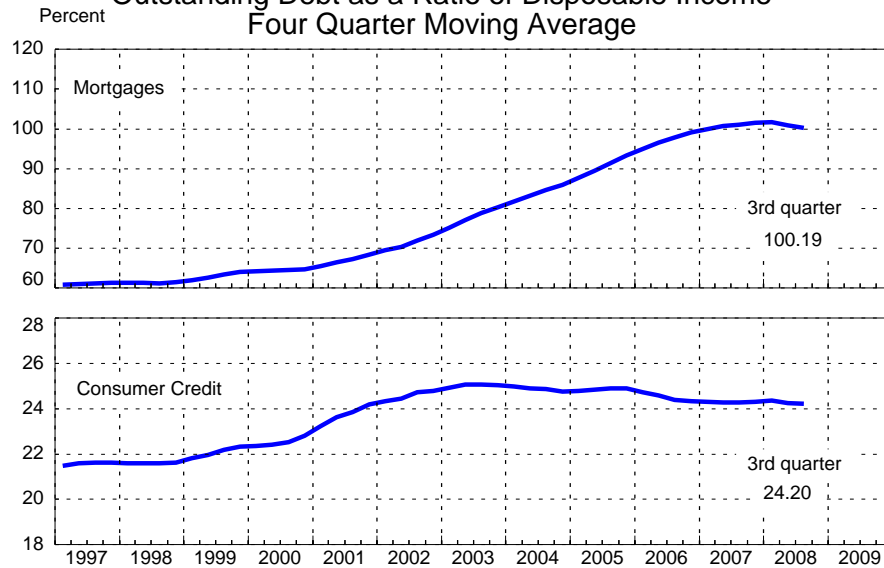


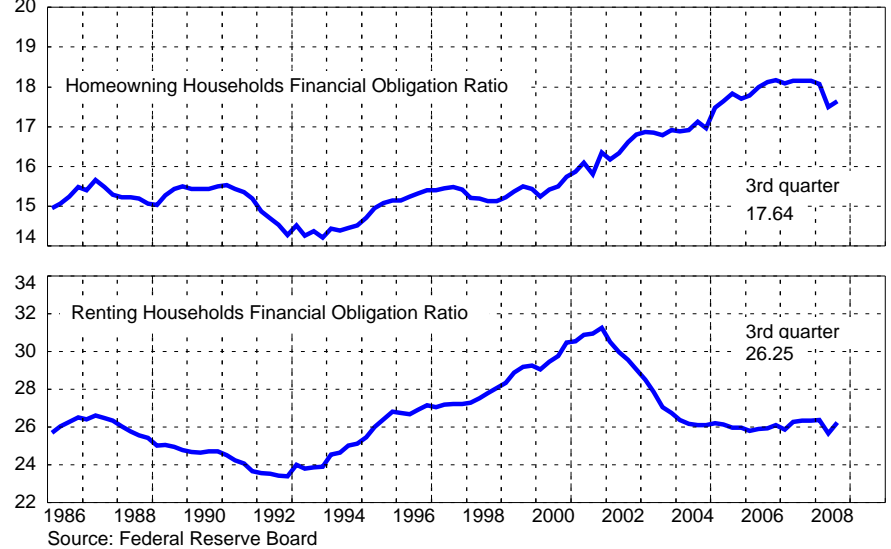
HOUSEHOLD DEBT BURDEN

Outstanding Debt as a Ratio of Disposable Income
Four Quarter Moving Average

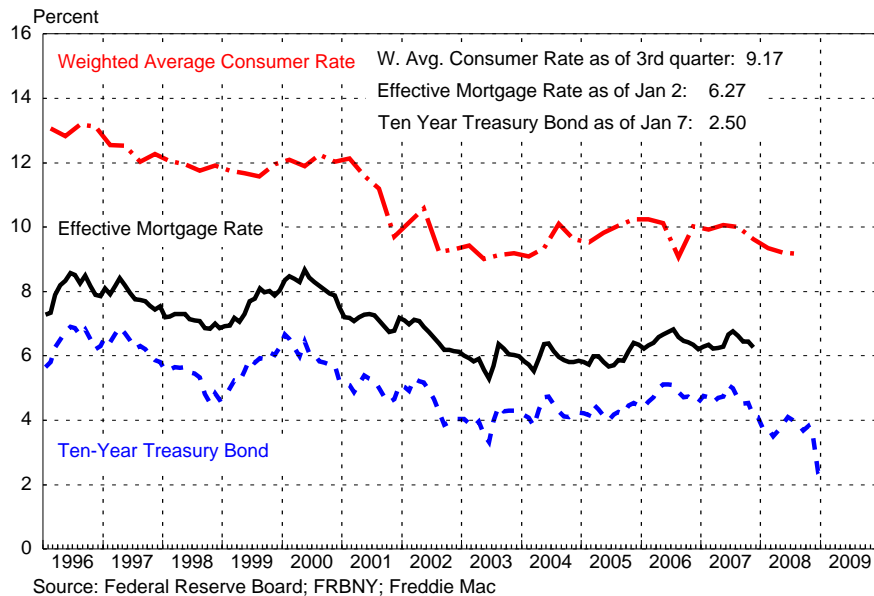


HOUSEHOLD DEBT SERVICE

Percent



HOUSEHOLD BORROWING RATES



8-Jan-09