

- $\{E[H_{1,t}]\}$ —credit
- $\{E[H_{2,t}]\}$ —income
- $\{E[H_{3,t}]\}$ —expenses
- $\{E[H_{4,t}]\}$ —balance
- $\{E[H_{5,t}]\}$ —mortgages
- $\{E[H_{6,t}]\}$ —loans

