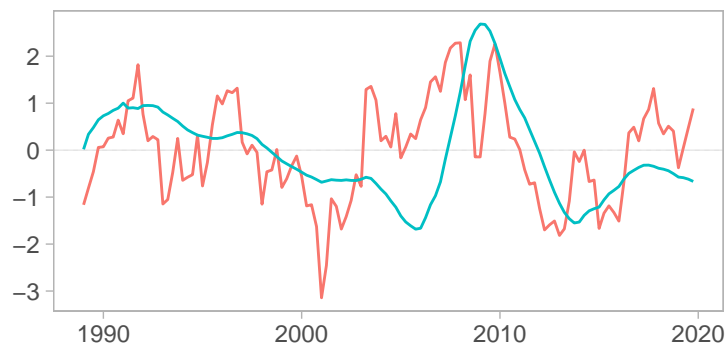
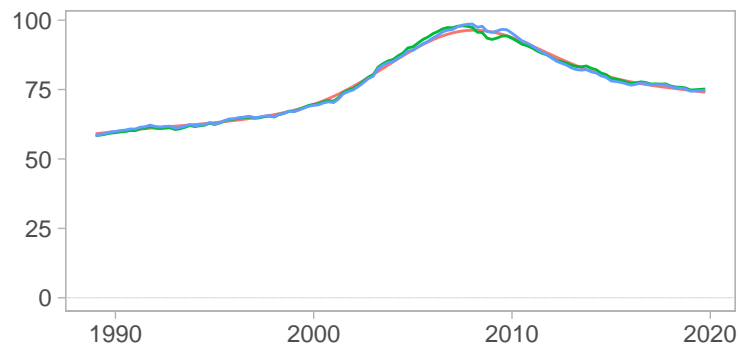


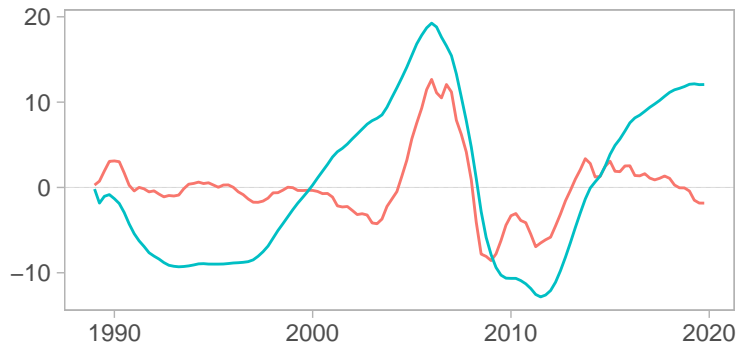
Credit cycle: US



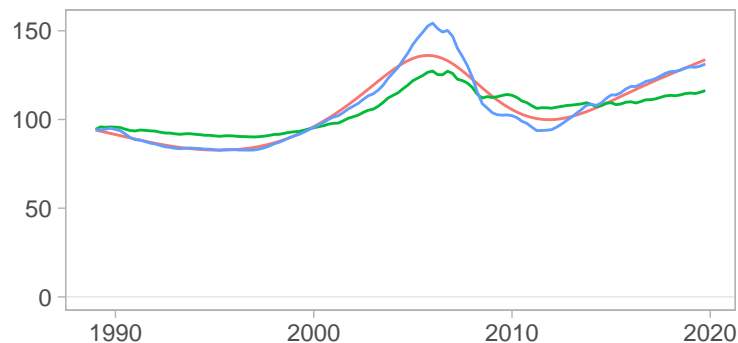
Credit Trend: US , as percentage of GDP



Housing Price cycle: US



Housing Price Index Trend: US , Index 2010=100



variable — HP_HPI_Cycle — UC_HPI_Cycle

variable — HP_Credit_Trend — UC_Credit_Trend — Series