

Total Household Credit to Disposable Income -- Domestic Credit Cycle Indicators: Retail Credit

Total Household Credit -- Levels

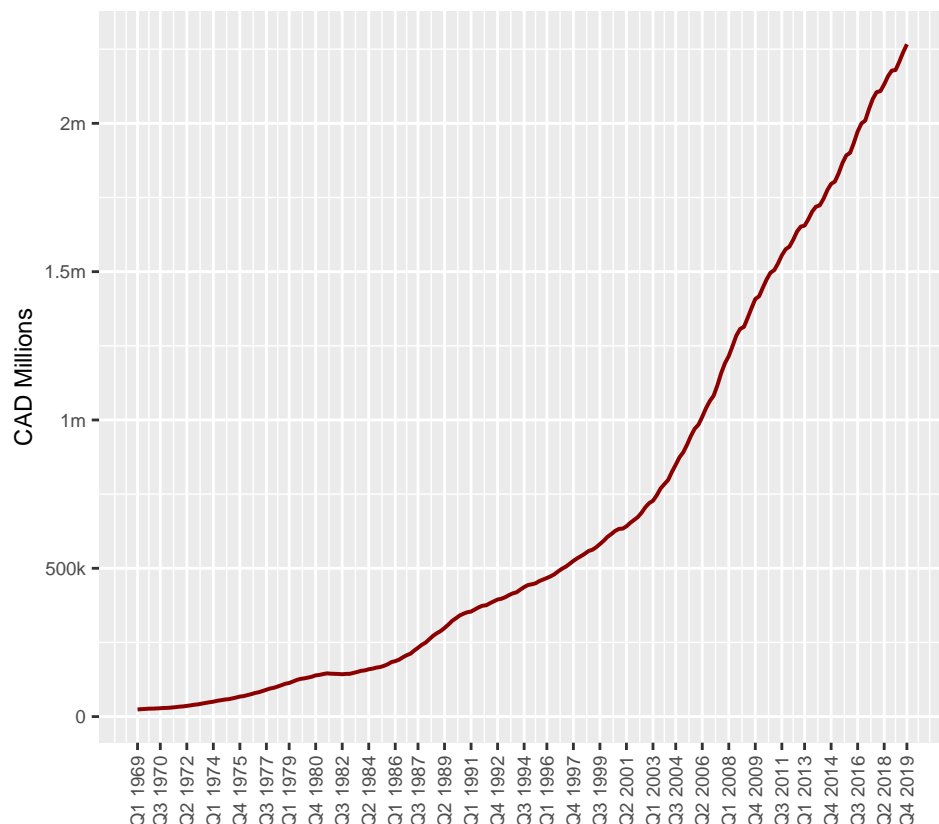


Figure 1

Ratio: Total Household Credit to Disposable Income

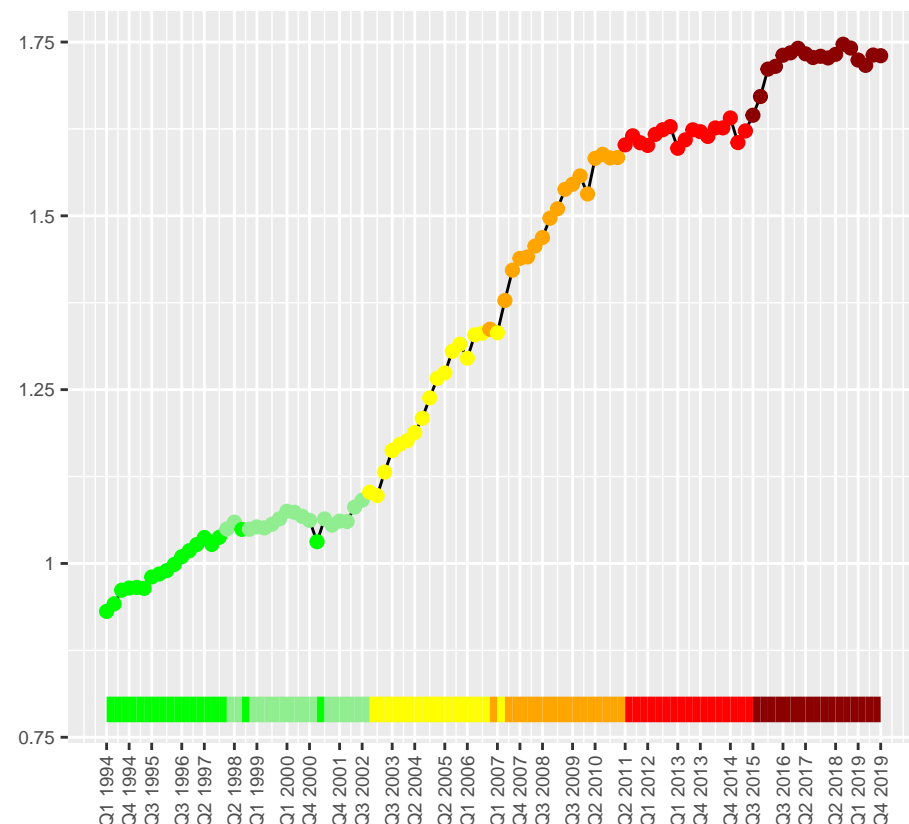


Figure 2

Deviation From 3 Year Trend

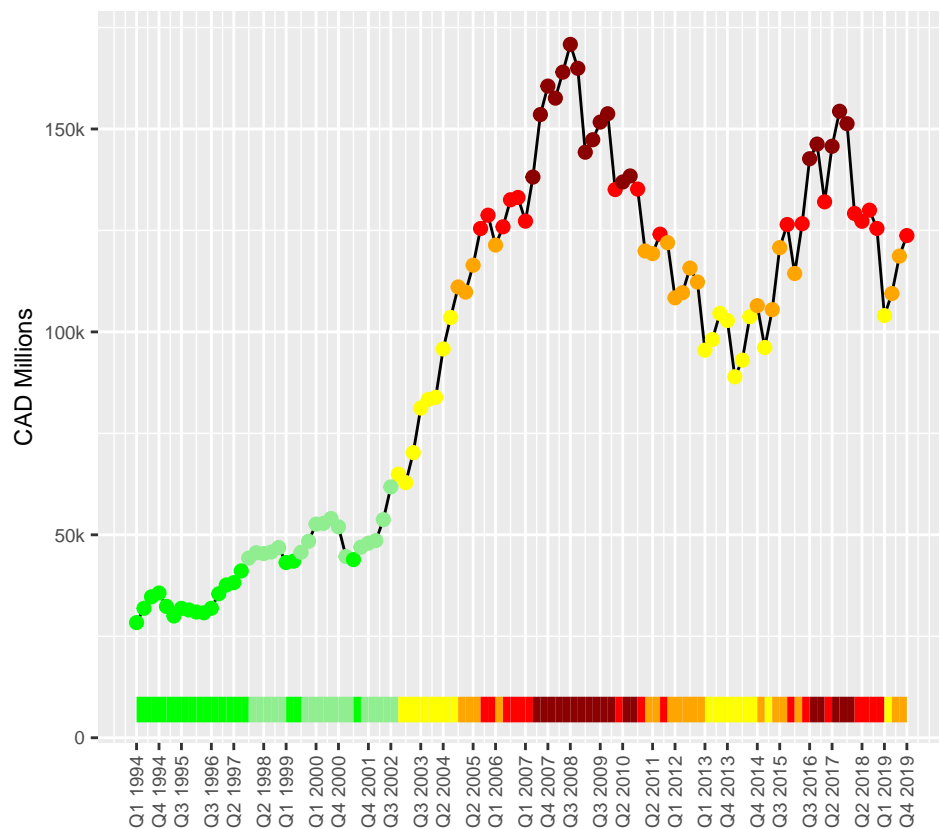


Figure 3

Deviation From 8 Year Trend

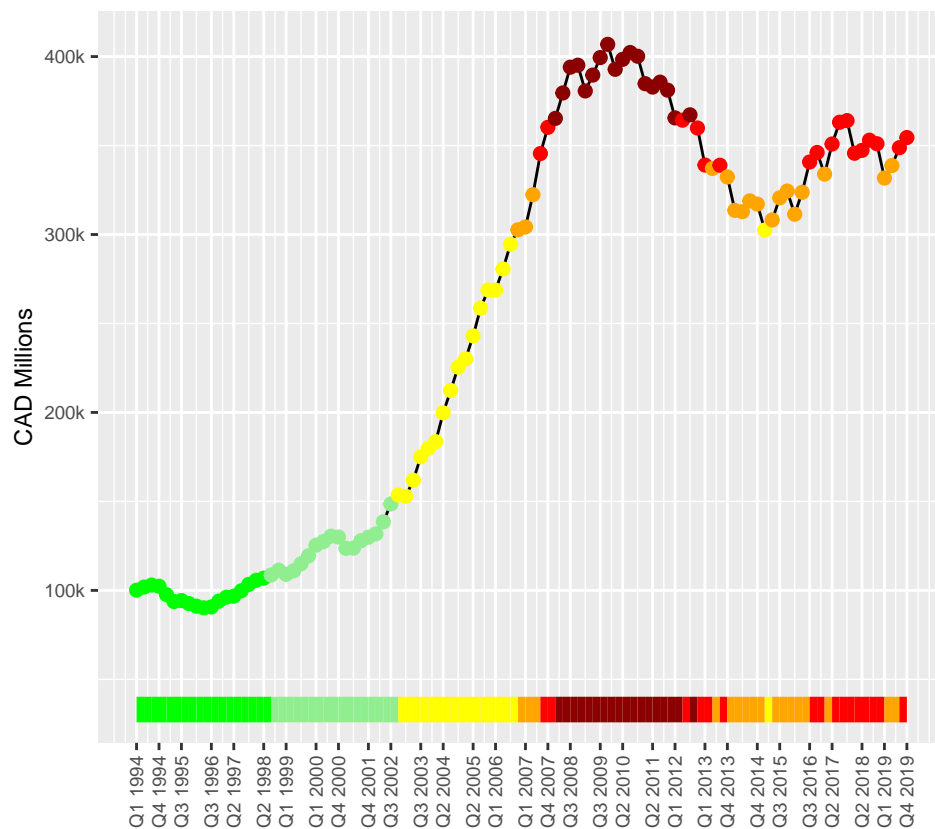


Figure 4