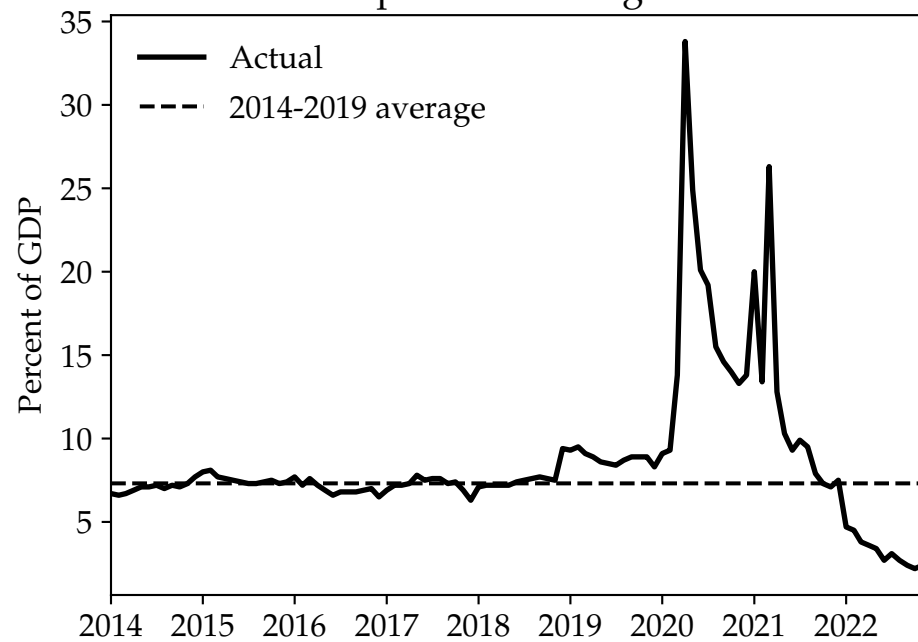


U.S. personal savings rate



Estimated stock of excess savings

