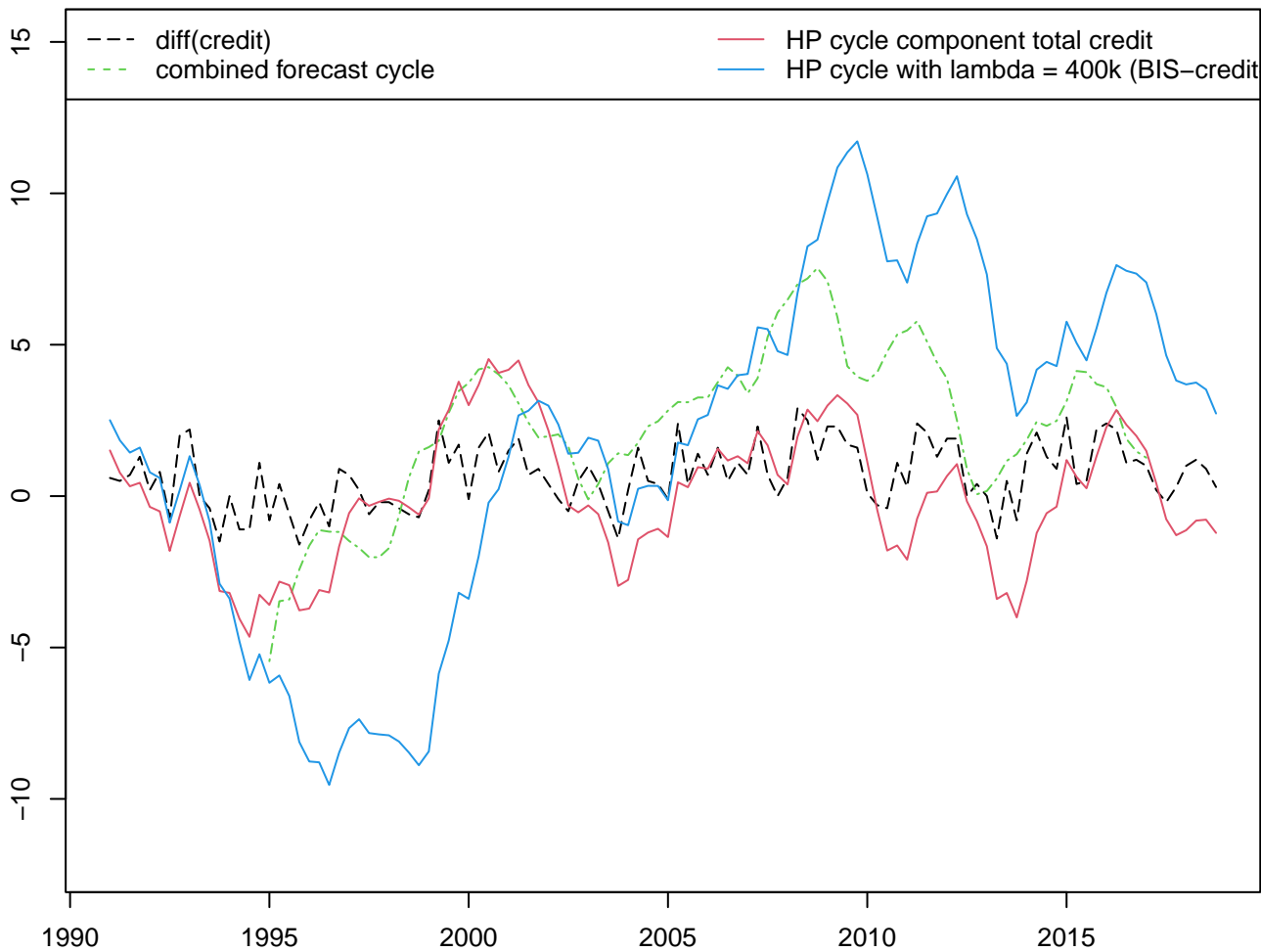


FR Household Credit Differenced Series & Combined Cycles



Estimated Cyclical Component

