

CREDIT CONDITIONS July 01, 2010

FACTOR	COMPONENTS	LEVEL	TREND
Personal Bankruptcy	Chapter 7 Chapter 13	High High	Rising Rising
Consumer Credit Delinquencies	Consumer Credit # Of Loans Consumer Credit Volume Credit Cards # Loans Credit Cards Volume	High High High High	Rising Rising Rising Rising
Mortgage Delinquencies	Past Due 30-90 Days Foreclosures, Started	High High	Rising Rising

PROJECTED TRENDS Q3 2010

FACTOR	COMPONENTS	LEVEL	TREND
Debt Service	Consumer Debt Service Mortgage Debt Service Real Consumer Credit Growth Mortgage Applications – Purchase Mortgage Applications – Refinance 3-Year Treasury Yield	High High Negative Low Moderate Low	Falling Falling Falling Steady Rising Steady
Loan Standards	Mortgage Loan-To-Value Ratios Willingness To Lend: Consumer Credit Cards	High Low Low	Falling Rising Rising
Household Income	Unemployment Rate Unemployment Insurance Claims Employment Growth Real Personal Income Consumer Confidence Average Weekly Hours Worked	High High Negative Modest Low Low	Rising Falling Rising Steady Rising Rising
Household Assets	House Prices Stock Prices	Moderate Moderate	Rising Rising

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