

CREDIT CONDITIONS January 01, 2012

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	Falling Falling Falling Falling
Mortgage Delinquencies	Past Due 30-90 Days Foreclosures, Started	High High	Falling Falling

PROJECTED TRENDS Q1 2012

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	Moderate Moderate Steady Low Moderate Low	Falling Falling Steady Flat Rising Steady
Loan Standards	Mortgage Loan-To-Value Ratios Willingness To Lend: Consumer Credit Cards	High Low Low	Flat Rising Rising
Household Income	Unemployment Rate Unemployment Insurance Claims Employment Growth Real Personal Income Consumer Confidence Average Weekly Hours Worked	High High Modest Modest Low Moderate	Falling Falling Flat Steady Flat Rising
Household Assets	House Prices Stock Prices	Moderate Moderate	Falling Volatile

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