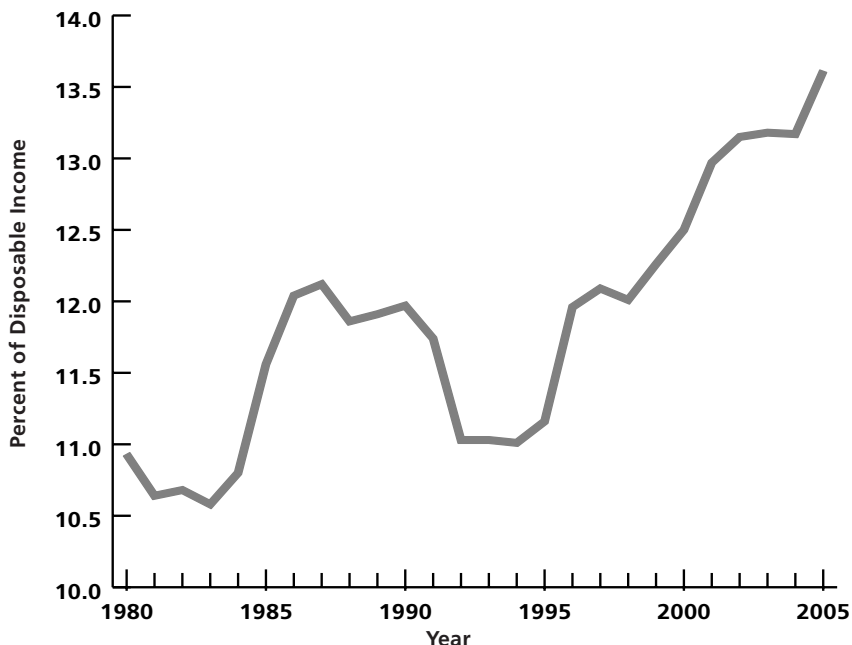


Chart 1: Consumer Debt Service Ratio (Debt Service Payments to Disposable Income)



Note: The debt service ratios provided in the Federal Reserve's Household Debt Service and Financial Obligations Ratios data (used in this chart) and in the Survey of Consumer Finances (used in the following tables) are not directly comparable. The data here is based on aggregate consumer debt service to aggregate consumer disposable income and not on survey data as in the tables that follow.

Source: Board of Governors, Federal Reserve Board, Household Debt Service and Financial Obligations Ratios, www.federalreserve.gov/releases/housedebt/.