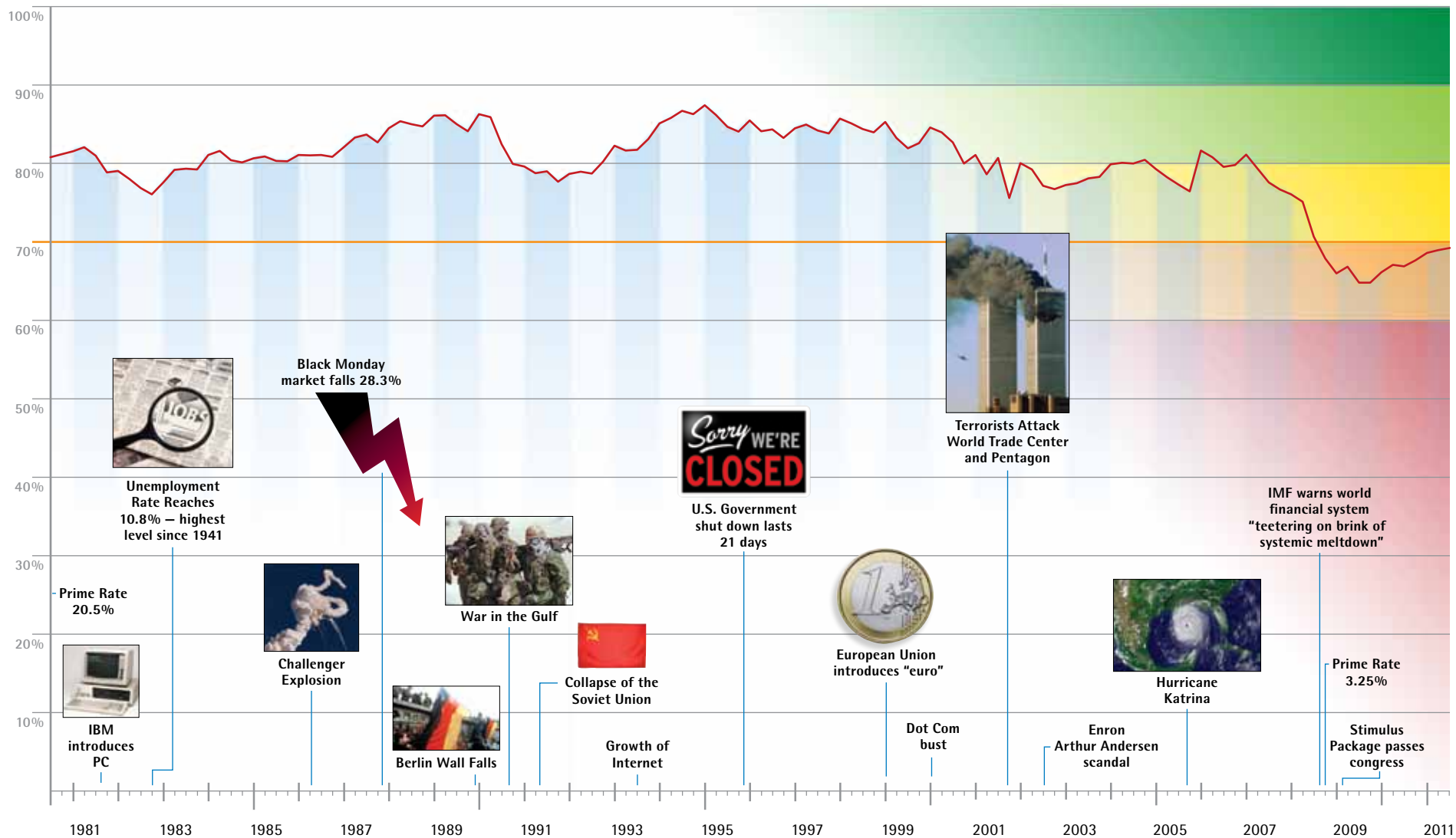


# CredAbility Consumer Distress Index 1980-2011



100-90 Excellent Secure  
 89-80 Good Stable  
 79-70 Weakening At-Risk  
 69-60 Distressed Unstable  
 59 and below Emergency Crisis

  
 CredAbility  
 Consumer Distress Index