

# CFPB Consumer Advisory Board Inaugural Meeting

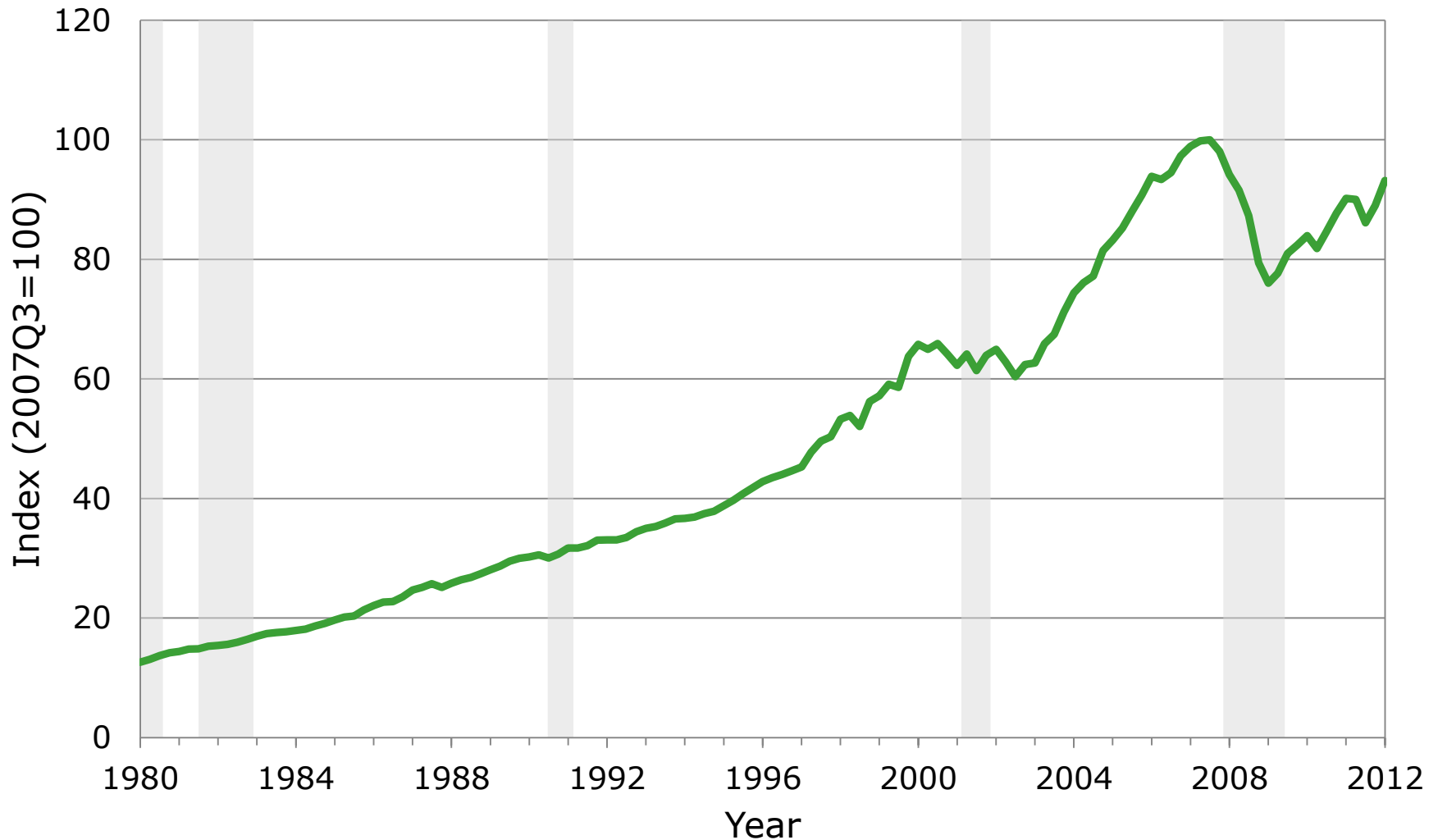
September 27, 2012

*Note: This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.*



Consumer Financial  
Protection Bureau

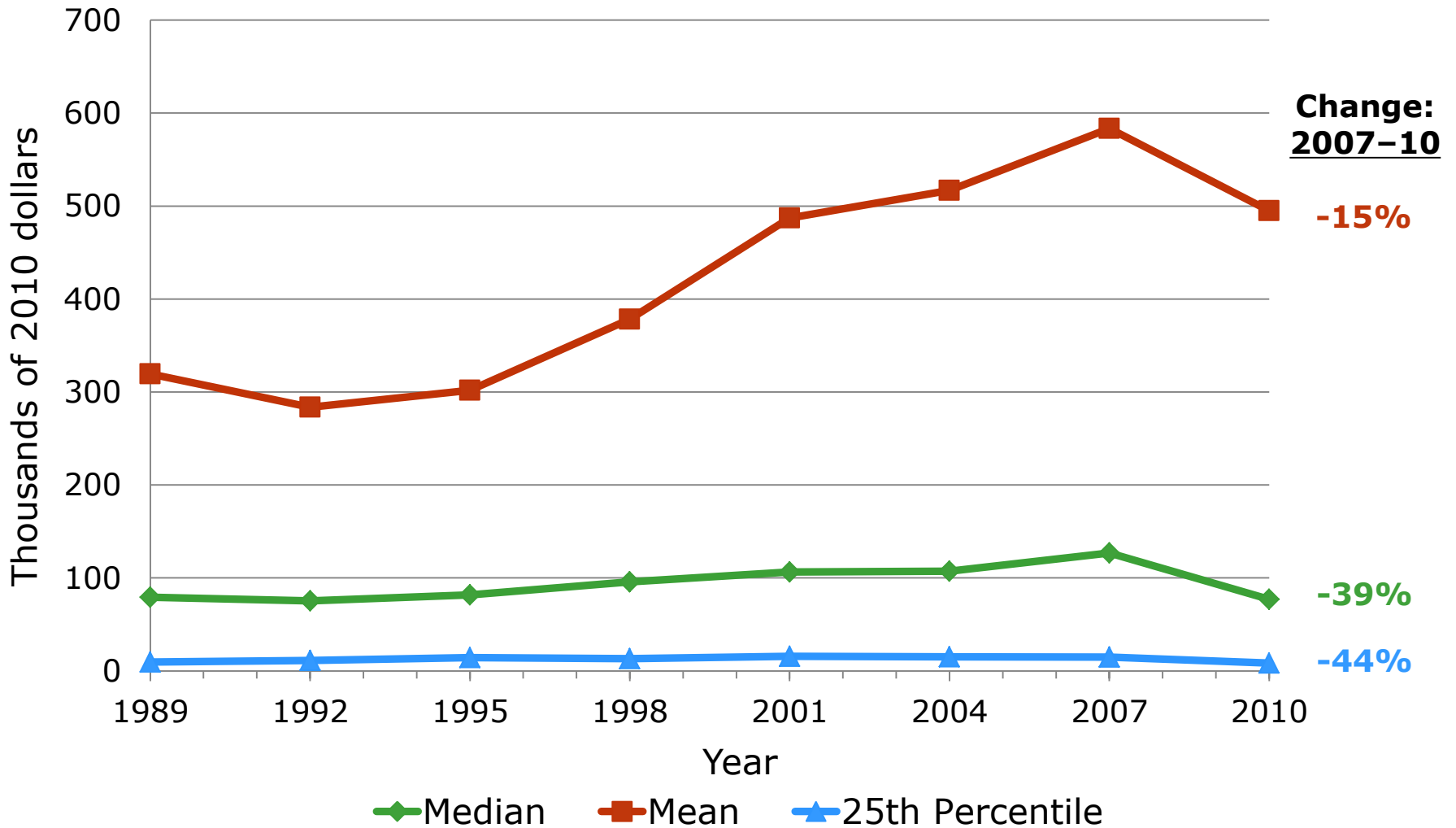
# Total Net Worth of Households and Nonprofits



Source: Federal Reserve Board, Flow of Funds Accounts of the United States (Z1)

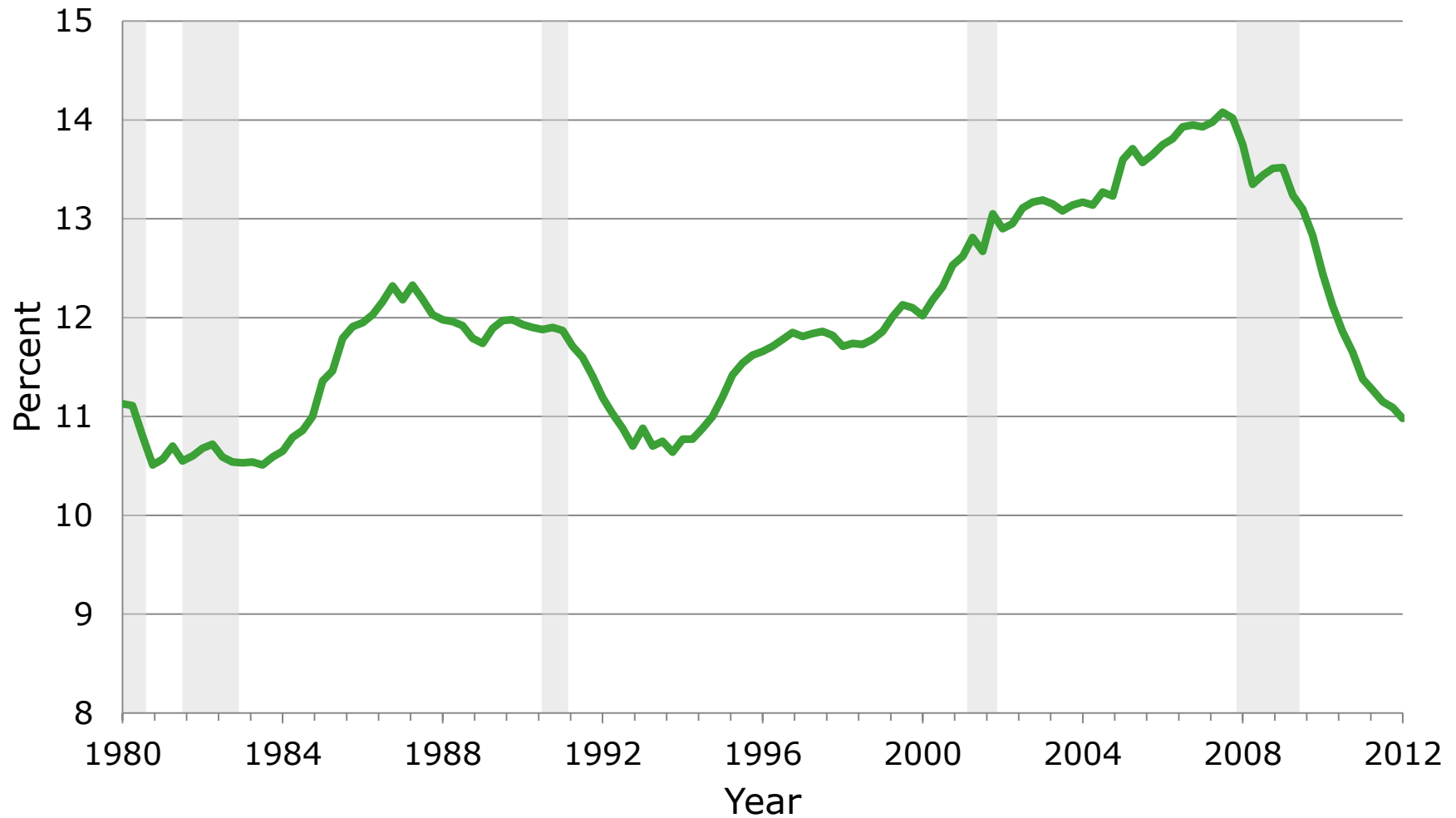
Note: Nominal dollars

# Household Net Worth



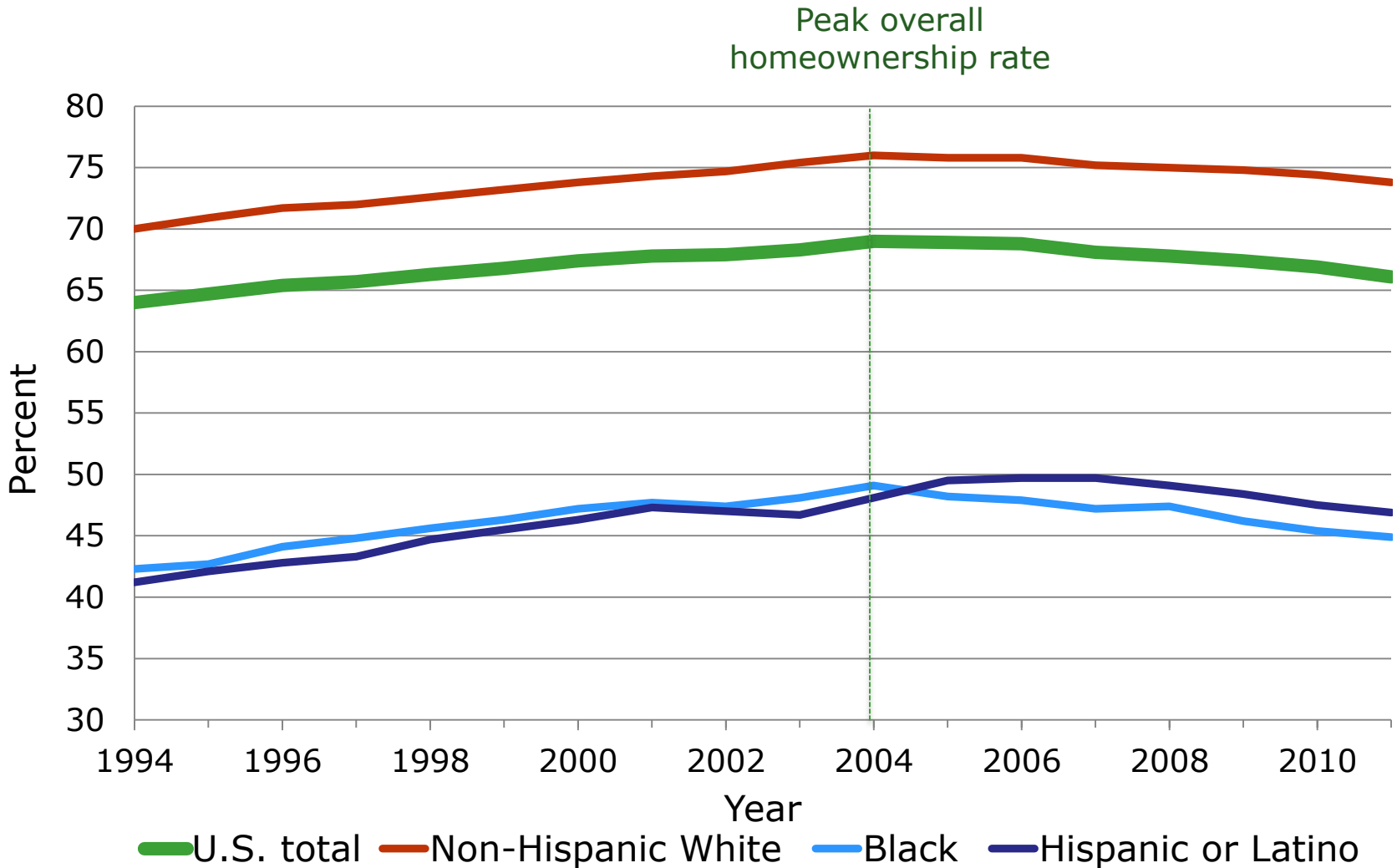
Source: Federal Reserve Board, Survey of Consumer Finances

# Aggregate Debt Service Ratio



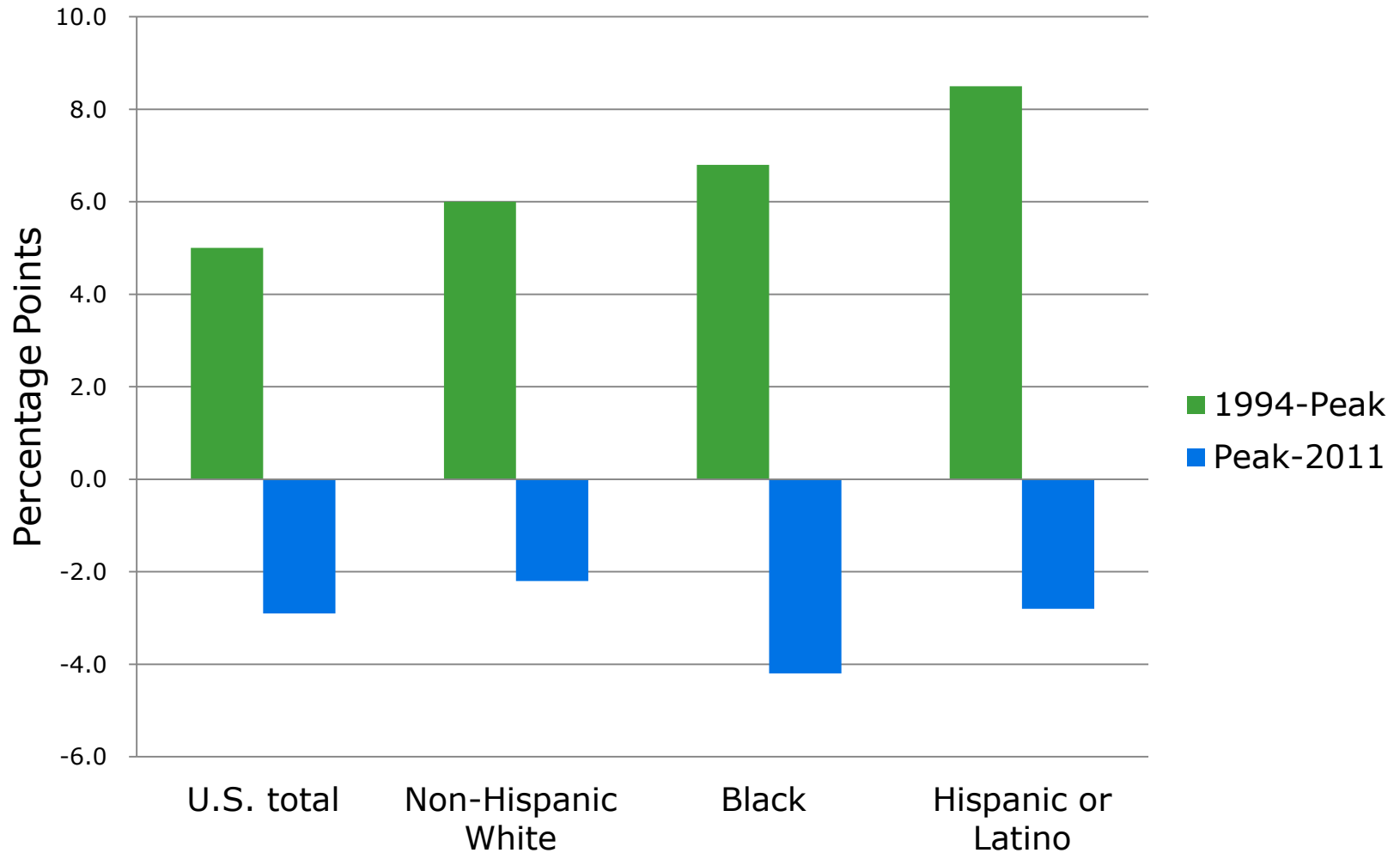
Source: Federal Reserve Board, Household Debt Service and Financial Obligations Ratio (FOR)

# Homeownership Rates by Group



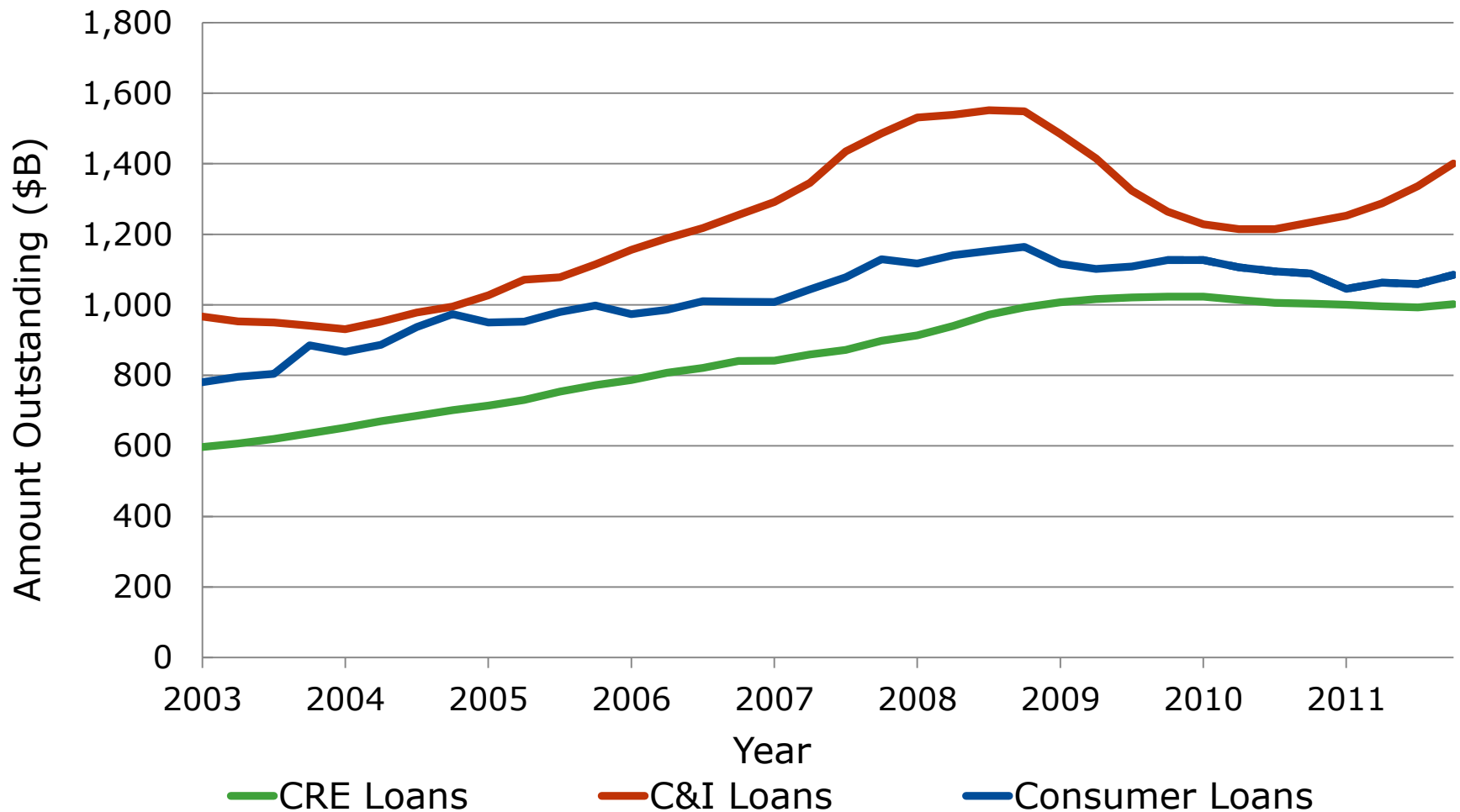
Source: Current Population Survey

# Changes in Homeownership Rates



Source: Current Population Survey

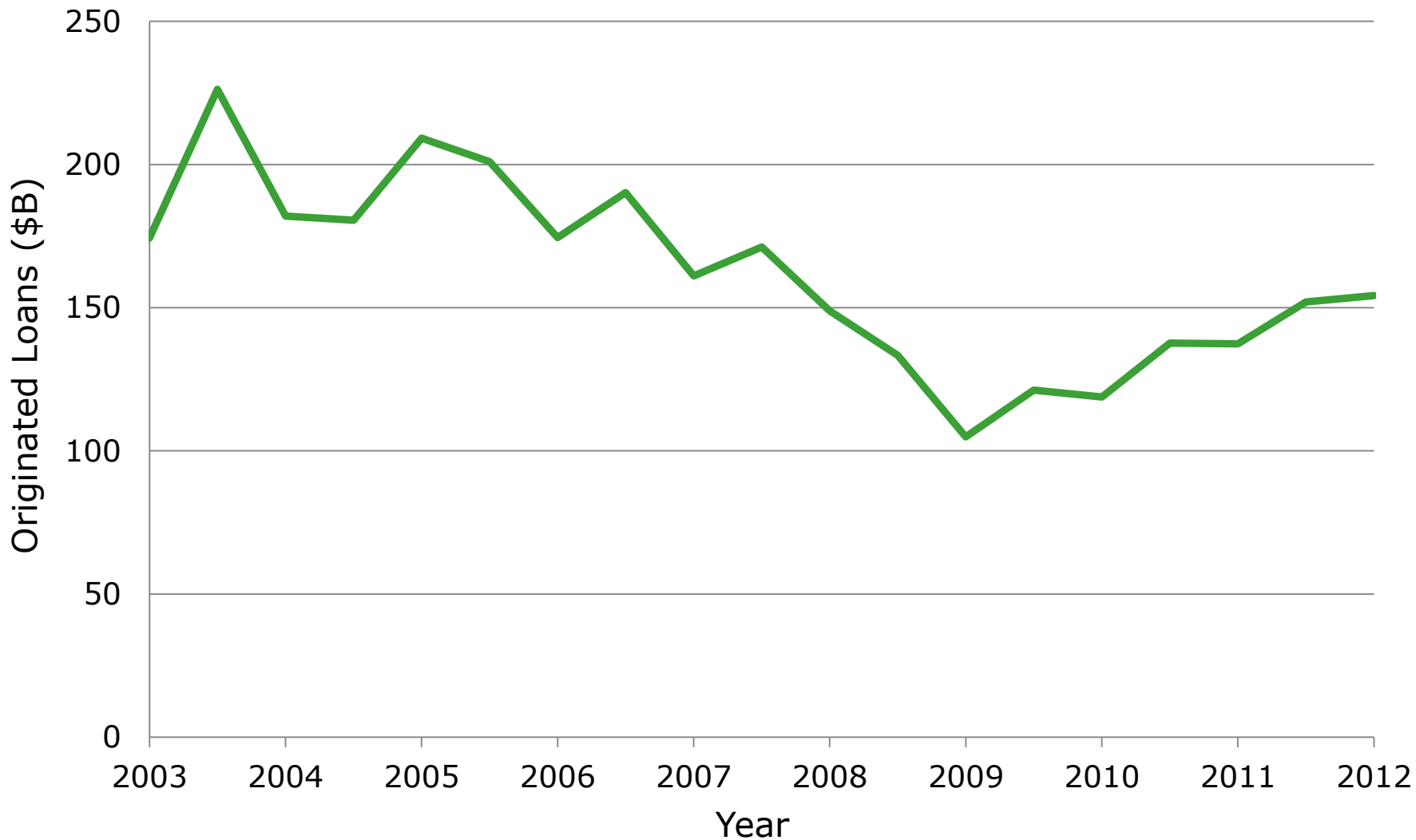
# Loans Outstanding on Banks' Balance Sheets



Note: Beginning in 2010 Consumer Loans are adjusted to account for new reporting standards, excludes mortgages

Source: CALL Reports

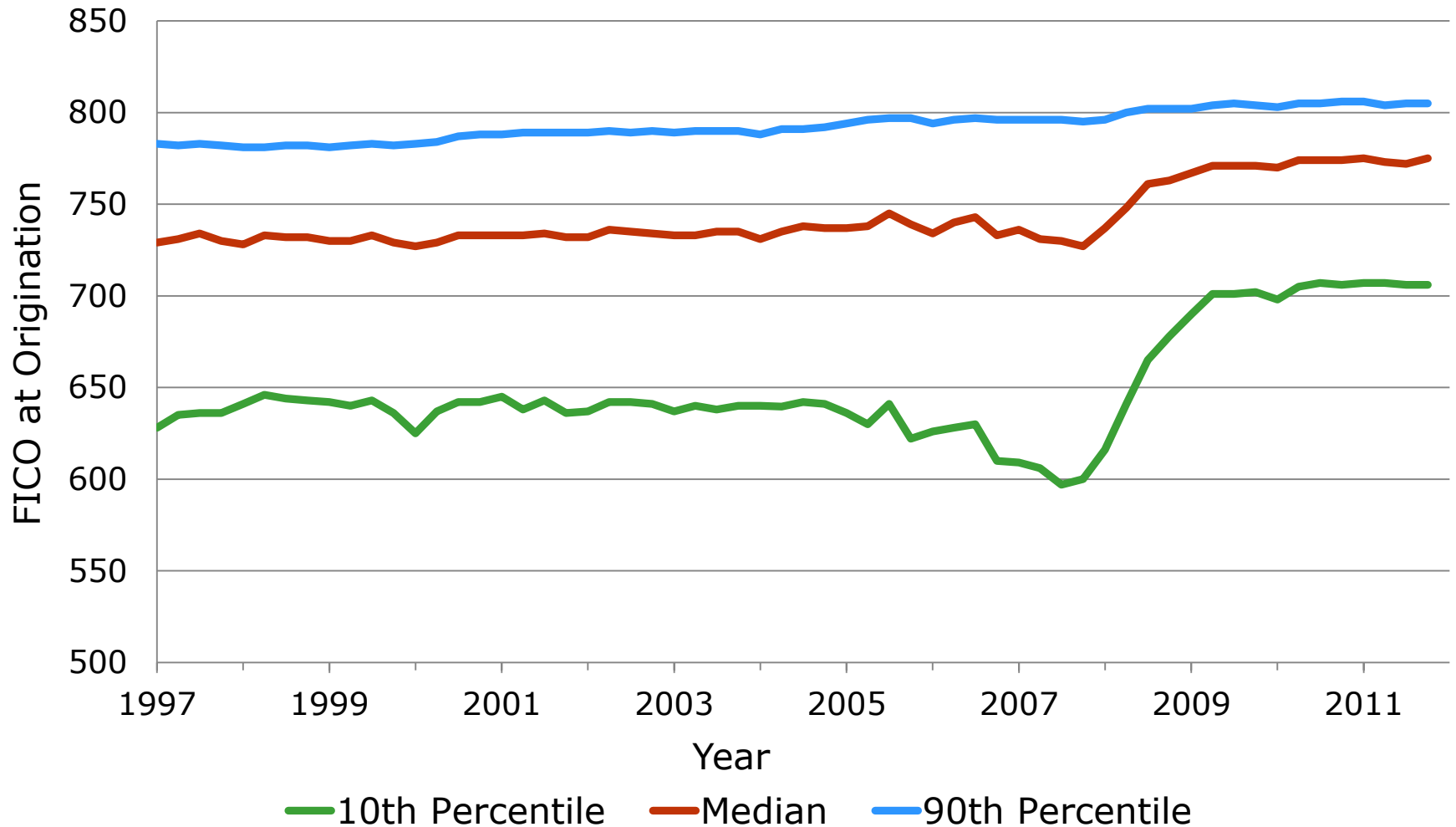
# Newly Originated Auto Loans



Source: FRBNY Consumer Credit Panel/Equifax

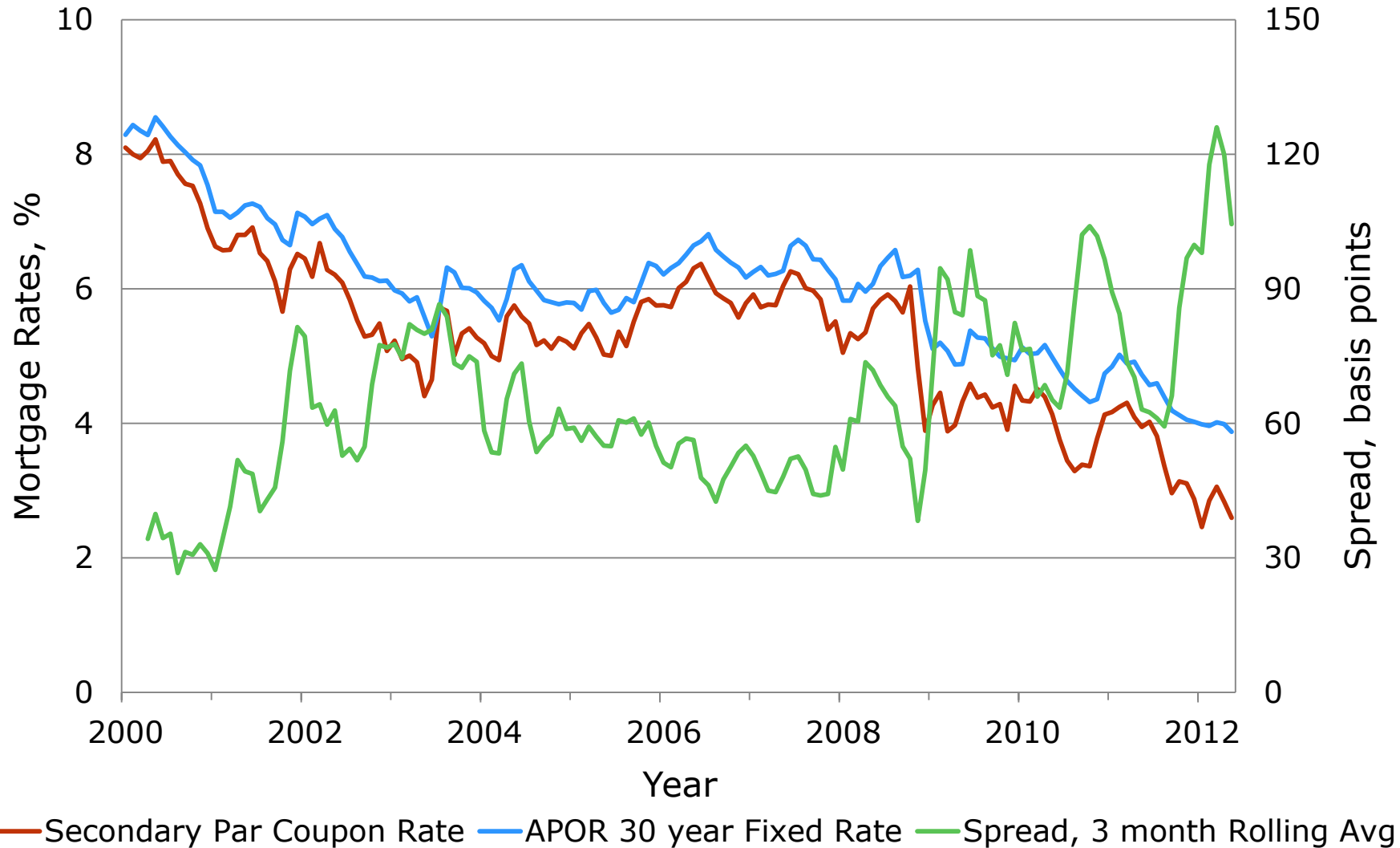


# Access to Mortgage Credit Remains Strained



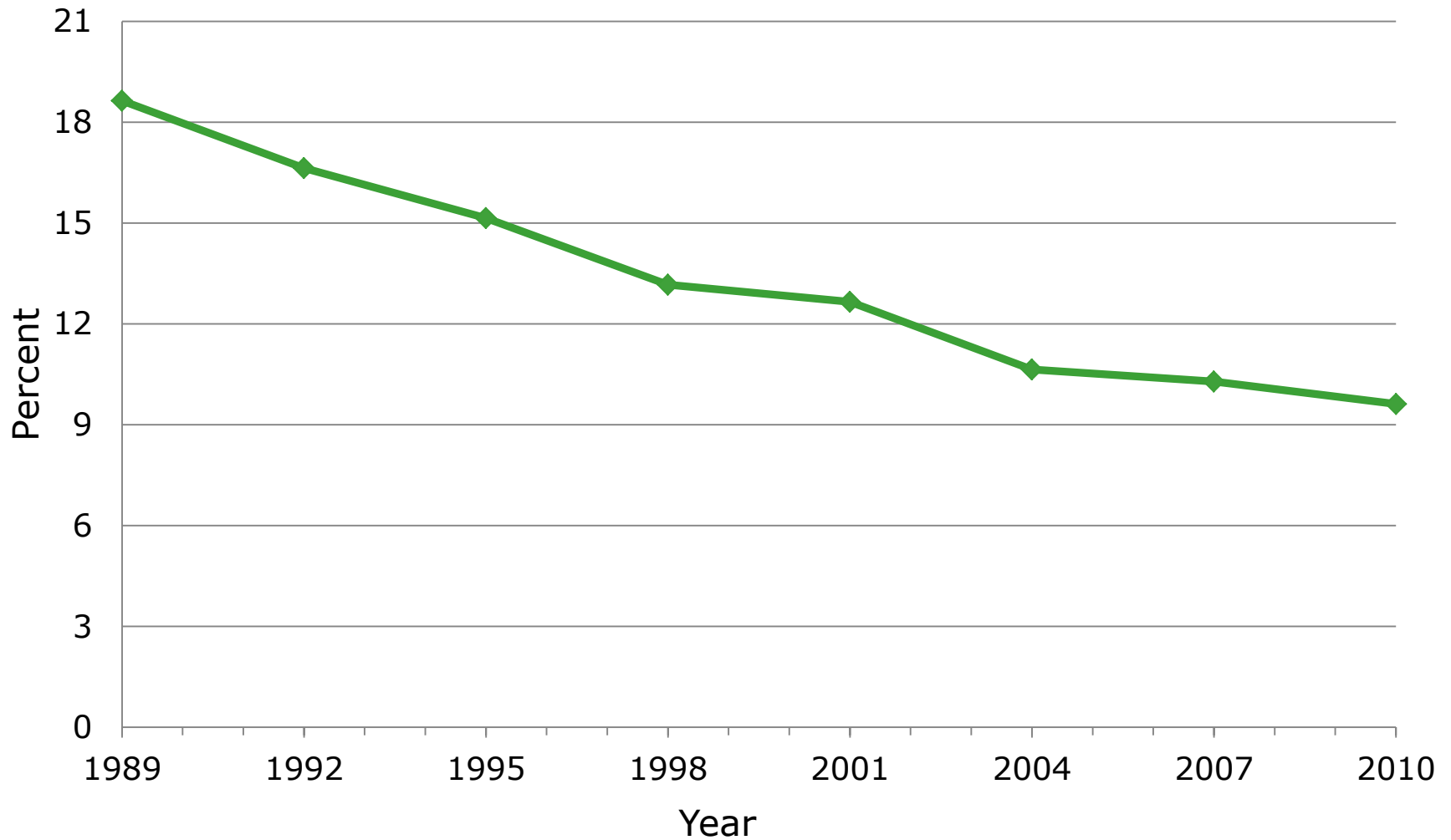
Note: The above data consists only of GSE Conforming purchase loans from Historical Loan Performance (HLP)  
Source: FHFA Historical

# Wholesale versus Primary Mortgage Rates



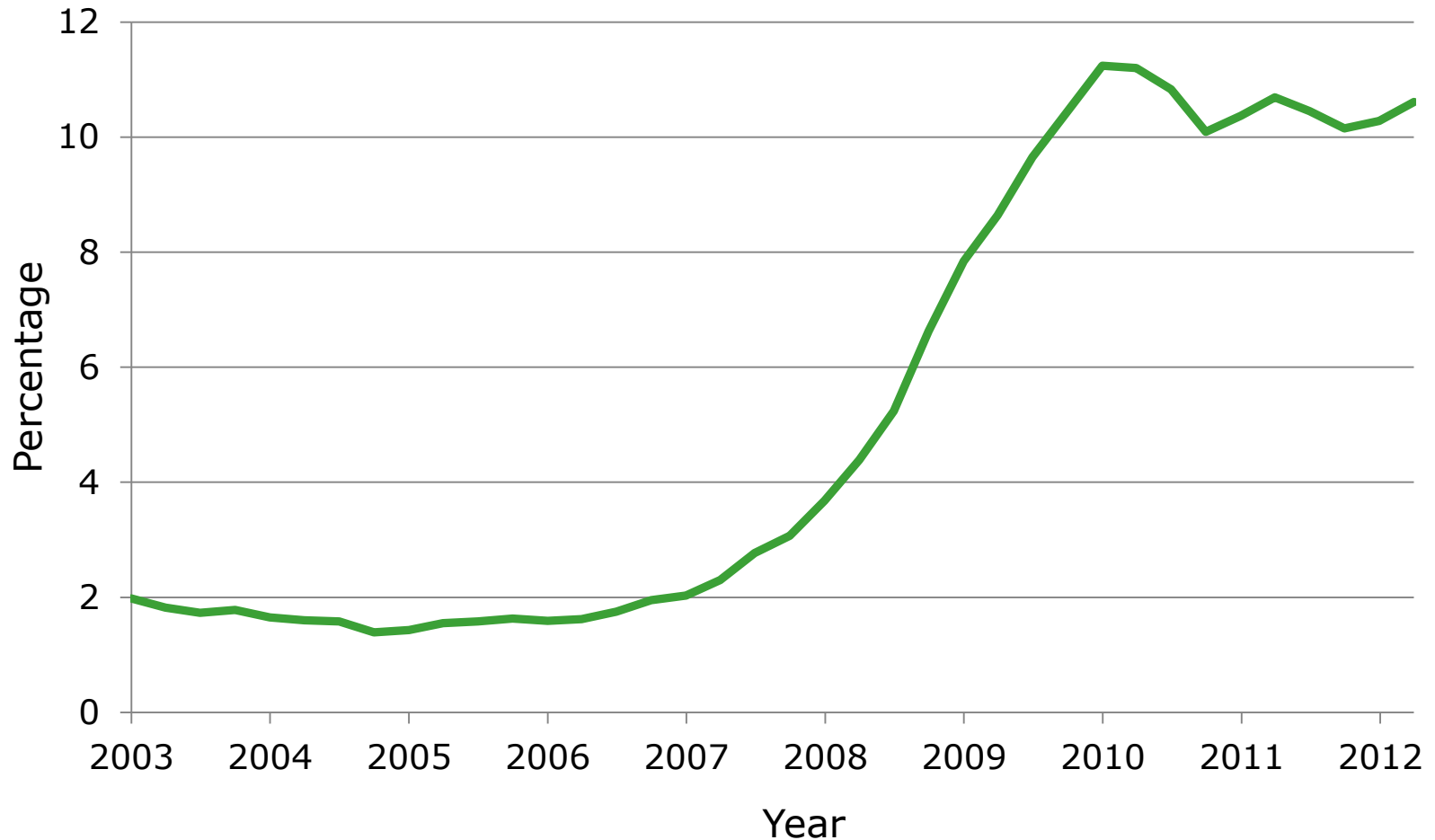
Source: Bloomberg

# Share of Households without a Checking Account



Source: Federal Reserve Board, Survey of Consumer Finances

# U.S. Mortgage Delinquencies at Banks

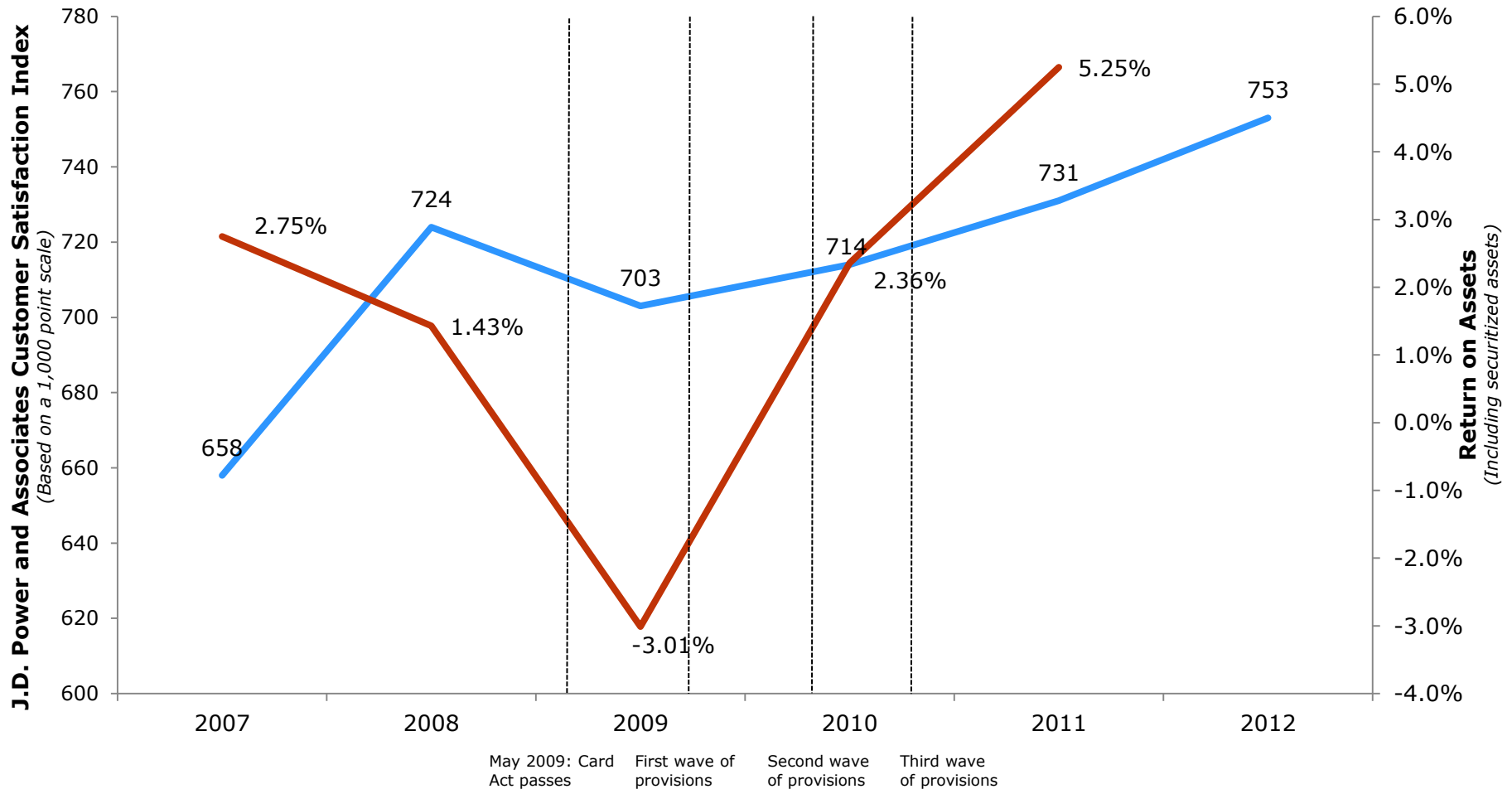


Source: Commercial Bank CALL Reports, Delinquent loans and leases are those past due thirty days or more and still accruing interest as well as those in nonaccrual status

Note: Dollar-weighted percentage, seasonally adjusted

# Reform, Customer Service and Profitability

— Credit Card Satisfaction — ROA Inc. Securitized Assets



Sources: J.D. Power and Associates, *Credit Card Satisfaction Study<sup>SM</sup>*, 2007 - 2012; Federal Reserve, *Report to the Congress on the Profitability of Credit Card Operations of Depository Institutions*, June 2012.