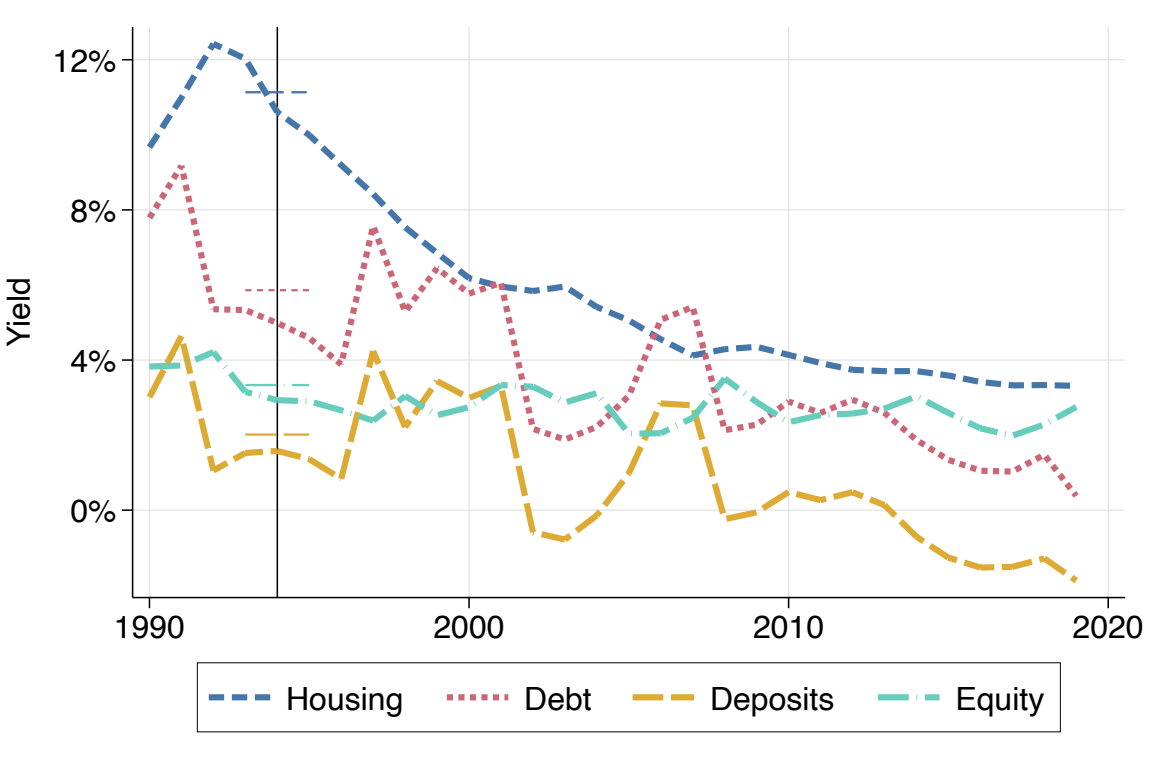
12%
8%
4%
0%
Yield
1990
2000
2010
2020
Housing
Debt
Deposits
Equity