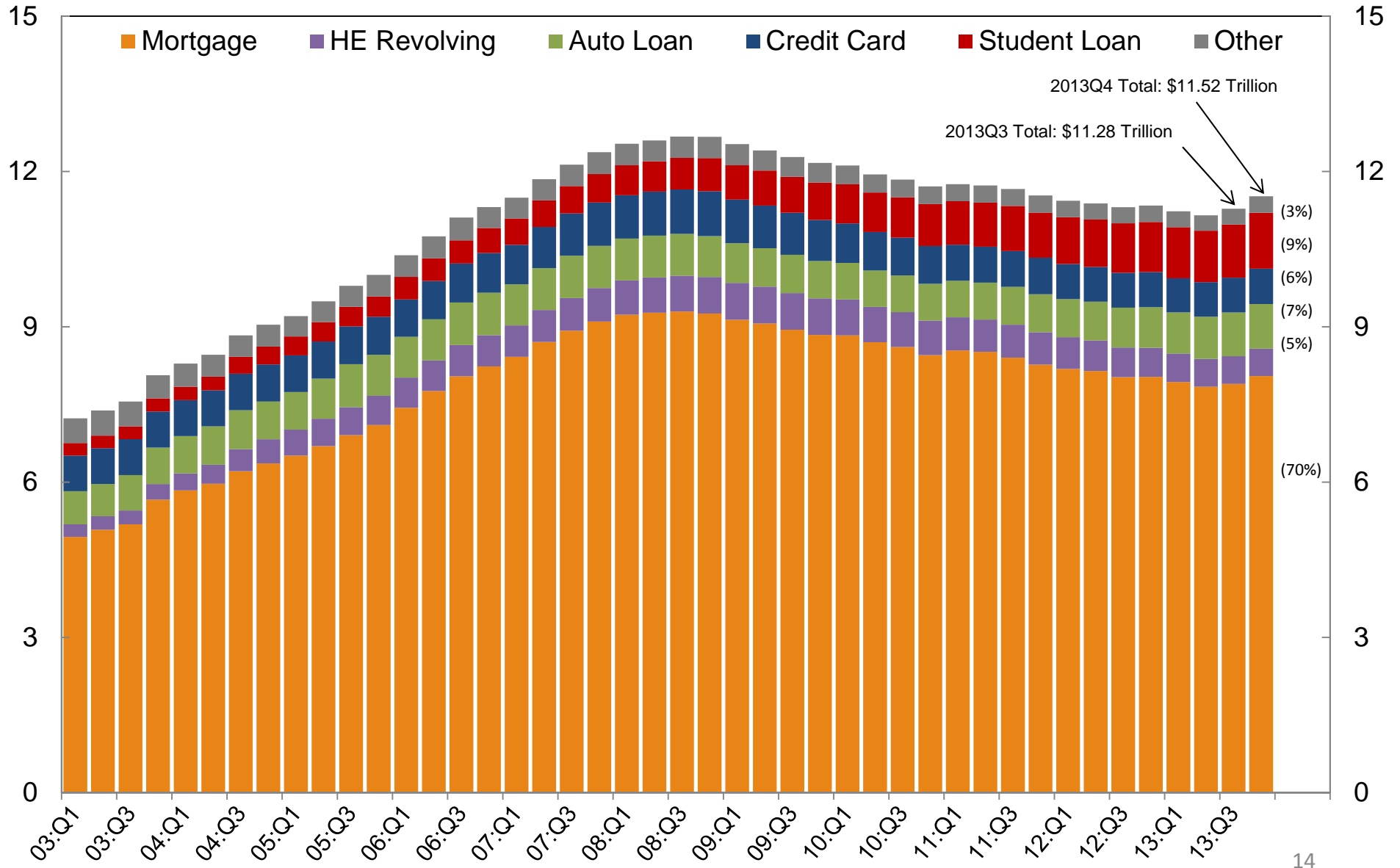


# Total Debt Balance and its Composition

Trillions of Dollars

Trillions of Dollars



Source: FRBNY Consumer Credit Panel/Equifax