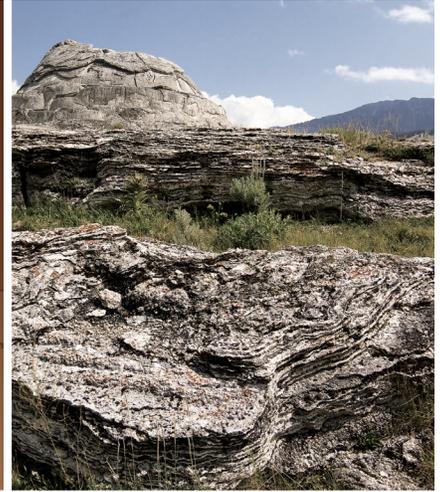


Consumer Credit Report Wyoming



4TH QUARTER 2011

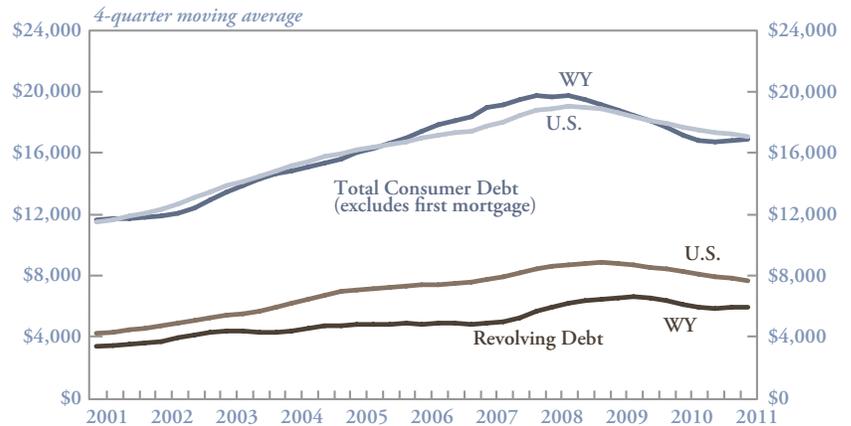
FEDERAL RESERVE BANK of KANSAS CITY

Summary

Average consumer debt in Wyoming increased moderately to about \$17,000 in the fourth quarter, but remained almost \$2,800 below an early 2009 peak (chart 1). Consumer debt was higher than the Tenth District average, but was just under the U.S. average (chart 2). Revolving debt also saw a modest increase. In general, credit delinquencies were lower than those in the nation as a whole, except in bank cards, where Wyoming delinquencies were significantly higher (chart 3). Mortgage delinquencies were relatively low throughout the state (chart 4 and map).

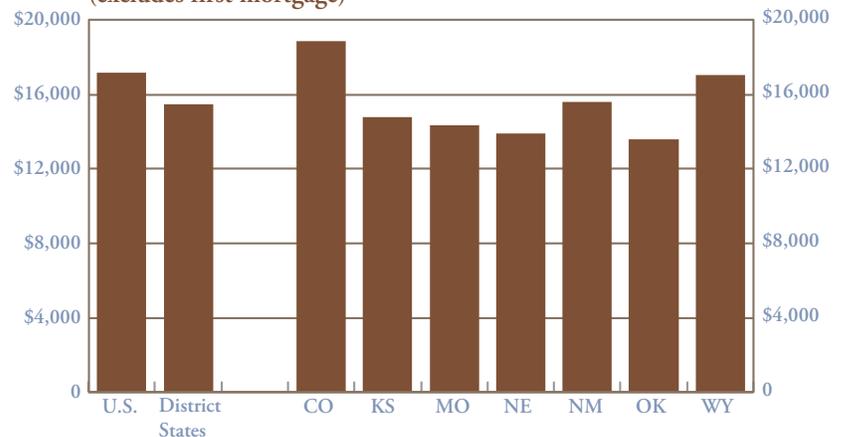
Theme: Student Loans. Average student loan debt carried by those with any student loan debt in Wyoming was about \$15,800 in the fourth quarter, which was considerably less than the averages in the Tenth District and the nation as a whole (chart 5). In-state tuition and fees at four-year public colleges in Wyoming is the lowest in the Tenth District and may partly explain low debt levels in the state. The student loan delinquency rate was 10.7 percent in Wyoming, which fell under both the U.S. and Tenth District delinquency rates (chart 6).

Chart 1: Average Debt Per Consumer



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax
 Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.

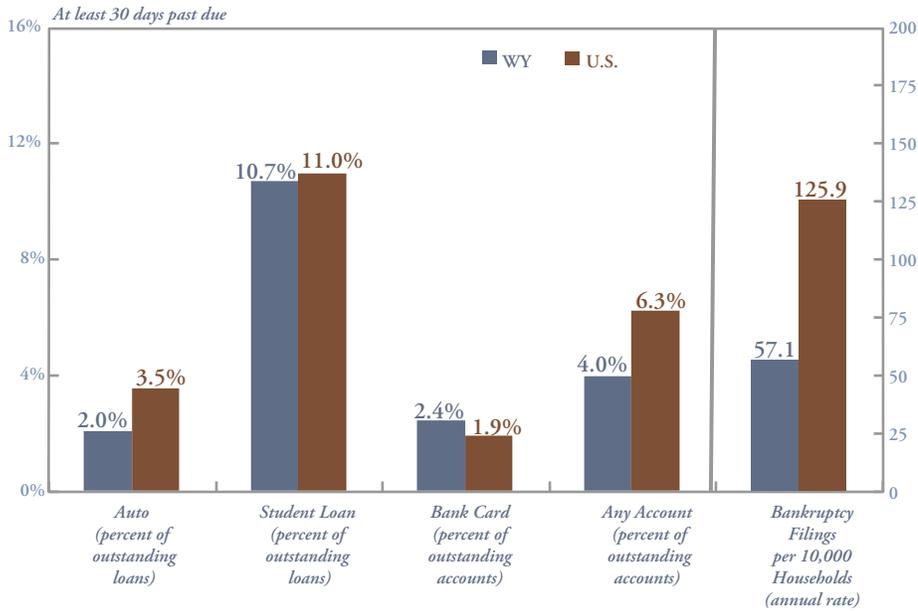
Chart 2: Average Debt per Consumer (excludes first mortgage)



Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax
 Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.



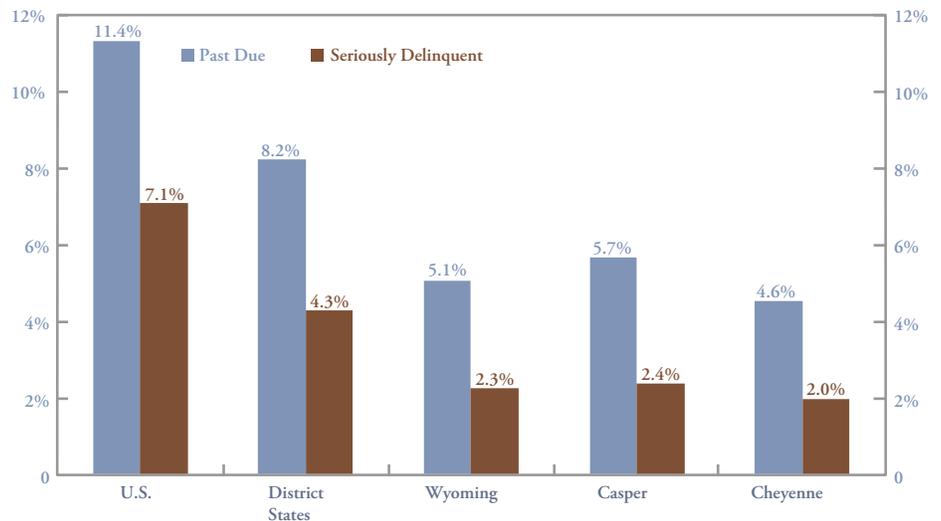
Chart 3: Average Consumer Delinquency Rates



Source: Lender Processing Services, Inc.

Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

Chart 4: Mortgage Delinquencies

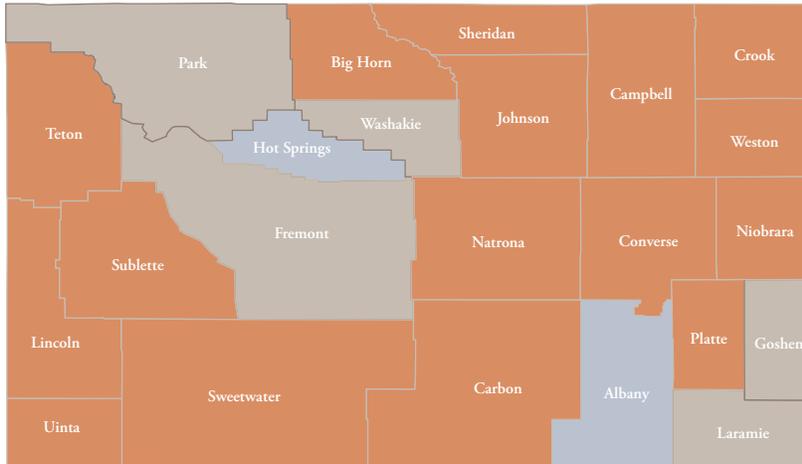


Source: Lender Processing Services, Inc.

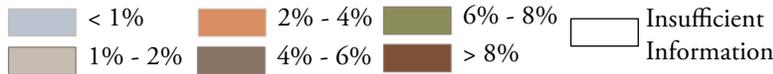
Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.



Map: Serious Delinquency Rates by County



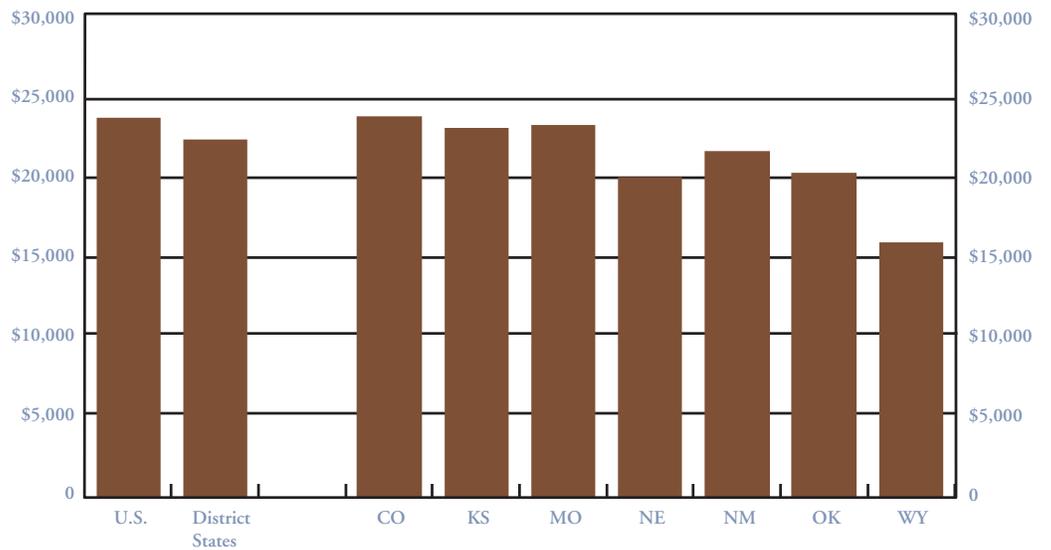
Legend



Source: Lender Processing Services, Inc.

Note: Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

Chart 5: Average Student Loan Debt (for those with outstanding student loans)

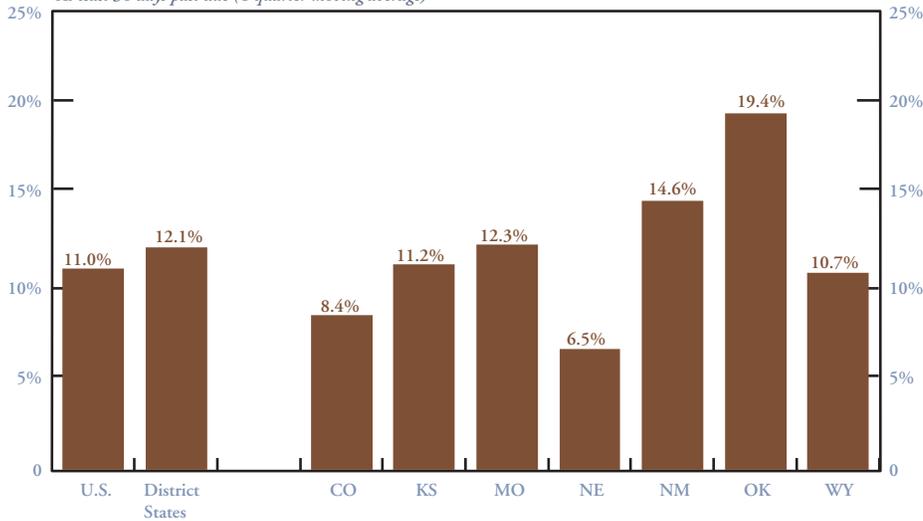


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax



Chart 6: Average Student Loan Delinquency Rates

At least 30 days past due (4-quarter moving average)



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax

Notes

The Consumer Credit Report series is published quarterly by the Federal Reserve Bank of Kansas City to provide a summary view of consumer credit standing in each Tenth District state, which encompasses Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. For questions or comments, contact Kelly Edmiston, senior economist, at kelly.edmiston@kc.frb.org.