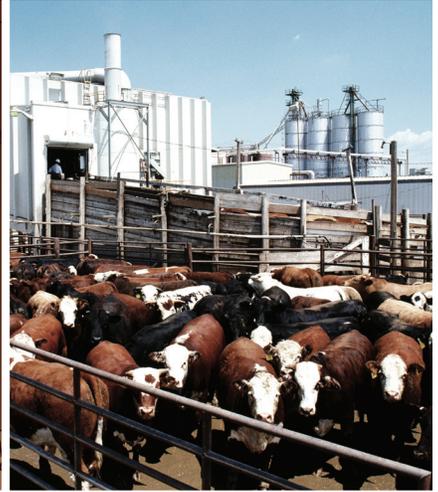


Consumer Credit Report Nebraska



4TH QUARTER 2011

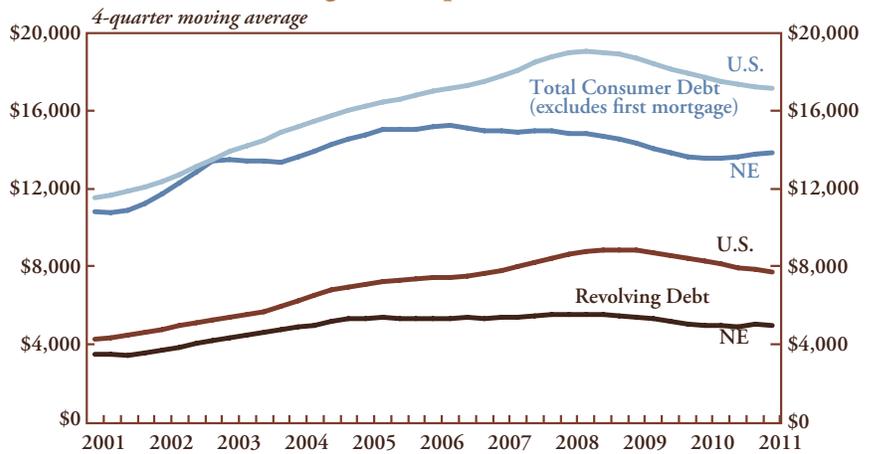
FEDERAL RESERVE BANK OF KANSAS CITY

Summary

Average consumer debt in Nebraska ticked up to about \$13,900 in the fourth quarter, but remained about \$1,400 below a late 2007 peak (chart 1). Revolving debt was flat. Nebraska consumer debt was well below U.S. and Tenth District averages (chart 2). Credit delinquencies were considerably lower than U.S. rates (chart 3). Mortgage delinquencies were comparatively low throughout Nebraska, but were somewhat elevated in the Tekamah area (chart 4 and Map).

Theme: Student Loans. The average amount of student loan debt carried by Nebraskans with any student loan debt was \$19,042 in the fourth quarter (chart 5). Average published tuition and fees at in-state four-year colleges in Nebraska is relatively high by District standards, while state grant aid per student in the current academic year is relatively low (The College Board). The student loan delinquency rate was substantially lower than other District states in the fourth quarter, at 6.5 percent (chart 6). Generally, states with the highest tuition and lowest aid rates tend to have the highest levels of debt and delinquency, but Nebraska counters that trend.

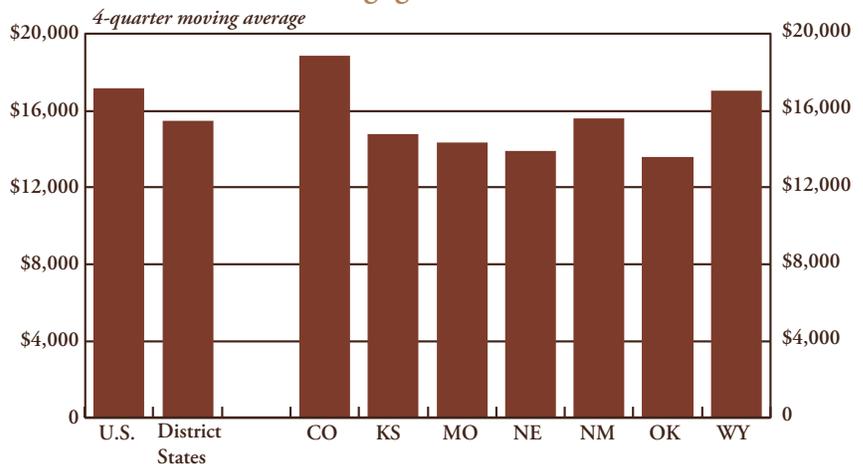
Chart 1: Average Debt per Consumer



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)

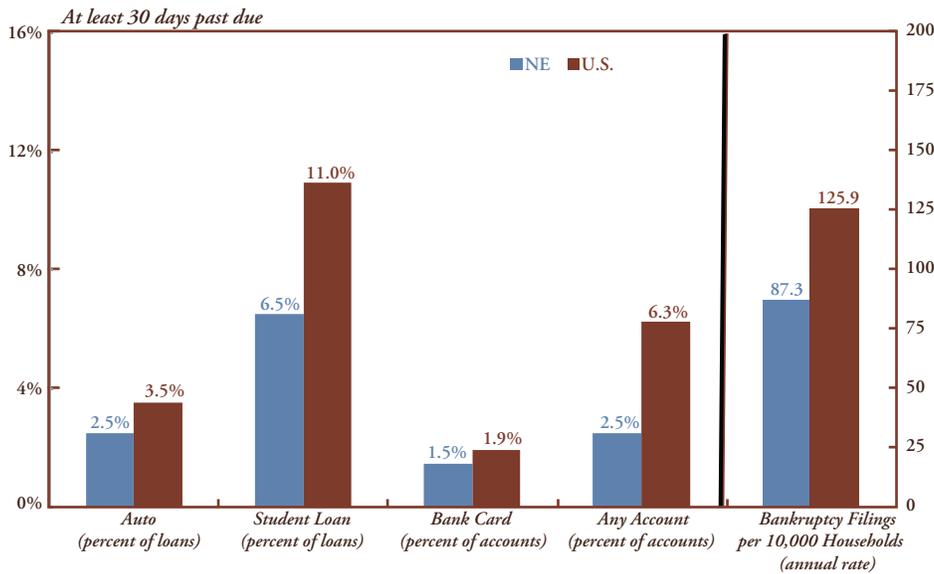


Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax

Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.



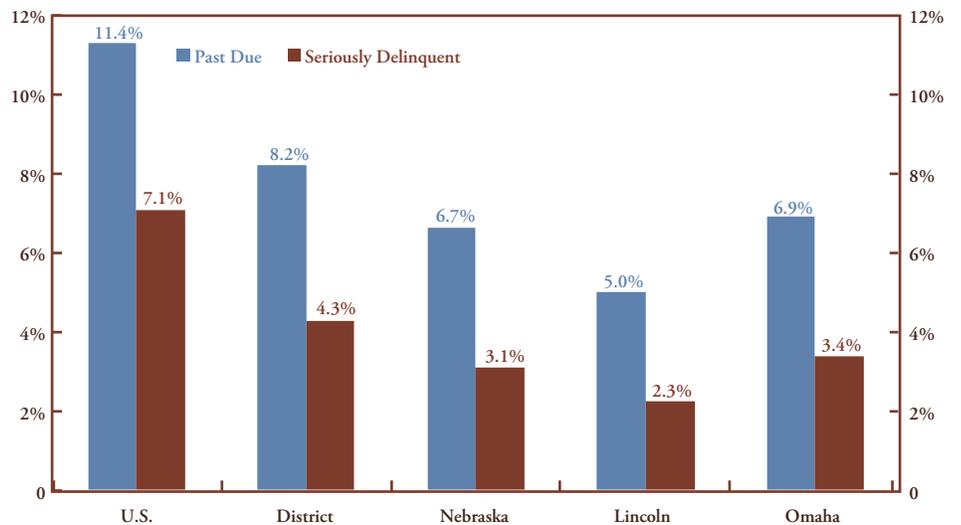
Chart 3: Average Consumer Delinquency Rates



Sources: Federal Reserve Bank of New York Consumer Credit Panel/Equifax and the Administrative Office of the U.S. Courts

Note: "Any Account" is not comparable to the third quarter figure due to an adjustment in the calculation. "Any Account" includes accounts not otherwise reported in the chart, such as first mortgages.

Chart 4: Mortgage Delinquencies

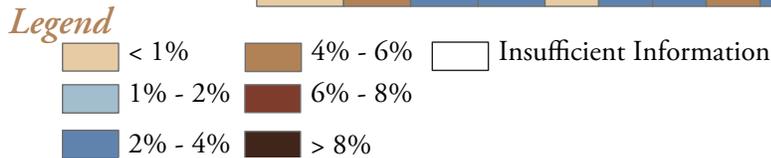
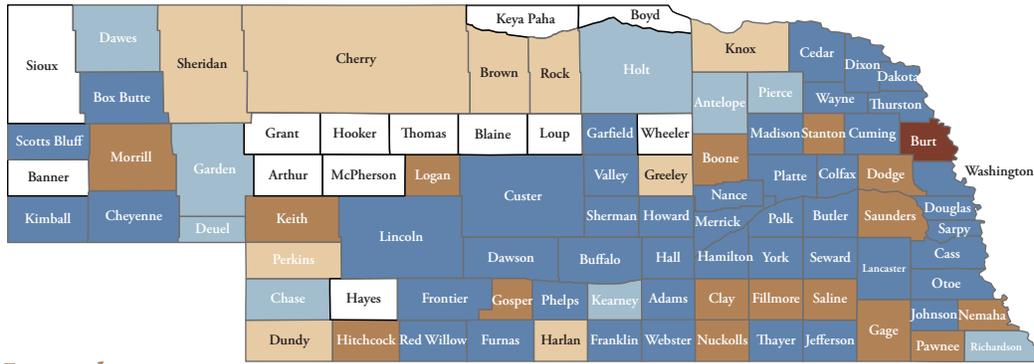


Source: Lender Processing Services, Inc.

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.



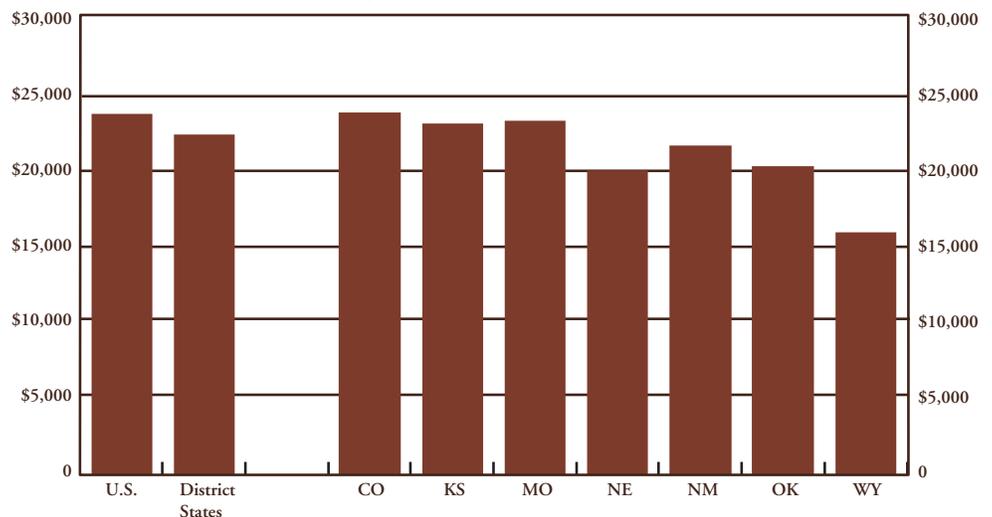
Map: Serious Delinquency Rates by County



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)

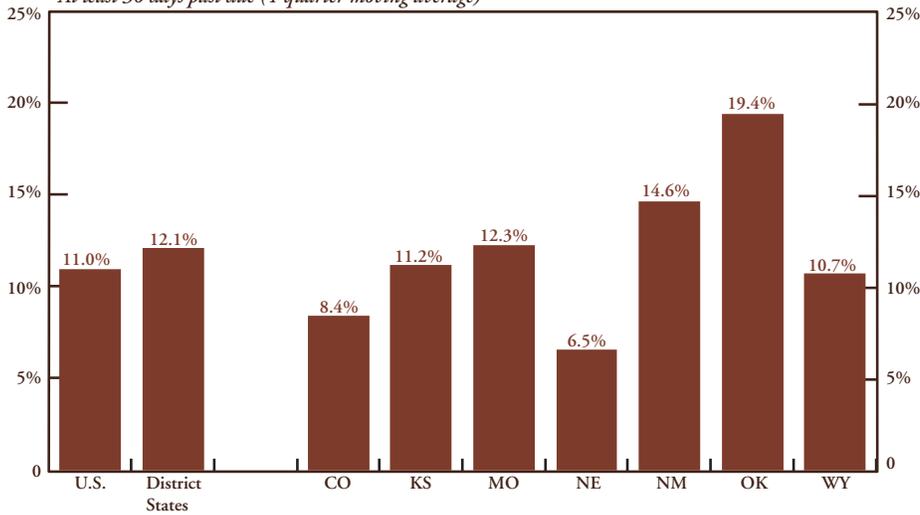


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax



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.