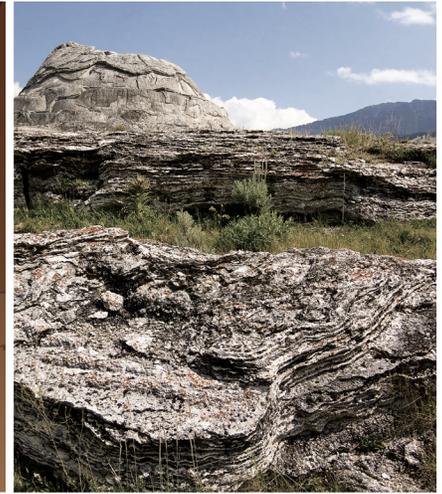


Consumer Credit Report Wyoming



1ST QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY

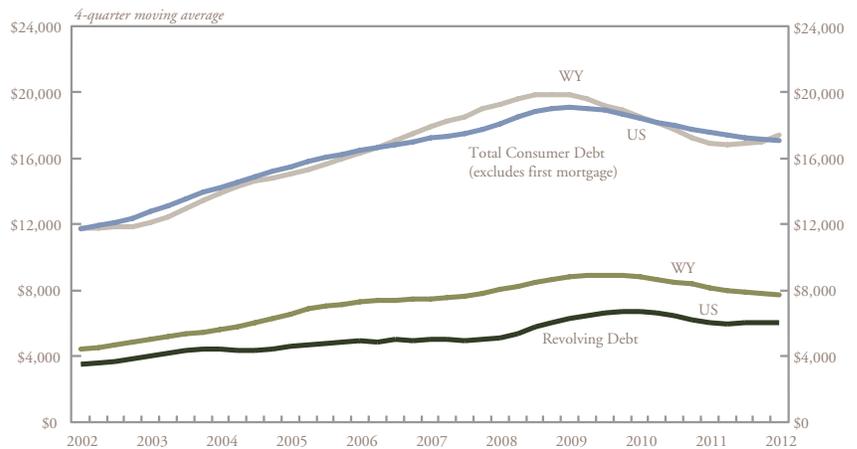
Summary

Average consumer debt in Wyoming increased substantially in the first quarter by roughly \$400 to \$17,400, which was the fifth consecutive quarterly increase. Average consumer debt in Wyoming was above District and national averages (charts 1 and 2). Consumer debt has been falling in most other District states. This pattern may partly reflect a relatively strong Wyoming economy. Revolving debt was flat. Consumer delinquency rates in Wyoming remained below the national average, with the exception of bank card delinquencies (chart 3). The rate of bankruptcy filings in Wyoming was less than half of the national rate. Mortgage delinquency rates continued to decline and were uniformly low across the state (chart 4 and map).

Theme: Credit Score

The average risk score in Wyoming, which is equivalent to a standard credit score, was 706 in the first quarter, which was higher than both District and the national averages. The overall trend in risk scores has been quarterly increases, with the exception of a flat pattern during the recent recession (chart 6). Because average levels of consumer and mortgage debt are relatively high in Wyoming, its higher than average risk score is likely a result of lower than average consumer delinquency rates.

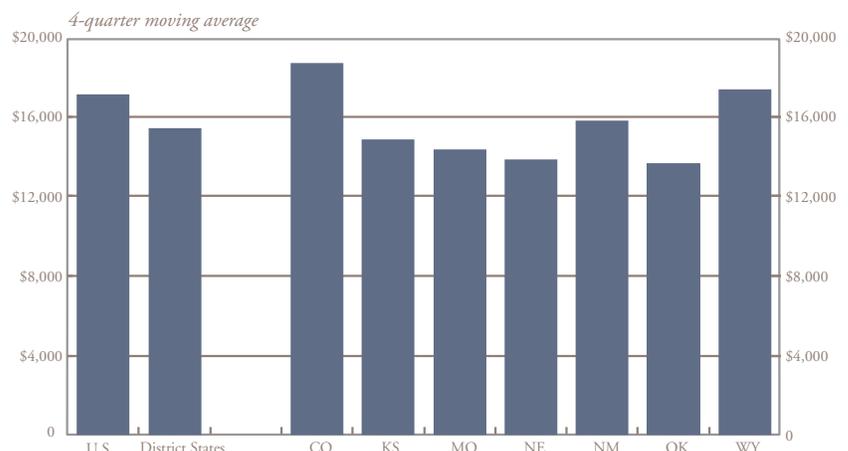
Chart 1: Average Debt per Consumer (excludes first mortgage)



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 2: Average Debt per Consumer (excludes first mortgage)

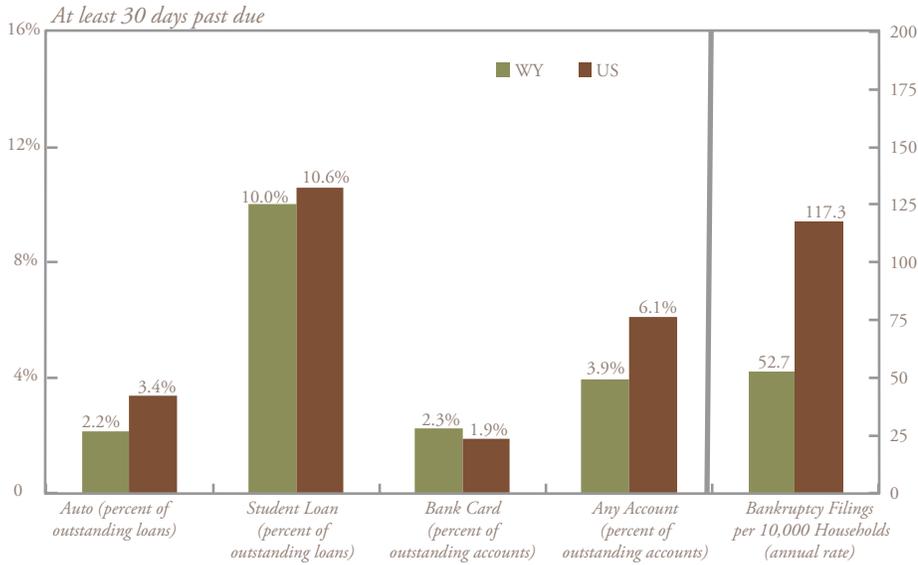


Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax

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

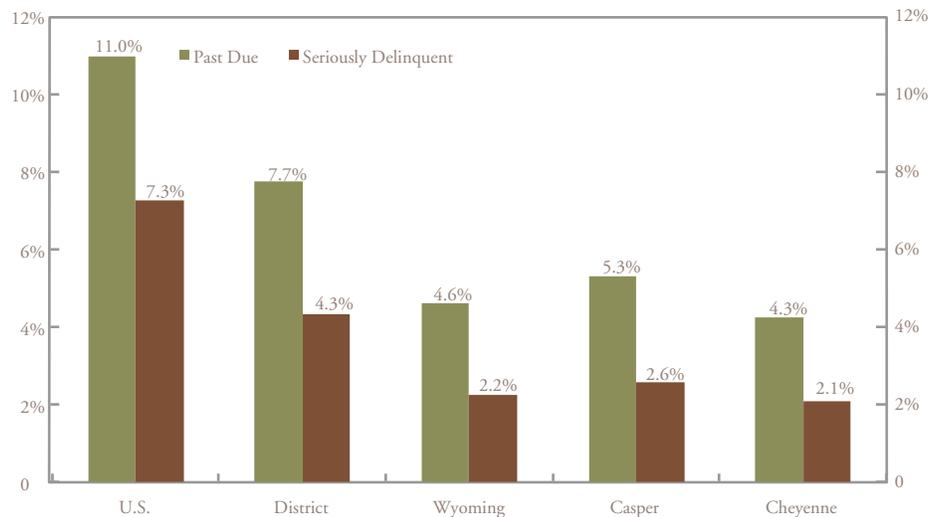


Chart 3: Average Consumer Delinquency Rates



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

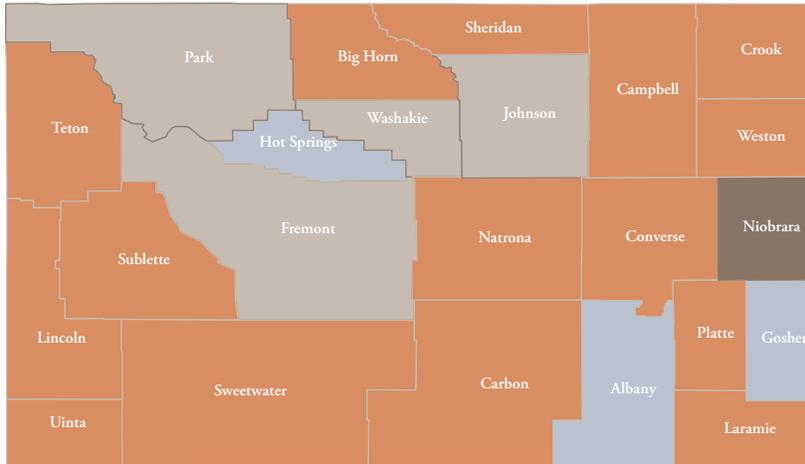
CONSUMER CREDIT REPORT *Wyoming*



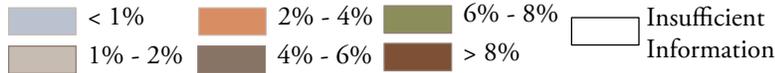
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Map: Serious Delinquency Rates by County



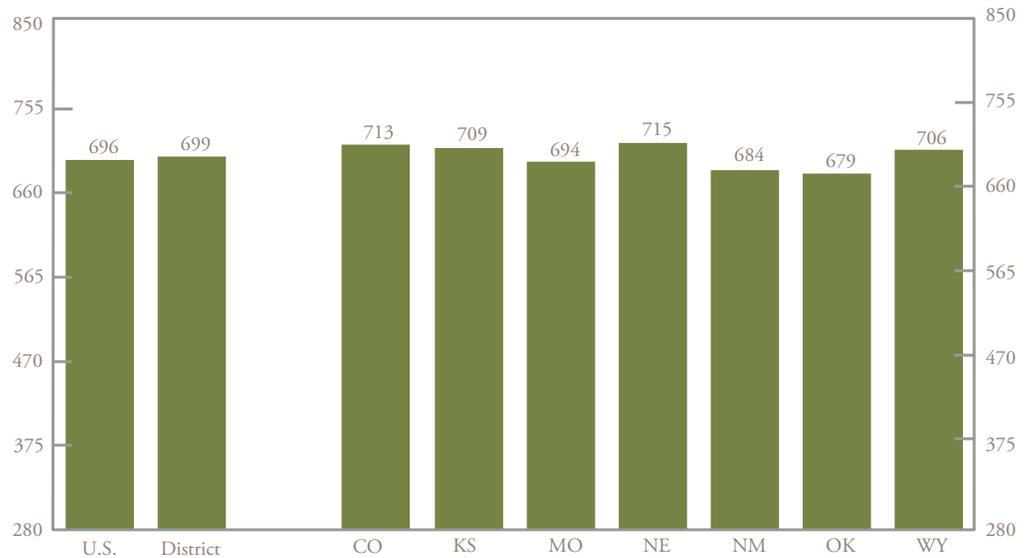
Legend



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 Risk Score



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

Note: The Risk Score is equivalent to a standard credit score.

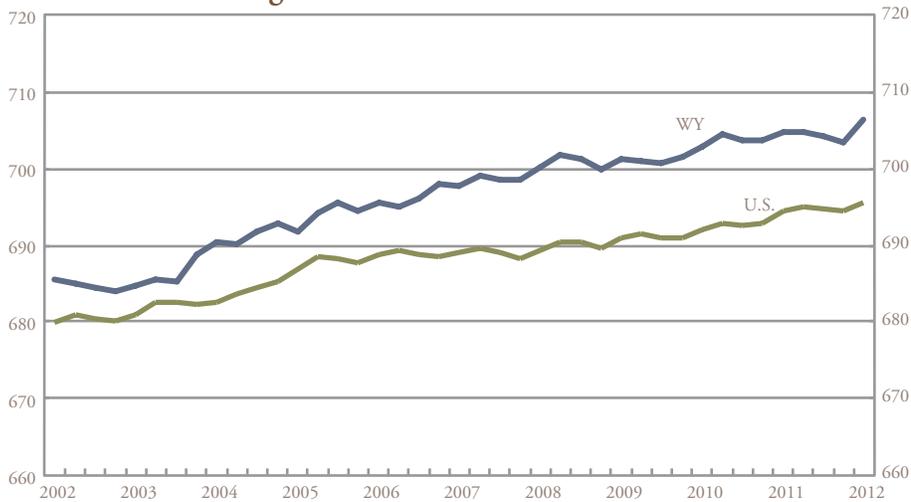
CONSUMER CREDIT REPORT *Wyoming*



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FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

Chart 6: Average Risk Score



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax
Note: The Risk Score is equivalent to a standard credit score.

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.