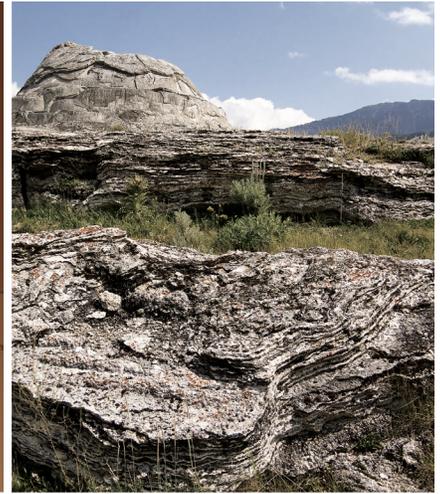


Consumer Credit Report Wyoming



4th QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY

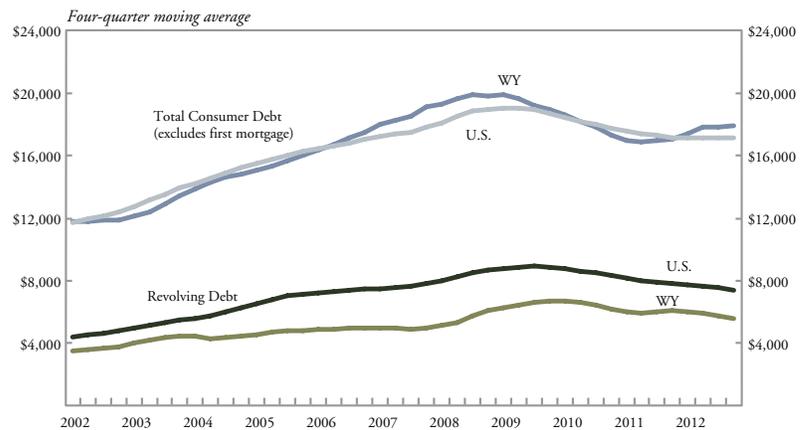
Summary

Average consumer debt in Wyoming has grown consistently since the second quarter of 2011. That is uncharacteristic of other District states and the nation as a whole, which have seen modest increases only in the last two to three quarters (Chart 1). Overall, at \$17,900, consumer debt was 6.2 percent higher in the fourth quarter relative to the second quarter of 2011. Previously consumer debt had dropped steadily following the recession, which was consistent with patterns in other states. Wyoming had the second highest average debt level in the fourth quarter, following Colorado, but has enjoyed a relatively robust economy (Chart 2). Consumer delinquency rates continued to fall well below U.S. and District averages, as did bankruptcy filing rates (Chart 3). But delinquency rates were higher than in the previous quarter in most categories, especially student loans. Mortgage delinquency rates remained well below District and U.S. rates. Metro area delinquency rates were especially low, but some rural areas suffered higher rates (Map).

In This Issue: A Look at Mortgage Delinquencies

Past due mortgages peaked in early 2010, consistent with other states. Although the 7.0 percent rate was very high by historical standards, it was relatively low compared with most other states. The rate has consistently fallen since, down two percent from its peak in the fourth quarter. Serious delinquencies and foreclosures peaked relatively early and dropped off rapidly. The trend in mortgage delinquencies in Wyoming is very encouraging in comparison with most other states.

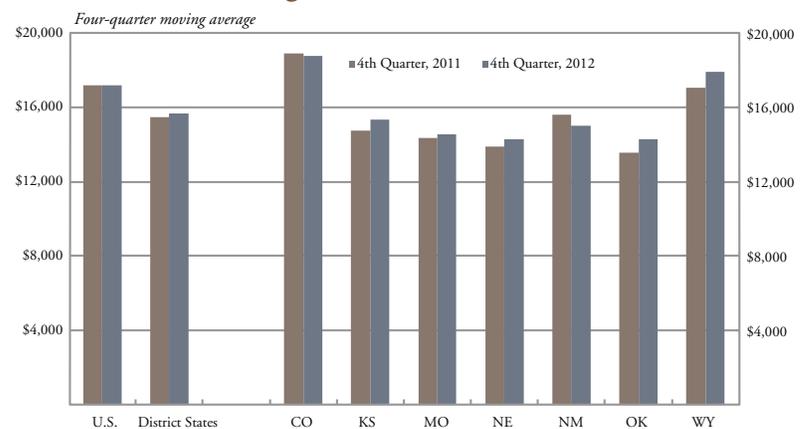
Chart 1: Average Debt Per Consumer



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

Notes: Excludes first mortgage. 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

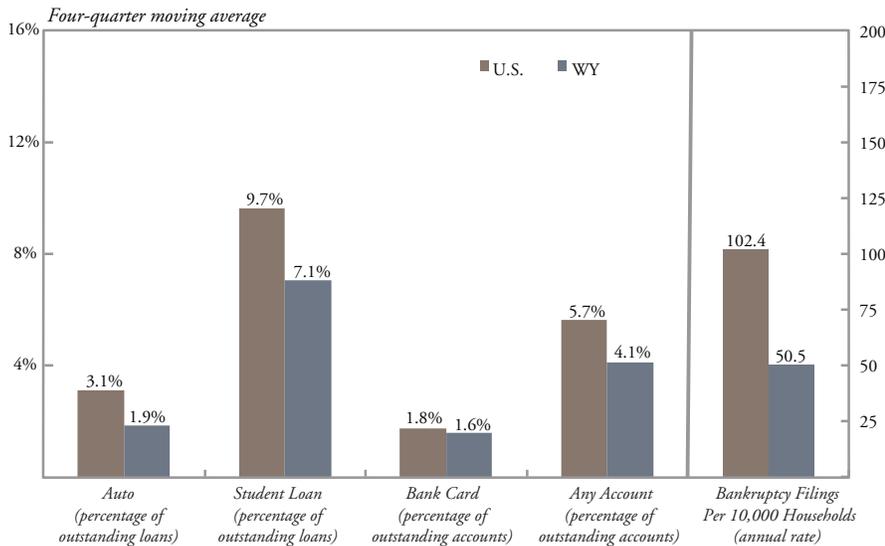


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



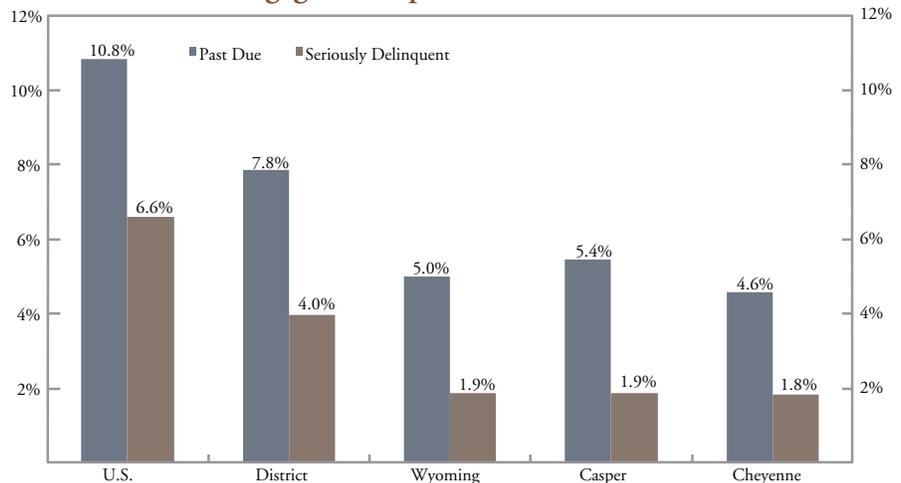
Chart 3: Average Consumer Delinquency Rates



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

Notes: At least 30 days past due. "Any Account" includes accounts not otherwise reported in the chart, such as first mortgages. Estimates of households are updated in the second quarter.

Chart 4: Mortgage Delinquencies



Source: Lender Processing Services Inc.

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

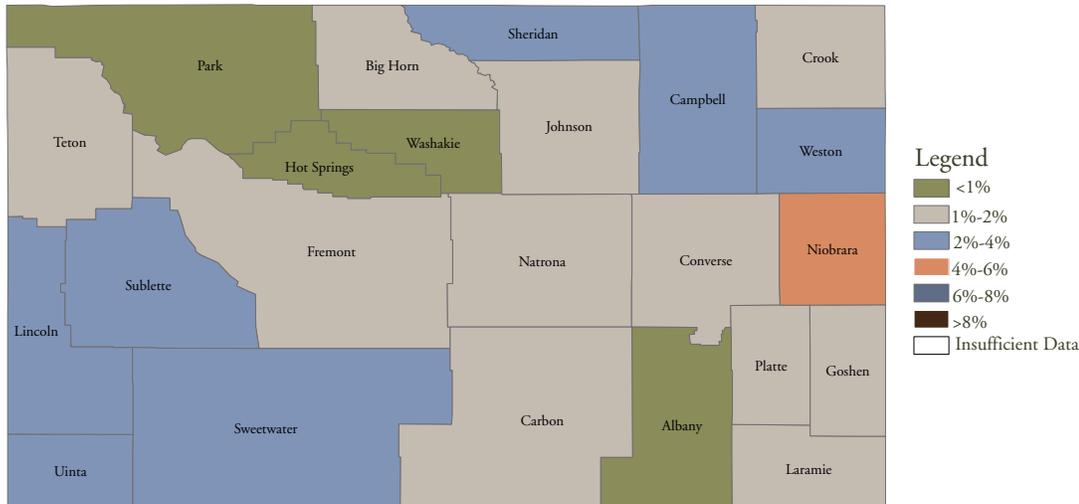
CONSUMER CREDIT REPORT Wyoming



4th QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

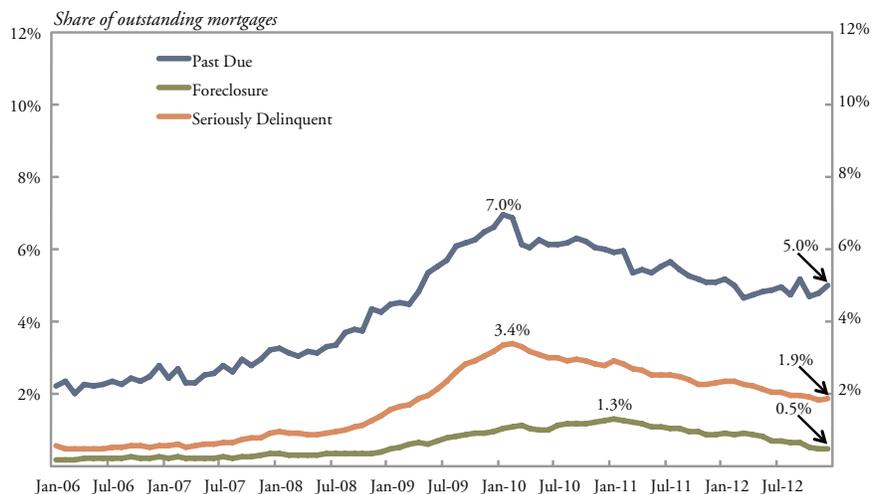
Map: Serious Delinquency Rates by County



Source: Lender Processing Services Inc.

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

Chart 5: Mortgage Delinquency Trends in Wyoming



Source: Lender Processing Services, Inc.

Notes: Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Seriously delinquent mortgages represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

The Consumer Credit Report series is published quarterly by the Federal Reserve Bank of Kansas City to provide a summary of consumer credit standing in each state of the Tenth District, which comprises 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.

