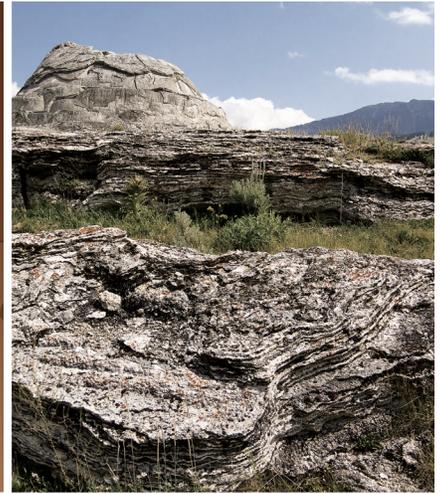


Consumer Credit Report Wyoming



2ND QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY

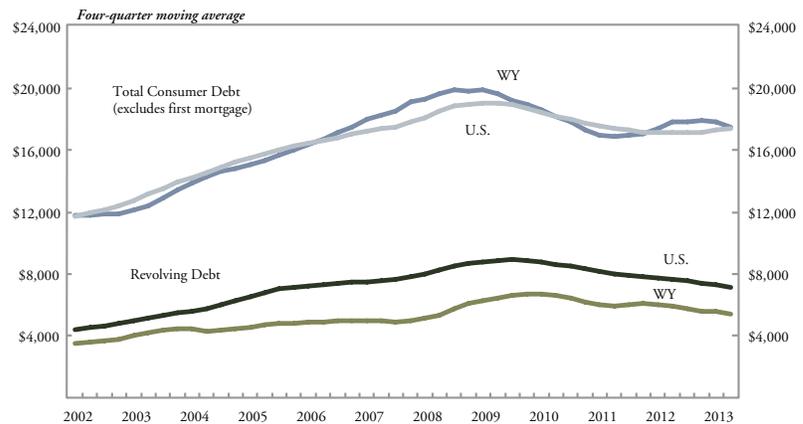
Summary

Average consumer debt in Wyoming dropped over \$300 from the first quarter to \$17,530 in the second quarter of 2013 (Chart 1). Wyoming's revolving debt, which includes open lines of credit such as credit cards and home equity lines of credit, fell \$110 from the last quarter and remained substantially below the national average. Despite the decline in the second quarter, Wyoming's consumer debt level still exceeds the national average, but it was well below the year-ago second quarter value of \$17,800 (Chart 2). Wyoming consumer debt remained above the Tenth District average and was above every District state except Colorado. Thanks to a relatively robust economy, average consumer delinquencies were below the national rate in all categories, as were bankruptcy filings (Chart 3). Student loan delinquencies ticked up but the overall delinquency rate ("any account" which includes mortgages, declined. Both are well below the national average.

Wyoming's mortgage delinquencies on accounts that were past due were about half the nation's rate and were also far below the Tenth District average. Seriously delinquent (90 or more days past due or in foreclosure) mortgage rates were also far lower than the national and the Tenth District averages (Chart 4).

Casper and Cheyenne rates maintained past due rates at or slightly above 5 percent and seriously delinquent rates around 1.8 percent. Consistent with the Wyoming's metro area trend, county delinquencies remained relatively low across the state, mostly ranging between 1 to 2 percent (Map).

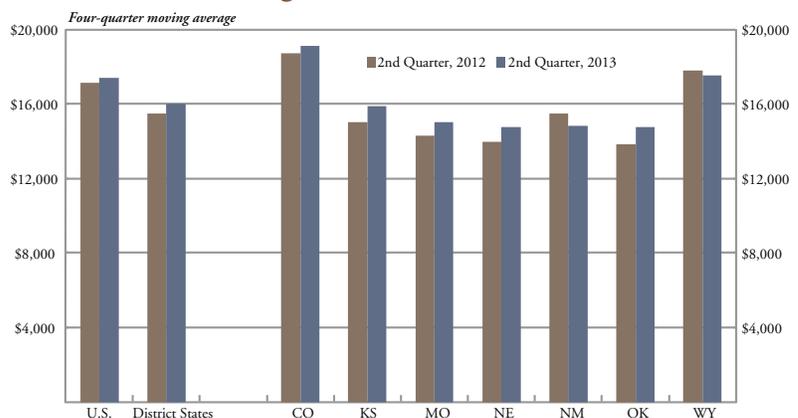
Chart 1: Average Debt Per Consumer



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.

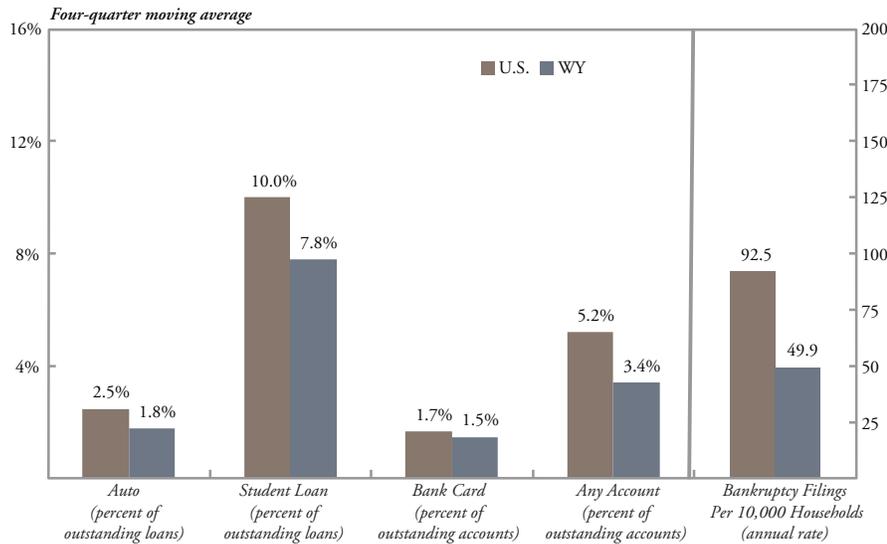
CONSUMER CREDIT REPORT *Wyoming*



2ND QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

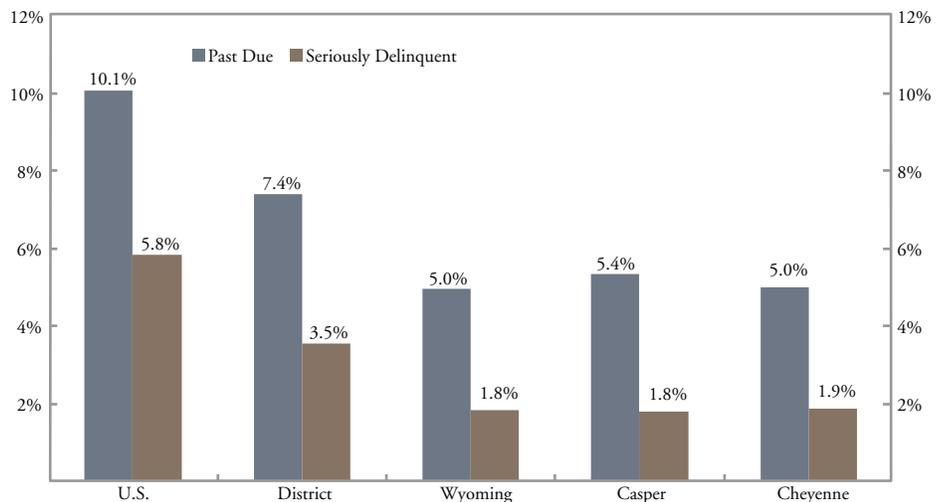
Chart 3: Average Consumer Delinquency Rates



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

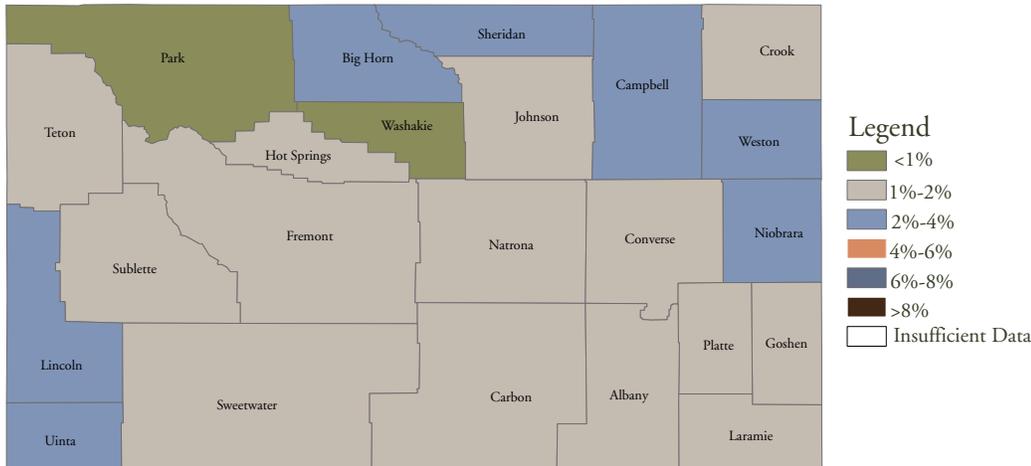
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2ND QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

Map: Seriously Delinquent Rates by County



Source: Lender Processing Services Inc.

Note: Seriously delinquent represents mortgages that are 90 days or more 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 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.

