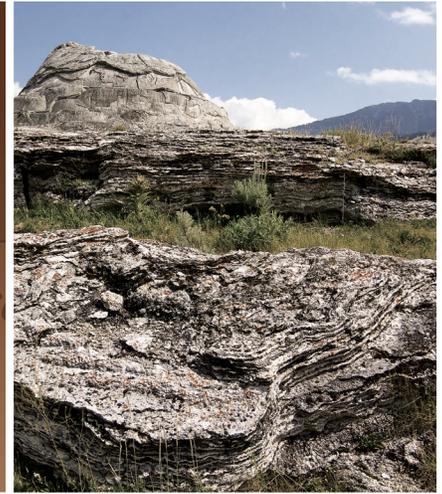


Consumer Credit Report Wyoming



4th QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY

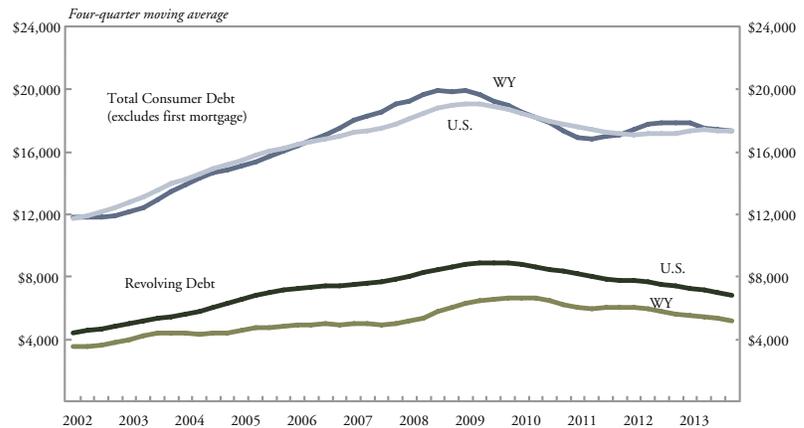
Summary

Average consumer debt in Wyoming fell in the fourth quarter to \$17,360, which is high by District standards but near the U.S. level (Charts 1 and 2). Average consumer debt increased by about 1.7 percent over the past two years, but consumer debt has declined over the past four quarters. As in most District states, consumer debt levels in Wyoming remained well below their recession-era peak of \$19,910. The Wyoming economy performed well during the recession and nascent recovery. This performance and a relatively high cost of living likely explain Wyoming's relatively high consumer debt levels. Consumer debt tends to rise when the economy is doing well. The commodity-based Wyoming economy has slowed somewhat in recent quarters, which may explain the modest paring of debt. Revolving debt fell significantly and has declined steadily since early 2010. Revolving debt has declined faster than overall debt, suggesting installment debt—largely auto and student loans—has increased, although likely at a modest pace. Credit delinquencies continued to fall well below District averages, which again may reflect a relatively robust economy (Chart 3). Mortgage delinquencies are especially low (Chart 4), generally across the state, except in some counties in the northwest and southeast (Map).

In This Issue: Splitting Joint Accounts

The Tenth District Consumer Credit Report does not split joint accounts. The report is intended as a snapshot of the credit situation of the typical consumer in the District, and all parties holding a joint account are individually responsible for the entire debt. This issue provides data on the difference in balances when joint accounts are split or not. In Oklahoma, splitting joint accounts reduces average first mortgage debt by 38 percent (Chart 5) and average bank card debt by 14.5 percent (Chart 6).

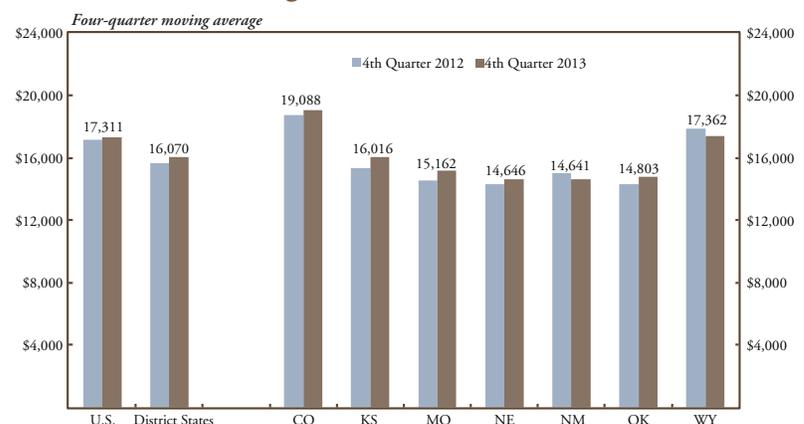
Chart 1: Average Debt Per Consumer



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.

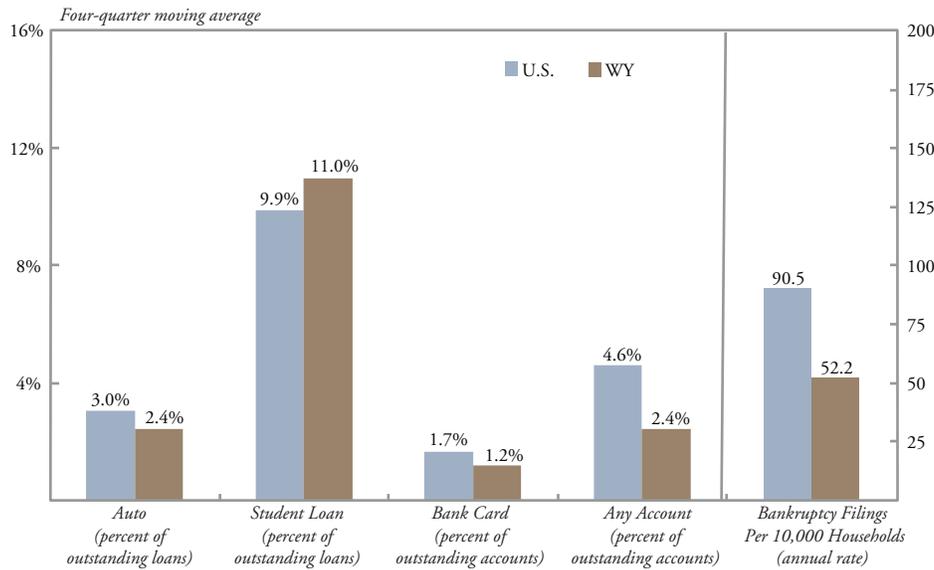
CONSUMER CREDIT REPORT *Wyoming*



4TH QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

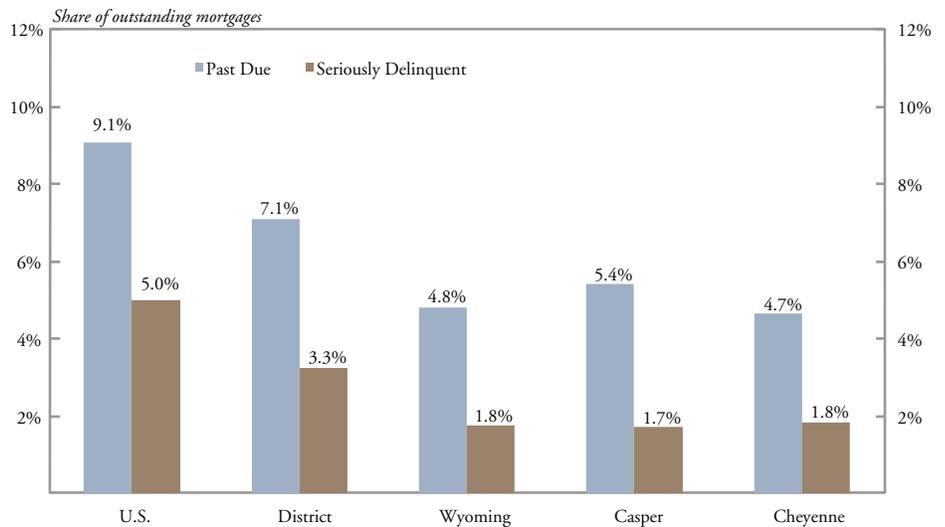
Chart 3: Average Consumer Delinquency Rates



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

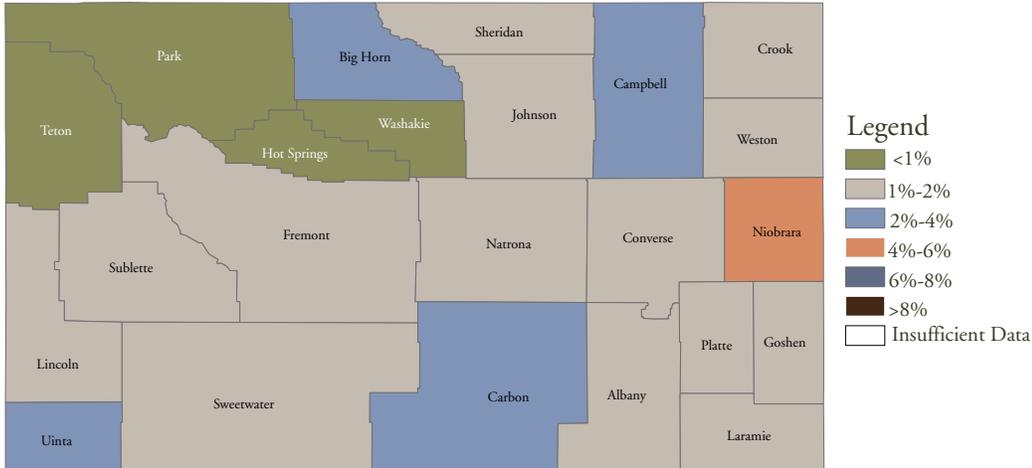


Source: Lender Processing Services Inc.

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.



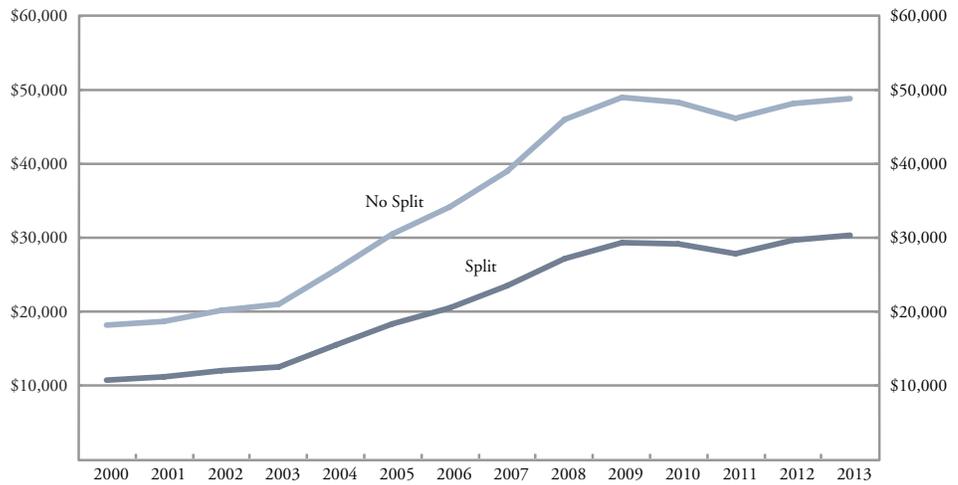
Map: Seriously Delinquent Rates By County



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.

Chart 5: First Mortgages



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

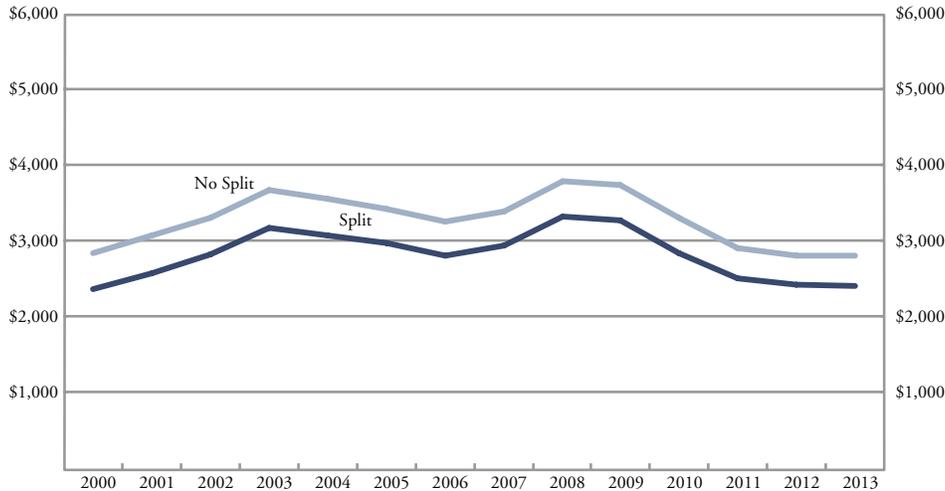
CONSUMER CREDIT REPORT Wyoming



4TH QUARTER 2013

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

Chart 6: Bank Cards



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

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.

