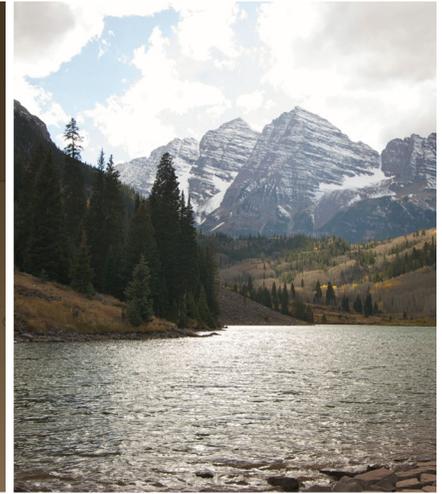


Consumer Credit Report Colorado



2ND QUARTER 2011

FEDERAL RESERVE BANK OF KANSAS CITY

Summary

The Federal Reserve Bank of Kansas City's quarterly Consumer Credit Report provides a snapshot of the economic health of Colorado and its citizens.

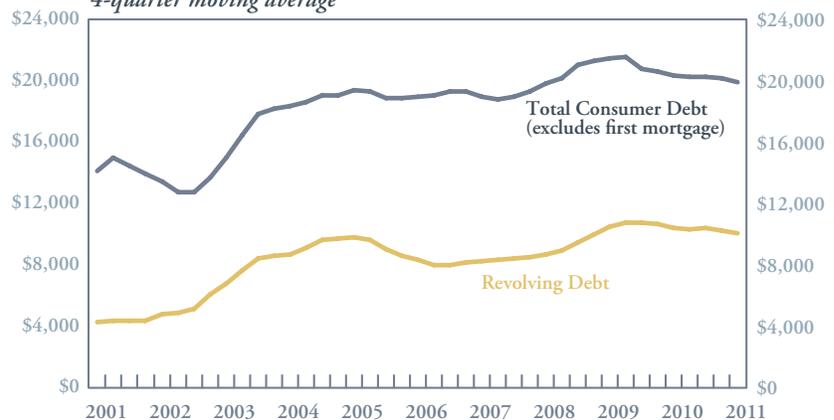
Overall consumer debt in Colorado declined slightly in the second quarter, consistent with national trends. Mortgage delinquencies were below the average both nationally and for the Tenth District, which includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

The average debt per consumer in Colorado was just under \$20,000 in the second quarter, down from 2009 but still considerably higher than in 2001. Revolving debt, at \$10,100 also declined. Nationally, the figures were \$17,000 and \$7,700, respectively. Just more than 2 percent of bank cards were delinquent, compared to 1.8 percent nationally. More than 13 percent of student loans were delinquent (12.3 percent for U.S.), while 2.1 percent of auto loans were past due (3.4 percent for U.S.). About 148 of every 10,000 households filed for bankruptcy.

3.6 percent of mortgages in Colorado were seriously delinquent, which is defined as 90 or more days past due or in foreclosure, compared with 6.9 percent nationally and 4 percent in the Tenth District.

Chart 1: Average Debt Per Consumer

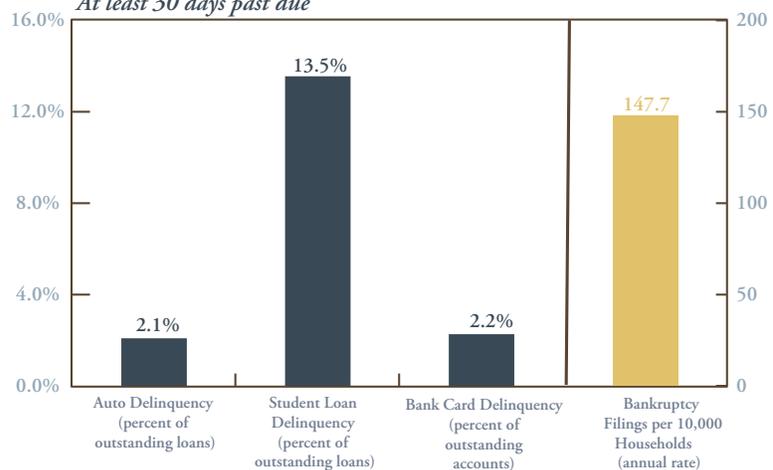
4-quarter moving average



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 Consumer Delinquency Rates

At least 30 days past due



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

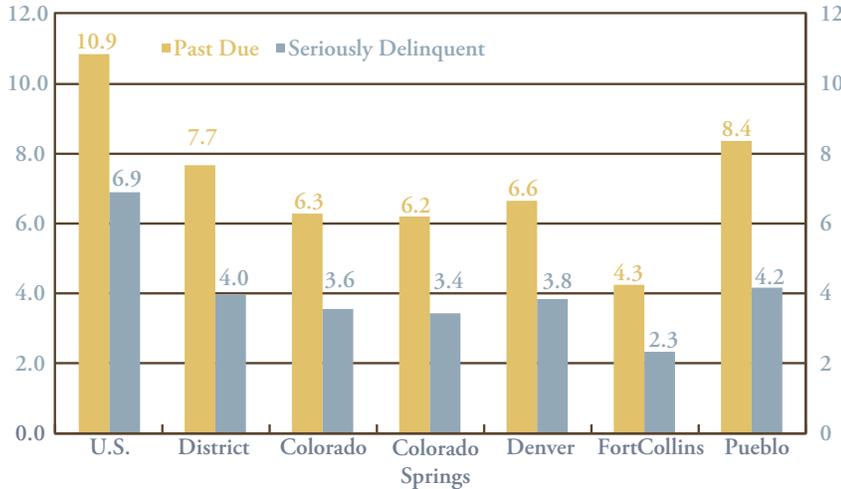
CONSUMER CREDIT REPORT *Colorado*



2nd QUARTER 2011

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

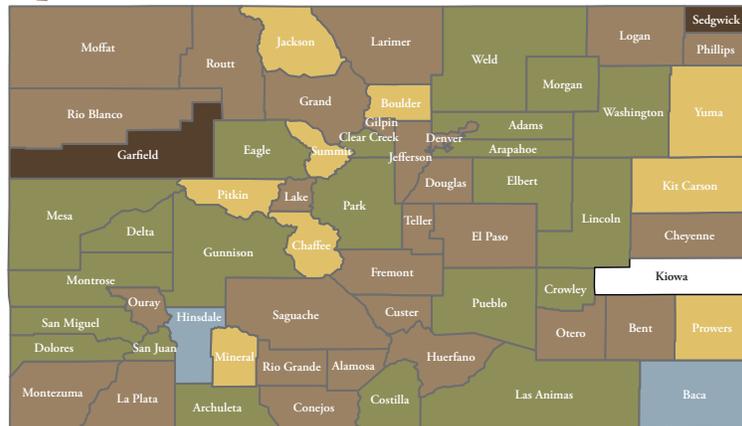
Chart 3: Mortgage Delinquencies



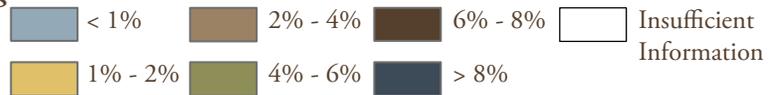
Source: Lender Processing Services, Inc.

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



Legend



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

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. For questions or comments, contact Kelly Edmiston, senior economist, at kelly.edmiston@kc.frb.org.