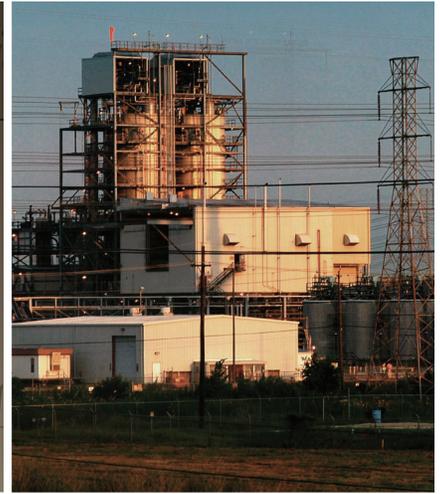


Consumer Credit Report Oklahoma

Texas



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 Oklahoma and its citizens.

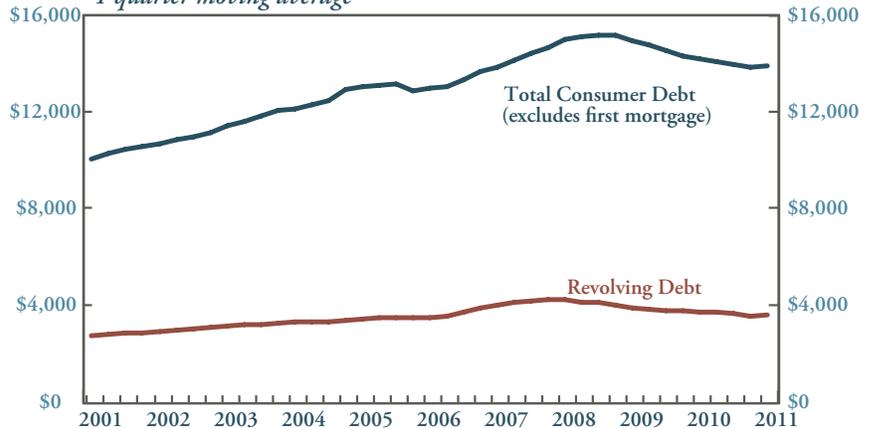
Overall consumer debt in Oklahoma declined slightly in the second quarter of 2011, consistent with national trends. Mortgage delinquencies were below the national average but higher than the average for the Tenth District, which includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

The average debt per consumer in Oklahoma was \$13,900 in the second quarter, down significantly from 2009 but still higher than in 2001. Revolving debt, at \$3,600, remained largely flat. Nationally, the figures were \$17,000 and \$7,700, respectively. About 1.3 percent of bank cards were delinquent, compared to 1.8 percent nationally. About 20 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 86 of every 10,000 households filed for bankruptcy.

4.7 percent of mortgages in Oklahoma 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 across the Tenth District.

Chart 1: Average Debt Per Consumer

4-quarter moving average

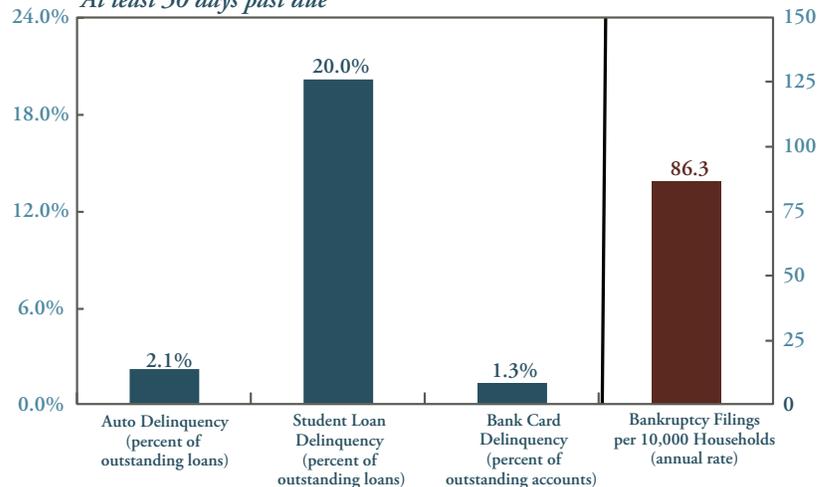


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax

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

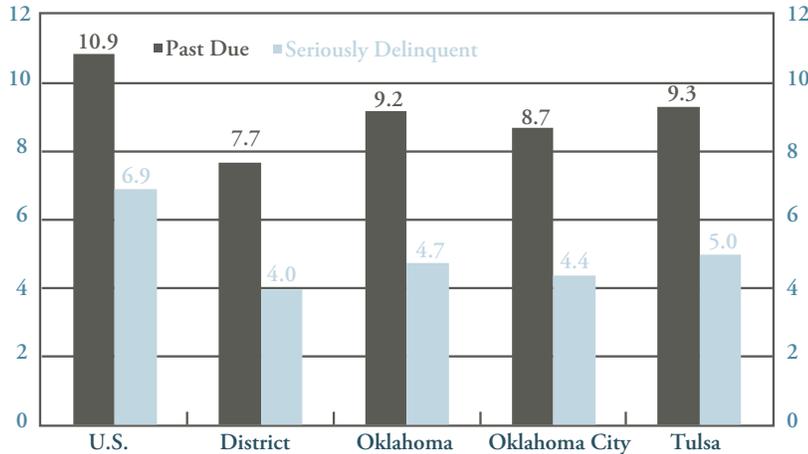
At least 30 days past due



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



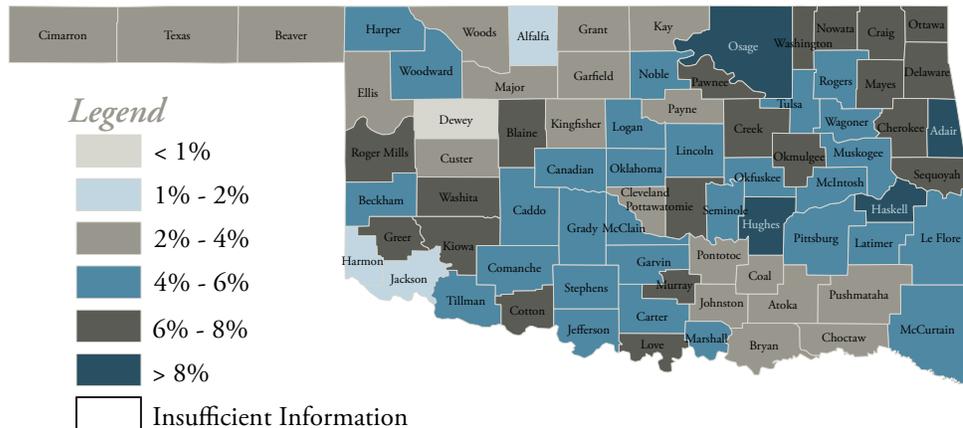
Chart 3: Mortgage Delinquencies



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. Seriously 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



Source: Lender Processing Service Inc.

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.