

2014

Consumer Credit Trends



Credit Behavior by Generation

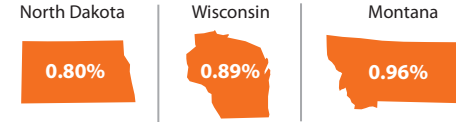


Millennials Ages 19 to 30	Credit Score 628 Debt \$23,332 Credit Utilization 37%
Generation X Ages 31 to 46	Credit Score 653 Debt \$30,039 Credit Utilization 37%
Baby Boomers Ages 47 to 65	Credit Score 700 Debt \$29,317 Credit Utilization 30%
Greatest Generation Over 66	Credit Score 735 Debt \$23,245 Credit Utilization 16%

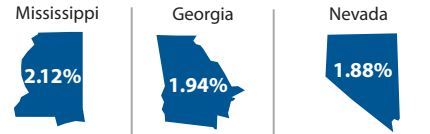
Credit Card Payment Performance



States with the Lowest % of Late Payments

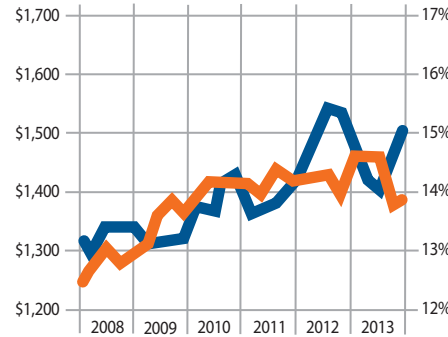


States with the Highest % of Late Payments



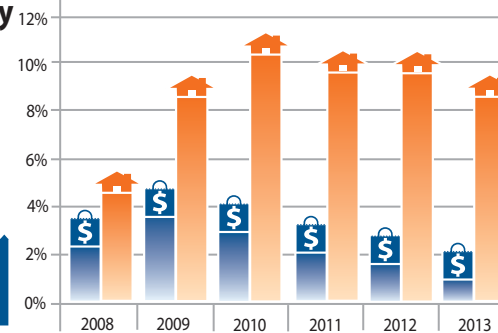
Third Party Debt Collections

- Percent of consumers in collections
- Average balance per collection account



Delinquency Rates

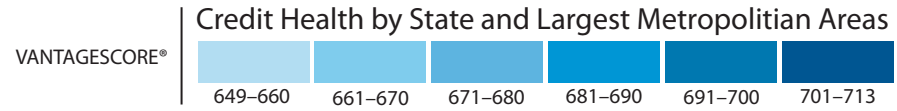
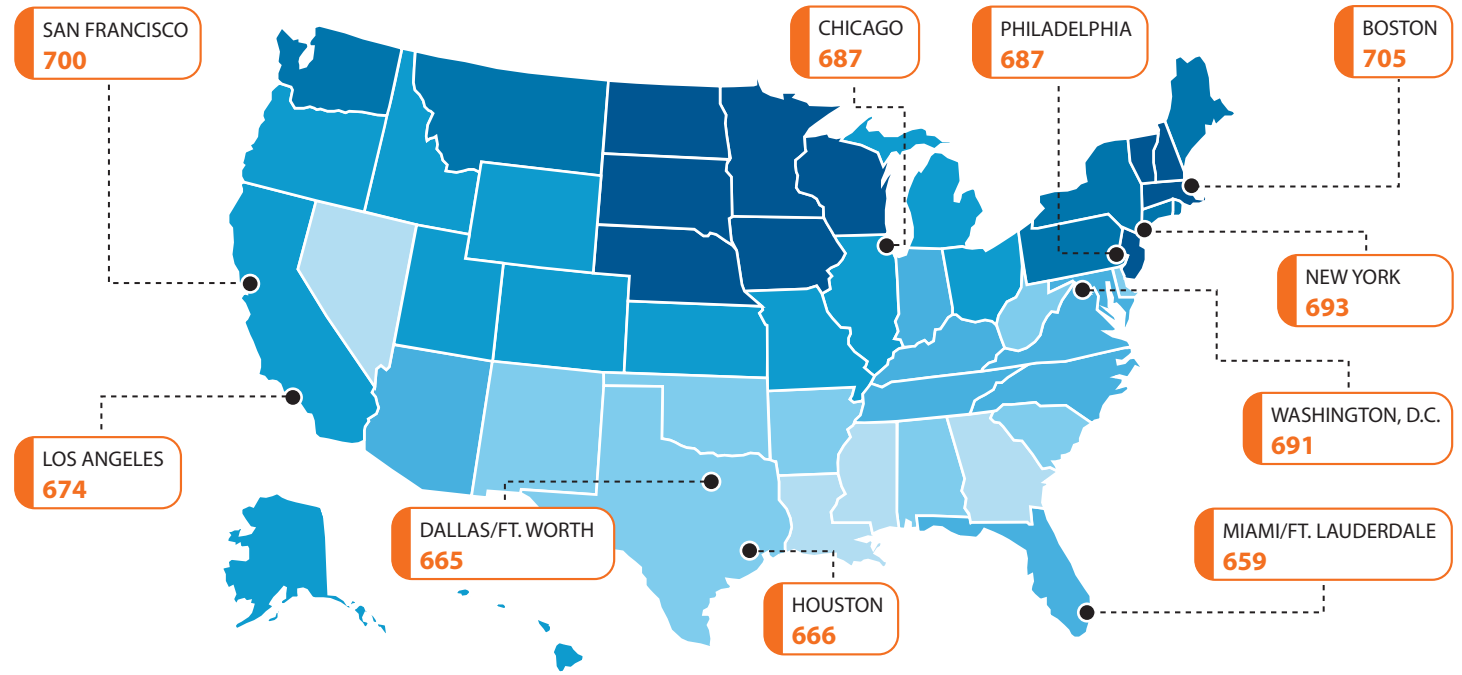
- Real Estate
- Consumer Loans



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Source: Experian's State of Credit Report 2013*