

Thrift Industry Charge-Off Rates by Asset Types
Annualized Net Charge-Off Rates, Percent of Average Assets
Yearly Averages*

| Asset Type | 2004 | 2005 | 2006 | 2007 | 2008 | Percent of Total Assets** |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|------------------------------|
| Cash, Deposits, Securities | 0.048 | 0.003 | -0.001 | 0.159 | 0.618 | 11.7% |
| Mortgage Pool Securities | 0.010 | 0.025 | 0.008 | 0.090 | 2.404 | 13.9% |
| Mortgage Loans | 0.042 | 0.037 | 0.097 | 0.275 | 1.351 | 55.3% |
| Construction 1-4 | 0.069 | 0.029 | 0.119 | 0.837 | 4.509 | 0.9% |
| Construction Multifamily | 0.074 | -0.008 | -0.004 | 0.451 | 1.998 | 0.5% |
| Construction NonRes | 0.103 | 0.049 | 0.043 | -0.013 | 0.504 | 0.8% |
| 1-4 Units (First Liens) | 0.031 | 0.035 | 0.043 | 0.163 | 1.020 | 35.3% |
| 1-4 Units (Junior Liens) | 0.190 | 0.176 | 1.251 | 0.955 | 2.689 | 2.9% |
| 1-4 Units - Revolving | 0.042 | 0.045 | 0.058 | 0.725 | 2.445 | 5.4% |
| Multifamily | 0.013 | -0.004 | 0.010 | 0.031 | 0.305 | 2.8% |
| Non-Residential | 0.116 | 0.033 | 0.037 | 0.079 | 0.350 | 5.9% |
| Land | 0.033 | 0.019 | 0.091 | 0.786 | 5.870 | 1.3% |
| Non-Mortgage Loans | 2.186 | 2.078 | 1.873 | 2.377 | 3.501 | 11.7% |
| Commercial | 1.482 | 1.517 | 1.041 | 1.274 | 2.796 | 5.2% |
| Consumer Lns on Deposit | 0.129 | 0.039 | 0.391 | 0.257 | 0.314 | 0.0% |
| Home Improvement | 0.063 | 4.445 | 3.078 | 0.139 | 2.218 | 0.0% |
| Education | 0.053 | 0.011 | 0.065 | 0.018 | -0.006 | 0.2% |
| Auto | 1.784 | 1.388 | 0.816 | 0.825 | 1.592 | 1.5% |
| Mfg Housing | 2.504 | 1.963 | 1.278 | 0.215 | 0.619 | 0.1% |
| Consumer Other | 0.945 | 1.031 | 1.059 | 1.435 | 2.576 | 1.6% |
| Credit Cards | 4.934 | 4.369 | 3.840 | 5.199 | 6.021 | 3.3% |
| Total Loans | 0.305 | 0.276 | 0.306 | 0.544 | 1.684 | 66.9% |
| Repossessed Assets | 7.841 | 9.528 | 9.736 | 10.504 | 18.877 | 0.3% |
| Construction | 2.377 | 13.152 | 4.214 | 9.361 | 10.135 | 0.0% |
| 1-4 Dwelling Units | 8.009 | 8.758 | 9.696 | 10.605 | 22.011 | 0.2% |
| Multifamily | 7.267 | 2.378 | 10.399 | 5.909 | 4.394 | 0.0% |
| Non-Residential | 10.843 | 4.042 | 1.378 | 3.533 | 4.771 | 0.0% |
| Land | 2.446 | -0.069 | 1.918 | 1.569 | 7.533 | 0.1% |
| Other | 9.360 | 46.454 | 91.326 | 42.945 | 24.841 | 0.0% |
| Total Loans & Repo Assets | 0.312 | 0.282 | 0.315 | 0.564 | 1.754 | 67.2% |
| RE Held for Investment | 0.062 | -0.577 | 0.044 | 1.274 | 15.762 | 0.0% |
| Equity Investment | 0.000 | 0.001 | 0.047 | 0.002 | 0.006 | 1.1% |
| Other Assets | 0.044 | 0.066 | 0.047 | 0.038 | 0.959 | 5.3% |

*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The rates for four quarters are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates. The current year shows the average over the latest four quarters.

** Based on the most recent quarter's total assets.

Thrift Industry Charge-Off Rates by Asset Types (Revised: Private Sector Only)
Annualized Net Charge-Off Rates, Percent of Average Assets
Four Quarter Average*, as of the Fourth Quarter 2008

| Asset Type | All Regions** | Northeast | Southeast | Central | Midwest | West |
|--------------------------------------|----------------------|------------------|------------------|----------------|----------------|---------------|
| Cash, Deposits, Securities | 0.618 | 2.003 | -0.003 | 0.033 | 0.039 | 0.019 |
| Mortgage Pool Securities | 2.404 | 3.697 | 2.315 | 0.611 | 1.238 | 0.111 |
| Mortgage Loans | 1.351 | 0.217 | 1.858 | 1.531 | 0.881 | 1.941 |
| Construction 1-4 | 4.509 | 1.318 | 5.784 | 2.778 | 3.412 | 6.673 |
| Construction Multifamily | 1.998 | 0.879 | 6.988 | 0.493 | 0.662 | 4.758 |
| Construction NonRes | 0.504 | 0.615 | 0.406 | 0.931 | 0.143 | 1.253 |
| 1-4 Units (First Liens) | 1.020 | 0.104 | 1.244 | 0.595 | 0.806 | 1.786 |
| 1-4 Units (Junior Liens) | 2.689 | 1.251 | 2.709 | 2.290 | 0.481 | 6.672 |
| 1-4 Units - Revolving | 2.445 | 0.333 | 3.917 | 2.283 | 0.577 | 2.131 |
| Multifamily | 0.305 | 0.225 | 0.670 | 0.750 | 0.490 | 0.164 |
| Non-Residential | 0.350 | 0.315 | 0.294 | 0.947 | 0.150 | 0.076 |
| Land | 5.870 | 0.304 | 2.833 | 13.906 | 4.595 | 6.324 |
| Non-Mortgage Loans | 3.501 | 1.922 | 1.196 | 1.659 | 1.787 | 7.291 |
| Commercial | 2.796 | 1.043 | 1.023 | 1.147 | 1.586 | 7.590 |
| Consumer Lns on Deposit | 0.314 | 0.163 | 0.046 | 2.400 | 0.029 | 0.011 |
| Home Improvement | 2.218 | 0.496 | -0.612 | 0.399 | 1.206 | 2.751 |
| Education | -0.006 | -0.020 | 0.254 | 0.034 | 0.020 | 0.010 |
| Auto | 1.592 | 2.609 | 1.720 | 1.161 | 0.621 | 0.659 |
| Mfg Housing | 0.619 | 0.124 | 0.915 | 1.121 | 0.081 | 2.208 |
| Consumer Other | 2.576 | 1.372 | 0.846 | 0.817 | 1.150 | 9.053 |
| Credit Cards | 6.021 | 7.158 | 6.504 | 3.689 | 3.452 | 6.802 |
| Total Loans | 1.684 | 0.474 | 1.802 | 1.548 | 1.106 | 3.049 |
| Repossessed Assets | 18.877 | 2.109 | 16.421 | 11.503 | 9.961 | 27.855 |
| Construction | 10.135 | 10.952 | 12.608 | 0.427 | 4.302 | 54.567 |
| 1-4 Dwelling Units | 22.011 | 1.887 | 19.108 | 21.307 | 15.300 | 23.238 |
| Multifamily | 4.394 | 16.835 | 2.256 | 4.191 | 3.772 | 10.587 |
| Non-Residential | 4.771 | 1.321 | 10.636 | 4.564 | 2.586 | 7.845 |
| Land | 7.533 | 4.445 | 4.851 | 0.644 | 4.563 | 45.229 |
| Other | 24.841 | 0.313 | 15.519 | 20.226 | 11.868 | 43.225 |
| Total Loans & Repo Assets | 1.754 | 0.476 | 1.899 | 1.622 | 1.136 | 3.161 |
| RE Held for Investment | 15.762 | 0.000 | 13.608 | 0.000 | 0.000 | 59.070 |
| Equity Investment | 0.006 | -0.004 | 0.000 | 0.061 | 0.000 | 0.000 |
| Other Assets | 0.959 | 0.686 | 0.631 | 1.727 | 1.402 | 2.350 |

*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The four quarterly rates are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates.

**On July 1, 2007, OTS added the Central Region. The historical regional data presented here were estimated by assigning firms to regions according to the state of their headquarters.

Thrift Industry Charge-Off Rates by Asset Types (Revised: Private Sector Only)
Annualized Net Charge-Off Rates, Percent of Average Assets
Twelve Quarter Average*, as of the Fourth Quarter 2008

| Asset Type | All Regions** | Northeast | Southeast | Central | Midwest | West |
|--------------------------------------|---------------|--------------|---------------|---------------|--------------|---------------|
| Cash, Deposits, Securities | 0.256 | 0.824 | -0.003 | 0.013 | 0.013 | 0.006 |
| Mortgage Pool Securities | 0.834 | 1.232 | 0.916 | 0.206 | 0.414 | 0.051 |
| Mortgage Loans | 0.574 | 0.170 | 0.755 | 0.639 | 0.357 | 0.787 |
| Construction 1-4 | 1.822 | 0.489 | 2.128 | 1.276 | 1.480 | 2.696 |
| Construction Multifamily | 0.815 | 0.333 | 2.696 | 0.369 | 0.225 | 1.881 |
| Construction NonRes | 0.178 | 0.237 | 0.092 | 0.372 | 0.056 | 0.420 |
| 1-4 Units (First Liens) | 0.409 | 0.053 | 0.459 | 0.260 | 0.291 | 0.702 |
| 1-4 Units (Junior Liens) | 1.632 | 1.817 | 1.160 | 0.954 | 0.246 | 3.423 |
| 1-4 Units - Revolving | 1.076 | 0.147 | 1.784 | 0.998 | 0.273 | 0.943 |
| Multifamily | 0.115 | 0.080 | 0.244 | 0.362 | 0.179 | 0.061 |
| Non-Residential | 0.155 | 0.151 | 0.118 | 0.417 | 0.127 | -0.003 |
| Land | 2.249 | 0.219 | 1.102 | 5.326 | 1.670 | 2.349 |
| Non-Mortgage Loans | 2.583 | 1.182 | 1.408 | 1.168 | 1.229 | 5.144 |
| Commercial | 1.703 | 0.567 | 1.289 | 0.595 | 0.717 | 4.305 |
| Consumer Lns on Deposit | 0.320 | 0.211 | 0.036 | 2.377 | 0.043 | 0.020 |
| Home Improvement | 1.812 | 0.265 | -1.844 | 0.412 | 0.773 | 2.442 |
| Education | 0.026 | 0.030 | 0.207 | 0.025 | 0.007 | 0.007 |
| Auto | 1.077 | 1.440 | 0.696 | 0.816 | 0.678 | 0.986 |
| Mfg Housing | 0.704 | 0.289 | 0.828 | 0.767 | 0.161 | -0.723 |
| Consumer Other | 1.690 | 0.929 | 1.018 | 0.653 | 0.805 | 4.677 |
| Credit Cards | 5.020 | 4.491 | 5.957 | 2.859 | 2.545 | 5.877 |
| Total Loans | 0.844 | 0.318 | 0.884 | 0.704 | 0.573 | 1.396 |
| Repossessed Assets | 13.042 | 1.694 | 8.720 | 8.449 | 7.855 | 18.975 |
| Construction | 7.903 | 5.894 | 11.020 | 2.290 | 6.578 | 28.351 |
| 1-4 Dwelling Units | 14.107 | 1.677 | 9.785 | 12.240 | 8.251 | 16.911 |
| Multifamily | 6.900 | 7.004 | 1.362 | 4.184 | 24.719 | 5.198 |
| Non-Residential | 3.227 | 0.700 | 7.973 | 4.140 | 1.311 | 4.144 |
| Land | 3.673 | 1.485 | 2.046 | 1.373 | 15.580 | 17.273 |
| Other | 53.037 | 3.045 | 13.536 | 22.410 | 39.981 | 191.018 |
| Total Loans & Repo Assets | 0.877 | 0.320 | 0.921 | 0.740 | 0.589 | 1.448 |
| RE Held for Investment | 5.693 | 0.000 | 4.536 | -0.002 | 1.777 | 19.923 |
| Equity Investment | 0.003 | 0.002 | 0.000 | 0.022 | 0.000 | 0.000 |
| Other Assets | 0.348 | 0.231 | 0.369 | 0.634 | 0.792 | 0.788 |

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