

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

Asset Type	2005	2006	2007	2008	2009	Percent of Total Assets**
Cash, Deposits, Securities	0.003	-0.001	0.159	0.690	0.599	15.5%
Mortgage Pool Securities	0.025	0.008	0.090	2.666	2.055	13.1%
Mortgage Loans	0.037	0.097	0.275	1.529	1.245	52.4%
Construction 1-4	0.029	0.119	0.837	5.262	5.736	0.7%
Construction Multifamily	-0.008	-0.004	0.451	2.157	2.357	0.4%
Construction NonRes	0.049	0.043	-0.013	0.428	1.133	0.8%
1-4 Units (First Liens)	0.035	0.043	0.163	1.203	0.795	35.1%
1-4 Units (Junior Liens)	0.176	1.251	0.955	2.905	2.708	1.7%
1-4 Units - Revolving	0.045	0.058	0.725	2.858	2.002	4.9%
Multifamily	-0.004	0.010	0.031	0.279	0.778	3.2%
Non-Residential	0.033	0.037	0.079	0.323	0.756	6.5%
Land	0.019	0.091	0.786	5.829	7.155	1.3%
Non-Mortgage Loans	2.078	1.873	2.377	3.466	4.363	11.5%
Commercial	1.517	1.041	1.274	2.734	3.856	5.5%
Consumer Lns on Deposit	0.039	0.391	0.257	0.313	0.419	0.1%
Home Improvement	4.445	3.078	0.139	2.220	1.850	0.0%
Education	0.011	0.065	0.018	-0.006	0.017	0.1%
Auto	1.388	0.816	0.825	1.591	1.809	1.5%
Mfg Housing	1.963	1.278	0.215	0.561	0.592	0.1%
Consumer Other	1.031	1.059	1.435	2.565	3.137	1.7%
Credit Cards	4.369	3.840	5.199	6.022	7.325	3.1%
Total Loans	0.276	0.306	0.544	1.825	1.787	63.9%
Repossessed Assets	9.528	9.736	10.504	20.353	13.958	0.4%
Construction	13.152	4.214	9.361	10.489	7.489	0.0%
1-4 Dwelling Units	8.758	9.696	10.605	23.065	17.041	0.2%
Multifamily	2.378	10.399	5.909	8.654	7.589	0.0%
Non-Residential	4.042	1.378	3.533	18.204	9.237	0.0%
Land	-0.069	1.918	1.569	8.042	8.160	0.1%
Other	46.454	91.326	42.945	24.942	25.252	0.0%
Total Loans & Repo Assets	0.282	0.315	0.564	1.902	1.844	64.3%
RE Held for Investment	-0.577	0.044	1.274	15.845	8.297	0.0%
Equity Investment	0.001	0.047	0.002	0.000	0.007	1.0%
Other Assets	0.066	0.047	0.038	0.882	1.117	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
Annualized Net Charge-Off Rates, Percent of Average Assets
Four Quarter Average*, as of the Second Quarter 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.599	1.960	0.002	0.032	0.011
Mortgage Pool Securities	2.055	3.559	0.592	0.391	0.608
Mortgage Loans	1.245	0.403	2.491	1.893	1.229
Construction 1-4	5.736	2.378	8.250	4.912	6.115
Construction Multifamily	2.357	2.530	6.734	1.721	1.210
Construction NonRes	1.133	0.514	1.949	1.345	1.343
1-4 Units (First Liens)	0.795	0.220	1.596	0.893	1.032
1-4 Units (Junior Liens)	2.708	1.623	7.580	2.480	1.536
1-4 Units - Revolving	2.002	0.289	4.930	2.285	0.896
Multifamily	0.778	0.870	1.223	1.390	0.310
Non-Residential	0.756	0.580	0.864	1.404	0.295
Land	7.155	0.905	4.183	13.314	7.448
Non-Mortgage Loans	4.363	2.615	1.878	2.348	6.630
Commercial	3.856	1.773	1.344	1.812	7.530
Consumer Lns on Deposit	0.419	0.076	0.067	2.257	0.049
Home Improvement	1.850	0.628	0.700	0.814	2.487
Education	0.017	-0.007	0.520	0.051	0.114
Auto	1.809	2.758	2.041	1.517	0.852
Mfg Housing	0.592	0.129	0.968	0.626	0.308
Consumer Other	3.137	1.585	1.478	1.902	5.227
Credit Cards	7.325	9.438	7.236	5.240	7.309
Total Loans	1.787	0.715	2.405	1.969	2.607
Repossessed Assets	13.958	2.698	12.976	14.037	16.536
Construction	7.489	11.622	8.423	3.361	14.178
1-4 Dwelling Units	17.041	2.626	15.121	27.986	13.244
Multifamily	7.589	11.474	13.629	2.517	16.787
Non-Residential	9.237	2.211	11.185	12.179	7.964
Land	8.160	4.445	4.359	2.236	30.532
Other	25.252	0.370	32.803	20.637	34.930
Total Loans & Repo Assets	1.844	0.717	2.493	2.093	2.663
RE Held for Investment	8.297	0.000	9.458	0.000	18.114
Equity Investment	0.007	0.000	0.000	0.054	0.000
Other Assets	1.117	1.032	0.828	1.579	2.068

*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.

**In March 2009, OTS realigned and consolidated its five regions into four. 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
Annualized Net Charge-Off Rates, Percent of Average Assets
Twelve Quarter Average*, as of the Second Quarter 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.257	0.825	0.000	0.034	0.004
Mortgage Pool Securities	0.837	1.232	0.943	0.203	0.213
Mortgage Loans	0.784	0.245	1.304	0.915	0.879
Construction 1-4	2.761	1.132	3.253	2.675	3.128
Construction Multifamily	1.188	0.927	3.185	0.928	0.837
Construction NonRes	0.396	0.177	0.616	0.565	0.464
1-4 Units (First Liens)	0.531	0.100	0.792	0.425	0.760
1-4 Units (Junior Liens)	2.203	1.978	3.349	1.203	2.415
1-4 Units - Revolving	1.469	0.187	2.974	1.264	1.043
Multifamily	0.283	0.301	0.438	0.608	0.117
Non-Residential	0.309	0.242	0.328	0.660	0.089
Land	3.287	0.451	1.940	5.982	3.404
Non-Mortgage Loans	3.113	1.529	1.516	1.522	4.830
Commercial	2.224	0.834	1.285	0.965	4.372
Consumer Lns on Deposit	0.316	0.190	0.044	1.642	0.041
Home Improvement	1.833	0.336	-1.112	0.614	2.416
Education	0.030	0.030	0.308	0.030	0.044
Auto	1.230	1.766	0.938	0.967	0.823
Mfg Housing	0.351	0.255	0.846	0.598	-0.629
Consumer Other	2.126	1.090	1.136	1.023	3.750
Credit Cards	5.877	5.857	6.791	4.040	6.022
Total Loans	1.129	0.432	1.360	1.001	1.599
Repossessed Assets	13.378	1.827	9.274	9.859	17.637
Construction	8.543	5.135	10.060	3.436	14.020
1-4 Dwelling Units	14.704	1.946	10.524	15.511	16.024
Multifamily	7.754	7.267	4.641	4.376	17.471
Non-Residential	4.939	0.999	8.237	6.413	4.247
Land	4.491	1.160	2.517	5.688	13.148
Other	46.826	1.419	19.547	21.202	131.987
Total Loans & Repo Assets	1.168	0.433	1.403	1.060	1.649
RE Held for Investment	5.694	0.000	4.536	0.981	11.682
Equity Investment	0.003	0.002	0.000	0.019	0.000
Other Assets	0.401	0.348	0.418	0.606	0.708

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