

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

Asset Type	2006	2007	2008	2009	2010	Percent of Total Assets**
<b>Cash, Deposits, Securities</b>	<b>-0.001</b>	<b>0.159</b>	<b>0.690</b>	<b>0.003</b>	<b>0.006</b>	<b>16.9%</b>
<b>Mortgage Pool Securities</b>	<b>0.008</b>	<b>0.090</b>	<b>2.666</b>	<b>0.019</b>	<b>0.013</b>	<b>15.4%</b>
<b>Mortgage Loans</b>	<b>0.097</b>	<b>0.275</b>	<b>1.529</b>	<b>1.532</b>	<b>1.489</b>	<b>47.7%</b>
Construction 1-4	0.119	0.837	5.262	5.315	5.106	0.5%
Construction Multifamily	-0.004	0.451	2.157	5.420	6.084	0.2%
Construction NonRes	0.043	-0.013	0.428	2.561	2.639	0.5%
1-4 Units (First Liens)	0.043	0.163	1.203	0.971	0.927	28.8%
1-4 Units (Junior Liens)	1.251	0.955	2.905	3.587	3.224	1.5%
1-4 Units - Revolving	0.058	0.725	2.858	2.525	2.600	4.8%
Multifamily	0.010	0.031	0.279	1.011	0.933	3.3%
Non-Residential	0.037	0.079	0.323	1.128	1.226	7.2%
Land	0.091	0.786	5.829	8.366	8.374	1.0%
<b>Non-Mortgage Loans</b>	<b>1.873</b>	<b>2.377</b>	<b>3.466</b>	<b>4.763</b>	<b>4.399</b>	<b>13.7%</b>
Commercial	1.041	1.274	2.734	4.262	3.907	5.4%
Consumer Lns on Deposit	0.391	0.257	0.313	0.650	0.757	0.1%
Home Improvement	3.078	0.139	2.220	2.723	3.816	0.0%
Education	0.065	0.018	-0.006	0.032	0.050	0.1%
Auto	0.816	0.825	1.591	1.624	1.244	1.5%
Mfg Housing	1.278	0.215	0.561	0.716	0.775	0.1%
Consumer Other	1.059	1.435	2.565	3.068	2.415	1.9%
Credit Cards	3.840	5.199	6.022	8.028	7.242	4.6%
<b>Total Loans</b>	<b>0.306</b>	<b>0.544</b>	<b>1.825</b>	<b>2.136</b>	<b>2.085</b>	<b>61.4%</b>
<b>Repossessed Assets</b>	<b>9.736</b>	<b>10.504</b>	<b>20.353</b>	<b>11.140</b>	<b>11.955</b>	<b>0.5%</b>
Construction	4.214	9.361	10.489	11.903	14.352	0.0%
1-4 Dwelling Units	9.696	10.605	23.065	12.369	14.170	0.2%
Multifamily	10.399	5.909	8.654	13.324	13.394	0.0%
Non-Residential	1.378	3.533	18.204	12.651	5.941	0.0%
Land	1.918	1.569	8.042	9.687	12.013	0.1%
Other	91.326	42.945	24.942	15.422	8.457	0.0%
<b>Total Loans &amp; Repo Assets</b>	<b>0.315</b>	<b>0.564</b>	<b>1.902</b>	<b>2.192</b>	<b>2.158</b>	<b>61.9%</b>
<b>RE Held for Investment</b>	<b>0.044</b>	<b>1.274</b>	<b>15.845</b>	<b>2.844</b>	<b>2.720</b>	<b>0.0%</b>
<b>Equity Investment</b>	<b>0.047</b>	<b>0.002</b>	<b>0.000</b>	<b>0.009</b>	<b>0.020</b>	<b>0.8%</b>
<b>Other Assets</b>	<b>0.047</b>	<b>0.038</b>	<b>0.882</b>	<b>0.222</b>	<b>0.060</b>	<b>5.5%</b>

\*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 2010**

<b>Asset Type</b>	<b>All Regions**</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Central</b>	<b>Western</b>
<b>Cash, Deposits, Securities</b>	<b>0.006</b>	<b>0.010</b>	<b>0.000</b>	<b>0.018</b>	<b>0.000</b>
<b>Mortgage Pool Securities</b>	<b>0.013</b>	<b>0.006</b>	<b>0.001</b>	<b>0.053</b>	<b>0.012</b>
<b>Mortgage Loans</b>	<b>1.489</b>	<b>0.856</b>	<b>3.337</b>	<b>1.690</b>	<b>1.327</b>
Construction 1-4	5.106	3.407	3.963	6.516	6.683
Construction Multifamily	6.084	3.214	5.931	6.314	10.203
Construction NonRes	2.639	1.021	1.489	2.407	6.329
1-4 Units (First Liens)	0.927	0.800	1.890	0.851	0.646
1-4 Units (Junior Liens)	3.224	0.926	10.194	2.805	2.073
1-4 Units - Revolving	2.600	0.372	7.448	2.710	1.135
Multifamily	0.933	1.069	1.809	1.195	0.410
Non-Residential	1.226	0.936	1.408	1.569	1.305
Land	8.374	2.247	10.087	7.989	8.713
<b>Non-Mortgage Loans</b>	<b>4.399</b>	<b>3.132</b>	<b>2.269</b>	<b>2.681</b>	<b>5.986</b>
Commercial	3.907	2.322	2.103	1.987	6.758
Consumer Lns on Deposit	0.757	0.025	0.137	3.213	0.462
Home Improvement	3.816	0.632	3.390	17.899	3.541
Education	0.050	-0.004	0.000	0.092	0.123
Auto	1.244	2.055	1.213	1.097	0.682
Mfg Housing	0.775	0.219	1.269	1.243	0.266
Consumer Other	2.415	2.196	1.533	2.150	3.166
Credit Cards	7.242	12.006	6.509	6.314	6.953
<b>Total Loans</b>	<b>2.085</b>	<b>1.138</b>	<b>3.177</b>	<b>1.877</b>	<b>2.970</b>
<b>Repossessed Assets</b>	<b>11.955</b>	<b>2.115</b>	<b>8.421</b>	<b>14.836</b>	<b>15.761</b>
Construction	14.352	6.742	10.371	11.377	19.812
1-4 Dwelling Units	14.170	1.540	10.229	20.343	16.152
Multifamily	13.394	0.953	8.794	30.041	7.152
Non-Residential	5.941	4.685	6.652	6.740	4.437
Land	12.013	6.896	7.390	11.378	17.195
Other	8.457	0.449	6.021	17.844	10.619
<b>Total Loans &amp; Repo Assets</b>	<b>2.158</b>	<b>1.140</b>	<b>3.240</b>	<b>2.095</b>	<b>3.057</b>
<b>RE Held for Investment</b>	<b>2.720</b>	<b>0.000</b>	<b>11.472</b>	<b>1.598</b>	<b>0.000</b>
<b>Equity Investment</b>	<b>0.020</b>	<b>0.000</b>	<b>0.000</b>	<b>0.111</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.060</b>	<b>0.012</b>	<b>0.040</b>	<b>0.052</b>	<b>0.150</b>

\*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 2010**

Asset Type	All Regions**	Northeast	Southeast	Central	Western
<b>Cash, Deposits, Securities</b>	<b>0.310</b>	<b>0.992</b>	<b>0.000</b>	<b>0.044</b>	<b>0.005</b>
<b>Mortgage Pool Securities</b>	<b>1.003</b>	<b>1.480</b>	<b>1.126</b>	<b>0.253</b>	<b>0.251</b>
<b>Mortgage Loans</b>	<b>1.239</b>	<b>0.451</b>	<b>2.378</b>	<b>1.457</b>	<b>1.290</b>
Construction 1-4	4.395	2.254	4.483	4.818	5.270
Construction Multifamily	3.252	1.977	5.168	3.156	4.264
Construction NonRes	1.267	0.512	1.108	1.317	2.575
1-4 Units (First Liens)	0.819	0.358	1.413	0.682	0.949
1-4 Units (Junior Liens)	2.828	1.007	6.687	2.071	2.934
1-4 Units - Revolving	2.266	0.297	5.322	2.083	1.371
Multifamily	0.601	0.654	1.026	1.034	0.255
Non-Residential	0.712	0.538	0.793	1.161	0.543
Land	6.077	1.123	5.218	8.799	6.296
<b>Non-Mortgage Loans</b>	<b>3.842</b>	<b>2.319</b>	<b>1.618</b>	<b>2.112</b>	<b>5.710</b>
Commercial	3.150	1.498	1.402	1.542	5.979
Consumer Lns on Deposit	0.484	0.084	0.076	2.299	0.188
Home Improvement	2.559	0.504	0.791	6.445	2.967
Education	0.024	-0.004	0.179	0.057	0.085
Auto	1.410	2.217	1.297	1.116	0.761
Mfg Housing	0.665	0.166	1.021	0.842	0.487
Consumer Other	2.491	1.604	1.174	1.581	4.311
Credit Cards	6.678	8.865	6.996	5.106	6.634
<b>Total Loans</b>	<b>1.695</b>	<b>0.708</b>	<b>2.279</b>	<b>1.569</b>	<b>2.438</b>
<b>Repossessed Assets</b>	<b>14.131</b>	<b>2.179</b>	<b>10.671</b>	<b>12.742</b>	<b>18.307</b>
Construction	10.835	6.308	9.870	5.216	17.797
1-4 Dwelling Units	16.485	2.111	12.466	20.132	17.594
Multifamily	8.679	6.979	7.474	12.431	10.515
Non-Residential	6.310	2.447	8.086	8.271	5.173
Land	7.684	3.780	4.705	5.853	17.257
Other	19.103	0.494	17.375	20.903	29.894
<b>Total Loans &amp; Repo Assets</b>	<b>1.755</b>	<b>0.710</b>	<b>2.340</b>	<b>1.696</b>	<b>2.512</b>
<b>RE Held for Investment</b>	<b>6.755</b>	<b>0.000</b>	<b>8.360</b>	<b>1.510</b>	<b>12.317</b>
<b>Equity Investment</b>	<b>0.008</b>	<b>-0.003</b>	<b>0.000</b>	<b>0.056</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.408</b>	<b>0.350</b>	<b>0.356</b>	<b>0.618</b>	<b>0.748</b>

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