

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	0.010	17.2%
Mortgage Pool Securities	0.025	0.008	0.090	2.666	1.754	12.9%
Mortgage Loans	0.037	0.097	0.275	1.529	1.449	51.3%
Construction 1-4	0.029	0.119	0.837	5.262	5.330	0.6%
Construction Multifamily	-0.008	-0.004	0.451	2.157	4.116	0.3%
Construction NonRes	0.049	0.043	-0.013	0.428	1.667	0.7%
1-4 Units (First Liens)	0.035	0.043	0.163	1.203	0.972	32.6%
1-4 Units (Junior Liens)	0.176	1.251	0.955	2.905	3.276	1.6%
1-4 Units - Revolving	0.045	0.058	0.725	2.858	2.243	5.0%
Multifamily	-0.004	0.010	0.031	0.279	0.801	3.2%
Non-Residential	0.033	0.037	0.079	0.323	1.011	6.6%
Land	0.019	0.091	0.786	5.829	8.158	1.2%
Non-Mortgage Loans	2.078	1.873	2.377	3.466	4.699	11.3%
Commercial	1.517	1.041	1.274	2.734	4.226	4.8%
Consumer Lns on Deposit	0.039	0.391	0.257	0.313	0.538	0.1%
Home Improvement	4.445	3.078	0.139	2.220	2.429	0.0%
Education	0.011	0.065	0.018	-0.006	0.024	0.1%
Auto	1.388	0.816	0.825	1.591	1.882	1.5%
Mfg Housing	1.963	1.278	0.215	0.561	0.649	0.1%
Consumer Other	1.031	1.059	1.435	2.565	3.136	1.7%
Credit Cards	4.369	3.840	5.199	6.022	7.819	3.4%
Total Loans	0.276	0.306	0.544	1.825	2.027	62.6%
Repossessed Assets	9.528	9.736	10.504	20.353	12.959	0.4%
Construction	13.152	4.214	9.361	10.489	8.731	0.0%
1-4 Dwelling Units	8.758	9.696	10.605	23.065	16.193	0.2%
Multifamily	2.378	10.399	5.909	8.654	10.956	0.0%
Non-Residential	4.042	1.378	3.533	18.204	10.572	0.0%
Land	-0.069	1.918	1.569	8.042	5.587	0.1%
Other	46.454	91.326	42.945	24.942	22.894	0.0%
Total Loans & Repo Assets	0.282	0.315	0.564	1.902	2.084	63.0%
RE Held for Investment	-0.577	0.044	1.274	15.845	4.077	0.0%
Equity Investment	0.001	0.047	0.002	0.000	0.007	1.1%
Other Assets	0.066	0.047	0.038	0.882	0.284	5.2%

*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 Third Quarter 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.010	0.016	0.001	0.005	0.011
Mortgage Pool Securities	1.754	3.182	0.323	0.129	0.440
Mortgage Loans	1.449	0.665	3.107	2.177	1.152
Construction 1-4	5.330	2.754	5.648	7.543	5.660
Construction Multifamily	4.116	3.584	4.814	6.250	3.289
Construction NonRes	1.667	0.851	2.376	1.535	2.495
1-4 Units (First Liens)	0.972	0.555	2.032	1.070	0.856
1-4 Units (Junior Liens)	3.276	1.761	10.398	2.471	1.929
1-4 Units - Revolving	2.243	0.329	6.115	2.328	1.093
Multifamily	0.801	0.797	1.261	1.919	0.257
Non-Residential	1.011	0.745	1.084	1.797	0.642
Land	8.158	1.295	6.384	14.244	7.626
Non-Mortgage Loans	4.699	2.789	2.117	2.592	7.017
Commercial	4.226	1.924	1.469	1.961	8.186
Consumer Lns on Deposit	0.538	0.021	0.044	2.499	0.283
Home Improvement	2.429	0.649	-0.521	3.608	3.116
Education	0.024	-0.007	0.538	0.070	0.114
Auto	1.882	2.662	2.189	1.611	1.180
Mfg Housing	0.649	0.193	1.004	0.685	0.393
Consumer Other	3.136	1.521	1.636	2.103	4.703
Credit Cards	7.819	10.509	7.900	5.825	7.741
Total Loans	2.027	0.952	2.971	2.247	2.686
Repossessed Assets	12.959	2.059	13.473	14.082	11.588
Construction	8.731	9.199	10.573	6.001	13.554
1-4 Dwelling Units	16.193	1.681	15.395	25.941	9.352
Multifamily	10.956	3.621	19.631	7.893	13.244
Non-Residential	10.572	3.038	11.357	14.714	8.418
Land	5.587	8.453	4.042	3.968	12.545
Other	22.894	0.462	31.048	28.747	27.395
Total Loans & Repo Assets	2.084	0.954	3.064	2.401	2.723
RE Held for Investment	4.077	0.000	12.616	0.000	2.496
Equity Investment	0.007	0.000	0.000	0.054	0.000
Other Assets	0.284	0.395	0.331	0.186	0.312

*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 Third Quarter 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.257	0.825	0.000	0.036	0.004
Mortgage Pool Securities	0.837	1.232	0.941	0.209	0.213
Mortgage Loans	0.941	0.342	1.606	1.142	1.009
Construction 1-4	3.256	1.260	3.689	3.692	3.667
Construction Multifamily	1.939	1.286	3.315	2.588	1.609
Construction NonRes	0.602	0.290	0.869	0.651	0.865
1-4 Units (First Liens)	0.653	0.220	0.962	0.552	0.867
1-4 Units (Junior Liens)	2.492	2.059	4.429	1.362	2.569
1-4 Units - Revolving	1.684	0.225	3.577	1.475	1.166
Multifamily	0.328	0.293	0.566	0.847	0.141
Non-Residential	0.415	0.315	0.432	0.820	0.207
Land	4.155	0.581	2.894	7.355	4.064
Non-Mortgage Loans	3.364	1.725	1.571	1.696	5.202
Commercial	2.540	0.994	1.327	1.160	5.010
Consumer Lns on Deposit	0.353	0.117	0.032	1.742	0.121
Home Improvement	1.918	0.367	-1.297	1.552	2.466
Education	0.030	0.030	0.217	0.039	0.043
Auto	1.298	1.897	1.132	1.044	0.792
Mfg Housing	0.413	0.213	0.881	0.699	-0.476
Consumer Other	2.265	1.158	1.152	1.105	4.013
Credit Cards	6.186	6.687	6.997	4.356	6.286
Total Loans	1.313	0.542	1.623	1.221	1.836
Repossessed Assets	13.396	1.731	9.726	10.615	17.347
Construction	9.093	4.980	11.917	2.636	14.869
1-4 Dwelling Units	14.830	1.712	10.790	16.731	15.883
Multifamily	7.418	6.661	6.633	4.812	13.506
Non-Residential	5.758	1.299	9.117	7.815	4.238
Land	5.199	2.830	3.153	6.379	13.446
Other	38.712	1.019	19.027	23.713	96.035
Total Loans & Repo Assets	1.356	0.543	1.670	1.297	1.888
RE Held for Investment	6.135	0.000	5.589	0.981	12.512
Equity Investment	0.003	0.002	0.000	0.019	0.000
Other Assets	0.403	0.350	0.397	0.620	0.717

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

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