Fourth Quarter 2008 Thrift Industry Report

Economic Data

February 26, 2009

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Economic Data

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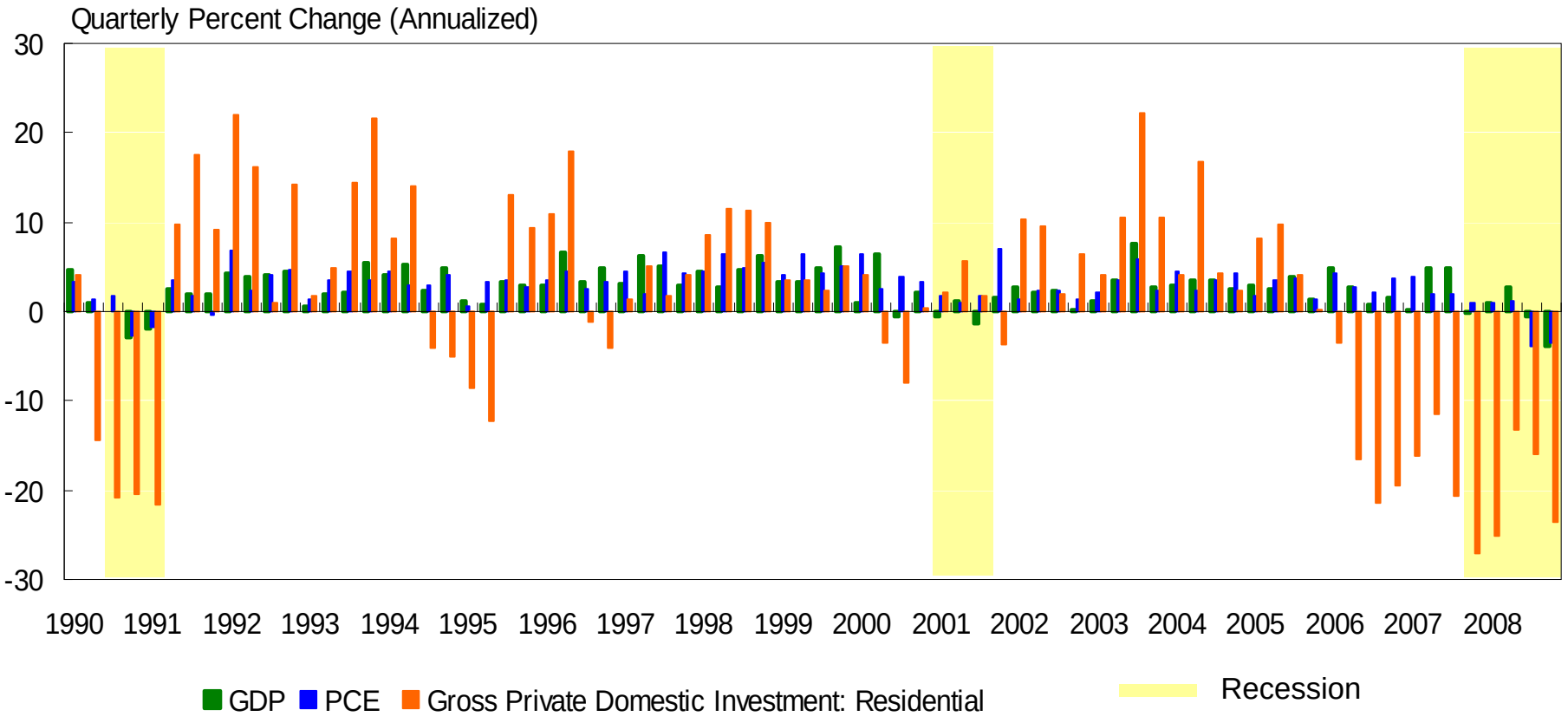
CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT



Source: Bureau of Economic Analysis
GDP: Gross Domestic Product; PCE: Personal Consumption Expenditures
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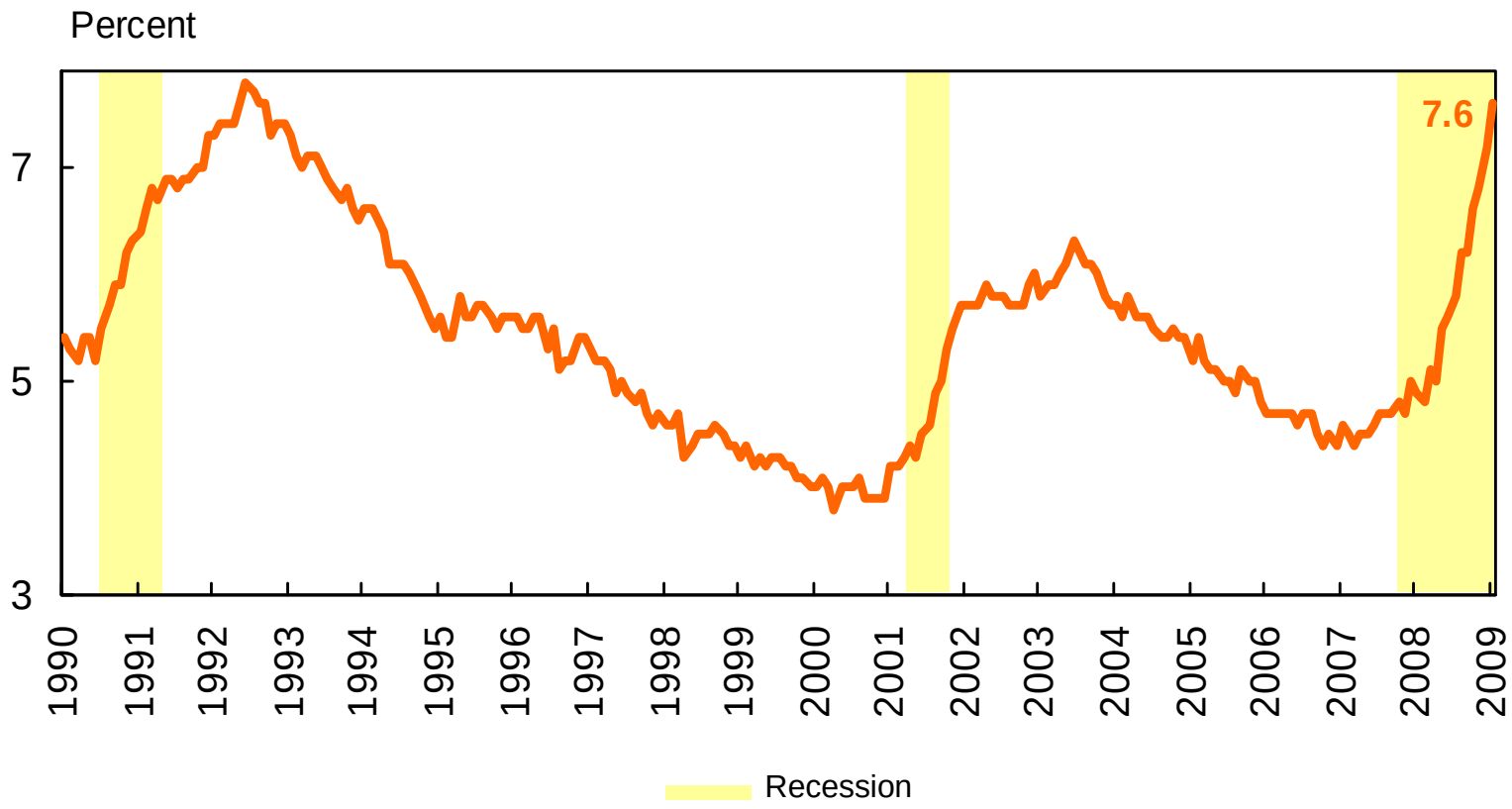
UNEMPLOYMENT RATE



Source: Bureau of Labor Statistics
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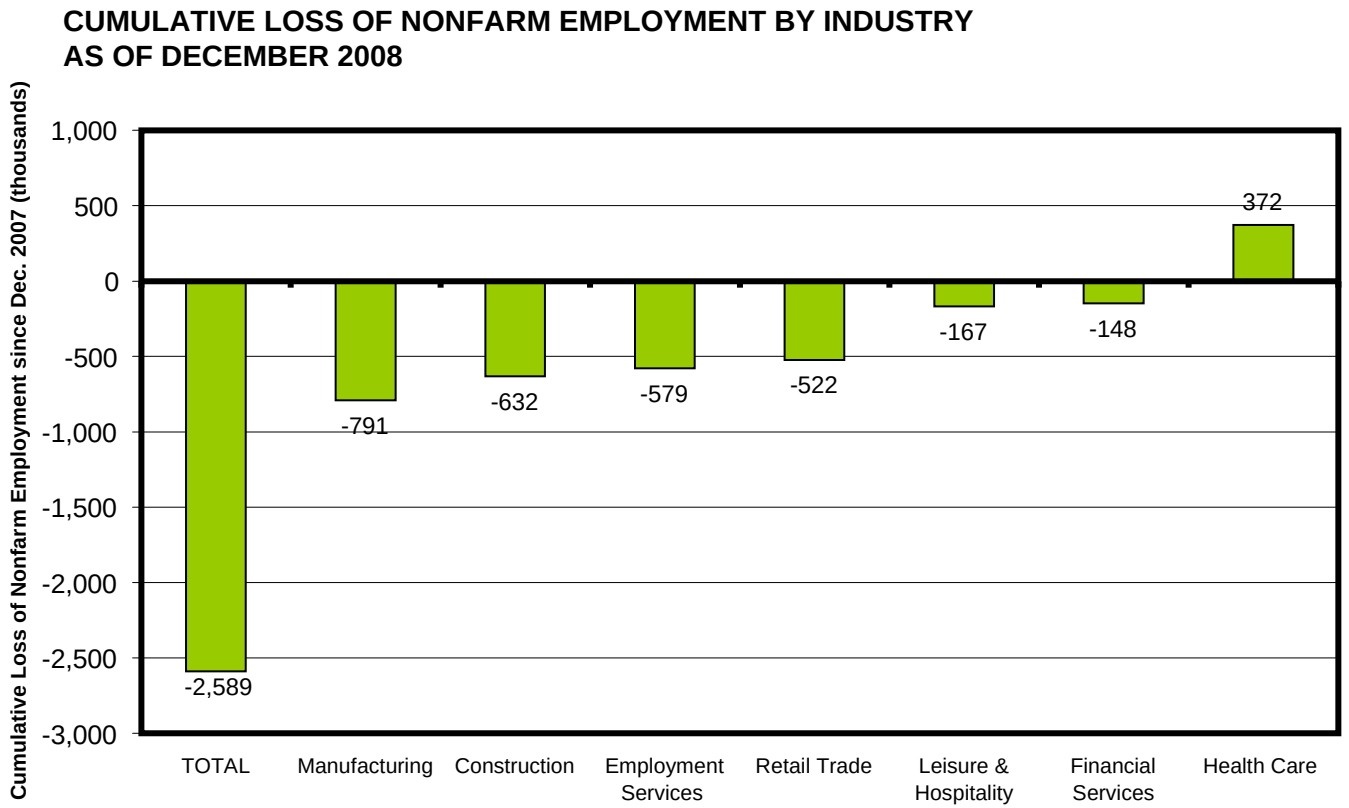
MORE THAN 2 MILLION JOBS LOST IN THE PAST YEAR



Source: Bureau of Labor Statistics
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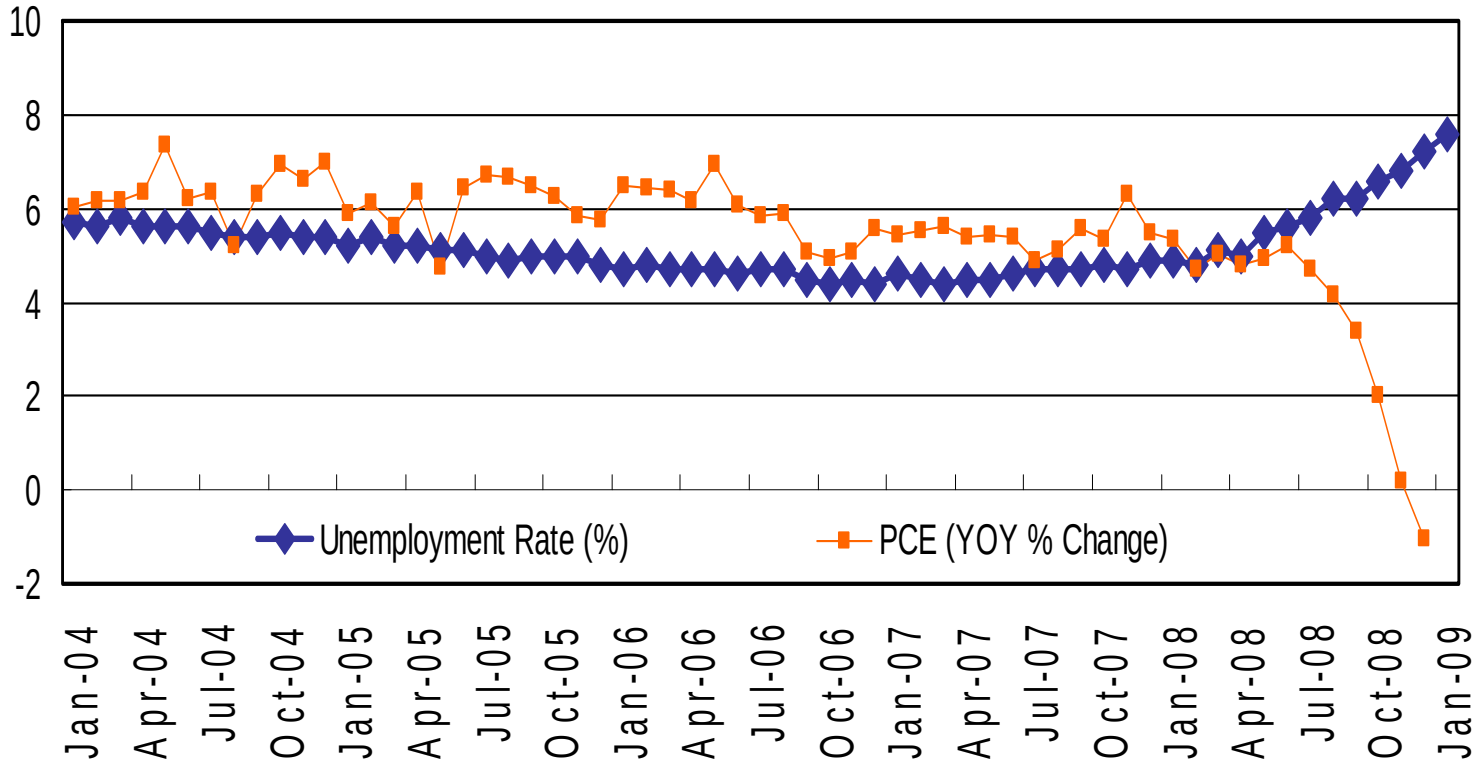
PERSONAL CONSUMPTION EXPENDITURES AND UNEMPLOYMENT RATE

As of January 2009



Sources: Bureau of Labor Statistics, Bureau of Economic Analysis
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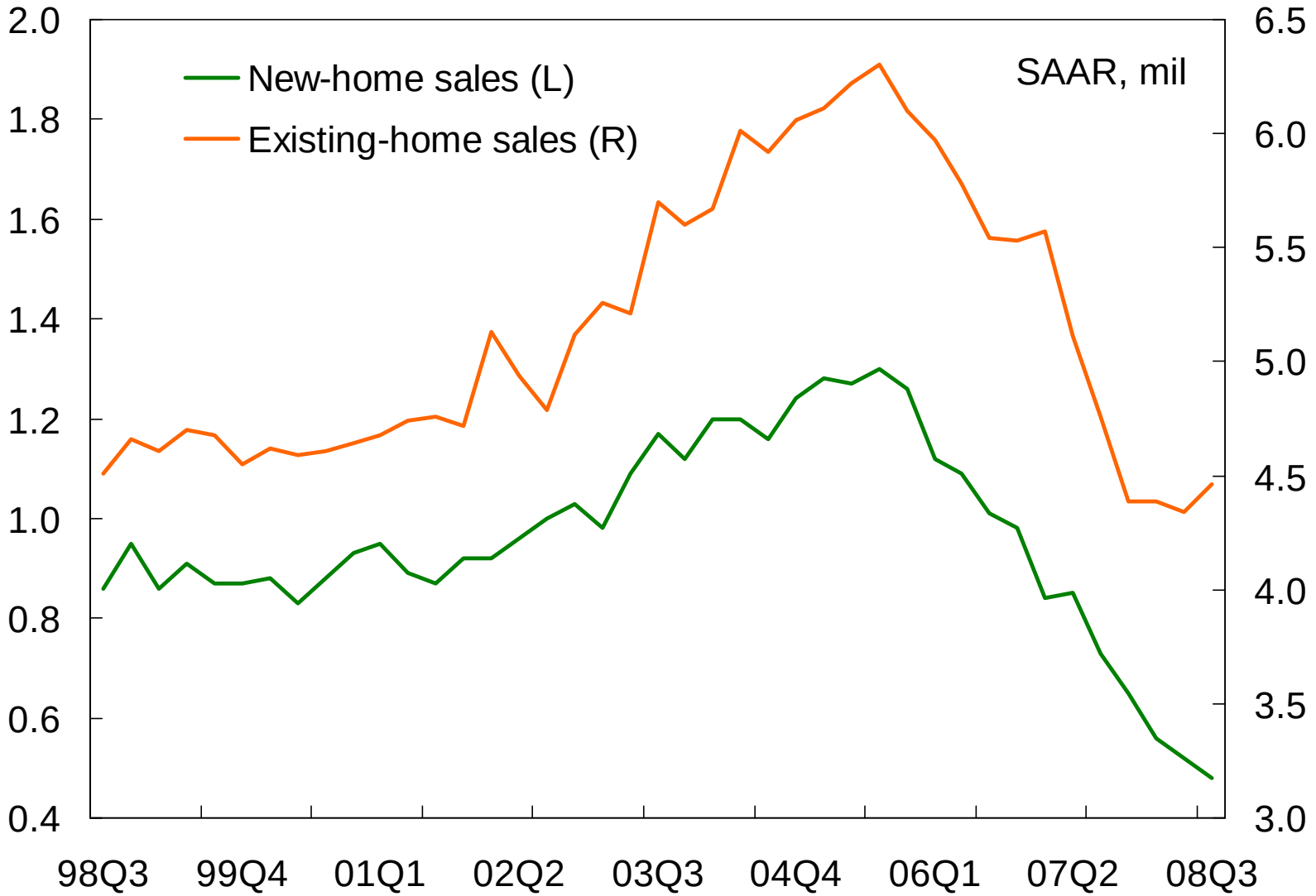
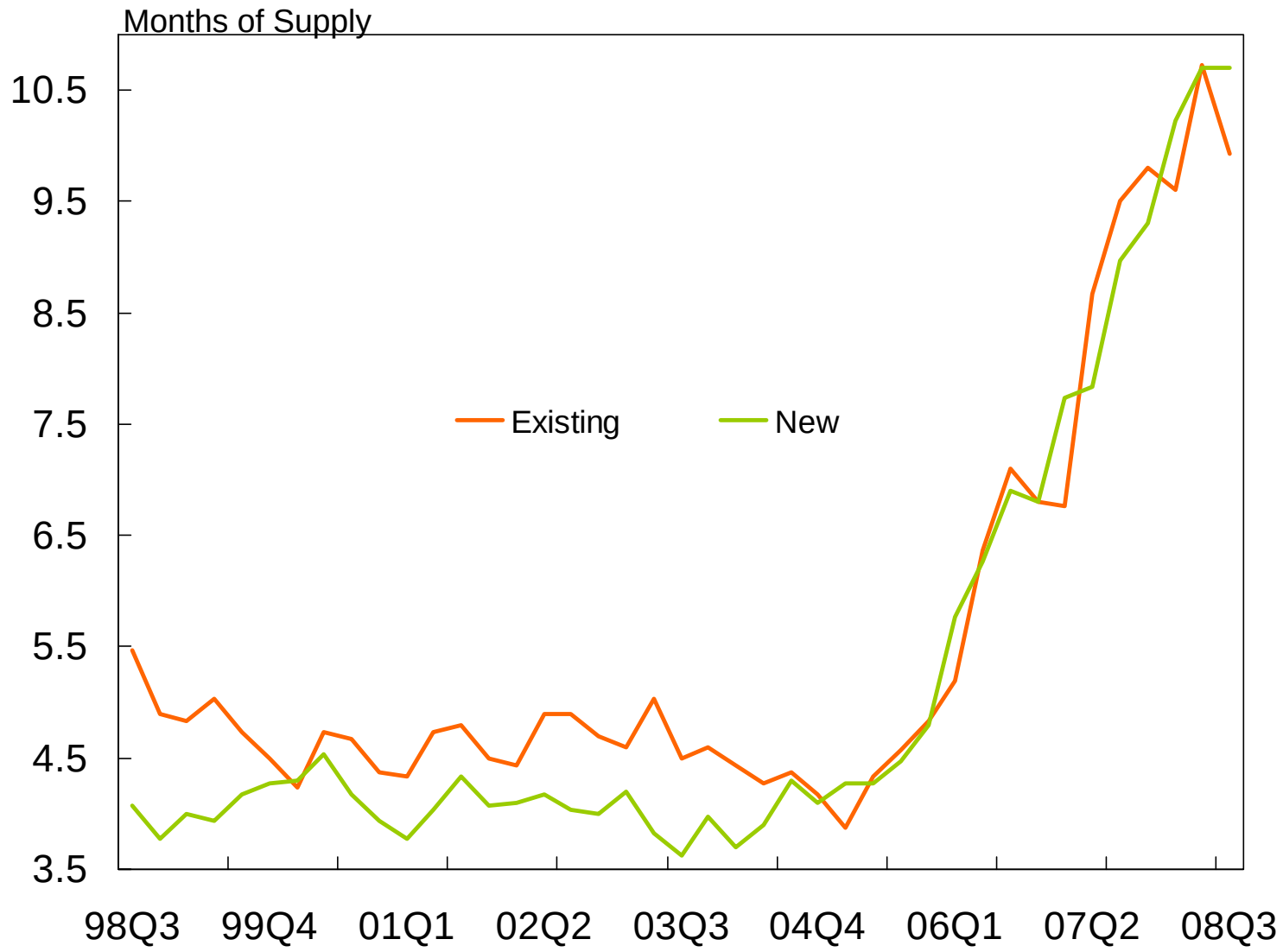
NEW AND EXISTING HOME SALES



Sources: Bureau of Census, National Association of Realtors
Office of Thrift Supervision / February 2009

INVENTORY-TO-SALES RATIO



Sources: Bureau of Census, National Association of Realtors, Moody's Economy.com
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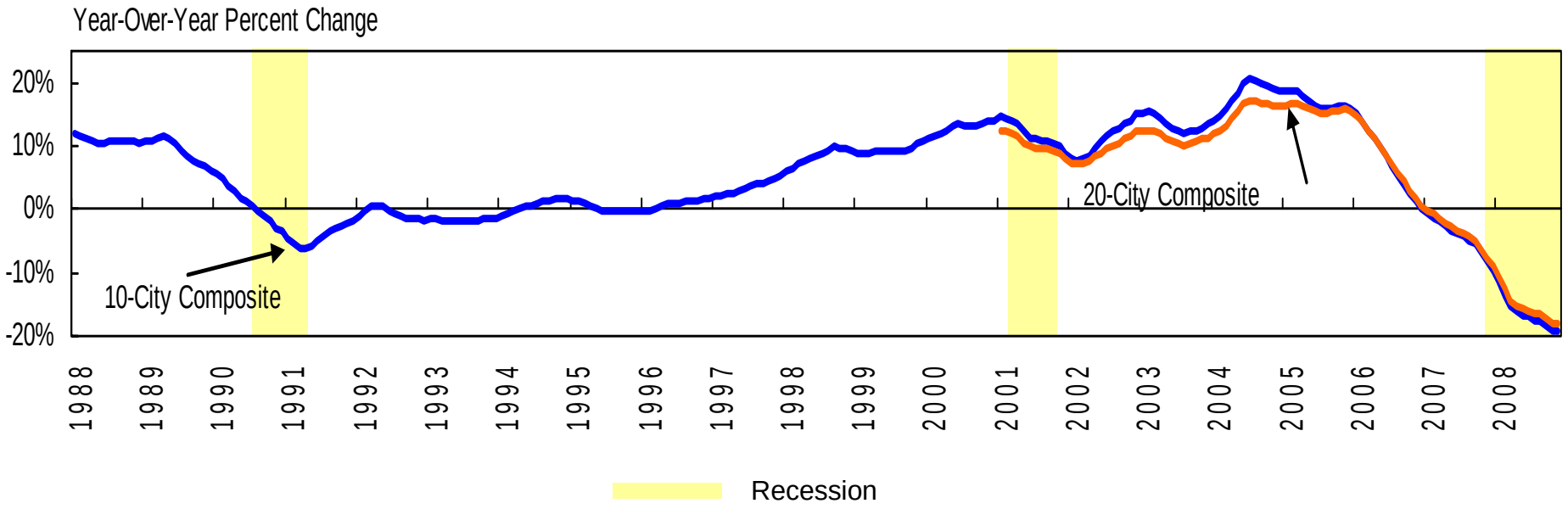
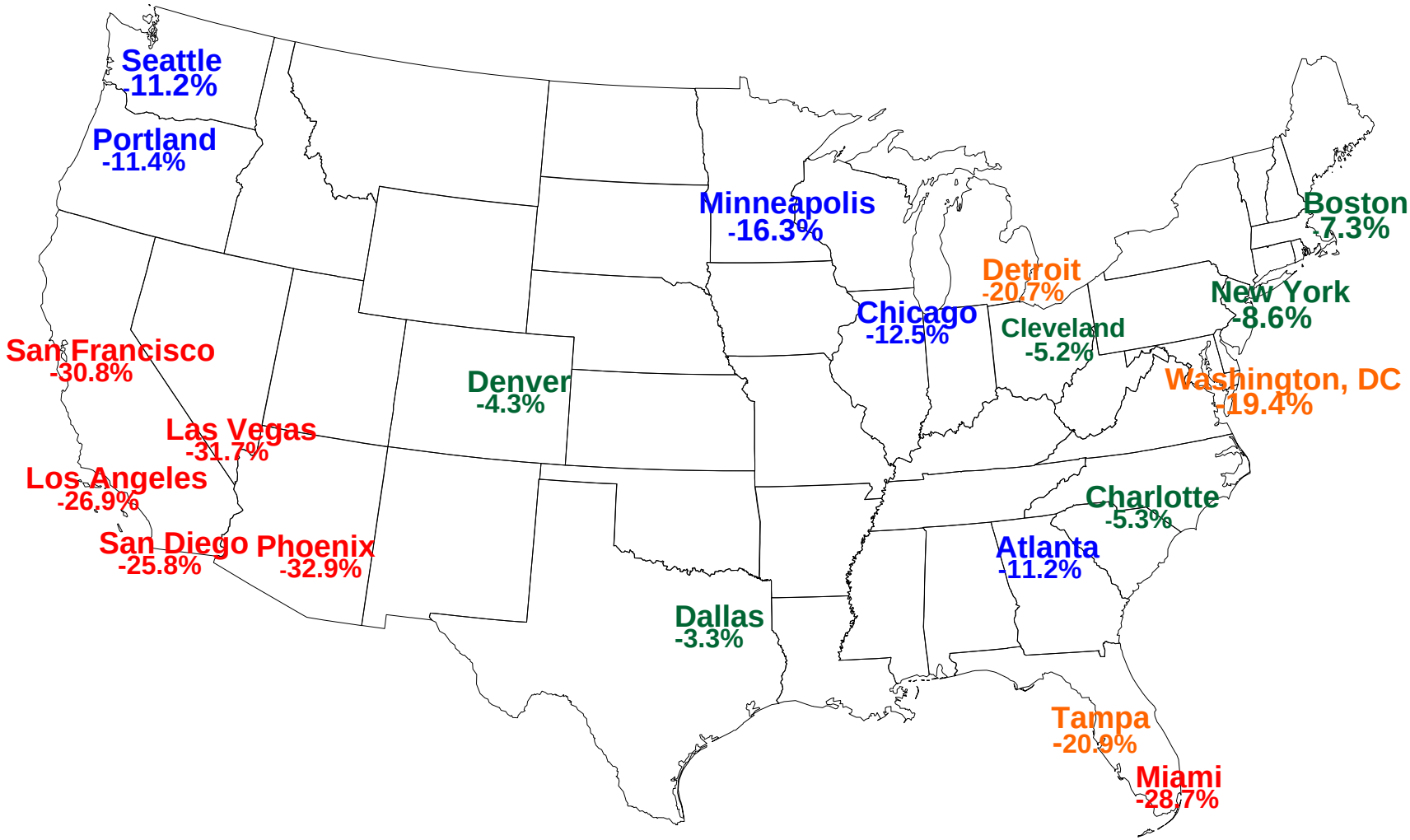
S&P / CASE-SHILLER HOME PRICE INDICES



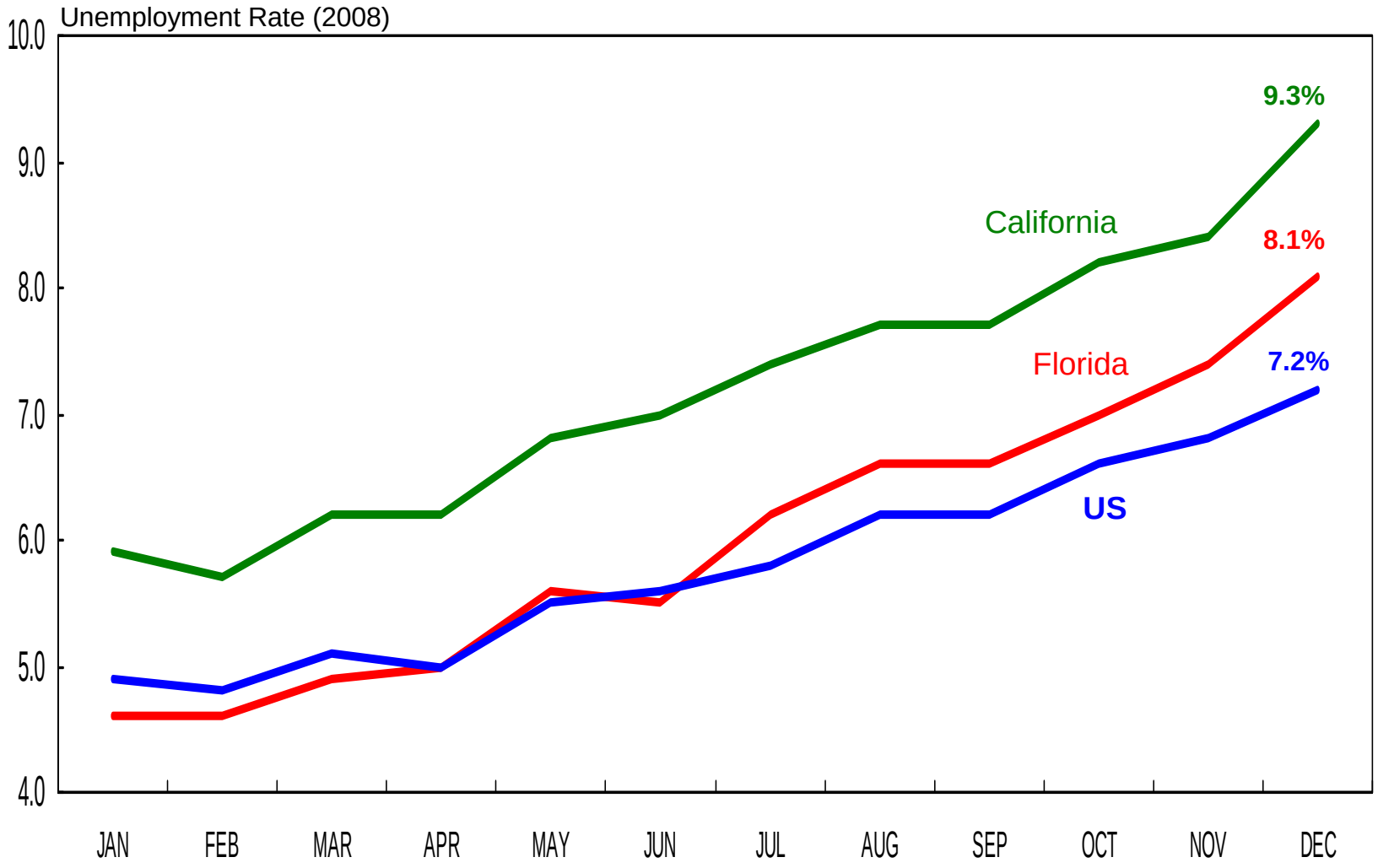
Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2009

CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (NOV. 2007 - NOV. 2008)
20-CITY COMPOSITE INDEX -18.2%



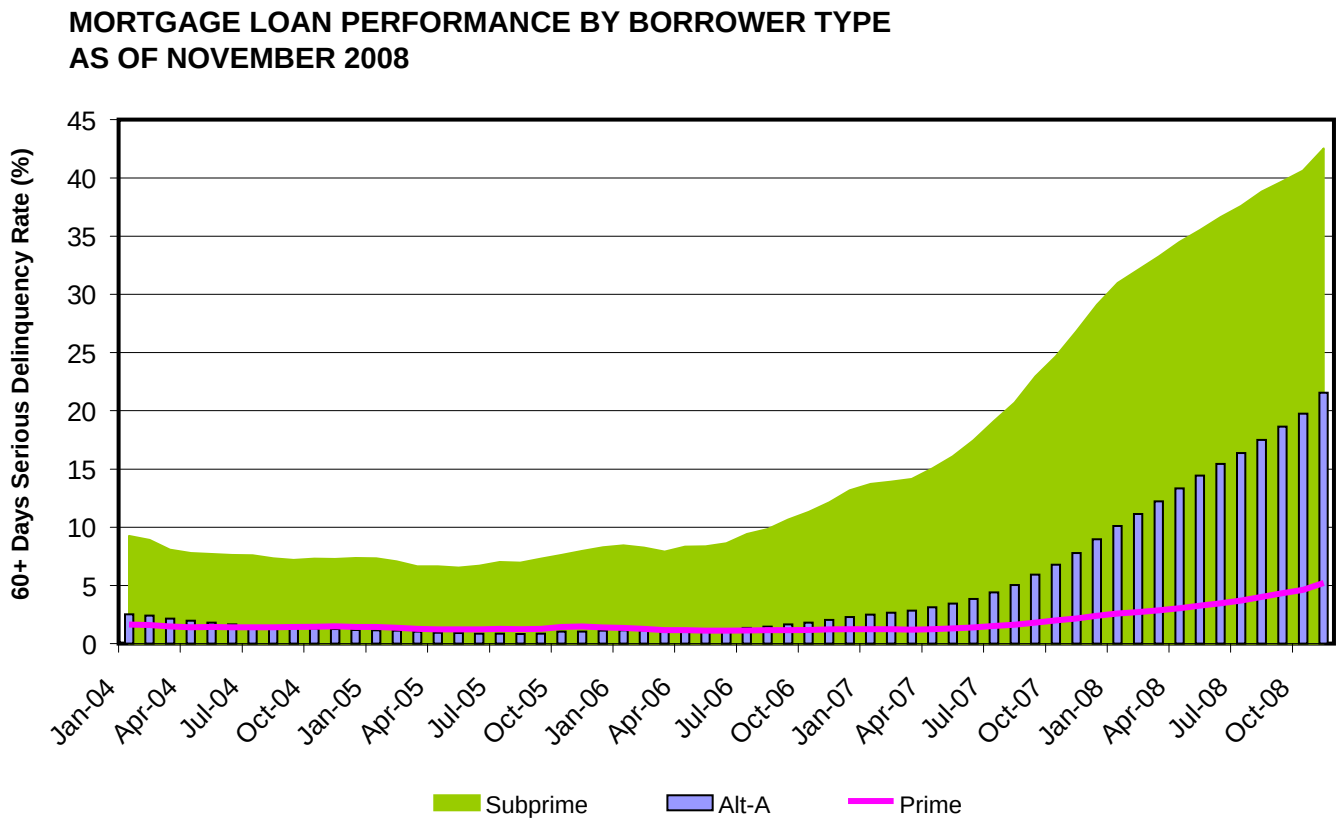
Sources: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2009

UNEMPLOYMENT RATES



Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2009

RISING DELINQUENCIES AMONG PRIME BORROWERS



Sources: First American Loan Performance, CPR / CDR
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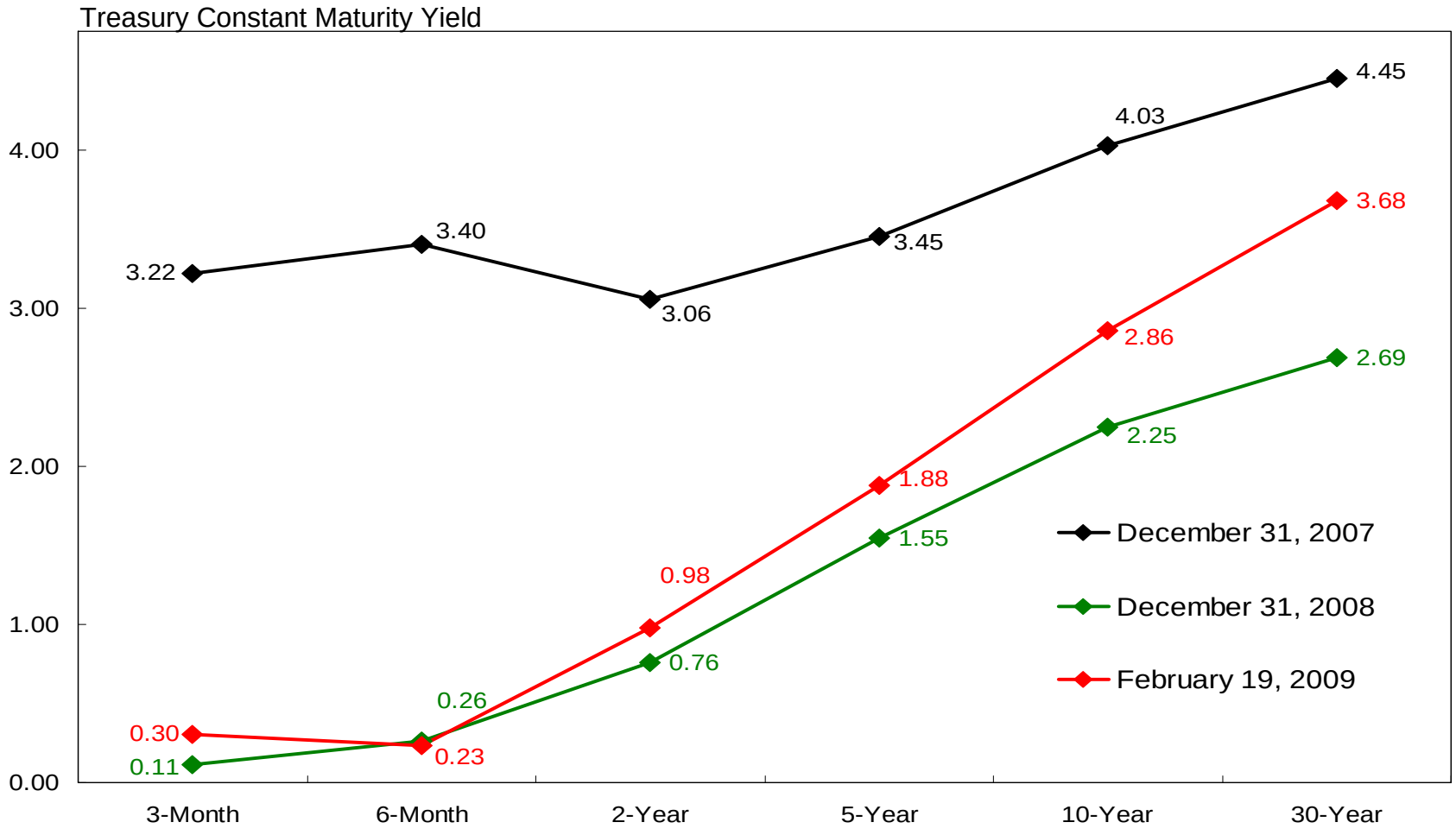
TREASURY YIELD CURVES



Sources: Federal Reserve, Bloomberg.
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