

**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>0.004</b>	<b>17.1%</b>
<b>Mortgage Pool Securities</b>	<b>0.008</b>	<b>0.090</b>	<b>2.666</b>	<b>0.019</b>	<b>0.009</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>1.554</b>	<b>47.3%</b>
Construction 1-4	0.119	0.837	5.262	5.315	6.539	0.5%
Construction Multifamily	-0.004	0.451	2.157	5.420	5.530	0.3%
Construction NonRes	0.043	-0.013	0.428	2.561	2.837	0.6%
1-4 Units (First Liens)	0.043	0.163	1.203	0.971	0.981	28.5%
1-4 Units (Junior Liens)	1.251	0.955	2.905	3.587	3.628	1.6%
1-4 Units - Revolving	0.058	0.725	2.858	2.525	2.582	4.8%
Multifamily	0.010	0.031	0.279	1.011	0.958	3.3%
Non-Residential	0.037	0.079	0.323	1.128	1.073	7.2%
Land	0.091	0.786	5.829	8.366	8.801	1.0%
<b>Non-Mortgage Loans</b>	<b>1.873</b>	<b>2.377</b>	<b>3.466</b>	<b>4.763</b>	<b>4.728</b>	<b>12.6%</b>
Commercial	1.041	1.274	2.734	4.262	4.222	5.4%
Consumer Lns on Deposit	0.391	0.257	0.313	0.650	0.690	0.1%
Home Improvement	3.078	0.139	2.220	2.723	3.026	0.0%
Education	0.065	0.018	-0.006	0.032	0.036	0.1%
Auto	0.816	0.825	1.591	1.624	1.295	1.5%
Mfg Housing	1.278	0.215	0.561	0.716	0.715	0.1%
Consumer Other	1.059	1.435	2.565	3.068	2.757	1.8%
Credit Cards	3.840	5.199	6.022	8.028	8.051	4.3%
<b>Total Loans</b>	<b>0.306</b>	<b>0.544</b>	<b>1.825</b>	<b>2.136</b>	<b>2.179</b>	<b>59.9%</b>
<b>Repossessed Assets</b>	<b>9.736</b>	<b>10.504</b>	<b>20.353</b>	<b>11.140</b>	<b>10.819</b>	<b>0.5%</b>
Construction	4.214	9.361	10.489	11.903	13.311	0.0%
1-4 Dwelling Units	9.696	10.605	23.065	12.369	12.489	0.3%
Multifamily	10.399	5.909	8.654	13.324	12.472	0.0%
Non-Residential	1.378	3.533	18.204	12.651	8.684	0.0%
Land	1.918	1.569	8.042	9.687	10.678	0.1%
Other	91.326	42.945	24.942	15.422	9.033	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>2.239</b>	<b>60.4%</b>
<b>RE Held for Investment</b>	<b>0.044</b>	<b>1.274</b>	<b>15.845</b>	<b>2.844</b>	<b>2.820</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>0.009</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>0.069</b>	<b>5.6%</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 First 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>0.004</b>	<b>0.007</b>	<b>0.000</b>	<b>0.012</b>	<b>0.000</b>
<b>Mortgage Pool Securities</b>	<b>0.009</b>	<b>0.004</b>	<b>0.001</b>	<b>0.036</b>	<b>0.008</b>
<b>Mortgage Loans</b>	<b>1.554</b>	<b>0.830</b>	<b>3.347</b>	<b>1.895</b>	<b>1.472</b>
Construction 1-4	6.539	5.431	5.879	7.435	7.581
Construction Multifamily	5.530	2.888	5.313	6.456	9.282
Construction NonRes	2.837	1.000	2.202	2.286	6.608
1-4 Units (First Liens)	0.981	0.805	1.795	1.018	0.791
1-4 Units (Junior Liens)	3.628	1.123	12.018	2.280	2.495
1-4 Units - Revolving	2.582	0.318	7.424	2.512	1.222
Multifamily	0.958	1.067	1.820	1.539	0.361
Non-Residential	1.073	0.570	1.227	1.816	1.243
Land	8.801	1.781	9.053	9.930	10.066
<b>Non-Mortgage Loans</b>	<b>4.728</b>	<b>3.140</b>	<b>2.178</b>	<b>2.769</b>	<b>6.757</b>
Commercial	4.222	2.307	1.620	2.179	7.712
Consumer Lns on Deposit	0.690	0.019	0.154	2.764	0.473
Home Improvement	3.026	0.706	3.541	6.492	3.678
Education	0.036	-0.005	0.000	0.088	0.058
Auto	1.295	2.141	1.408	1.233	0.539
Mfg Housing	0.715	0.208	1.141	0.705	0.400
Consumer Other	2.757	1.872	1.703	2.415	3.696
Credit Cards	8.051	12.071	7.232	6.383	7.898
<b>Total Loans</b>	<b>2.179</b>	<b>1.123</b>	<b>3.174</b>	<b>2.055</b>	<b>3.153</b>
<b>Repossessed Assets</b>	<b>10.819</b>	<b>2.096</b>	<b>7.275</b>	<b>12.639</b>	<b>15.260</b>
Construction	13.311	1.842	8.772	11.112	21.432
1-4 Dwelling Units	12.489	1.722	8.692	18.920	14.022
Multifamily	12.472	1.283	19.899	15.931	6.770
Non-Residential	8.684	4.899	8.002	11.222	8.220
Land	10.678	5.132	5.051	10.306	18.386
Other	9.033	0.442	3.068	24.511	9.924
<b>Total Loans &amp; Repo Assets</b>	<b>2.239</b>	<b>1.125</b>	<b>3.222</b>	<b>2.232</b>	<b>3.227</b>
<b>RE Held for Investment</b>	<b>2.820</b>	<b>0.000</b>	<b>11.472</b>	<b>0.009</b>	<b>2.496</b>
<b>Equity Investment</b>	<b>0.009</b>	<b>0.000</b>	<b>0.000</b>	<b>0.052</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.069</b>	<b>0.012</b>	<b>0.044</b>	<b>0.068</b>	<b>0.174</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 First 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>0.281</b>	<b>0.901</b>	<b>0.000</b>	<b>0.040</b>	<b>0.004</b>
<b>Mortgage Pool Securities</b>	<b>0.913</b>	<b>1.345</b>	<b>1.026</b>	<b>0.230</b>	<b>0.228</b>
<b>Mortgage Loans</b>	<b>1.151</b>	<b>0.407</b>	<b>2.128</b>	<b>1.341</b>	<b>1.239</b>
Construction 1-4	4.181	2.334	4.205	4.446	4.962
Construction Multifamily	2.809	1.429	4.659	2.973	3.834
Construction NonRes	1.102	0.374	1.015	1.126	2.337
1-4 Units (First Liens)	0.778	0.333	1.273	0.643	0.929
1-4 Units (Junior Liens)	2.637	0.980	6.161	1.702	2.878
1-4 Units - Revolving	2.073	0.264	4.731	1.840	1.323
Multifamily	0.512	0.525	0.902	0.993	0.217
Non-Residential	0.600	0.459	0.628	1.003	0.471
Land	5.587	0.795	4.446	8.449	6.000
<b>Non-Mortgage Loans</b>	<b>3.708</b>	<b>2.177</b>	<b>1.585</b>	<b>1.967</b>	<b>5.582</b>
Commercial	2.999	1.388	1.333	1.459	5.731
Consumer Lns on Deposit	0.458	0.105	0.077	2.125	0.191
Home Improvement	1.706	0.478	0.493	2.592	2.195
Education	0.018	-0.004	0.174	0.052	0.058
Auto	1.389	2.172	1.264	1.098	0.750
Mfg Housing	0.630	0.178	0.957	0.747	0.487
Consumer Other	2.414	1.451	1.180	1.339	4.207
Credit Cards	6.569	8.186	6.987	4.824	6.586
<b>Total Loans</b>	<b>1.583</b>	<b>0.653</b>	<b>2.062</b>	<b>1.443</b>	<b>2.280</b>
<b>Repossessed Assets</b>	<b>13.790</b>	<b>2.024</b>	<b>10.689</b>	<b>11.440</b>	<b>18.133</b>
Construction	10.772	5.526	11.653	5.180	17.024
1-4 Dwelling Units	15.709	1.961	12.453	18.007	16.894
Multifamily	8.293	6.848	9.371	7.475	14.395
Non-Residential	6.204	2.336	7.892	8.281	5.047
Land	7.106	3.204	4.355	5.241	16.404
Other	23.256	0.679	16.931	21.421	41.486
<b>Total Loans &amp; Repo Assets</b>	<b>1.636</b>	<b>0.655</b>	<b>2.121</b>	<b>1.545</b>	<b>2.348</b>
<b>RE Held for Investment</b>	<b>6.618</b>	<b>0.000</b>	<b>8.360</b>	<b>0.947</b>	<b>12.512</b>
<b>Equity Investment</b>	<b>0.006</b>	<b>0.002</b>	<b>0.000</b>	<b>0.036</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.410</b>	<b>0.350</b>	<b>0.376</b>	<b>0.619</b>	<b>0.749</b>

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