

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

Asset Type	2004	2005	2006	2007	2008	Percent of Total Assets**
Cash, Deposits, Securities	0.048	0.003	-0.001	0.159	0.690	11.7%
Mortgage Pool Securities	0.010	0.025	0.008	0.090	2.666	13.9%
Mortgage Loans	0.042	0.037	0.097	0.275	1.529	55.3%
Construction 1-4	0.069	0.029	0.119	0.837	5.262	0.9%
Construction Multifamily	0.074	-0.008	-0.004	0.451	2.157	0.5%
Construction NonRes	0.103	0.049	0.043	-0.013	0.428	0.8%
1-4 Units (First Liens)	0.031	0.035	0.043	0.163	1.203	35.3%
1-4 Units (Junior Liens)	0.190	0.176	1.251	0.955	2.905	2.9%
1-4 Units - Revolving	0.042	0.045	0.058	0.725	2.858	5.4%
Multifamily	0.013	-0.004	0.010	0.031	0.279	2.8%
Non-Residential	0.116	0.033	0.037	0.079	0.323	5.9%
Land	0.033	0.019	0.091	0.786	5.829	1.3%
Non-Mortgage Loans	2.186	2.078	1.873	2.377	3.466	11.7%
Commercial	1.482	1.517	1.041	1.274	2.734	5.2%
Consumer Lns on Deposit	0.129	0.039	0.391	0.257	0.313	0.0%
Home Improvement	0.063	4.445	3.078	0.139	2.220	0.0%
Education	0.053	0.011	0.065	0.018	-0.006	0.2%
Auto	1.784	1.388	0.816	0.825	1.591	1.5%
Mfg Housing	2.504	1.963	1.278	0.215	0.561	0.1%
Consumer Other	0.945	1.031	1.059	1.435	2.565	1.6%
Credit Cards	4.934	4.369	3.840	5.199	6.022	3.3%
Total Loans	0.305	0.276	0.306	0.544	1.825	66.9%
Repossessed Assets	7.841	9.528	9.736	10.504	20.353	0.3%
Construction	2.377	13.152	4.214	9.361	10.489	0.0%
1-4 Dwelling Units	8.009	8.758	9.696	10.605	23.065	0.2%
Multifamily	7.267	2.378	10.399	5.909	8.654	0.0%
Non-Residential	10.843	4.042	1.378	3.533	18.204	0.0%
Land	2.446	-0.069	1.918	1.569	8.042	0.1%
Other	9.360	46.454	91.326	42.945	24.942	0.0%
Total Loans & Repo Assets	0.312	0.282	0.315	0.564	1.902	67.2%
RE Held for Investment	0.062	-0.577	0.044	1.274	15.845	0.0%
Equity Investment	0.000	0.001	0.047	0.002	0.000	1.1%
Other Assets	0.044	0.066	0.047	0.038	0.882	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 Fourth Quarter 2008

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.690	1.943	-0.003	0.033	0.074	0.026
Mortgage Pool Securities	2.666	3.452	2.202	0.599	1.228	3.222
Mortgage Loans	1.529	0.212	1.833	1.497	0.670	3.099
Construction 1-4	5.262	1.261	6.337	2.717	3.412	9.302
Construction Multifamily	2.157	0.722	6.718	0.493	0.662	8.633
Construction NonRes	0.428	0.573	0.405	0.924	0.104	0.413
1-4 Units (First Liens)	1.203	0.103	1.195	0.594	0.289	2.793
1-4 Units (Junior Liens)	2.905	1.239	2.708	2.290	0.481	15.116
1-4 Units - Revolving	2.858	0.327	3.919	2.299	0.577	5.700
Multifamily	0.279	0.221	0.630	0.620	0.446	0.151
Non-Residential	0.323	0.286	0.289	0.873	0.149	0.037
Land	5.829	0.287	2.749	13.516	4.582	7.017
Non-Mortgage Loans	3.466	1.871	1.194	1.614	1.783	7.288
Commercial	2.734	1.005	1.020	0.995	1.573	7.581
Consumer Lns on Deposit	0.313	0.163	0.041	2.400	0.029	0.011
Home Improvement	2.220	0.503	-0.600	0.399	1.206	2.751
Education	-0.006	-0.020	0.254	0.034	0.020	0.010
Auto	1.591	2.591	1.711	1.161	0.621	0.659
Mfg Housing	0.561	0.126	0.915	1.121	0.081	1.102
Consumer Other	2.565	1.331	0.846	0.816	1.149	9.056
Credit Cards	6.022	7.157	6.504	3.689	3.452	6.804
Total Loans	1.825	0.466	1.780	1.512	0.955	3.843
Repossessed Assets	20.353	2.000	16.510	11.486	8.089	34.009
Construction	10.489	9.340	12.517	0.427	3.950	44.953
1-4 Dwelling Units	23.065	1.868	18.938	21.307	12.543	28.040
Multifamily	8.654	13.938	2.206	4.189	3.708	30.912
Non-Residential	18.204	1.236	10.547	4.564	2.065	1309.389
Land	8.042	4.445	4.738	0.643	4.563	43.209
Other	24.942	0.319	15.573	20.226	11.545	43.223
Total Loans & Repo Assets	1.902	0.467	1.875	1.587	0.980	3.988
RE Held for Investment	15.845	0.000	13.864	0.000	0.000	59.070
Equity Investment	0.000	-0.004	0.000	0.007	0.000	0.000
Other Assets	0.882	0.651	0.629	1.701	1.072	1.808

*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.

**On July 1, 2007, OTS added the Central Region. 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 Fourth Quarter 2008

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.045	0.062	-0.006	0.000	0.025	0.099
Mortgage Pool Securities	7.223	11.746	0.511	0.420	3.469	6.844
Mortgage Loans	1.959	0.403	2.029	2.282	0.838	5.214
Construction 1-4	5.811	1.505	5.937	7.232	3.166	10.715
Construction Multifamily	2.450	2.245	10.748	0.073	1.201	1.172
Construction NonRes	1.171	2.272	0.270	2.242	0.262	0.281
1-4 Units (First Liens)	1.678	0.141	1.858	0.560	0.328	4.909
1-4 Units (Junior Liens)	2.860	2.698	2.103	2.663	0.710	32.942
1-4 Units - Revolving	2.976	0.284	2.666	2.259	0.813	12.150
Multifamily	0.538	0.582	1.056	0.879	0.653	0.186
Non-Residential	0.659	0.715	0.502	1.333	0.332	0.064
Land	9.042	0.786	3.599	27.953	6.160	5.945
Non-Mortgage Loans	4.174	2.590	1.857	1.962	1.928	8.600
Commercial	3.782	1.735	1.446	1.154	1.371	10.182
Consumer Lns on Deposit	0.377	0.012	0.078	3.021	0.073	0.010
Home Improvement	1.896	0.860	0.000	1.545	1.675	2.592
Education	0.001	-0.025	1.095	0.055	0.078	0.000
Auto	2.335	3.461	3.404	1.761	1.239	1.324
Mfg Housing	0.305	0.200	0.851	1.160	0.102	-3.854
Consumer Other	3.042	1.460	1.451	1.160	1.417	7.816
Credit Cards	6.499	8.408	5.191	3.892	3.546	7.505
Total Loans	2.331	0.722	2.015	2.231	1.120	6.082
Repossessed Assets	18.865	3.130	33.391	13.444	5.046	7.529
Construction	6.689	29.529	12.511	-0.143	2.343	21.578
1-4 Dwelling Units	23.432	2.329	40.893	28.672	6.213	-5.423
Multifamily	1.206	0.000	2.395	1.001	4.819	0.000
Non-Residential	16.942	4.628	21.507	1.275	2.743	476.270
Land	3.829	17.780	2.135	0.413	5.477	18.619
Other	46.844	0.650	25.600	22.196	15.882	83.047
Total Loans & Repo Assets	2.408	0.724	2.263	2.334	1.138	6.088
RE Held for Investment	11.334	0.000	38.853	0.000	0.000	0.000
Equity Investment	0.003	-0.001	0.000	0.028	0.000	0.000
Other Assets	0.197	0.137	0.256	0.267	0.796	0.020

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