

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**
Cash, Deposits, Securities	-0.001	0.159	0.690	0.003		15.3%
					0.107***	
Mortgage Pool Securities	0.008	0.090	2.666	0.019		17.0%
Mortgage Loans	0.097	0.275	1.529	1.532	1.197	46.5%
Construction 1-4	0.119	0.837	5.262	5.315	3.254	0.4%
Construction Multifamily	-0.004	0.451	2.157	5.420	4.924	0.2%
Construction NonRes	0.043	-0.013	0.428	2.561	1.960	0.4%
1-4 Units (First Liens)	0.043	0.163	1.203	0.971	0.708	28.3%
1-4 Units (Junior Liens)	1.251	0.955	2.905	3.587	2.744	1.3%
1-4 Units - Revolving	0.058	0.725	2.858	2.525	2.354	4.7%
Multifamily	0.010	0.031	0.279	1.011	0.895	3.5%
Non-Residential	0.037	0.079	0.323	1.128	1.172	7.3%
Land	0.091	0.786	5.829	8.366	6.713	0.8%
Non-Mortgage Loans	1.873	2.377	3.466	4.763	3.818	13.9%
Commercial	1.041	1.274	2.734	4.262	3.061	5.3%
Consumer Lns on Deposit	0.391	0.257	0.313	0.650	0.543	0.1%
Home Improvement	3.078	0.139	2.220	2.723	3.798	0.0%
Education	0.065	0.018	-0.006	0.032	0.081	0.1%
Auto	0.816	0.825	1.591	1.624	0.864	1.6%
Mfg Housing	1.278	0.215	0.561	0.716	0.732	0.1%
Consumer Other	1.059	1.435	2.565	3.068	1.894	1.9%
Credit Cards	3.840	5.199	6.022	8.028	6.469	5.3%
Total Loans	0.306	0.544	1.825	2.136	1.773	60.4%
Repossessed Assets	9.736	10.504	20.353	11.140	10.559	0.5%
Construction	4.214	9.361	10.489	11.903	10.338	0.0%
1-4 Dwelling Units	9.696	10.605	23.065	12.369	14.526	0.2%
Multifamily	10.399	5.909	8.654	13.324	10.538	0.0%
Non-Residential	1.378	3.533	18.204	12.651	6.232	0.1%
Land	1.918	1.569	8.042	9.687	8.879	0.1%
Other	91.326	42.945	24.942	15.422	6.045	0.0%
Total Loans & Repo Assets	0.315	0.564	1.902	2.192	1.844	60.9%
RE Held for Investment	0.044	1.274	15.845	2.844	1.927	0.0%
Equity Investment	0.047	0.002	0.000	0.009	0.019	0.8%
Other Assets	0.047	0.038	0.882	0.222	0.028	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.

***Based on OTTI data. Loss rates by security type are no longer available.

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 2010

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.107***				
Mortgage Pool Securities					
Mortgage Loans	1.197	0.699	2.934	1.412	0.831
Construction 1-4	3.254	2.152	3.100	4.228	3.748
Construction Multifamily	4.924	7.375	6.584	5.100	0.450
Construction NonRes	1.960	0.199	3.318	3.157	3.439
1-4 Units (First Liens)	0.708	0.621	1.591	0.648	0.352
1-4 Units (Junior Liens)	2.744	0.713	7.677	3.165	1.831
1-4 Units - Revolving	2.354	0.396	6.833	2.511	0.939
Multifamily	0.895	0.912	2.693	1.078	0.457
Non-Residential	1.172	0.829	1.513	1.580	1.097
Land	6.713	2.649	9.349	6.365	5.266
Non-Mortgage Loans	3.818	3.464	2.070	2.318	4.722
Commercial	3.061	1.912	2.206	1.627	4.972
Consumer Lns on Deposit	0.543	0.020	0.168	2.848	0.067
Home Improvement	3.798	0.469	1.540	22.625	3.370
Education	0.081	-0.007	0.000	0.101	0.445
Auto	0.864	1.792	0.597	0.675	0.456
Mfg Housing	0.732	0.188	1.125	1.340	0.339
Consumer Other	1.894	2.127	1.354	1.576	2.384
Credit Cards	6.469	23.489	5.412	5.895	5.670
Total Loans	1.773	1.024	2.790	1.585	2.405
Repossessed Assets	10.559	2.279	5.716	16.143	13.387
Construction	10.338	9.423	9.720	6.941	12.960
1-4 Dwelling Units	14.526	2.124	6.149	29.464	17.978
Multifamily	10.538	1.550	2.986	26.527	9.456
Non-Residential	6.232	2.564	6.905	7.107	7.077
Land	8.879	5.149	6.629	9.499	10.689
Other	6.045	0.355	6.732	32.797	5.909
Total Loans & Repo Assets	1.844	1.028	2.834	1.815	2.486
RE Held for Investment	1.927	0.000	0.426	3.509	1.455
Equity Investment	0.019	0.000	0.000	0.096	0.009
Other Assets	0.028	0.005	0.026	0.035	0.060

*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.

***Based on OTTI data. Loss rates by security type are no longer available.

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 2010

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.597***				
Mortgage Pool Securities					
Mortgage Loans	1.365	0.572	2.750	1.613	1.322
Construction 1-4	4.411	2.354	4.801	4.959	4.976
Construction Multifamily	4.127	3.780	5.797	4.269	3.801
Construction NonRes	1.677	0.716	1.992	1.854	2.910
1-4 Units (First Liens)	0.904	0.480	1.616	0.769	0.940
1-4 Units (Junior Liens)	3.009	1.066	7.744	2.490	2.619
1-4 Units - Revolving	2.441	0.359	6.028	2.353	1.361
Multifamily	0.739	0.752	1.689	1.226	0.338
Non-Residential	0.891	0.644	1.040	1.368	0.770
Land	7.025	1.509	6.800	9.532	6.940
Non-Mortgage Loans	4.029	2.804	1.832	2.266	5.728
Commercial	3.376	1.706	1.572	1.701	6.270
Consumer Lns on Deposit	0.502	0.067	0.076	2.422	0.180
Home Improvement	2.913	0.537	1.641	9.022	3.189
Education	0.036	-0.009	0.173	0.070	0.189
Auto	1.360	2.267	1.340	1.091	0.676
Mfg Housing	0.689	0.168	1.058	0.985	0.451
Consumer Other	2.514	1.786	1.325	1.627	4.056
Credit Cards	6.839	14.064	6.728	5.436	6.533
Total Loans	1.869	0.863	2.624	1.730	2.634
Repossessed Assets	13.658	2.065	10.436	14.077	17.182
Construction	10.914	6.914	10.237	5.945	17.105
1-4 Dwelling Units	16.627	1.907	12.068	24.638	17.215
Multifamily	9.529	6.396	8.126	15.803	10.268
Non-Residential	7.014	2.409	8.529	8.773	6.397
Land	8.808	4.908	5.846	6.969	18.393
Other	15.438	0.325	15.887	25.172	21.139
Total Loans & Repo Assets	1.935	0.865	2.693	1.893	2.710
RE Held for Investment	6.842	0.000	8.538	1.171	12.840
Equity Investment	0.012	-0.001	0.000	0.067	0.003
Other Assets	0.403	0.351	0.312	0.583	0.747

*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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