



**Fourth Quarter 2009 Thrift Industry Report**  
**Economic Data**  
February 24, 2010

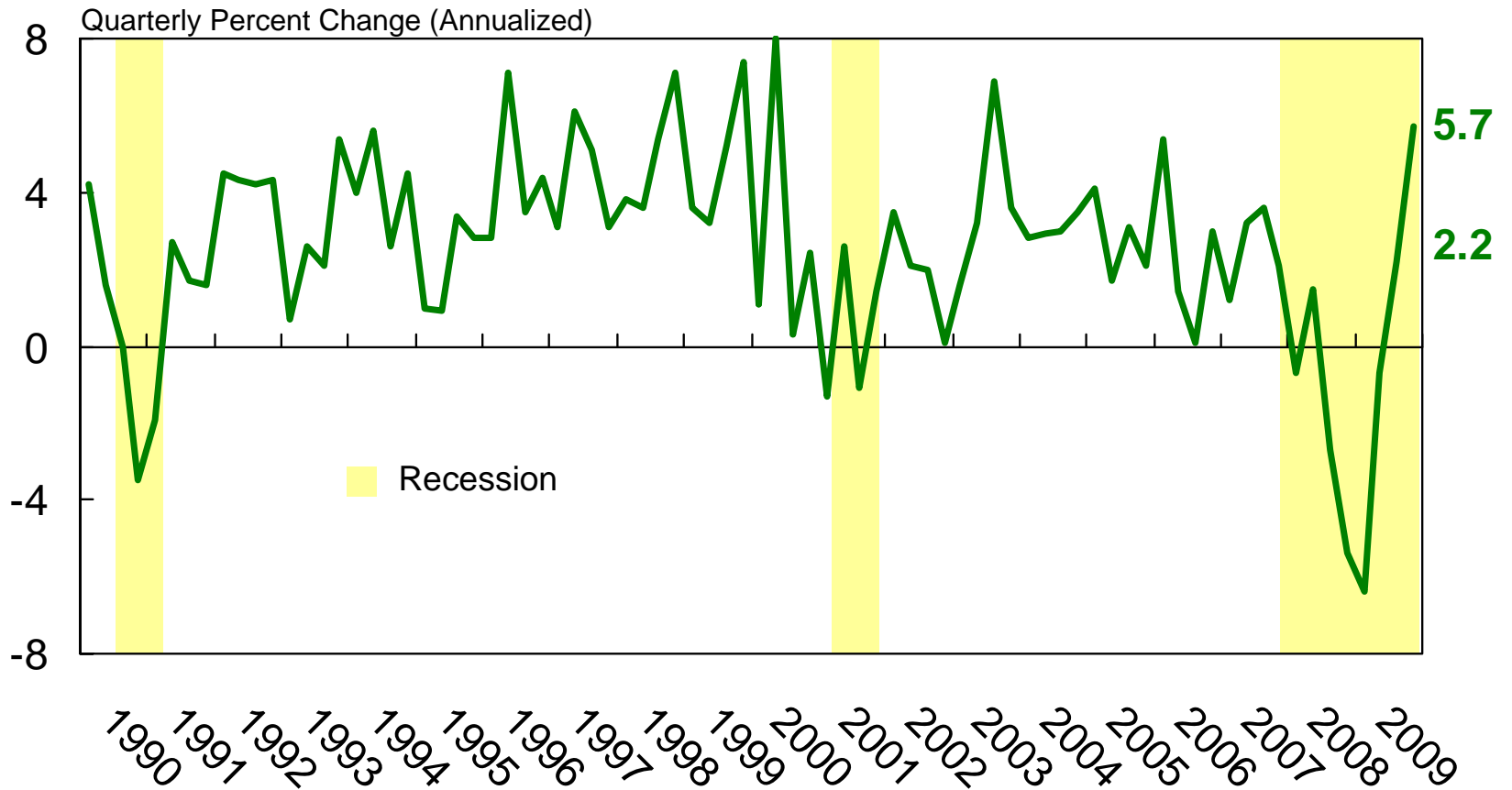


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# GROSS DOMESTIC PRODUCT

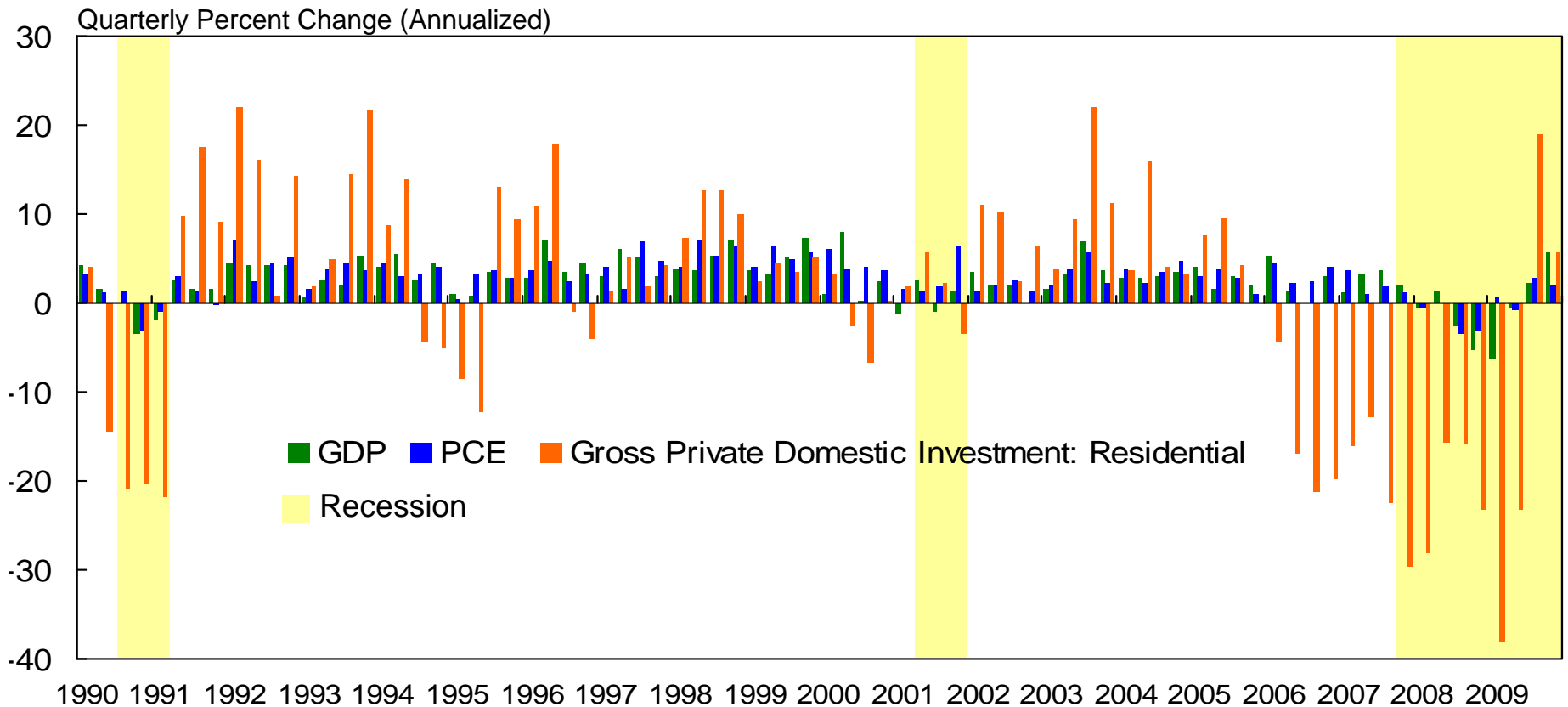
As of December 2009



Source: Bureau of Economic Analysis  
Office of Thrift Supervision / February 2010

# CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT

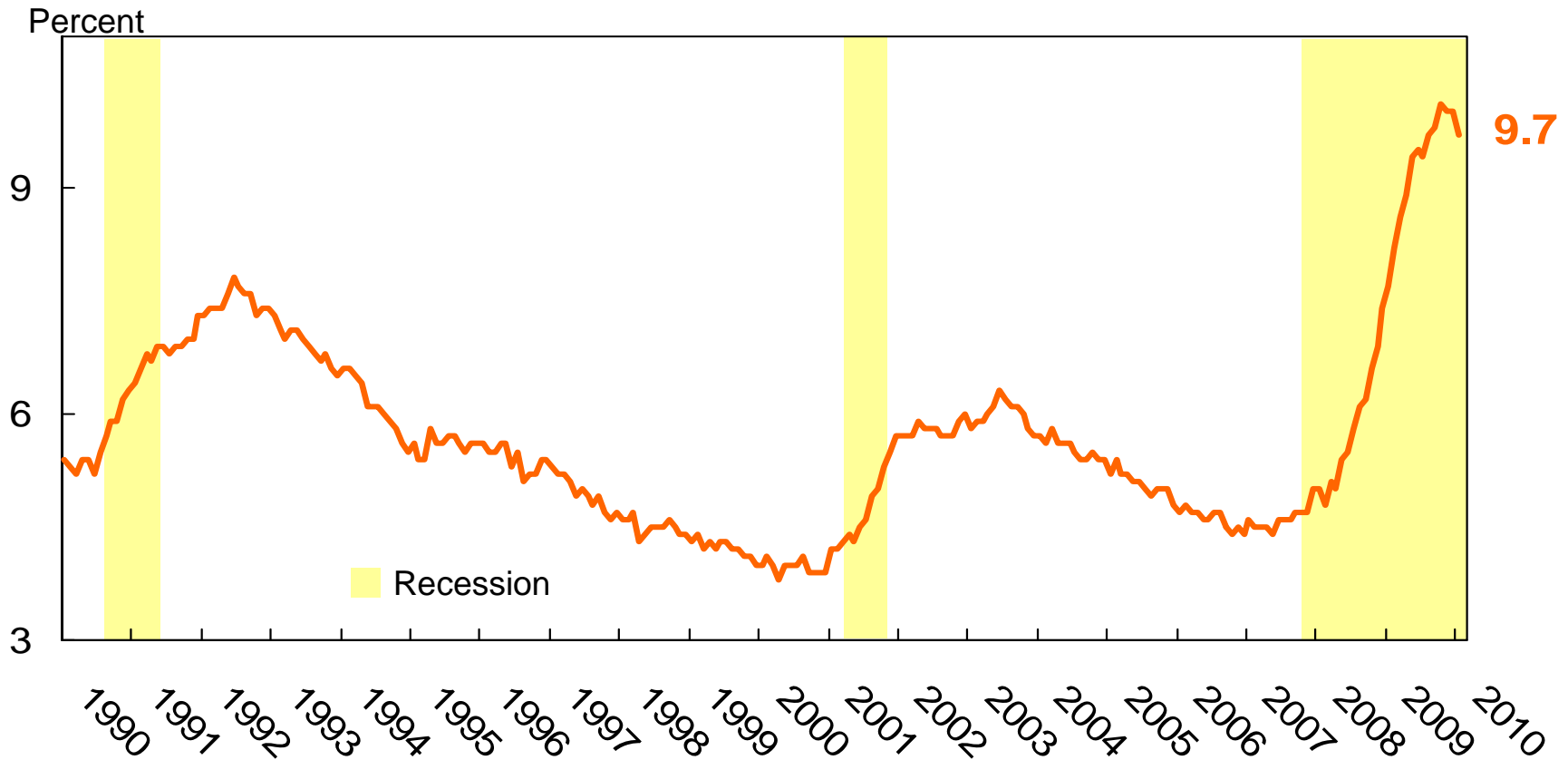
As of December 2009



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

As of January 2010

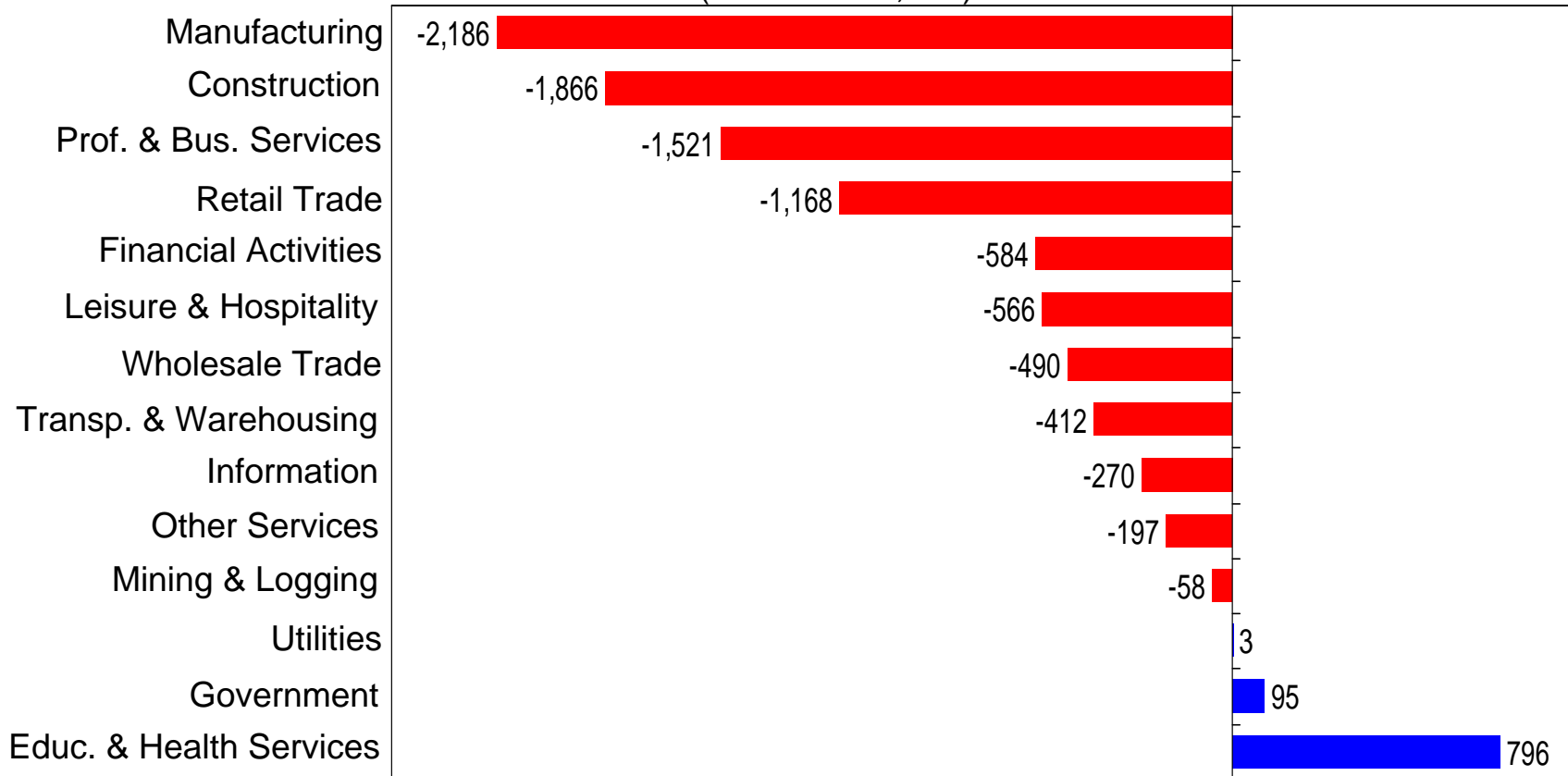


Source: Bureau of Labor Statistics  
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# CHANGE IN TOTAL NONFARM EMPLOYMENT

December 2007 through January 2010

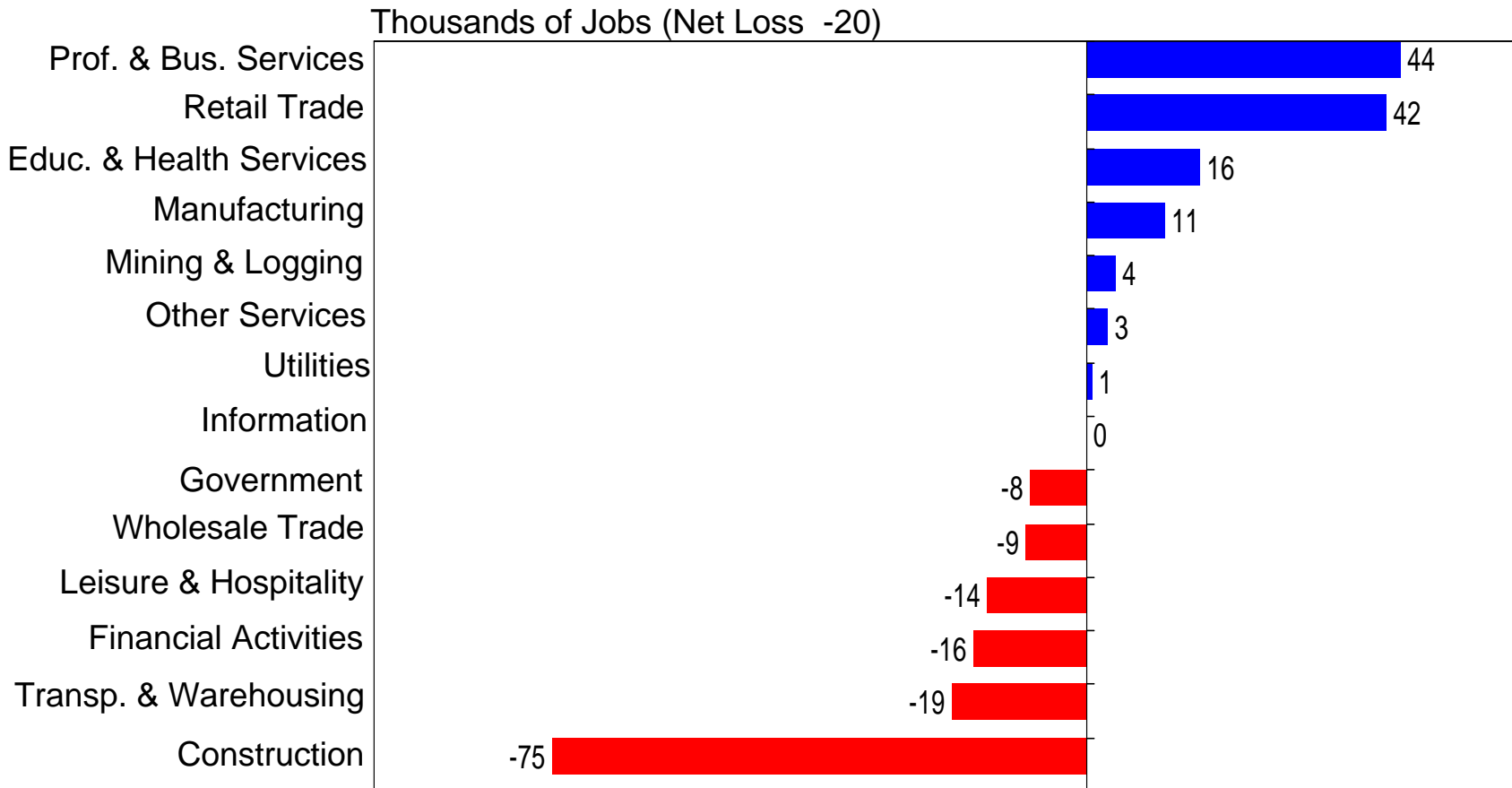
Thousands of Jobs (Net Loss -8,424)



Source: Bureau of Labor Statistics  
Office of Thrift Supervision / February 2010

# CHANGE IN TOTAL NONFARM EMPLOYMENT

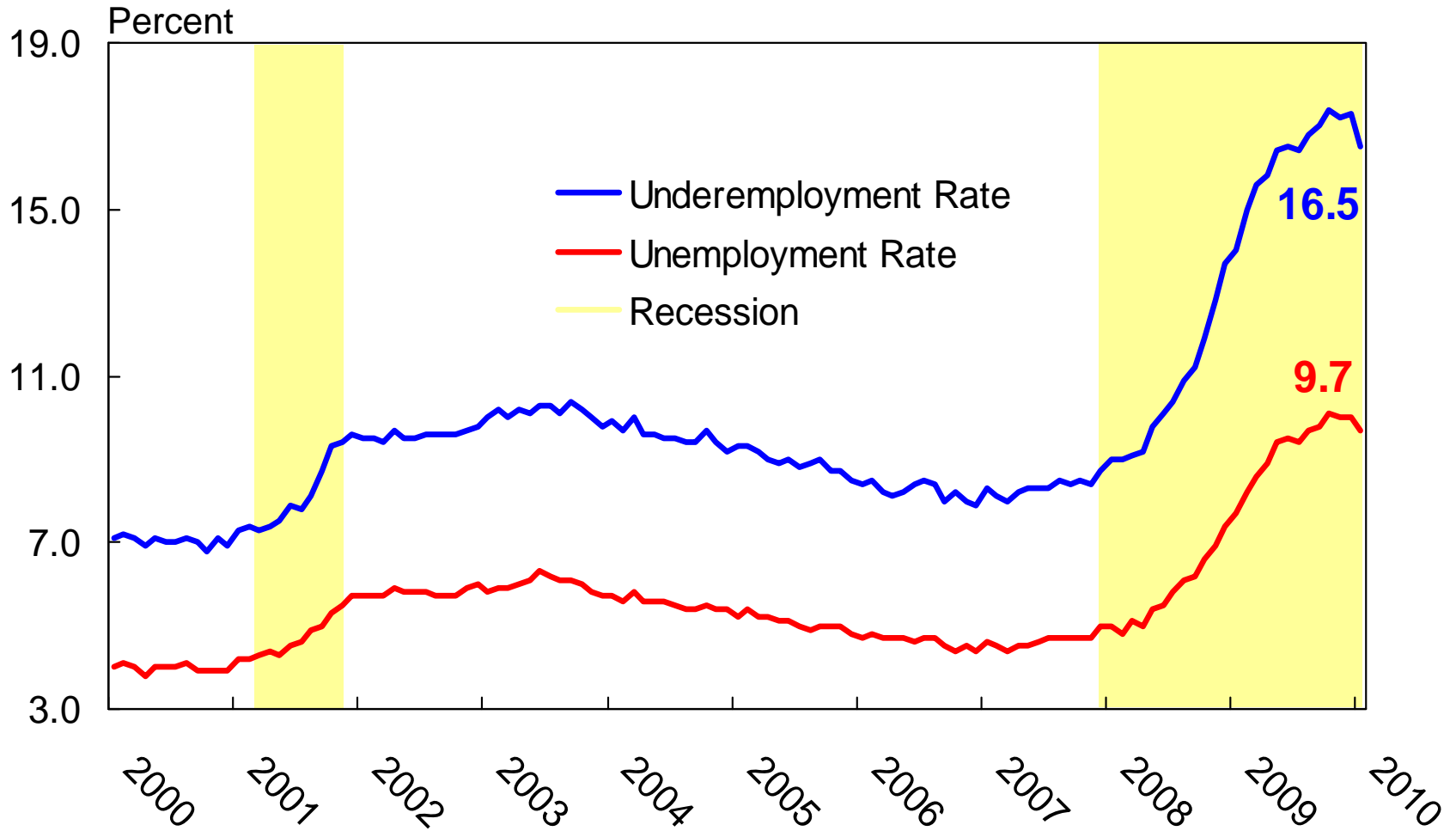
December 2009 through January 2010



Source: Bureau of Labor Statistics  
Office of Thrift Supervision / February 2010

# UNDEREMPLOYMENT RATE

As of January 2010

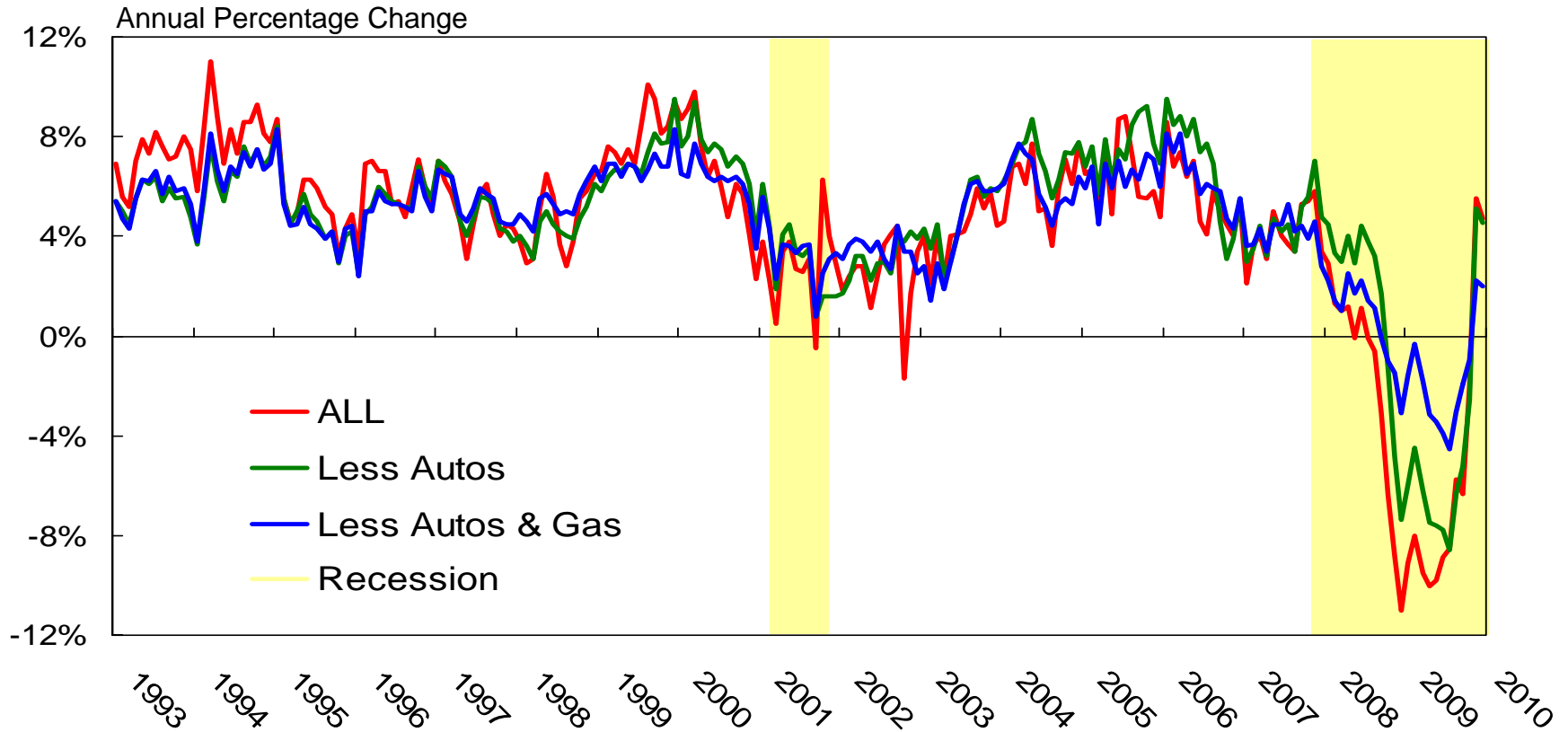


Source: Bureau of Labor Statistics  
Office of Thrift Supervision / February 2010



# RETAIL SALES

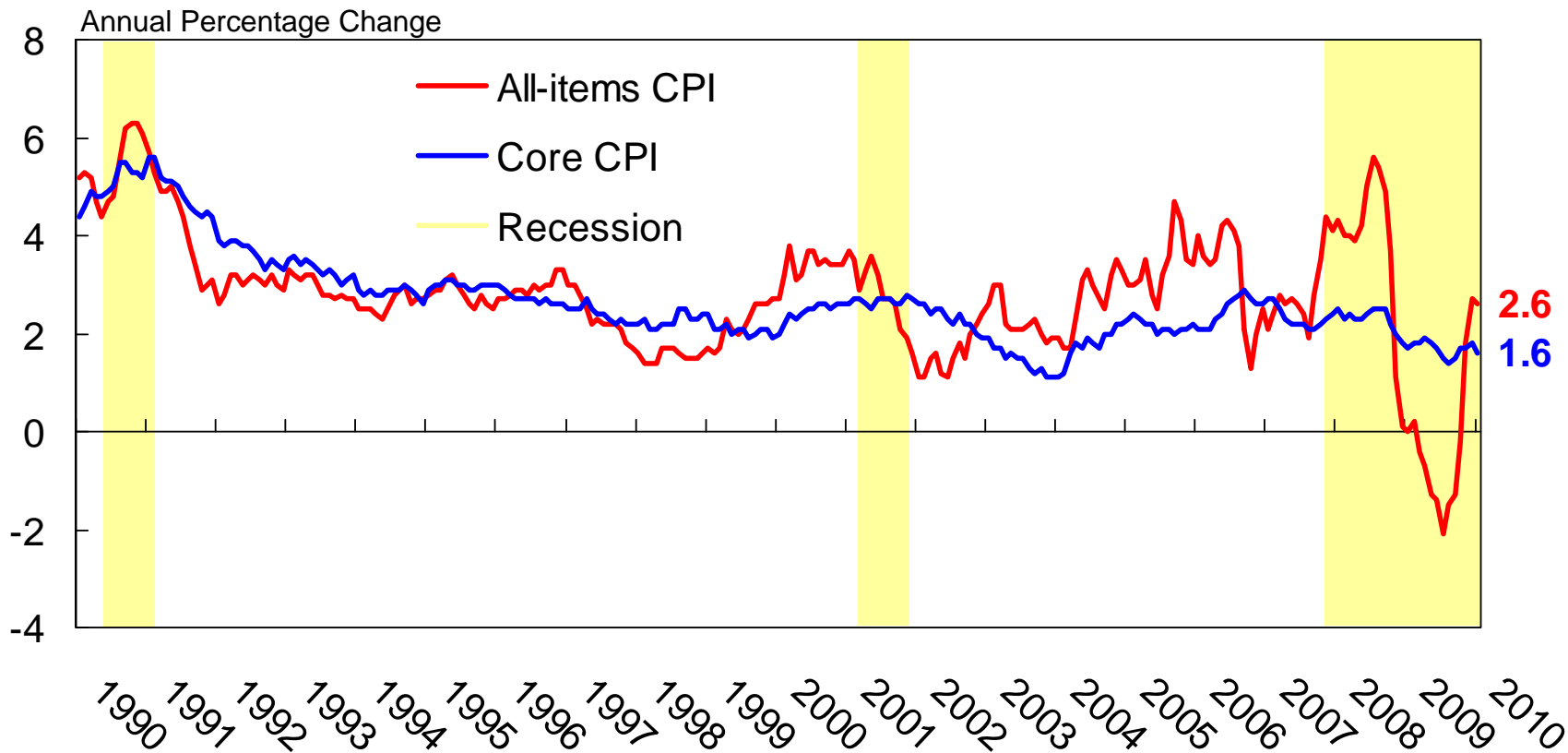
As of January 2010



Source: U.S. Census Bureau.  
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# INFLATION

As of January 2010



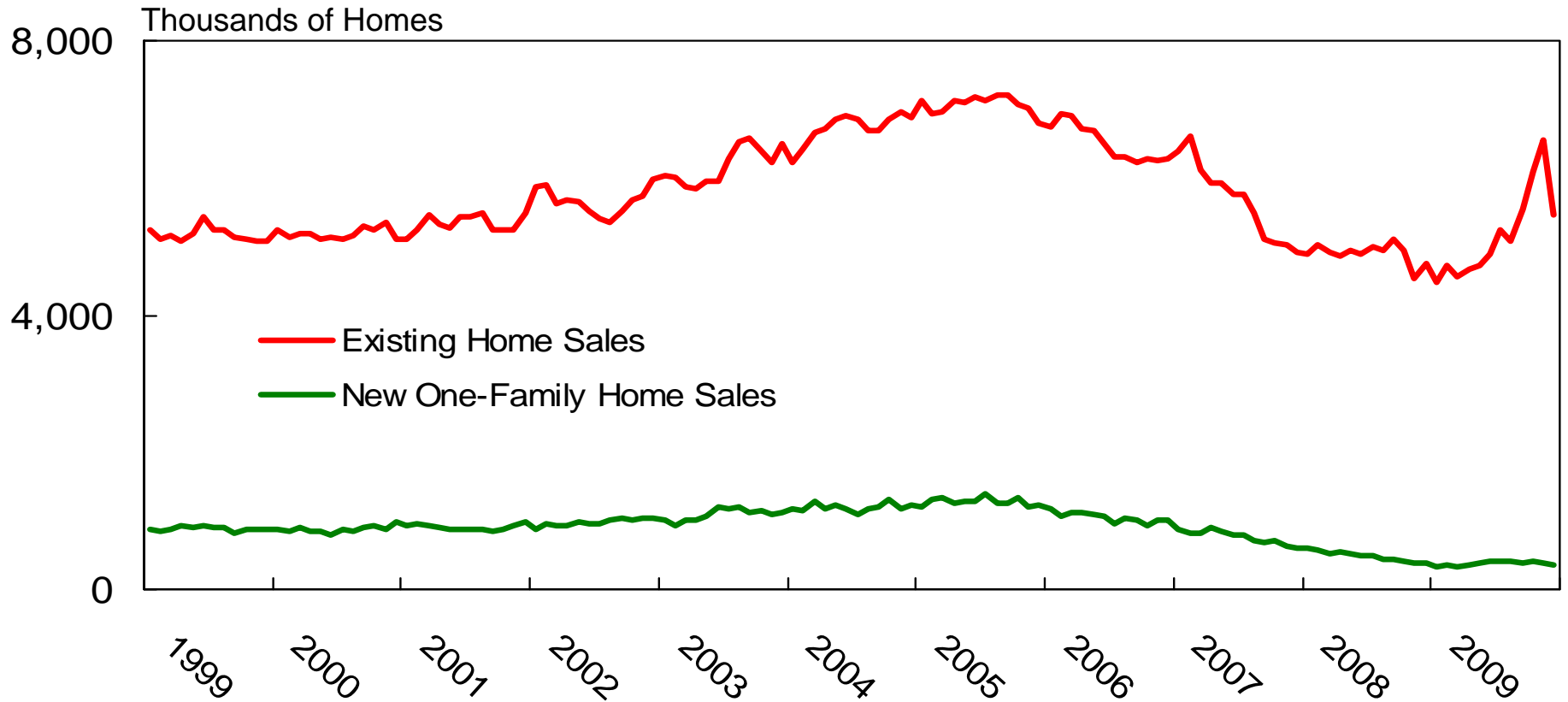
Source: Bureau of Labor Statistics

CPI: Consumer Price Index, Core CPI: CPI less food and energy.

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# NEW AND EXISTING HOME SALES

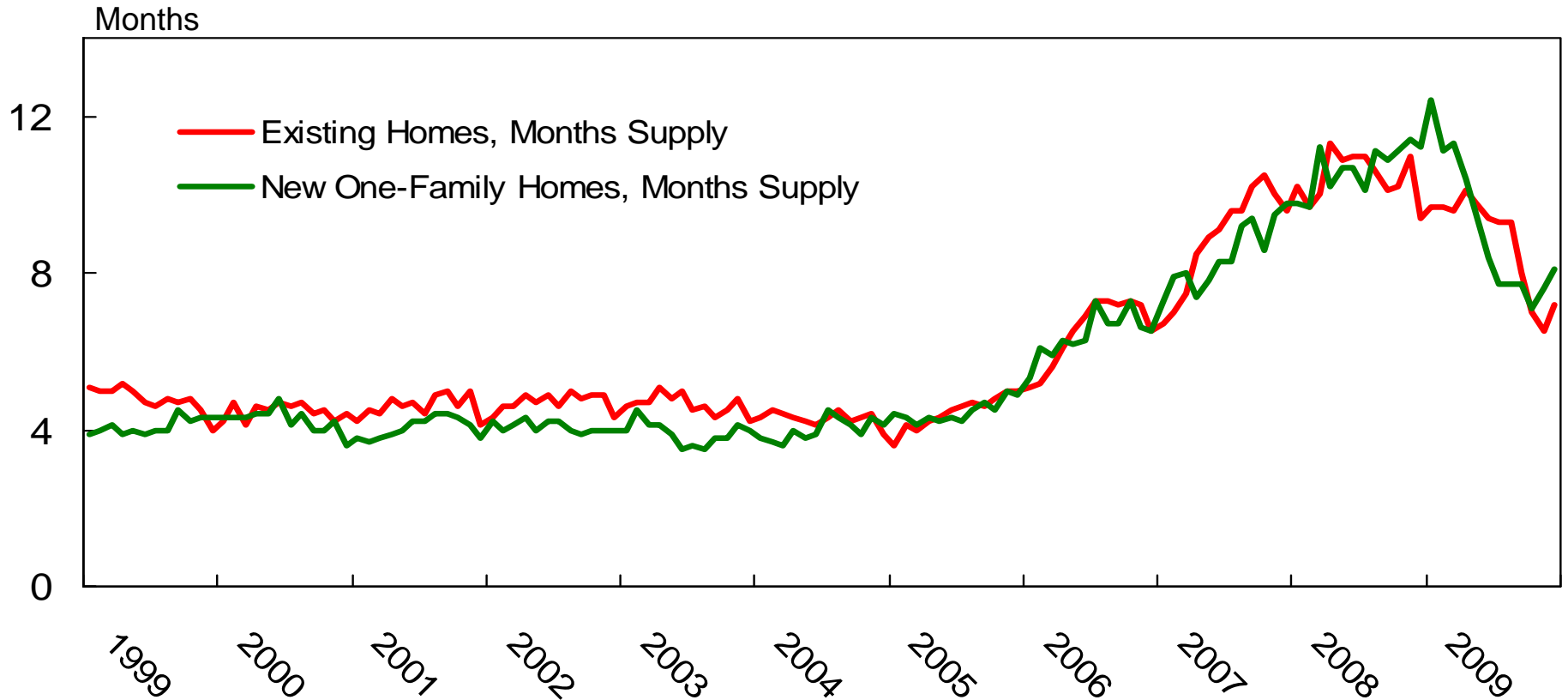
As of December 2009



Sources: US Census Bureau, National Association of Realtors  
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# NEW AND EXISTING HOMES SUPPLY

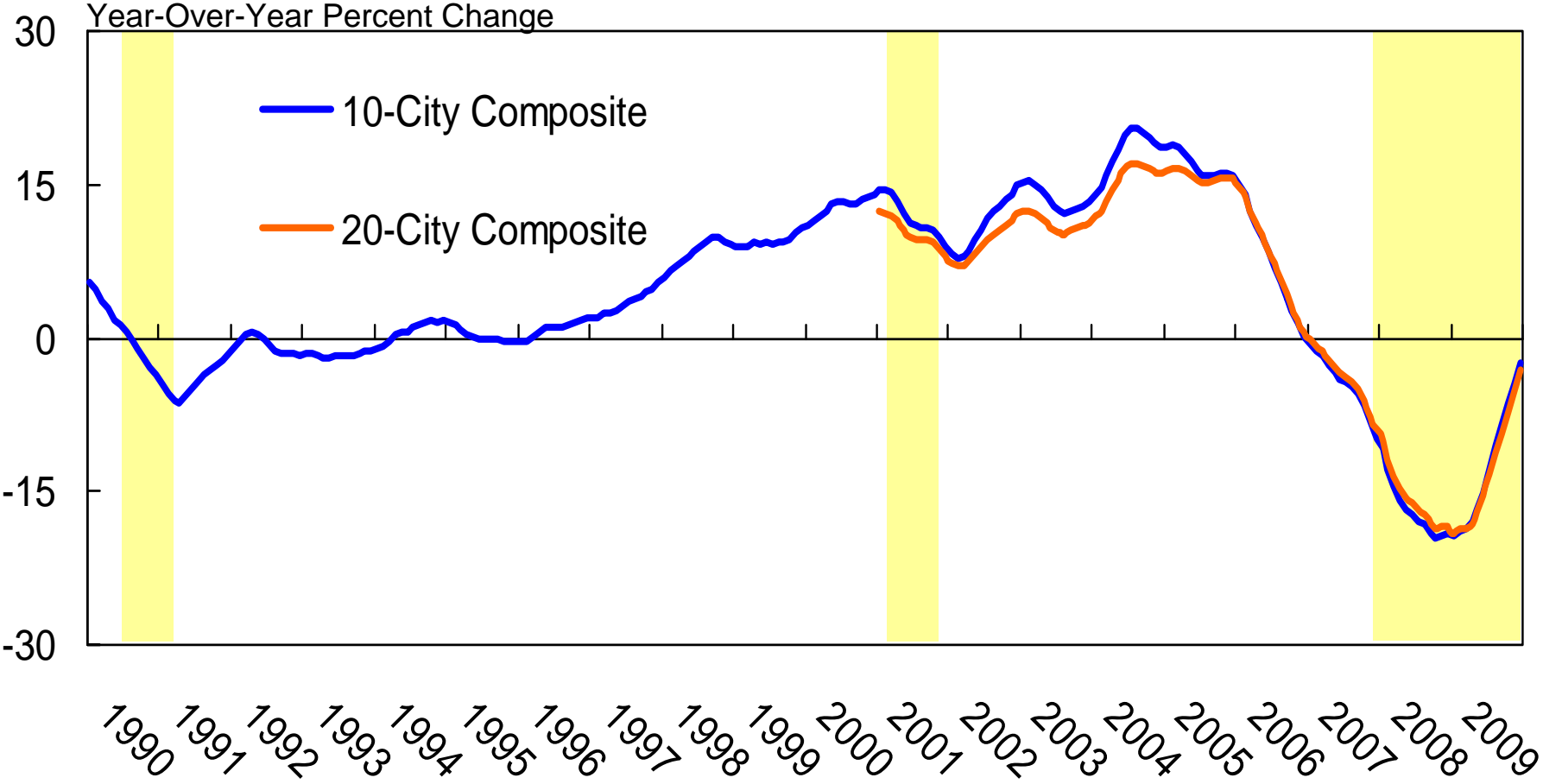
As of December 2009



Sources: US Census Bureau, National Association of Realtors  
Office of Thrift Supervision / February 2010

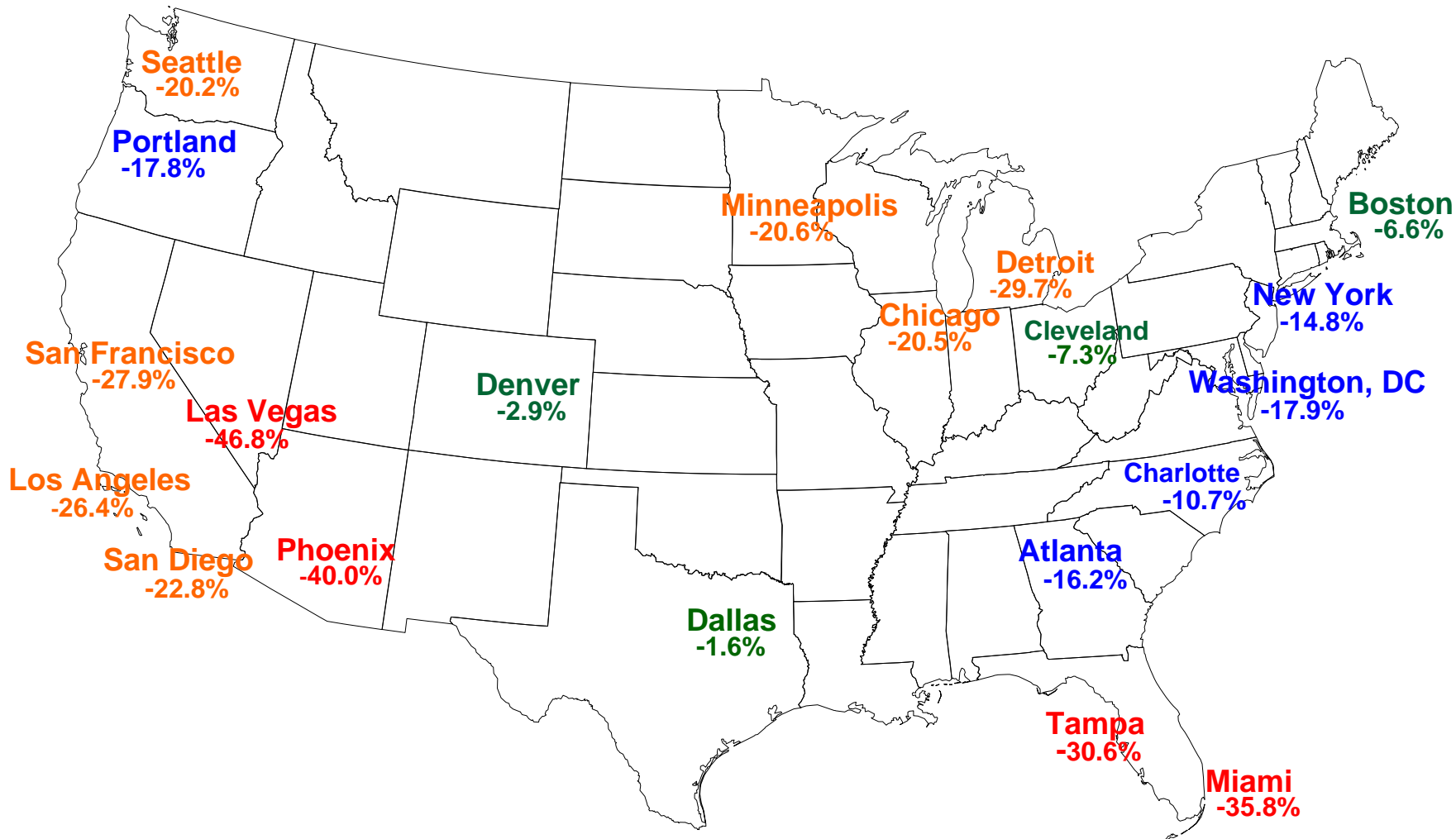
# S&P / CASE-SHILLER HOME PRICE INDICES

As of December 2009



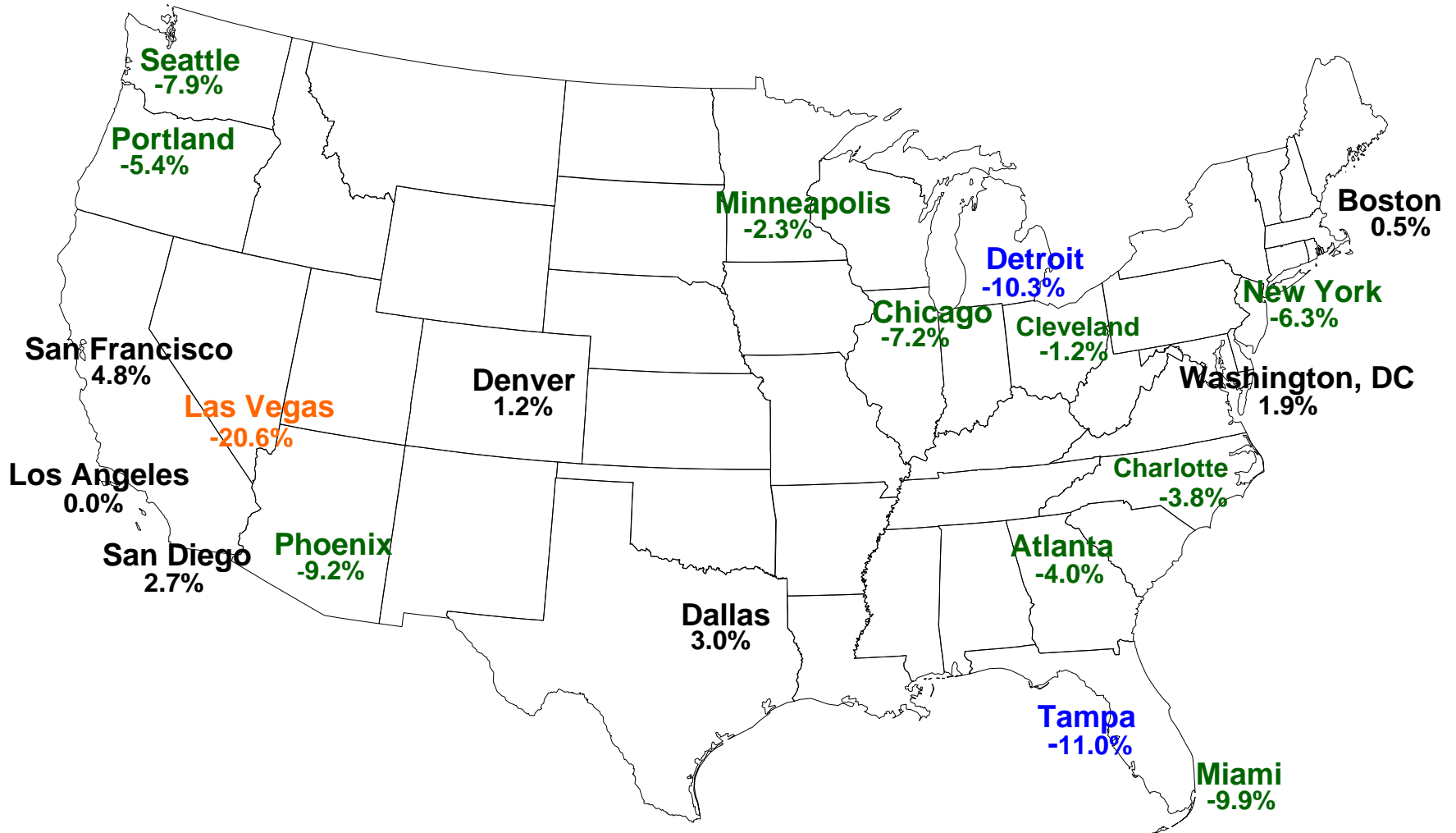
Source: S&P / Case-Shiller Home Price Indices  
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# CASE-SHILLER HOME PRICE INDEX: RECESSION CHANGE (DECEMBER 2007 - DECEMBER 2009) 20-CITY COMPOSITE INDEX -21.1%



Source: S&P / Case-Shiller Home Price Indices  
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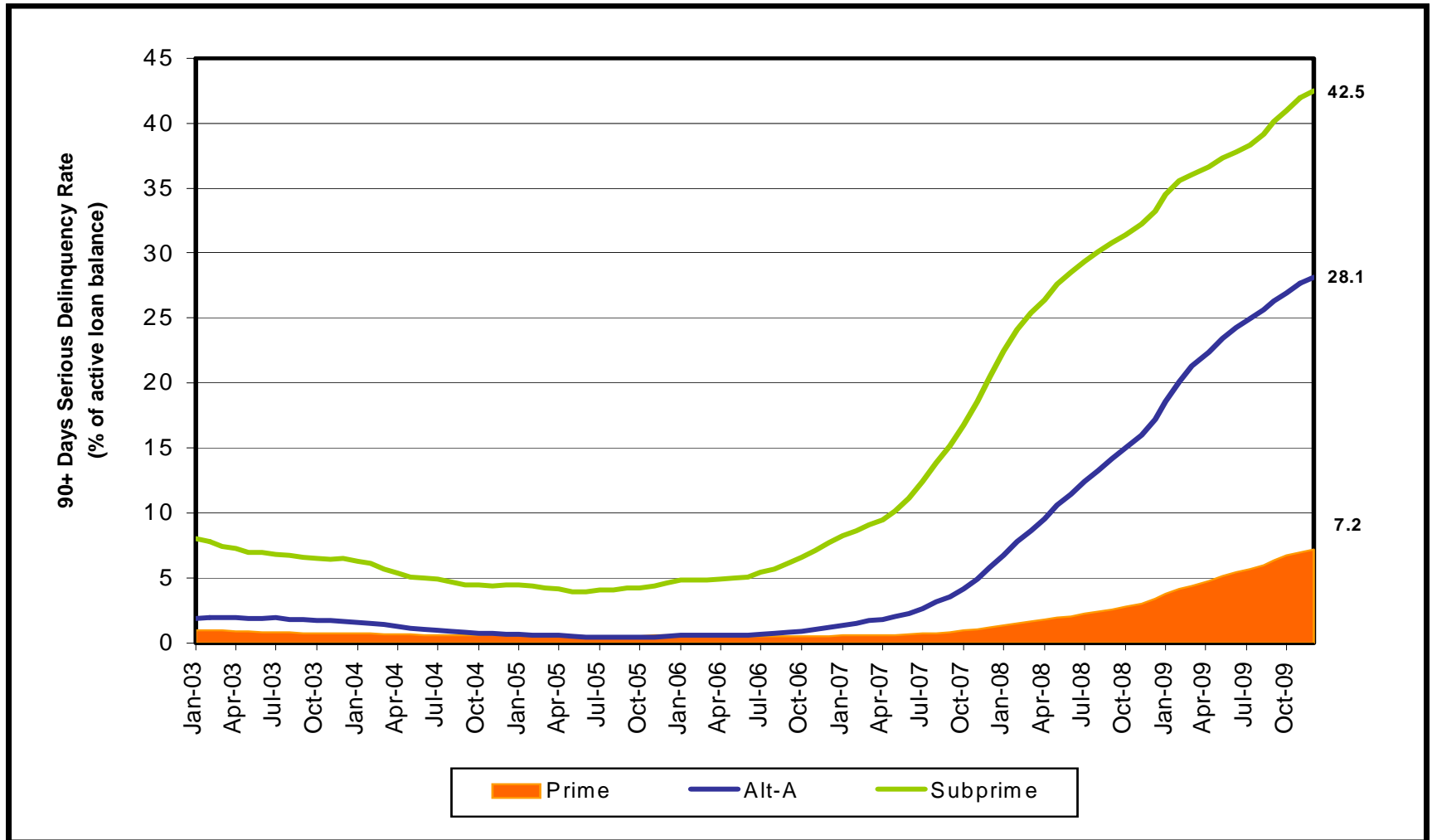
# CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (DECEMBER 2008 - DECEMBER 2009) 20-CITY COMPOSITE INDEX -3.1%



Source: S&P / Case-Shiller Home Price Indices  
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# MORTGAGE LOAN PERFORMANCE

By Borrower Type as of December 2009



Source: First American Loan Performance database of over 45 million active mortgage loans.

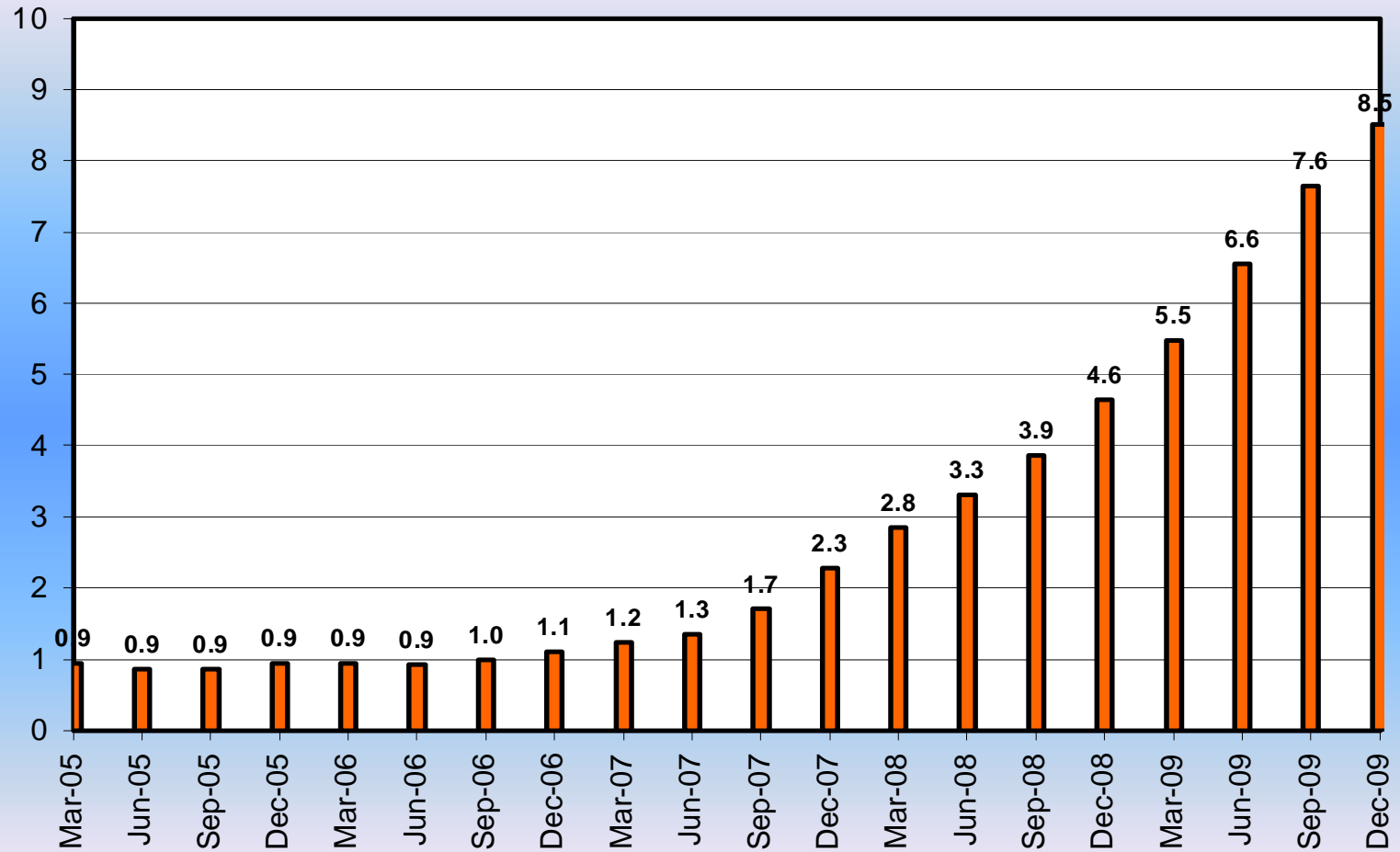
Data are provided monthly by participating US mortgage lenders of all types.

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# 90+ DAYS SERIOUS DELINQUENCY RATE FOR ALL LOANS

As of December 2009



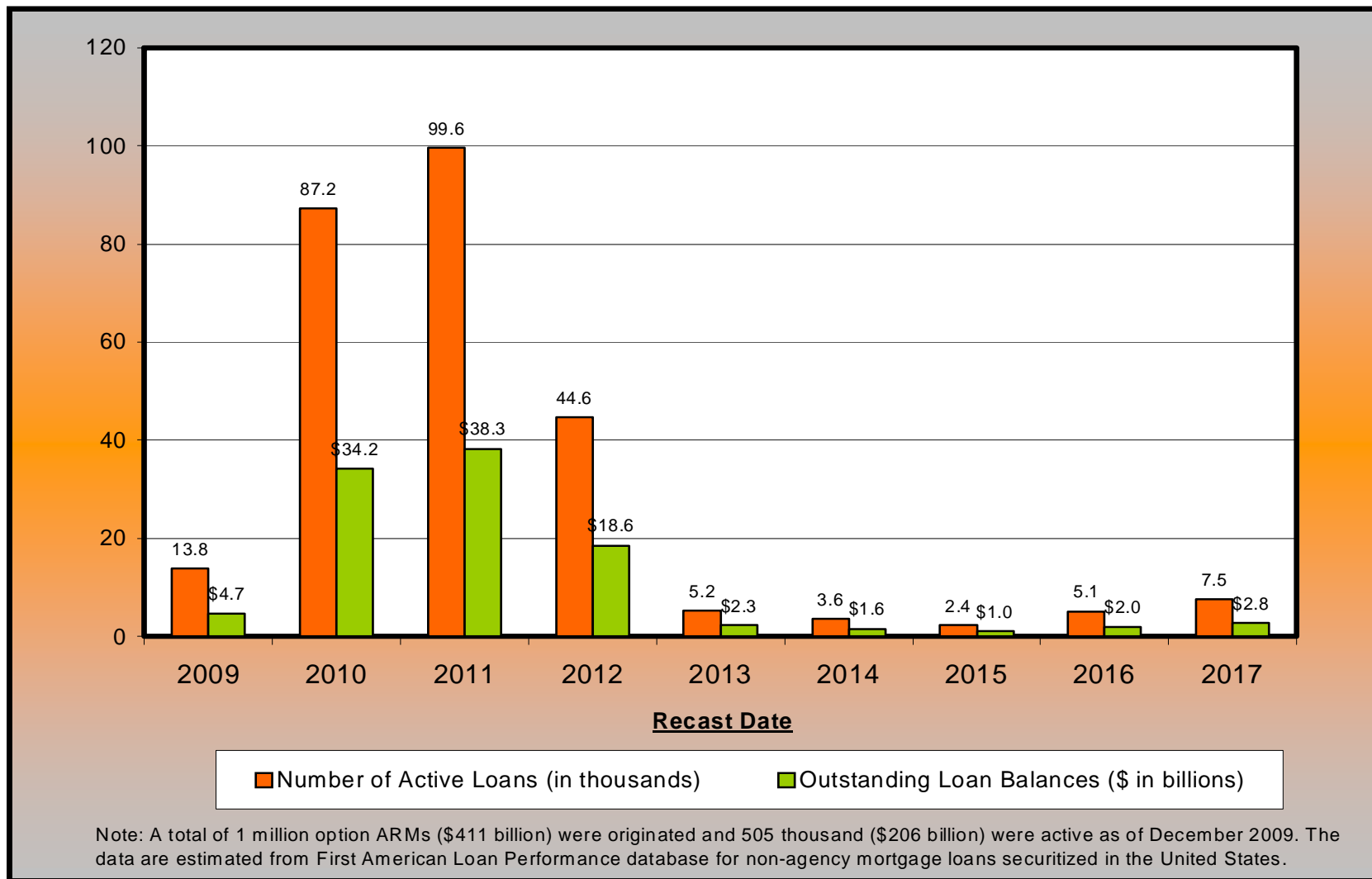
Source: First American Loan Performance database of over 45 million active mortgage loans.

Data are provided monthly by participating US mortgage lenders of all types.

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# OPTION-ARM RECAST ESTIMATE

As of December 2009



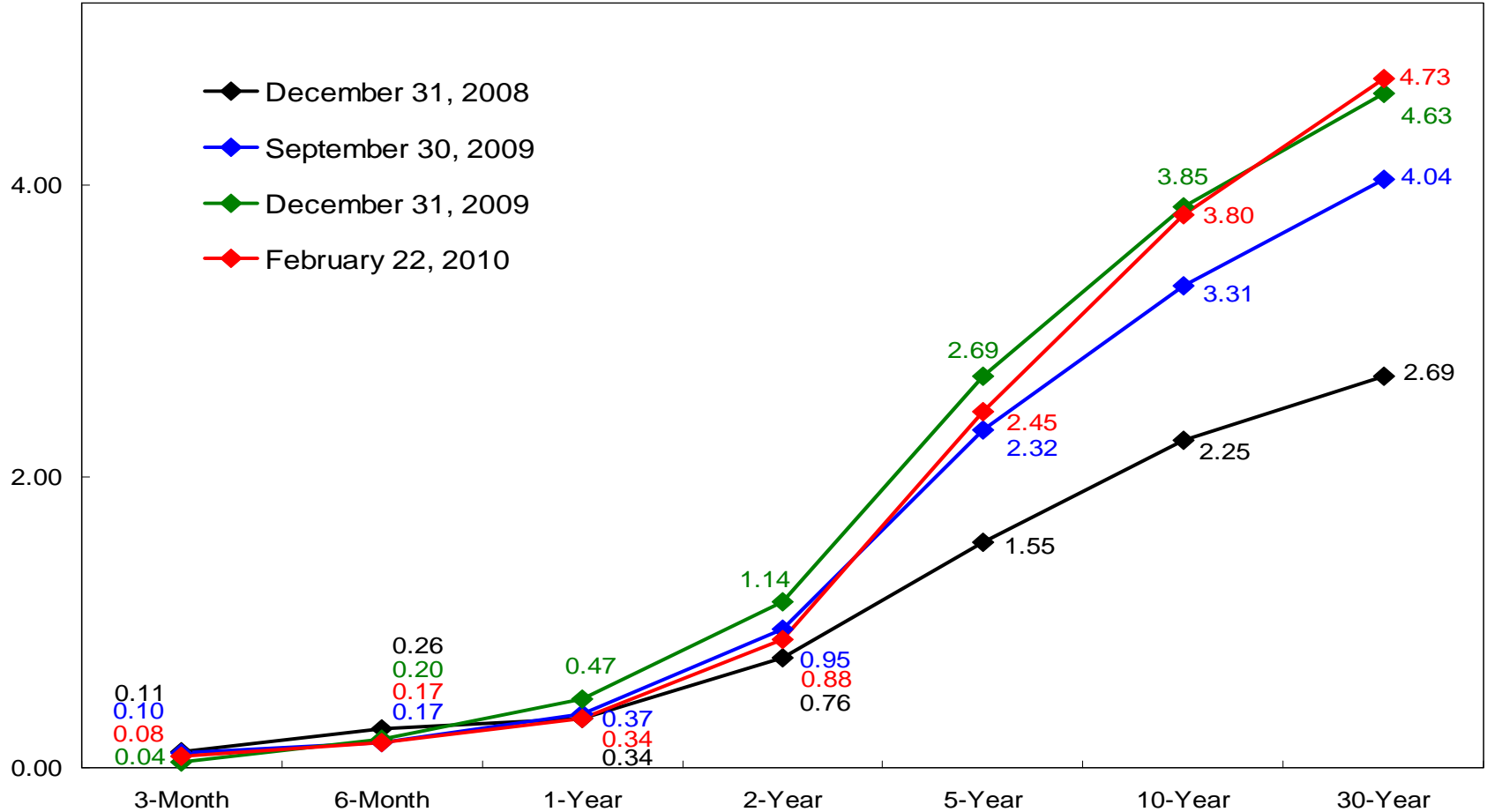
Source: OTS estimate based on First American Loan Performance database of over 45 million active mortgage loans.

Data are provided monthly by participating US mortgage lenders of all types.

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# TREASURY YIELD CURVES

Treasury Constant Maturity Yield



Sources: Federal Reserve, Bloomberg  
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