

**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>0.009</b>	<b>16.6%</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>15.9%</b>
<b>Mortgage Loans</b>	<b>0.097</b>	<b>0.275</b>	<b>1.529</b>	<b>1.532</b>	<b>1.304</b>	<b>46.9%</b>
Construction 1-4	0.119	0.837	5.262	5.315	3.904	0.4%
Construction Multifamily	-0.004	0.451	2.157	5.420	6.073	0.2%
Construction NonRes	0.043	-0.013	0.428	2.561	1.935	0.4%
1-4 Units (First Liens)	0.043	0.163	1.203	0.971	0.733	28.7%
1-4 Units (Junior Liens)	1.251	0.955	2.905	3.587	2.973	1.4%
1-4 Units - Revolving	0.058	0.725	2.858	2.525	2.503	4.8%
Multifamily	0.010	0.031	0.279	1.011	1.067	3.3%
Non-Residential	0.037	0.079	0.323	1.128	1.189	7.2%
Land	0.091	0.786	5.829	8.366	7.564	0.9%
<b>Non-Mortgage Loans</b>	<b>1.873</b>	<b>2.377</b>	<b>3.466</b>	<b>4.763</b>	<b>3.990</b>	<b>13.5%</b>
Commercial	1.041	1.274	2.734	4.262	3.465	5.4%
Consumer Lns on Deposit	0.391	0.257	0.313	0.650	0.669	0.1%
Home Improvement	3.078	0.139	2.220	2.723	3.948	0.0%
Education	0.065	0.018	-0.006	0.032	0.071	0.1%
Auto	0.816	0.825	1.591	1.624	1.003	1.6%
Mfg Housing	1.278	0.215	0.561	0.716	0.803	0.1%
Consumer Other	1.059	1.435	2.565	3.068	2.158	1.9%
Credit Cards	3.840	5.199	6.022	8.028	6.527	4.8%
<b>Total Loans</b>	<b>0.306</b>	<b>0.544</b>	<b>1.825</b>	<b>2.136</b>	<b>1.882</b>	<b>60.4%</b>
<b>Repossessed Assets</b>	<b>9.736</b>	<b>10.504</b>	<b>20.353</b>	<b>11.140</b>	<b>12.035</b>	<b>0.5%</b>
Construction	4.214	9.361	10.489	11.903	13.496	0.0%
1-4 Dwelling Units	9.696	10.605	23.065	12.369	15.212	0.2%
Multifamily	10.399	5.909	8.654	13.324	11.652	0.0%
Non-Residential	1.378	3.533	18.204	12.651	5.437	0.1%
Land	1.918	1.569	8.042	9.687	12.264	0.1%
Other	91.326	42.945	24.942	15.422	6.720	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>1.960</b>	<b>60.9%</b>
<b>RE Held for Investment</b>	<b>0.044</b>	<b>1.274</b>	<b>15.845</b>	<b>2.844</b>	<b>3.209</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>0.027</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>0.045</b>	<b>5.1%</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 Third Quarter 2010**

Asset Type	All Regions**	Northeast	Southeast	Central	Western
<b>Cash, Deposits, Securities</b>	<b>0.009</b>	<b>0.016</b>	<b>0.000</b>	<b>0.016</b>	<b>0.000</b>
<b>Mortgage Pool Securities</b>	<b>0.009</b>	<b>0.011</b>	<b>-0.002</b>	<b>0.025</b>	<b>0.001</b>
<b>Mortgage Loans</b>	<b>1.304</b>	<b>0.731</b>	<b>3.146</b>	<b>1.372</b>	<b>1.098</b>
Construction 1-4	3.904	2.977	3.246	4.472	4.930
Construction Multifamily	6.073	5.463	7.233	4.950	7.763
Construction NonRes	1.935	0.249	1.487	2.000	5.045
1-4 Units (First Liens)	0.733	0.612	1.731	0.629	0.398
1-4 Units (Junior Liens)	2.973	0.654	9.041	3.049	1.980
1-4 Units - Revolving	2.503	0.370	7.231	2.632	0.986
Multifamily	1.067	1.269	2.894	0.976	0.434
Non-Residential	1.189	0.893	1.530	1.348	1.297
Land	7.564	2.579	9.518	6.212	7.839
<b>Non-Mortgage Loans</b>	<b>3.990</b>	<b>2.997</b>	<b>2.189</b>	<b>2.526</b>	<b>5.209</b>
Commercial	3.465	2.250	2.204	1.889	5.599
Consumer Lns on Deposit	0.669	0.010	0.162	3.198	0.238
Home Improvement	3.948	0.523	5.390	21.250	3.560
Education	0.071	-0.004	0.000	0.093	0.454
Auto	1.003	1.926	0.762	0.853	0.443
Mfg Housing	0.803	0.212	1.294	1.275	0.312
Consumer Other	2.158	2.384	1.497	1.983	2.680
Credit Cards	6.527	11.495	5.791	6.036	6.236
<b>Total Loans</b>	<b>1.882</b>	<b>1.007</b>	<b>2.994</b>	<b>1.591</b>	<b>2.715</b>
<b>Repossessed Assets</b>	<b>12.035</b>	<b>2.390</b>	<b>8.052</b>	<b>16.514</b>	<b>15.326</b>
Construction	13.496	8.070	7.498	10.301	19.398
1-4 Dwelling Units	15.212	2.250	10.459	26.646	16.556
Multifamily	11.652	1.164	1.649	31.781	7.685
Non-Residential	5.437	3.816	5.413	6.611	4.691
Land	12.264	3.792	7.619	13.863	15.704
Other	6.720	0.357	6.233	8.795	10.683
<b>Total Loans &amp; Repo Assets</b>	<b>1.960</b>	<b>1.011</b>	<b>3.056</b>	<b>1.830</b>	<b>2.806</b>
<b>RE Held for Investment</b>	<b>3.209</b>	<b>0.000</b>	<b>8.305</b>	<b>3.096</b>	<b>1.455</b>
<b>Equity Investment</b>	<b>0.027</b>	<b>0.000</b>	<b>0.000</b>	<b>0.147</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.045</b>	<b>0.006</b>	<b>0.035</b>	<b>0.033</b>	<b>0.114</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 Third 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>0.344</b>	<b>1.102</b>	<b>0.000</b>	<b>0.049</b>	<b>0.005</b>
<b>Mortgage Pool Securities</b>	<b>1.077</b>	<b>1.644</b>	<b>1.072</b>	<b>0.280</b>	<b>0.275</b>
<b>Mortgage Loans</b>	<b>1.313</b>	<b>0.510</b>	<b>2.586</b>	<b>1.536</b>	<b>1.321</b>
Construction 1-4	4.412	2.221	4.615	5.002	5.156
Construction Multifamily	3.889	3.091	5.505	4.138	4.136
Construction NonRes	1.239	0.362	1.353	1.294	2.549
1-4 Units (First Liens)	0.867	0.416	1.522	0.726	0.957
1-4 Units (Junior Liens)	2.966	1.031	7.322	2.298	2.859
1-4 Units - Revolving	2.389	0.331	5.732	2.237	1.400
Multifamily	0.678	0.715	1.549	1.091	0.285
Non-Residential	0.807	0.598	0.944	1.250	0.656
Land	6.534	1.305	5.907	9.134	6.673
<b>Non-Mortgage Loans</b>	<b>3.895</b>	<b>2.456</b>	<b>1.727</b>	<b>2.206</b>	<b>5.675</b>
Commercial	3.299	1.634	1.512	1.657	6.169
Consumer Lns on Deposit	0.501	0.077	0.077	2.390	0.188
Home Improvement	2.824	0.509	1.216	8.386	3.101
Education	0.033	-0.004	0.162	0.063	0.195
Auto	1.403	2.265	1.337	1.115	0.723
Mfg Housing	0.676	0.166	1.049	0.883	0.445
Consumer Other	2.512	1.689	1.235	1.604	4.243
Credit Cards	6.572	9.439	6.939	5.267	6.453
<b>Total Loans</b>	<b>1.784</b>	<b>0.773</b>	<b>2.472</b>	<b>1.654</b>	<b>2.546</b>
<b>Repossessed Assets</b>	<b>14.188</b>	<b>2.156</b>	<b>10.730</b>	<b>13.700</b>	<b>18.059</b>
Construction	11.006	6.409	10.772	5.518	17.434
1-4 Dwelling Units	17.019	2.122	12.451	23.080	17.842
Multifamily	9.106	6.241	7.629	14.545	9.641
Non-Residential	6.689	2.308	8.483	8.755	5.684
Land	8.353	4.082	5.372	6.916	17.783
Other	15.516	0.340	16.784	19.917	21.645
<b>Total Loans &amp; Repo Assets</b>	<b>1.849</b>	<b>0.775</b>	<b>2.537</b>	<b>1.804</b>	<b>2.623</b>
<b>RE Held for Investment</b>	<b>6.757</b>	<b>0.000</b>	<b>8.360</b>	<b>1.032</b>	<b>12.815</b>
<b>Equity Investment</b>	<b>0.011</b>	<b>-0.003</b>	<b>0.000</b>	<b>0.067</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.408</b>	<b>0.351</b>	<b>0.337</b>	<b>0.624</b>	<b>0.748</b>

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