

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

Asset Type	2005	2006	2007	2008	2009	Percent of Total Assets**
Cash, Deposits, Securities	0.003	-0.001	0.159	0.690	0.003	16.4%
Mortgage Pool Securities	0.025	0.008	0.090	2.666	0.019	15.0%
Mortgage Loans	0.037	0.097	0.275	1.529	1.532	48.6%
Construction 1-4	0.029	0.119	0.837	5.262	5.315	0.5%
Construction Multifamily	-0.008	-0.004	0.451	2.157	5.420	0.3%
Construction NonRes	0.049	0.043	-0.013	0.428	2.561	0.7%
1-4 Units (First Liens)	0.035	0.043	0.163	1.203	0.971	28.9%
1-4 Units (Junior Liens)	0.176	1.251	0.955	2.905	3.587	1.7%
1-4 Units - Revolving	0.045	0.058	0.725	2.858	2.525	4.9%
Multifamily	-0.004	0.010	0.031	0.279	1.011	3.3%
Non-Residential	0.033	0.037	0.079	0.323	1.128	7.2%
Land	0.019	0.091	0.786	5.829	8.366	1.1%
Non-Mortgage Loans	2.078	1.873	2.377	3.466	4.763	13.2%
Commercial	1.517	1.041	1.274	2.734	4.262	5.4%
Consumer Lns on Deposit	0.039	0.391	0.257	0.313	0.650	0.1%
Home Improvement	4.445	3.078	0.139	2.220	2.723	0.0%
Education	0.011	0.065	0.018	-0.006	0.032	0.1%
Auto	1.388	0.816	0.825	1.591	1.624	1.6%
Mfg Housing	1.963	1.278	0.215	0.561	0.716	0.1%
Consumer Other	1.031	1.059	1.435	2.565	3.068	1.9%
Credit Cards	4.369	3.840	5.199	6.022	8.028	4.0%
Total Loans	0.276	0.306	0.544	1.825	2.136	61.8%
Repossessed Assets	9.528	9.736	10.504	20.353	11.140	0.4%
Construction	13.152	4.214	9.361	10.489	11.903	0.0%
1-4 Dwelling Units	8.758	9.696	10.605	23.065	12.369	0.3%
Multifamily	2.378	10.399	5.909	8.654	13.324	0.0%
Non-Residential	4.042	1.378	3.533	18.204	12.651	0.0%
Land	-0.069	1.918	1.569	8.042	9.687	0.1%
Other	46.454	91.326	42.945	24.942	15.422	0.0%
Total Loans & Repo Assets	0.282	0.315	0.564	1.902	2.192	62.2%
RE Held for Investment	-0.577	0.044	1.274	15.845	2.844	0.0%
Equity Investment	0.001	0.047	0.002	0.000	0.009	0.8%
Other Assets	0.066	0.047	0.038	0.882	0.222	5.6%

*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 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.003	0.006	0.003	0.006	0.000
Mortgage Pool Securities	0.019	0.003	0.083	0.028	0.015
Mortgage Loans	1.532	0.797	3.416	1.964	1.358
Construction 1-4	5.315	3.303	5.420	7.039	5.742
Construction Multifamily	5.420	3.087	3.822	6.372	9.391
Construction NonRes	2.561	1.336	2.197	1.750	4.899
1-4 Units (First Liens)	0.971	0.717	1.966	1.072	0.791
1-4 Units (Junior Liens)	3.587	1.234	12.844	2.491	2.234
1-4 Units - Revolving	2.525	0.349	7.333	2.519	1.196
Multifamily	1.011	1.119	1.708	1.957	0.301
Non-Residential	1.128	0.776	1.303	1.749	1.050
Land	8.366	1.565	7.994	10.097	9.815
Non-Mortgage Loans	4.763	3.028	2.224	2.774	6.885
Commercial	4.262	2.163	1.471	2.142	7.909
Consumer Lns on Deposit	0.650	0.018	0.013	2.817	0.444
Home Improvement	2.723	0.645	3.995	4.006	3.460
Education	0.032	0.000	0.264	0.075	0.114
Auto	1.624	2.401	1.705	1.523	0.916
Mfg Housing	0.716	0.193	1.133	0.787	0.422
Consumer Other	3.068	1.862	1.776	2.499	4.222
Credit Cards	8.028	11.546	8.267	6.185	7.860
Total Loans	2.136	1.089	3.245	2.108	2.904
Repossessed Assets	11.140	1.809	7.042	15.336	13.009
Construction	11.903	0.354	8.264	10.348	19.639
1-4 Dwelling Units	12.369	1.710	6.900	23.780	10.698
Multifamily	13.324	0.806	19.135	16.686	12.550
Non-Residential	12.651	3.343	8.050	21.616	7.638
Land	9.687	5.132	6.098	10.293	15.438
Other	15.422	0.308	25.410	26.364	14.600
Total Loans & Repo Assets	2.192	1.090	3.287	2.304	2.956
RE Held for Investment	2.844	0.000	11.582	0.004	2.496
Equity Investment	0.009	0.000	0.000	0.052	0.000
Other Assets	0.222	0.361	0.280	0.102	0.136

*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 Fourth Quarter 2009

Asset Type	All Regions**	Northeast	Southeast	Central	Western
Cash, Deposits, Securities	0.258	0.826	0.000	0.036	0.004
Mortgage Pool Securities	0.838	1.233	0.941	0.211	0.213
Mortgage Loans	1.053	0.356	1.879	1.243	1.147
Construction 1-4	3.554	1.580	3.921	4.041	3.983
Construction Multifamily	2.623	1.367	3.976	2.668	3.778
Construction NonRes	1.018	0.653	0.829	0.882	1.732
1-4 Units (First Liens)	0.718	0.284	1.110	0.594	0.898
1-4 Units (Junior Liens)	2.410	0.929	5.414	1.532	2.706
1-4 Units - Revolving	1.898	0.252	4.187	1.679	1.251
Multifamily	0.449	0.449	0.820	0.937	0.184
Non-Residential	0.519	0.396	0.545	0.907	0.377
Land	5.007	0.662	3.711	7.965	5.362
Non-Mortgage Loans	3.547	1.950	1.564	1.845	5.420
Commercial	2.777	1.184	1.292	1.333	5.398
Consumer Lns on Deposit	0.407	0.108	0.033	1.922	0.177
Home Improvement	1.694	0.431	0.407	1.746	2.196
Education	0.015	-0.003	0.206	0.044	0.044
Auto	1.347	2.040	1.203	1.096	0.749
Mfg Housing	0.516	0.202	0.928	0.716	-0.034
Consumer Other	2.360	1.345	1.168	1.280	4.138
Credit Cards	6.416	7.447	7.012	4.557	6.486
Total Loans	1.455	0.582	1.848	1.336	2.076
Repossessed Assets	13.514	1.870	9.939	11.388	17.358
Construction	10.466	5.030	12.220	4.147	17.120
1-4 Dwelling Units	15.002	1.838	10.933	17.587	15.651
Multifamily	7.875	6.689	2.688	7.632	13.783
Non-Residential	6.985	1.814	9.457	10.071	4.497
Land	6.263	3.204	4.050	4.921	15.247
Other	27.736	0.830	17.895	22.699	53.854
Total Loans & Repo Assets	1.503	0.583	1.898	1.432	2.135
RE Held for Investment	6.627	0.000	8.396	0.948	12.512
Equity Investment	0.006	0.002	0.000	0.036	0.000
Other Assets	0.407	0.350	0.385	0.614	0.734

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