

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	0.836	9.9%
Mortgage Pool Securities	0.010	0.025	0.008	0.090	0.859	14.2%
Mortgage Loans	0.042	0.037	0.097	0.275	1.183	58.3%
Construction 1-4	0.069	0.029	0.119	0.837	4.239	1.1%
Construction Multifamily	0.074	-0.008	-0.004	0.451	1.734	0.5%
Construction NonRes	0.103	0.049	0.043	-0.013	0.111	0.8%
1-4 Units (First Liens)	0.031	0.035	0.043	0.163	0.873	37.5%
1-4 Units (Junior Liens)	0.190	0.176	1.251	0.955	2.660	3.0%
1-4 Units - Revolving	0.042	0.045	0.058	0.725	2.471	5.3%
Multifamily	0.013	-0.004	0.010	0.031	0.157	2.8%
Non-Residential	0.116	0.033	0.037	0.079	0.197	5.9%
Land	0.033	0.019	0.091	0.786	3.925	1.4%
Non-Mortgage Loans	2.186	2.078	1.873	2.377	2.984	11.0%
Commercial	1.482	1.517	1.041	1.274	2.184	4.8%
Consumer Lns on Deposit	0.129	0.039	0.391	0.257	0.291	0.0%
Home Improvement	0.063	4.445	3.078	0.139	2.097	0.0%
Education	0.053	0.011	0.065	0.018	0.004	0.2%
Auto	1.784	1.388	0.816	0.825	1.332	1.5%
Mfg Housing	2.504	1.963	1.278	0.215	0.572	0.1%
Consumer Other	0.945	1.031	1.059	1.435	2.229	1.6%
Credit Cards	4.934	4.369	3.840	5.199	5.381	3.0%
Total Loans	0.305	0.276	0.306	0.544	1.440	69.3%
Repossessed Assets	7.841	9.528	9.736	10.504	19.413	0.3%
Construction	2.377	13.152	4.214	9.361	11.283	0.0%
1-4 Dwelling Units	8.009	8.758	9.696	10.605	21.416	0.2%
Multifamily	7.267	2.378	10.399	5.909	9.489	0.0%
Non-Residential	10.843	4.042	1.378	3.533	15.619	0.0%
Land	2.446	-0.069	1.918	1.569	7.582	0.0%
Other	9.360	46.454	91.326	42.945	16.926	0.0%
Total Loans & Repo Assets	0.312	0.282	0.315	0.564	1.506	69.6%
RE Held for Investment	0.062	-0.577	0.044	1.274	12.992	0.0%
Equity Investment	0.000	0.001	0.047	0.002	-0.002	1.2%
Other Assets	0.044	0.066	0.047	0.038	0.827	4.9%

*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 2008

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.836	2.397	-0.002	0.037	0.052	0.001
Mortgage Pool Securities	0.859	0.515	2.084	0.456	0.362	1.511
Mortgage Loans	1.183	0.131	1.489	1.082	0.546	1.999
Construction 1-4	4.239	0.907	4.898	1.135	3.494	7.301
Construction Multifamily	1.734	0.185	4.428	0.773	0.372	8.768
Construction NonRes	0.111	-0.015	0.192	0.393	0.037	0.358
1-4 Units (First Liens)	0.873	0.082	0.795	0.543	0.222	1.713
1-4 Units (Junior Liens)	2.660	0.675	2.527	1.765	0.365	8.680
1-4 Units - Revolving	2.471	0.290	3.844	1.964	0.455	3.036
Multifamily	0.157	0.077	0.419	0.441	0.296	0.117
Non-Residential	0.197	0.143	0.195	0.669	0.095	0.015
Land	3.925	0.021	1.738	7.518	3.254	6.151
Non-Mortgage Loans	2.984	1.556	0.874	1.446	1.558	6.238
Commercial	2.184	0.715	0.856	0.952	1.301	6.036
Consumer Lns on Deposit	0.291	0.201	0.024	2.149	0.024	0.053
Home Improvement	2.097	0.362	-1.216	0.144	0.909	2.661
Education	0.004	-0.002	-0.059	0.029	0.000	0.023
Auto	1.332	2.198	1.059	0.955	0.552	0.370
Mfg Housing	0.572	0.096	0.850	0.938	0.074	2.258
Consumer Other	2.229	1.140	0.573	0.735	1.070	8.905
Credit Cards	5.381	6.310	7.126	3.379	3.064	6.001
Total Loans	1.440	0.354	1.437	1.131	0.807	2.627
Repossessed Assets	19.413	2.009	10.620	10.563	8.617	37.496
Construction	11.283	1.958	14.229	0.676	6.082	44.281
1-4 Dwelling Units	21.416	2.423	11.403	16.739	12.999	34.988
Multifamily	9.489	13.938	1.769	4.127	6.884	32.298
Non-Residential	15.619	0.079	8.981	7.654	1.464	1192.428
Land	7.582	0.000	4.461	2.037	3.876	39.015
Other	16.926	0.200	13.071	27.212	10.534	26.940
Total Loans & Repo Assets	1.506	0.356	1.477	1.188	0.830	2.786
RE Held for Investment	12.992	0.000	4.150	0.000	-0.102	59.051
Equity Investment	-0.002	-0.008	0.000	0.001	0.000	0.000
Other Assets	0.827	0.611	0.577	1.779	0.948	1.803

*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 Third Quarter 2008

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.279	0.799	-0.003	0.013	0.020	0.002
Mortgage Pool Securities	0.318	0.172	0.834	0.153	0.122	0.517
Mortgage Loans	0.475	0.142	0.580	0.456	0.218	0.739
Construction 1-4	1.590	0.348	1.829	0.668	1.219	2.664
Construction Multifamily	0.664	0.094	1.710	0.363	0.125	3.075
Construction NonRes	0.056	0.036	0.069	0.182	0.020	0.116
1-4 Units (First Liens)	0.334	0.047	0.290	0.233	0.085	0.630
1-4 Units (Junior Liens)	1.480	1.618	0.990	0.764	0.203	3.497
1-4 Units - Revolving	0.968	0.122	1.565	0.829	0.208	1.120
Multifamily	0.063	0.030	0.136	0.249	0.129	0.042
Non-Residential	0.100	0.088	0.075	0.306	0.101	-0.011
Land	1.476	0.141	0.761	2.867	1.148	2.084
Non-Mortgage Loans	2.458	1.032	1.475	1.095	1.166	4.802
Commercial	1.504	0.429	1.322	0.506	0.649	3.742
Consumer Lns on Deposit	0.310	0.223	0.034	2.276	0.037	0.027
Home Improvement	1.994	0.200	-2.097	0.330	0.586	2.712
Education	0.027	0.033	0.117	0.023	0.000	0.007
Auto	1.022	1.199	0.444	0.750	0.641	1.104
Mfg Housing	0.826	0.323	0.839	0.868	0.161	-0.429
Consumer Other	1.523	0.896	1.040	0.617	0.727	4.065
Credit Cards	5.029	4.144	6.323	2.765	2.431	5.973
Total Loans	0.730	0.271	0.751	0.533	0.460	1.191
Repossessed Assets	12.889	1.568	6.130	7.771	7.055	22.200
Construction	10.973	2.552	10.183	2.290	7.543	32.003
1-4 Dwelling Units	13.112	1.591	6.413	10.359	7.074	19.878
Multifamily	8.247	5.950	1.199	4.100	24.296	11.973
Non-Residential	6.506	0.286	6.290	4.535	0.961	398.303
Land	3.501	0.003	1.834	1.263	15.123	15.048
Other	56.310	3.391	12.484	22.712	38.876	205.392
Total Loans & Repo Assets	0.759	0.271	0.767	0.561	0.472	1.256
RE Held for Investment	4.780	0.000	1.383	-0.002	1.782	19.923
Equity Investment	0.001	0.002	0.000	0.002	0.000	0.000
Other Assets	0.305	0.206	0.352	0.612	0.664	0.608

*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.

**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.