

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

Asset Type	2001	2002	2003	2004	2005	Percent of Total Assets**
Cash, Deposits, Securities	0.019	0.016	0.013	0.040	0.042	5.7%
Mortgage Pool Securities	-0.001	0.000	0.000	0.010	0.025	11.6%
Mortgage Loans	0.065	0.069	0.045	0.040	0.037	68.3%
Construction 1-4	0.198	0.183	0.088	0.067	0.057	1.2%
Construction Multifamily	0.150	0.048	0.078	0.073	0.029	0.3%
Construction NonRes	0.032	0.007	0.418	0.104	0.083	0.4%
1-4 Dwelling Units	0.057	0.074	0.039	0.035	0.041	50.5%
1-4 Units - Revolving	0.069	0.042	0.052	0.040	0.046	6.2%
Multifamily	0.001	-0.002	0.007	0.013	-0.005	4.6%
Non-Residential	0.187	0.086	0.081	0.113	0.019	3.7%
Land	0.086	0.089	0.061	0.032	0.026	0.9%
Non-Mortgage Loans	1.860	1.966	2.292	2.085	1.865	9.1%
Commercial	1.347	2.125	1.247	1.387	1.487	3.0%
Consumer Lns on Deposit	0.036	0.071	0.048	0.128	0.053	0.0%
Home Improvement	0.183	0.548	1.245	0.111	2.525	0.0%
Education	0.002	0.086	0.137	0.052	0.024	0.1%
Auto	1.160	1.472	2.191	1.785	1.416	2.1%
Mfg Housing	1.505	1.246	0.907	2.374	2.318	0.1%
Consumer Other	1.428	2.134	1.381	0.883	0.988	1.8%
Credit Cards	5.544	3.679	6.489	4.851	3.788	2.0%
Total Loans	0.313	0.328	0.347	0.293	0.254	77.4%
Repossessed Assets	14.839	13.004	15.538	8.017	10.065	0.0%
Construction	3.995	3.217	8.652	2.853	5.150	0.0%
1-4 Dwelling Units	12.642	13.236	17.898	8.088	9.771	0.0%
Multifamily	3.047	5.346	9.322	6.508	6.903	0.0%
Non-Residential	7.747	4.857	9.407	12.200	11.524	0.0%
Land	2.458	5.005	1.579	2.571	1.567	0.0%
Other	80.453	49.208	37.775	9.811	26.723	0.0%
Total Loans & Repo Assets	0.333	0.346	0.367	0.299	0.261	77.4%
RE Held for Investment	0.090	-0.027	0.776	0.062	-0.619	0.0%
Equity Investment	0.083	0.122	0.005	0.000	0.001	1.2%
Other Assets	0.079	0.073	0.046	0.043	0.052	3.8%

*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 average 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 2005

Asset Type	All Regions	Northeast	Southeast	Midwest	West
Cash, Deposits, Securities	0.042	0.122	0.022	0.001	0.005
Mortgage Pool Securities	0.025	0.001	0.127	0.000	0.001
Mortgage Loans	0.037	0.028	0.057	0.050	0.033
Construction 1-4	0.057	0.061	0.122	-0.016	0.041
Construction Multifamily	0.029	-0.032	0.026	0.056	0.055
Construction NonRes	0.083	0.015	0.255	0.045	-0.008
1-4 Dwelling Units	0.041	0.025	0.058	0.043	0.041
1-4 Units - Revolving	0.046	0.060	0.073	0.075	0.025
Multifamily	-0.005	0.007	0.008	0.059	-0.013
Non-Residential	0.019	0.030	0.009	0.090	-0.035
Land	0.026	0.063	0.016	0.026	0.004
Non-Mortgage Loans	1.865	1.609	2.527	1.032	1.967
Commercial	1.487	0.446	2.202	0.798	2.289
Consumer Lns on Deposit	0.053	0.041	0.108	0.009	0.061
Home Improvement	2.525	3.091	-1.530	0.789	2.350
Education	0.024	0.000	0.522	0.002	0.035
Auto	1.416	0.752	0.602	0.582	2.333
Mfg Housing	2.318	0.439	1.465	0.229	4.313
Consumer Other	0.988	1.145	1.267	0.605	0.512
Credit Cards	3.788	4.837	6.268	1.596	2.212
Total Loans	0.254	0.258	0.470	0.286	0.170
Repossessed Assets	10.065	12.578	9.381	5.165	11.180
Construction	5.150	0.000	0.474	5.349	13.848
1-4 Dwelling Units	9.771	3.996	10.660	4.328	11.530
Multifamily	6.903	36.610	1.068	1.150	0.000
Non-Residential	11.524	12.116	15.633	7.531	6.928
Land	1.567	-0.204	1.605	2.904	0.000
Other	26.723	83.588	8.965	6.143	11.914
Total Loans & Repo Assets	0.261	0.263	0.481	0.291	0.176
RE Held for Investment	-0.619	0.000	0.000	0.039	-2.722
Equity Investment	0.001	0.006	0.001	0.000	0.000
Other Assets	0.052	0.018	0.073	0.573	0.015

*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.

Thrift Industry Charge-Off Rates by Asset Types
Annualized Charge-Off Rates, Percent of Average Assets
Twelve Quarter Average*, as of the Third Quarter 2005

Asset Type	All Regions	Northeast	Southeast	Midwest	West
Cash, Deposits, Securities	0.019	0.041	0.027	0.000	0.003
Mortgage Pool Securities	0.011	0.000	0.058	0.000	0.001
Mortgage Loans	0.047	0.043	0.061	0.076	0.039
Construction 1-4	0.079	0.050	0.143	0.072	0.049
Construction Multifamily	0.045	-0.021	0.068	0.028	0.159
Construction NonRes	0.193	0.069	0.191	0.221	0.260
1-4 Dwelling Units	0.046	0.038	0.060	0.044	0.047
1-4 Units - Revolving	0.046	0.048	0.073	0.057	0.031
Multifamily	0.003	0.031	-0.004	0.089	-0.008
Non-Residential	0.075	0.086	0.052	0.205	-0.005
Land	0.037	0.044	0.033	0.099	-0.011
Non-Mortgage Loans	2.140	1.706	3.153	1.049	2.302
Commercial	1.561	0.754	2.478	0.904	2.230
Consumer Lns on Deposit	0.060	0.027	0.119	0.026	0.079
Home Improvement	1.396	1.916	-0.184	0.503	2.570
Education	0.076	0.011	0.585	0.027	0.256
Auto	1.778	0.803	0.925	0.539	3.122
Mfg Housing	1.628	0.990	1.107	0.397	3.515
Consumer Other	1.322	1.139	1.711	0.580	0.726
Credit Cards	5.047	5.047	9.922	1.803	3.102
Total Loans	0.313	0.297	0.686	0.315	0.189
Repossessed Assets	11.323	6.836	12.276	3.853	15.528
Construction	5.445	2.000	3.335	2.324	12.573
1-4 Dwelling Units	12.484	3.558	11.104	3.679	17.694
Multifamily	6.959	13.870	7.979	4.287	13.569
Non-Residential	8.446	8.095	9.497	6.397	8.864
Land	1.564	1.781	1.151	2.393	2.685
Other	27.467	31.577	51.306	13.077	13.325
Total Loans & Repo Assets	0.324	0.302	0.707	0.320	0.203
RE Held for Investment	0.092	0.354	2.011	-0.009	-0.826
Equity Investment	0.003	0.002	0.014	0.000	0.000
Other Assets	0.050	0.016	0.071	0.492	0.014

*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by the average balance. The charge-off rates for twelve quarters are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates.