

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

Asset Type	2003	2004	2005	2006	2007	Percent of Total Assets**
Cash, Deposits, Securities	0.013	0.040	0.003	-0.001	0.158	8.7%
Mortgage Pool Securities	0.000	0.010	0.024	0.008	0.090	13.8%
Mortgage Loans	0.045	0.040	0.036	0.097	0.275	61.1%
Construction 1-4	0.088	0.067	0.028	0.119	0.836	1.2%
Construction Multifamily	0.078	0.073	-0.008	-0.004	0.447	0.4%
Construction NonRes	0.418	0.104	0.047	0.043	-0.013	0.6%
1-4 Dwelling Units	0.039	0.035	0.040	0.117	0.217	41.5%
1-4 Units - Revolving	0.052	0.040	0.044	0.058	0.731	7.5%
Multifamily	0.007	0.013	-0.004	0.007	0.031	4.1%
Non-Residential	0.081	0.113	0.031	0.037	0.079	4.7%
Land	0.061	0.032	0.018	0.091	0.779	1.3%
Non-Mortgage Loans	2.292	2.085	1.997	1.871	2.372	9.4%
Commercial	1.247	1.387	1.488	1.037	1.264	3.8%
Consumer Lns on Deposit	0.048	0.128	0.038	0.391	0.257	0.0%
Home Improvement	1.245	0.111	3.622	3.078	0.139	0.0%
Education	0.137	0.052	0.012	0.065	0.018	0.1%
Auto	2.191	1.785	1.373	0.816	0.825	1.3%
Mfg Housing	0.907	2.374	1.825	1.278	0.215	0.0%
Consumer Other	1.381	0.883	1.007	1.059	1.435	2.9%
Credit Cards	6.489	4.851	4.120	3.839	5.198	2.5%
Total Loans	0.347	0.293	0.270	0.305	0.544	70.4%
Repossessed Assets	15.538	8.017	9.396	9.744	10.498	0.2%
Construction	8.652	2.853	10.664	4.214	9.344	0.0%
1-4 Dwelling Units	17.898	8.088	8.674	9.707	10.599	0.2%
Multifamily	9.322	6.508	2.803	10.399	5.912	0.0%
Non-Residential	9.407	12.200	3.855	1.376	3.534	0.0%
Land	1.579	2.571	-0.094	1.918	1.570	0.0%
Other	37.775	9.811	44.622	91.326	42.945	0.0%
Total Loans & Repo Assets	0.367	0.299	0.276	0.314	0.563	70.6%
RE Held for Investment	0.776	0.062	-0.624	0.044	1.274	0.0%
Equity Investment	0.005	0.000	0.001	0.000	0.002	1.3%
Other Assets	0.046	0.043	0.064	0.047	0.038	4.8%

*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 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 2007

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.158	0.469	0.000	0.000	0.000	-0.001
Mortgage Pool Securities	0.090	0.000	0.426	0.003	0.002	0.018
Mortgage Loans	0.275	0.053	0.362	0.302	0.135	0.364
Construction 1-4	0.836	0.118	0.551	0.853	0.973	1.208
Construction Multifamily	0.447	0.110	1.128	0.501	0.018	0.944
Construction NonRes	-0.013	0.009	-0.115	0.023	0.000	0.005
1-4 Dwelling Units	0.217	0.048	0.200	0.144	0.053	0.345
1-4 Units - Revolving	0.731	0.075	1.311	0.517	0.170	0.701
Multifamily	0.031	0.004	0.069	0.233	0.046	0.016
Non-Residential	0.079	0.096	0.033	0.221	0.084	-0.026
Land	0.779	0.118	0.302	2.001	0.367	0.722
Non-Mortgage Loans	2.372	0.892	1.263	1.074	1.074	4.878
Commercial	1.264	0.329	1.342	0.585	0.082	3.178
Consumer Lns on Deposit	0.257	0.144	0.039	1.818	0.025	0.136
Home Improvement	0.139	0.153	-2.162	0.770	0.616	0.448
Education	0.018	0.012	0.100	0.024	0.000	0.012
Auto	0.825	1.110	0.185	0.750	0.695	-0.241
Mfg Housing	0.215	0.290	0.735	0.285	0.281	-3.624
Consumer Other	1.435	0.800	0.882	0.532	0.875	3.870
Credit Cards	5.198	3.636	6.265	2.695	2.741	6.190
Total Loans	0.544	0.182	0.494	0.398	0.380	0.815
Repossessed Assets	10.498	1.651	6.321	7.598	6.740	14.811
Construction	9.344	3.783	15.787	0.695	9.500	28.259
1-4 Dwelling Units	10.599	1.858	6.735	8.264	6.059	13.668
Multifamily	5.912	2.425	-13.327	3.100	18.909	2.345
Non-Residential	3.534	0.779	9.684	6.090	0.884	2.520
Land	1.570	0.036	1.201	3.478	1.145	3.932
Other	42.945	1.869	12.758	30.069	45.351	104.790
Total Loans & Repo Assets	0.563	0.183	0.507	0.420	0.390	0.848
RE Held for Investment	1.274	0.000	0.000	-0.157	5.322	0.699
Equity Investment	0.002	0.010	0.000	0.002	0.000	0.000
Other Assets	0.038	0.003	0.243	0.138	0.426	0.001

*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 Fourth Quarter 2007

Asset Type	All Regions**	Northeast	Southeast	Central	Midwest	West
Cash, Deposits, Securities	0.053	0.159	-0.002	-0.006	0.003	0.002
Mortgage Pool Securities	0.041	0.000	0.202	0.002	0.002	0.014
Mortgage Loans	0.136	0.116	0.144	0.148	0.077	0.149
Construction 1-4	0.328	0.053	0.219	0.425	0.338	0.450
Construction Multifamily	0.145	0.028	0.370	0.180	0.043	0.237
Construction NonRes	0.027	0.037	-0.031	0.111	0.029	0.007
1-4 Dwelling Units	0.125	0.144	0.080	0.080	0.040	0.150
1-4 Units - Revolving	0.278	0.043	0.494	0.282	0.108	0.245
Multifamily	0.012	0.004	0.021	0.123	0.054	0.001
Non-Residential	0.050	0.053	0.017	0.142	0.099	-0.028
Land	0.296	0.112	0.158	0.706	0.140	0.242
Non-Mortgage Loans	2.108	0.845	1.862	1.020	0.983	3.687
Commercial	1.274	0.319	1.546	0.610	0.409	2.709
Consumer Lns on Deposit	0.229	0.174	0.048	1.777	0.033	-0.084
Home Improvement	2.554	0.135	-2.505	0.381	0.503	4.019
Education	0.031	0.036	0.176	0.016	0.004	0.005
Auto	1.009	0.754	0.204	0.751	0.691	1.525
Mfg Housing	1.152	0.382	0.991	0.925	0.190	-0.167
Consumer Other	1.175	0.872	1.223	0.569	0.626	1.842
Credit Cards	4.469	3.318	6.958	2.333	1.969	5.212
Total Loans	0.375	0.212	0.455	0.248	0.305	0.471
Repossessed Assets	9.921	2.036	3.997	8.087	5.866	14.462
Construction	8.904	1.892	8.698	2.146	7.287	21.795
1-4 Dwelling Units	9.684	1.904	3.923	9.582	4.399	12.621
Multifamily	6.230	10.208	0.784	3.919	23.561	1.669
Non-Residential	2.984	0.262	6.585	4.175	2.368	2.014
Land	1.139	0.092	0.374	1.159	14.144	2.196
Other	60.241	5.775	11.631	23.288	37.273	220.343
Total Loans & Repo Assets	0.387	0.213	0.461	0.266	0.312	0.489
RE Held for Investment	0.247	0.000	0.000	-0.002	1.788	-0.606
Equity Investment	0.001	0.005	0.000	0.002	0.000	0.000
Other Assets	0.050	0.008	0.220	0.071	0.574	0.012

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