First Quarter 2009 Thrift Industry Report
Economic Data

June 2, 2009
First Quarter 2009 Index of Charts
Economic Data

- Gross Domestic Product 1
- Contributions to Gross Domestic Product 2
- Unemployment Rate 3
- Nonfarm Employment and Underemployment Rates 4
- Retail Sales 5
- Inflation Falling 6
- New and Existing Home Sales 7
- New and Existing Homes Supply 8
- S&P / Case-Shiller Home Price Indices 9
- S&P / Case-Shiller Home Price Indices Year-over-Year Change, 20-City Composite 10
- Dangerous Rise in Negative Equity 11
- Mortgage Loan Performance by Borrower Type 12
- Loss Severity by Loan Type 13
- Treasury Yield Curves 14
GROSS DOMESTIC PRODUCT

Quarterly Percent Change (Annualized)

Recession

Source: Bureau of Economic Analysis
Office of Thrift Supervision / June 2009
CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT

Quarterly Percent Change (Annualized)

Source: Bureau of Economic Analysis
GDP: Gross Domestic Product; PCE: Personal Consumption Expenditures
Office of Thrift Supervision / June 2009
UNEMPLOYMENT RATE

Source: Bureau of Labor Statistics
Office of Thrift Supervision / June 2009
Source: US Census Bureau, as of March 2009.
Office of Thrift Supervision / June 2009
INFLATION FALLING

CPI: Consumer Price Index
Office of Thrift Supervision / June 2009
NEW AND EXISTING HOME SALES

Thousands of Homes

- Existing Home Sales
- New One-Family Home Sales

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / June 2009
NEW AND EXISTING HOMES SUPPLY

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / June 2009
S&P / CASE-SHILLER HOME PRICE INDICES

Year-Over-Year Percent Change

10-City Composite
20-City Composite

Recession

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / June 2009
CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (MARCH 2008 - MARCH 2009)
20-CITY COMPOSITE INDEX   -18.7%

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / June 2009
DANGEROUS RISE IN NEGATIVE EQUITY

Number of Underwater Homeowners (Thousands)

- Estimated
- Projected

Sources: Equifax, Moody's Economy.com
Office of Thrift Supervision / June 2009
MORTGAGE LOAN PERFORMANCE

By Borrower Type as of February 2009

Sources: First American Loan Performance, CPR/CDR
Office of Thrift Supervision / June 2009
LOSS SEVERITY
By Loan Type as of February 2009

Sources: First American Loan Performance, CPR/CDR
Option ARM mortgage data between August 2003 and May 2005 are not available or have a value of zero.
Office of Thrift Supervision / June 2009
TREASURY YIELD CURVES

TREASURY CONSTANT MATURITY YIELD

March 31, 2008
December 31, 2008
May 29, 2009

Sources: Federal Reserve, Bloomberg
Office of Thrift Supervision / June 2009