Second Quarter 2009 Thrift Industry Report
Economic Data
August 26, 2009
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GROSS DOMESTIC PRODUCT
As of June 2009

Quarterly Percent Change (Annualized)

Recession

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

Quarterly Percent Change (Annualized)

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

Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009
UNDERUTILIZATION RATE
As of July 2009

Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009
NONFARM EMPLOYMENT AND UNEMPLOYMENT RATE
As of July 2009

Unemployment Rate (Percent)

Monthly Changes in Nonfarm Employment (Thousands)

- Monthly changes in non-farm employment (R)
- Unemployment rate (L)

Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009
RETAIL SALES
As of July 2009

Annual Percentage Change

Source: U.S. Census Bureau.
Office of Thrift Supervision / August 2009
INFLATION FALLING
As of July 2009

Annual Percentage Change

-2.1
1.5

Source: Bureau of Labor Statistics
CPI: Consumer Price Index
Office of Thrift Supervision / August 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 / August 2009
MORTGAGE ORIGINATIONS
As of March 2009

$ Trillions

- Purchases
- Refinances

Sources: Federal Reserve Board, Moody’s Economy.com
Office of Thrift Supervision / August 2009
ARM SHARE OF MORTGAGE ORIGINATIONS
As of March 2009

Source: Mortgage Bankers Association
Office of Thrift Supervision / August 2009
CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (JUNE 2008 - JUNE 2009)
20-CITY COMPOSITE INDEX    -15.4%

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / August 2009
OPTION-ARM RESET PROJECTIONS
$ in Millions

Source: Moody’s Economy.com
Office of Thrift Supervision / August 2009
MORTGAGE LOAN PERFORMANCE

By Borrower Type as of May 2009

60+ Days Serious Delinquency Rate (% of active loan balance)

Sources: First American Loan Performance, CPR/CDR
Office of Thrift Supervision / August 2009