Second Quarter 2010 Thrift Industry Report
Economic Data – Internal Distribution
August 25, 2010
Second Quarter 2010 Index of Charts
Economic Data

- Gross Domestic Product
- Unemployment and Underemployment Rates
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UNEMPLOYMENT AND UNDEREMPLOYMENT RATES
As of July 2010

Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2010
INFLATION
As of July 2010

Annual Percentage Change

- All-items CPI
- Core CPI
- Recession

Source: Bureau of Labor Statistics
CPI: Consumer Price Index, Core CPI: CPI less food and energy.
Office of Thrift Supervision / August 2010
NEW AND EXISTING HOME SALES
As of June 2010

Thousands of Homes

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / August 2010
NEW AND EXISTING HOMES SUPPLY
As of June 2010

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / August 2010
S&P / CASE-SHILLER HOME PRICE INDICES
As of May 2010

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / August 2010
RESIDENTIAL VS. COMMERCIAL PROPERTY PRICES
As of May 2010

Sources: S&P / Case-Shiller Home Price Indices and Moody’s / MIT Office of Thrift Supervision / August 2010
COMMERCIAL PROPERTY PRICE GROWTH RATES BY SECTOR
As of First Quarter 2010

Year-Over-Year Price Growth Rate (%)


-40 -30 -20 -10 0 10 20 30

Apartment  Industrial  Office  Retail

Source: Moody’s / MIT
Office of Thrift Supervision / August 2010
VACANCY RATES BY PROPERTY TYPE
As of Second Quarter 2010

Source: U.S. Census Bureau and CB Richard Ellis
TROUBLED RESIDENTIAL FIRST MORTGAGE LOANS
As of June 2010

Source: First American Loan Performance database of over 45 million active mortgage loans.
Data are provided monthly by participating US mortgage lenders of all types.
Troubled mortgage loans include mortgage loans 90 days or more past due or in nonaccrual status and repossessed assets.
Office of Thrift Supervision / August 2010
TREASURY YIELD CURVES

Treasury Constant Maturity Yield

June 30, 2009
March 31, 2010
June 30, 2010
August 13, 2010

Sources: Federal Reserve, Bloomberg
Office of Thrift Supervision / August 2010