Third Quarter 2009 Thrift Industry Report
Economic Data
November 24, 2009
GROSS DOMESTIC PRODUCT
As of September 2009

Quarterly Percent Change (Annualized)

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

Quarterly Percent Change (Annualized)

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

Source: Bureau of Labor Statistics
Office of Thrift Supervision / November 2009
### Change in Total Nonfarm Employment

#### December 2007 through October 2009

<table>
<thead>
<tr>
<th>Category</th>
<th>Change (Thousands of Jobs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>-2,105</td>
</tr>
<tr>
<td>Construction</td>
<td>-1,589</td>
</tr>
<tr>
<td>Prof. &amp; Bus. Services</td>
<td>-1,400</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>-948</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-551</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-420</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>-400</td>
</tr>
<tr>
<td>Transp. &amp; Warehousing</td>
<td>-399</td>
</tr>
<tr>
<td>Information</td>
<td>-198</td>
</tr>
<tr>
<td>Other Services</td>
<td>-125</td>
</tr>
<tr>
<td>Mining &amp; Logging</td>
<td>-38</td>
</tr>
<tr>
<td>Utilities</td>
<td>12</td>
</tr>
<tr>
<td>Government</td>
<td>122</td>
</tr>
<tr>
<td>Educ. &amp; Health Services</td>
<td>855</td>
</tr>
</tbody>
</table>

**Source:** Bureau of Labor Statistics

Office of Thrift Supervision / November 2009
UNDEREMPLOYMENT RATE
As of October 2009

Source: Bureau of Labor Statistics
Office of Thrift Supervision / November 2009
RETAIL SALES
As of October 2009

Annual Percentage Change

Source: U.S. Census Bureau.
Office of Thrift Supervision / November 2009
INFLATION
As of October 2009

Annual Percentage Change

-4 -2 0 2 4 6 8


-4 -2 -1 0 1 2 3 4

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 / November 2009
NEW AND EXISTING HOME SALES
As of October (Existing) and September (New) 2009

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / November 2009
NEW AND EXISTING HOMES SUPPLY
As of October (Existing) and September (New) 2009

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

Year-Over-Year Percent Change

10-City Composite
20-City Composite
Recession

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / November 2009
CASE-SHILLER HOME PRICE INDEX:
RECESSION CHANGE (DECEMBER 2007 - AUGUST 2009)
20-CITY COMPOSITE INDEX   -22.1%

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / November 2009
MORTGAGE LOAN PERFORMANCE
By Borrower Type as of September 2009

Sources: First American CoreLogic Servicing and Securities data bases.
These two data sets include residential loans either held in portfolio as whole loans or securitized as of September 2009.
These data bases are estimated to represent approximately 80 percent of all active first mortgages in the U.S.
Office of Thrift Supervision / November 2009
90+ DAYS SERIOUS DELINQUENCY RATE FOR ALL LOANS
As of September 2009

Sources: First American CoreLogic Servicing and Securities data bases.
These two data sets include residential loans either held in portfolio as whole loans or securitized as of September 2009.
These data bases are estimated to represent approximately 80 percent of all active first mortgages in the U.S.
Office of Thrift Supervision / November 2009
OPTION-ARM RESET PROJECTIONS

$ in Millions

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd Half '09</td>
<td></td>
</tr>
<tr>
<td>July '09-July '10</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>100,000</td>
</tr>
<tr>
<td>2011</td>
<td>200,000</td>
</tr>
<tr>
<td>2012</td>
<td>300,000</td>
</tr>
<tr>
<td>Total</td>
<td>$262,300</td>
</tr>
<tr>
<td># of Loans</td>
<td>665,477</td>
</tr>
</tbody>
</table>

Sources: Moody’s Economy.com, First American Loan Performance
Office of Thrift Supervision / November 2009
TREASURY YIELD CURVES

Treasury Constant Maturity Yield

- September 30, 2008
- June 30, 2009
- September 30, 2009
- November 20, 2009

3-Month 6-Month 1-Year 2-Year 5-Year 10-Year 30-Year

September 30, 2008
June 30, 2009
September 30, 2009
November 20, 2009

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