Fourth Quarter 2008 Index of Charts
Economic Data

- Contributions to Gross Domestic Product
- Unemployment Rate
- Loss of Nonfarm Employment by Industry
- Personal Consumption Expenditures and Unemployment Rate
- New and Existing Home Sales
- Inventory-to-Sales Ratio
- S&P / Case-Shiller Home Price Indices
- Year-Over-Year Change: 20-City Composite
- Unemployment Rates
- Rising Delinquencies Among Prime Borrowers
- Treasury Yield Curves
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 / February 2009
UNEMPLOYMENT RATE

Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2009
MORE THAN 2 MILLION JOBS LOST IN THE PAST YEAR

CUMULATIVE LOSS OF NONFARM EMPLOYMENT BY INDUSTRY
AS OF DECEMBER 2008

-2,589
-791
-632
-579
-522
-167
-148
372

TOTAL Manufacturing Construction Employment Services Retail Trade Leisure & Hospitality Financial Services Health Care

Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2009
PERSONAL CONSUMPTION EXPENDITURES AND UNEMPLOYMENT RATE

As of January 2009

Sources: Bureau of Labor Statistics, Bureau of Economic Analysis
Office of Thrift Supervision / February 2009
INVENTORY-TO-SALES RATIO

Months of Supply

Existing
New

Sources: Bureau of Census, National Association of Realtors, Moody's Economy.com
Office of Thrift Supervision / February 2009
S&P / CASE-SHILLER HOME PRICE INDICES

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2009
CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (NOV. 2007 - NOV. 2008)
20-CITY COMPOSITE INDEX  -18.2%

Sources: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2009
RISING DELINQUENCIES AMONG PRIME BORROWERS

MORTGAGE LOAN PERFORMANCE BY BORROWER TYPE
AS OF NOVEMBER 2008

Sources: First American Loan Performance, CPR / CDR
Office of Thrift Supervision / February 2009
TREASURY YIELD CURVES

Treasury Constant Maturity Yield

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