Fourth Quarter 2009 Index of Charts
Economic Data

- Gross Domestic Product 1
- Contributions to Gross Domestic Product 2
- Unemployment Rate 3
- Change in Total Nonfarm Employment 4
  - Recession Change, Dec 2007 - Jan 2010
- Change in Total Nonfarm Employment 5
  - Monthly Change, Dec 2009 - Jan 2010
- Underemployment Rate 6
- Retail Sales 7
- Inflation 8
- New and Existing Home Sales 9
- New and Existing Homes Supply 10
- S&P / Case-Shiller Home Price Indices 11
  - Recession Change, Dec 2007 - Nov 2009 12
  - Year-Over-Year Change, Nov 2008 - Nov 2009 13
- S&P / Case-Shiller Home Price Indices 14
- Mortgage Loan Performance by Borrower Type 15
- 90+ Days Serious Delinquency Rate, All Loans 16
- Option-ARM Recast Estimate 17
- Treasury Yield Curves 18
GROSS DOMESTIC PRODUCT
As of December 2009

Quarterly Percent Change (Annualized)

Recession

Source: Bureau of Economic Analysis
Office of Thrift Supervision / February 2010
CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT
As of December 2009

Quarterly Percent Change (Annualized)

Source: Bureau of Economic Analysis
GDP: Gross Domestic Product; PCE: Personal Consumption Expenditures
Office of Thrift Supervision / February 2010
CHANGE IN TOTAL NONFARM EMPLOYMENT
December 2007 through January 2010

Thousands of Jobs (Net Loss -8,424)

- Manufacturing: -2,186
- Construction: -1,866
- Prof. & Bus. Services: -1,521
- Retail Trade: -1,168
- Financial Activities: -584
- Leisure & Hospitality: -566
- Wholesale Trade: -490
- Transp. & Warehousing: -412
- Information: -270
- Other Services: -197
- Mining & Logging: -58
- Utilities: 3
- Government: 95
- Educ. & Health Services: 796

Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2010
CHANGE IN TOTAL NONFARM EMPLOYMENT
December 2009 through January 2010

Thousands of Jobs (Net Loss -20)

Prof. & Bus. Services: 44
Retail Trade: 42
Educ. & Health Services: 16
Manufacturing: 11
Mining & Logging: 4
Other Services: 3
Utilities: 1
Information: 0
Government: -8
Wholesale Trade: -9
Leisure & Hospitality: -14
Financial Activities: -16
Transp. & Warehousing: -19
Construction: -75

Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2010
UNDEREMPLOYMENT RATE
As of January 2010

Source: Bureau of Labor Statistics
Office of Thrift Supervision / February 2010
RETAIL SALES
As of January 2010

Annual Percentage Change

-12% -8% -4% 0% 4% 8% 12%


ALL
Less Autos
Less Autos & Gas
Recession

Source: U.S. Census Bureau.
Office of Thrift Supervision / February 2010
INFLATION
As of January 2010

Annual Percentage Change

-4 -2 0 2 4 6 8


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 / February 2010
NEW AND EXISTING HOME SALES
As of December 2009

Thousands of Homes

Existing Home Sales
New One-Family Home Sales

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / February 2010
NEW AND EXISTING HOMES SUPPLY
As of December 2009

Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / February 2010
S&P / CASE-SHILLER HOME PRICE INDICES
As of December 2009

Year-Over-Year Percent Change

- 10-City Composite
- 20-City Composite

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2010
Case-Shiller Home Price Index: Recession Change (December 2007 - December 2009)

20-City Composite Index -21.1%

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2010
CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (DECEMBER 2008 - DECEMBER 2009) 20-CITY COMPOSITE INDEX -3.1%

Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / February 2010
MORTGAGE LOAN PERFORMANCE
By Borrower Type as of December 2009

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.
Office of Thrift Supervision / February 2010
90+ DAYS SERIOUS DELINQUENCY RATE FOR ALL LOANS
As of December 2009

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.
Office of Thrift Supervision / February 2010
OPTION-ARM RECAST ESTIMATE
As of December 2009

Note: A total of 1 million option ARMs ($411 billion) were originated and 505 thousand ($206 billion) were active as of December 2009. The data are estimated from First American Loan Performance database for non-agency mortgage loans securitized in the United States.

Source: OTS estimate based on First American Loan Performance database of over 45 million active mortgage loans.
Data are provided monthly by participating US mortgage lenders of all types.
Office of Thrift Supervision / February 2010
TREASURY YIELD CURVES

Treasury Constant Maturity Yield

- December 31, 2008
- September 30, 2009
- December 31, 2009
- February 22, 2010

Sources: Federal Reserve, Bloomberg
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