



Second Quarter 2009 Thrift Industry Report

Economic Data

August 26, 2009

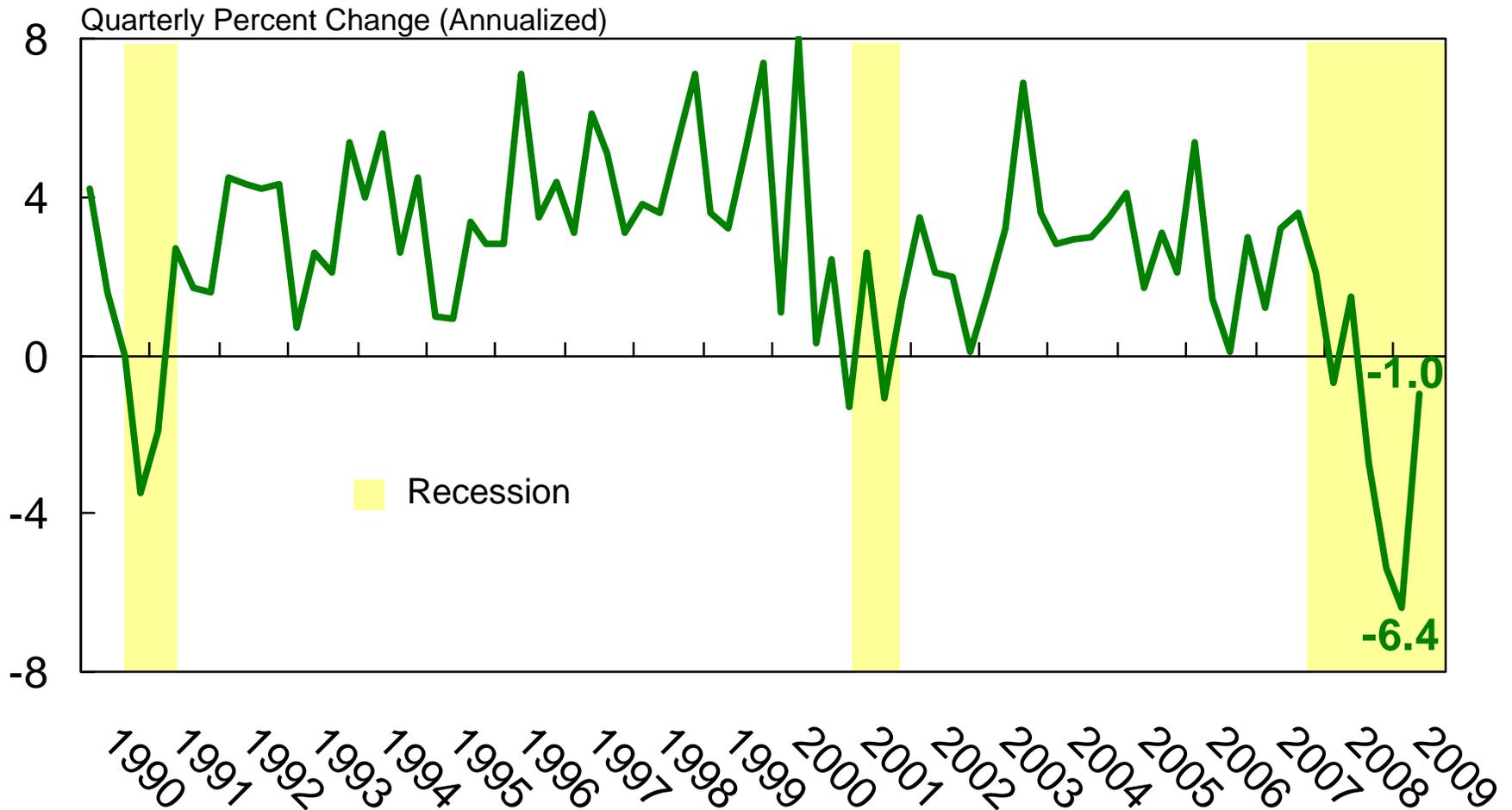


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GROSS DOMESTIC PRODUCT

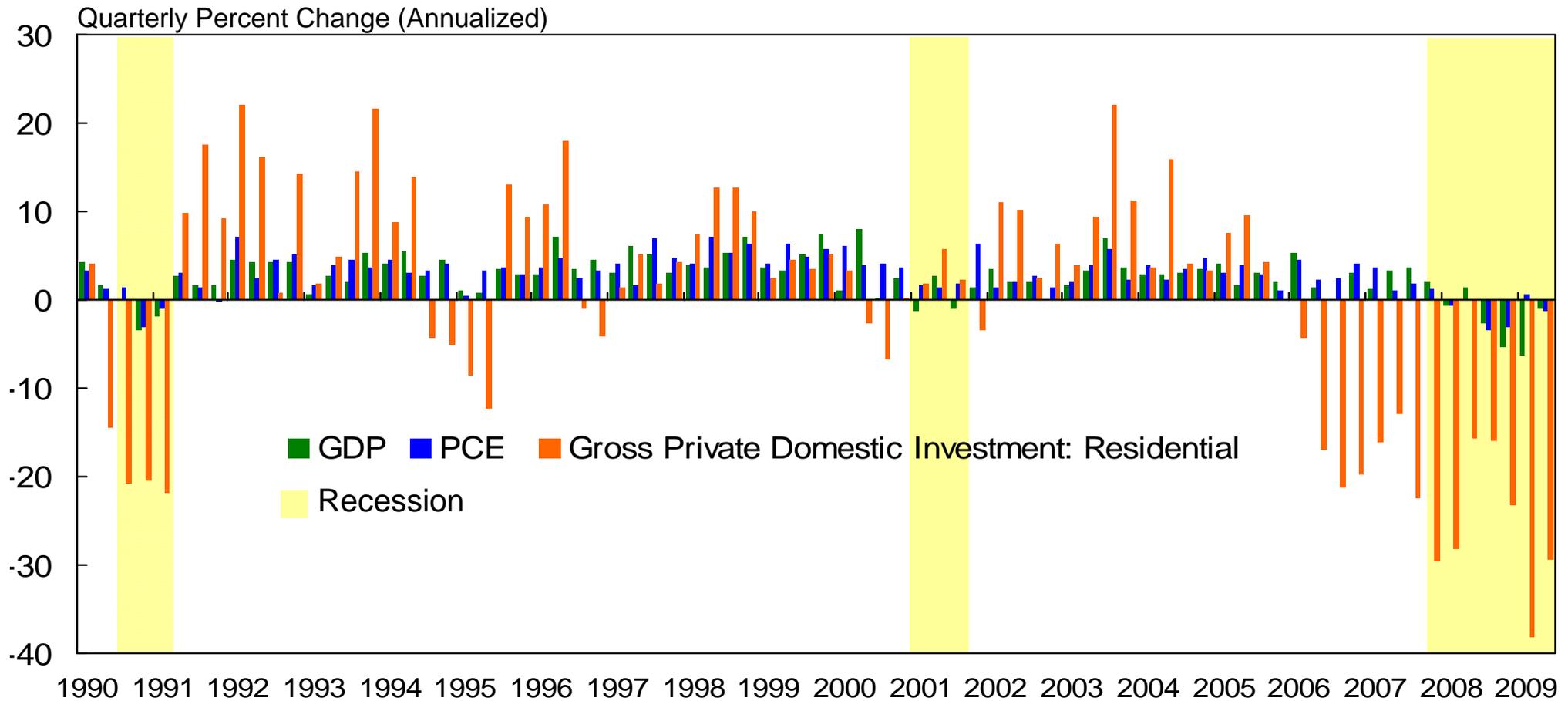
As of June 2009



Source: Bureau of Economic Analysis
Office of Thrift Supervision / August 2009

CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT

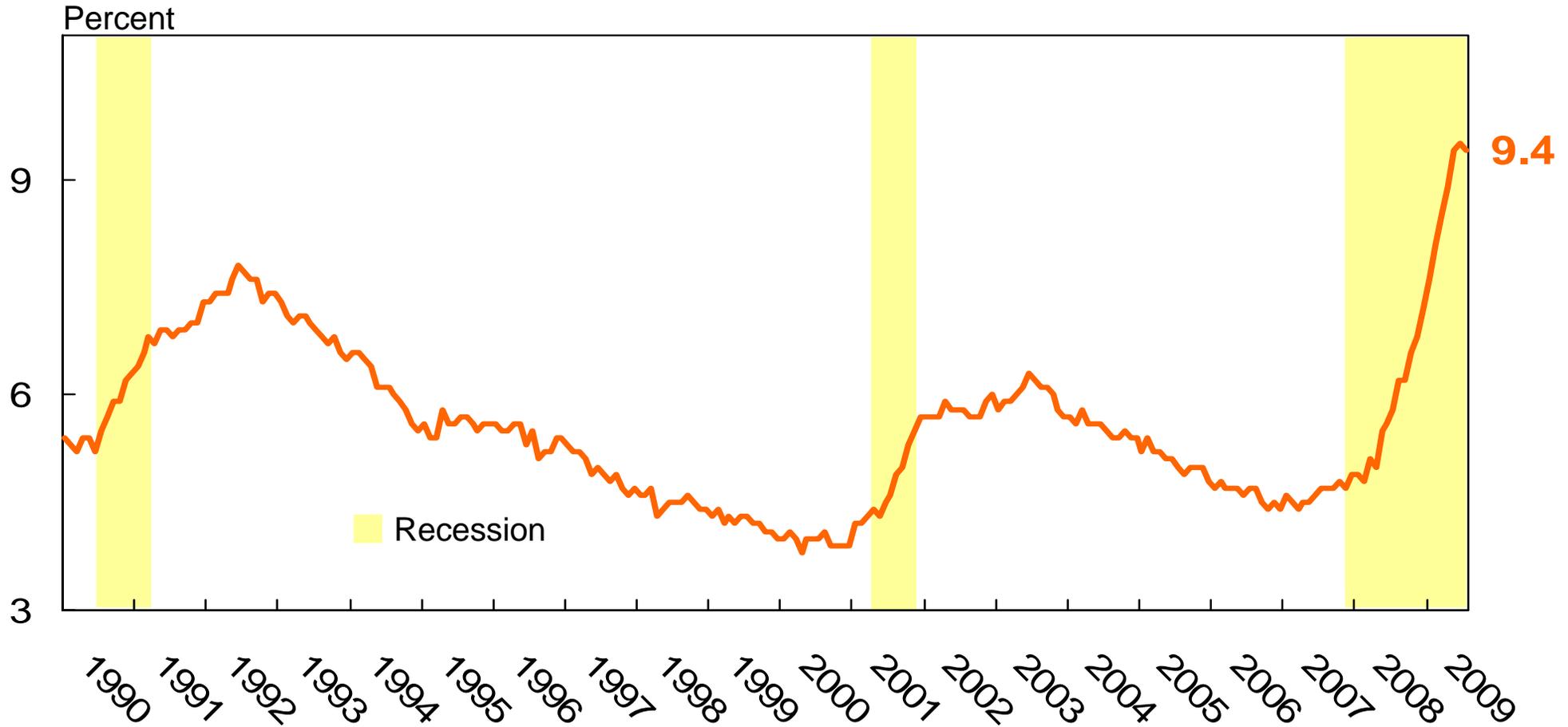
As of June 2009



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

UNEMPLOYMENT RATE

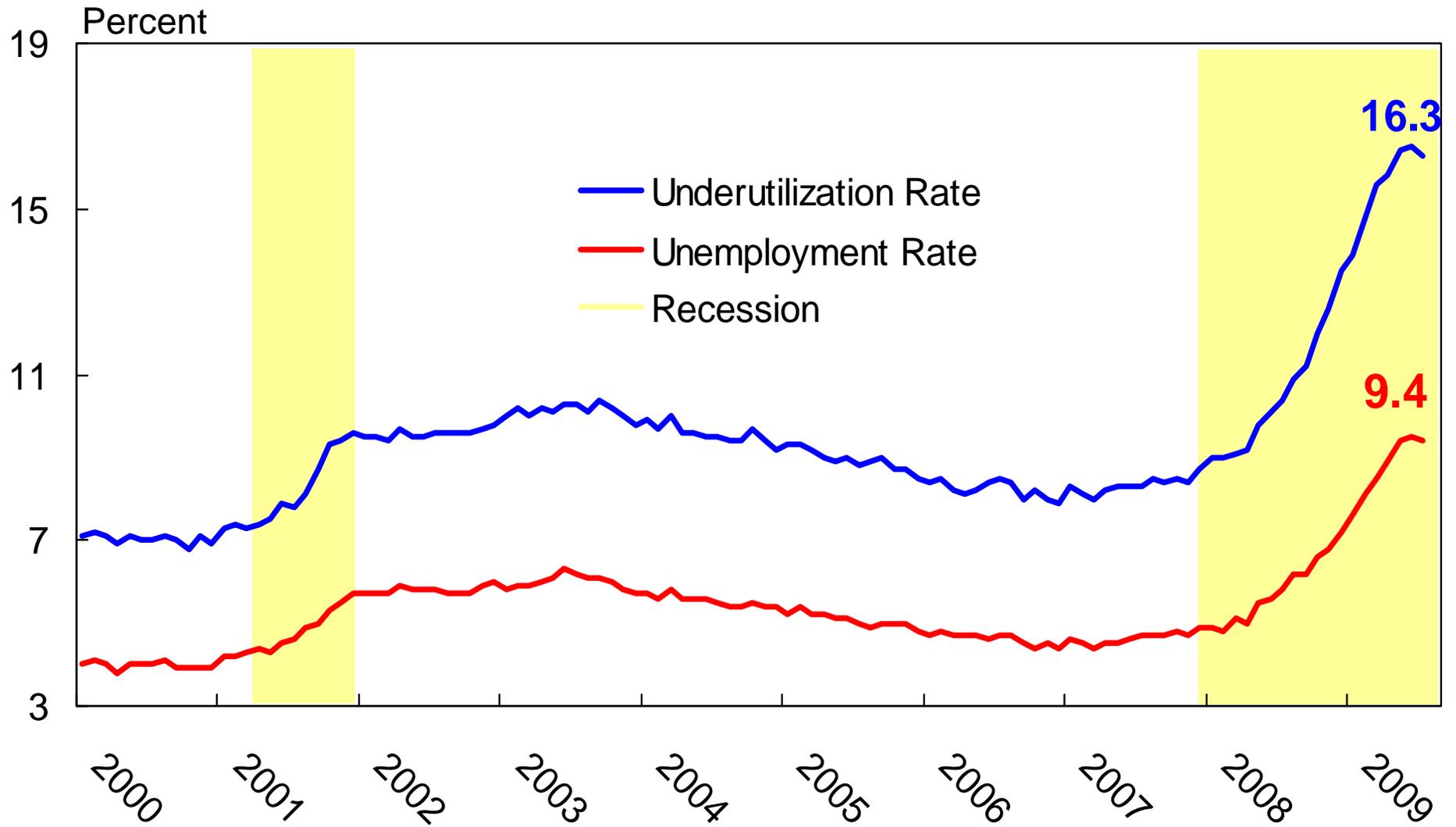
As of July 2009



Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009

UNDERUTILIZATION RATE

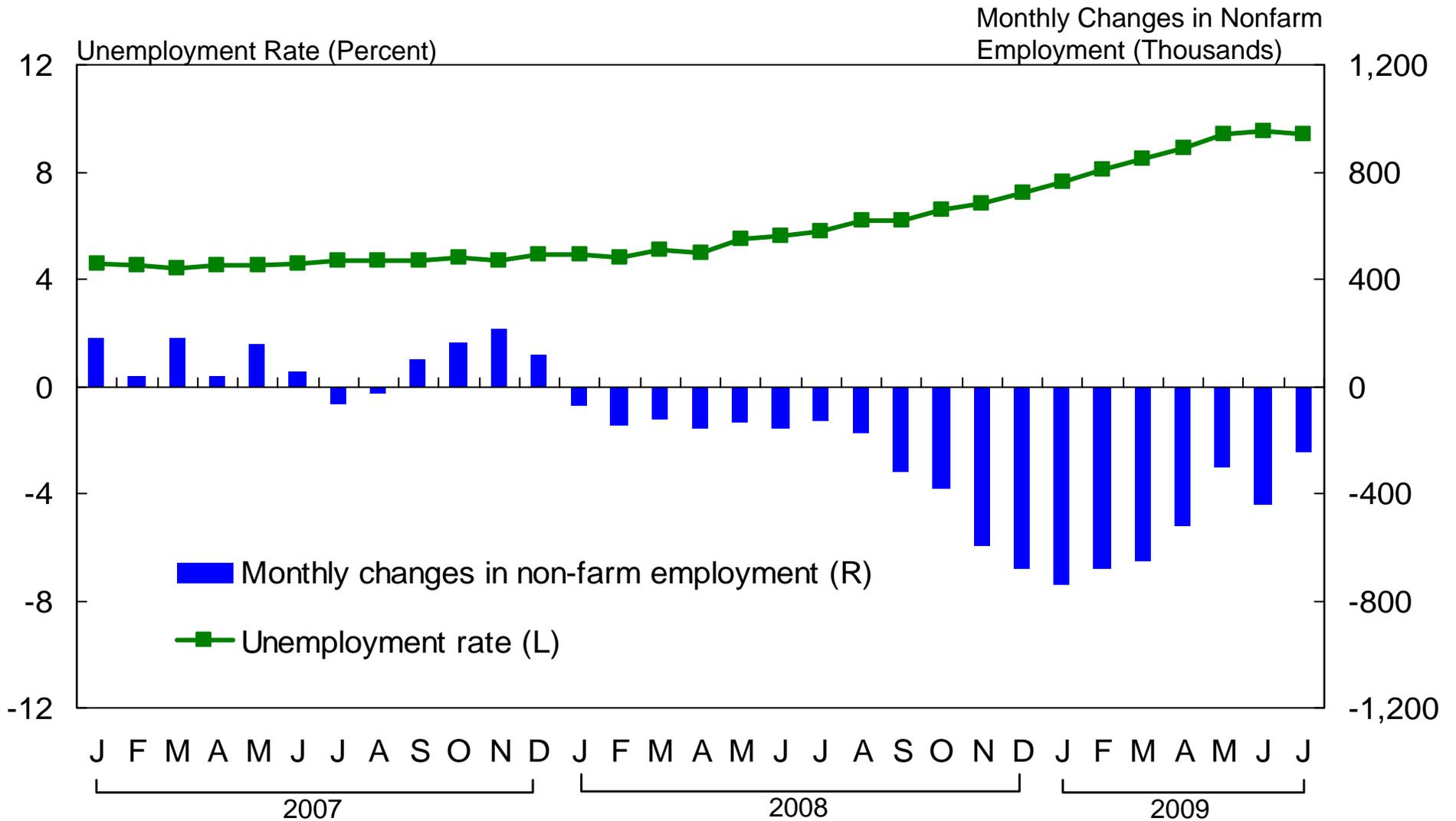
As of July 2009



Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009

NONFARM EMPLOYMENT AND UNEMPLOYMENT RATE

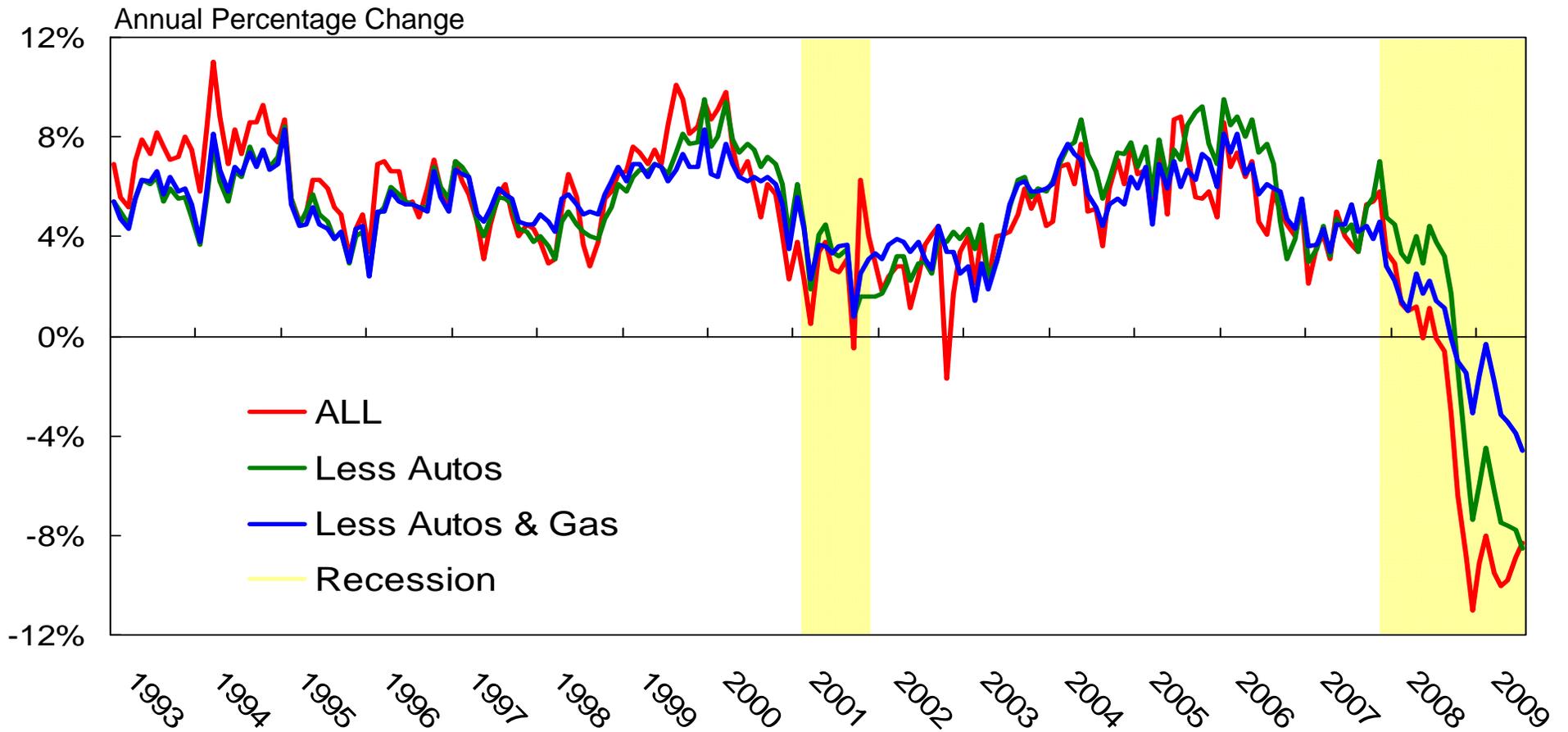
As of July 2009



Source: Bureau of Labor Statistics
Office of Thrift Supervision / August 2009

RETAIL SALES

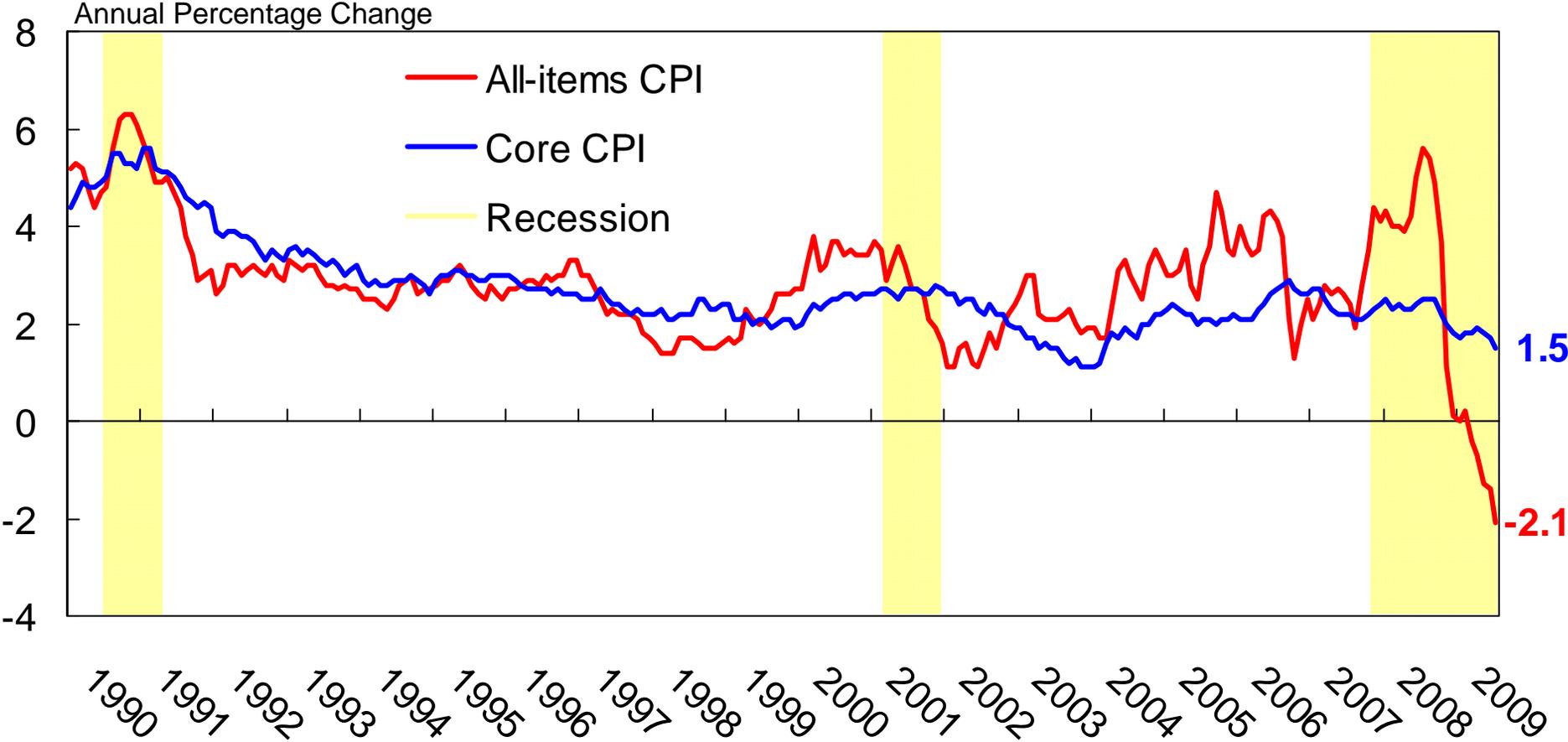
As of July 2009



Source: U.S. Census Bureau.
Office of Thrift Supervision / August 2009

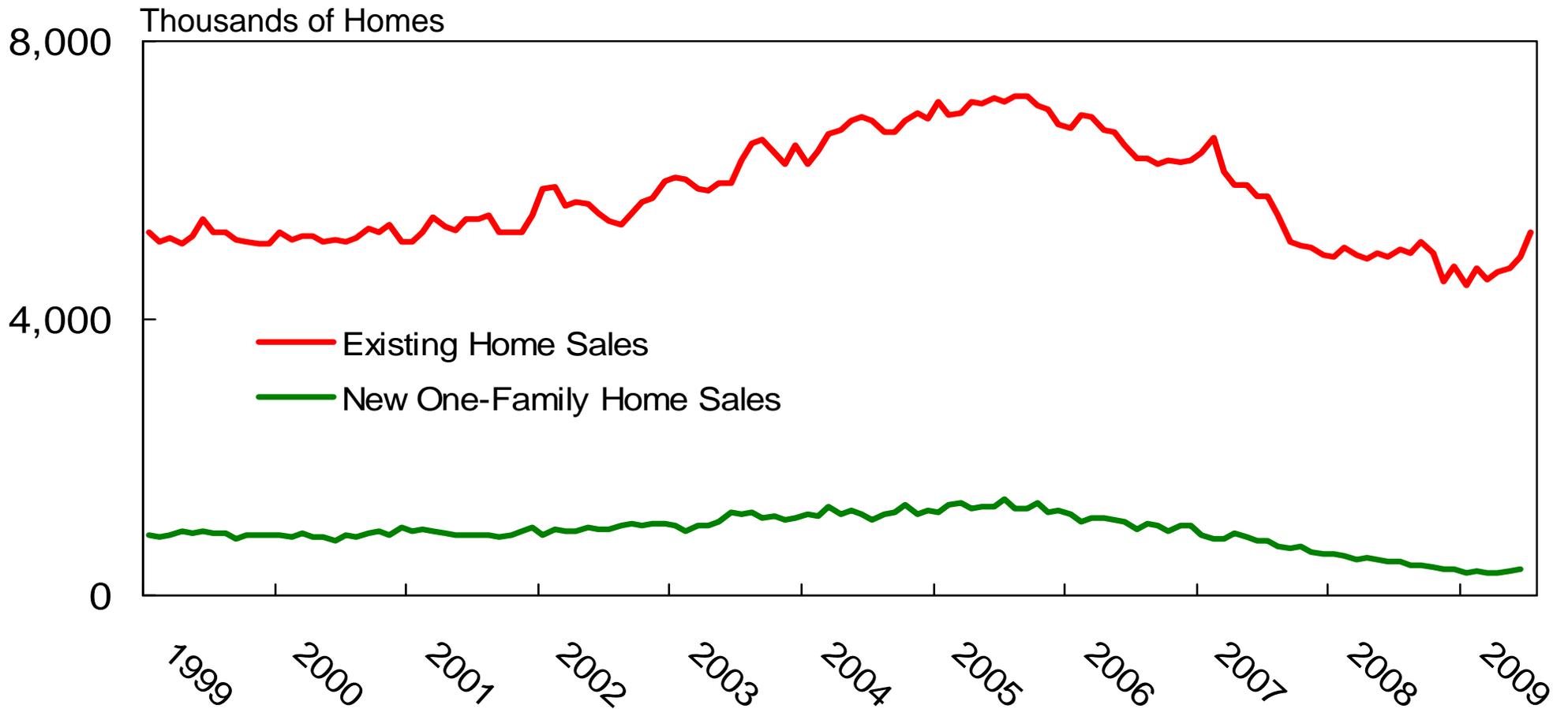
INFLATION FALLING

As of July 2009



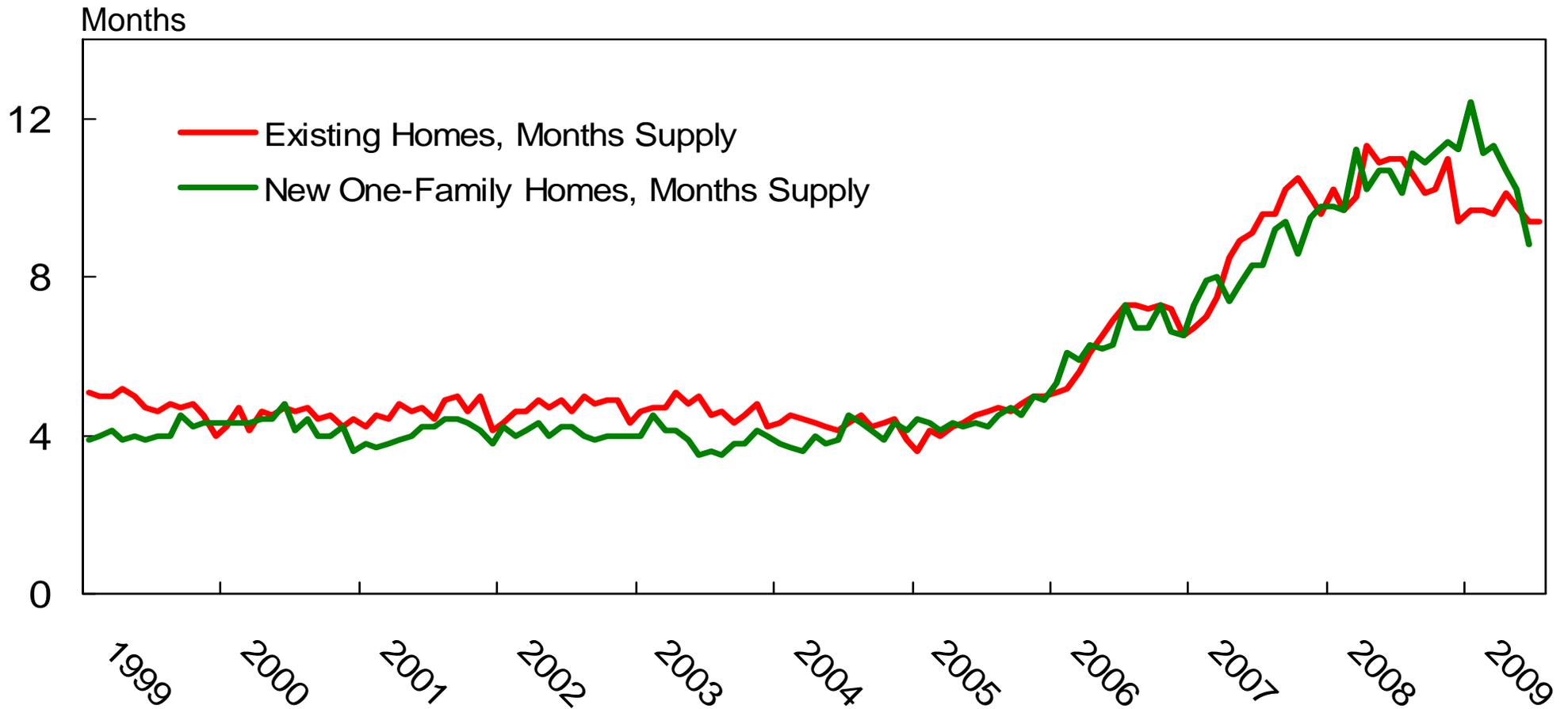
Source: Bureau of Labor Statistics
CPI: Consumer Price Index
Office of Thrift Supervision / August 2009

NEW AND EXISTING HOME SALES



Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / August 2009

NEW AND EXISTING HOMES SUPPLY

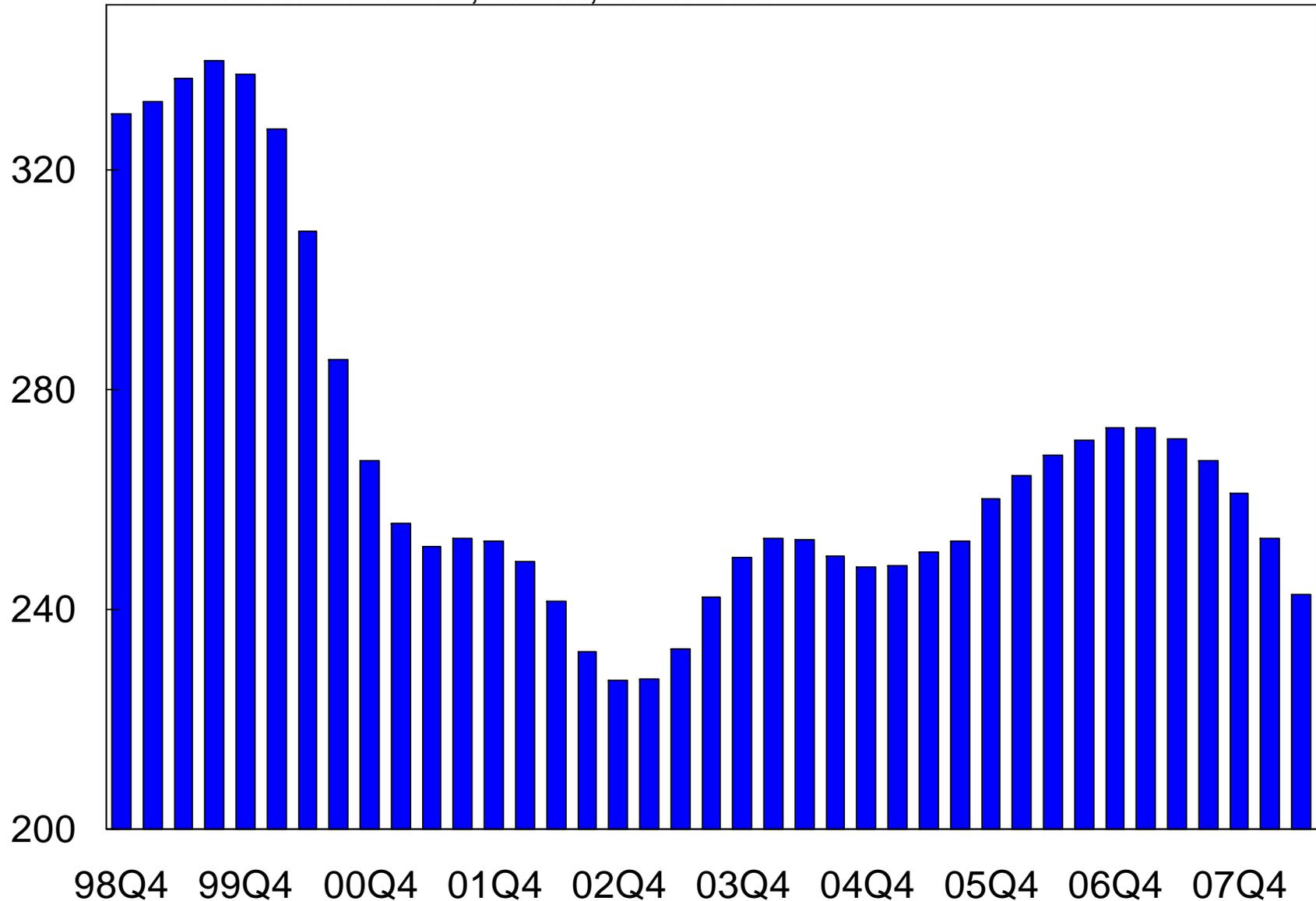


Sources: US Census Bureau, National Association of Realtors
Office of Thrift Supervision / August 2009

HOUSEHOLD FORMATIONS

As of June 2008

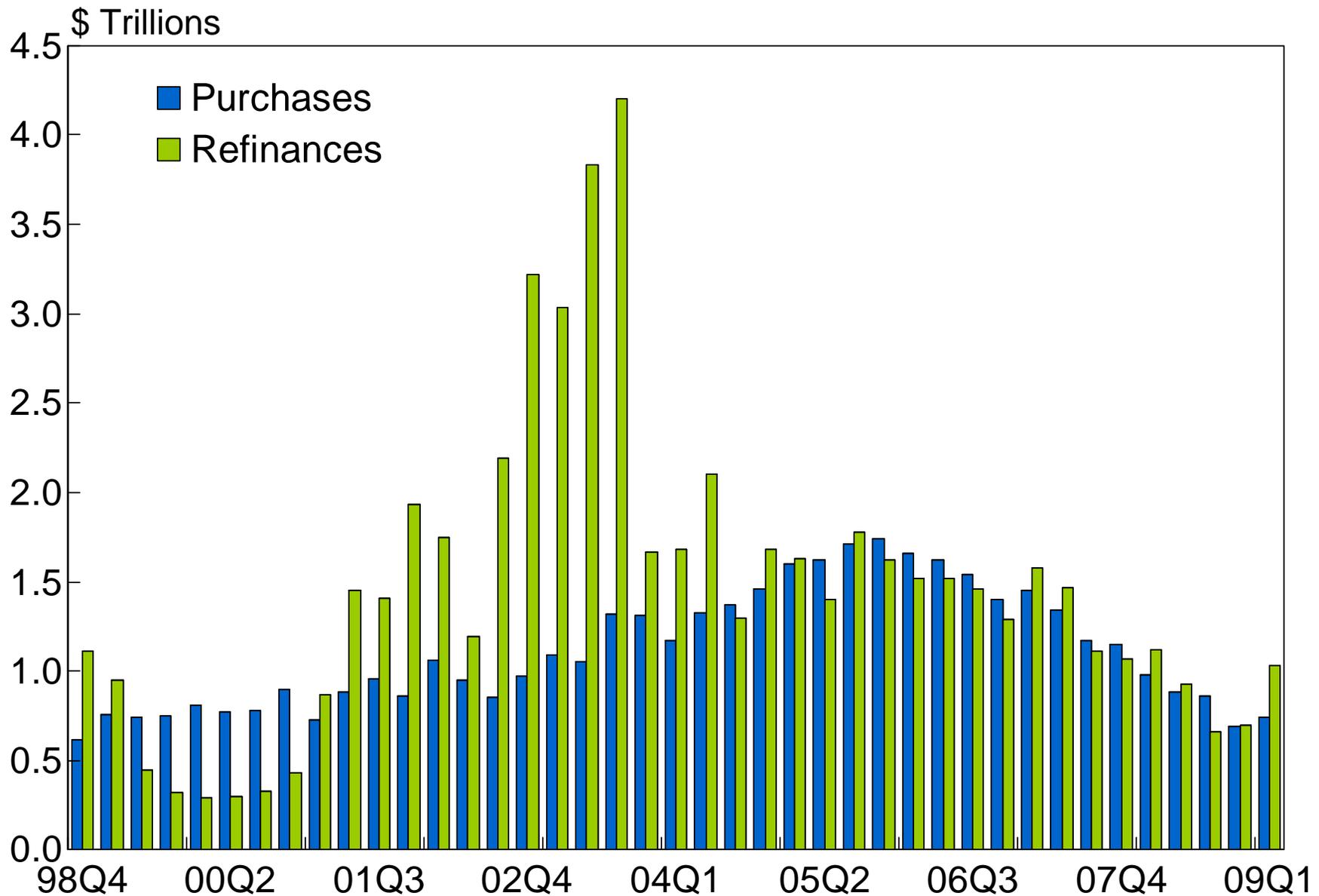
Number of households, SAAR, thousands



Sources: US Census Bureau, Moody's Economy.com
Office of Thrift Supervision / August 2009

MORTGAGE ORIGINATIONS

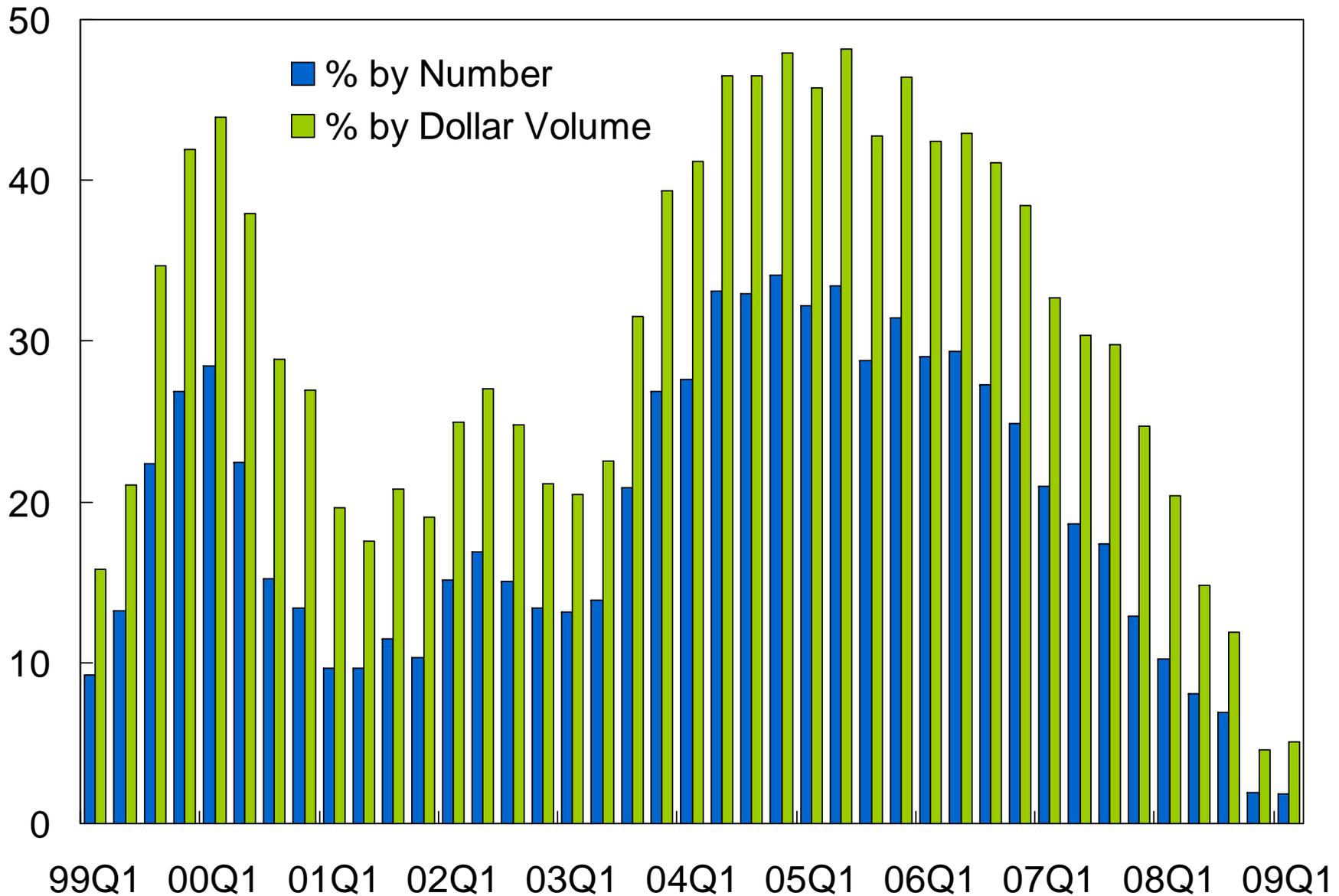
As of March 2009



Sources: Federal Reserve Board, Moody's Economy.com
Office of Thrift Supervision / August 2009

ARM SHARE OF MORTGAGE ORIGINATIONS

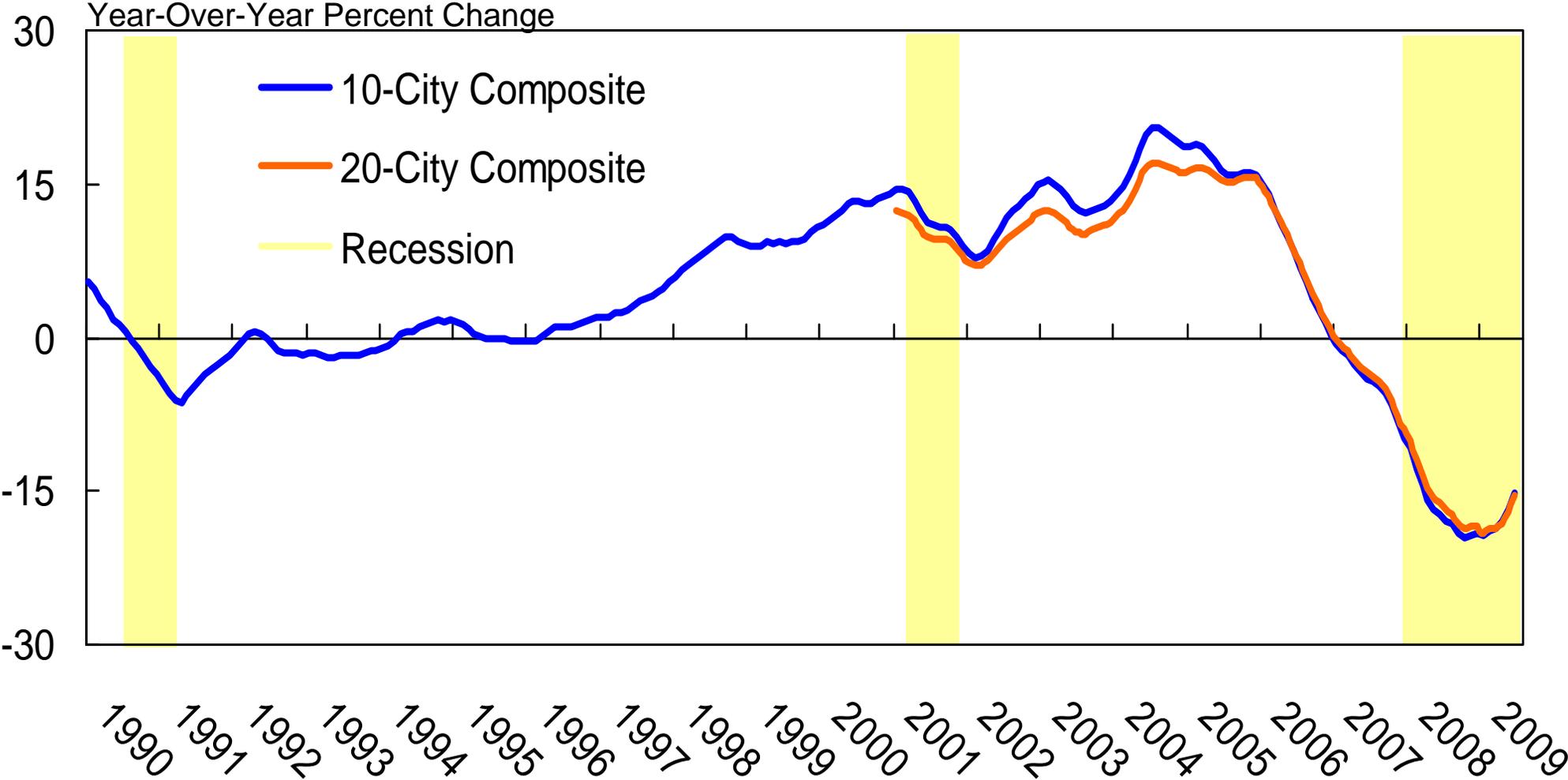
As of March 2009



Source: Mortgage Bankers Association
Office of Thrift Supervision / August 2009

S&P / CASE-SHILLER HOME PRICE INDICES

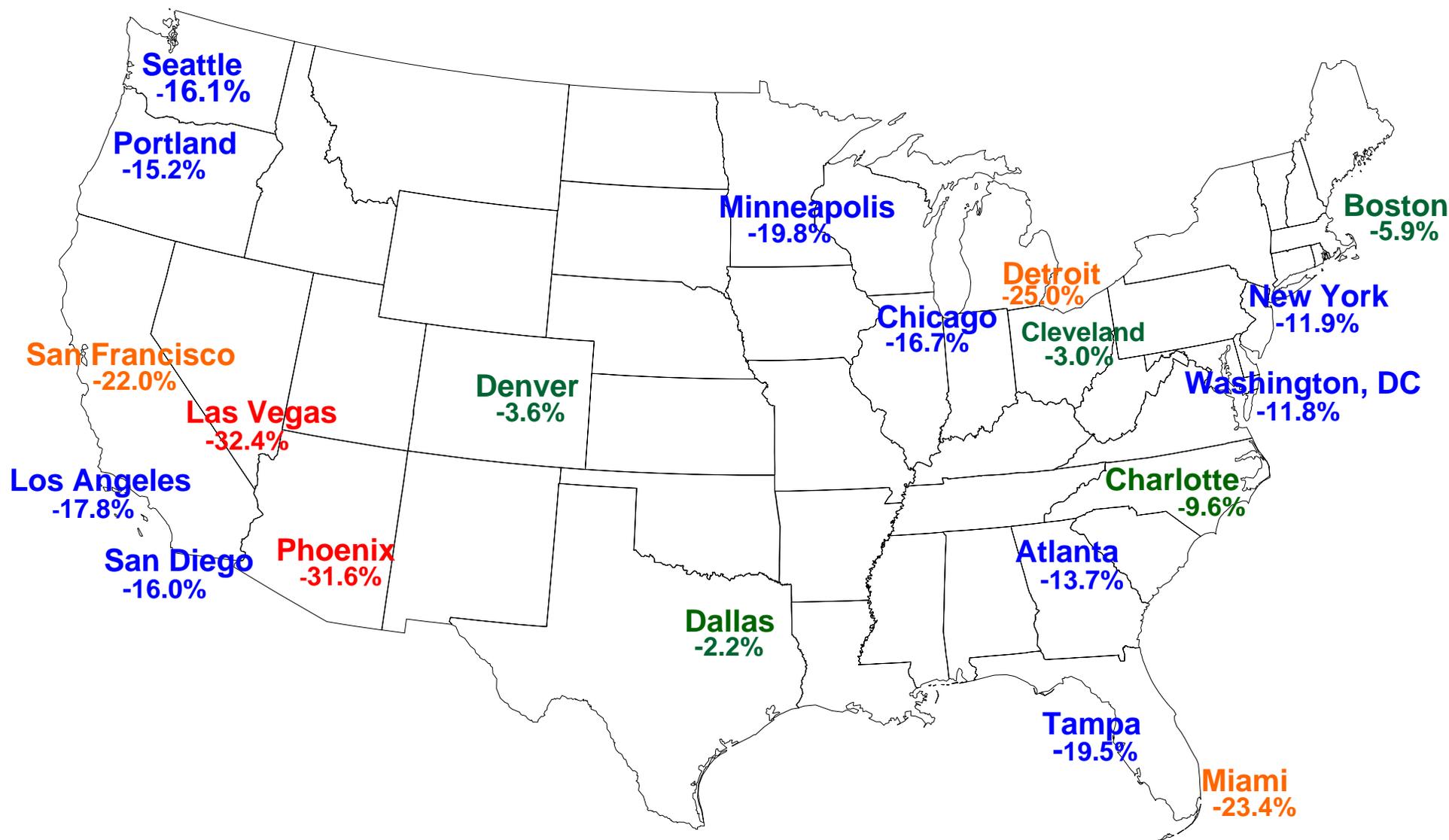
As of June 2009



Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / August 2009

CASE-SHILLER HOME PRICE INDEX: YOY CHANGE (JUNE 2008 - JUNE 2009)

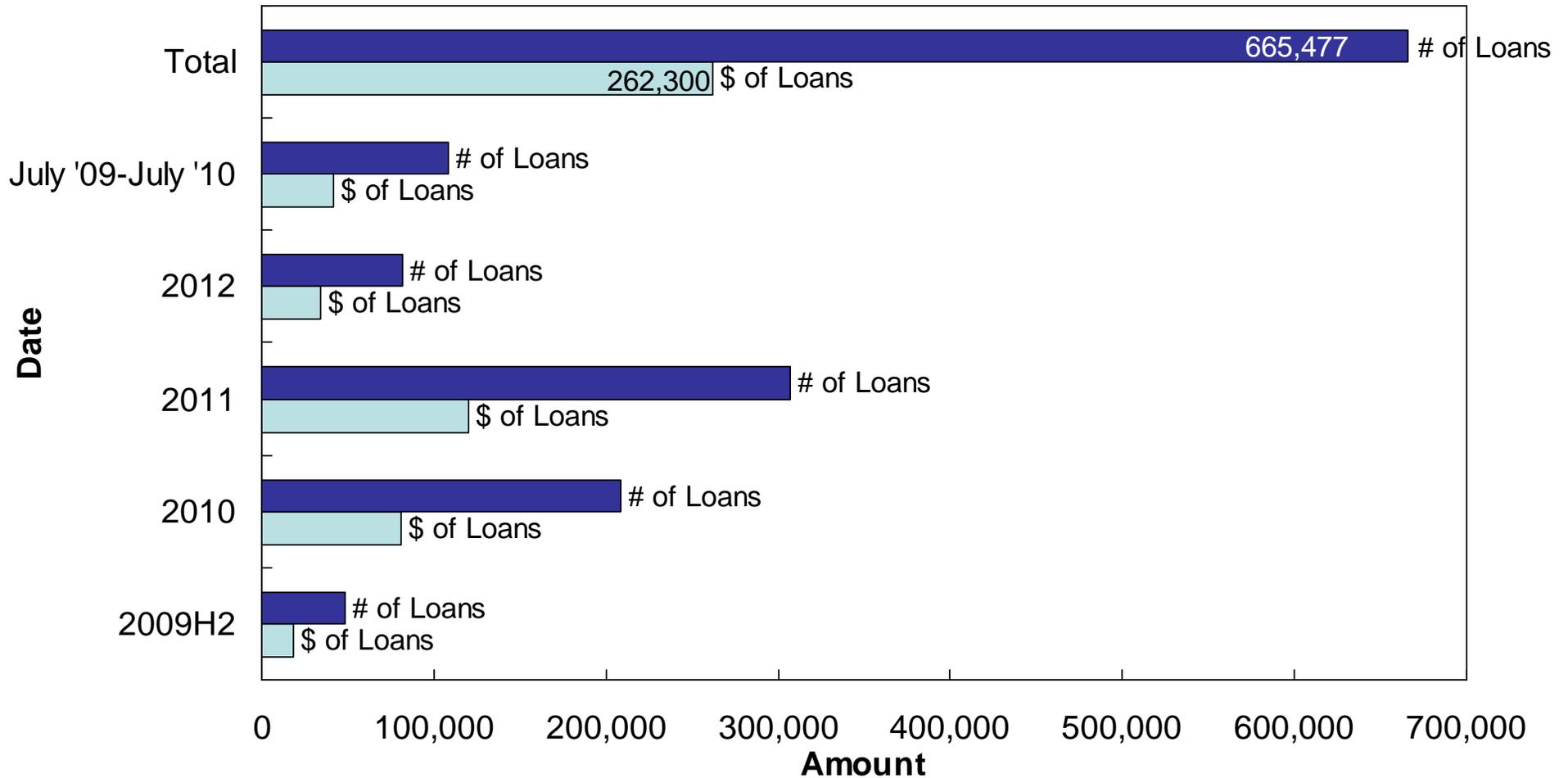
20-CITY COMPOSITE INDEX -15.4%



Source: S&P / Case-Shiller Home Price Indices
Office of Thrift Supervision / August 2009

OPTION-ARM RESET PROJECTIONS

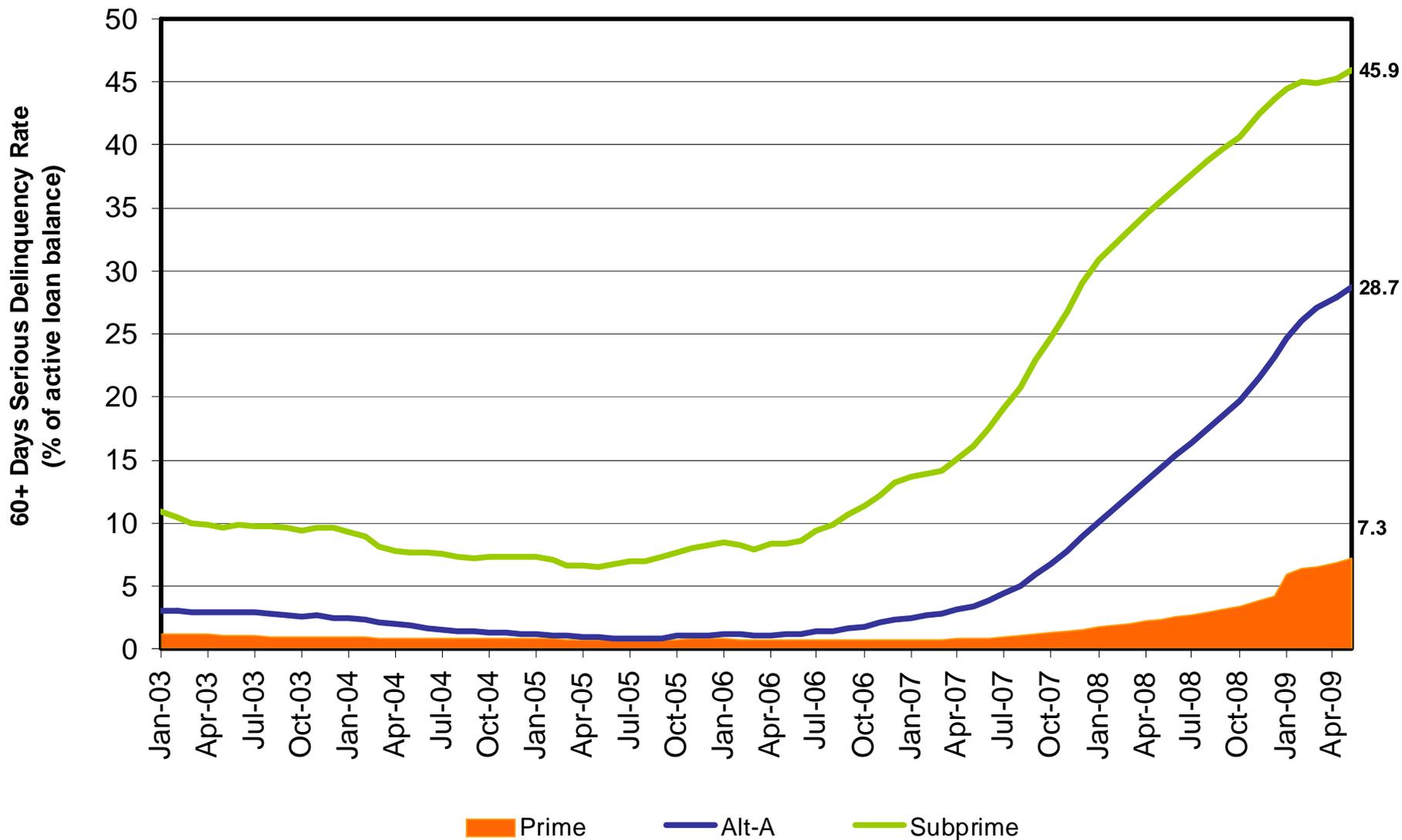
\$ in Millions



Source: Moody's Economy.com
Office of Thrift Supervision / August 2009

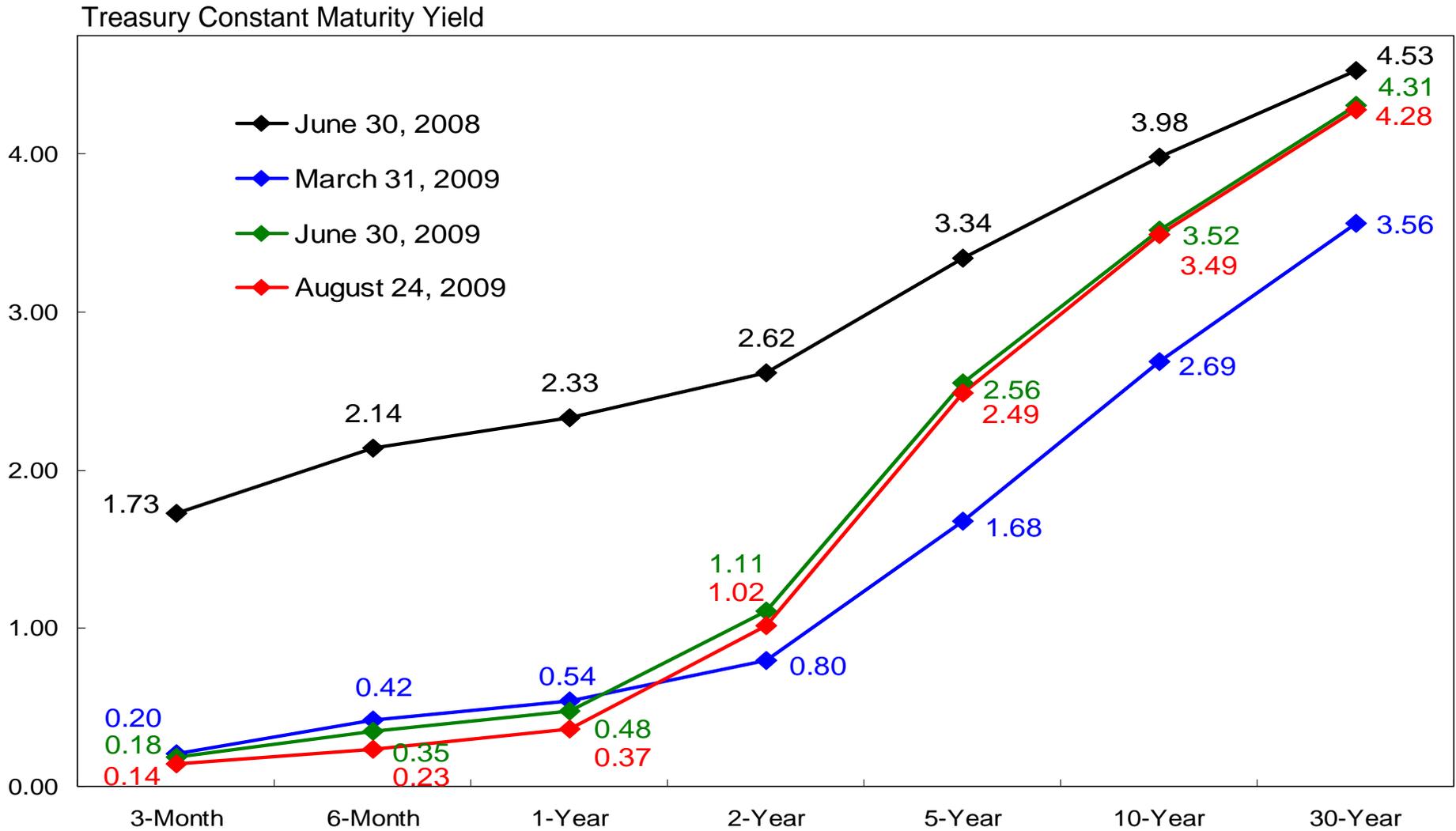
MORTGAGE LOAN PERFORMANCE

By Borrower Type as of May 2009



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

TREASURY YIELD CURVES



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