



Third Quarter 2009 Thrift Industry Report

Economic Data

November 24, 2009

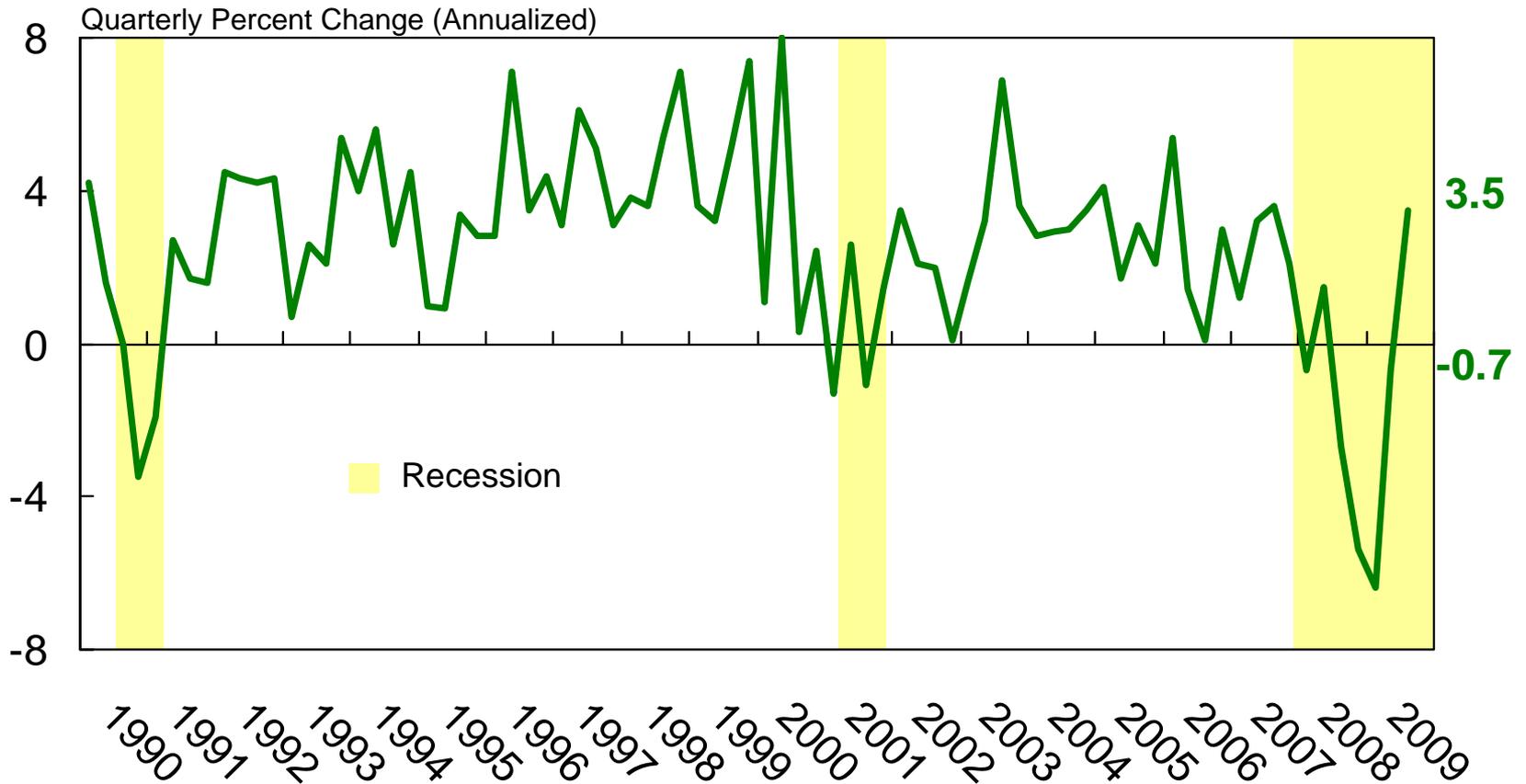


Third Quarter 2009 Index of Charts Economic Data

● Gross Domestic Product	1
● Contributions to Gross Domestic Product	2
● Unemployment Rate	3
● Change in Total Nonfarm Employment	
Recession Change, Dec 2007 - Oct 2009	4
● Underemployment Rate	5
● Retail Sales	6
● Inflation	7
● New and Existing Home Sales	8
● New and Existing Homes Supply	9
● S&P / Case-Shiller Home Price Indices	10
● S&P / Case-Shiller Home Price Indices	
Recession Change, Dec 2007 - Aug 2009	11
● Mortgage Loan Performance by Borrower Type	12
● 90+ Days Serious Delinquency Rate, All Loans	13
● Option-ARM Reset Projections	14
● Treasury Yield Curves	15

GROSS DOMESTIC PRODUCT

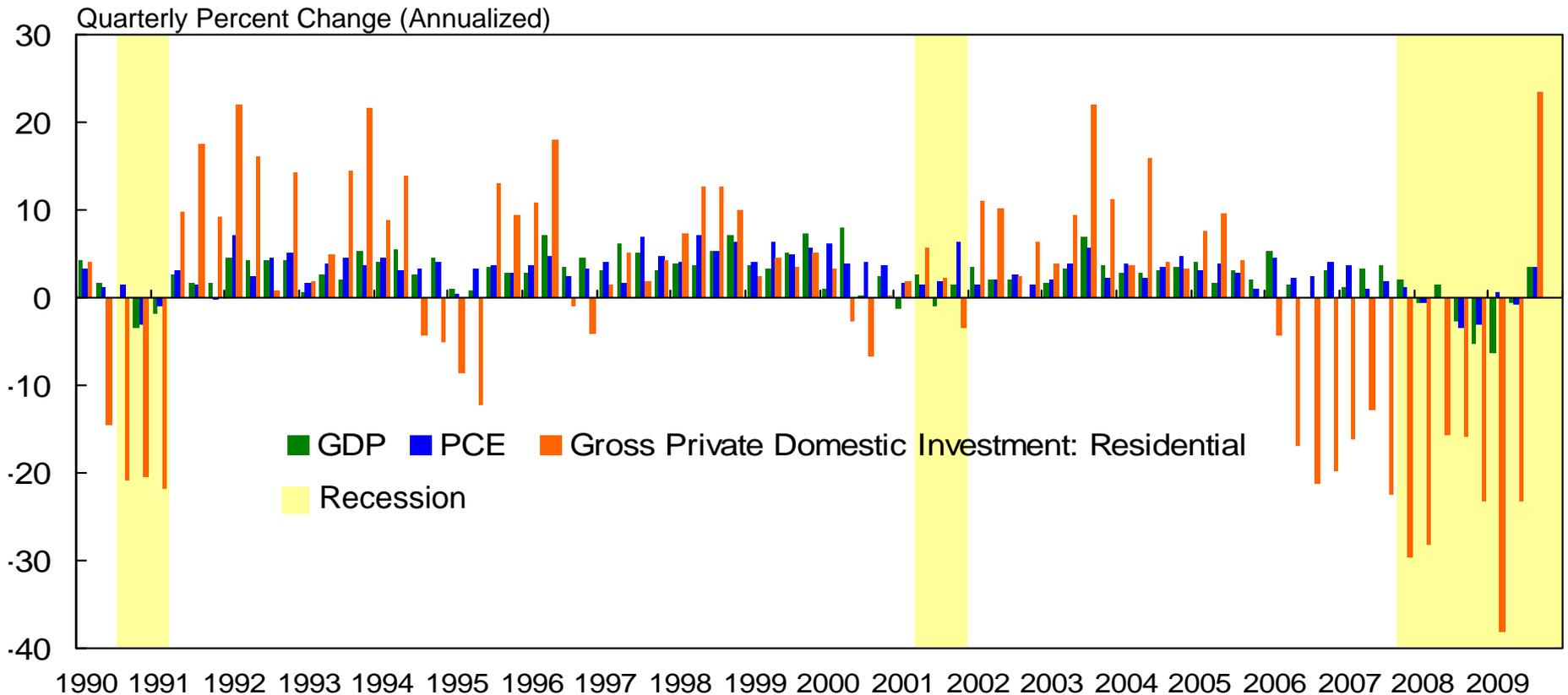
As of September 2009



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

CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT

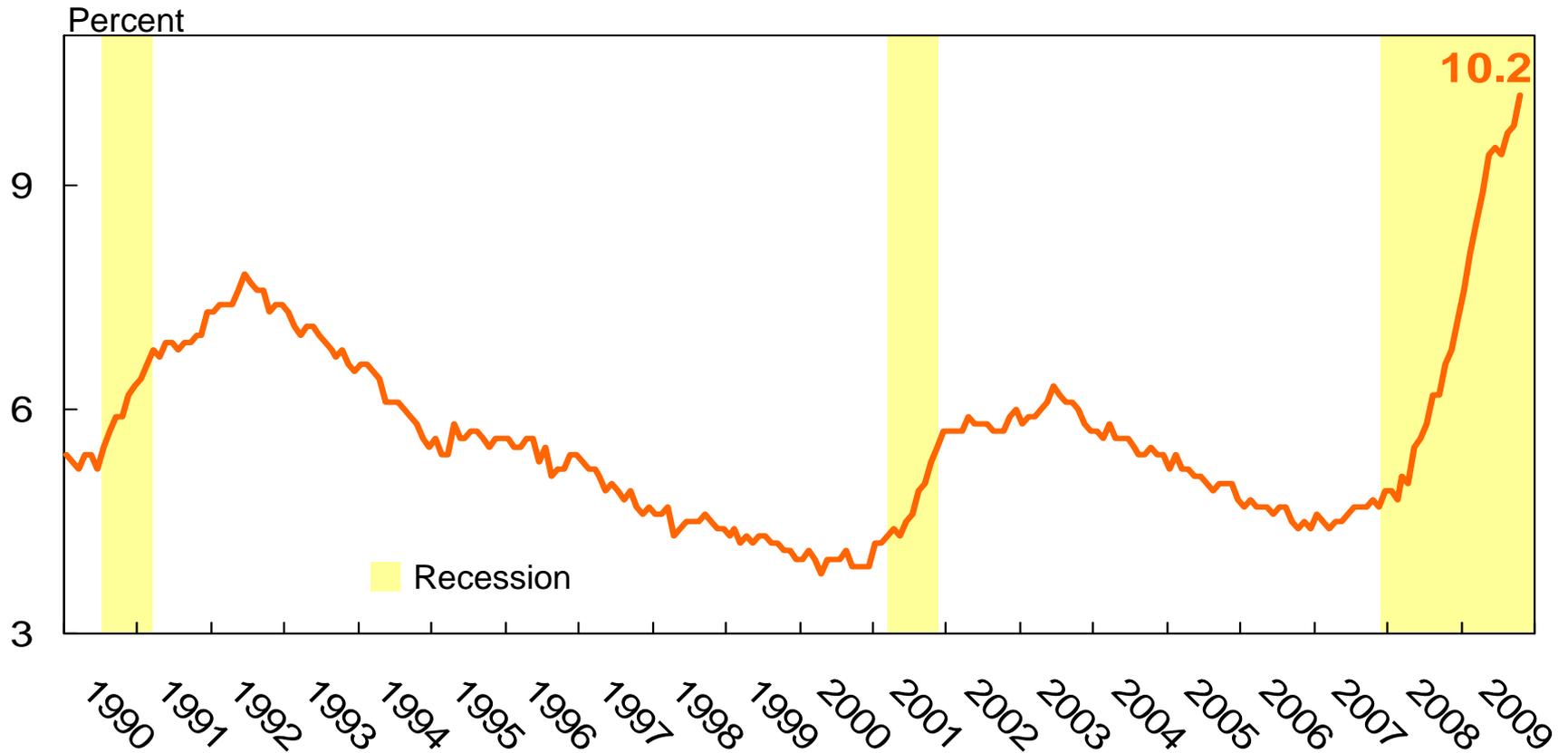
As of September 2009



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

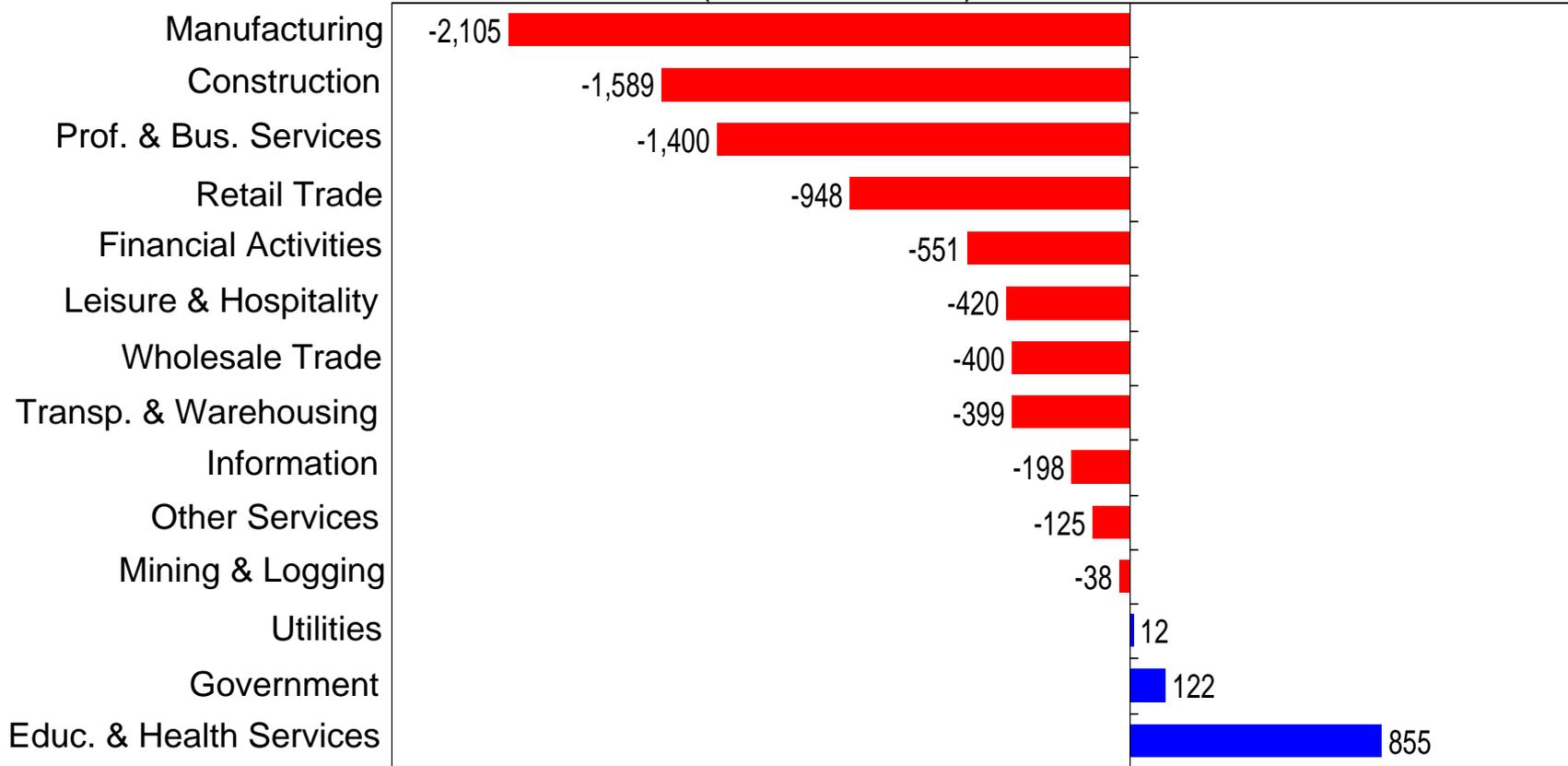


Source: Bureau of Labor Statistics
Office of Thrift Supervision / November 2009

CHANGE IN TOTAL NONFARM EMPLOYMENT

December 2007 through October 2009

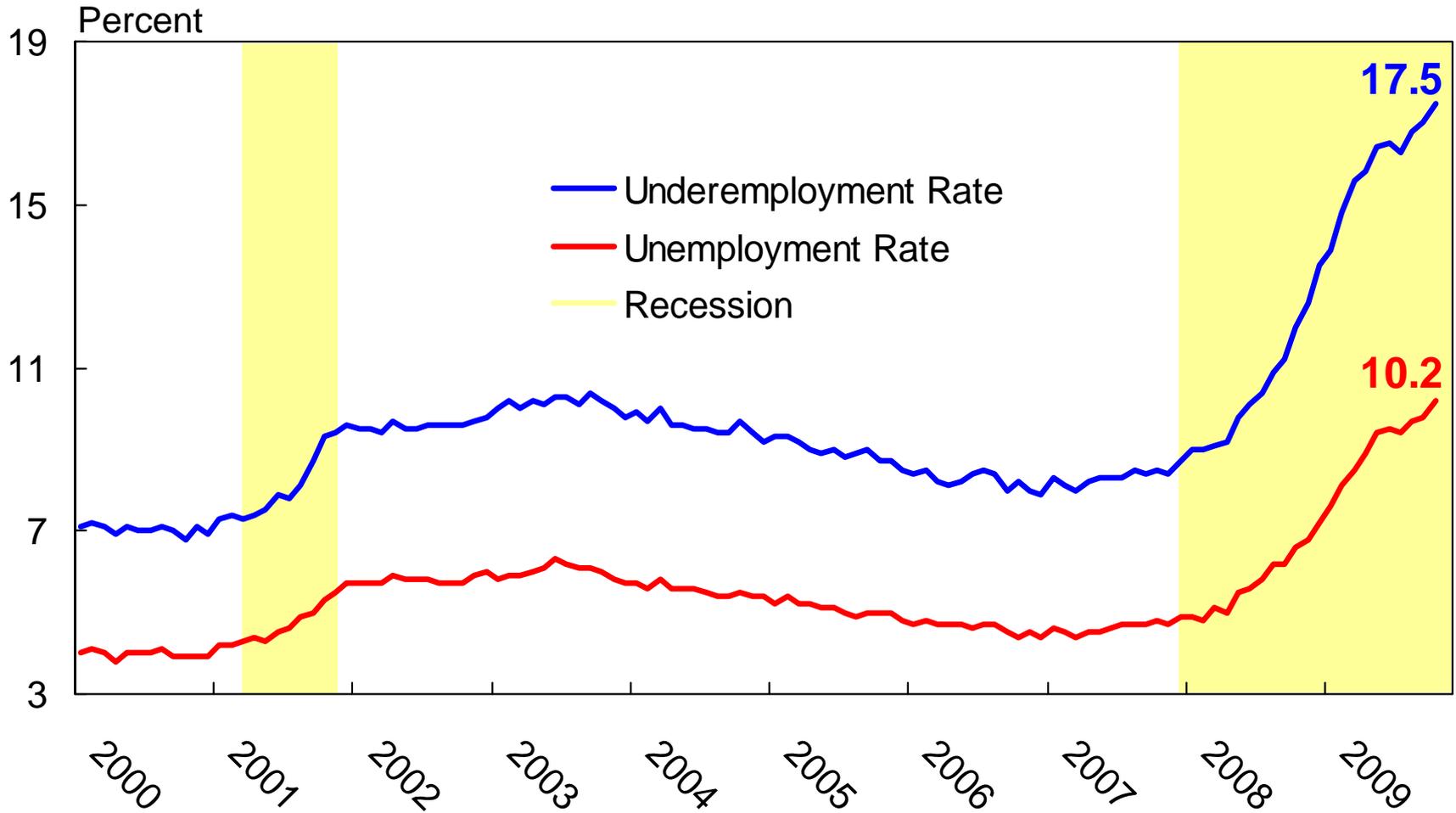
Thousands of Jobs (Net Loss -7,184)



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

UNDEREMPLOYMENT RATE

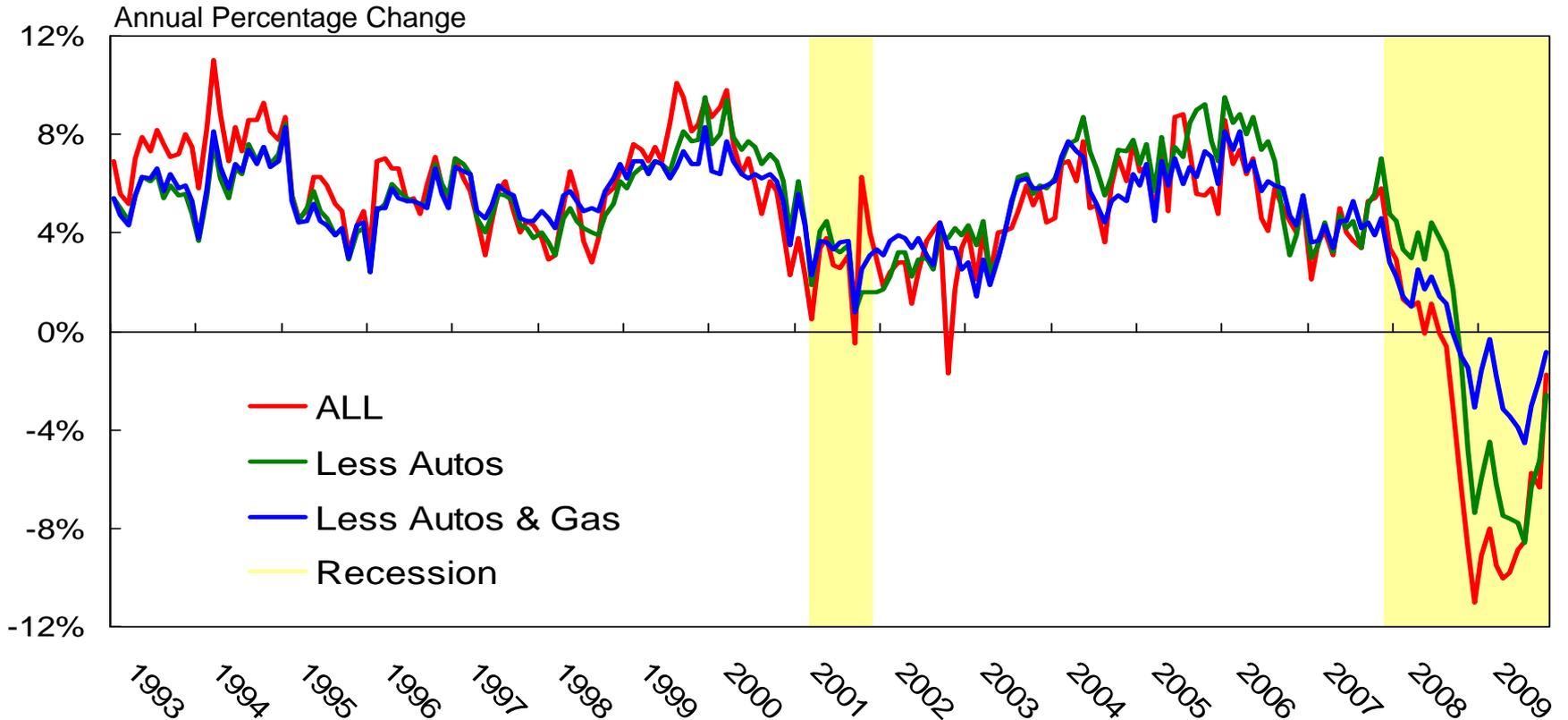
As of October 2009



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

RETAIL SALES

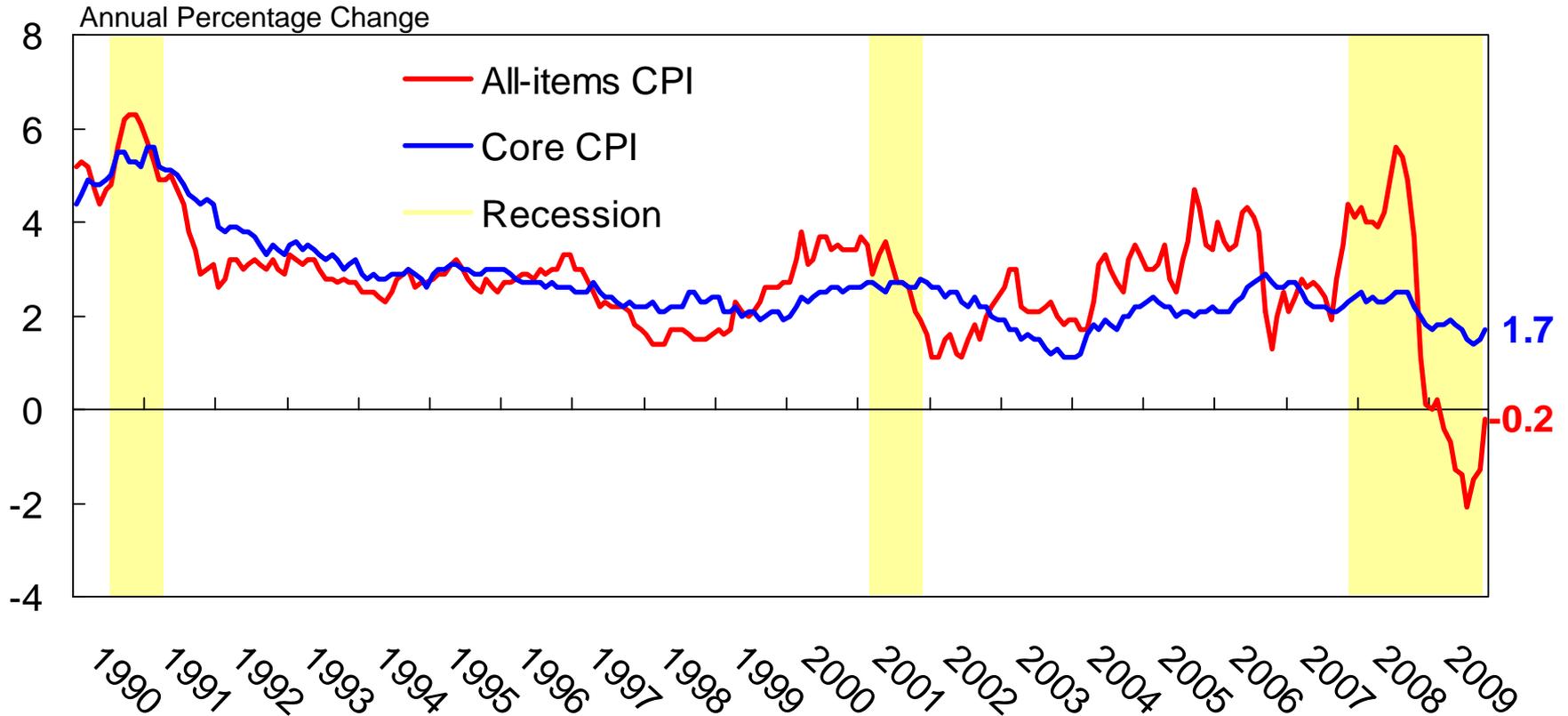
As of October 2009



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

INFLATION

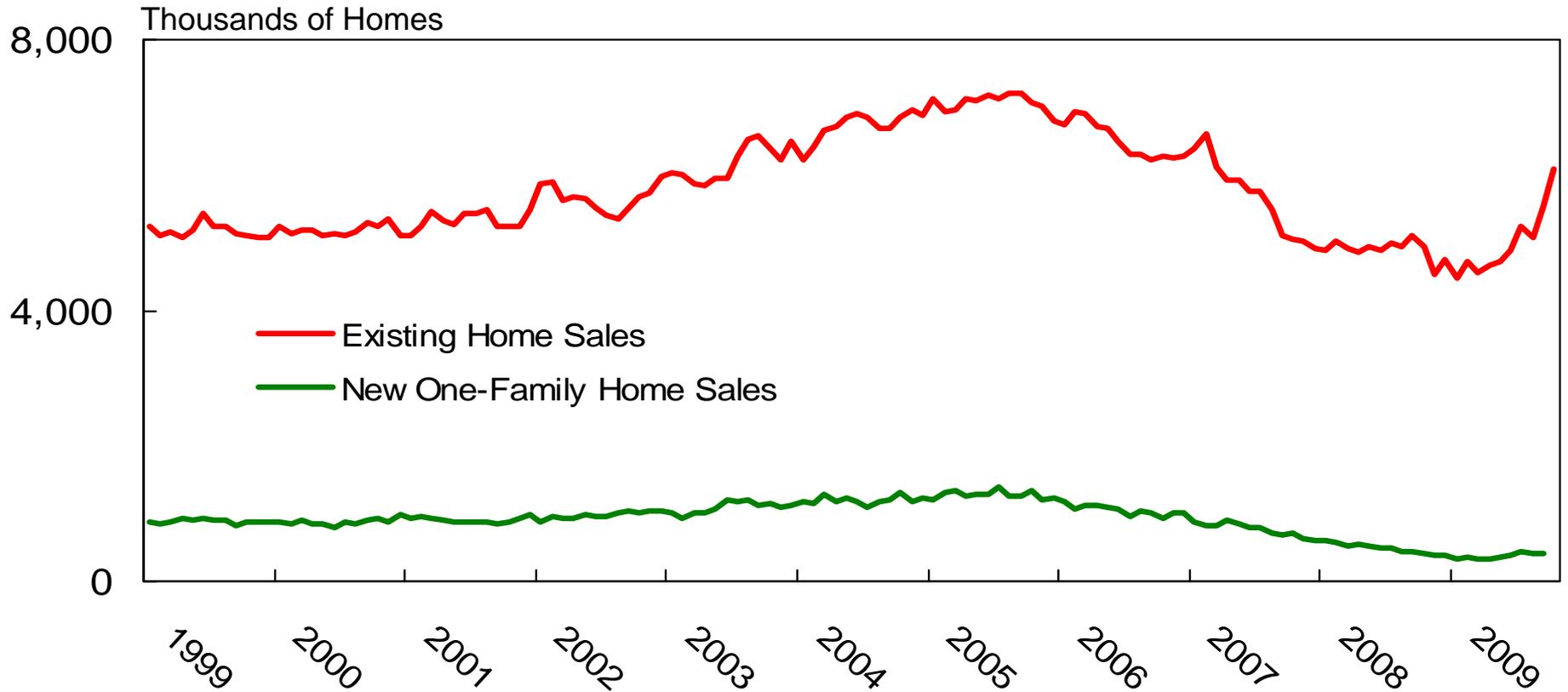
As of October 2009



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

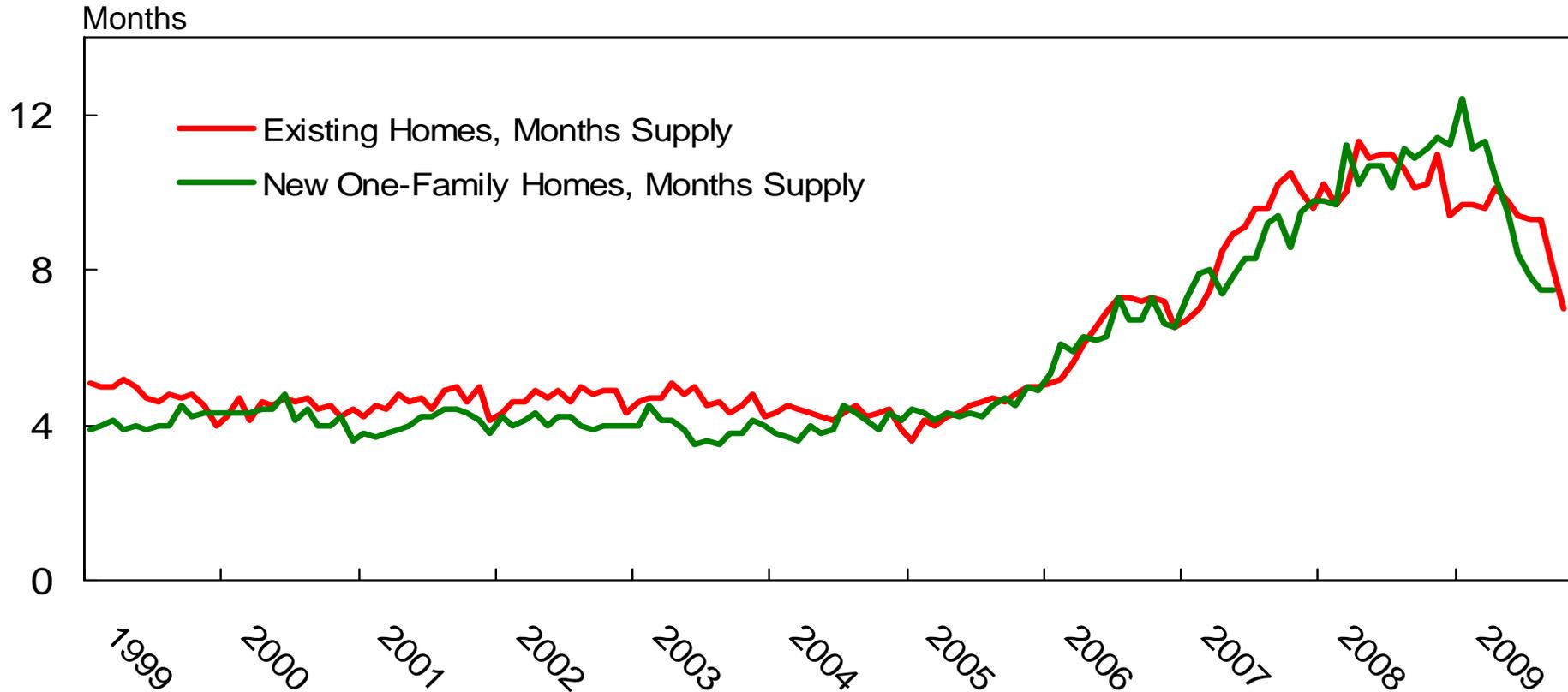
As of October (Existing) and September (New) 2009



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

NEW AND EXISTING HOMES SUPPLY

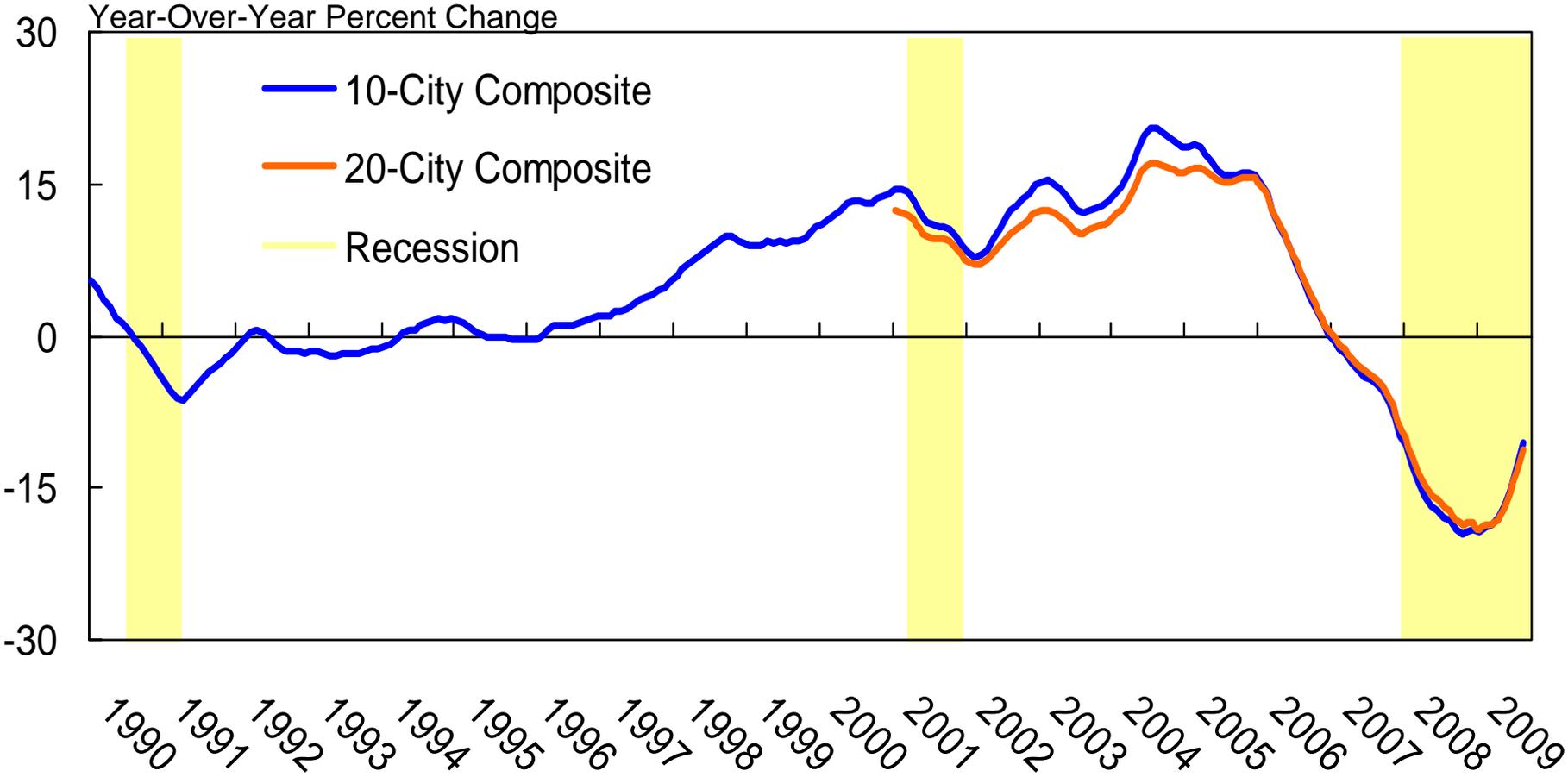
As of October (Existing) and September (New) 2009



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

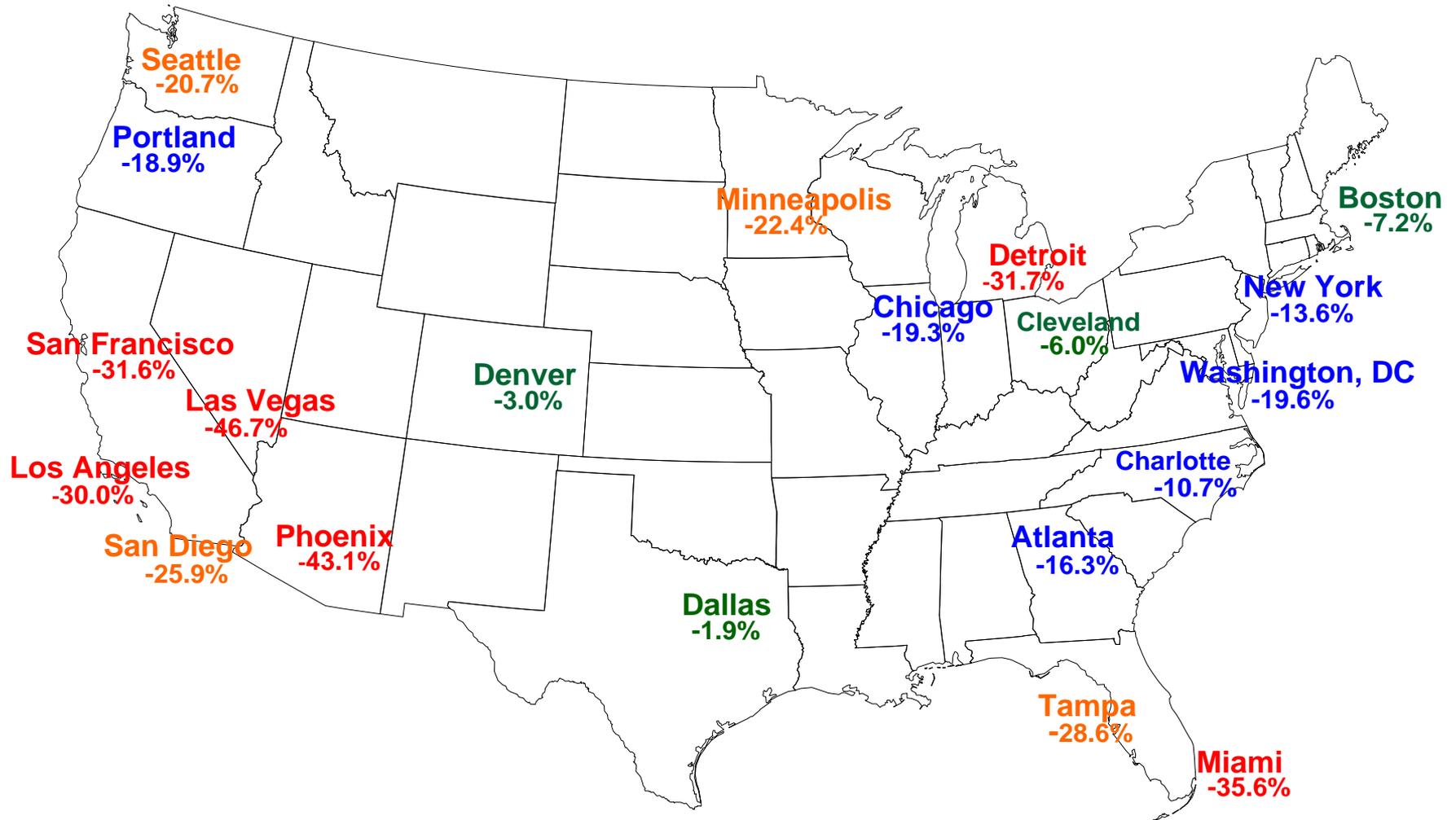
S&P / CASE-SHILLER HOME PRICE INDICES

As of August 2009



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

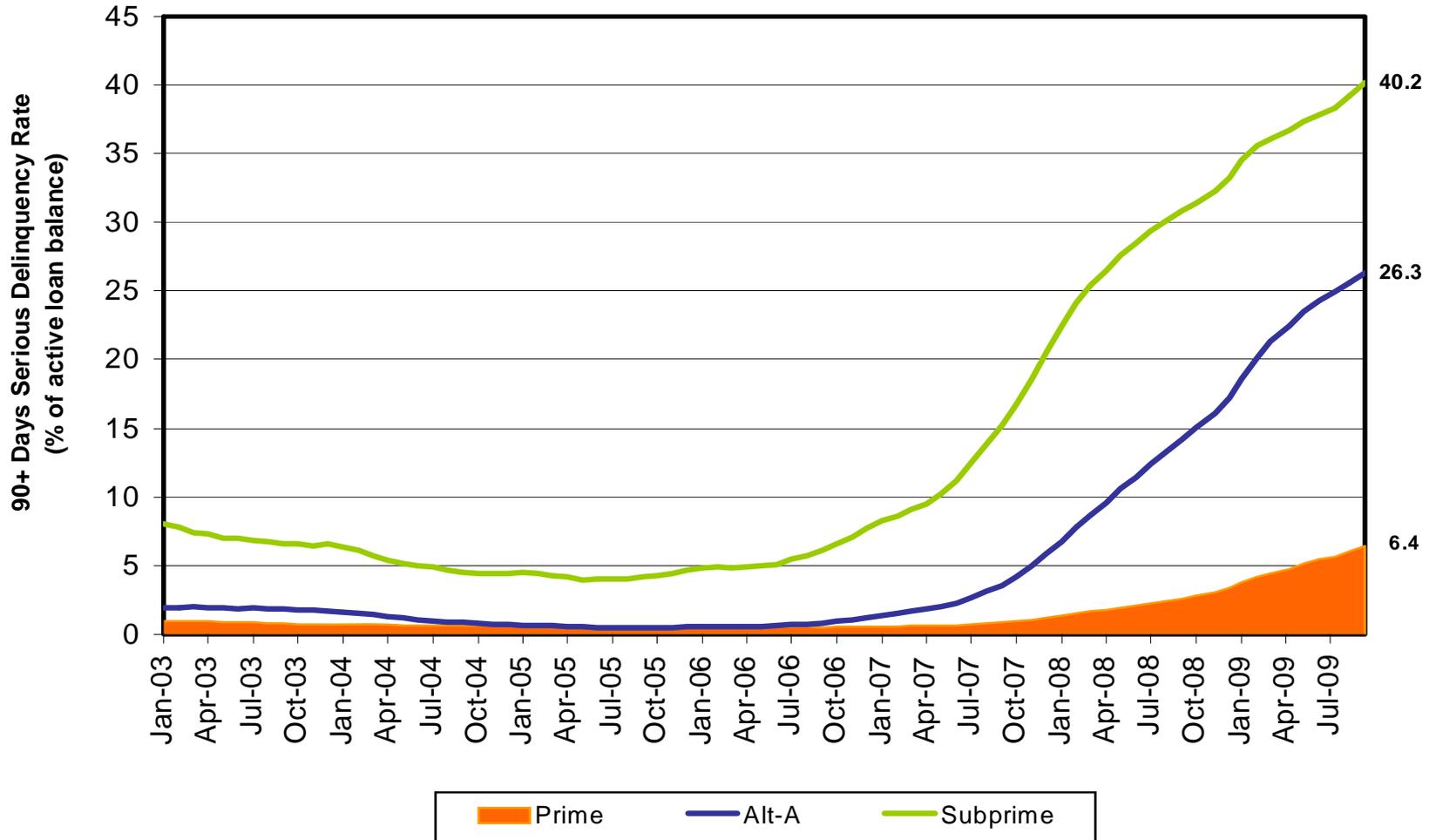
CASE-SHILLER HOME PRICE INDEX: RECESSION CHANGE (DECEMBER 2007 - AUGUST 2009) 20-CITY COMPOSITE INDEX -22.1%



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.

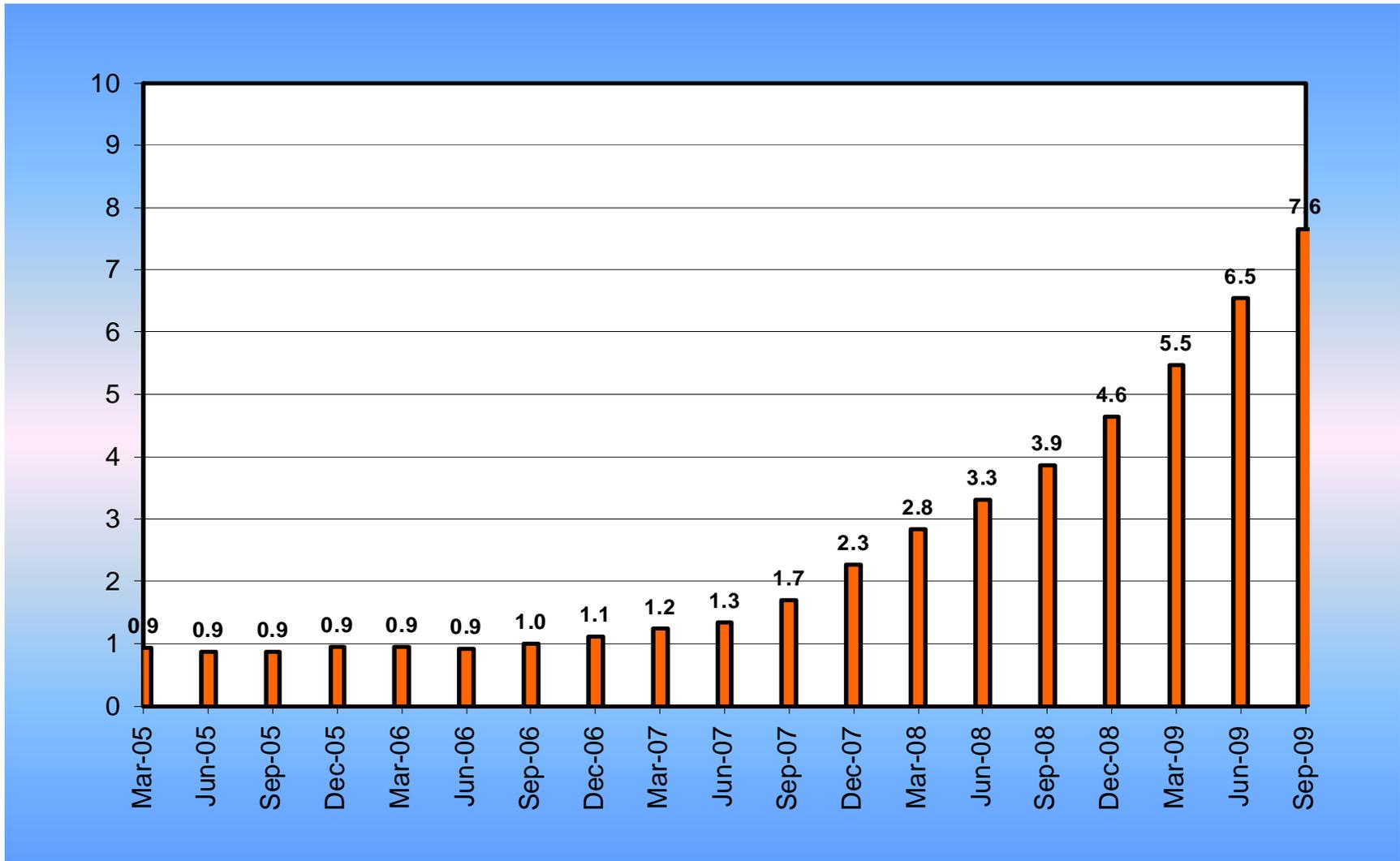
These two data sets include residential loans either held in portfolio as whole loans or securitized as of September 2009.

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.

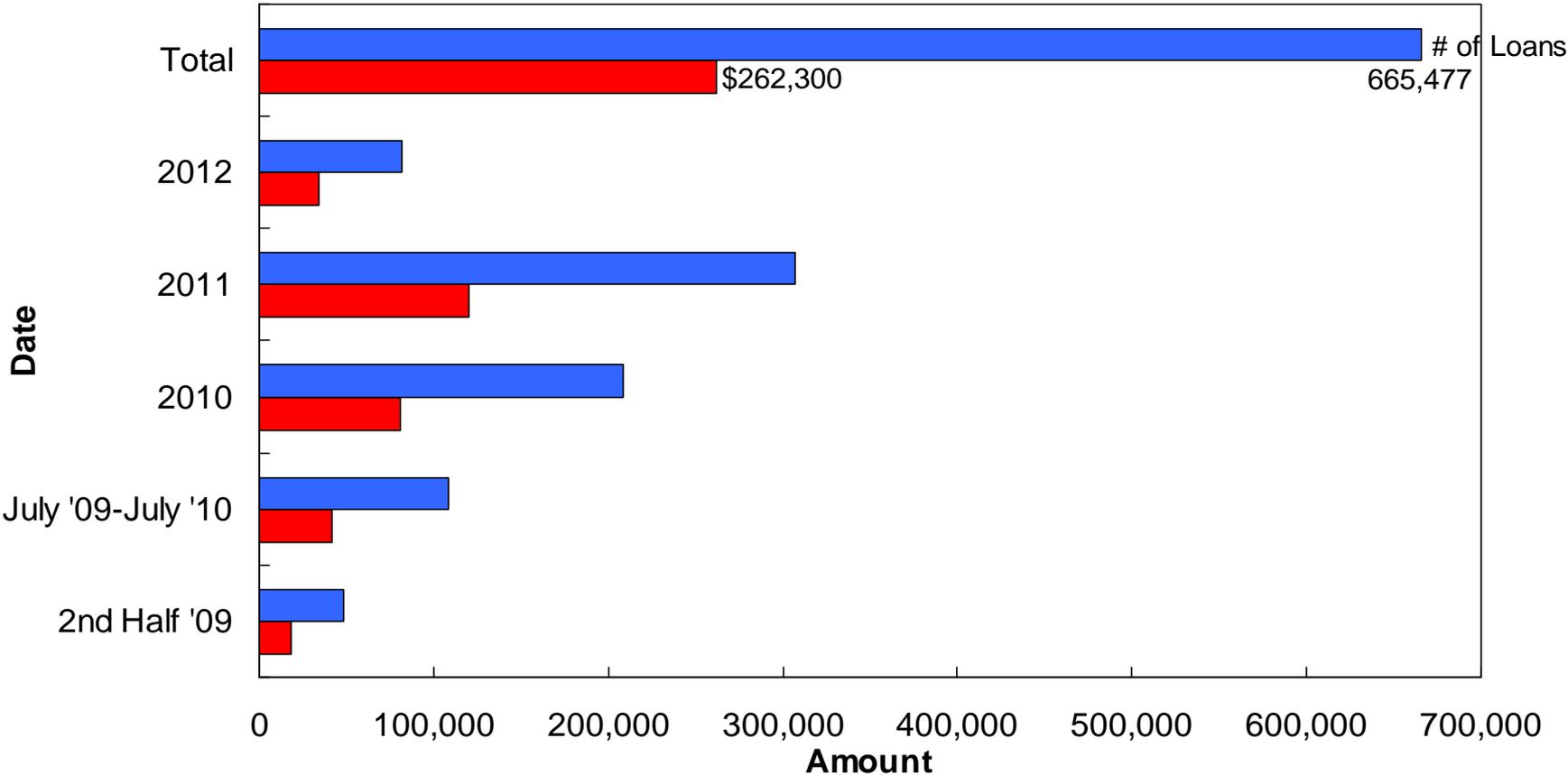
These two data sets include residential loans either held in portfolio as whole loans or securitized as of September 2009.

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

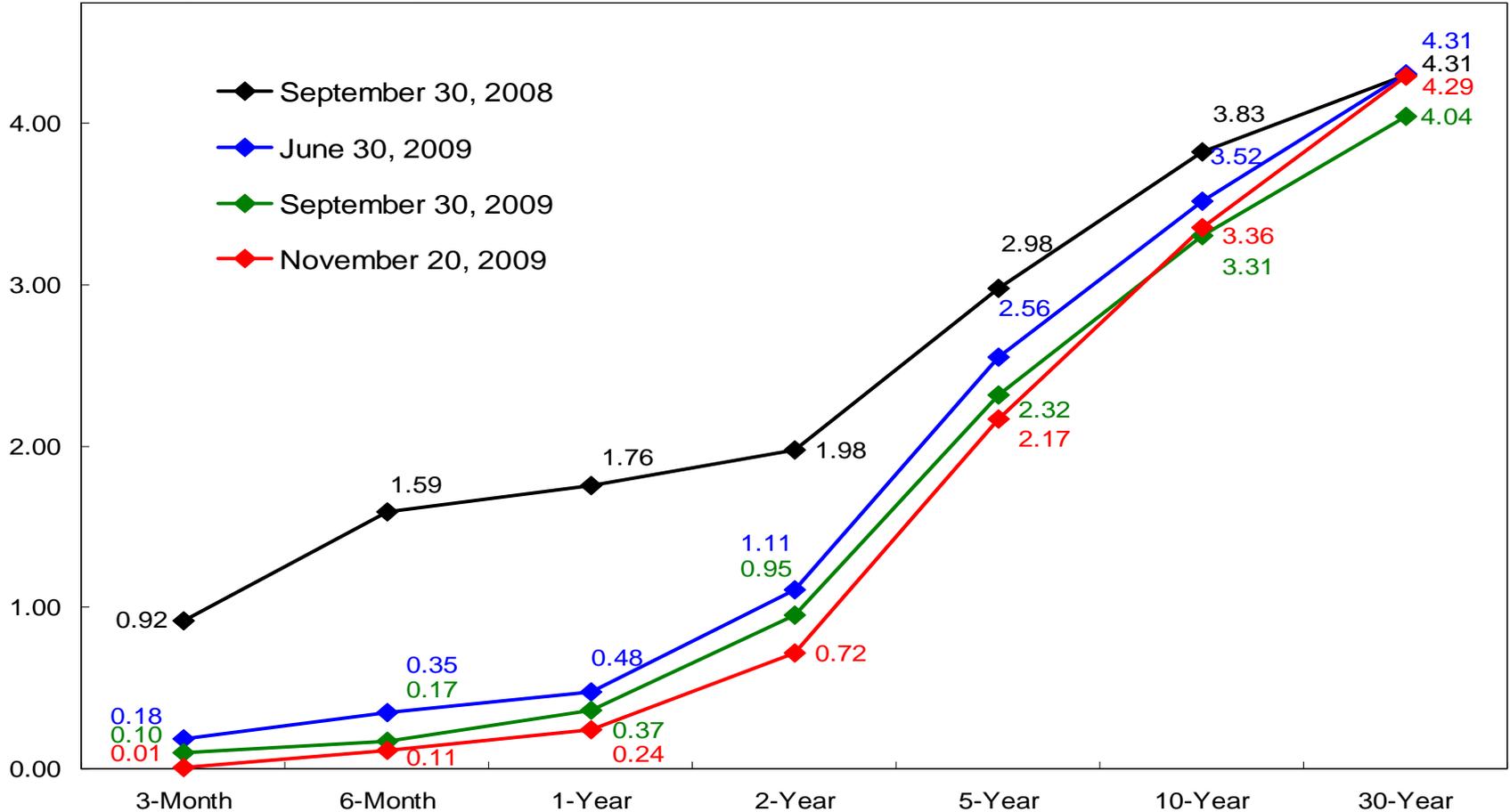
\$ in Millions



Sources: Moody's Economy.com, First American Loan Performance Office of Thrift Supervision / November 2009

TREASURY YIELD CURVES

Treasury Constant Maturity Yield



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