



# **Fourth Quarter 2010 Thrift Industry Report**

## **Economic Data**

March 1, 2011

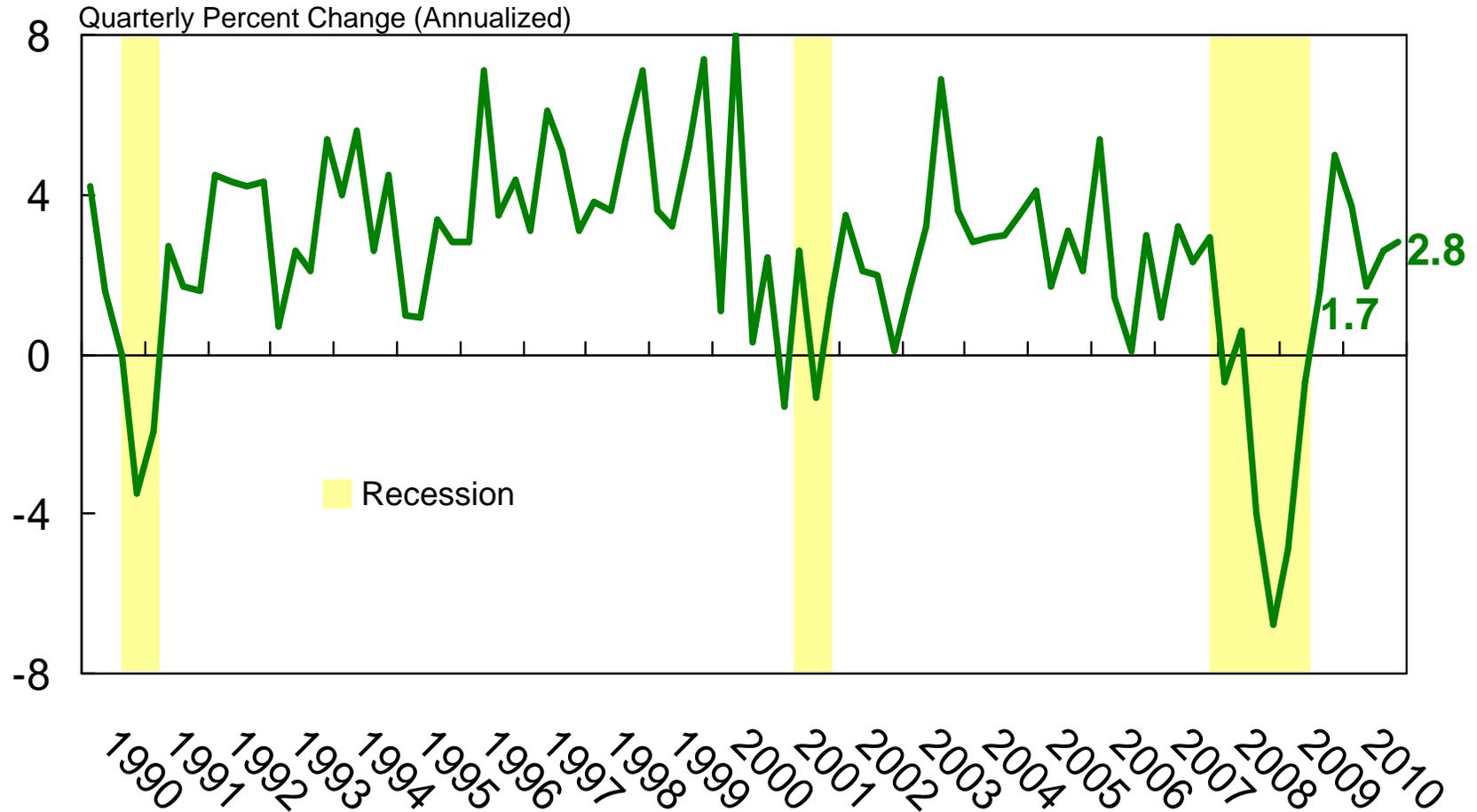


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# GROSS DOMESTIC PRODUCT

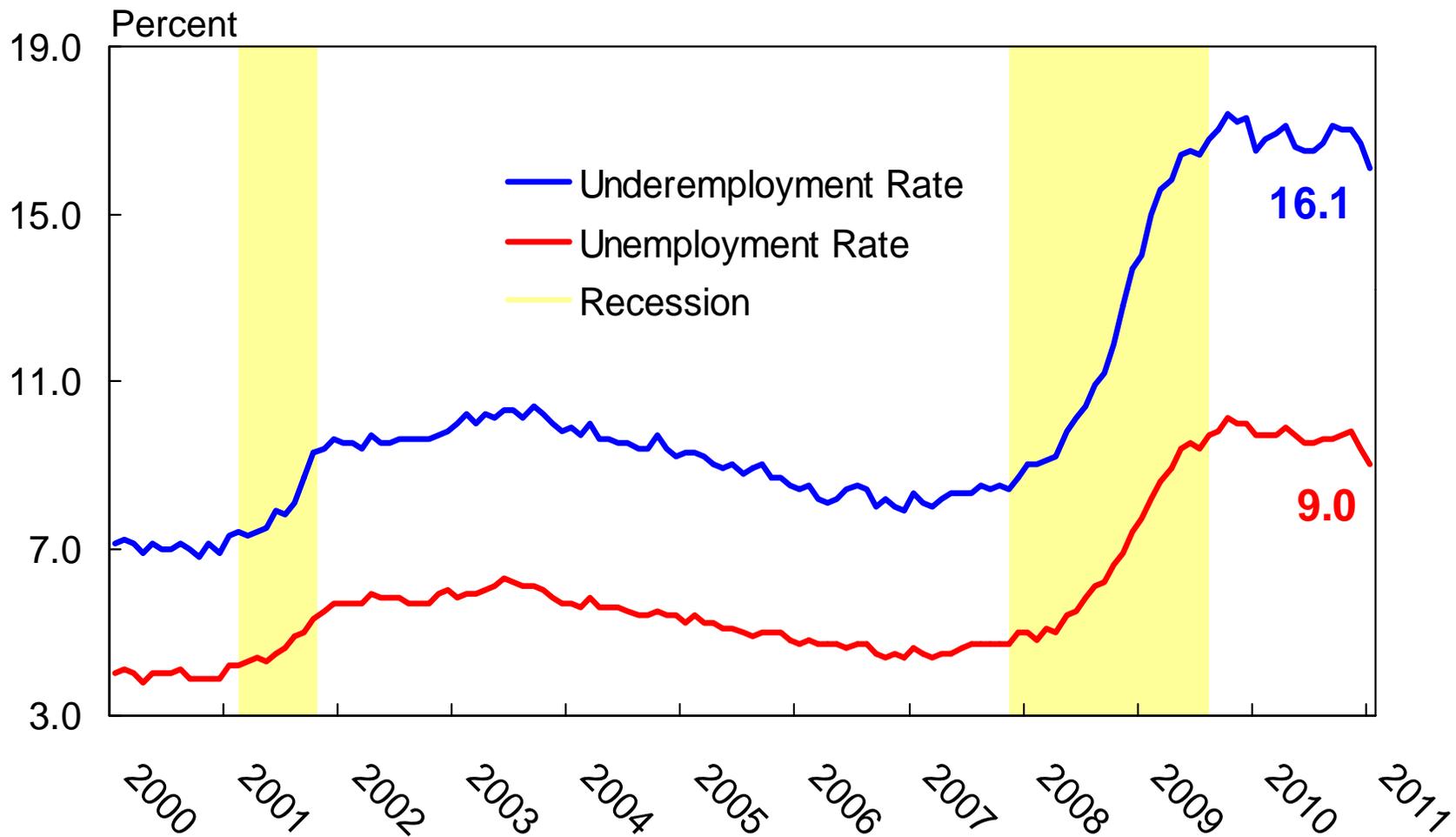
As of December 2010



Source: Bureau of Economic Analysis  
Office of Thrift Supervision / March 2011

# UNEMPLOYMENT AND UNDEREMPLOYMENT RATES

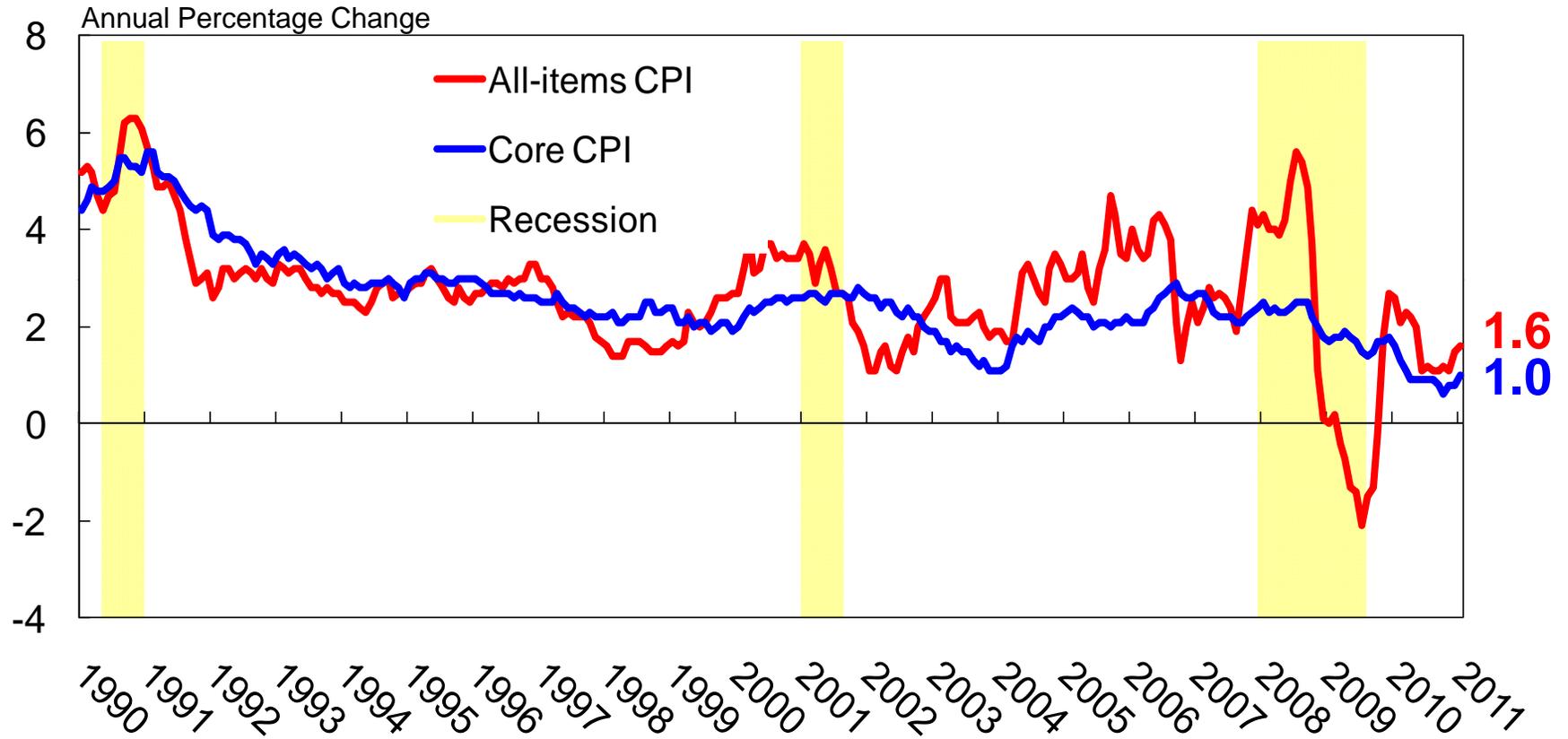
As of January 2011



Source: Bureau of Labor Statistics  
Office of Thrift Supervision / March 2011

# INFLATION

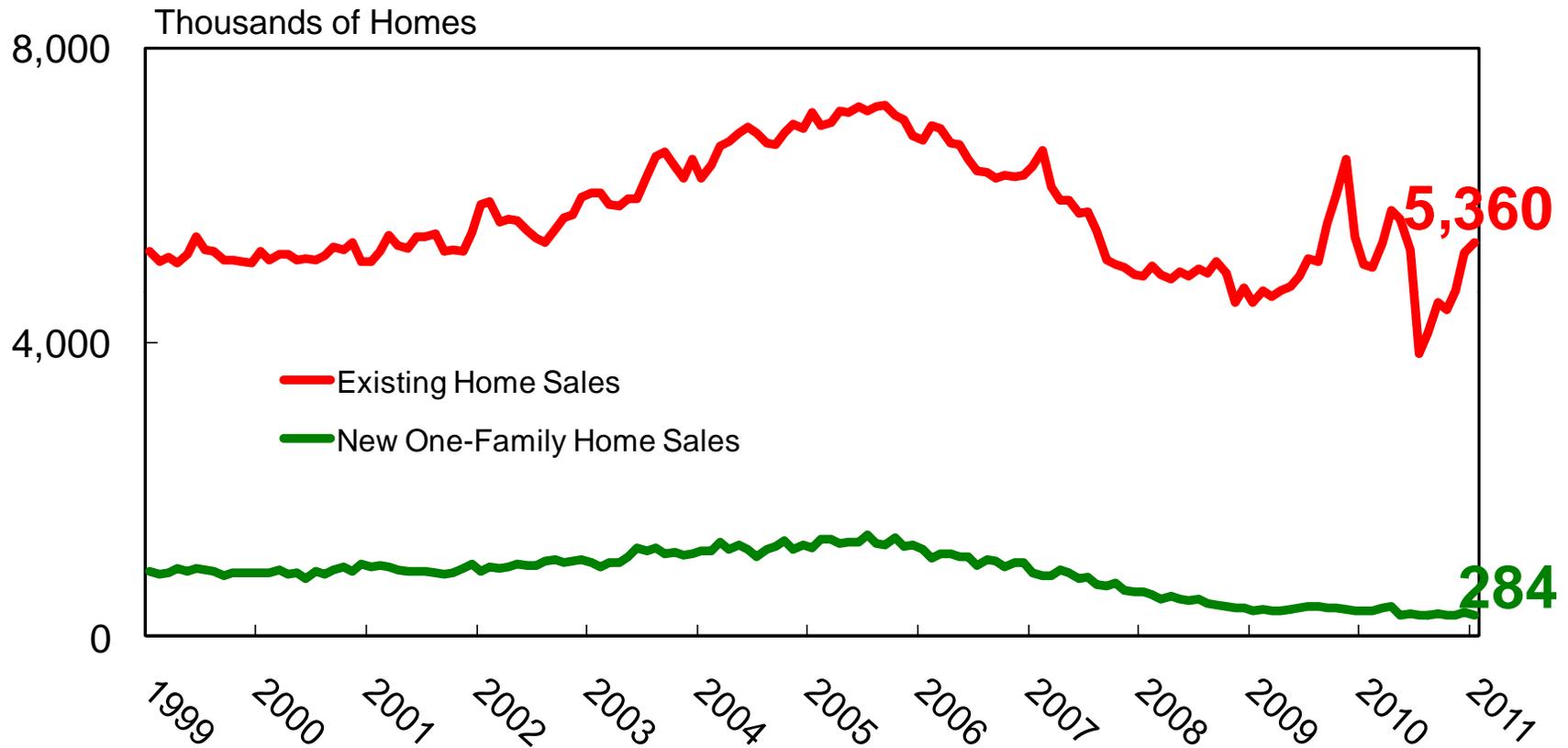
As of January 2011



Source: Bureau of Labor Statistics  
CPI: Consumer Price Index, Core CPI: CPI less food and energy.  
Office of Thrift Supervision / March 2011

# NEW AND EXISTING HOME SALES

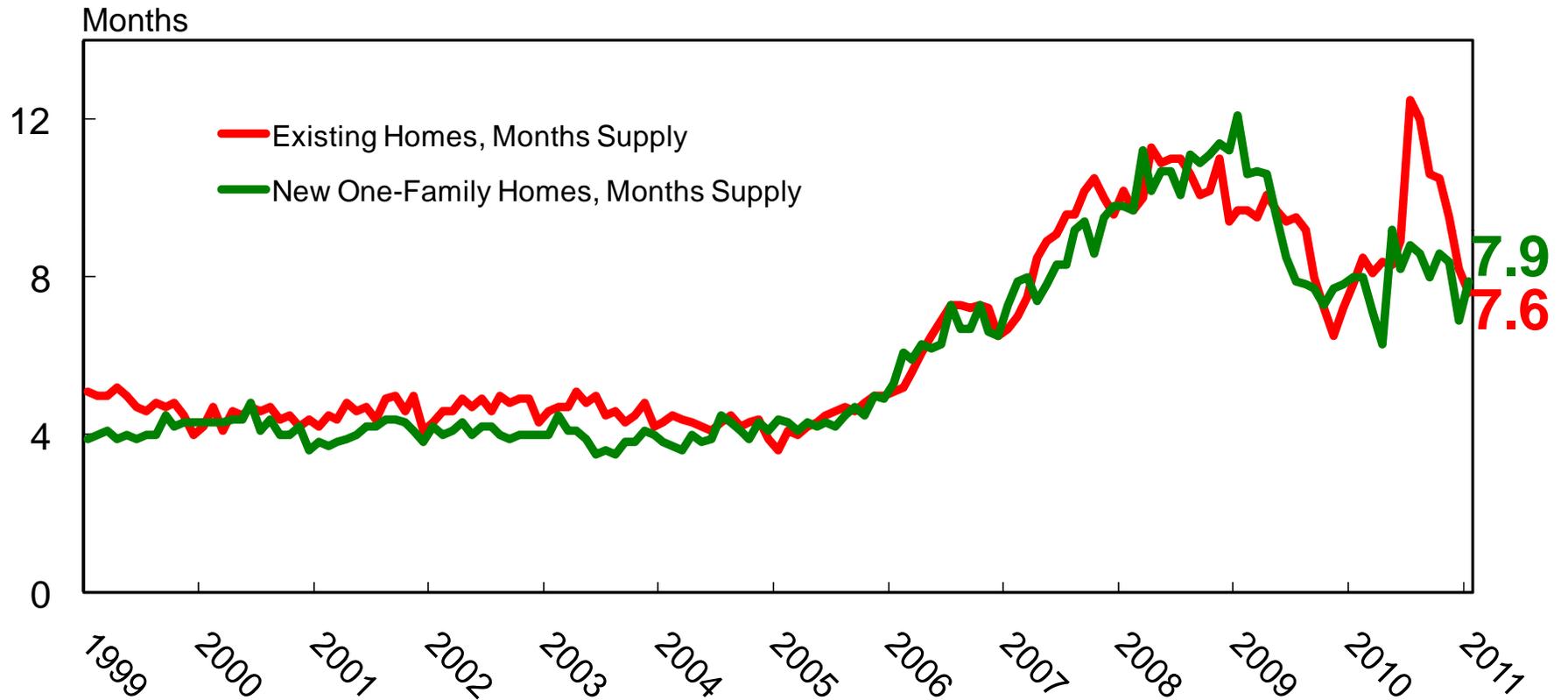
As of January 2011



Sources: US Census Bureau, National Association of Realtors  
Office of Thrift Supervision / March 2011

# NEW AND EXISTING HOMES SUPPLY

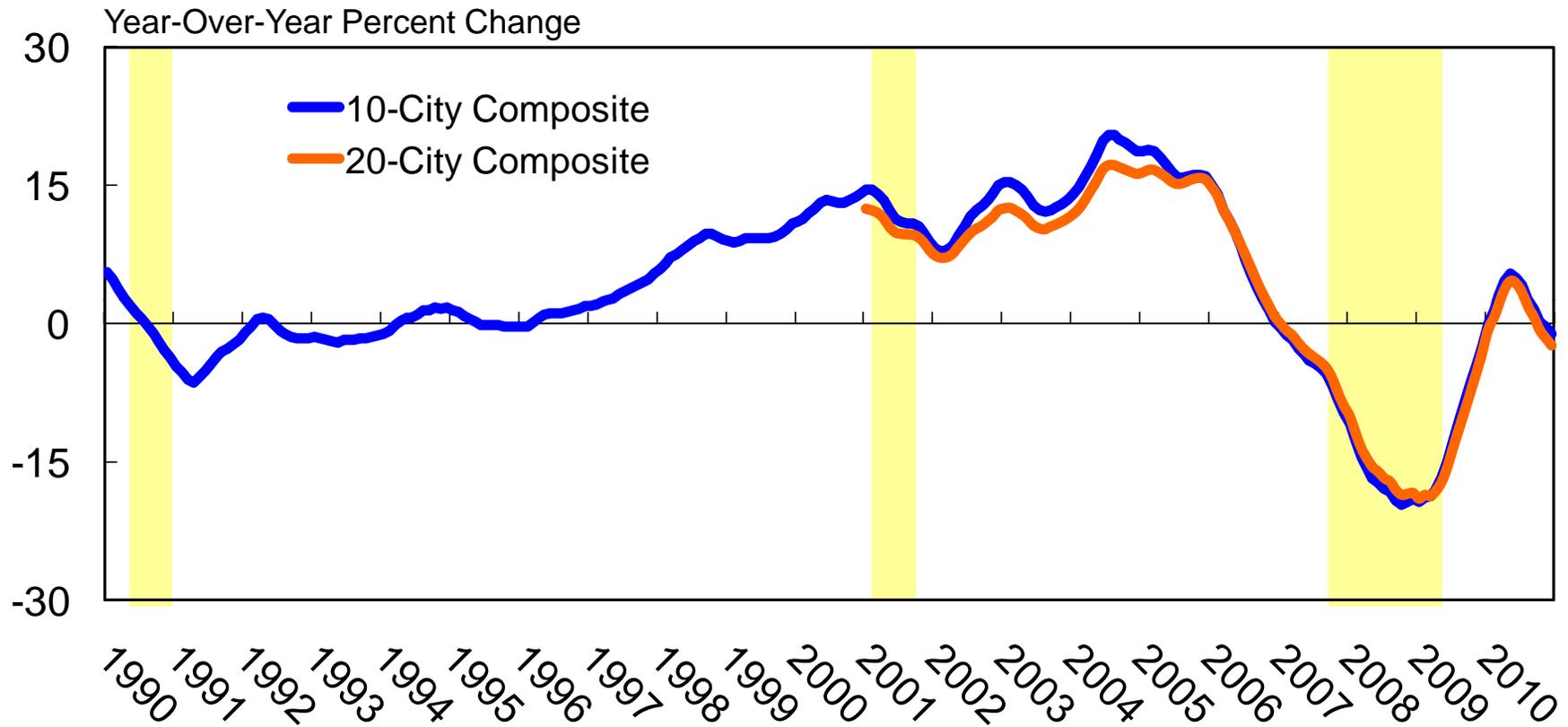
As of January 2011



Sources: US Census Bureau, National Association of Realtors  
Office of Thrift Supervision / March 2011

# S&P / CASE-SHILLER HOME PRICE INDICES

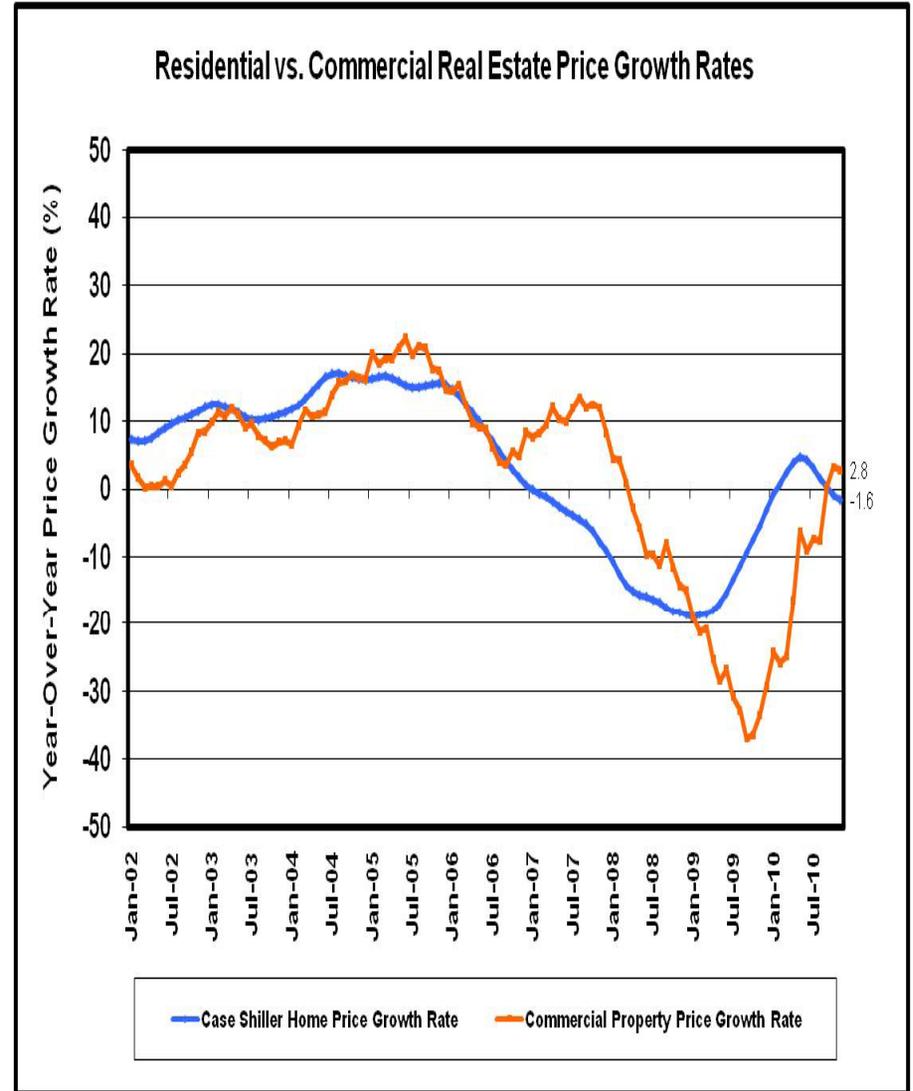
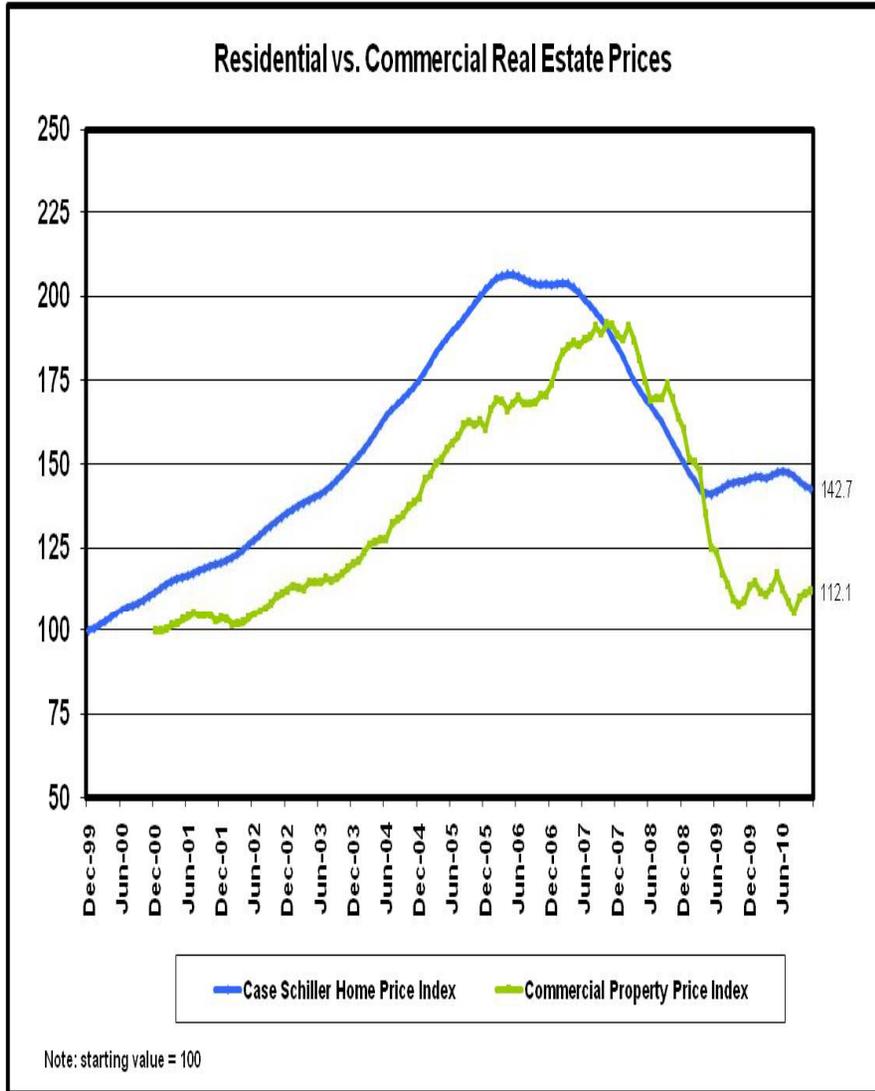
As of December 2010



Source: S&P / Case-Shiller Home Price Indices  
Office of Thrift Supervision / March 2011

# RESIDENTIAL VS. COMMERCIAL PROPERTY PRICES

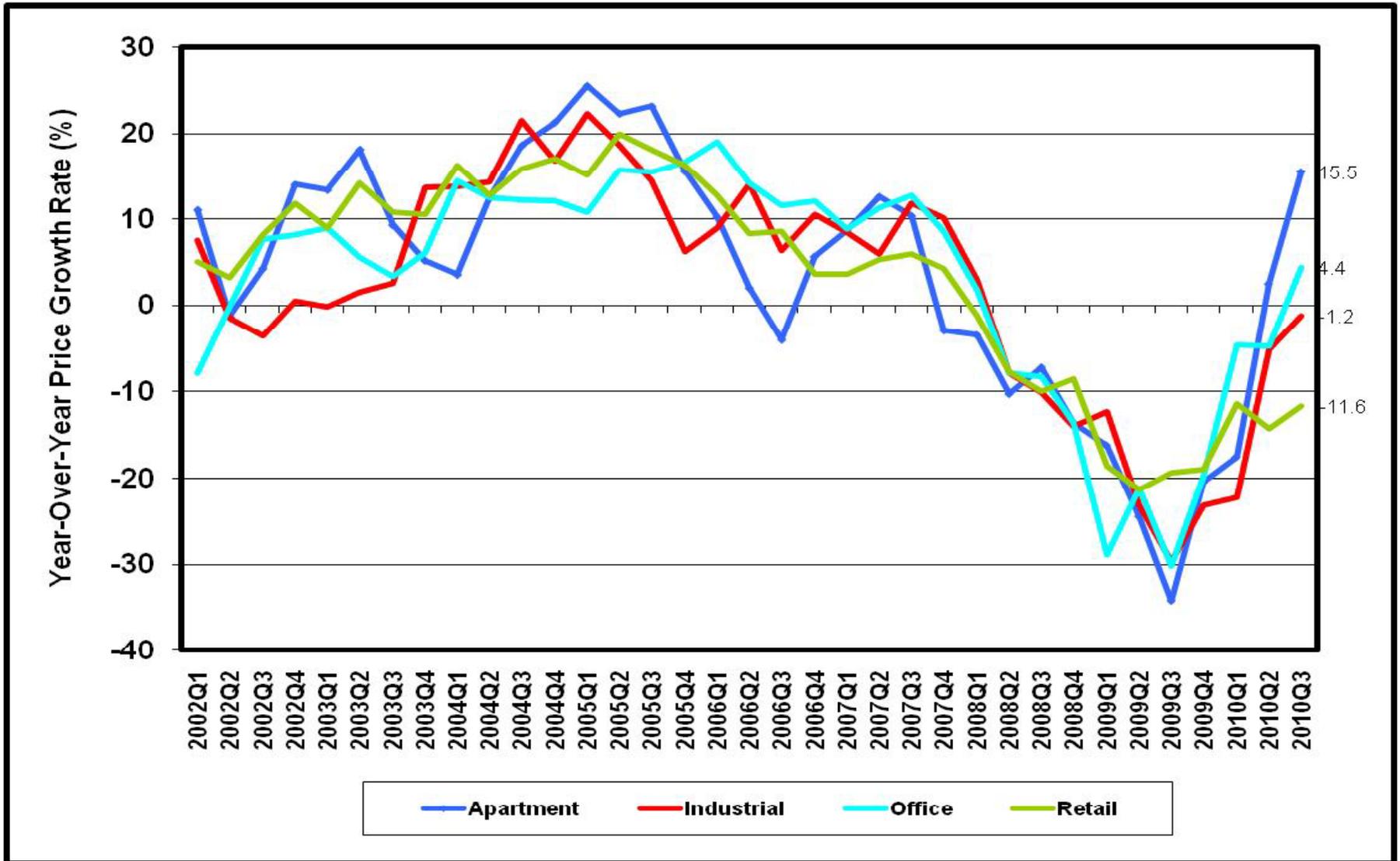
## As of November 2010



Sources: S&P / Case-Schiller Home Price Indices and Moody's / MIT Office of Thrift Supervision / March 2011

# COMMERCIAL PROPERTY PRICE GROWTH RATES BY SECTOR

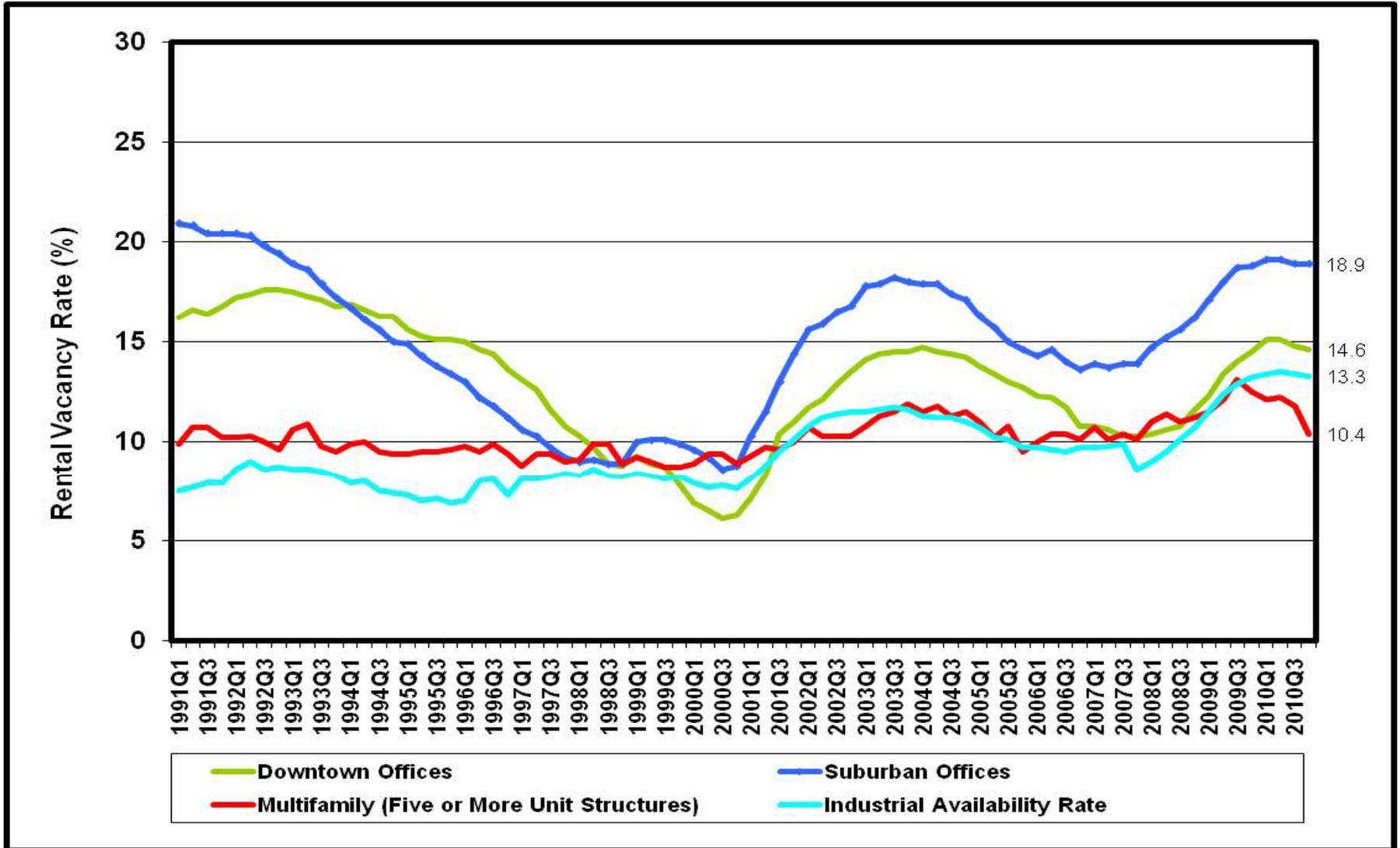
As of Third Quarter 2010



Source: Moody's / MIT  
Office of Thrift Supervision / March 2011

# VACANCY RATES BY PROPERTY TYPE

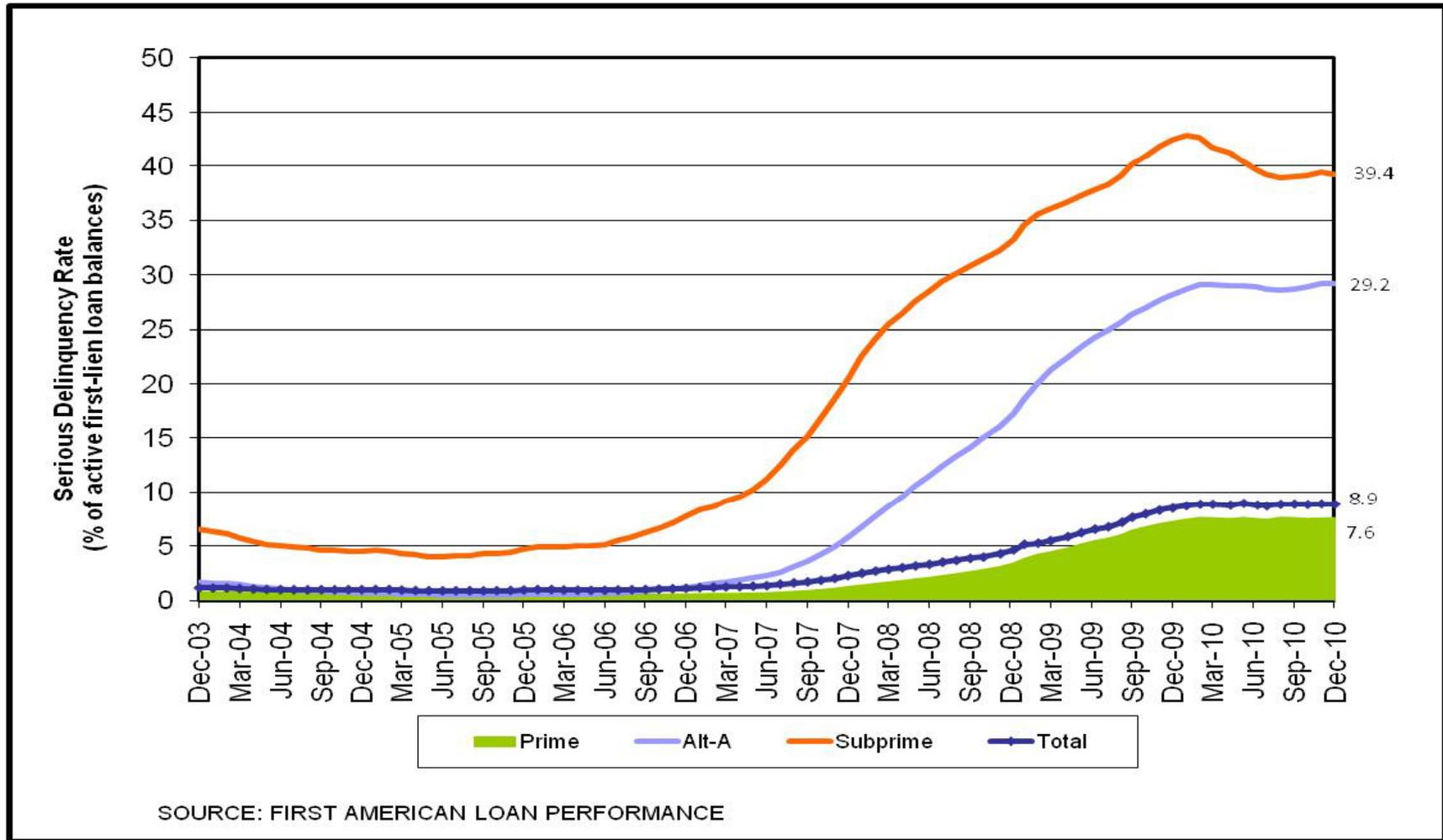
As of Fourth Quarter 2010



Sources: U.S. Census Bureau and CB Richard Ellis  
Office of Thrift Supervision / March 2011

# TROUBLED RESIDENTIAL FIRST MORTGAGE LOANS

As of December 2010



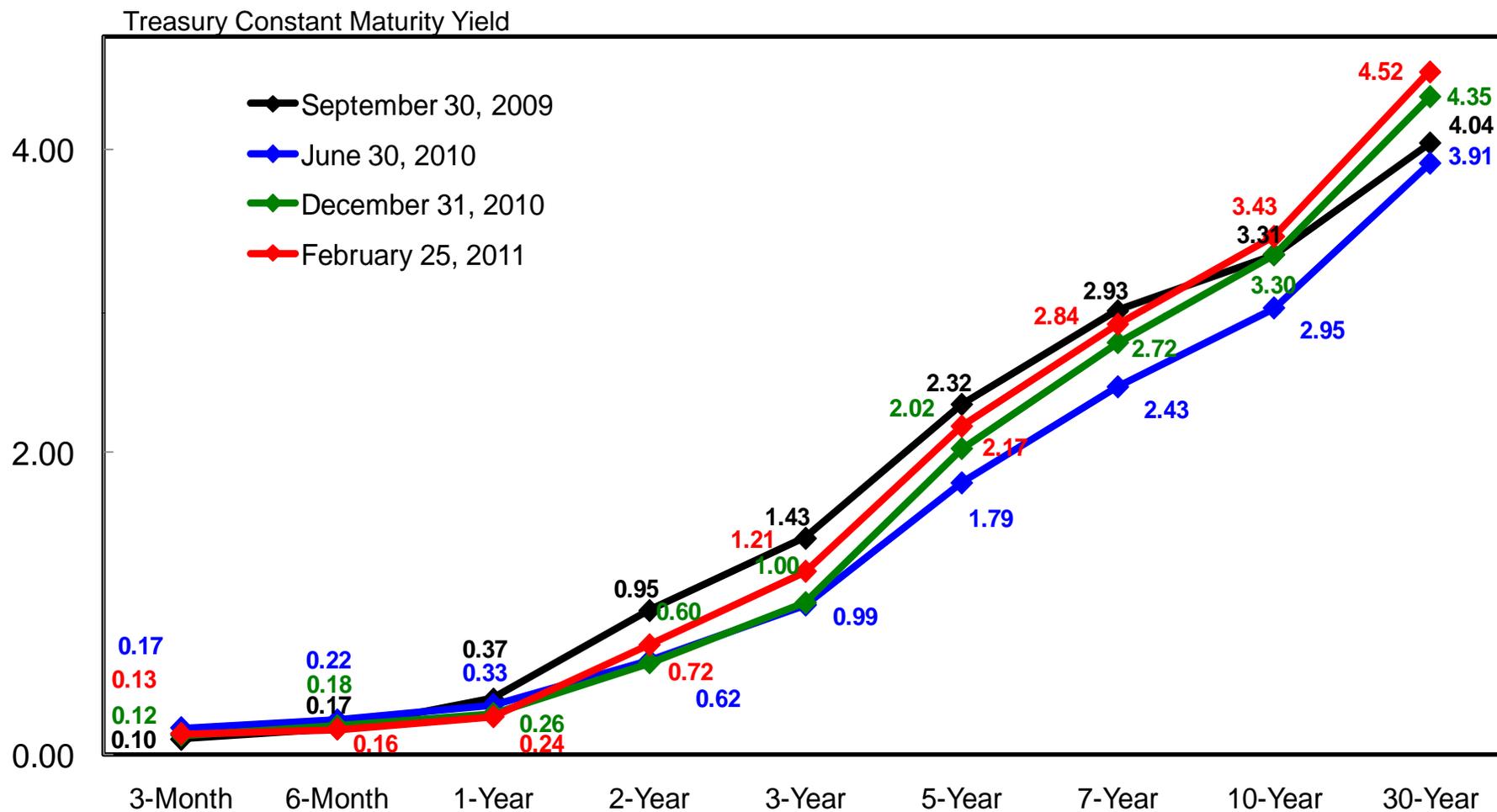
Source: First American Loan Performance database of over 45 million active mortgage loans.

Data are provided monthly by participating US mortgage lenders of all types.

Troubled mortgage loans include mortgage loans 90 days or more past due or in nonaccrual status and repossessed assets.

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# TREASURY YIELD CURVES



Sources: Federal Reserve, Bloomberg  
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