

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Description		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Number of Regulated Institutions</b>		12	12	12	12	13
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 573,043</b>	<b>\$ 402,381</b>	<b>\$ 609,546</b>	<b>\$ 538,344</b>	<b>\$ 431,019</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 192,327	\$ 152,696	\$ 156,099	\$ 125,805	\$ 115,027
Interest-Earning Deposits in FHLBs	SC112	\$ 91,665	\$ 100,134	\$ 114,605	\$ 103,919	\$ 104,218
Other Interest-Earning Deposits	SC118	\$ 209,333	\$ 53,165	\$ 221,387	\$ 236,146	\$ 116,282
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 35,700	\$ 49,880	\$ 75,500	\$ 21,900	\$ 12,300
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 19,825	\$ 20,850	\$ 19,016	\$ 29,323	\$ 56,568
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,192	\$ 4,238	\$ 4,505	\$ 3,448	\$ 4,910
State and Municipal Obligations	SC180	\$ 16,660	\$ 16,967	\$ 14,522	\$ 12,112	\$ 15,443
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 3,580	\$ 3,919	\$ 3,149	\$ 4,993	\$ 4,990
Accrued Interest Receivable	SC191	\$ 761	\$ 531	\$ 763	\$ 698	\$ 1,281
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 1,104,242</b>	<b>\$ 1,048,361</b>	<b>\$ 2,441,804</b>	<b>\$ 2,610,312</b>	<b>\$ 2,617,861</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 1,104,242</b>	<b>\$ 1,048,361</b>	<b>\$ 2,441,804</b>	<b>\$ 2,610,312</b>	<b>\$ 2,617,861</b>
Pass-Through - Total	SUB0073	\$ 1,075,602	\$ 1,009,885	\$ 2,395,110	\$ 2,552,456	\$ 2,543,138
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 34,156	\$ 31,852	\$ 31,103	\$ 1,277,181	\$ 1,367,984
Other Pass-Through	SC215	\$ 1,041,446	\$ 978,033	\$ 2,364,007	\$ 1,275,275	\$ 1,175,154
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 23,321	\$ 34,031	\$ 36,567	\$ 47,304	\$ 64,148
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 247	\$ 250	\$ 259	\$ 269	\$ 715
Other	SC222	\$ 23,074	\$ 33,781	\$ 36,308	\$ 47,035	\$ 63,433
Accrued Interest Receivable	SC228	\$ 5,319	\$ 4,445	\$ 10,127	\$ 10,552	\$ 10,575

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 13,023,452</b>	<b>\$ 13,633,678</b>	<b>\$ 13,536,043</b>	<b>\$ 13,513,338</b>	<b>\$ 14,720,429</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 12,851,494</b>	<b>\$ 13,512,588</b>	<b>\$ 13,434,102</b>	<b>\$ 13,427,738</b>	<b>\$ 14,645,944</b>
Construction Loans - Total	SUB0100	\$ 646,593	\$ 608,451	\$ 580,871	\$ 550,637	\$ 515,908
Residential - Total	SUB0110	\$ 355,594	\$ 334,044	\$ 326,211	\$ 321,120	\$ 312,592
1-4 Dwelling Units	SC230	\$ 223,510	\$ 214,279	\$ 225,895	\$ 242,386	\$ 251,384
Multifamily (5 or more) Dwelling Units	SC235	\$ 132,084	\$ 119,765	\$ 100,316	\$ 78,734	\$ 61,208
Nonresidential Property	SC240	\$ 290,999	\$ 274,407	\$ 254,660	\$ 229,517	\$ 203,316
Permanent Loans - Total	SUB0121	\$ 12,315,603	\$ 12,967,147	\$ 12,896,795	\$ 12,903,423	\$ 14,139,862
Residential - Total	SUB0131	\$ 10,567,006	\$ 11,193,942	\$ 11,186,697	\$ 11,249,666	\$ 12,585,190
1-4 Dwelling Units - Total	SUB0141	\$ 10,378,547	\$ 11,004,980	\$ 11,008,795	\$ 11,067,274	\$ 12,395,508
Revolving Open-End Loans	SC251	\$ 591,770	\$ 563,964	\$ 536,758	\$ 516,774	\$ 520,097
All Other - First Liens	SC254	\$ 9,447,372	\$ 10,097,231	\$ 10,120,700	\$ 10,187,898	\$ 11,501,503
All Other - Junior Liens	SC255	\$ 339,405	\$ 343,785	\$ 351,337	\$ 362,602	\$ 373,908
Multifamily (5 or more) Dwelling Units	SC256	\$ 188,459	\$ 188,962	\$ 177,902	\$ 182,392	\$ 189,682
Nonresidential Property (Except Land)	SC260	\$ 1,484,865	\$ 1,498,109	\$ 1,423,710	\$ 1,364,055	\$ 1,340,988
Land	SC265	\$ 263,732	\$ 275,096	\$ 286,388	\$ 289,702	\$ 213,684
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 613,402	\$ 97,932	\$ 23,606	\$- 1,143,977	\$ 10,618
Accrued Interest Receivable	SC272	\$ 54,679	\$ 53,276	\$ 53,040	\$ 53,670	\$ 61,057
Advances for Taxes and Insurance	SC275	\$ 6,577	\$ 4,804	\$ 5,337	\$ 5,608	\$ 3,602
Allowance for Loan and Lease Losses	SC283	\$ 171,958	\$ 121,090	\$ 101,941	\$ 85,600	\$ 74,485
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 966,660</b>	<b>\$ 1,018,611</b>	<b>\$ 952,064</b>	<b>\$ 972,592</b>	<b>\$ 745,454</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 962,559</b>	<b>\$ 1,015,275</b>	<b>\$ 947,714</b>	<b>\$ 968,398</b>	<b>\$ 741,046</b>
Commercial Loans - Total	SC32	\$ 520,542	\$ 594,419	\$ 566,736	\$ 533,715	\$ 378,663
Secured	SC300	\$ 506,099	\$ 578,900	\$ 551,138	\$ 516,811	\$ 360,690
Unsecured	SC303	\$ 14,443	\$ 15,519	\$ 15,598	\$ 16,904	\$ 17,959
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Consumer Loans - Total	SC35	\$ 439,985	\$ 417,788	\$ 379,829	\$ 432,612	\$ 360,106
Loans on Deposits	SC310	\$ 4,208	\$ 4,180	\$ 4,311	\$ 4,455	\$ 3,710
Home Improvement Loans (Not secured by real estate)	SC316	\$ 206	\$ 186	\$ 337	\$ 372	\$ 1,011
Education Loans	SC320	\$ 69	\$ 73	\$ 77	\$ 80	\$ 84
Auto Loans	SC323	\$ 4,457	\$ 4,761	\$ 6,141	\$ 6,529	\$ 10,367
Mobile Home Loans	SC326	\$ 310	\$ 411	\$ 427	\$ 398	\$ 481
Credit Cards	SC328	\$ 428	\$ 438	\$ 423	\$ 447	\$ 470

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 430,307	\$ 407,739	\$ 368,113	\$ 420,331	\$ 343,983
Accrued Interest Receivable	SC348	\$ 6,133	\$ 6,404	\$ 5,499	\$ 6,265	\$ 6,685
Allowance for Loan and Lease Losses	SC357	\$ 4,101	\$ 3,336	\$ 4,350	\$ 4,194	\$ 4,408
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 248,121</b>	<b>\$ 242,959</b>	<b>\$ 224,145</b>	<b>\$ 147,846</b>	<b>\$ 117,477</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 248,121</b>	<b>\$ 242,941</b>	<b>\$ 223,559</b>	<b>\$ 146,428</b>	<b>\$ 117,440</b>
Real Estate - Total	SUB0210	\$ 247,458	\$ 242,496	\$ 223,749	\$ 147,621	\$ 117,420
Construction	SC405	\$ 5,635	\$ 7,245	\$ 7,362	\$ 6,405	\$ 5,065
Residential - Total	SUB0225	\$ 163,562	\$ 130,755	\$ 193,675	\$ 119,062	\$ 97,342
1-4 Dwelling Units	SC415	\$ 154,264	\$ 121,457	\$ 192,180	\$ 117,568	\$ 95,744
Multifamily (5 or more) Dwelling Units	SC425	\$ 9,298	\$ 9,298	\$ 1,495	\$ 1,494	\$ 1,598
Nonresidential (Except Land)	SC426	\$ 11,493	\$ 6,634	\$ 7,674	\$ 5,876	\$ 2,240
Land	SC428	\$ 18,439	\$ 18,751	\$ 15,038	\$ 16,278	\$ 12,773
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 48,329	\$ 79,111	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 663	\$ 463	\$ 396	\$ 225	\$ 57
General Valuation Allowances	SC441	\$ 0	\$ 18	\$ 586	\$ 1,418	\$ 37
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 173</b>	<b>\$ 174</b>	<b>\$ 176</b>	<b>\$ 194</b>	<b>\$ 224</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 409,341</b>	<b>\$ 409,249</b>	<b>\$ 384,300</b>	<b>\$ 384,243</b>	<b>\$ 367,947</b>
Federal Home Loan Bank Stock	SC510	\$ 409,292	\$ 409,200	\$ 384,227	\$ 384,170	\$ 367,901
Other	SC540	\$ 49	\$ 49	\$ 73	\$ 73	\$ 46
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 289,373</b>	<b>\$ 287,073</b>	<b>\$ 287,227</b>	<b>\$ 287,854</b>	<b>\$ 278,857</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 1,049,402</b>	<b>\$ 1,050,038</b>	<b>\$ 860,402</b>	<b>\$ 606,164</b>	<b>\$ 522,579</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 1,049,402</b>	<b>\$ 1,050,035</b>	<b>\$ 860,402</b>	<b>\$ 606,164</b>	<b>\$ 522,579</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,263	\$ 1,250	\$ 1,236	\$ 1,223	\$ 1,987
Other	SC625	\$ 29,977	\$ 29,698	\$ 29,426	\$ 29,156	\$ 28,892
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 733,177	\$ 673,479	\$ 498,901	\$ 415,034	\$ 342,017
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 23,836	\$ 25,539	\$ 25,062	\$ 21,324	\$ 24,709
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 261,149	\$ 320,071	\$ 305,777	\$ 139,427	\$ 124,974
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 176,059</b>	<b>\$ 124,447</b>	<b>\$ 106,877</b>	<b>\$ 91,212</b>	<b>\$ 78,930</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 17,663,807</b>	<b>\$ 18,092,523</b>	<b>\$ 19,295,707</b>	<b>\$ 19,060,887</b>	<b>\$ 19,801,847</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 17,487,748</b>	<b>\$ 17,968,076</b>	<b>\$ 19,188,830</b>	<b>\$ 18,969,675</b>	<b>\$ 19,722,917</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 9,788,260</b>	<b>\$ 9,863,304</b>	<b>\$ 10,787,732</b>	<b>\$ 10,415,936</b>	<b>\$ 10,679,731</b>
Deposits	SC710	\$ 9,256,872	\$ 9,201,616	\$ 10,031,852	\$ 9,894,699	\$ 10,252,613
Escrows	SC712	\$ 531,388	\$ 661,689	\$ 755,880	\$ 521,237	\$ 427,118
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 6,186,785</b>	<b>\$ 6,516,424</b>	<b>\$ 6,868,489</b>	<b>\$ 7,047,035</b>	<b>\$ 7,466,570</b>
Advances from FHLBank	SC720	\$ 5,875,798	\$ 6,188,618	\$ 6,618,393	\$ 6,709,202	\$ 6,803,173
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 178,130	\$ 108,000	\$ 108,000	\$ 149,140	\$ 536,128
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 20,000	\$ 15,000	\$ 15,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 107,857	\$ 194,806	\$ 122,096	\$ 173,693	\$ 112,269
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 231,777</b>	<b>\$ 194,275</b>	<b>\$ 214,854</b>	<b>\$ 195,914</b>	<b>\$ 200,171</b>
Accrued Interest Payable - Deposits	SC763	\$ 23,725	\$ 39,539	\$ 36,163	\$ 42,982	\$ 42,727
Accrued Interest Payable - Other	SC766	\$ 14,816	\$ 14,929	\$ 15,449	\$ 16,666	\$ 16,440
Accrued Taxes	SC776	\$ 2,873	\$ 3,150	\$ 7,645	\$ 1,586	\$ 11,897
Accounts Payable	SC780	\$ 36,754	\$ 30,435	\$ 31,186	\$ 17,643	\$ 19,635
Deferred Income Taxes	SC790	\$ 40	\$ 40	\$ 0	\$ 0	\$ 45
Other Liabilities and Deferred Income	SC796	\$ 153,569	\$ 106,182	\$ 124,411	\$ 117,037	\$ 109,427
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 16,206,822</b>	<b>\$ 16,574,003</b>	<b>\$ 17,871,075</b>	<b>\$ 17,658,885</b>	<b>\$ 18,346,472</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 100</b>	<b>\$ 100</b>	<b>\$ 100</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 567,793	\$ 557,223	\$ 484,873	\$ 484,943	\$ 504,830
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 24,753	\$ 14,541	\$ 14,541	\$ 14,541	\$ 14,550
Paid in Excess of Par	SC830	\$ 543,040	\$ 542,682	\$ 470,332	\$ 470,402	\$ 490,280
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 97,415</b>	<b>\$- 33,593</b>	<b>\$- 19,488</b>	<b>\$- 12,076</b>	<b>\$- 9,003</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 97,610	\$- 33,788	\$- 19,488	\$- 12,542	\$- 3,995
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 466	\$- 5,008
Other	SC870	\$ 195	\$ 195	\$ 0	\$ 0	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 810,583</b>	<b>\$ 870,467</b>	<b>\$ 852,283</b>	<b>\$ 837,853</b>	<b>\$ 880,535</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 34</b>	<b>\$- 23</b>	<b>\$- 18</b>	<b>\$- 31</b>	<b>\$- 21</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 1,280,927</b>	<b>\$ 1,394,074</b>	<b>\$ 1,317,650</b>	<b>\$ 1,310,689</b>	<b>\$ 1,376,341</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 17,487,749</b>	<b>\$ 17,968,077</b>	<b>\$ 19,188,825</b>	<b>\$ 18,969,674</b>	<b>\$ 19,722,913</b>

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### Other Codes As of Sep 2008

#### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 29
3	Federal, State, or other taxes receivable	3	\$ 1,921
4	Net deferred tax assets	6	\$ 91,077
6	Prepaid deposit insurance premiums	1	\$ 61
7	Prepaid expenses	8	\$ 1,376
9	Advances for loans serviced for others	1	\$ 26,200
14	Other noninterest-bearing short-term accounts recv	2	\$ 98
19	Receivables fr a broker for unsettled transactions	2	\$ 23,070
99	Other	9	\$ 60,913

#### Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 220
11	The liability recorded for post-retirement benefit	6	\$ 10,648
14	Unapplied loan payments received	2	\$ 65,217
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 72
21	Liabilities for credit losses on OBS credit exposures	1	\$ 257
99	Other	17	\$ 46,319

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 234,242</b>	<b>\$ 246,264</b>	<b>\$ 258,234</b>	<b>\$ 273,148</b>	<b>\$ 286,546</b>
Deposits and Investment Securities	SO115	\$ 2,652	\$ 2,867	\$ 4,698	\$ 5,281	\$ 6,956
Mortgage-Backed Securities	SO125	\$ 14,935	\$ 21,526	\$ 31,464	\$ 30,603	\$ 31,004
Mortgage Loans	SO141	\$ 200,511	\$ 204,810	\$ 205,423	\$ 221,101	\$ 231,789
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,396	\$ 3,169	\$ 3,228	\$ 2,572	\$ 2,419
Nonmortgage Loans - Total	SUB0950	\$ 12,648	\$ 13,805	\$ 13,332	\$ 13,471	\$ 14,231
Commercial Loans and Leases	SO160	\$ 6,862	\$ 8,132	\$ 7,534	\$ 7,405	\$ 8,010
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 79	\$ 64	\$ 64	\$ 95	\$ 111
Consumer Loans and Leases	SO171	\$ 5,786	\$ 5,673	\$ 5,798	\$ 6,066	\$ 6,221
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 21	\$ 22	\$ 25	\$ 25	\$ 36
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 5,259</b>	<b>\$ 5,754</b>	<b>\$ 4,782</b>	<b>\$ 4,300</b>	<b>\$ 4,115</b>
Federal Home Loan Bank Stock	SO181	\$ 5,258	\$ 5,754	\$ 4,782	\$ 4,300	\$ 4,115
Other	SO185	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 147,414</b>	<b>\$ 160,988</b>	<b>\$ 179,890</b>	<b>\$ 194,497</b>	<b>\$ 207,143</b>
Deposits	SO215	\$ 75,554	\$ 86,756	\$ 103,200	\$ 115,185	\$ 111,611
Escrows	SO225	\$ 18	\$ 14	\$ 13	\$ 13	\$ 15
Advances from FHLBank	SO230	\$ 67,005	\$ 68,049	\$ 69,530	\$ 73,304	\$ 75,248
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 404	\$ 320	\$ 248	\$ 251	\$ 251
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 4,433	\$ 5,849	\$ 6,899	\$ 5,744	\$ 20,018
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 92,087</b>	<b>\$ 91,030</b>	<b>\$ 83,126</b>	<b>\$ 82,951</b>	<b>\$ 83,518</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 95,020	\$ 47,261	\$ 37,022	\$ 45,324	\$ 33,784
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 2,933</b>	<b>\$ 43,769</b>	<b>\$ 46,104</b>	<b>\$ 37,627</b>	<b>\$ 49,734</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 55,286</b>	<b>\$ 107,355</b>	<b>\$ 60,371</b>	<b>\$ 27,083</b>	<b>\$ 12,536</b>
Mortgage Loan Servicing Fees	SO410	\$ 38,977	\$ 35,037	\$ 29,831	\$ 26,119	\$ 21,690
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 28,462	\$ 71,469	\$- 60,670	\$- 25,711	\$- 19,321

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 23,772	\$ 26,830	\$ 23,941	\$ 25,913	\$ 24,387
Net Income (Loss) from Other - Total	SUB0451	\$ 19,275	\$- 27,276	\$ 64,845	\$- 998	\$- 17,186
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 34,665	\$ 71,261	\$ 63,908	\$ 29,495	\$- 19,060
Operations & Sale of Repossessed Assets	SO461	\$- 4,455	\$- 2,160	\$- 2,159	\$- 1,224	\$- 194
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 12,032	\$- 22,474	\$- 225	\$- 20,102	\$- 127
Sale of Securities Held-to-Maturity	SO467	\$- 1	\$ 0	\$ 0	\$- 148	\$ 0
Sale of Loans Held for Investment	SO475	\$ 4	\$- 2	\$ 68	\$ 2	\$- 1
Sale of Other Assets Held for Investment	SO477	\$ 666	\$- 810	\$ 224	\$- 322	\$ 449
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 428	\$- 73,091	\$ 3,029	\$- 8,699	\$ 1,747
Other Noninterest Income	SO488	\$ 1,724	\$ 1,295	\$ 2,424	\$ 1,760	\$ 2,966
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 146,489</b>	<b>\$ 124,414</b>	<b>\$ 117,822</b>	<b>\$ 115,265</b>	<b>\$ 108,633</b>
All Personnel Compensation and Expense	SO510	\$ 71,286	\$ 73,242	\$ 74,430	\$ 71,862	\$ 60,411
Legal Expense	SO520	\$ 1,652	\$ 1,553	\$ 1,261	\$ 1,663	\$ 1,639
Office Occupancy and Equipment Expense	SO530	\$ 23,977	\$ 25,045	\$ 24,868	\$ 23,626	\$ 24,329
Marketing and Other Professional Services	SO540	\$ 6,560	\$ 5,271	\$ 5,079	\$ 5,357	\$ 6,018
Loan Servicing Fees	SO550	\$ 1	\$ 2	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 1,652	\$ 1,771	\$ 1,561	\$ 1,305	\$ 1,397
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 13,674	\$ 4,803	\$- 47	\$ 2,552	\$ 969
Other Noninterest Expense	SO580	\$ 27,687	\$ 12,727	\$ 10,669	\$ 8,899	\$ 13,869
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 94,136</b>	<b>\$ 26,710</b>	<b>\$- 11,347</b>	<b>\$- 50,555</b>	<b>\$- 46,363</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 34,268</b>	<b>\$ 8,974</b>	<b>\$- 3,853</b>	<b>\$- 18,506</b>	<b>\$- 16,459</b>



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
 93026 - OTS-Regulated: Michigan  
 September 2008

Frozen Aggregated Data  
 (\$Thousands)

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Federal	SO710	\$- 31,814	\$ 9,648	\$- 3,690	\$- 16,478	\$- 15,148
State, Local & Other	SO720	\$- 2,454	\$- 674	\$- 163	\$- 2,028	\$- 1,311
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 59,868</b>	<b>\$ 17,736</b>	<b>\$- 7,494</b>	<b>\$- 32,049</b>	<b>\$- 29,904</b>
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 59,868</b>	<b>\$ 17,736</b>	<b>\$- 7,494</b>	<b>\$- 32,049</b>	<b>\$- 29,904</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
 93026 - OTS-Regulated: Michigan  
 September 2008

Frozen Aggregated Data  
 (\$Thousands)

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### Other Codes As of Sep 2008

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 21
9	Net income from data processing lease/services	1	\$ 75
15	Income from corporate-owned life insurance	3	\$ 247
99	Other	14	\$ 1,293

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 182
2	OTS assessments	4	\$ 97
7	Office supplies, printing, and postage	7	\$ 2,789
8	Telephone, including data lines	4	\$ 115
9	Loan origination expense	1	\$ 14,626
10	ATM expense	1	\$ 29
15	Foreclosure expenses	1	\$ 2,150
17	Charitable contributions	1	\$ 151
99	Other	14	\$ 2,952

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 738,740</b>	<b>\$ 504,498</b>	<b>\$ 258,234</b>	<b>\$ 1,094,676</b>	<b>\$ 826,254</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 10,217	\$ 7,565	\$ 4,698	\$ 25,743	\$ 21,342
YTD - Mortgage-Backed Securities	Y_SO125	\$ 67,925	\$ 52,990	\$ 31,464	\$ 117,431	\$ 86,938
YTD - Mortgage Loans	Y_SO141	\$ 610,744	\$ 410,233	\$ 205,423	\$ 886,615	\$ 668,710
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 9,793	\$ 6,397	\$ 3,228	\$ 9,447	\$ 6,923
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 22,528	\$ 15,666	\$ 7,534	\$ 31,142	\$ 24,018
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 207	\$ 128	\$ 64	\$ 310	\$ 219
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 17,257	\$ 11,471	\$ 5,798	\$ 23,881	\$ 18,013
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 68	\$ 47	\$ 25	\$ 107	\$ 91
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 15,795</b>	<b>\$ 10,536</b>	<b>\$ 4,782</b>	<b>\$ 16,574</b>	<b>\$ 12,327</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 15,794	\$ 10,536	\$ 4,782	\$ 16,573	\$ 12,326
YTD - Other	Y_SO185	\$ 1	\$ 0	\$ 0	\$ 1	\$ 1
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 488,292</b>	<b>\$ 340,878</b>	<b>\$ 179,890</b>	<b>\$ 786,466</b>	<b>\$ 594,210</b>
YTD - Deposits	Y_SO215	\$ 265,510	\$ 189,956	\$ 103,200	\$ 434,423	\$ 320,694
YTD - Escrows	Y_SO225	\$ 45	\$ 27	\$ 13	\$ 48	\$ 35
YTD - Advances from FHLBank	Y_SO230	\$ 204,584	\$ 137,579	\$ 69,530	\$ 289,775	\$ 217,253
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 972	\$ 568	\$ 248	\$ 515	\$ 264
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 17,181	\$ 12,748	\$ 6,899	\$ 61,705	\$ 55,964
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 266,243</b>	<b>\$ 174,156</b>	<b>\$ 83,126</b>	<b>\$ 324,784</b>	<b>\$ 244,371</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 179,303	\$ 84,283	\$ 37,022	\$ 101,811	\$ 56,546
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 86,940</b>	<b>\$ 89,873</b>	<b>\$ 46,104</b>	<b>\$ 222,973</b>	<b>\$ 187,825</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 223,012</b>	<b>\$ 167,726</b>	<b>\$ 60,371</b>	<b>\$ 162,984</b>	<b>\$ 136,346</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 103,845	\$ 64,868	\$ 29,831	\$ 82,723	\$ 56,644
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 17,663	\$ 10,799	\$- 60,670	\$- 78,038	\$- 52,347

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 74,543	\$ 50,771	\$ 23,941	\$ 98,840	\$ 73,336
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 56,844	\$ 37,569	\$ 64,845	\$ 42,924	\$ 43,898
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 169,834	\$ 135,169	\$ 63,908	\$ 65,098	\$ 35,665
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 8,774	\$- 4,319	\$- 2,159	\$- 1,250	\$- 112
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 34,731	\$- 22,699	\$- 225	\$- 20,318	\$- 216
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 1	\$ 0	\$ 0	\$- 148	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 70	\$ 66	\$ 68	\$- 1	\$- 3
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 80	\$- 586	\$ 224	\$ 5,824	\$ 6,146
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 69,634	\$- 70,062	\$ 3,029	\$- 6,281	\$ 2,418
YTD - Other Noninterest Income	Y_SO488	\$ 5,443	\$ 3,719	\$ 2,424	\$ 16,535	\$ 14,815
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 388,725</b>	<b>\$ 242,236</b>	<b>\$ 117,822</b>	<b>\$ 437,532</b>	<b>\$ 324,854</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 218,958	\$ 147,672	\$ 74,430	\$ 251,519	\$ 181,054
YTD - Legal Expense	Y_SO520	\$ 4,466	\$ 2,814	\$ 1,261	\$ 6,578	\$ 4,930
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 73,890	\$ 49,913	\$ 24,868	\$ 91,496	\$ 68,556
YTD - Marketing and Other Professional Services	Y_SO540	\$ 16,910	\$ 10,350	\$ 5,079	\$ 22,927	\$ 17,650
YTD - Loan Servicing Fees	Y_SO550	\$ 4	\$ 3	\$ 1	\$ 4	\$ 3
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,984	\$ 3,332	\$ 1,561	\$ 5,519	\$ 4,317
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 18,430	\$ 4,756	\$- 47	\$ 5,458	\$ 2,906
YTD - Other Noninterest Expense	Y_SO580	\$ 51,083	\$ 23,396	\$ 10,669	\$ 54,031	\$ 45,438
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 78,773</b>	<b>\$ 15,363</b>	<b>\$- 11,347</b>	<b>\$- 51,575</b>	<b>\$- 683</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 29,147</b>	<b>\$ 5,121</b>	<b>\$- 3,853</b>	<b>\$- 20,126</b>	<b>\$- 1,548</b>
YTD - Federal	Y_SO710	\$- 25,856	\$ 5,958	\$- 3,690	\$- 14,625	\$ 1,916
YTD - State, Local, and Other	Y_SO720	\$- 3,291	\$- 837	\$- 163	\$- 5,501	\$- 3,464
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 49,626</b>	<b>\$ 10,242</b>	<b>\$- 7,494</b>	<b>\$- 31,449</b>	<b>\$ 865</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 49,626</b>	<b>\$ 10,242</b>	<b>\$- 7,494</b>	<b>\$- 31,449</b>	<b>\$ 865</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 124,450</b>	<b>\$ 106,876</b>	<b>\$ 91,214</b>	<b>\$ 78,415</b>	<b>\$ 71,173</b>
Net Provision for Loss	VA115	\$ 93,880	\$ 46,021	\$ 35,843	\$ 46,223	\$ 33,770
Transfers	VA125	\$- 20,272	\$- 13,619	\$- 10,350	\$- 16,115	\$- 17,973
Recoveries	VA135	\$ 574	\$ 904	\$ 380	\$ 821	\$ 1,193
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$- 257	\$ 0
Charge-offs	VA155	\$ 22,571	\$ 15,732	\$ 10,211	\$ 17,873	\$ 9,232
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 176,061</b>	<b>\$ 124,450</b>	<b>\$ 106,876</b>	<b>\$ 91,214</b>	<b>\$ 78,931</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 52,006</b>	<b>\$ 38,622</b>	<b>\$ 35,586</b>	<b>\$ 21,466</b>	<b>\$ 3,689</b>
Net Provision for Loss	VA118	\$ 14,814	\$ 6,043	\$ 1,132	\$ 1,653	\$ 983
Transfers	VA128	\$ 20,272	\$ 13,619	\$ 10,350	\$ 16,115	\$ 17,973
Adjustments	VA148	\$ 0	\$ 0	\$ 771	\$ 0	\$ 0
Charge-offs	VA158	\$ 13,936	\$ 6,278	\$ 9,217	\$ 3,648	\$ 1,172
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 73,156</b>	<b>\$ 52,006</b>	<b>\$ 38,622</b>	<b>\$ 35,586</b>	<b>\$ 21,473</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 176,456</b>	<b>\$ 145,498</b>	<b>\$ 126,800</b>	<b>\$ 99,881</b>	<b>\$ 74,862</b>
Net Provision for Loss	VA120	\$ 108,694	\$ 52,064	\$ 36,975	\$ 47,876	\$ 34,753
Recoveries	VA140	\$ 574	\$ 904	\$ 380	\$ 821	\$ 1,193
Adjustments	VA150	\$ 0	\$ 0	\$ 771	\$- 257	\$ 0
Charge-offs	VA160	\$ 36,507	\$ 22,010	\$ 19,428	\$ 21,521	\$ 10,404
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 249,217</b>	<b>\$ 176,456</b>	<b>\$ 145,498</b>	<b>\$ 126,800</b>	<b>\$ 100,404</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 22,571</b>	<b>\$ 15,732</b>	<b>\$ 10,211</b>	<b>\$ 17,873</b>	<b>\$ 9,232</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 9,779</b>	<b>\$ 5,511</b>	<b>\$ 2,983</b>	<b>\$ 13,053</b>	<b>\$ 5,182</b>
Construction - Total	SUB2030	\$ 100	\$ 1,343	\$ 37	\$ 452	\$ 250
1-4 Dwelling Units	VA420	\$ 100	\$ 187	\$ 37	\$ 452	\$ 250
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,156	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 9,679	\$ 4,168	\$ 2,946	\$ 12,601	\$ 4,932
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,763	\$ 1,382	\$ 1,216	\$ 2,503	\$ 1,358
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,068	\$ 883	\$ 699	\$ 775	\$ 342
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 447	\$ 888	\$ 286	\$ 1,864	\$ 1,212
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,266	\$ 17	\$ 0	\$ 605	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 2,767	\$ 285	\$ 445	\$ 3,979	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 368	\$ 713	\$ 300	\$ 2,875	\$ 2,020
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,406</b>	<b>\$ 1,957</b>	<b>\$ 1,877</b>	<b>\$ 1,492</b>	<b>\$ 1,388</b>
Commercial Loans	VA520	\$ 472	\$ 946	\$ 713	\$ 210	\$ 125
Consumer Loans - Total	SUB2061	\$ 934	\$ 1,011	\$ 1,164	\$ 1,282	\$ 1,263
Loans on Deposits	VA510	\$ 533	\$ 447	\$ 462	\$ 477	\$ 406
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 27	\$ 13	\$ 22	\$ 19	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 8	\$ 3	\$ 6	\$ 19	\$ 4
Other	VA560	\$ 366	\$ 548	\$ 674	\$ 767	\$ 842
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 10,373</b>	<b>\$ 8,264</b>	<b>\$ 5,351</b>	<b>\$ 3,325</b>	<b>\$ 2,575</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 10,373	\$ 8,264	\$ 5,351	\$ 3,325	\$ 2,575
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,013</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 87</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 574</b>	<b>\$ 904</b>	<b>\$ 380</b>	<b>\$ 821</b>	<b>\$ 1,193</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 307</b>	<b>\$ 471</b>	<b>\$ 155</b>	<b>\$ 494</b>	<b>\$ 786</b>
Construction - Total	SUB2130	\$ 9	\$ 3	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 9	\$ 3	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 298	\$ 468	\$ 155	\$ 494	\$ 786
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 124	\$ 269	\$ 76	\$ 162	\$ 605
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 55	\$ 8	\$ 9	\$ 4	\$ 42
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 108	\$ 191	\$ 54	\$ 155	\$ 132
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 11	\$ 0	\$ 7	\$ 173	\$ 7
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 267</b>	<b>\$ 433</b>	<b>\$ 225</b>	<b>\$ 326</b>	<b>\$ 407</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 8	\$ 19	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 259	\$ 414	\$ 225	\$ 326	\$ 407
Loans on Deposits	VA511	\$ 130	\$ 134	\$ 131	\$ 133	\$ 156
Home Improvement Loans	VA517	\$ 5	\$ 3	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6	\$ 5	\$ 9	\$ 12	\$ 27
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 0	\$ 1	\$ 1	\$ 0
Other	VA561	\$ 117	\$ 272	\$ 84	\$ 180	\$ 224
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 35,085</b>	<b>\$ 19,662</b>	<b>\$ 11,483</b>	<b>\$ 17,768</b>	<b>\$ 18,956</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 86</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 21,419</b>	<b>\$ 14,593</b>	<b>\$ 9,824</b>	<b>\$ 16,174</b>	<b>\$ 17,715</b>
Construction - Total	SUB2230	\$ 293	\$ 1,420	\$ 243	\$ 100	\$ 0
1-4 Dwelling Units	VA422	\$ 293	\$ 1,420	\$ 42	\$ 100	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 201	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 21,126	\$ 13,173	\$ 9,581	\$ 16,074	\$ 17,715
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 59	\$ 414	\$ - 2	\$ - 2	\$ 68
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,029	\$ 3,261	\$ 46	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 543	\$ 1,920	\$ 271	\$ 512	\$ 71
Nonresidential Property (Except Land)	VA482	\$ - 1,021	\$ 3,596	\$ 6,739	\$ 469	\$ 3,281
Land	VA492	\$ 20,516	\$ 3,982	\$ 2,527	\$ 15,095	\$ 14,295
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ - 117</b>	<b>\$ - 439</b>	<b>\$ 579</b>	<b>\$ 0</b>	<b>\$ 258</b>
Commercial Loans	VA522	\$ - 115	\$ - 399	\$ 514	\$ 0	\$ 258
Consumer Loans - Total	SUB2261	\$ - 2	\$ - 40	\$ 65	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 1	\$ 0	\$ 4	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ - 1	\$ - 40	\$ 61	\$ 0	\$ 0
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 13,718</b>	<b>\$ 5,391</b>	<b>\$ 922</b>	<b>\$ 1,723</b>	<b>\$ 933</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 13,353	\$ 5,351	\$ 922	\$ 1,723	\$ 933
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 365	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ - 21</b>	<b>\$ 117</b>	<b>\$ 158</b>	<b>\$ - 129</b>	<b>\$ 50</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 57,082</b>	<b>\$ 34,490</b>	<b>\$ 21,314</b>	<b>\$ 34,820</b>	<b>\$ 26,995</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 86</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 30,891</b>	<b>\$ 19,633</b>	<b>\$ 12,652</b>	<b>\$ 28,733</b>	<b>\$ 22,111</b>
Construction - Total	SUB2330	\$ 384	\$ 2,760	\$ 280	\$ 552	\$ 250
1-4 Dwelling Units	VA425	\$ 384	\$ 1,604	\$ 79	\$ 552	\$ 250
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,156	\$ 201	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 30,507	\$ 16,873	\$ 12,372	\$ 28,181	\$ 21,861
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,698	\$ 1,527	\$ 1,138	\$ 2,339	\$ 821
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,042	\$ 4,136	\$ 736	\$ 771	\$ 300
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 339	\$ 697	\$ 232	\$ 1,709	\$ 1,080
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,809	\$ 1,937	\$ 262	\$ 1,117	\$ 71
Nonresidential Property (Except Land)	VA485	\$ 1,735	\$ 3,881	\$ 7,177	\$ 4,275	\$ 3,274
Land	VA495	\$ 20,884	\$ 4,695	\$ 2,827	\$ 17,970	\$ 16,315
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,022</b>	<b>\$ 1,085</b>	<b>\$ 2,231</b>	<b>\$ 1,166</b>	<b>\$ 1,239</b>
Commercial Loans	VA525	\$ 349	\$ 528	\$ 1,227	\$ 210	\$ 383
Consumer Loans - Total	SUB2361	\$ 673	\$ 557	\$ 1,004	\$ 956	\$ 856
Loans on Deposits	VA515	\$ 403	\$ 313	\$ 331	\$ 344	\$ 250
Home Improvement Loans	VA519	\$ - 5	\$ - 3	\$ 0	\$ 0	\$ 11
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 20	\$ 8	\$ 17	\$ 7	\$ - 27
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 7	\$ 3	\$ 5	\$ 18	\$ 4
Other	VA565	\$ 248	\$ 236	\$ 651	\$ 587	\$ 618
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 24,091</b>	<b>\$ 13,655</b>	<b>\$ 6,273</b>	<b>\$ 5,048</b>	<b>\$ 3,508</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 23,726	\$ 13,615	\$ 6,273	\$ 5,048	\$ 3,508
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 365	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 992</b>	<b>\$ 117</b>	<b>\$ 158</b>	<b>\$- 127</b>	<b>\$ 137</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 74,401</b>	<b>\$ 84,778</b>	<b>\$ 93,016</b>	<b>\$ 83,708</b>	<b>\$ 67,734</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 267,985</b>	<b>\$ 218,194</b>	<b>\$ 196,302</b>	<b>\$ 159,650</b>	<b>\$ 151,320</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 39,298</b>	<b>\$ 45,731</b>	<b>\$ 51,404</b>	<b>\$ 58,550</b>	<b>\$ 38,313</b>
Construction	VA951	\$ 485	\$ 1,633	\$ 329	\$ 1,042	\$ 1,452
Permanent - 1-4 Dwelling Units	VA952	\$ 33,376	\$ 32,984	\$ 48,347	\$ 44,732	\$ 30,913
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 7,334	\$ 21	\$ 91	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 4,905	\$ 0	\$ 1,867	\$ 3,867	\$ 66
Permanent - Land	VA955	\$ 532	\$ 3,780	\$ 840	\$ 8,818	\$ 5,882
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 323,019</b>	<b>\$ 283,168</b>	<b>\$ 252,016</b>	<b>\$ 216,056</b>	<b>\$ 184,883</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 927,467</b>	<b>\$ 732,757</b>	<b>\$ 643,353</b>	<b>\$ 466,542</b>	<b>\$ 414,823</b>
Substandard	VA965	\$ 914,514	\$ 720,681	\$ 625,451	\$ 451,020	\$ 410,903
Doubtful	VA970	\$ 12,953	\$ 12,076	\$ 17,473	\$ 15,522	\$ 3,920
Loss	VA975	\$ 0	\$ 0	\$ 429	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 751,097</b>	<b>\$ 589,821</b>	<b>\$ 499,049</b>	<b>\$ 448,643</b>	<b>\$ 348,176</b>
Mortgages - Total	SUB2421	\$ 735,204	\$ 571,788	\$ 484,024	\$ 434,532	\$ 335,462
Construction and Land Loans	SUB2430	\$ 149,234	\$ 97,487	\$ 99,287	\$ 111,433	\$ 54,247
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 530,732	\$ 432,760	\$ 343,625	\$ 280,164	\$ 228,944
Permanent Loans Secured by All Other Property	SUB2450	\$ 180,627	\$ 121,302	\$ 119,805	\$ 139,198	\$ 97,201
Nonmortgages - Total	SUB2461	\$ 15,893	\$ 18,033	\$ 15,025	\$ 14,111	\$ 12,714
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 289,512</b>	<b>\$ 221,078</b>	<b>\$ 196,324</b>	<b>\$ 207,855</b>	<b>\$ 188,822</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 284,625</b>	<b>\$ 215,900</b>	<b>\$ 188,691</b>	<b>\$ 196,535</b>	<b>\$ 177,413</b>
Mortgage Loans - Total	SUB2481	\$ 273,350	\$ 200,234	\$ 178,112	\$ 185,239	\$ 167,693
Construction	PD115	\$ 3,643	\$ 5,147	\$ 8,623	\$ 5,285	\$ 4,629
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 11,530	\$ 7,449	\$ 8,442	\$ 9,486	\$ 5,983
Secured by First Liens	PD123	\$ 184,006	\$ 161,619	\$ 136,270	\$ 115,164	\$ 109,103
Secured by Junior Liens	PD124	\$ 7,846	\$ 5,358	\$ 5,671	\$ 5,871	\$ 4,164
Multifamily (5 or more) Dwelling Units	PD125	\$ 5,218	\$ 747	\$ 2,060	\$ 1,759	\$ 2,904
Nonresidential Property (Except Land)	PD135	\$ 20,320	\$ 6,451	\$ 11,023	\$ 7,704	\$ 25,574
Land	PD138	\$ 40,787	\$ 13,463	\$ 6,023	\$ 39,970	\$ 15,336
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,272	\$ 6,605	\$ 1,856	\$ 6,469	\$ 1,727
Consumer Loans - Total	SUB2511	\$ 6,003	\$ 9,061	\$ 8,723	\$ 4,827	\$ 7,993
Loans on Deposits	PD161	\$ 27	\$ 70	\$ 100	\$ 187	\$ 17
Home Improvement Loans	PD163	\$ 9	\$ 3	\$ 22	\$ 1	\$ 71
Education Loans	PD165	\$ 1	\$ 8	\$ 5	\$ 8	\$ 0
Auto Loans	PD167	\$ 127	\$ 73	\$ 109	\$ 196	\$ 216
Mobile Home Loans	PD169	\$ 3	\$ 0	\$ 7	\$ 0	\$ 44
Credit Cards	PD171	\$ 12	\$ 20	\$ 21	\$ 9	\$ 14
Other	PD180	\$ 5,824	\$ 8,887	\$ 8,459	\$ 4,426	\$ 7,631
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 5,767	\$ 433	\$ 1,628	\$ 13,731	\$ 34
Held for Sale Included in PD115:PD180	PD192	\$ 3,942	\$ 6,506	\$ 18,992	\$ 22,328	\$ 14,215

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 19,237	\$ 18,557	\$ 12,177	\$ 11,142	\$ 13,525
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 15,090	\$ 14,901	\$ 9,676	\$ 10,336	\$ 12,465
Rebooked GNMA's Incl in PD195	PD197	\$ 4,014	\$ 3,533	\$ 2,367	\$ 569	\$ 925
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 4,887</b>	<b>\$ 5,178</b>	<b>\$ 7,633</b>	<b>\$ 11,320</b>	<b>\$ 11,409</b>
Mortgage Loans - Total	SUB2491	\$ 3,963	\$ 4,220	\$ 5,935	\$ 10,129	\$ 10,193
Construction	PD215	\$ 555	\$ 141	\$ 219	\$ 508	\$ 1,216
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 5	\$ 0	\$ 100	\$ 90	\$ 117
Secured by First Liens	PD223	\$ 3,275	\$ 3,998	\$ 4,034	\$ 4,342	\$ 4,918
Secured by Junior Liens	PD224	\$ 14	\$ 43	\$ 15	\$ 45	\$ 13
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 781	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 735	\$ 5,144	\$ 2,433
Land	PD238	\$ 114	\$ 38	\$ 51	\$ 0	\$ 1,496
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 656	\$ 679	\$ 1,644	\$ 296	\$ 1,137
Consumer Loans - Total	SUB2521	\$ 268	\$ 279	\$ 54	\$ 895	\$ 79
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
Education Loans	PD265	\$ 11	\$ 0	\$ 3	\$ 17	\$ 18
Auto Loans	PD267	\$ 1	\$ 7	\$ 0	\$ 3	\$ 10
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 20	\$ 12	\$ 8	\$ 15	\$ 19
Other	PD280	\$ 236	\$ 260	\$ 43	\$ 843	\$ 32
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 14	\$ 14	\$ 0	\$ 13	\$ 50
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 604	\$ 461	\$ 0	\$ 611	\$ 663
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 512	\$ 461	\$ 0	\$ 611	\$ 663
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 461,585</b>	<b>\$ 368,743</b>	<b>\$ 302,725</b>	<b>\$ 240,788</b>	<b>\$ 159,354</b>
Mortgage Loans - Total	SUB2501	\$ 457,891	\$ 367,334	\$ 299,977	\$ 239,164	\$ 157,576

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 19,647	\$ 12,438	\$ 11,752	\$ 9,377	\$ 3,472
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 10,544	\$ 9,414	\$ 5,602	\$ 4,080	\$ 4,534
Secured by First Liens	PD323	\$ 306,525	\$ 240,507	\$ 180,863	\$ 139,904	\$ 99,333
Secured by Junior Liens	PD324	\$ 6,987	\$ 4,372	\$ 2,628	\$ 1,182	\$ 779
Multifamily (5 or more) Dwelling Units	PD325	\$ 7,648	\$ 7,766	\$ 6,616	\$ 7,269	\$ 9,824
Nonresidential Property (Except Land)	PD335	\$ 22,052	\$ 26,577	\$ 19,897	\$ 21,059	\$ 11,536
Land	PD338	\$ 84,488	\$ 66,260	\$ 72,619	\$ 56,293	\$ 28,098
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,642	\$ 649	\$ 1,537	\$ 1,232	\$ 1,482
Consumer Loans - Total	SUB2531	\$ 1,052	\$ 760	\$ 1,211	\$ 392	\$ 296
Loans on Deposits	PD361	\$ 140	\$ 2	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 68	\$ 68	\$ 64	\$ 77	\$ 44
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 1	\$ 1	\$ 13	\$ 8
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 844	\$ 689	\$ 1,146	\$ 302	\$ 244
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 46,244	\$ 60,132	\$ 58,003	\$ 38,920	\$ 4,483
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 2,050	\$ 1,110	\$ 592
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 20,501	\$ 14,745	\$ 13,931	\$ 12,055	\$ 11,379
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 17,521	\$ 13,732	\$ 12,348	\$ 11,882	\$ 10,169
Rebooked GNMA's Incl in PD395	PD397	\$ 2,980	\$ 1,013	\$ 1,583	\$ 173	\$ 1,210

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 549,050</b>	<b>\$ 582,610</b>	<b>\$ 635,110</b>	<b>\$ 684,955</b>	<b>\$ 726,779</b>
90% up to 100% LTV	LD110	\$ 489,926	\$ 518,367	\$ 564,576	\$ 597,070	\$ 627,556
100% and greater LTV	LD120	\$ 59,124	\$ 64,243	\$ 70,534	\$ 87,885	\$ 99,223
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 18,239</b>	<b>\$ 49,298</b>	<b>\$ 19,121</b>	<b>\$ 22,467</b>	<b>\$ 17,561</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 8,538</b>	<b>\$ 17,845</b>	<b>\$ 10,171</b>	<b>\$ 17,398</b>	<b>\$ 13,649</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 8,538	\$ 17,845	\$ 10,171	\$ 17,251	\$ 13,649
90% up to 100% LTV	LD210	\$ 7,546	\$ 15,062	\$ 8,278	\$ 14,970	\$ 10,427
100% and greater LTV	LD220	\$ 992	\$ 2,783	\$ 1,893	\$ 2,281	\$ 3,222
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 147	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 147	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 9,701</b>	<b>\$ 31,453</b>	<b>\$ 8,950</b>	<b>\$ 5,069</b>	<b>\$ 3,912</b>
90% up to 100% LTV	LD250	\$ 9,172	\$ 27,566	\$ 8,727	\$ 3,673	\$ 3,777
100% and greater LTV	LD260	\$ 529	\$ 3,887	\$ 223	\$ 1,396	\$ 135
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 901</b>	<b>\$ 359</b>	<b>\$ 4,878</b>	<b>\$ 4,098</b>	<b>\$ 2,591</b>
90% up to 100% LTV	LD310	\$ 816	\$ 340	\$ 1,638	\$ 983	\$ 754
100% and greater LTV	LD320	\$ 85	\$ 19	\$ 3,240	\$ 3,115	\$ 1,837
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 531,318</b>	<b>\$ 2,010</b>	<b>\$ 0</b>	<b>\$ 1,097</b>	<b>\$ 13,239</b>
90% up to 100% LTV	LD410	\$ 485,533	\$ 1,857	\$ 0	\$ 1,030	\$ 11,222
100% and greater LTV	LD420	\$ 45,785	\$ 153	\$ 0	\$ 67	\$ 2,017
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 70,886</b>	<b>\$ 2,571</b>	<b>\$ 2,516</b>	<b>\$ 4,335</b>	<b>\$ 14,688</b>
90% up to 100% LTV	LD430	\$ 62,124	\$ 1,619	\$ 1,947	\$ 1,149	\$ 11,705
100% and greater LTV	LD440	\$ 8,762	\$ 952	\$ 569	\$ 3,186	\$ 2,983
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 127,562</b>	<b>\$ 111</b>	<b>\$ 155</b>	<b>\$ 3,229</b>	<b>\$ 7,436</b>
90% up to 100% LTV	LD450	\$ 111,946	\$ 111	\$ 155	\$ 3,051	\$ 6,659
100% and greater LTV	LD460	\$ 15,616	\$ 0	\$ 0	\$ 178	\$ 777
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 52,286	\$ 171,417	\$ 182,649	\$ 207,276	\$ 210,506
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 191,005	\$ 14,222	\$ 91,892	\$ 95,669	\$ 100,686
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,433,031	\$ 152,447	\$ 1,136,132	\$ 1,093,360	\$ 1,052,983
1-4 Dwelling Units Option ARM Loans	LD610	\$ 137,782	\$ 442,873	\$ 456,817	\$ 474,179	\$ 485,339
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 129,937	\$ 391,995	\$ 403,324	\$ 414,091	\$ 381,739
Total Capitalized Negative Amortization	LD650	\$ 7,280	\$ 13,956	\$ 12,001	\$ 9,482	\$ 6,642

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 63,330</b>	<b>\$ 58,572</b>	<b>\$ 67,021</b>	<b>\$ 73,067</b>	<b>\$ 81,267</b>
Mortgage Construction Loans	CC105	\$ 61,545	\$ 57,099	\$ 64,634	\$ 70,570	\$ 78,014
Other Mortgage Loans	CC115	\$ 1,785	\$ 1,473	\$ 2,387	\$ 2,497	\$ 3,253
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 317,968	\$ 319,096	\$ 320,612	\$ 306,187	\$ 290,957
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 247,399</b>	<b>\$ 348,604</b>	<b>\$ 488,046</b>	<b>\$ 292,795</b>	<b>\$ 722,686</b>
1-4 Dwelling Units	CC280	\$ 228,563	\$ 187,764	\$ 345,569	\$ 163,462	\$ 181,765
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,554	\$ 3,435	\$ 3,248	\$ 3,718	\$ 6,165
All Other Real Estate	CC300	\$ 15,282	\$ 157,405	\$ 139,229	\$ 125,615	\$ 534,756
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,189	\$ 1,074	\$ 30,794	\$ 5,277	\$ 2,566
Commitments Outstanding to Purchase Loans	CC320	\$ 3,042,674	\$ 2,427,112	\$ 4,368,615	\$ 2,997,971	\$ 2,737,384
Commitments Outstanding to Sell Loans	CC330	\$ 53,744	\$ 8,790	\$ 11,368	\$ 3,964,266	\$ 3,950,464
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 560,235	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,555,140	\$ 3,091,440	\$ 4,710,024	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 1,601,132</b>	<b>\$ 1,776,901</b>	<b>\$ 1,835,862</b>	<b>\$ 1,837,256</b>	<b>\$ 1,854,903</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 468,863	\$ 478,510	\$ 488,597	\$ 493,508	\$ 507,812
Commercial Lines	CC420	\$ 1,117,279	\$ 1,282,720	\$ 1,331,306	\$ 1,327,947	\$ 1,332,839
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,344	\$ 1,416	\$ 1,404	\$ 1,412	\$ 694
Open-End Consumer Lines - Other	CC425	\$ 13,646	\$ 14,255	\$ 14,555	\$ 14,389	\$ 13,558
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 116,064</b>	<b>\$ 116,249</b>	<b>\$ 117,049</b>	<b>\$ 117,818</b>	<b>\$ 119,423</b>
Commercial	CC430	\$ 119	\$ 478	\$ 259	\$ 299	\$ 404
Standby, Not Included on CC465 or CC468	CC435	\$ 115,945	\$ 115,771	\$ 116,790	\$ 117,519	\$ 119,019
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 23,075	\$ 33,823	\$ 36,424	\$ 45,825	\$ 58,815
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 22,925	\$ 33,671	\$ 36,237	\$ 45,583	\$ 58,689
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 221,042	\$ 13,414	\$ 403,394	\$ 516,136	\$ 640,541
Sales	CF145	\$ 21,326	\$ 1,322,191	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 134,157	\$- 76,356	\$- 560,758	\$- 504,653	\$- 113,816
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,371
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 10,705	\$- 2,535	\$- 10,737	\$- 16,408	\$- 9,814
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 221,042</b>	<b>\$ 13,414</b>	<b>\$ 403,394</b>	<b>\$ 516,136</b>	<b>\$ 641,912</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 21,326</b>	<b>\$ 1,322,191</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 199,716</b>	<b>\$- 1,308,777</b>	<b>\$ 403,394</b>	<b>\$ 516,136</b>	<b>\$ 641,912</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 2,129,155</b>	<b>\$ 1,478,270</b>	<b>\$ 1,641,646</b>	<b>\$ 2,343,608</b>	<b>\$ 908,798</b>
Construction Loans - Total	SUB3840	\$ 81,480	\$ 87,988	\$ 103,643	\$ 103,304	\$ 120,896
1-4 Dwelling Units	CF190	\$ 35,196	\$ 30,372	\$ 33,964	\$ 37,120	\$ 52,568
Multifamily (5 or more) Dwelling Units	CF200	\$ 18,200	\$ 29,016	\$ 27,351	\$ 25,510	\$ 13,924
Nonresidential	CF210	\$ 28,084	\$ 28,600	\$ 42,328	\$ 40,674	\$ 54,404
Permanent Loans - Total	SUB3851	\$ 2,047,675	\$ 1,390,282	\$ 1,538,003	\$ 2,240,304	\$ 787,902
1-4 Dwelling Units	CF225	\$ 1,976,407	\$ 1,226,959	\$ 1,419,499	\$ 2,128,499	\$ 673,370
Home Equity and Junior Liens	CF226	\$ 44,050	\$ 66,098	\$ 50,884	\$ 67,605	\$ 216,607
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,173	\$ 16,481	\$ 7,331	\$ 7,145	\$ 21,393
Nonresidential (Except Land)	CF260	\$ 62,795	\$ 136,654	\$ 95,039	\$ 85,937	\$ 68,478
Land	CF270	\$ 4,300	\$ 10,188	\$ 16,134	\$ 18,723	\$ 24,661
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 6,047,616</b>	<b>\$ 7,340,852</b>	<b>\$ 7,134,951</b>	<b>\$ 5,816,853</b>	<b>\$ 6,240,004</b>
1-4 Dwelling Units	CF280	\$ 6,045,372	\$ 7,339,126	\$ 7,134,077	\$ 5,816,420	\$ 6,202,408
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5,789,869	\$ 7,036,404	\$ 6,715,322	\$ 5,480,115	\$ 5,920,050
Home Equity and Junior Liens	CF282	\$ 9,204	\$ 13,549	\$ 8,853	\$ 6,707	\$ 84,516
Multifamily (5 or more) Dwelling Units	CF290	\$ 353	\$ 1,035	\$ 1	\$ 433	\$ 3,432
Nonresidential	CF300	\$ 1,891	\$ 691	\$ 873	\$ 0	\$ 34,164
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 6,784,005</b>	<b>\$ 6,863,955</b>	<b>\$ 7,184,060</b>	<b>\$ 7,290,921</b>	<b>\$ 5,974,342</b>
1-4 Dwelling Units	CF310	\$ 6,783,942	\$ 6,863,890	\$ 7,183,917	\$ 7,290,623	\$ 5,972,795
Home Equity and Junior Liens	CF311	\$ 0	\$ 2,783	\$ 4,584	\$ 15,893	\$ 26,796

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 63	\$ 65	\$ 143	\$ 298	\$ 1,547
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 736,389</b>	<b>\$ 476,897</b>	<b>\$- 49,109</b>	<b>\$- 1,474,068</b>	<b>\$ 265,662</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 233,302</b>	<b>\$ 347,506</b>	<b>\$ 480,160</b>	<b>\$ 417,648</b>	<b>\$ 218,230</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 2,448,146	\$ 3,081,430	\$ 2,615,668	\$ 2,039,649	\$ 1,842,554
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 175	\$ 2,050
Consumer:						
Closed or Purchased	CF400	\$ 36,143	\$ 52,020	\$ 37,167	\$ 87,157	\$ 14,431
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 2,484,289</b>	<b>\$ 3,133,450</b>	<b>\$ 2,652,835</b>	<b>\$ 2,126,806</b>	<b>\$ 1,856,985</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 175</b>	<b>\$ 2,050</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 2,484,289</b>	<b>\$ 3,133,450</b>	<b>\$ 2,652,835</b>	<b>\$ 2,126,631</b>	<b>\$ 1,854,935</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 88,826	\$ 80,939	\$ 105,961	\$ 110,829	\$ 104,924

<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 1,026,676	\$ 988,829	\$ 1,063,594	\$ 1,194,473	\$ 1,271,221
Fully Insured	DI100	\$ 1,026,676	\$ 988,429	\$ 1,056,749	\$ 1,186,954	\$ 1,250,921
Other	DI110	\$ 0	\$ 400	\$ 6,845	\$ 7,519	\$ 20,300
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,364,453	\$ 5,058,856	\$ 5,423,032	\$ 5,408,329	\$ 5,540,330
Greater than \$100,000	DI130	\$ 4,026,478	\$ 4,391,914	\$ 4,944,983	\$ 4,599,395	\$ 4,729,917
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,415,081	1,251,266	1,483,313	1,584,389	1,664,025
Greater than \$100,000	DI160	13,695	14,301	15,102	15,150	14,729
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 397,180	\$ 393,712	\$ 399,898	\$ 388,761	\$ 389,487
Greater than \$250,000	DI175	\$ 15,703	\$ 18,821	\$ 19,819	\$ 19,448	\$ 19,992
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	23,176	26,729	27,017	26,292	26,632
Greater than \$250,000	DI185	43	53	55	52	54



Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	1,451,995	1,292,349	1,525,487	1,625,883	1,705,440
IRA/Keogh Accounts	DI200	\$ 412,923	\$ 411,045	\$ 418,413	\$ 407,848	\$ 407,227
Uninsured Deposits	DI210	\$ 2,542,880	\$ 2,601,923	\$ 2,499,531	\$ 2,454,865	\$ 2,737,154
Preferred Deposits	DI220	\$ 837	\$ 1,407	\$ 1,302	\$ 2,074	\$ 2,470
<b>Components of Deposits and Escrows</b>						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 869,447	\$ 857,982	\$ 789,327	\$ 754,884	\$ 716,662
Money Market Deposit Accounts	DI320	\$ 1,151,402	\$ 1,254,115	\$ 1,196,913	\$ 1,096,918	\$ 1,081,305
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,144,172	\$ 1,319,486	\$ 1,294,985	\$ 962,810	\$ 814,059
Time Deposits	DI340	\$ 6,623,236	\$ 6,431,723	\$ 7,506,505	\$ 7,601,320	\$ 8,067,705
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 2,537,058	\$ 2,455,598	\$ 3,343,279	\$ 3,355,569	\$ 3,346,668
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 109,217	\$ 109,905	\$ 113,432	\$ 108,864	\$ 104,239
Non-Interest-Bearing Demand Deposits	DI610	\$ 370,217	\$ 395,976	\$ 349,388	\$ 286,724	\$ 288,618
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 9,813,290	\$ 9,904,180	\$ 10,825,535	\$ 794,558	\$ 626,607
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 638	\$ 869	\$ 381
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 8,513,844	\$ 8,437,240	\$ 8,380,933	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	4,685	4,789	4,614	4,564	3,599
Financial Assets Held for Trading Purposes	SI375	\$ 23,074	\$ 33,782	\$ 36,308	\$ 13,702	\$ 22,401
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 31,396	\$ 47,204	\$ 48,053	\$ 7,607	\$ 7,921
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 44,519	\$ 46,339	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Available-for-Sale Securities	SI385	\$ 1,104,729	\$ 1,041,076	\$ 2,422,398	\$ 1,332,541	\$ 1,257,949
Assets Held for Sale	SI387	\$ 1,962,636	\$ 2,707,493	\$ 3,138,983	\$ 3,511,746	\$ 5,604,797
Loans Serviced for Others	SI390	\$ 52,136,614	\$ 46,143,814	\$ 39,820,181	\$ 34,003,669	\$ 28,315,633
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 30,679	\$ 41,032
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.12%	86.27%	85.22%	84.93%	83.65%
Second month of Qtr	SI582	87.34%	85.75%	84.57%	84.40%	83.94%
Third month of Qtr	SI583	86.57%	86.92%	84.28%	84.82%	83.04%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 960</b>	<b>\$ 562</b>	<b>\$ 559</b>	<b>\$ 558</b>	<b>\$ 807</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 28,874	\$ 28,728	\$ 27,989	\$ 30,784	\$ 30,566
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	20	21	21	22	22
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 1,394,073	\$ 1,317,651	\$ 1,310,689	\$ 1,359,829	\$ 1,399,799
Net Income (Loss) (SO91)	SI610	\$- 59,868	\$ 17,736	\$- 7,494	\$- 32,049	\$- 29,904
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 4,400	\$ 6,314	\$ 306
Stock Issued	SI640	\$ 10,212	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 365	\$ 72,356	\$- 67	\$- 7,337	\$ 9,301
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 63,822	\$- 14,104	\$- 7,411	\$- 3,254	\$- 2,823
Prior Period Adjustments	SI668	\$ 0	\$ 319	\$- 1	\$- 129	\$ 303
Other Adjustments	SI671	\$- 30	\$ 115	\$ 26,335	\$- 57	\$- 30
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,280,930</b>	<b>\$ 1,394,073</b>	<b>\$ 1,317,651</b>	<b>\$ 1,310,689</b>	<b>\$ 1,376,340</b>
<b>Transactions With Affiliations</b>						

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: November 21, 2008, 11:07 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93026 - OTS-Regulated: Michigan</b> <b>September 2008</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 329	\$ 200	\$ 256	\$ 194	\$ 258
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 41,917	\$ 22,136	\$ 29,103	\$ 23,430	\$ 24,243
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 38	\$ 6	\$ 12	\$ 16	\$ 19
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 17,725,715	\$ 18,458,948	\$ 19,047,886	\$ 19,182,032	\$ 19,784,620
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 344,485	\$ 374,563	\$ 436,113	\$ 402,325	\$ 393,810
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 14,418,579	\$ 15,141,946	\$ 16,003,216	\$ 16,504,723	\$ 17,229,878
Nonmortgage Loans	SI885	\$ 949,455	\$ 1,000,176	\$ 887,553	\$ 822,902	\$ 792,951
Deposits and Excrows	SI890	\$ 9,571,656	\$ 10,217,518	\$ 10,458,031	\$ 10,501,466	\$ 10,180,463
Total Borrowings	SI895	\$ 6,318,041	\$ 6,542,404	\$ 6,949,207	\$ 6,999,205	\$ 7,901,881

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	9	9	8	9

<b>Schedule FS --- Fiduciary and Related Services</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 14,694,383</b>	<b>\$ 32,564,672</b>	<b>\$ 38,495,847</b>	<b>\$ 41,509,964</b>	<b>\$ 42,286,495</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 10,334,704</b>	<b>\$ 11,943,970</b>	<b>\$ 15,010,971</b>	<b>\$ 15,579,369</b>	<b>\$ 15,450,577</b>
Personal Trust and Agency Accounts	FS210	\$ 1,651,249	\$ 1,775,034	\$ 1,773,681	\$ 1,852,568	\$ 1,898,313
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 944,315	\$ 938,547	\$ 769,764	\$ 794,653	\$ 807,634
Employee Benefit - Defined Contribution	FS220	\$ 30,830	\$ 33,009	\$ 33,807	\$ 33,704	\$ 35,521
Employee Benefit - Defined Benefit	FS230	\$ 158,846	\$ 180,480	\$ 48,352	\$ 51,134	\$ 50,740
Other Retirement Accounts	FS240	\$ 754,639	\$ 725,058	\$ 687,605	\$ 709,815	\$ 721,373
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 86	\$ 87	\$ 89	\$ 89
Investment Management Agency Accounts	FS260	\$ 7,735,449	\$ 9,222,525	\$ 8,909,375	\$ 9,291,743	\$ 9,158,230
Other Fiduciary Accounts	FS270	\$ 3,691	\$ 7,778	\$ 3,558,064	\$ 3,640,316	\$ 3,586,311
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 593,763</b>	<b>\$ 2,041,556</b>	<b>\$ 3,257,268</b>	<b>\$ 3,559,648</b>	<b>\$ 3,558,568</b>
Personal Trust and Agency Accounts	FS211	\$ 333,075	\$ 1,740,352	\$ 2,024,499	\$ 2,176,138	\$ 2,159,566
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 260,348	\$ 294,126	\$ 1,225,356	\$ 1,375,796	\$ 1,390,475
Employee Benefit - Defined Contribution	FS221	\$ 678	\$ 483	\$ 424,217	\$ 450,510	\$ 457,375
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 448,551	\$ 487,960	\$ 500,084
Other Retirement Accounts	FS241	\$ 259,670	\$ 293,643	\$ 352,588	\$ 437,326	\$ 433,016
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 340	\$ 7,078	\$ 7,413	\$ 7,714	\$ 8,527
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 3,765,916</b>	<b>\$ 18,579,146</b>	<b>\$ 20,227,608</b>	<b>\$ 22,370,947</b>	<b>\$ 23,277,350</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>6,329</b>	<b>6,580</b>	<b>5,948</b>	<b>5,861</b>	<b>5,613</b>
Personal Trust and Agency Accounts	FS212	1,165	1,228	1,143	1,081	1,064
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,364	1,357	1,261	1,219	1,195
Employee Benefit - Defined Contribution	FS222	25	25	24	22	23
Employee Benefit - Defined Benefit	FS232	12	13	4	4	4
Other Retirement Accounts	FS242	1,327	1,319	1,233	1,193	1,168
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	3,791	3,978	3,513	3,524	3,316

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	8	16	30	36	37
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>165</b>	<b>272</b>	<b>312</b>	<b>323</b>	<b>296</b>
Personal Trust and Agency Accounts	FS213	96	181	213	216	206
Retirement-related Trust and Agency Accounts - Total	SUB6130	60	77	78	86	68
Employee Benefit - Defined Contribution	FS223	1	1	2	2	2
Employee Benefit - Defined Benefit	FS233	0	0	2	2	2
Other Retirement Accounts	FS243	59	76	74	82	64
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	9	14	21	21	22
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>722</b>	<b>1,531</b>	<b>1,518</b>	<b>1,555</b>	<b>1,461</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 37,213</b>	<b>\$ 26,159</b>	<b>\$ 12,439</b>	<b>\$ 54,276</b>	<b>\$ 40,967</b>
Personal Trust and Agency Accounts	FS310	\$ 9,108	\$ 6,392	\$ 2,756	\$ 14,425	\$ 10,950
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,660	\$ 1,856	\$ 864	\$ 3,845	\$ 2,953
Employee Benefit - Defined Contribution	FS320	\$ 142	\$ 105	\$ 51	\$ 258	\$ 206
Employee Benefit - Defined Benefit	FS330	\$ 121	\$ 86	\$ 41	\$ 165	\$ 124
Other Retirement Accounts	FS340	\$ 2,397	\$ 1,665	\$ 772	\$ 3,422	\$ 2,623
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Investment Management Agency Accounts	FS360	\$ 22,102	\$ 15,089	\$ 7,013	\$ 28,557	\$ 21,463
Other Fiduciary Accounts	FS370	\$ 1,026	\$ 1,019	\$ 632	\$ 2,561	\$ 1,928
Custody and Safekeeping Accounts	FS380	\$ 2,317	\$ 1,803	\$ 1,174	\$ 4,887	\$ 3,672
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 1,085</b>	<b>\$ 847</b>	<b>\$ 486</b>	<b>\$ 51,064</b>	<b>\$ 1,475</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 297</b>	<b>\$ 109</b>	<b>\$ 0</b>	<b>\$ 130</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 35,831</b>	<b>\$ 25,203</b>	<b>\$ 11,953</b>	<b>\$ 3,082</b>	<b>\$ 39,492</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 1,649,378</b>	<b>\$ 1,772,145</b>	<b>\$ 1,771,559</b>	<b>\$ 1,852,568</b>	<b>\$ 1,897,088</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 33	\$ 92	\$ 65	\$ 45
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 25,760	\$ 29,950	\$ 32,408	\$ 31,434	\$ 32,098
State, County and Municipal Obligations	FS425	\$ 256,609	\$ 266,494	\$ 268,044	\$ 266,391	\$ 277,970

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 178,272	\$ 247,895	\$ 208,755	\$ 205,766	\$ 160,909
Other Short-term Obligations	FS435	\$ 46,906	\$ 20,302	\$ 17,816	\$ 14,518	\$ 18,228
Other Notes and Bonds	FS440	\$ 90,853	\$ 98,704	\$ 100,448	\$ 97,281	\$ 95,799
Common and Preferred Stock	FS445	\$ 872,744	\$ 1,018,936	\$ 1,059,371	\$ 1,155,860	\$ 1,233,165
Real Estate Mortgages	FS450	\$ 2,180	\$ 2,183	\$ 1,556	\$ 1,565	\$ 1,562
Real Estate	FS455	\$ 45,297	\$ 35,714	\$ 36,781	\$ 38,322	\$ 37,990
Miscellaneous Assets	FS460	\$ 130,757	\$ 51,934	\$ 46,288	\$ 41,366	\$ 39,322
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 297</b>	<b>\$ 109</b>	<b>\$ 0</b>	<b>\$ 134</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 3	\$ 3	\$ 0	\$ 103	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 294	\$ 106	\$ 0	\$ 31	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 1,280,927	\$ 1,394,074	\$ 1,317,650	\$ 1,310,689	\$ 1,376,341
Equity Capital Deductions - Total	SUB1631	\$ 102,600	\$ 71,918	\$ 59,990	\$ 27,935	\$ 26,933
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 311	\$ 311	\$ 312	\$ 313	\$ 343
Goodwill and Certain Other Intangible Assets	CCR115	\$ 15,988	\$ 16,261	\$ 16,704	\$ 16,868	\$ 19,529
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 86,301	\$ 55,346	\$ 42,974	\$ 10,754	\$ 7,061
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 97,389	\$ 33,577	\$ 19,496	\$ 12,079	\$ 9,006
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 97,584	\$ 33,772	\$ 19,496	\$ 12,079	\$ 9,006
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$- 195	\$- 195	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,275,716</b>	<b>\$ 1,355,733</b>	<b>\$ 1,277,156</b>	<b>\$ 1,294,833</b>	<b>\$ 1,358,414</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 17,487,748</b>	<b>\$ 17,968,076</b>	<b>\$ 19,188,830</b>	<b>\$ 18,969,675</b>	<b>\$ 19,722,917</b>
Asset Deductions - Total	SUB1651	\$ 102,600	\$ 71,918	\$ 59,990	\$ 27,965	\$ 26,933
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 311	\$ 311	\$ 312	\$ 343	\$ 343
Goodwill and Certain Other Intangible Assets	CCR265	\$ 15,988	\$ 16,261	\$ 16,704	\$ 16,868	\$ 19,529

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:07 AM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 86,301	\$ 55,346	\$ 42,974	\$ 10,754	\$ 7,061
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 98,257	\$ 34,339	\$ 20,020	\$ 12,534	\$ 9,139
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 98,550	\$ 34,632	\$ 20,020	\$ 12,534	\$ 9,139
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 293	\$- 293	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 17,483,405</b>	<b>\$ 17,930,497</b>	<b>\$ 19,148,860</b>	<b>\$ 18,954,244</b>	<b>\$ 19,705,123</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 696,185</b>	<b>\$ 711,340</b>	<b>\$ 760,089</b>	<b>\$ 753,811</b>	<b>\$ 777,785</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,275,716</b>	<b>\$ 1,355,733</b>	<b>\$ 1,277,156</b>	<b>\$ 1,294,833</b>	<b>\$ 1,358,414</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1	\$ 19	\$ 60	\$ 38	\$ 264
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 25,000	\$ 25,000	\$ 19,992	\$ 15,000	\$ 15,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 132,174	\$ 123,424	\$ 104,489	\$ 88,067	\$ 78,698
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 157,175</b>	<b>\$ 148,443</b>	<b>\$ 124,541</b>	<b>\$ 103,105</b>	<b>\$ 93,962</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 157,175</b>	<b>\$ 148,443</b>	<b>\$ 124,541</b>	<b>\$ 103,105</b>	<b>\$ 93,962</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 199	\$ 85	\$ 87	\$ 88	\$ 89
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 13,323	\$ 20,259	\$ 21,940	\$ 28,524	\$ 36,417
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,419,369</b>	<b>\$ 1,483,832</b>	<b>\$ 1,379,670</b>	<b>\$ 1,369,326</b>	<b>\$ 1,415,870</b>
0% R/W Category - Cash	CCR400	\$ 42,725	\$ 32,580	\$ 36,993	\$ 31,741	\$ 28,786
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8,599	\$ 9,089	\$ 4,587	\$ 4,669	\$ 7,372
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 59,973	\$ 44,334	\$ 37,940	\$ 68,821	\$ 58,478
0% R/W Category - Assets Total	CCR420	\$ 111,297	\$ 86,003	\$ 79,520	\$ 105,231	\$ 94,636
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 690,031	\$ 790,624	\$ 2,164,833	\$ 2,308,877	\$ 2,278,088
20% R/W Category - Claims on FHLBs	CCR435	\$ 485,837	\$ 497,839	\$ 486,488	\$ 484,460	\$ 456,148
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 14,653	\$ 14,932	\$ 13,101	\$ 11,949	\$ 11,451



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93026 - OTS-Regulated: Michigan  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 313,410	\$ 190,133	\$ 356,614	\$ 293,148	\$ 187,008
20% R/W Category - Other	CCR450	\$ 1,410,712	\$ 1,096,704	\$ 963,655	\$ 652,121	\$ 462,180
20% R/W Category - Assets Total	CCR455	\$ 2,914,643	\$ 2,590,232	\$ 3,984,691	\$ 3,750,555	\$ 3,394,875
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 582,929</b>	<b>\$ 518,047</b>	<b>\$ 796,938</b>	<b>\$ 750,112</b>	<b>\$ 678,976</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 7,887,820	\$ 8,786,663	\$ 9,009,052	\$ 9,374,149	\$ 10,906,406
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 55,041	\$ 55,827	\$ 54,027	\$ 57,887	\$ 58,913
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 181,774	\$ 114,912	\$ 122,229	\$ 129,386	\$ 214,349
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,633	\$ 1,641	\$ 1,586	\$ 249	\$ 4,245
50% R/W Category - Other	CCR480	\$ 10,601	\$ 10,472	\$ 11,185	\$ 11,450	\$ 13,777
50% R/W Category - Assets Total	CCR485	\$ 8,136,869	\$ 8,969,515	\$ 9,198,079	\$ 9,573,121	\$ 11,197,690
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 4,068,438</b>	<b>\$ 4,484,760</b>	<b>\$ 4,599,043</b>	<b>\$ 4,786,563</b>	<b>\$ 5,598,846</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 198,066	\$ 50,521	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 6,700,264	\$ 6,694,829	\$ 6,328,703	\$ 5,910,996	\$ 5,358,333
100% R/W Category - Assets Total	CCR510	\$ 6,898,330	\$ 6,745,350	\$ 6,328,703	\$ 5,910,996	\$ 5,358,333
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 6,898,330</b>	<b>\$ 6,745,350</b>	<b>\$ 6,328,703</b>	<b>\$ 5,910,996</b>	<b>\$ 5,358,333</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 18,061,139</b>	<b>\$ 18,391,100</b>	<b>\$ 19,590,993</b>	<b>\$ 19,339,903</b>	<b>\$ 20,045,534</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 11,549,694</b>	<b>\$ 11,748,155</b>	<b>\$ 11,724,681</b>	<b>\$ 11,447,670</b>	<b>\$ 11,636,153</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 43,885	\$ 0	\$ 1,778	\$ 641	\$ 195
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 11,505,809</b>	<b>\$ 11,748,155</b>	<b>\$ 11,722,903</b>	<b>\$ 11,447,029</b>	<b>\$ 11,635,958</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 920,466</b>	<b>\$ 939,855</b>	<b>\$ 937,833</b>	<b>\$ 915,761</b>	<b>\$ 930,876</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.30%</b>	<b>7.56%</b>	<b>6.67%</b>	<b>6.83%</b>	<b>6.89%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.34%</b>	<b>12.63%</b>	<b>11.77%</b>	<b>11.96%</b>	<b>12.17%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>10.97%</b>	<b>11.37%</b>	<b>10.71%</b>	<b>11.06%</b>	<b>11.36%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.30%</b>	<b>7.56%</b>	<b>6.67%</b>	<b>6.83%</b>	<b>6.89%</b>

\*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.