

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		13	12	12	12	12
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 847,352	\$ 573,043	\$ 402,381	\$ 609,546	\$ 538,344
Cash and Non-Interest-Earning Deposits	SC110	\$ 329,370	\$ 192,327	\$ 152,696	\$ 156,099	\$ 125,805
Interest-Earning Deposits in FHLBs	SC112	\$ 72,236	\$ 91,665	\$ 100,134	\$ 114,605	\$ 103,919
Other Interest-Earning Deposits	SC118	\$ 246,993	\$ 209,333	\$ 53,165	\$ 221,387	\$ 236,146
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 158,574	\$ 35,700	\$ 49,880	\$ 75,500	\$ 21,900
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 14,641	\$ 19,825	\$ 20,850	\$ 19,016	\$ 29,323
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,040	\$ 3,192	\$ 4,238	\$ 4,505	\$ 3,448
State and Municipal Obligations	SC180	\$ 17,664	\$ 16,660	\$ 16,967	\$ 14,522	\$ 12,112
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,123	\$ 3,580	\$ 3,919	\$ 3,149	\$ 4,993
Accrued Interest Receivable	SC191	\$ 711	\$ 761	\$ 531	\$ 763	\$ 698
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,712,388	\$ 1,104,242	\$ 1,048,361	\$ 2,441,804	\$ 2,610,312
Mortgage-Backed Securities - Total	SC22	\$ 1,712,388	\$ 1,104,242	\$ 1,048,361	\$ 2,441,804	\$ 2,610,312
Pass-Through - Total	SUB0073	\$ 1,159,258	\$ 1,075,602	\$ 1,009,885	\$ 2,395,110	\$ 2,552,456
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 40,805	\$ 34,156	\$ 31,852	\$ 31,103	\$ 1,277,181
Other Pass-Through	SC215	\$ 1,118,453	\$ 1,041,446	\$ 978,033	\$ 2,364,007	\$ 1,275,275
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 544,984	\$ 23,321	\$ 34,031	\$ 36,567	\$ 47,304
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 519,120	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 244	\$ 247	\$ 250	\$ 259	\$ 269
Other	SC222	\$ 25,620	\$ 23,074	\$ 33,781	\$ 36,308	\$ 47,035
Accrued Interest Receivable	SC228	\$ 8,146	\$ 5,319	\$ 4,445	\$ 10,127	\$ 10,552

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 12,456,800	\$ 13,023,452	\$ 13,633,678	\$ 13,536,043	\$ 13,513,338
Mortgage Loans - Total	SC26	\$ 12,176,683	\$ 12,851,462	\$ 13,512,588	\$ 13,434,102	\$ 13,427,738
Construction Loans - Total	SUB0100	\$ 683,847	\$ 646,593	\$ 608,451	\$ 580,871	\$ 550,637
Residential - Total	SUB0110	\$ 373,790	\$ 355,594	\$ 334,044	\$ 326,211	\$ 321,120
1-4 Dwelling Units	SC230	\$ 213,849	\$ 223,510	\$ 214,279	\$ 225,895	\$ 242,386
Multifamily (5 or more) Dwelling Units	SC235	\$ 159,941	\$ 132,084	\$ 119,765	\$ 100,316	\$ 78,734
Nonresidential Property	SC240	\$ 310,057	\$ 290,999	\$ 274,407	\$ 254,660	\$ 229,517
Permanent Loans - Total	SUB0121	\$ 11,706,608	\$ 12,315,603	\$ 12,967,147	\$ 12,896,795	\$ 12,903,423
Residential - Total	SUB0131	\$ 9,978,542	\$ 10,567,006	\$ 11,193,942	\$ 11,186,697	\$ 11,249,666
1-4 Dwelling Units - Total	SUB0141	\$ 9,793,567	\$ 10,378,547	\$ 11,004,980	\$ 11,008,795	\$ 11,067,274
Revolving Open-End Loans	SC251	\$ 625,037	\$ 591,770	\$ 563,964	\$ 536,758	\$ 516,774
All Other - First Liens	SC254	\$ 8,828,398	\$ 9,447,372	\$ 10,097,231	\$ 10,120,700	\$ 10,187,898
All Other - Junior Liens	SC255	\$ 340,132	\$ 339,405	\$ 343,785	\$ 351,337	\$ 362,602
Multifamily (5 or more) Dwelling Units	SC256	\$ 184,975	\$ 188,459	\$ 188,962	\$ 177,902	\$ 182,392
Nonresidential Property (Except Land)	SC260	\$ 1,473,936	\$ 1,484,865	\$ 1,498,109	\$ 1,423,710	\$ 1,364,055
Land	SC265	\$ 254,130	\$ 263,732	\$ 275,096	\$ 286,388	\$ 289,702
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 571,741	\$- 613,402	\$ 97,932	\$ 23,606	\$- 1,143,977
Accrued Interest Receivable	SC272	\$ 54,393	\$ 54,679	\$ 53,276	\$ 53,040	\$ 53,670
Advances for Taxes and Insurance	SC275	\$ 11,952	\$ 6,577	\$ 4,804	\$ 5,337	\$ 5,608
Allowance for Loan and Lease Losses	SC283	\$ 280,117	\$ 171,990	\$ 121,090	\$ 101,941	\$ 85,600
Nonmortgage Loans - Gross	SUB0162	\$ 1,065,321	\$ 966,660	\$ 1,018,611	\$ 952,064	\$ 972,592
Nonmortgage Loans - Total	SC31	\$ 1,061,178	\$ 962,496	\$ 1,015,275	\$ 947,714	\$ 968,398
Commercial Loans - Total	SC32	\$ 609,295	\$ 520,542	\$ 594,419	\$ 566,736	\$ 533,715
Secured	SC300	\$ 596,280	\$ 506,099	\$ 578,900	\$ 551,138	\$ 516,811
Unsecured	SC303	\$ 13,015	\$ 14,443	\$ 15,519	\$ 15,598	\$ 16,904
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 450,300	\$ 439,985	\$ 417,788	\$ 379,829	\$ 432,612
Loans on Deposits	SC310	\$ 3,763	\$ 4,208	\$ 4,180	\$ 4,311	\$ 4,455
Home Improvement Loans (Not secured by real estate)	SC316	\$ 205	\$ 206	\$ 186	\$ 337	\$ 372
Education Loans	SC320	\$ 67	\$ 69	\$ 73	\$ 77	\$ 80
Auto Loans	SC323	\$ 4,409	\$ 4,457	\$ 4,761	\$ 6,141	\$ 6,529
Mobile Home Loans	SC326	\$ 300	\$ 310	\$ 411	\$ 427	\$ 398
Credit Cards	SC328	\$ 431	\$ 428	\$ 438	\$ 423	\$ 447

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 441,125	\$ 430,307	\$ 407,739	\$ 368,113	\$ 420,331
Accrued Interest Receivable	SC348	\$ 5,726	\$ 6,133	\$ 6,404	\$ 5,499	\$ 6,265
Allowance for Loan and Lease Losses	SC357	\$ 4,143	\$ 4,164	\$ 3,336	\$ 4,350	\$ 4,194
Repossessed Assets - Gross	SUB0201	\$ 246,441	\$ 248,138	\$ 242,959	\$ 224,145	\$ 147,846
Repossessed Assets - Total	SC40	\$ 246,441	\$ 248,138	\$ 242,941	\$ 223,559	\$ 146,428
Real Estate - Total	SUB0210	\$ 245,658	\$ 247,475	\$ 242,496	\$ 223,749	\$ 147,621
Construction	SC405	\$ 6,194	\$ 5,935	\$ 7,245	\$ 7,362	\$ 6,405
Residential - Total	SUB0225	\$ 149,233	\$ 163,579	\$ 130,755	\$ 193,675	\$ 119,062
1-4 Dwelling Units	SC415	\$ 139,646	\$ 154,281	\$ 121,457	\$ 192,180	\$ 117,568
Multifamily (5 or more) Dwelling Units	SC425	\$ 9,587	\$ 9,298	\$ 9,298	\$ 1,495	\$ 1,494
Nonresidential (Except Land)	SC426	\$ 11,979	\$ 11,493	\$ 6,634	\$ 7,674	\$ 5,876
Land	SC428	\$ 19,905	\$ 18,139	\$ 18,751	\$ 15,038	\$ 16,278
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 58,347	\$ 48,329	\$ 79,111	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 783	\$ 663	\$ 463	\$ 396	\$ 225
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 18	\$ 586	\$ 1,418
Real Estate Held for Investment	SC45	\$ 287	\$ 173	\$ 174	\$ 176	\$ 194
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 410,385	\$ 409,341	\$ 409,249	\$ 384,300	\$ 384,243
Federal Home Loan Bank Stock	SC510	\$ 410,336	\$ 409,292	\$ 409,200	\$ 384,227	\$ 384,170
Other	SC540	\$ 49	\$ 49	\$ 49	\$ 73	\$ 73
Office Premises and Equipment	SC55	\$ 291,137	\$ 289,373	\$ 287,073	\$ 287,227	\$ 287,854
Other Assets - Gross	SUB0262	\$ 1,042,025	\$ 1,049,366	\$ 1,050,038	\$ 860,402	\$ 606,164
Other Assets - Total	SC59	\$ 1,042,025	\$ 1,049,366	\$ 1,050,035	\$ 860,402	\$ 606,164
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 2,040	\$ 1,263	\$ 1,250	\$ 1,236	\$ 1,223
Other	SC625	\$ 30,249	\$ 29,977	\$ 29,698	\$ 29,426	\$ 29,156
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 521,827	\$ 733,177	\$ 673,479	\$ 498,901	\$ 415,034
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 32,626	\$ 23,836	\$ 25,539	\$ 25,062	\$ 21,324
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 455,283	\$ 261,113	\$ 320,071	\$ 305,777	\$ 139,427
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	\$ 0	\$ 3	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 284,260	\$ 176,154	\$ 124,447	\$ 106,877	\$ 91,212
Total Assets - Gross	SUB0283	\$ 18,072,136	\$ 17,663,788	\$ 18,092,523	\$ 19,295,707	\$ 19,060,887
Total Assets	SC60	\$ 17,787,876	\$ 17,487,634	\$ 17,968,076	\$ 19,188,830	\$ 18,969,675
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 10,510,609	\$ 9,788,260	\$ 9,863,304	\$ 10,787,732	\$ 10,415,936
Deposits	SC710	\$ 9,929,105	\$ 9,256,872	\$ 9,201,616	\$ 10,031,852	\$ 9,894,699
Escrows	SC712	\$ 581,504	\$ 531,388	\$ 661,689	\$ 755,880	\$ 521,237
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 5,860,256	\$ 6,186,785	\$ 6,516,424	\$ 6,868,489	\$ 7,047,035
Advances from FHLBank	SC720	\$ 5,610,321	\$ 5,875,798	\$ 6,188,618	\$ 6,618,393	\$ 6,709,202
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 117,447	\$ 178,130	\$ 108,000	\$ 108,000	\$ 149,140
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 25,000	\$ 20,000	\$ 15,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 107,488	\$ 107,857	\$ 194,806	\$ 122,096	\$ 173,693
Other Liabilities - Total	SC75	\$ 309,542	\$ 231,734	\$ 194,275	\$ 214,854	\$ 195,914
Accrued Interest Payable - Deposits	SC763	\$ 31,008	\$ 23,725	\$ 39,539	\$ 36,163	\$ 42,982
Accrued Interest Payable - Other	SC766	\$ 16,707	\$ 14,816	\$ 14,929	\$ 15,449	\$ 16,666
Accrued Taxes	SC776	\$ 1,590	\$ 2,873	\$ 3,150	\$ 7,645	\$ 1,586
Accounts Payable	SC780	\$ 37,746	\$ 36,751	\$ 30,435	\$ 31,186	\$ 17,643
Deferred Income Taxes	SC790	\$ 350	\$ 0	\$ 40	\$ 0	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 222,141	\$ 153,569	\$ 106,182	\$ 124,411	\$ 117,037
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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Run Date: February 23, 2009, 3:58 PM

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
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
Total Liabilities	SC70	\$ 16,680,407	\$ 16,206,779	\$ 16,574,003	\$ 17,871,075	\$ 17,658,885
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 100	\$ 100
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 587,146	\$ 567,793	\$ 557,223	\$ 484,873	\$ 484,943
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 24,753	\$ 24,753	\$ 14,541	\$ 14,541	\$ 14,541
Paid in Excess of Par	SC830	\$ 562,393	\$ 543,040	\$ 542,682	\$ 470,332	\$ 470,402
Accumulated Other Comprehensive Income - Total	SC86	\$- 94,934	\$- 97,415	\$- 33,593	\$- 19,488	\$- 12,076
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 94,934	\$- 97,610	\$- 33,788	\$- 19,488	\$- 12,542
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 466
Other	SC870	\$ 0	\$ 195	\$ 195	\$ 0	\$ 0
Retained Earnings	SC880	\$ 615,306	\$ 810,512	\$ 870,467	\$ 852,283	\$ 837,853
Other Components of Equity Capital	SC891	\$- 50	\$- 34	\$- 23	\$- 18	\$- 31
Total Equity Capital	SC80	\$ 1,107,468	\$ 1,280,856	\$ 1,394,074	\$ 1,317,650	\$ 1,310,689
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 17,787,875	\$ 17,487,635	\$ 17,968,077	\$ 19,188,825	\$ 18,969,674

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 3,270
4	Net deferred tax assets	5	\$ 199,749
6	Prepaid deposit insurance premiums	2	\$ 93
7	Prepaid expenses	9	\$ 2,312
9	Advances for loans serviced for others	1	\$ 43
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 6
14	Other noninterest-bearing short-term accounts recv	2	\$ 78
19	Receivables fr a broker for unsettled transactions	2	\$ 29,140
20	F/V of all derivative instru. reportable as assets	1	\$ 87,279
99	Other	10	\$ 65,889

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 75
10	Amounts due brokers for unsettled transactions	1	\$ 4
11	The liability recorded for post-retirement benefit	6	\$ 9,768
14	Unapplied loan payments received	2	\$ 121,369
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 33
21	Liabilities for credit losses on OBS credit exposures	1	\$ 190
99	Other	16	\$ 68,563

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 224,825	\$ 234,242	\$ 246,264	\$ 258,234	\$ 273,148
Deposits and Investment Securities	SO115	\$ 4,381	\$ 2,652	\$ 2,867	\$ 4,698	\$ 5,281
Mortgage-Backed Securities	SO125	\$ 20,214	\$ 14,935	\$ 21,526	\$ 31,464	\$ 30,603
Mortgage Loans	SO141	\$ 184,824	\$ 200,511	\$ 204,810	\$ 205,423	\$ 221,101
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,719	\$ 3,396	\$ 3,169	\$ 3,228	\$ 2,572
Nonmortgage Loans - Total	SUB0950	\$ 11,612	\$ 12,648	\$ 13,805	\$ 13,332	\$ 13,471
Commercial Loans and Leases	SO160	\$ 6,203	\$ 6,862	\$ 8,132	\$ 7,534	\$ 7,405
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 56	\$ 79	\$ 64	\$ 64	\$ 95
Consumer Loans and Leases	SO171	\$ 5,409	\$ 5,786	\$ 5,673	\$ 5,798	\$ 6,066
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 19	\$ 21	\$ 22	\$ 25	\$ 25
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,257	\$ 5,259	\$ 5,754	\$ 4,782	\$ 4,300
Federal Home Loan Bank Stock	SO181	\$ 4,256	\$ 5,258	\$ 5,754	\$ 4,782	\$ 4,300
Other	SO185	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 149,957	\$ 147,414	\$ 160,988	\$ 179,890	\$ 194,497
Deposits	SO215	\$ 81,856	\$ 75,554	\$ 86,756	\$ 103,200	\$ 115,185
Escrows	SO225	\$ 30	\$ 18	\$ 14	\$ 13	\$ 13
Advances from FHLBank	SO230	\$ 62,405	\$ 67,005	\$ 68,049	\$ 69,530	\$ 73,304
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 416	\$ 404	\$ 320	\$ 248	\$ 251
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5,250	\$ 4,433	\$ 5,849	\$ 6,899	\$ 5,744
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 79,125	\$ 92,087	\$ 91,030	\$ 83,126	\$ 82,951
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 189,198	\$ 95,098	\$ 47,261	\$ 37,022	\$ 45,324
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 110,073	\$- 3,011	\$ 43,769	\$ 46,104	\$ 37,627
Noninterest Income - Total	SO42	\$- 37,624	\$ 55,286	\$ 107,355	\$ 60,371	\$ 27,083
Mortgage Loan Servicing Fees	SO410	\$ 39,230	\$ 38,977	\$ 35,037	\$ 29,831	\$ 26,119
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 232,007	\$- 28,462	\$ 71,469	\$- 60,670	\$- 25,711

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 21,366	\$ 23,772	\$ 26,830	\$ 23,941	\$ 25,913
Net Income (Loss) from Other - Total	SUB0451	\$ 132,596	\$ 19,275	\$- 27,276	\$ 64,845	\$- 998
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 16,360	\$ 34,665	\$ 71,261	\$ 63,908	\$ 29,495
Operations & Sale of Repossessed Assets	SO461	\$- 2,285	\$- 4,455	\$- 2,160	\$- 2,159	\$- 1,224
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 43,140	\$- 12,032	\$- 22,474	\$- 225	\$- 20,102
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 1	\$ 0	\$ 0	\$- 148
Sale of Loans Held for Investment	SO475	\$ 57	\$ 4	\$- 2	\$ 68	\$ 2
Sale of Other Assets Held for Investment	SO477	\$ 1,430	\$ 666	\$- 810	\$ 224	\$- 322
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 160,174	\$ 428	\$- 73,091	\$ 3,029	\$- 8,699
Other Noninterest Income	SO488	\$ 1,191	\$ 1,724	\$ 1,295	\$ 2,424	\$ 1,760
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
Noninterest Expense - Total	SO51	\$ 165,812	\$ 146,481	\$ 124,414	\$ 117,822	\$ 115,265
All Personnel Compensation and Expense	SO510	\$ 75,391	\$ 71,281	\$ 73,242	\$ 74,430	\$ 71,862
Legal Expense	SO520	\$ 2,271	\$ 1,652	\$ 1,553	\$ 1,261	\$ 1,663
Office Occupancy and Equipment Expense	SO530	\$ 24,196	\$ 23,977	\$ 25,045	\$ 24,868	\$ 23,626
Marketing and Other Professional Services	SO540	\$ 7,441	\$ 6,560	\$ 5,271	\$ 5,079	\$ 5,357
Loan Servicing Fees	SO550	\$ 4	\$ 1	\$ 2	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 1,740	\$ 1,652	\$ 1,771	\$ 1,561	\$ 1,305
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 11,431	\$ 13,674	\$ 4,803	\$- 47	\$ 2,552
Other Noninterest Expense	SO580	\$ 43,338	\$ 27,684	\$ 12,727	\$ 10,669	\$ 8,899
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
Income (Loss) Before Income Taxes	SO60	\$- 313,509	\$- 94,206	\$ 26,710	\$- 11,347	\$- 50,555
Income Taxes - Total	SO71	\$- 113,447	\$- 34,328	\$ 8,974	\$- 3,853	\$- 18,506

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:58 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 107,241	\$- 31,874	\$ 9,648	\$- 3,690	\$- 16,478
State, Local & Other	SO720	\$- 6,206	\$- 2,454	\$- 674	\$- 163	\$- 2,028
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 200,062	\$- 59,878	\$ 17,736	\$- 7,494	\$- 32,049
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 200,062	\$- 59,878	\$ 17,736	\$- 7,494	\$- 32,049

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 20
9	Net income from data processing lease/services	1	\$ 113
15	Income from corporate-owned life insurance	3	\$ 242
99	Other	14	\$ 682

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 3,174
2	OTS assessments	3	\$ 54
7	Office supplies, printing, and postage	6	\$ 126
8	Telephone, including data lines	3	\$ 114
9	Loan origination expense	1	\$ 12,155
10	ATM expense	2	\$ 73
15	Foreclosure expenses	3	\$ 4,521
17	Charitable contributions	1	\$ 159
99	Other	13	\$ 3,005

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 963,565	\$ 738,740	\$ 504,498	\$ 258,234	\$ 1,094,676
YTD - Deposits and Investment Securities	Y_SO115	\$ 14,598	\$ 10,217	\$ 7,565	\$ 4,698	\$ 25,743
YTD - Mortgage-Backed Securities	Y_SO125	\$ 88,139	\$ 67,925	\$ 52,990	\$ 31,464	\$ 117,431
YTD - Mortgage Loans	Y_SO141	\$ 795,568	\$ 610,744	\$ 410,233	\$ 205,423	\$ 886,615
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 13,512	\$ 9,793	\$ 6,397	\$ 3,228	\$ 9,447
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 28,731	\$ 22,528	\$ 15,666	\$ 7,534	\$ 31,142
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 263	\$ 207	\$ 128	\$ 64	\$ 310
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 22,666	\$ 17,257	\$ 11,471	\$ 5,798	\$ 23,881
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 87	\$ 68	\$ 47	\$ 25	\$ 107
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 20,052	\$ 15,795	\$ 10,536	\$ 4,782	\$ 16,574
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 20,050	\$ 15,794	\$ 10,536	\$ 4,782	\$ 16,573
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 0	\$ 0	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 638,249	\$ 488,292	\$ 340,878	\$ 179,890	\$ 786,466
YTD - Deposits	Y_SO215	\$ 347,366	\$ 265,510	\$ 189,956	\$ 103,200	\$ 434,423
YTD - Escrows	Y_SO225	\$ 75	\$ 45	\$ 27	\$ 13	\$ 48
YTD - Advances from FHLBank	Y_SO230	\$ 266,989	\$ 204,584	\$ 137,579	\$ 69,530	\$ 289,775
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,388	\$ 972	\$ 568	\$ 248	\$ 515
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 22,431	\$ 17,181	\$ 12,748	\$ 6,899	\$ 61,705
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 345,368	\$ 266,243	\$ 174,156	\$ 83,126	\$ 324,784
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 368,579	\$ 179,381	\$ 84,283	\$ 37,022	\$ 101,811
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 23,211	\$ 86,862	\$ 89,873	\$ 46,104	\$ 222,973
YTD - Noninterest Income - Total	Y_SO42	\$ 185,388	\$ 223,012	\$ 167,726	\$ 60,371	\$ 162,984
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 143,075	\$ 103,845	\$ 64,868	\$ 29,831	\$ 82,723
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 249,670	\$- 17,663	\$ 10,799	\$- 60,670	\$- 78,038

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 95,909	\$ 74,543	\$ 50,771	\$ 23,941	\$ 98,840
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 189,440	\$ 56,844	\$ 37,569	\$ 64,845	\$ 42,924
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 186,194	\$ 169,834	\$ 135,169	\$ 63,908	\$ 65,098
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 11,059	\$- 8,774	\$- 4,319	\$- 2,159	\$- 1,250
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 77,871	\$- 34,731	\$- 22,699	\$- 225	\$- 20,318
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 1	\$- 1	\$ 0	\$ 0	\$- 148
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 127	\$ 70	\$ 66	\$ 68	\$- 1
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,510	\$ 80	\$- 586	\$ 224	\$ 5,824
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 90,540	\$- 69,634	\$- 70,062	\$ 3,029	\$- 6,281
YTD - Other Noninterest Income	Y_SO488	\$ 6,634	\$ 5,443	\$ 3,719	\$ 2,424	\$ 16,535
YTD - Noninterest Expense - Total	Y_SO51	\$ 554,529	\$ 388,717	\$ 242,236	\$ 117,822	\$ 437,532
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 294,344	\$ 218,953	\$ 147,672	\$ 74,430	\$ 251,519
YTD - Legal Expense	Y_SO520	\$ 6,737	\$ 4,466	\$ 2,814	\$ 1,261	\$ 6,578
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 98,086	\$ 73,890	\$ 49,913	\$ 24,868	\$ 91,496
YTD - Marketing and Other Professional Services	Y_SO540	\$ 24,351	\$ 16,910	\$ 10,350	\$ 5,079	\$ 22,927
YTD - Loan Servicing Fees	Y_SO550	\$ 8	\$ 4	\$ 3	\$ 1	\$ 4
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,724	\$ 4,984	\$ 3,332	\$ 1,561	\$ 5,519
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 29,861	\$ 18,430	\$ 4,756	\$- 47	\$ 5,458
YTD - Other Noninterest Expense	Y_SO580	\$ 94,418	\$ 51,080	\$ 23,396	\$ 10,669	\$ 54,031
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 392,352	\$- 78,843	\$ 15,363	\$- 11,347	\$- 51,575
YTD - Income Taxes - Total	Y_SO71	\$- 142,654	\$- 29,207	\$ 5,121	\$- 3,853	\$- 20,126
YTD - Federal	Y_SO710	\$- 133,157	\$- 25,916	\$ 5,958	\$- 3,690	\$- 14,625
YTD - State, Local, and Other	Y_SO720	\$- 9,497	\$- 3,291	\$- 837	\$- 163	\$- 5,501
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 249,698	\$- 49,636	\$ 10,242	\$- 7,494	\$- 31,449
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 249,698	\$- 49,636	\$ 10,242	\$- 7,494	\$- 31,449

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 176,400	\$ 124,450	\$ 106,876	\$ 91,214	\$ 78,415
Net Provision for Loss	VA115	\$ 188,942	\$ 94,044	\$ 46,021	\$ 35,843	\$ 46,223
Transfers	VA125	\$- 52,582	\$- 20,272	\$- 13,619	\$- 10,350	\$- 16,115
Recoveries	VA135	\$ 1,177	\$ 574	\$ 904	\$ 380	\$ 821
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$- 257
Charge-offs	VA155	\$ 29,673	\$ 22,640	\$ 15,732	\$ 10,211	\$ 17,873
General Valuation Allowances - Ending Balance	VA165	\$ 284,264	\$ 176,156	\$ 124,450	\$ 106,876	\$ 91,214
Specific Valuation Allowances - Beginning Balance	VA108	\$ 73,070	\$ 52,006	\$ 38,622	\$ 35,586	\$ 21,466
Net Provision for Loss	VA118	\$ 11,687	\$ 14,728	\$ 6,043	\$ 1,132	\$ 1,653
Transfers	VA128	\$ 52,582	\$ 20,272	\$ 13,619	\$ 10,350	\$ 16,115
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 771	\$ 0
Charge-offs	VA158	\$ 14,670	\$ 13,936	\$ 6,278	\$ 9,217	\$ 3,648
Specific Valuation Allowances - Ending Balance	VA168	\$ 122,669	\$ 73,070	\$ 52,006	\$ 38,622	\$ 35,586
Total Valuation Allowances - Beginning Balance	VA110	\$ 249,470	\$ 176,456	\$ 145,498	\$ 126,800	\$ 99,881
Net Provision for Loss	VA120	\$ 200,629	\$ 108,772	\$ 52,064	\$ 36,975	\$ 47,876
Recoveries	VA140	\$ 1,177	\$ 574	\$ 904	\$ 380	\$ 821
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 771	\$- 257
Charge-offs	VA160	\$ 44,343	\$ 36,576	\$ 22,010	\$ 19,428	\$ 21,521
Total Valuation Allowances - Ending Balance	VA170	\$ 406,933	\$ 249,226	\$ 176,456	\$ 145,498	\$ 126,800
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 29,673	\$ 22,640	\$ 15,732	\$ 10,211	\$ 17,873
Mortgage-Backed Securities	VA370	\$ 93	\$ 86	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 14,796	\$ 9,762	\$ 5,511	\$ 2,983	\$ 13,053
Construction - Total	SUB2030	\$ 1,715	\$ 100	\$ 1,343	\$ 37	\$ 452
1-4 Dwelling Units	VA420	\$ 1,715	\$ 100	\$ 187	\$ 37	\$ 452
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 1,156	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 13,081	\$ 9,662	\$ 4,168	\$ 2,946	\$ 12,601
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,238	\$ 1,763	\$ 1,382	\$ 1,216	\$ 2,503
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 6,142	\$ 3,051	\$ 883	\$ 699	\$ 775
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,781	\$ 447	\$ 888	\$ 286	\$ 1,864
Multifamily (5 or more) Dwelling Units	VA470	\$ 582	\$ 1,266	\$ 17	\$ 0	\$ 605
Nonresidential Property (Except Land)	VA480	\$ 73	\$ 2,767	\$ 285	\$ 445	\$ 3,979

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 3,265	\$ 368	\$ 713	\$ 300	\$ 2,875
Nonmortgage Loans - Total	VA56	\$ 2,239	\$ 1,406	\$ 1,957	\$ 1,877	\$ 1,492
Commercial Loans	VA520	\$ 512	\$ 472	\$ 946	\$ 713	\$ 210
Consumer Loans - Total	SUB2061	\$ 1,727	\$ 934	\$ 1,011	\$ 1,164	\$ 1,282
Loans on Deposits	VA510	\$ 565	\$ 533	\$ 447	\$ 462	\$ 477
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3	\$ 27	\$ 13	\$ 22	\$ 19
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 9	\$ 8	\$ 3	\$ 6	\$ 19
Other	VA560	\$ 1,150	\$ 366	\$ 548	\$ 674	\$ 767
Reposessed Assets - Total	VA60	\$ 12,545	\$ 10,373	\$ 8,264	\$ 5,351	\$ 3,325
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 12,545	\$ 10,373	\$ 8,264	\$ 5,351	\$ 3,325
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 Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 1,013	\$ 0	\$ 0	\$ 3
GVA Recoveries - Assets - Total	SUB2126	\$ 1,177	\$ 574	\$ 904	\$ 380	\$ 821
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 939	\$ 307	\$ 471	\$ 155	\$ 494
Construction - Total	SUB2130	\$ 6	\$ 9	\$ 3	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 6	\$ 9	\$ 3	\$ 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	\$ 933	\$ 298	\$ 468	\$ 155	\$ 494
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 416	\$ 124	\$ 269	\$ 76	\$ 162
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 184	\$ 55	\$ 8	\$ 9	\$ 4
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 82	\$ 108	\$ 191	\$ 54	\$ 155
Multifamily (5 or more) Dwelling Units	VA471	\$ 219	\$ 0	\$ 0	\$ 9	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 32	\$ 11	\$ 0	\$ 7	\$ 173
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 238	\$ 267	\$ 433	\$ 225	\$ 326

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 12	\$ 8	\$ 19	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 226	\$ 259	\$ 414	\$ 225	\$ 326
Loans on Deposits	VA511	\$ 119	\$ 130	\$ 134	\$ 131	\$ 133
Home Improvement Loans	VA517	\$ 0	\$ 5	\$ 3	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2	\$ 6	\$ 5	\$ 9	\$ 12
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 1	\$ 0	\$ 1	\$ 1
Other	VA561	\$ 105	\$ 117	\$ 272	\$ 84	\$ 180
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 64,269	\$ 34,999	\$ 19,662	\$ 11,483	\$ 17,768
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 50,891	\$ 21,419	\$ 14,593	\$ 9,824	\$ 16,174
Construction - Total	SUB2230	\$- 72	\$ 293	\$ 1,420	\$ 243	\$ 100
1-4 Dwelling Units	VA422	\$- 72	\$ 293	\$ 1,420	\$ 42	\$ 100
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 201	\$ 0
Permanent - Total	SUB2241	\$ 50,963	\$ 21,126	\$ 13,173	\$ 9,581	\$ 16,074
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 401	\$ 59	\$ 414	\$- 2	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 83	\$ 1,029	\$ 3,261	\$ 46	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 154	\$ 543	\$ 1,920	\$ 271	\$ 512
Nonresidential Property (Except Land)	VA482	\$ 16,330	\$- 1,021	\$ 3,596	\$ 6,739	\$ 469
Land	VA492	\$ 34,161	\$ 20,516	\$ 3,982	\$ 2,527	\$ 15,095
Nonmortgage Loans - Total	VA58	\$ 1,401	\$- 117	\$- 439	\$ 579	\$ 0
Commercial Loans	VA522	\$ 1,327	\$- 115	\$- 399	\$ 514	\$ 0
Consumer Loans - Total	SUB2261	\$ 74	\$- 2	\$- 40	\$ 65	\$ 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	\$- 1	\$ 0	\$ 4	\$ 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: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 75	\$- 1	\$- 40	\$ 61	\$ 0
Reposessed Assets - Total	VA62	\$ 12,024	\$ 13,718	\$ 5,391	\$ 922	\$ 1,723
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 11,936	\$ 13,353	\$ 5,351	\$ 922	\$ 1,723
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 65	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 88	\$ 300	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 47	\$- 21	\$ 117	\$ 158	\$- 129
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 92,765	\$ 57,065	\$ 34,490	\$ 21,314	\$ 34,820
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 93	\$ 86	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 64,748	\$ 30,874	\$ 19,633	\$ 12,652	\$ 28,733
Construction - Total	SUB2330	\$ 1,637	\$ 384	\$ 2,760	\$ 280	\$ 552
1-4 Dwelling Units	VA425	\$ 1,637	\$ 384	\$ 1,604	\$ 79	\$ 552
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 1,156	\$ 201	\$ 0
Permanent - Total	SUB2341	\$ 63,111	\$ 30,490	\$ 16,873	\$ 12,372	\$ 28,181
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,223	\$ 1,698	\$ 1,527	\$ 1,138	\$ 2,339
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 5,875	\$ 4,025	\$ 4,136	\$ 736	\$ 771
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,699	\$ 339	\$ 697	\$ 232	\$ 1,709
Multifamily (5 or more) Dwelling Units	VA475	\$ 517	\$ 1,809	\$ 1,937	\$ 262	\$ 1,117
Nonresidential Property (Except Land)	VA485	\$ 16,371	\$ 1,735	\$ 3,881	\$ 7,177	\$ 4,275
Land	VA495	\$ 37,426	\$ 20,884	\$ 4,695	\$ 2,827	\$ 17,970
Nonmortgage Loans - Total	VA59	\$ 3,402	\$ 1,022	\$ 1,085	\$ 2,231	\$ 1,166
Commercial Loans	VA525	\$ 1,827	\$ 349	\$ 528	\$ 1,227	\$ 210
Consumer Loans - Total	SUB2361	\$ 1,575	\$ 673	\$ 557	\$ 1,004	\$ 956
Loans on Deposits	VA515	\$ 446	\$ 403	\$ 313	\$ 331	\$ 344
Home Improvement Loans	VA519	\$ 0	\$- 5	\$- 3	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$ 20	\$ 8	\$ 17	\$ 7
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 9	\$ 7	\$ 3	\$ 5	\$ 18
Other	VA565	\$ 1,120	\$ 248	\$ 236	\$ 651	\$ 587
Reposessed Assets - Total	VA65	\$ 24,569	\$ 24,091	\$ 13,655	\$ 6,273	\$ 5,048
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 24,481	\$ 23,726	\$ 13,615	\$ 6,273	\$ 5,048
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 65	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 88	\$ 300	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 47	\$ 992	\$ 117	\$ 158	\$- 127
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 106,162	\$ 74,435	\$ 84,778	\$ 93,016	\$ 83,708
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 281,610	\$ 271,558	\$ 218,194	\$ 196,302	\$ 159,650
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 40,534	\$ 39,315	\$ 45,731	\$ 51,404	\$ 58,550
Construction	VA951	\$ 1,752	\$ 485	\$ 1,633	\$ 329	\$ 1,042
Permanent - 1-4 Dwelling Units	VA952	\$ 33,976	\$ 33,393	\$ 32,984	\$ 48,347	\$ 44,732
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 375	\$ 0	\$ 7,334	\$ 21	\$ 91
Permanent - Nonresidential (Except Land)	VA954	\$ 1,849	\$ 4,905	\$ 0	\$ 1,867	\$ 3,867
Permanent - Land	VA955	\$ 2,582	\$ 532	\$ 3,780	\$ 840	\$ 8,818
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 350,637	\$ 323,019	\$ 283,168	\$ 252,016	\$ 216,056
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,221,041	\$ 927,226	\$ 732,757	\$ 643,353	\$ 466,542
Substandard	VA965	\$ 1,175,674	\$ 914,273	\$ 720,681	\$ 625,451	\$ 451,020
Doubtful	VA970	\$ 45,367	\$ 12,953	\$ 12,076	\$ 17,473	\$ 15,522
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 429	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
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: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,041,311	\$ 751,190	\$ 589,821	\$ 499,049	\$ 448,643
Mortgages - Total	SUB2421	\$ 1,023,295	\$ 735,297	\$ 571,788	\$ 484,024	\$ 434,532
Construction and Land Loans	SUB2430	\$ 213,597	\$ 149,434	\$ 97,487	\$ 99,287	\$ 111,433
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 706,757	\$ 530,625	\$ 432,760	\$ 343,625	\$ 280,164
Permanent Loans Secured by All Other Property	SUB2450	\$ 285,218	\$ 180,627	\$ 121,302	\$ 119,805	\$ 139,198
Nonmortgages - Total	SUB2461	\$ 18,016	\$ 15,893	\$ 18,033	\$ 15,025	\$ 14,111
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 362,385	\$ 289,512	\$ 221,078	\$ 196,324	\$ 207,855
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 354,933	\$ 284,625	\$ 215,900	\$ 188,691	\$ 196,535
Mortgage Loans - Total	SUB2481	\$ 343,807	\$ 273,350	\$ 200,234	\$ 178,112	\$ 185,239
Construction	PD115	\$ 14,415	\$ 3,643	\$ 5,147	\$ 8,623	\$ 5,285
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 11,241	\$ 11,530	\$ 7,449	\$ 8,442	\$ 9,486
Secured by First Liens	PD123	\$ 235,193	\$ 184,006	\$ 161,619	\$ 136,270	\$ 115,164
Secured by Junior Liens	PD124	\$ 9,767	\$ 7,846	\$ 5,358	\$ 5,671	\$ 5,871
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,147	\$ 5,218	\$ 747	\$ 2,060	\$ 1,759
Nonresidential Property (Except Land)	PD135	\$ 54,947	\$ 20,320	\$ 6,451	\$ 11,023	\$ 7,704
Land	PD138	\$ 17,097	\$ 40,787	\$ 13,463	\$ 6,023	\$ 39,970
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,741	\$ 5,272	\$ 6,605	\$ 1,856	\$ 6,469
Consumer Loans - Total	SUB2511	\$ 7,385	\$ 6,003	\$ 9,061	\$ 8,723	\$ 4,827
Loans on Deposits	PD161	\$ 137	\$ 27	\$ 70	\$ 100	\$ 187
Home Improvement Loans	PD163	\$ 3	\$ 9	\$ 3	\$ 22	\$ 1
Education Loans	PD165	\$ 8	\$ 1	\$ 8	\$ 5	\$ 8
Auto Loans	PD167	\$ 128	\$ 127	\$ 73	\$ 109	\$ 196
Mobile Home Loans	PD169	\$ 2	\$ 3	\$ 0	\$ 7	\$ 0
Credit Cards	PD171	\$ 12	\$ 12	\$ 20	\$ 21	\$ 9
Other	PD180	\$ 7,095	\$ 5,824	\$ 8,887	\$ 8,459	\$ 4,426
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 10,278	\$ 5,767	\$ 433	\$ 1,628	\$ 13,731
Held for Sale Included in PD115:PD180	PD192	\$ 2,828	\$ 3,942	\$ 6,506	\$ 18,992	\$ 22,328

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 19,520	\$ 19,237	\$ 18,557	\$ 12,177	\$ 11,142
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 15,344	\$ 15,090	\$ 14,901	\$ 9,676	\$ 10,336
Rebooked GNMA's Incl in PD195	PD197	\$ 3,858	\$ 4,014	\$ 3,533	\$ 2,367	\$ 569
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,452	\$ 4,887	\$ 5,178	\$ 7,633	\$ 11,320
Mortgage Loans - Total	SUB2491	\$ 7,345	\$ 3,963	\$ 4,220	\$ 5,935	\$ 10,129
Construction	PD215	\$ 1,063	\$ 555	\$ 141	\$ 219	\$ 508
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 4	\$ 5	\$ 0	\$ 100	\$ 90
Secured by First Liens	PD223	\$ 2,864	\$ 3,275	\$ 3,998	\$ 4,034	\$ 4,342
Secured by Junior Liens	PD224	\$ 22	\$ 14	\$ 43	\$ 15	\$ 45
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 781	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,703	\$ 0	\$ 0	\$ 735	\$ 5,144
Land	PD238	\$ 1,689	\$ 114	\$ 38	\$ 51	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 63	\$ 656	\$ 679	\$ 1,644	\$ 296
Consumer Loans - Total	SUB2521	\$ 44	\$ 268	\$ 279	\$ 54	\$ 895
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
Education Loans	PD265	\$ 3	\$ 11	\$ 0	\$ 3	\$ 17
Auto Loans	PD267	\$ 1	\$ 1	\$ 7	\$ 0	\$ 3
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 16	\$ 20	\$ 12	\$ 8	\$ 15
Other	PD280	\$ 24	\$ 236	\$ 260	\$ 43	\$ 843
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 13	\$ 14	\$ 14	\$ 0	\$ 13
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 467	\$ 604	\$ 461	\$ 0	\$ 611
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 467	\$ 512	\$ 461	\$ 0	\$ 611
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 678,926	\$ 461,678	\$ 368,743	\$ 302,725	\$ 240,788
Mortgage Loans - Total	SUB2501	\$ 672,143	\$ 457,984	\$ 367,334	\$ 299,977	\$ 239,164

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 15,842	\$ 19,847	\$ 12,438	\$ 11,752	\$ 9,377
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 13,803	\$ 10,544	\$ 9,414	\$ 5,602	\$ 4,080
Secured by First Liens	PD323	\$ 423,391	\$ 306,418	\$ 240,507	\$ 180,863	\$ 139,904
Secured by Junior Liens	PD324	\$ 10,472	\$ 6,987	\$ 4,372	\$ 2,628	\$ 1,182
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,041	\$ 7,648	\$ 7,766	\$ 6,616	\$ 7,269
Nonresidential Property (Except Land)	PD335	\$ 42,103	\$ 22,052	\$ 26,577	\$ 19,897	\$ 21,059
Land	PD338	\$ 163,491	\$ 84,488	\$ 66,260	\$ 72,619	\$ 56,293
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 5,168	\$ 2,642	\$ 649	\$ 1,537	\$ 1,232
Consumer Loans - Total	SUB2531	\$ 1,615	\$ 1,052	\$ 760	\$ 1,211	\$ 392
Loans on Deposits	PD361	\$ 0	\$ 140	\$ 2	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 77	\$ 68	\$ 68	\$ 64	\$ 77
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 6	\$ 0	\$ 1	\$ 1	\$ 13
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 1,532	\$ 844	\$ 689	\$ 1,146	\$ 302
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 83,992	\$ 46,244	\$ 60,132	\$ 58,003	\$ 38,920
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 2,050	\$ 1,110
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 27,052	\$ 20,501	\$ 14,745	\$ 13,931	\$ 12,055
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 22,778	\$ 17,521	\$ 13,732	\$ 12,348	\$ 11,882
Rebooked GNMMAs Incl in PD395	PD397	\$ 4,274	\$ 2,980	\$ 1,013	\$ 1,583	\$ 173

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 538,743	\$ 549,050	\$ 582,610	\$ 635,110	\$ 684,955
90% up to 100% LTV	LD110	\$ 480,269	\$ 489,926	\$ 518,367	\$ 564,576	\$ 597,070
100% and greater LTV	LD120	\$ 58,474	\$ 59,124	\$ 64,243	\$ 70,534	\$ 87,885
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 42,497	\$ 18,239	\$ 49,298	\$ 19,121	\$ 22,467
Past Due and Still Accruing - Total	SUB5240	\$ 17,850	\$ 8,538	\$ 17,845	\$ 10,171	\$ 17,398

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 17,406	\$ 8,538	\$ 17,845	\$ 10,171	\$ 17,251
90% up to 100% LTV	LD210	\$ 13,724	\$ 7,546	\$ 15,062	\$ 8,278	\$ 14,970
100% and greater LTV	LD220	\$ 3,682	\$ 992	\$ 2,783	\$ 1,893	\$ 2,281
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 444	\$ 0	\$ 0	\$ 0	\$ 147
90% up to 100% LTV	LD230	\$ 444	\$ 0	\$ 0	\$ 0	\$ 147
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 24,647	\$ 9,701	\$ 31,453	\$ 8,950	\$ 5,069
90% up to 100% LTV	LD250	\$ 20,753	\$ 9,172	\$ 27,566	\$ 8,727	\$ 3,673
100% and greater LTV	LD260	\$ 3,894	\$ 529	\$ 3,887	\$ 223	\$ 1,396
Net Charge-offs - Total	SUB5300	\$ 1,370	\$ 886	\$ 359	\$ 4,878	\$ 4,098
90% up to 100% LTV	LD310	\$ 1,101	\$ 801	\$ 340	\$ 1,638	\$ 983
100% and greater LTV	LD320	\$ 269	\$ 85	\$ 19	\$ 3,240	\$ 3,115
Purchases - Total	SUB5320	\$ 163,988	\$ 531,318	\$ 2,010	\$ 0	\$ 1,097
90% up to 100% LTV	LD410	\$ 153,527	\$ 485,533	\$ 1,857	\$ 0	\$ 1,030
100% and greater LTV	LD420	\$ 10,461	\$ 45,785	\$ 153	\$ 0	\$ 67
Originations - Total	SUB5330	\$ 3,266	\$ 70,886	\$ 2,571	\$ 2,516	\$ 4,335
90% up to 100% LTV	LD430	\$ 1,730	\$ 62,124	\$ 1,619	\$ 1,947	\$ 1,149
100% and greater LTV	LD440	\$ 1,536	\$ 8,762	\$ 952	\$ 569	\$ 3,186
Sales - Total	SUB5340	\$ 11,803	\$ 127,562	\$ 111	\$ 155	\$ 3,229
90% up to 100% LTV	LD450	\$ 5,087	\$ 111,946	\$ 111	\$ 155	\$ 3,051
100% and greater LTV	LD460	\$ 6,716	\$ 15,616	\$ 0	\$ 0	\$ 178
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 37,896	\$ 52,286	\$ 171,417	\$ 182,649	\$ 207,276
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 14,131	\$ 191,005	\$ 14,222	\$ 91,892	\$ 95,669
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 695,931	\$ 1,433,031	\$ 152,447	\$ 1,136,132	\$ 1,093,360
1-4 Dwelling Units Option ARM Loans	LD610	\$ 133,966	\$ 137,782	\$ 442,873	\$ 456,817	\$ 474,179
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 109,341	\$ 129,937	\$ 391,995	\$ 403,324	\$ 414,091
Total Capitalized Negative Amortization	LD650	\$ 6,585	\$ 7,280	\$ 13,956	\$ 12,001	\$ 9,482

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 46,325	\$ 63,310	\$ 58,572	\$ 67,021	\$ 73,067
Mortgage Construction Loans	CC105	\$ 44,675	\$ 61,545	\$ 57,099	\$ 64,634	\$ 70,570
Other Mortgage Loans	CC115	\$ 1,650	\$ 1,765	\$ 1,473	\$ 2,387	\$ 2,497
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 336,206	\$ 317,968	\$ 319,096	\$ 320,612	\$ 306,187
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 390,245	\$ 247,923	\$ 348,604	\$ 488,046	\$ 292,795
1-4 Dwelling Units	CC280	\$ 379,737	\$ 229,087	\$ 187,764	\$ 345,569	\$ 163,462
Multifamily (5 or more) Dwelling Units	CC290	\$ 985	\$ 3,554	\$ 3,435	\$ 3,248	\$ 3,718
All Other Real Estate	CC300	\$ 9,523	\$ 15,282	\$ 157,405	\$ 139,229	\$ 125,615
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,872	\$ 1,189	\$ 1,074	\$ 30,794	\$ 5,277
Commitments Outstanding to Purchase Loans	CC320	\$ 5,894,672	\$ 3,042,674	\$ 2,427,112	\$ 4,368,615	\$ 2,997,971
Commitments Outstanding to Sell Loans	CC330	\$ 9,997	\$ 53,744	\$ 8,790	\$ 11,368	\$ 3,964,266
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,860,063	\$ 560,235	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,213,465	\$ 3,555,140	\$ 3,091,440	\$ 4,710,024	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 465	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,347,155	\$ 1,601,006	\$ 1,776,901	\$ 1,835,862	\$ 1,837,256
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 458,017	\$ 468,749	\$ 478,510	\$ 488,597	\$ 493,508
Commercial Lines	CC420	\$ 874,613	\$ 1,117,267	\$ 1,282,720	\$ 1,331,306	\$ 1,327,947
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,189	\$ 1,344	\$ 1,416	\$ 1,404	\$ 1,412
Open-End Consumer Lines - Other	CC425	\$ 13,336	\$ 13,646	\$ 14,255	\$ 14,555	\$ 14,389
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 100,674	\$ 116,064	\$ 116,249	\$ 117,049	\$ 117,818
Commercial	CC430	\$ 64	\$ 119	\$ 478	\$ 259	\$ 299
Standby, Not Included on CC465 or CC468	CC435	\$ 100,610	\$ 115,945	\$ 115,771	\$ 116,790	\$ 117,519
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 25,605	\$ 23,075	\$ 33,823	\$ 36,424	\$ 45,825
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 25,456	\$ 22,925	\$ 33,671	\$ 36,237	\$ 45,583
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: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 338,817	\$ 221,042	\$ 13,414	\$ 403,394	\$ 516,136
Sales	CF145	\$ 185,451	\$ 21,326	\$ 1,322,191	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 75,378	\$- 134,157	\$- 76,356	\$- 560,758	\$- 504,653
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 517,731	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 1,806	\$- 10,705	\$- 2,535	\$- 10,737	\$- 16,408
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 856,548	\$ 221,042	\$ 13,414	\$ 403,394	\$ 516,136
Sales - Total	SUB3821	\$ 185,451	\$ 21,326	\$ 1,322,191	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 671,097	\$ 199,716	\$- 1,308,777	\$ 403,394	\$ 516,136
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,021,893	\$ 2,129,155	\$ 1,478,270	\$ 1,641,646	\$ 2,343,608
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 32,321	\$ 35,196	\$ 30,372	\$ 33,964	\$ 37,120
Multifamily (5 or more) Dwelling Units	CF200	\$ 34,150	\$ 18,200	\$ 29,016	\$ 27,351	\$ 25,510
Nonresidential	CF210	\$ 30,322	\$ 28,084	\$ 28,600	\$ 42,328	\$ 40,674
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 857,072	\$ 1,976,407	\$ 1,226,959	\$ 1,419,499	\$ 2,128,499
Home Equity and Junior Liens	CF226	\$ 48,860	\$ 44,050	\$ 66,098	\$ 50,884	\$ 67,605
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,125	\$ 4,173	\$ 16,481	\$ 7,331	\$ 7,145
Nonresidential (Except Land)	CF260	\$ 54,712	\$ 62,795	\$ 136,654	\$ 95,039	\$ 85,937
Land	CF270	\$ 8,191	\$ 4,300	\$ 10,188	\$ 16,134	\$ 18,723
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 4,870,490	\$ 6,047,616	\$ 7,340,852	\$ 7,134,951	\$ 5,816,853
1-4 Dwelling Units	CF280	\$ 4,868,012	\$ 6,045,372	\$ 7,339,126	\$ 7,134,077	\$ 5,816,420
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 4,603,624	\$ 5,789,869	\$ 7,036,404	\$ 6,715,322	\$ 5,480,115
Home Equity and Junior Liens	CF282	\$ 3,446	\$ 9,204	\$ 13,549	\$ 8,853	\$ 6,707
Multifamily (5 or more) Dwelling Units	CF290	\$ 499	\$ 353	\$ 1,035	\$ 1	\$ 433
Nonresidential	CF300	\$ 1,979	\$ 1,891	\$ 691	\$ 873	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 5,424,413	\$ 6,784,005	\$ 6,863,955	\$ 7,184,060	\$ 7,290,921
1-4 Dwelling Units	CF310	\$ 5,424,413	\$ 6,783,942	\$ 6,863,890	\$ 7,183,917	\$ 7,290,623
Home Equity and Junior Liens	CF311	\$ 15	\$ 0	\$ 2,783	\$ 4,584	\$ 15,893

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 63	\$ 65	\$ 143	\$ 298
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 553,923	\$- 736,389	\$ 476,897	\$- 49,109	\$- 1,474,068
Memo - Refinancing Loans	CF361	\$ 244,987	\$ 233,302	\$ 347,506	\$ 480,160	\$ 417,648
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 2,279,592	\$ 2,448,146	\$ 3,081,430	\$ 2,615,668	\$ 2,039,649
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 175
Consumer:						
Closed or Purchased	CF400	\$ 20,199	\$ 36,143	\$ 52,020	\$ 37,167	\$ 87,157
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,299,791	\$ 2,484,289	\$ 3,133,450	\$ 2,652,835	\$ 2,126,806
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 175
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,299,791	\$ 2,484,289	\$ 3,133,450	\$ 2,652,835	\$ 2,126,631
Deposits:						
Interest Credited to Deposits	CF430	\$ 69,526	\$ 88,826	\$ 80,939	\$ 105,961	\$ 110,829

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,398,731	\$ 1,026,676	\$ 988,829	\$ 1,063,594	\$ 1,194,473
Fully Insured	DI100	\$ 1,398,731	\$ 1,026,676	\$ 988,429	\$ 1,056,749	\$ 1,186,954
Other	DI110	\$ 0	\$ 0	\$ 400	\$ 6,845	\$ 7,519
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 6,073,534	\$ 5,369,806	\$ 5,058,856	\$ 5,423,032	\$ 5,408,329
Greater than \$100,000	DI130	\$ 4,004,311	\$ 4,029,851	\$ 4,391,914	\$ 4,944,983	\$ 4,599,395
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,808,118	1,415,081	1,251,266	1,483,313	1,584,389
Greater than \$100,000	DI160	14,918	13,695	14,301	15,102	15,150
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 446,108	\$ 397,869	\$ 393,712	\$ 399,898	\$ 388,761
Greater than \$250,000	DI175	\$ 18,676	\$ 15,730	\$ 18,821	\$ 19,819	\$ 19,448
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	24,334	23,176	26,729	27,017	26,292
Greater than \$250,000	DI185	55	43	53	55	52

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	1,847,425	1,451,995	1,292,349	1,525,487	1,625,883
IRA/Keogh Accounts	DI200	\$ 464,313	\$ 412,923	\$ 411,045	\$ 418,413	\$ 407,848
Uninsured Deposits	DI210	\$ 2,340,388	\$ 2,542,880	\$ 2,601,923	\$ 2,499,531	\$ 2,454,865
Preferred Deposits	DI220	\$ 12,121	\$ 837	\$ 1,407	\$ 1,302	\$ 2,074
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 822,145	\$ 869,447	\$ 857,982	\$ 789,327	\$ 754,884
Money Market Deposit Accounts	DI320	\$ 1,428,699	\$ 1,151,402	\$ 1,254,115	\$ 1,196,913	\$ 1,096,918
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,199,109	\$ 1,144,172	\$ 1,319,486	\$ 1,294,985	\$ 962,810
Time Deposits	DI340	\$ 7,060,656	\$ 6,623,236	\$ 6,431,723	\$ 7,506,505	\$ 7,601,320
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 2,342,066	\$ 2,537,058	\$ 2,455,598	\$ 3,343,279	\$ 3,355,569
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 139,492	\$ 109,217	\$ 109,905	\$ 113,432	\$ 108,864
Non-Interest-Bearing Demand Deposits	DI610	\$ 339,170	\$ 370,217	\$ 395,976	\$ 349,388	\$ 286,724
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 10,542,628	\$ 9,813,272	\$ 9,904,180	\$ 10,825,535	\$ 794,558
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 638	\$ 869
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 8,608,066	\$ 8,513,844	\$ 8,437,240	\$ 8,380,933	\$ 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
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 84,853	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 88	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,562	4,685	4,789	4,614	4,564
Financial Assets Held for Trading Purposes	SI375	\$ 542,539	\$ 23,074	\$ 33,782	\$ 36,308	\$ 13,702
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 87,279	\$ 31,396	\$ 47,204	\$ 48,053	\$ 7,607
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 44,519	\$ 46,339	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,188,135	\$ 1,104,729	\$ 1,041,076	\$ 2,422,398	\$ 1,332,541
Assets Held for Sale	SI387	\$ 1,485,712	\$ 1,962,636	\$ 2,707,493	\$ 3,138,983	\$ 3,511,746
Loans Serviced for Others	SI390	\$ 56,212,182	\$ 52,136,614	\$ 46,143,814	\$ 39,820,181	\$ 34,003,669
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 30,679
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.75%	87.12%	86.27%	85.22%	84.93%
Second month of Qtr	SI582	85.65%	87.34%	85.75%	84.57%	84.40%
Third month of Qtr	SI583	85.52%	86.58%	86.92%	84.28%	84.82%
IRS Domestic Building and Loan Test						
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]
Aggregate Investment in Service Corporations	SI588	\$ 976	\$ 960	\$ 562	\$ 559	\$ 558
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 24,249	\$ 28,874	\$ 28,728	\$ 27,989	\$ 30,784
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	20	21	21	22
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,286,628	\$ 1,394,073	\$ 1,317,651	\$ 1,310,689	\$ 1,359,829
Net Income (Loss) (SO91)	SI610	\$- 200,062	\$- 59,878	\$ 17,736	\$- 7,494	\$- 32,049
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 4,400	\$ 6,314
Stock Issued	SI640	\$ 0	\$ 10,212	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 19,353	\$ 365	\$ 72,356	\$- 67	\$- 7,337

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,590	\$- 63,822	\$- 14,104	\$- 7,411	\$- 3,254
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 319	\$- 1	\$- 129
Other Adjustments	SI671	\$- 1,040	\$- 91	\$ 115	\$ 26,335	\$- 57
Ending Equity Capital (SC80)	SI680	\$ 1,107,469	\$ 1,280,859	\$ 1,394,073	\$ 1,317,651	\$ 1,310,689
Transactions With Affiliations						
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	\$ 172	\$ 329	\$ 200	\$ 256	\$ 194
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 18,037	\$ 41,917	\$ 22,136	\$ 29,103	\$ 23,430
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 31	\$ 38	\$ 6	\$ 12	\$ 16
Average Balance Sheet Data						
Total Assets	SI870	\$ 17,978,464	\$ 17,725,684	\$ 18,458,948	\$ 19,047,886	\$ 19,182,032
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 448,561	\$ 344,485	\$ 374,563	\$ 436,113	\$ 402,325
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 14,016,367	\$ 14,418,569	\$ 15,141,946	\$ 16,003,216	\$ 16,504,723
Nonmortgage Loans	SI885	\$ 920,821	\$ 949,302	\$ 1,000,176	\$ 887,553	\$ 822,902
Deposits and Excrows	SI890	\$ 10,190,722	\$ 9,571,656	\$ 10,217,518	\$ 10,458,031	\$ 10,501,466
Total Borrowings	SI895	\$ 5,939,272	\$ 6,318,041	\$ 6,542,404	\$ 6,949,207	\$ 6,999,205

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	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	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	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	10	9	9	9	8

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
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]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 14,852,499	\$ 14,694,383	\$ 32,564,672	\$ 38,495,847	\$ 41,509,964
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 10,888,283	\$ 10,334,704	\$ 11,943,970	\$ 15,010,971	\$ 15,579,369
Personal Trust and Agency Accounts	FS210	\$ 1,584,512	\$ 1,651,249	\$ 1,775,034	\$ 1,773,681	\$ 1,852,568
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 873,306	\$ 944,315	\$ 938,547	\$ 769,764	\$ 794,653
Employee Benefit - Defined Contribution	FS220	\$ 23,896	\$ 30,830	\$ 33,009	\$ 33,807	\$ 33,704
Employee Benefit - Defined Benefit	FS230	\$ 107,495	\$ 158,846	\$ 180,480	\$ 48,352	\$ 51,134
Other Retirement Accounts	FS240	\$ 741,915	\$ 754,639	\$ 725,058	\$ 687,605	\$ 709,815
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 86	\$ 87	\$ 89
Investment Management Agency Accounts	FS260	\$ 8,427,416	\$ 7,735,449	\$ 9,222,525	\$ 8,909,375	\$ 9,291,743
Other Fiduciary Accounts	FS270	\$ 3,049	\$ 3,691	\$ 7,778	\$ 3,558,064	\$ 3,640,316
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 486,101	\$ 593,763	\$ 2,041,556	\$ 3,257,268	\$ 3,559,648
Personal Trust and Agency Accounts	FS211	\$ 228,328	\$ 333,075	\$ 1,740,352	\$ 2,024,499	\$ 2,176,138
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 257,541	\$ 260,348	\$ 294,126	\$ 1,225,356	\$ 1,375,796
Employee Benefit - Defined Contribution	FS221	\$ 998	\$ 678	\$ 483	\$ 424,217	\$ 450,510
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 448,551	\$ 487,960
Other Retirement Accounts	FS241	\$ 256,543	\$ 259,670	\$ 293,643	\$ 352,588	\$ 437,326
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 232	\$ 340	\$ 7,078	\$ 7,413	\$ 7,714
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,478,115	\$ 3,765,916	\$ 18,579,146	\$ 20,227,608	\$ 22,370,947
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	7,221	6,329	6,580	5,948	5,861
Personal Trust and Agency Accounts	FS212	1,281	1,165	1,228	1,143	1,081
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,483	1,364	1,357	1,261	1,219
Employee Benefit - Defined Contribution	FS222	25	25	25	24	22

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	12	12	13	4	4
Other Retirement Accounts	FS242	1,446	1,327	1,319	1,233	1,193
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	4,449	3,791	3,978	3,513	3,524
Other Fiduciary Accounts	FS272	7	8	16	30	36
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	174	165	272	312	323
Personal Trust and Agency Accounts	FS213	100	96	181	213	216
Retirement-related Trust and Agency Accounts - Total	SUB6130	67	60	77	78	86
Employee Benefit - Defined Contribution	FS223	1	1	1	2	2
Employee Benefit - Defined Benefit	FS233	0	0	0	2	2
Other Retirement Accounts	FS243	66	59	76	74	82
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	7	9	14	21	21
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	749	722	1,531	1,518	1,555
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 45,981	\$ 37,213	\$ 26,159	\$ 12,439	\$ 54,276
Personal Trust and Agency Accounts	FS310	\$ 11,138	\$ 9,108	\$ 6,392	\$ 2,756	\$ 14,425
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,271	\$ 2,660	\$ 1,856	\$ 864	\$ 3,845
Employee Benefit - Defined Contribution	FS320	\$ 170	\$ 142	\$ 105	\$ 51	\$ 258
Employee Benefit - Defined Benefit	FS330	\$ 148	\$ 121	\$ 86	\$ 41	\$ 165
Other Retirement Accounts	FS340	\$ 2,953	\$ 2,397	\$ 1,665	\$ 772	\$ 3,422
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Investment Management Agency Accounts	FS360	\$ 27,713	\$ 22,102	\$ 15,089	\$ 7,013	\$ 28,557
Other Fiduciary Accounts	FS370	\$ 1,028	\$ 1,026	\$ 1,019	\$ 632	\$ 2,561
Custody and Safekeeping Accounts	FS380	\$ 2,831	\$ 2,317	\$ 1,803	\$ 1,174	\$ 4,887
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 48,752	\$ 1,085	\$ 847	\$ 486	\$ 51,064
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 320	\$ 297	\$ 109	\$ 0	\$ 130
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 3,091	\$ 35,831	\$ 25,203	\$ 11,953	\$ 3,082
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,584,511	\$ 1,649,378	\$ 1,772,145	\$ 1,771,559	\$ 1,852,568

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 33	\$ 92	\$ 65
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 29,499	\$ 25,760	\$ 29,950	\$ 32,408	\$ 31,434
State, County and Municipal Obligations	FS425	\$ 283,411	\$ 256,609	\$ 266,494	\$ 268,044	\$ 266,391
Money Market Mutual Funds	FS430	\$ 277,742	\$ 178,272	\$ 247,895	\$ 208,755	\$ 205,766
Other Short-term Obligations	FS435	\$ 25,650	\$ 46,906	\$ 20,302	\$ 17,816	\$ 14,518
Other Notes and Bonds	FS440	\$ 90,054	\$ 90,853	\$ 98,704	\$ 100,448	\$ 97,281
Common and Preferred Stock	FS445	\$ 697,833	\$ 872,744	\$ 1,018,936	\$ 1,059,371	\$ 1,155,860
Real Estate Mortgages	FS450	\$ 2,189	\$ 2,180	\$ 2,183	\$ 1,556	\$ 1,565
Real Estate	FS455	\$ 46,470	\$ 45,297	\$ 35,714	\$ 36,781	\$ 38,322
Miscellaneous Assets	FS460	\$ 131,663	\$ 130,757	\$ 51,934	\$ 46,288	\$ 41,366
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
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
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 320	\$ 297	\$ 109	\$ 0	\$ 134
Personal Trust and Agency Accounts	FS710	\$ 7	\$ 3	\$ 3	\$ 0	\$ 103
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 313	\$ 294	\$ 106	\$ 0	\$ 31
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,107,468	\$ 1,280,856	\$ 1,394,074	\$ 1,317,650	\$ 1,310,689
Equity Capital Deductions - Total	SUB1631	\$ 87,049	\$ 102,600	\$ 71,918	\$ 59,990	\$ 27,935
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 302	\$ 311	\$ 311	\$ 312	\$ 313
Goodwill and Certain Other Intangible Assets	CCR115	\$ 24,344	\$ 15,988	\$ 16,261	\$ 16,704	\$ 16,868
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 62,403	\$ 86,301	\$ 55,346	\$ 42,974	\$ 10,754
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 94,911	\$ 97,389	\$ 33,577	\$ 19,496	\$ 12,079
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 94,911	\$ 97,584	\$ 33,772	\$ 19,496	\$ 12,079
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	\$ 0	\$ - 195	\$ - 195	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,115,330	\$ 1,275,645	\$ 1,355,733	\$ 1,277,156	\$ 1,294,833

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 17,787,876	\$ 17,487,634	\$ 17,968,076	\$ 19,188,830	\$ 18,969,675
Asset Deductions - Total	SUB1651	\$ 87,049	\$ 102,600	\$ 71,918	\$ 59,990	\$ 27,965
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 302	\$ 311	\$ 311	\$ 312	\$ 343
Goodwill and Certain Other Intangible Assets	CCR265	\$ 24,344	\$ 15,988	\$ 16,261	\$ 16,704	\$ 16,868
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 62,403	\$ 86,301	\$ 55,346	\$ 42,974	\$ 10,754
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 95,528	\$ 98,257	\$ 34,339	\$ 20,020	\$ 12,534
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 95,528	\$ 98,550	\$ 34,632	\$ 20,020	\$ 12,534
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ - 293	\$ - 293	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 17,796,355	\$ 17,483,291	\$ 17,930,497	\$ 19,148,860	\$ 18,954,244
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 709,222	\$ 696,191	\$ 711,340	\$ 760,089	\$ 753,811
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,115,330	\$ 1,275,645	\$ 1,355,733	\$ 1,277,156	\$ 1,294,833
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 1	\$ 19	\$ 60	\$ 38
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 25,000	\$ 25,000	\$ 25,000	\$ 19,992	\$ 15,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 132,656	\$ 132,269	\$ 123,424	\$ 104,489	\$ 88,067
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 157,656	\$ 157,270	\$ 148,443	\$ 124,541	\$ 103,105
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 157,656	\$ 157,270	\$ 148,443	\$ 124,541	\$ 103,105
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 83	\$ 199	\$ 85	\$ 87	\$ 88
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 23,102	\$ 13,323	\$ 20,259	\$ 21,940	\$ 28,524
Total Risk-Based Capital	CCR39	\$ 1,249,801	\$ 1,419,393	\$ 1,483,832	\$ 1,379,670	\$ 1,369,326
0% R/W Category - Cash	CCR400	\$ 56,434	\$ 42,725	\$ 32,580	\$ 36,993	\$ 31,741
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,279	\$ 8,599	\$ 9,089	\$ 4,587	\$ 4,669
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 137,547	\$ 59,973	\$ 44,334	\$ 37,940	\$ 68,821
0% R/W Category - Assets Total	CCR420	\$ 213,260	\$ 111,297	\$ 86,003	\$ 79,520	\$ 105,231
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:58 PM

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

Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 583,666	\$ 690,031	\$ 790,624	\$ 2,164,833	\$ 2,308,877
20% R/W Category - Claims on FHLBs	CCR435	\$ 465,046	\$ 485,837	\$ 497,839	\$ 486,488	\$ 484,460
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 15,492	\$ 14,653	\$ 14,932	\$ 13,101	\$ 11,949
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 509,625	\$ 313,410	\$ 190,133	\$ 356,614	\$ 293,148
20% R/W Category - Other	CCR450	\$ 1,697,822	\$ 1,409,806	\$ 1,096,704	\$ 963,655	\$ 652,121
20% R/W Category - Assets Total	CCR455	\$ 3,271,651	\$ 2,913,737	\$ 2,590,232	\$ 3,984,691	\$ 3,750,555
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 654,330	\$ 582,748	\$ 518,047	\$ 796,938	\$ 750,112
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 7,341,152	\$ 7,877,820	\$ 8,786,663	\$ 9,009,052	\$ 9,374,149
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 55,872	\$ 55,041	\$ 55,827	\$ 54,027	\$ 57,887
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 536,387	\$ 181,774	\$ 114,912	\$ 122,229	\$ 129,386
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,635	\$ 1,633	\$ 1,641	\$ 1,586	\$ 249
50% R/W Category - Other	CCR480	\$ 10,132	\$ 10,601	\$ 10,472	\$ 11,185	\$ 11,450
50% R/W Category - Assets Total	CCR485	\$ 7,945,178	\$ 8,126,869	\$ 8,969,515	\$ 9,198,079	\$ 9,573,121
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,972,592	\$ 4,063,438	\$ 4,484,760	\$ 4,599,043	\$ 4,786,563
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 178,557	\$ 198,066	\$ 50,521	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 6,771,984	\$ 6,700,945	\$ 6,694,829	\$ 6,328,703	\$ 5,910,996
100% R/W Category - Assets Total	CCR510	\$ 6,950,541	\$ 6,899,011	\$ 6,745,350	\$ 6,328,703	\$ 5,910,996
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 6,950,541	\$ 6,899,011	\$ 6,745,350	\$ 6,328,703	\$ 5,910,996
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 18,380,630	\$ 18,050,914	\$ 18,391,100	\$ 19,590,993	\$ 19,339,903
Subtotal Risk-Weighted Assets	CCR75	\$ 11,577,461	\$ 11,545,194	\$ 11,748,155	\$ 11,724,681	\$ 11,447,670
Excess Allowances for Loan and Lease Losses	CCR530	\$ 151,580	\$ 43,885	\$ 0	\$ 1,778	\$ 641
Total Risk-Weighted Assets	CCR78	\$ 11,425,881	\$ 11,501,309	\$ 11,748,155	\$ 11,722,903	\$ 11,447,029
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 914,069	\$ 920,106	\$ 939,855	\$ 937,833	\$ 915,761
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.27%	7.30%	7.56%	6.67%	6.83%
Total Risk-Based Capital Ratio	CCR820	10.94%	12.34%	12.63%	11.77%	11.96%
Tier 1 Risk-Based Capital Ratio	CCR830	9.56%	10.98%	11.37%	10.71%	11.06%

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:58 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2008	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	6.27%	7.30%	7.56%	6.67%	6.83%

*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.