

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Description		Jun 2010 Value	Mar 2010 Value	Dec 2009 Value	Sep 2009 Value	Jun 2009 Value
<b>Number of Regulated Institutions</b>		12	12	12	13	13
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value	Sep 2009 Value	Jun 2009 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	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	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value	Sep 2009 Value	Jun 2009 Value
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,495,619</b>	<b>\$ 1,954,349</b>	<b>\$ 1,369,273</b>	<b>\$ 1,365,402</b>	<b>\$ 1,475,595</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 74,189	\$ 76,078	\$ 136,426	\$ 60,152	\$ 66,413
Interest-Earning Deposits in FHLBs	SC112	\$ 79,327	\$ 65,621	\$ 1,046,775	\$ 69,100	\$ 86,743
Other Interest-Earning Deposits	SC118	\$ 804,854	\$ 999,145	\$ 129,348	\$ 872,920	\$ 945,587
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 15,000	\$ 15,000	\$ 19,050	\$ 311,780	\$ 322,440
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 503,849	\$ 769,573	\$ 14,111	\$ 12,380	\$ 12,629
Equity Securities Carried at Fair Value	SC140	\$ 2,664	\$ 3,376	\$ 2,946	\$ 16,588	\$ 3,047
State and Municipal Obligations	SC180	\$ 12,172	\$ 15,633	\$ 18,586	\$ 19,086	\$ 21,706
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,648	\$ 1,582	\$ 1,518	\$ 2,571	\$ 16,281
Accrued Interest Receivable	SC191	\$ 1,916	\$ 8,341	\$ 513	\$ 825	\$ 749
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 671,248</b>	<b>\$ 1,014,274</b>	<b>\$ 907,838</b>	<b>\$ 1,796,281</b>	<b>\$ 2,478,305</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 671,248</b>	<b>\$ 1,014,274</b>	<b>\$ 907,838</b>	<b>\$ 1,796,281</b>	<b>\$ 2,478,305</b>
Pass-Through - Total	SUB0073	\$ 231,453	\$ 562,783	\$ 445,879	\$ 1,231,046	\$ 778,261
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 75,794	\$ 398,850	\$ 445,879	\$ 1,231,046	\$ 43,434
Other Pass-Through	SC215	\$ 155,659	\$ 163,933	\$ 0	\$ 0	\$ 734,827
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 436,772	\$ 447,347	\$ 457,388	\$ 557,254	\$ 1,689,763
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,271	\$ 24,284	\$ 22,414	\$ 16,387	\$ 1,593,793
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 235	\$ 241
Other	SC222	\$ 406,501	\$ 423,063	\$ 434,974	\$ 540,632	\$ 95,729
Accrued Interest Receivable	SC228	\$ 3,023	\$ 4,144	\$ 4,571	\$ 7,981	\$ 10,281
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 10,852,357</b>	<b>\$ 11,230,582</b>	<b>\$ 12,207,933</b>	<b>\$ 12,252,478</b>	<b>\$ 13,349,812</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SC --- Consolidated Statement of Condition		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 10,444,570</b>	<b>\$ 10,811,246</b>	<b>\$ 11,805,098</b>	<b>\$ 11,887,936</b>	<b>\$ 13,020,192</b>
Construction Loans - Total	SUB0100	\$ 258,107	\$ 279,167	\$ 286,224	\$ 312,424	\$ 588,977
Residential - Total	SUB0110	\$ 96,911	\$ 120,390	\$ 127,466	\$ 155,568	\$ 286,987
1-4 Dwelling Units	SC230	\$ 40,390	\$ 45,678	\$ 48,924	\$ 62,747	\$ 132,517
Multifamily (5 or more) Dwelling Units	SC235	\$ 56,521	\$ 74,712	\$ 78,542	\$ 92,821	\$ 154,470
Nonresidential Property	SC240	\$ 161,196	\$ 158,777	\$ 158,758	\$ 156,856	\$ 301,990
Permanent Loans - Total	SUB0121	\$ 10,532,705	\$ 10,886,511	\$ 11,857,669	\$ 11,875,305	\$ 12,694,201
Residential - Total	SUB0131	\$ 8,925,484	\$ 9,195,803	\$ 10,148,832	\$ 10,107,033	\$ 11,008,855
1-4 Dwelling Units - Total	SUB0141	\$ 8,675,831	\$ 8,914,862	\$ 9,854,126	\$ 9,819,499	\$ 10,813,204
Revolving Open-End Loans	SC251	\$ 560,332	\$ 572,367	\$ 580,058	\$ 603,914	\$ 640,806
All Other - First Liens	SC254	\$ 7,881,171	\$ 8,092,327	\$ 8,838,882	\$ 8,753,724	\$ 9,878,571
All Other - Junior Liens	SC255	\$ 234,328	\$ 250,168	\$ 435,186	\$ 461,861	\$ 293,827
Multifamily (5 or more) Dwelling Units	SC256	\$ 249,653	\$ 280,941	\$ 294,706	\$ 287,534	\$ 195,651
Nonresidential Property (Except Land)	SC260	\$ 1,453,214	\$ 1,519,257	\$ 1,530,699	\$ 1,568,627	\$ 1,472,572
Land	SC265	\$ 154,007	\$ 171,451	\$ 178,138	\$ 199,645	\$ 212,774
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 374,866	\$- 978,215	\$- 37,104	\$- 1,095,449	\$- 1,004,374
Accrued Interest Receivable	SC272	\$ 45,184	\$ 48,758	\$ 48,429	\$ 51,668	\$ 54,932
Advances for Taxes and Insurance	SC275	\$ 16,361	\$ 16,146	\$ 15,611	\$ 13,081	\$ 11,702
Allowance for Loan and Lease Losses	SC283	\$ 407,787	\$ 419,336	\$ 402,835	\$ 364,542	\$ 329,620
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,352,843</b>	<b>\$ 1,233,387</b>	<b>\$ 1,113,360</b>	<b>\$ 1,087,149</b>	<b>\$ 1,049,817</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,346,594</b>	<b>\$ 1,227,167</b>	<b>\$ 1,107,453</b>	<b>\$ 1,081,678</b>	<b>\$ 1,044,480</b>
<b>Commercial Loans - Total</b>	<b>SC32</b>	<b>\$ 858,135</b>	<b>\$ 732,006</b>	<b>\$ 621,225</b>	<b>\$ 592,212</b>	<b>\$ 560,928</b>
Secured	SC300	\$ 827,632	\$ 700,500	\$ 588,158	\$ 556,142	\$ 550,094
Unsecured	SC303	\$ 30,503	\$ 31,506	\$ 33,067	\$ 36,070	\$ 10,834
Credit Card Loans Outstanding-Business	SC304	\$ 40	\$ 126	N/A	N/A	N/A
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Consumer Loans - Total</b>	<b>SC35</b>	<b>\$ 491,449</b>	<b>\$ 497,935</b>	<b>\$ 488,907</b>	<b>\$ 491,758</b>	<b>\$ 485,859</b>
Loans on Deposits	SC310	\$ 3,652	\$ 2,888	\$ 2,705	\$ 3,238	\$ 3,390
Home Improvement Loans (Not secured by real estate)	SC316	\$ 86	\$ 88	\$ 90	\$ 96	\$ 100
Education Loans	SC320	\$ 43	\$ 45	\$ 54	\$ 55	\$ 56
Auto Loans	SC323	\$ 1,784	\$ 1,895	\$ 2,071	\$ 2,386	\$ 3,537
Mobile Home Loans	SC326	\$ 305	\$ 357	\$ 384	\$ 315	\$ 311
Credit Cards	SC328	\$ 351	\$ 263	\$ 419	\$ 414	\$ 409
Other, Including Lease Receivables	SC330	\$ 485,228	\$ 492,399	\$ 483,184	\$ 485,254	\$ 478,056

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SC --- Consolidated Statement of Condition		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Accrued Interest Receivable	SC348	\$ 3,259	\$ 3,446	\$ 3,228	\$ 3,179	\$ 3,030
Allowance for Loan and Lease Losses	SC357	\$ 6,249	\$ 6,220	\$ 5,907	\$ 5,471	\$ 5,337
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 373,459</b>	<b>\$ 1,147,595</b>	<b>\$ 1,108,484</b>	<b>\$ 715,049</b>	<b>\$ 355,567</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 373,259</b>	<b>\$ 1,147,595</b>	<b>\$ 1,108,484</b>	<b>\$ 715,049</b>	<b>\$ 355,567</b>
Real Estate - Total	SUB0210	\$ 373,422	\$ 1,147,512	\$ 1,108,465	\$ 714,491	\$ 354,917
Construction	SC405	\$ 24,124	\$ 2,593	\$ 3,794	\$ 4,736	\$ 5,235
Residential - Total	SUB0225	\$ 216,845	\$ 837,967	\$ 794,913	\$ 469,106	\$ 173,429
1-4 Dwelling Units	SC415	\$ 212,805	\$ 833,431	\$ 790,232	\$ 465,050	\$ 169,335
Multifamily (5 or more) Dwelling Units	SC425	\$ 4,040	\$ 4,536	\$ 4,681	\$ 4,056	\$ 4,094
Nonresidential (Except Land)	SC426	\$ 41,646	\$ 38,970	\$ 39,780	\$ 26,781	\$ 14,260
Land	SC428	\$ 33,228	\$ 34,949	\$ 33,404	\$ 33,096	\$ 27,193
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 57,579	\$ 233,033	\$ 236,574	\$ 180,772	\$ 134,800
Other Repossessed Assets	SC430	\$ 37	\$ 83	\$ 19	\$ 558	\$ 650
General Valuation Allowances	SC441	\$ 200	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 156</b>	<b>\$ 297</b>	<b>\$ 156</b>	<b>\$ 249</b>	<b>\$ 485</b>
<b>Equity Investments Not Carried at Fair Value - Total</b>	<b>SC51</b>	<b>\$ 412,159</b>	<b>\$ 411,261</b>	<b>\$ 411,114</b>	<b>\$ 411,312</b>	<b>\$ 411,312</b>
Federal Home Loan Bank Stock	SC510	\$ 411,815	\$ 411,055	\$ 411,055	\$ 411,255	\$ 411,255
Other	SC540	\$ 344	\$ 206	\$ 59	\$ 57	\$ 57
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 269,673</b>	<b>\$ 273,265</b>	<b>\$ 283,703</b>	<b>\$ 287,613</b>	<b>\$ 290,207</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 2,369,731</b>	<b>\$ 1,164,506</b>	<b>\$ 1,218,079</b>	<b>\$ 1,214,471</b>	<b>\$ 1,284,010</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 2,369,731</b>	<b>\$ 1,164,506</b>	<b>\$ 1,218,079</b>	<b>\$ 1,214,471</b>	<b>\$ 1,284,010</b>
Key Person Life Insurance	SC615	\$ 2,163	\$ 2,143	\$ 2,123	\$ 2,102	\$ 2,081
Other	SC625	\$ 34,817	\$ 34,481	\$ 34,181	\$ 31,104	\$ 30,814
<b>Intangible Assets:</b>						
<b>Servicing Assets on:</b>						
Mortgage Loans	SC642	\$ 476,369	\$ 544,951	\$ 653,856	\$ 569,234	\$ 665,663
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 33,391	\$ 34,262	\$ 26,739	\$ 27,026	\$ 28,107
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 1,822,991	\$ 548,669	\$ 501,180	\$ 585,005	\$ 557,345
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SC --- Consolidated Statement of Condition		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 414,236</b>	<b>\$ 425,556</b>	<b>\$ 408,742</b>	<b>\$ 370,013</b>	<b>\$ 334,957</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 17,797,245</b>	<b>\$ 18,429,516</b>	<b>\$ 18,619,940</b>	<b>\$ 19,130,004</b>	<b>\$ 20,695,110</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 17,383,009</b>	<b>\$ 18,003,960</b>	<b>\$ 18,211,198</b>	<b>\$ 18,759,991</b>	<b>\$ 20,360,153</b>
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 11,111,542</b>	<b>\$ 10,976,849</b>	<b>\$ 11,681,024</b>	<b>\$ 11,638,409</b>	<b>\$ 12,608,098</b>
Deposits	SC710	\$ 10,299,687	\$ 10,353,095	\$ 10,882,848	\$ 10,634,291	\$ 11,316,080
Escrows	SC712	\$ 811,855	\$ 623,754	\$ 798,176	\$ 1,004,118	\$ 1,292,018
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 4,227,862</b>	<b>\$ 4,922,614</b>	<b>\$ 4,941,885</b>	<b>\$ 5,403,060</b>	<b>\$ 5,753,489</b>
Advances from FHLBank	SC720	\$ 3,941,231	\$ 4,207,431	\$ 4,252,159	\$ 5,186,710	\$ 5,535,106
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 103,996	\$ 202,647	\$ 113,408	\$ 114,872	\$ 113,492
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 157,635	\$ 487,536	\$ 551,318	\$ 76,478	\$ 79,891
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 311,480</b>	<b>\$ 302,308</b>	<b>\$ 290,674</b>	<b>\$ 337,588</b>	<b>\$ 400,248</b>
Accrued Interest Payable - Deposits	SC763	\$ 22,347	\$ 15,937	\$ 21,776	\$ 20,190	\$ 31,568
Accrued Interest Payable - Other	SC766	\$ 8,704	\$ 10,554	\$ 11,033	\$ 14,987	\$ 14,680
Accrued Taxes	SC776	\$ 2,945	\$ 3,582	\$ 2,108	\$ 5,191	\$ 2,298
Accounts Payable	SC780	\$ 40,422	\$ 35,558	\$ 38,096	\$ 36,200	\$ 72,922
Deferred Income Taxes	SC790	\$ 139	\$ 226	\$ 499	\$ 543	\$ 464
Other Liabilities and Deferred Income	SC796	\$ 236,923	\$ 236,451	\$ 217,162	\$ 260,477	\$ 278,316
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
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>\$ 15,650,884</b>	<b>\$ 16,201,771</b>	<b>\$ 16,913,583</b>	<b>\$ 17,379,057</b>	<b>\$ 18,761,835</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SC --- Consolidated Statement of Condition		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Stock - Total	SUB0311	\$ 1,751,058	\$ 1,748,822	\$ 1,184,802	\$ 1,184,846	\$ 1,179,655
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Par Value	SC820	\$ 24,753	\$ 24,753	\$ 24,753	\$ 24,753	\$ 24,753
Paid in Excess of Par	SC830	\$ 1,726,305	\$ 1,724,069	\$ 1,160,049	\$ 1,160,093	\$ 1,154,902
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 22,843</b>	<b>\$- 39,667</b>	<b>\$- 48,603</b>	<b>\$- 48,523</b>	<b>\$- 97,977</b>
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 22,843	\$- 39,667	\$- 48,603	\$- 48,463	\$- 97,917
Accumulated Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$- 60	\$- 60
Retained Earnings	SC880	\$ 3,954	\$ 93,058	\$ 161,489	\$ 244,668	\$ 516,672
Other Components of Equity Capital	SC891	\$- 47	\$- 21	\$- 76	\$- 58	\$- 34
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 1,732,122</b>	<b>\$ 1,802,192</b>	<b>\$ 1,297,612</b>	<b>\$ 1,380,933</b>	<b>\$ 1,598,316</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 1,732,122</b>	<b>\$ 1,802,192</b>	<b>\$ 1,297,612</b>	<b>\$ 1,380,933</b>	<b>\$ 1,598,316</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 17,383,006</b>	<b>\$ 18,003,963</b>	<b>\$ 18,211,195</b>	<b>\$ 18,759,990</b>	<b>\$ 20,360,151</b>

Schedule SO --- Consolidated Statement of Operations		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 173,599</b>	<b>\$ 170,542</b>	<b>\$ 194,901</b>	<b>\$ 215,179</b>	<b>\$ 236,088</b>
Deposits and Investment Securities	SO115	\$ 8,743	\$ 3,969	\$ 1,295	\$ 1,436	\$ 1,410
Mortgage-Backed Securities	SO125	\$ 14,860	\$ 14,898	\$ 24,429	\$ 33,371	\$ 34,042
Mortgage Loans	SO141	\$ 132,502	\$ 136,693	\$ 152,824	\$ 164,444	\$ 182,529
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,625	\$ 4,139	\$ 3,922	\$ 4,807	\$ 4,742
Nonmortgage Loans - Total	SUB0950	\$ 13,750	\$ 10,779	\$ 12,365	\$ 11,025	\$ 13,294
Commercial Loans and Leases	SO160	\$ 9,660	\$ 6,682	\$ 8,033	\$ 6,680	\$ 8,818
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 101	\$ 45	\$ 50	\$ 76	\$ 53
Consumer Loans and Leases	SO171	\$ 4,090	\$ 4,097	\$ 4,332	\$ 4,345	\$ 4,476
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 18	\$ 19	\$ 16	\$ 20	\$ 18
<b>Dividend Income on Equity Investments Not Carried at Fair Value -Total</b>	<b>SO18</b>	<b>\$ 2,003</b>	<b>\$ 2,055</b>	<b>\$ 2,037</b>	<b>\$ 3,313</b>	<b>\$ 2,238</b>
Federal Home Loan Bank Stock	SO181	\$ 2,002	\$ 2,055	\$ 2,024	\$ 3,301	\$ 2,215

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SO --- Consolidated Statement of Operations		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Other	SO185	\$ 1	\$ 0	\$ 13	\$ 12	\$ 23
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 98,474</b>	<b>\$ 99,434</b>	<b>\$ 116,114</b>	<b>\$ 135,388</b>	<b>\$ 148,606</b>
Deposits	SO215	\$ 49,072	\$ 50,092	\$ 58,754	\$ 69,456	\$ 79,187
Escrows	SO225	\$ 21	\$ 23	\$ 32	\$ 40	\$ 43
Advances from FHLBank	SO230	\$ 45,175	\$ 45,082	\$ 51,705	\$ 59,993	\$ 61,225
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 369	\$ 365	\$ 373	\$ 377	\$ 381
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 3,837	\$ 3,872	\$ 5,250	\$ 5,522	\$ 7,770
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>\$ 77,128</b>	<b>\$ 73,163</b>	<b>\$ 80,824</b>	<b>\$ 83,104</b>	<b>\$ 89,720</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 94,391	\$ 69,245	\$ 110,870	\$ 137,532	\$ 141,036
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 17,263</b>	<b>\$ 3,918</b>	<b>\$- 30,046</b>	<b>\$- 54,428</b>	<b>\$- 51,316</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 123,229</b>	<b>\$ 106,052</b>	<b>\$ 169,512</b>	<b>\$ 101,350</b>	<b>\$ 215,172</b>
Mortgage Loan Servicing Fees	SO410	\$ 36,798	\$ 37,624	\$ 40,306	\$ 37,983	\$ 42,985
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 112,631	\$- 41,873	\$ 16,348	\$- 77,716	\$ 62,140
Other Fees and Charges	SO420	\$ 43,561	\$ 38,729	\$ 52,888	\$ 52,661	\$ 57,430
Net Income (Loss) - Total	SUB0451	\$ 154,868	\$ 74,061	\$ 60,287	\$ 90,275	\$ 52,082
Sale of Available-for-Sale Securities	SO430	\$- 20,089	\$- 14,751	\$ 39,026	\$- 24,064	\$ 124,214
Sale of Loans and Leases Held for Sale	SO431	\$- 13,703	\$ 11,087	\$- 39,581	\$- 22,825	\$- 18,378
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 594	\$- 3,286	\$- 1,651	\$- 2,875	\$- 327
Operations & Sale of Repossessed Assets	SO461	\$- 1,880	\$- 2,811	\$- 210	\$ 3,991	\$ 3,149
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 45	\$- 88	\$ 207	\$ 155	\$- 172
Sale of Securities Held-to-Maturity	SO467	\$ 2,622	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 98	\$ 72	\$ 92	\$ 213	\$ 130
Sale of Other Assets Held for Investment	SO477	\$- 1,246	\$- 2,182	\$- 42	\$- 1,319	\$- 2,553
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 189,111	\$ 82,734	\$ 60,795	\$ 134,124	\$- 54,308
Other Noninterest Income	SO488	\$ 1,227	\$ 797	\$ 1,334	\$ 1,022	\$ 862
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SO --- Consolidated Statement of Operations		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
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>\$ 195,550</b>	<b>\$ 176,584</b>	<b>\$ 224,474</b>	<b>\$ 209,244</b>	<b>\$ 254,302</b>
All Personnel Compensation and Expense	SO510	\$ 72,204	\$ 80,582	\$ 84,986	\$ 88,179	\$ 92,054
Legal Expense	SO520	\$ 2,849	\$ 1,507	\$ 2,922	\$ 2,913	\$ 2,417
Office Occupancy and Equipment Expense	SO530	\$ 20,258	\$ 20,624	\$ 21,523	\$ 22,052	\$ 22,415
Marketing and Other Professional Services	SO540	\$ 4,795	\$ 4,492	\$ 6,702	\$ 6,499	\$ 7,664
Loan Servicing Fees	SO550	\$ 960	\$ 984	\$ 815	\$ 10	\$ 11
Goodwill and Other Intangibles Expense	SO560	\$ 1,746	\$ 1,450	\$ 1,346	\$ 1,369	\$ 1,550
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 37,190	\$ 8,183	\$ 20,621	\$ 18,716	\$ 11,214
Other Noninterest Expense	SO580	\$ 55,548	\$ 58,762	\$ 85,559	\$ 69,506	\$ 116,977
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>\$- 89,584</b>	<b>\$- 66,614</b>	<b>\$- 85,008</b>	<b>\$- 162,322</b>	<b>\$- 90,446</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 534</b>	<b>\$ 1,721</b>	<b>\$- 1,915</b>	<b>\$ 109,686</b>	<b>\$- 31,168</b>
Federal	SO710	\$ 619	\$ 1,712	\$- 2,114	\$ 97,942	\$- 31,360
State, Local & Other	SO720	\$- 85	\$ 9	\$ 199	\$ 11,744	\$ 192
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$- 90,118</b>	<b>\$- 68,335</b>	<b>\$- 83,093</b>	<b>\$- 272,008</b>	<b>\$- 59,278</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$- 90,118</b>	<b>\$- 68,335</b>	<b>\$- 83,093</b>	<b>\$- 272,008</b>	<b>\$- 59,278</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$- 90,118</b>	<b>\$- 68,335</b>	<b>\$- 83,093</b>	<b>\$- 272,008</b>	<b>\$- 59,278</b>
<b>INTEREST INCOME:</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 344,141</b>	<b>\$ 170,542</b>	<b>\$ 877,564</b>	<b>\$ 683,107</b>	<b>\$ 467,928</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 12,712	\$ 3,969	\$ 6,008	\$ 4,715	\$ 3,279

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SO --- Consolidated Statement of Operations		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Mortgage-Backed Securities	Y_SO125	\$ 29,758	\$ 14,898	\$ 118,912	\$ 94,602	\$ 61,231
YTD - Mortgage Loans	Y_SO141	\$ 269,195	\$ 136,693	\$ 682,946	\$ 530,436	\$ 365,992
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 7,764	\$ 4,139	\$ 18,304	\$ 14,383	\$ 9,576
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,342	\$ 6,682	\$ 33,531	\$ 25,498	\$ 18,818
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 146	\$ 45	\$ 227	\$ 177	\$ 101
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,187	\$ 4,097	\$ 17,561	\$ 13,237	\$ 8,892
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 37	\$ 19	\$ 75	\$ 59	\$ 39
<b>YTD - Div Inc on Equity Invests Not Carried at Fair Value - Total</b>	<b>Y_SO18</b>	<b>\$ 4,058</b>	<b>\$ 2,055</b>	<b>\$ 7,875</b>	<b>\$ 5,841</b>	<b>\$ 2,528</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,057	\$ 2,055	\$ 7,823	\$ 5,802	\$ 2,501
YTD - Other	Y_SO185	\$ 1	\$ 0	\$ 52	\$ 39	\$ 27
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 197,908</b>	<b>\$ 99,434</b>	<b>\$ 549,524</b>	<b>\$ 433,447</b>	<b>\$ 298,059</b>
YTD - Deposits	Y_SO215	\$ 99,164	\$ 50,092	\$ 288,576	\$ 229,859	\$ 160,403
YTD - Escrows	Y_SO225	\$ 44	\$ 23	\$ 153	\$ 121	\$ 81
YTD - Advances from FHLBank	Y_SO230	\$ 90,257	\$ 45,082	\$ 233,742	\$ 182,037	\$ 122,044
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 734	\$ 365	\$ 1,510	\$ 1,137	\$ 760
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 7,709	\$ 3,872	\$ 25,543	\$ 20,293	\$ 14,771
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>\$ 150,291</b>	<b>\$ 73,163</b>	<b>\$ 335,915</b>	<b>\$ 255,501</b>	<b>\$ 172,397</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 163,636	\$ 69,245	\$ 558,673	\$ 447,902	\$ 310,370
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$- 13,345</b>	<b>\$ 3,918</b>	<b>\$- 222,758</b>	<b>\$- 192,401</b>	<b>\$- 137,973</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 229,281</b>	<b>\$ 106,052</b>	<b>\$ 695,881</b>	<b>\$ 526,510</b>	<b>\$ 425,160</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 74,422	\$ 37,624	\$ 162,621	\$ 122,315	\$ 84,332
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 154,504	\$- 41,873	\$- 76,391	\$- 92,739	\$- 15,023
YTD - Other Fees and Charges	Y_SO420	\$ 82,290	\$ 38,729	\$ 215,888	\$ 163,048	\$ 110,387
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 228,929	\$ 74,061	\$ 411,798	\$ 351,509	\$ 261,234
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$- 34,840	\$- 14,751	\$ 335,927	\$ 296,901	\$ 320,965

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2010, 5:38 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan June 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

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

Schedule SO --- Consolidated Statement of Operations		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$- 2,616	\$ 11,087	\$- 80,784	\$- 41,203	\$- 18,378
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 3,880	\$- 3,286	\$- 22,095	\$- 20,444	\$- 17,569
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 4,691	\$- 2,811	\$ 1,276	\$ 1,484	\$- 2,507
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 133	\$- 88	\$- 67	\$- 274	\$- 429
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 2,622	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 170	\$ 72	\$ 503	\$ 411	\$ 198
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 3,428	\$- 2,182	\$- 3,940	\$- 3,898	\$- 2,579
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 271,845	\$ 82,734	\$ 158,883	\$ 98,088	\$- 36,036
YTD - Other Noninterest Income	Y_SO488	\$ 2,024	\$ 797	\$ 4,060	\$ 2,821	\$ 1,799
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 372,134</b>	<b>\$ 176,584</b>	<b>\$ 890,504</b>	<b>\$ 666,873</b>	<b>\$ 457,629</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 152,786	\$ 80,582	\$ 376,426	\$ 291,816	\$ 203,637
YTD - Legal Expense	Y_SO520	\$ 4,356	\$ 1,507	\$ 10,168	\$ 7,284	\$ 4,371
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 40,882	\$ 20,624	\$ 89,572	\$ 68,222	\$ 46,170
YTD - Marketing and Other Professional Services	Y_SO540	\$ 9,287	\$ 4,492	\$ 27,456	\$ 20,801	\$ 14,302
YTD - Loan Servicing Fees	Y_SO550	\$ 1,944	\$ 984	\$ 842	\$ 27	\$ 17
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,196	\$ 1,450	\$ 5,856	\$ 4,510	\$ 3,141
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 45,373	\$ 8,183	\$ 69,512	\$ 48,891	\$ 30,175
YTD - Other Noninterest Expense	Y_SO580	\$ 114,310	\$ 58,762	\$ 310,672	\$ 225,322	\$ 155,816
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 156,198</b>	<b>\$- 66,614</b>	<b>\$- 417,381</b>	<b>\$- 332,764</b>	<b>\$- 170,442</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 2,255</b>	<b>\$ 1,721</b>	<b>\$ 48,955</b>	<b>\$ 50,878</b>	<b>\$- 58,808</b>
YTD - Federal	Y_SO710	\$ 2,331	\$ 1,712	\$ 36,629	\$ 38,743	\$- 59,199
YTD - State, Local, and Other	Y_SO720	\$- 76	\$ 9	\$ 12,326	\$ 12,135	\$ 391
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$- 158,453</b>	<b>\$- 68,335</b>	<b>\$- 466,336</b>	<b>\$- 383,642</b>	<b>\$- 111,634</b>
<b>YTD - Extraordinary Items</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) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$- 158,453</b>	<b>\$- 68,335</b>	<b>\$- 466,336</b>	<b>\$- 383,642</b>	<b>\$- 111,634</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 3,880	\$- 3,286	\$- 22,095	\$- 20,444	\$- 17,569
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$- 158,453</b>	<b>\$- 68,335</b>	<b>\$- 466,336</b>	<b>\$- 383,642</b>	<b>\$- 111,634</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 425,555</b>	<b>\$ 408,744</b>	<b>\$ 369,825</b>	<b>\$ 334,956</b>	<b>\$ 357,413</b>
Net Provision for Loss	VA115	\$ 93,823	\$ 69,241	\$ 109,804	\$ 135,371	\$ 141,035
Transfers	VA125	\$- 31,141	\$- 1,311	\$ 36,057	\$- 23,086	\$- 36,005
Recoveries	VA135	\$ 5,595	\$ 2,657	\$ 3,458	\$ 2,074	\$ 1,703
Adjustments	VA145	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
Charge-offs	VA155	\$ 79,733	\$ 53,776	\$ 110,416	\$ 79,305	\$ 129,190
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 414,099</b>	<b>\$ 425,555</b>	<b>\$ 408,744</b>	<b>\$ 370,010</b>	<b>\$ 334,956</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 161,427</b>	<b>\$ 161,529</b>	<b>\$ 202,458</b>	<b>\$ 178,229</b>	<b>\$ 149,565</b>
Net Provision for Loss	VA118	\$ 37,758	\$ 8,187	\$ 21,687	\$ 20,877	\$ 11,215
Transfers	VA128	\$ 31,141	\$ 1,311	\$- 36,057	\$ 23,086	\$ 36,005
Adjustments	VA148	\$- 116	\$- 74	\$- 340	\$ 0	\$ 0
Charge-offs	VA158	\$ 63,034	\$ 9,526	\$ 26,058	\$ 19,708	\$ 18,556
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 167,176</b>	<b>\$ 161,427</b>	<b>\$ 161,690</b>	<b>\$ 202,484</b>	<b>\$ 178,229</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 586,982</b>	<b>\$ 570,273</b>	<b>\$ 572,283</b>	<b>\$ 513,185</b>	<b>\$ 506,978</b>
Net Provision for Loss	VA120	\$ 131,581	\$ 77,428	\$ 131,491	\$ 156,248	\$ 152,250
Recoveries	VA140	\$ 5,595	\$ 2,657	\$ 3,458	\$ 2,074	\$ 1,703
Adjustments	VA150	\$- 116	\$- 74	\$- 324	\$ 0	\$ 0
Charge-offs	VA160	\$ 142,767	\$ 63,302	\$ 136,474	\$ 99,013	\$ 147,746
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 581,275</b>	<b>\$ 586,982</b>	<b>\$ 570,434</b>	<b>\$ 572,494</b>	<b>\$ 513,185</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 79,733</b>	<b>\$ 53,776</b>	<b>\$ 110,416</b>	<b>\$ 79,305</b>	<b>\$ 129,190</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 54,331</b>	<b>\$ 38,307</b>	<b>\$ 92,688</b>	<b>\$ 59,818</b>	<b>\$ 98,413</b>
Construction - Total	SUB2030	\$ 6,189	\$ 288	\$ 1,680	\$ 1,545	\$ 2,989
1-4 Dwelling Units	VA420	\$ 701	\$ 264	\$ 601	\$ 1,152	\$ 819
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,611	\$ 24	\$ 331	\$ 393	\$ 1,251
Nonresidential Property	VA440	\$ 3,877	\$ 0	\$ 748	\$ 0	\$ 919
Permanent - Total	SUB2041	\$ 48,142	\$ 38,019	\$ 91,008	\$ 58,273	\$ 95,424
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 7,538	\$ 5,183	\$ 12,749	\$ 10,003	\$ 9,342
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 23,270	\$ 15,710	\$ 19,392	\$ 15,543	\$ 9,887
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 8,500	\$ 6,755	\$ 11,019	\$ 7,518	\$ 11,787
Multifamily (5 or more) Dwelling Units	VA470	\$ 4,622	\$ 504	\$ 267	\$ 13	\$ 952
Nonresidential Property (Except Land)	VA480	\$ 2,457	\$ 3,037	\$ 24,141	\$ 14,011	\$ 26,312
Land	VA490	\$ 1,755	\$ 6,830	\$ 23,440	\$ 11,185	\$ 37,144

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 3,043</b>	<b>\$ 2,328</b>	<b>\$ 4,655</b>	<b>\$ 2,003</b>	<b>\$ 12,472</b>
Commercial Loans	VA520	\$ 1,315	\$ 690	\$ 2,204	\$ 336	\$ 742
Consumer Loans - Total	SUB2061	\$ 1,728	\$ 1,638	\$ 2,451	\$ 1,667	\$ 11,730
Loans on Deposits	VA510	\$ 687	\$ 697	\$ 869	\$ 803	\$ 542
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 3	\$ 0	\$ 46
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 3	\$ 10	\$ 1	\$ 18
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 3	\$ 25	\$ 3	\$ 2	\$ 5
Other	VA560	\$ 1,038	\$ 913	\$ 1,566	\$ 861	\$ 11,119
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 22,359</b>	<b>\$ 13,141</b>	<b>\$ 13,073</b>	<b>\$ 17,484</b>	<b>\$ 18,305</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 22,359	\$ 13,141	\$ 13,073	\$ 17,484	\$ 18,305
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>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 5,595</b>	<b>\$ 2,657</b>	<b>\$ 3,458</b>	<b>\$ 2,074</b>	<b>\$ 1,703</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 4,918</b>	<b>\$ 2,019</b>	<b>\$ 3,088</b>	<b>\$ 1,433</b>	<b>\$ 1,251</b>
Construction - Total	SUB2130	\$ 2,999	\$ 169	\$ 3	\$ 10	\$ 108
1-4 Dwelling Units	VA421	\$ 113	\$ 169	\$ 3	\$ 4	\$ 108
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 2,886	\$ 0	\$ 0	\$ 6	\$ 0
Permanent - Total	SUB2141	\$ 1,919	\$ 1,850	\$ 3,085	\$ 1,423	\$ 1,143
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 352	\$ 438	\$ 326	\$ 85	\$ 339
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 677	\$ 716	\$ 762	\$ 1,007	\$ 430
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 401	\$ 280	\$ 307	\$ 207	\$ 327
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 37	\$ 22	\$ 29
Nonresidential Property (Except Land)	VA481	\$ 25	\$ 415	\$ 1,639	\$ 101	\$ 17
Land	VA491	\$ 464	\$ 1	\$ 14	\$ 1	\$ 1
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 676</b>	<b>\$ 637</b>	<b>\$ 370</b>	<b>\$ 641</b>	<b>\$ 452</b>
Commercial Loans	VA521	\$ 193	\$ 257	\$ 32	\$ 219	\$ 67
Consumer Loans - Total	SUB2161	\$ 483	\$ 380	\$ 338	\$ 422	\$ 385

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	VA511	\$ 208	\$ 43	\$ 209	\$ 277	\$ 266
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2	\$ 2	\$ 3	\$ 2	\$ 13
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 1	\$ 0	\$ 1	\$ 0
Other	VA561	\$ 272	\$ 334	\$ 126	\$ 142	\$ 106
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 68,785</b>	<b>\$ 9,497</b>	<b>\$- 14,373</b>	<b>\$ 43,964</b>	<b>\$ 47,220</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 31,956</b>	<b>\$ 1,057</b>	<b>\$- 32,206</b>	<b>\$ 24,573</b>	<b>\$ 32,468</b>
Construction - Total	SUB2230	\$ 4,400	\$- 208	\$ 675	\$ 746	\$ 172
1-4 Dwelling Units	VA422	\$ 2,059	\$- 63	\$ 95	\$- 707	\$ 172
Multifamily (5 or more) Dwelling Units	VA432	\$- 621	\$- 146	\$ 328	\$ 783	\$ 0
Nonresidential Property	VA442	\$ 2,962	\$ 1	\$ 252	\$ 670	\$ 0
Permanent - Total	SUB2241	\$ 27,556	\$ 1,265	\$- 32,881	\$ 23,827	\$ 32,296
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 56	\$- 224	\$ 13	\$ 27	\$- 294
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 1,546	\$- 5,757	\$- 6,197	\$ 6	\$ 19,794
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 76	\$ 19	\$ 33	\$ 0	\$ 2
Multifamily (5 or more) Dwelling Units	VA472	\$ 236	\$- 933	\$ 1,770	\$ 5,177	\$ 182
Nonresidential Property (Except Land)	VA482	\$ 21,365	\$ 5,731	\$- 11,746	\$ 17,559	\$ 33,176
Land	VA492	\$ 7,369	\$ 2,429	\$- 16,754	\$ 1,058	\$- 20,564
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 163</b>	<b>\$ 228</b>	<b>\$- 1,089</b>	<b>\$ 606</b>	<b>\$ 3,240</b>
Commercial Loans	VA522	\$- 164	\$ 228	\$- 882	\$ 663	\$ 3,103
Consumer Loans - Total	SUB2261	\$ 1	\$ 0	\$- 207	\$- 57	\$ 137
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	\$ 0	\$ 0	\$ 0	\$ 2	\$ 7
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 1	\$ 0	\$- 207	\$- 59	\$ 130
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 37,116</b>	<b>\$ 7,935</b>	<b>\$ 18,903</b>	<b>\$ 17,080</b>	<b>\$ 10,905</b>
Real Estate - Construction	VA606	\$ 50	\$ 0	\$ 0	\$ 50	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 37,036	\$ 8,062	\$ 17,401	\$ 16,925	\$ 10,770

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 109	\$ 10
Real Estate - Land	VA629	\$ 30	\$- 127	\$ 1,502	\$- 4	\$ 125
Other Repossessed 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 Carried at Fair Value</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>\$- 124</b>	<b>\$ 277</b>	<b>\$ 19</b>	<b>\$ 1,705</b>	<b>\$ 607</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 142,923</b>	<b>\$ 60,616</b>	<b>\$ 92,585</b>	<b>\$ 121,195</b>	<b>\$ 174,707</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 81,369</b>	<b>\$ 37,345</b>	<b>\$ 57,394</b>	<b>\$ 82,958</b>	<b>\$ 129,630</b>
Construction - Total	SUB2330	\$ 7,590	\$- 89	\$ 2,352	\$ 2,281	\$ 3,053
1-4 Dwelling Units	VA425	\$ 2,647	\$ 32	\$ 693	\$ 441	\$ 883
Multifamily (5 or more) Dwelling Units	VA435	\$ 990	\$- 122	\$ 659	\$ 1,176	\$ 1,251
Nonresidential Property	VA445	\$ 3,953	\$ 1	\$ 1,000	\$ 664	\$ 919
Permanent - Total	SUB2341	\$ 73,779	\$ 37,434	\$ 55,042	\$ 80,677	\$ 126,577
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 7,242	\$ 4,521	\$ 12,436	\$ 9,945	\$ 8,709
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 21,047	\$ 9,237	\$ 12,433	\$ 14,542	\$ 29,251
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8,175	\$ 6,494	\$ 10,745	\$ 7,311	\$ 11,462
Multifamily (5 or more) Dwelling Units	VA475	\$ 4,858	\$- 429	\$ 2,000	\$ 5,168	\$ 1,105
Nonresidential Property (Except Land)	VA485	\$ 23,797	\$ 8,353	\$ 10,756	\$ 31,469	\$ 59,471
Land	VA495	\$ 8,660	\$ 9,258	\$ 6,672	\$ 12,242	\$ 16,579
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 2,204</b>	<b>\$ 1,919</b>	<b>\$ 3,196</b>	<b>\$ 1,968</b>	<b>\$ 15,260</b>
Commercial Loans	VA525	\$ 958	\$ 661	\$ 1,290	\$ 780	\$ 3,778
Consumer Loans - Total	SUB2361	\$ 1,246	\$ 1,258	\$ 1,906	\$ 1,188	\$ 11,482
Loans on Deposits	VA515	\$ 479	\$ 654	\$ 660	\$ 526	\$ 276
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 3	\$ 0	\$ 46
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 2	\$ 1	\$ 7	\$ 1	\$ 12
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 2	\$ 24	\$ 3	\$ 1	\$ 5
Other	VA565	\$ 767	\$ 579	\$ 1,233	\$ 660	\$ 11,143
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 59,475</b>	<b>\$ 21,076</b>	<b>\$ 31,976</b>	<b>\$ 34,564</b>	<b>\$ 29,210</b>
Real Estate - Construction	VA607	\$ 50	\$ 0	\$ 0	\$ 50	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 59,395	\$ 21,203	\$ 30,474	\$ 34,409	\$ 29,075
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 109	\$ 10
Real Estate - Land	VA631	\$ 30	\$ - 127	\$ 1,502	\$ - 4	\$ 125
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 Carried at Fair Value</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>\$ - 125</b>	<b>\$ 276</b>	<b>\$ 19</b>	<b>\$ 1,705</b>	<b>\$ 607</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 316,542</b>	<b>\$ 251,349</b>	<b>\$ 314,044</b>	<b>\$ 392,322</b>	<b>\$ 340,342</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 782,103</b>	<b>\$ 862,549</b>	<b>\$ 880,363</b>	<b>\$ 799,473</b>	<b>\$ 596,128</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 119,757</b>	<b>\$ 152,318</b>	<b>\$ 160,274</b>	<b>\$ 151,815</b>	<b>\$ 136,193</b>
Construction	VA951	\$ 20,934	\$ 517	\$ 1,922	\$ 1,792	\$ 3,878
Permanent - 1-4 Dwelling Units	VA952	\$ 56,798	\$ 141,879	\$ 138,261	\$ 126,384	\$ 122,965
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 15,960	\$ 0	\$ 446	\$ 134	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 17,839	\$ 6,056	\$ 14,980	\$ 14,693	\$ 3,525
Permanent - Land	VA955	\$ 8,226	\$ 3,866	\$ 4,665	\$ 8,812	\$ 5,825
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 192,906</b>	<b>\$ 144,922</b>	<b>\$ 148,430</b>	<b>\$ 190,029</b>	<b>\$ 377,123</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,981,664</b>	<b>\$ 1,701,233</b>	<b>\$ 1,887,766</b>	<b>\$ 1,951,288</b>	<b>\$ 1,870,389</b>
Substandard	VA965	\$ 1,976,496	\$ 1,688,822	\$ 1,878,161	\$ 1,919,810	\$ 1,808,256
Doubtful	VA970	\$ 5,168	\$ 12,411	\$ 9,605	\$ 31,478	\$ 62,133
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Credit Card Charge-Offs Related to Accrued Interest</b>	<b>VA979</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>PURCHASED CREDIT-IMPAIRED LOANS</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

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 1,355,344</b>	<b>\$ 1,856,354</b>	<b>\$ 1,790,251</b>	<b>\$ 1,237,463</b>	<b>\$ 1,245,226</b>
Mortgages - Total	SUB2421	\$ 1,315,097	\$ 1,842,414	\$ 1,774,780	\$ 1,223,249	\$ 1,229,082
Construction and Land Loans	SUB2430	\$ 151,323	\$ 216,545	\$ 130,777	\$ 132,026	\$ 157,753

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2010, 5:38 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan June 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

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

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 988,777	\$ 1,368,468	\$ 1,373,491	\$ 815,508	\$ 794,452
Permanent Loans Secured by All Other Property	SUB2450	\$ 220,095	\$ 327,977	\$ 326,007	\$ 332,627	\$ 349,130
Nonmortgages - Total	SUB2461	\$ 40,247	\$ 13,940	\$ 15,471	\$ 14,214	\$ 16,144
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 293,856</b>	<b>\$ 324,592</b>	<b>\$ 289,445</b>	<b>\$ 271,891</b>	<b>\$ 308,157</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 270,176</b>	<b>\$ 317,651</b>	<b>\$ 272,734</b>	<b>\$ 263,787</b>	<b>\$ 302,282</b>
Mortgage Loans - Total	SUB2481	\$ 236,957	\$ 310,794	\$ 264,368	\$ 255,944	\$ 293,349
Construction	PD115	\$ 11,956	\$ 24,013	\$ 2,631	\$ 2,825	\$ 3,246
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 6,766	\$ 8,527	\$ 8,850	\$ 11,091	\$ 10,541
Secured by First Liens	PD123	\$ 169,857	\$ 179,675	\$ 199,756	\$ 188,635	\$ 199,376
Secured by Junior Liens	PD124	\$ 6,503	\$ 7,509	\$ 9,293	\$ 8,161	\$ 8,570
Multifamily (5 or more) Dwelling Units	PD125	\$ 4,212	\$ 6,579	\$ 663	\$ 588	\$ 509
Nonresidential Property (Except Land)	PD135	\$ 33,888	\$ 66,326	\$ 39,708	\$ 40,879	\$ 69,242
Land	PD138	\$ 3,775	\$ 18,165	\$ 3,467	\$ 3,765	\$ 1,865
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 7,518	\$ 3,242	\$ 5,429	\$ 3,783	\$ 5,981
Consumer Loans - Total	SUB2511	\$ 25,701	\$ 3,615	\$ 2,937	\$ 4,060	\$ 2,952
Loans on Deposits	PD161	\$ 80	\$ 238	\$ 51	\$ 67	\$ 10
Home Improvement Loans	PD163	\$ 8	\$ 0	\$ 9	\$ 13	\$ 22
Education Loans	PD165	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 38	\$ 48	\$ 71	\$ 63	\$ 36
Mobile Home Loans	PD169	\$ 28	\$ 38	\$ 45	\$ 30	\$ 42
Credit Cards	PD171	\$ 6	\$ 20	\$ 10	\$ 25	\$ 5
Other	PD180	\$ 25,540	\$ 3,270	\$ 2,751	\$ 3,862	\$ 2,837
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 29,305	\$ 35,323	\$ 42,602	\$ 40,122	\$ 16,817
Held for Sale Included in PD115:PD180	PD192	\$ 2,538	\$ 2,944	\$ 4,436	\$ 2,112	\$ 3,201
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 32,350	\$ 25,670	\$ 22,913	\$ 18,791	\$ 16,886
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	\$ 9,875	\$ 6,797	\$ 11,777	\$ 11,768	\$ 14,466
Rebooked GNMAs Incl in PD195	PD197	\$ 22,174	\$ 18,754	\$ 11,017	\$ 7,023	\$ 2,299
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 23,680</b>	<b>\$ 6,941</b>	<b>\$ 16,711</b>	<b>\$ 8,104</b>	<b>\$ 5,875</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 22,952	\$ 6,655	\$ 14,206	\$ 7,714	\$ 5,809
Construction	PD215	\$ 1,762	\$ 478	\$ 0	\$ 363	\$ 1,162
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 580	\$ 4	\$ 12	\$ 117	\$ 54
Secured by First Liens	PD223	\$ 3,092	\$ 2,931	\$ 3,871	\$ 3,342	\$ 3,546
Secured by Junior Liens	PD224	\$ 60	\$ 0	\$ 27	\$ 57	\$ 71
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 16,505	\$ 2,464	\$ 9,568	\$ 2,868	\$ 0
Land	PD238	\$ 953	\$ 778	\$ 728	\$ 967	\$ 976
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 638	\$ 238	\$ 2,396	\$ 341	\$ 36
Consumer Loans - Total	SUB2521	\$ 90	\$ 48	\$ 109	\$ 49	\$ 30
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 0	\$ 0	\$ 0	\$ 3
Auto Loans	PD267	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 10	\$ 11	\$ 0
Credit Cards	PD271	\$ 22	\$ 3	\$ 22	\$ 9	\$ 6
Other	PD280	\$ 66	\$ 45	\$ 63	\$ 29	\$ 21
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 9	\$ 10	\$ 11
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 652	\$ 592	\$ 549	\$ 661	\$ 618
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 652	\$ 592	\$ 549	\$ 661	\$ 618
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,061,488</b>	<b>\$ 1,531,762</b>	<b>\$ 1,500,806</b>	<b>\$ 965,572</b>	<b>\$ 937,069</b>
Mortgage Loans - Total	SUB2501	\$ 1,055,188	\$ 1,524,965	\$ 1,496,206	\$ 959,591	\$ 929,924
Construction	PD315	\$ 92,507	\$ 121,478	\$ 72,651	\$ 71,926	\$ 81,092
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 9,359	\$ 11,830	\$ 11,458	\$ 10,670	\$ 12,211
Secured by First Liens	PD323	\$ 781,755	\$ 1,145,149	\$ 1,131,394	\$ 582,921	\$ 551,288
Secured by Junior Liens	PD324	\$ 10,805	\$ 12,843	\$ 8,830	\$ 10,514	\$ 8,795
Multifamily (5 or more) Dwelling Units	PD325	\$ 12,601	\$ 46,805	\$ 47,803	\$ 45,891	\$ 12,915
Nonresidential Property (Except Land)	PD335	\$ 107,791	\$ 135,227	\$ 172,770	\$ 185,489	\$ 194,211
Land	PD338	\$ 40,370	\$ 51,633	\$ 51,300	\$ 52,180	\$ 69,412
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 5,948	\$ 5,821	\$ 3,393	\$ 4,878	\$ 5,971
Consumer Loans - Total	SUB2531	\$ 352	\$ 976	\$ 1,207	\$ 1,103	\$ 1,174
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 2	\$ 0	\$ 0	\$ 24
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 352	\$ 974	\$ 1,207	\$ 1,100	\$ 1,150
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 274,946	\$ 304,982	\$ 242,556	\$ 141,993	\$ 99,568
Held for Sale Included in PD315:PD380	PD392	\$ 121,235	\$ 441,020	\$ 488,523	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 168,850	\$ 487,485	\$ 532,610	\$ 39,633	\$ 35,249
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 28,394	\$ 29,885	\$ 32,384	\$ 33,025	\$ 29,791
Rebooked GNMA's Incl in PD395	PD397	\$ 140,456	\$ 457,600	\$ 500,226	\$ 6,608	\$ 5,367
<b>LOANS IN PROCESS OF FORECLOSURE</b>						
<b>Loans in Process of Foreclosure - Total</b>	<b>PD40</b>	<b>\$ 359,539</b>	<b>\$ 405,433</b>	<b>\$ 408,304</b>	<b>\$ 446,100</b>	<b>\$ 514,852</b>
Construction Loans	PD415	\$ 11,018	\$ 26,425	\$ 35,616	\$ 38,812	\$ 20,817
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 1,507	\$ 1,739	\$ 2,008	\$ 2,592	\$ 2,899
Secured by First Liens	PD423	\$ 303,406	\$ 337,628	\$ 318,789	\$ 344,014	\$ 424,220
Secured by Junior Liens	PD424	\$ 218	\$ 842	\$ 846	\$ 2,027	\$ 856
Multifamily (5 or more) Dwelling Units	PD425	\$ 447	\$ 757	\$ 829	\$ 362	\$ 1,295
Nonresidential Property (Except Land)	PD435	\$ 28,742	\$ 20,076	\$ 39,754	\$ 42,885	\$ 39,874
Land Loans	PD438	\$ 14,201	\$ 17,966	\$ 10,462	\$ 15,408	\$ 24,891

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule LD --- Loan Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 &amp; MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 390,809</b>	<b>\$ 410,415</b>	<b>\$ 430,150</b>	<b>\$ 437,702</b>	<b>\$ 477,255</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 338,922	\$ 364,297	\$ 381,638	\$ 392,923	\$ 423,574
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 4,191	\$ 282	\$ 284	\$ 286	\$ 288
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 46,470	\$ 44,608	\$ 47,343	\$ 43,407	\$ 53,190
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 1,226	\$ 1,228	\$ 885	\$ 1,086	\$ 203
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 42,472</b>	<b>\$ 43,434</b>	<b>\$ 39,702</b>	<b>\$ 136,507</b>	<b>\$ 39,886</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 11,629</b>	<b>\$ 15,044</b>	<b>\$ 16,344</b>	<b>\$ 41,353</b>	<b>\$ 16,978</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 11,332	\$ 14,747	\$ 16,298	\$ 41,307	\$ 16,932
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 10,158	\$ 13,111	\$ 14,478	\$ 33,023	\$ 14,981
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 1,174	\$ 1,636	\$ 1,820	\$ 8,284	\$ 1,951
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 297	\$ 297	\$ 46	\$ 46	\$ 46
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 297	\$ 297	\$ 46	\$ 46	\$ 46
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 30,843</b>	<b>\$ 28,390</b>	<b>\$ 23,358</b>	<b>\$ 95,154</b>	<b>\$ 22,908</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 18,547	\$ 19,915	\$ 16,091	\$ 81,261	\$ 14,121
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 11,875	\$ 7,247	\$ 6,382	\$ 13,008	\$ 8,787
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 421	\$ 1,228	\$ 885	\$ 885	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 3,152</b>	<b>\$ 4,571</b>	<b>\$ 9,897</b>	<b>\$ 7,871</b>	<b>\$ 12,694</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 2,802	\$ 4,427	\$ 8,766	\$ 6,419	\$ 9,953
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule LD --- Loan Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 350	\$ 144	\$ 1,131	\$ 951	\$ 2,741
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	\$ 0	\$ 501	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 5,888</b>	<b>\$ 2,963</b>	<b>\$ 2,750</b>	<b>\$ 4,949</b>	<b>\$ 4,735</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 1,811	\$ 2,567	\$ 1,671	\$ 2,729	\$ 2,633
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 3,911	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 166	\$ 396	\$ 1,079	\$ 834	\$ 2,102
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	\$ 1,386	\$ 0
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 328,992</b>	<b>\$ 166,306</b>	<b>\$ 75,503</b>	<b>\$ 620</b>	<b>\$ 2,073</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 246,279	\$ 121,973	\$ 54,659	\$ 620	\$ 2,012
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 82,713	\$ 44,333	\$ 20,844	\$ 0	\$ 61
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 16,789	\$ 15,072	\$ 14,502	\$ 22,148	\$ 27,697
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 11,804	\$ 11,861	\$ 11,914	\$ 11,965	\$ 14,028
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 697,087	\$ 699,050	\$ 699,853	\$ 692,178	\$ 711,207
1-4 Dwelling Units Option ARM Loans	LD610	\$ 247,879	\$ 87,627	\$ 95,039	\$ 116,656	\$ 124,419
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 226,822	\$ 78,972	\$ 87,142	\$ 93,529	\$ 99,580
Total Capitalized Negative Amortization	LD650	\$ 15,349	\$ 5,154	\$ 5,682	\$ 5,949	\$ 6,289
<b>Construction Loans with Capitalized Interest</b>						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 642

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule LD --- Loan Data		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 0	\$ 11,039	\$ 10,917	\$ 0
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 0	\$ 121	\$ 153	\$ 0
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 45,215	\$ 58,224	\$ 58,149	\$ 61,930	\$ 0
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 345	\$ 406	\$ 414	\$ 416	\$ 0
<b>Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities</b>						
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Debt Obligations: Market Value	LD755	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 24,551</b>	<b>\$ 22,627</b>	<b>\$ 20,869</b>	<b>\$ 24,703</b>	<b>\$ 32,873</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 24,551</b>	<b>\$ 22,627</b>	<b>\$ 20,869</b>	<b>\$ 24,703</b>	<b>\$ 32,873</b>
Mortgage Construction Loans	CC105	\$ 22,474	\$ 21,664	\$ 19,960	\$ 23,049	\$ 30,885
Other Mortgage Loans	CC115	\$ 2,077	\$ 963	\$ 909	\$ 1,654	\$ 1,988
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 419,602	\$ 398,545	\$ 391,875	\$ 390,488	\$ 369,271
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 328,030</b>	<b>\$ 201,568</b>	<b>\$ 161,419</b>	<b>\$ 359,169</b>	<b>\$ 257,597</b>
1-4 Dwelling Units	CC280	\$ 320,447	\$ 189,571	\$ 155,611	\$ 348,868	\$ 243,827
Multifamily (5 or more) Dwelling Units	CC290	\$ 496	\$ 4,337	\$ 737	\$ 673	\$ 855
All Other Real Estate	CC300	\$ 7,087	\$ 7,660	\$ 5,071	\$ 9,628	\$ 12,915
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,530	\$ 6,196	\$ 1,175	\$ 1,200	\$ 334
Commitments Outstanding to Purchase Loans	CC320	\$ 3,437,384	\$ 2,182,284	\$ 1,572,862	\$ 2,424,358	\$ 1,749,570
Commitments Outstanding to Sell Loans	CC330	\$ 210,163	\$ 85,609	\$ 125,546	\$ 27,793	\$ 20,669
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,069,473	\$ 876,978	\$ 1,995,352	\$ 2,016,578	\$ 1,721,761

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,595,870	\$ 2,963,252	\$ 2,891,000	\$ 3,171,000	\$ 4,196,795
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>\$ 1,235,520</b>	<b>\$ 1,341,972</b>	<b>\$ 1,716,893</b>	<b>\$ 1,682,754</b>	<b>\$ 1,589,919</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 387,731	\$ 399,829	\$ 409,183	\$ 420,281	\$ 434,295
Commercial Lines	CC420	\$ 847,789	\$ 942,143	\$ 1,294,701	\$ 1,249,058	\$ 1,142,450
<b>Open-End Lines - Total</b>	<b>SUB3362</b>	<b>\$ 13,002</b>	<b>\$ 13,089</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Credit Cards - Consumer	CC423	\$ 1,041	\$ 1,046	\$ 1,185	\$ 1,177	\$ 1,230
Credit Cards - Other	CC424	\$ 161	\$ 113	N/A	N/A	N/A
Other	CC425	\$ 11,800	\$ 11,930	\$ 11,824	\$ 12,238	\$ 11,944
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 46,006</b>	<b>\$ 46,181</b>	<b>\$ 53,210</b>	<b>\$ 39,602</b>	<b>\$ 85,724</b>
Commercial	CC430	\$ 512	\$ 128	\$ 129	\$ 278	\$ 298
Standby, Not Included on CC465 or CC468	CC435	\$ 45,494	\$ 46,053	\$ 53,081	\$ 39,324	\$ 85,426
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 18,664	\$ 8,114	\$ 8,369	\$ 5,369	\$ 18,689
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 18,664	\$ 8,114	\$ 8,308	\$ 5,222	\$ 18,541
<b>Amount of Recourse Obligations on Loans in CC468 - Total</b>	<b>SUB3391</b>	<b>\$ 18,664</b>	<b>\$ 8,114</b>	<b>\$ 8,308</b>	<b>\$ 1,953</b>	<b>\$ 2,139</b>
120 Days or Less	CC469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CC471	\$ 18,664	\$ 8,114	\$ 8,308	\$ 1,953	\$ 2,139
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 26,109	\$ 204,761	\$ 4,044	\$ 11,325	\$ 39,660
Sales	CF145	\$ 336,255	\$ 231,301	\$ 739,913	\$ 1,458	\$ 41,047
Other Balance Changes	CF148	\$- 21,179	\$- 29,332	\$- 46,362	\$ 442,928	\$- 36,801
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 10,238	\$ 3,499	\$ 7,911	\$ 62,841	\$ 5,695
Sales	CF155	\$ 18,019	\$ 0	\$ 77,474	\$ 565,195	\$ 87,766

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2010, 5:38 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan June 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

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

Schedule CF --- Consolidated Cash Flow Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Other Balance Changes	CF158	\$- 2,794	\$- 13,539	\$- 31,173	\$- 630,352	\$- 9,867
<b>Mortgage-Backed Securities</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 36,347</b>	<b>\$ 208,260</b>	<b>\$ 11,955</b>	<b>\$ 74,166</b>	<b>\$ 45,355</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 354,274</b>	<b>\$ 231,301</b>	<b>\$ 817,387</b>	<b>\$ 566,653</b>	<b>\$ 128,813</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 317,927</b>	<b>\$- 23,041</b>	<b>\$- 805,432</b>	<b>\$- 492,487</b>	<b>\$- 83,458</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 468,362</b>	<b>\$ 696,760</b>	<b>\$ 1,312,520</b>	<b>\$ 2,172,140</b>	<b>\$ 1,473,340</b>
Construction Loans - Total	SUB3840	\$ 19,186	\$ 25,378	\$ 25,430	\$ 39,684	\$ 43,467
1-4 Dwelling Units	CF190	\$ 6,386	\$ 6,501	\$ 4,660	\$ 7,665	\$ 14,599
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,771	\$ 2,944	\$ 11,743	\$ 7,021	\$ 7,736
Nonresidential	CF210	\$ 7,029	\$ 15,933	\$ 9,027	\$ 24,998	\$ 21,132
Permanent Loans - Total	SUB3851	\$ 449,176	\$ 671,382	\$ 1,287,090	\$ 2,132,456	\$ 1,429,873
1-4 Dwelling Units	CF225	\$ 421,161	\$ 647,189	\$ 1,234,696	\$ 2,040,117	\$ 1,382,714
Home Equity and Junior Liens	CF226	\$ 16,124	\$ 15,783	\$ 13,292	\$ 42,299	\$ 31,915
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,713	\$ 510	\$ 14,623	\$ 50,074	\$ 2,619
Nonresidential (Except Land)	CF260	\$ 15,347	\$ 18,002	\$ 33,241	\$ 35,941	\$ 32,507
Land	CF270	\$ 2,955	\$ 5,681	\$ 4,530	\$ 6,324	\$ 12,033
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 5,010,745</b>	<b>\$ 3,940,229</b>	<b>\$ 6,094,119</b>	<b>\$ 5,728,013</b>	<b>\$ 8,218,286</b>
1-4 Dwelling Units	CF280	\$ 5,010,610	\$ 3,939,543	\$ 6,093,056	\$ 5,720,303	\$ 8,217,267
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 4,609,173	\$ 3,633,695	\$ 5,636,204	\$ 5,363,558	\$ 7,743,176
Home Equity and Junior Liens	CF282	\$ 572	\$ 750	\$ 617	\$ 1,381	\$ 963
Multifamily (5 or more) Dwelling Units	CF290	\$ 135	\$ 186	\$ 184	\$ 0	\$ 713
Nonresidential	CF300	\$ 0	\$ 500	\$ 879	\$ 7,710	\$ 306
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 5,147,344</b>	<b>\$ 5,046,513</b>	<b>\$ 7,178,242</b>	<b>\$ 7,464,812</b>	<b>\$ 9,903,936</b>
1-4 Dwelling Units	CF310	\$ 5,147,344	\$ 5,046,513	\$ 7,178,242	\$ 7,464,812	\$ 9,903,936
Home Equity and Junior Liens	CF311	\$ 5	\$ 0	\$ 0	\$ 50	\$ 14
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 136,599</b>	<b>\$- 1,106,284</b>	<b>\$- 1,084,123</b>	<b>\$- 1,736,799</b>	<b>\$- 1,685,650</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 463,959</b>	<b>\$ 378,976</b>	<b>\$ 708,474</b>	<b>\$ 769,998</b>	<b>\$ 891,521</b>
<b>Memo - Loans Sold with Recourse - Total</b>	<b>SUB3886</b>	<b>\$ 17,858</b>	<b>\$ 7,304</b>	<b>\$ 6,429</b>	<b>\$ 0</b>	<b>\$ 0</b>
120 Days or Less	CF365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CF366	\$ 17,858	\$ 7,304	\$ 6,429	\$ 0	\$ 0
Nonmortgage Loans:						
<b>Commercial:</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule CF --- Consolidated Cash Flow Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Closed or Purchased	CF390	\$ 3,775,144	\$ 2,649,923	\$ 3,601,905	\$ 2,990,400	\$ 3,864,008
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 2,076	\$ 16,511	\$ 5,989	\$ 18,760	\$ 8,526
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 3,566	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 3,777,220</b>	<b>\$ 2,666,434</b>	<b>\$ 3,607,894</b>	<b>\$ 3,009,160</b>	<b>\$ 3,872,534</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,566</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 3,777,220</b>	<b>\$ 2,666,434</b>	<b>\$ 3,607,894</b>	<b>\$ 3,005,594</b>	<b>\$ 3,872,534</b>
Deposits:						
Interest Credited to Deposits	CF430	\$ 39,488	\$ 51,593	\$ 51,766	\$ 73,336	\$ 65,859

Schedule DI --- Consolidated Deposit Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits	SUB4061	\$ 2,033,443	\$ 2,153,866	\$ 2,431,427	\$ 1,579,644	\$ 2,273,576
Fully Insured: With Balances Less than \$100,000	DI100	\$ 1,609,106	\$ 1,791,687	\$ 2,429,125	\$ 1,579,644	\$ 2,273,576
Fully Insured: Balances of \$100,000 through \$250,000	DI102	\$ 423,837	\$ 361,878	N/A	N/A	N/A
Other	DI110	\$ 500	\$ 301	\$ 2,302	\$ 0	\$ 0
Interest Expense for Fully Insured Brokered Deposits	DI114	\$ 8,703	\$ 4,567	N/A	N/A	N/A
Interest Expense for Other Brokered Deposits	DI116	\$ 0	\$ 0	N/A	N/A	N/A
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 7,835,445	\$ 7,949,907	\$ 8,439,017	\$ 7,766,058	\$ 6,640,725
Greater than \$250,000	DI130	\$ 2,826,341	\$ 2,575,915	\$ 2,788,029	\$ 3,409,488	\$ 5,500,698
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	2,132,239	2,272,529	2,449,745	1,740,740	2,256,351
Greater than \$250,000	DI160	2,445	2,411	2,533	3,323	18,476
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 452,256	\$ 446,175	\$ 453,679	\$ 459,774	\$ 476,008
Greater than \$250,000	DI175	\$ 20,273	\$ 21,167	\$ 22,428	\$ 23,597	\$ 22,386
Number of Retirement Deposit Accounts with Balances						
\$250,000 or Less	DI180	23,848	25,589	24,104	24,559	25,392
Greater than \$250,000	DI185	65	68	72	75	71
Deposit Accounts (\$) - Total	SUB4063	\$ 11,134,315	N/A	N/A	N/A	N/A
Deposit Accounts (#) - Total	SUB4062	2,158,597	2,300,597	2,476,454	1,768,697	2,300,290
IRA/Keogh Accounts	DI200	\$ 465,673	\$ 466,920	\$ 475,773	\$ 482,748	\$ 497,709
Uninsured Deposits	DI210	\$ 987,202	\$ 1,312,072	\$ 1,162,844	\$ 1,558,574	\$ 2,089,378

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule DI --- Consolidated Deposit Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Preferred Deposits	DI220	\$ 12,820	\$ 14,097	\$ 14,686	\$ 12,886	\$ 12,023
Reciprocal Brokered Deposits	DI230	\$ 428,719	\$ 350,765	\$ 403,446	\$ 337,145	\$ 469,481
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,361,509	\$ 1,282,824	\$ 1,195,852	\$ 1,084,928	\$ 911,283
Money Market Deposit Accounts	DI320	\$ 1,706,379	\$ 1,710,181	\$ 1,766,248	\$ 1,993,761	\$ 1,948,291
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,758,021	\$ 1,561,525	\$ 1,770,797	\$ 1,935,802	\$ 2,114,765
Time Deposits	DI340	\$ 6,285,630	\$ 6,422,319	\$ 6,948,123	\$ 6,623,914	\$ 7,633,764
Time Deposits of \$100,000 through \$250,000 Excluding Brokered Time Deposits	DI350	\$ 1,732,506	\$ 1,673,952	\$ 2,248,069	\$ 2,389,812	\$ 2,440,974
Time Deposits of \$250,000 or Greater	DI352	\$ 465,906	\$ 445,420	N/A	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 152,408	\$ 148,247	\$ 146,914	\$ 149,344	\$ 152,588
Average Daily Deposits Totals						
Fully Insured Brokered Time Deposits	DI544	\$ 6,652,829	\$ 7,207,586	N/A	N/A	N/A
Other Brokered Time Deposits	DI545	\$ 438	\$ 300	N/A	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 313,103	\$ 285,769	\$ 307,420	\$ 346,632	\$ 340,879
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 11,134,315	\$ 10,993,164	\$ 11,703,153	\$ 11,658,919	\$ 12,639,815
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 98,750	\$ 89,050	\$ 0	\$ 0	\$ 0
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Securities Sold Under Agreements to Repurchase	DI641	\$ 5,719	\$ 114,362	\$ 115,768	\$ 115,503	\$ 108,000
One Year or Less	DI645	\$ 10,024	\$ 20,141	\$ 15,000	\$ 37,831	\$ 16,338
Over One Year	DI651	\$ 26,375	\$ 25,175	\$ 20,000	\$ 35,000	\$ 25,000
One Year or Less	DI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Over One Year	DI660	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 9,402,029	\$ 9,624,143	\$ 10,602,773	\$ 10,491,266	\$ 11,229,893
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
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 187,543	\$ 209,682	\$ 349,793	\$ 440,105	\$ 582,022

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2010, 5:38 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan June 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

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

Schedule DI --- Consolidated Deposit Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	403	430	783	938	1,400

Schedule SI --- Consolidated Supplemental Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	3,827	3,870	4,052	4,292	4,445
Financial Assets Held for Trading Purposes	SI375	\$ 487,370	\$ 893,318	\$ 330,267	\$ 1,012,309	\$ 1,603,480
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,183,144	\$ 2,847,515	\$ 2,973,146	\$ 3,069,828	\$ 4,583,337
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 53,882	\$ 11,577	\$ 55,086	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 659,546	\$ 845,352	\$ 719,250	\$ 929,669	\$ 832,919
Assets Held for Sale	SI387	\$ 1,855,205	\$ 1,876,783	\$ 2,461,442	\$ 2,073,950	\$ 3,017,682
Loans Serviced for Others	SI390	\$ 50,744,044	\$ 48,622,412	\$ 56,881,687	\$ 53,518,748	\$ 61,881,362
Pledged Loans	SI394	\$ 6,629,410	\$ 6,580,516	\$ 7,684,663	\$ 7,919,352	\$ 8,128,463
Pledged Trading Assets	SI395	\$ 125,978	\$ 754,819	\$ 328,859	\$ 1,009,725	\$ 712,607
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
First month of Qtr	SI581	84.40%	84.32%	83.74%	85.19%	86.25%
Second month of Qtr	SI582	84.08%	84.10%	83.97%	85.08%	85.43%
Third month of Qtr	SI583	84.56%	84.32%	84.27%	85.88%	85.20%
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>\$ 240</b>	<b>\$ 237</b>	<b>\$ 233</b>	<b>\$ 545</b>	<b>\$ 551</b>
Aggregate amount of all extensions of credit	SI590	\$ 18,450	\$ 15,334	\$ 15,308	\$ 15,929	\$ 18,670
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	21	21	22	25
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,802,192	\$ 1,297,613	\$ 1,380,795	\$ 1,598,316	\$ 1,601,627
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 90,118	\$- 68,335	\$- 83,093	\$- 272,008	\$- 59,278
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,235	\$ 564,021	\$- 44	\$ 5,190	\$ 47,683
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SI --- Consolidated Supplemental Information		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Other Comprehensive Income	SI662	\$ 16,824	\$ 8,936	\$- 39	\$ 49,453	\$ 8,236
Prior Period Adjustments	SI668	\$ 1,000	\$- 27	\$ 2	\$ 0	\$ 60
Other Adjustments	SI671	\$- 12	\$- 16	\$- 10	\$- 16	\$- 14
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 1,732,121</b>	<b>\$ 1,802,192</b>	<b>\$ 1,297,611</b>	<b>\$ 1,380,935</b>	<b>\$ 1,598,314</b>
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 997	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 146	\$ 81	\$ 153	\$ 135	\$ 156
<b>Assets Covered by FDIC Loss-Sharing Agreements</b>						
Carrying Amount of Covered						
Loans and Leases	SI770	\$ 0	\$ 0	N/A	N/A	N/A
Real Estate Owned	SI772	\$ 0	\$ 0	N/A	N/A	N/A
Debt Securities	SI774	\$ 0	\$ 0	N/A	N/A	N/A
Other Assets	SI776	\$ 0	\$ 0	N/A	N/A	N/A
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 28,781	\$ 27,499	\$ 36,619	\$ 57,636	\$ 43,610
Total Assets	SI870	\$ 17,907,669	\$ 17,584,520	\$ 18,978,387	\$ 19,707,129	\$ 20,665,090
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,736,539	\$ 1,794,134	\$ 1,453,174	\$ 1,299,719	\$ 1,049,055
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 12,051,767	\$ 11,891,197	\$ 13,731,722	\$ 14,988,126	\$ 16,408,807
Nonmortgage Loans	SI885	\$ 1,273,885	\$ 1,069,147	\$ 1,187,384	\$ 1,055,792	\$ 1,234,294
Deposits and Excrows	SI890	\$ 10,954,137	\$ 11,074,923	\$ 11,947,295	\$ 11,994,466	\$ 12,619,525
Total Borrowings	SI895	\$ 4,615,761	\$ 4,516,635	\$ 5,132,492	\$ 5,591,349	\$ 5,775,875
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	3	3	3	3	3
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	3	3	3	3	3
Engage in third party broker arrangements to sell securities prod/services?	SI911	5	3	4	4	5
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	2	2	2	2	2

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SQ --- Consolidated Supplemental Questions		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
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	0	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
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	10	10	10	10

Schedule SB --- Consolidated Small Business Loans		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	11 [Yes]	11 [Yes]	N/A [Yes]	N/A [Yes]	11 [Yes]
Do you have any farm or agriculture loans?	SB100	3 [Yes]	3 [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	0	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	0	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	346	360	N/A	N/A	348
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 16,393	\$ 17,097	N/A	N/A	\$ 16,983
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	384	400	N/A	N/A	399
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 57,312	\$ 60,780	N/A	N/A	\$ 60,118
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	615	626	N/A	N/A	644
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 296,017	\$ 314,618	N/A	N/A	\$ 341,238
Nonfarm Comm Lns Orig at \$100,000 or Less - Number	SB400	438	429	N/A	N/A	416
Nonfarm Comm Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 8,472	\$ 9,663	N/A	N/A	\$ 10,595
Nonfarm Comm Lns Orig at \$100-250,000 - Number	SB420	57	49	N/A	N/A	86
Nonfarm Comm Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 7,685	\$ 7,696	N/A	N/A	\$ 11,861
Nonfarm Comm Lns Orig at \$250,000 - \$1 mill. - Number	SB440	86	86	N/A	N/A	105
Nonfarm Comm Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 31,000	\$ 32,062	N/A	N/A	\$ 40,809
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	1	N/A	N/A	2
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 120	\$ 81	N/A	N/A	\$ 106
Farm Mortgages Orig at \$100-250,000 - Number	SB520	1	1	N/A	N/A	2
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 182	\$ 182	N/A	N/A	\$ 331

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule SB --- Consolidated Small Business Loans		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	1	1	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 111	\$ 117	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	2	N/A	N/A	2
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 1	\$ 17	N/A	N/A	\$ 1
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	1	0	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 16	\$ 0	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	0	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	\$ 0	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [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]
<b>FIDUCIARY AND RELATED SERVICES</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 18,471,660</b>	<b>\$ 19,585,237</b>	<b>\$ 18,886,189</b>	<b>\$ 17,526,403</b>	<b>\$ 16,267,341</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 13,513,525</b>	<b>\$ 14,360,519</b>	<b>\$ 13,703,994</b>	<b>\$ 12,913,313</b>	<b>\$ 12,120,756</b>
Personal Trust and Agency Accounts	FS210	\$ 1,991,533	\$ 2,175,395	\$ 2,050,429	\$ 1,919,936	\$ 1,761,367
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,020,299	\$ 1,147,449	\$ 1,149,500	\$ 1,036,719	\$ 939,574
Employee Benefit - Defined Contribution	FS220	\$ 26,124	\$ 27,526	\$ 26,557	\$ 26,052	\$ 24,100
Employee Benefit - Defined Benefit	FS230	\$ 78,459	\$ 110,811	\$ 129,293	\$ 106,260	\$ 89,802
Other Retirement Accounts	FS240	\$ 915,716	\$ 1,009,112	\$ 993,650	\$ 904,407	\$ 825,672
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS260	\$ 10,233,221	\$ 10,758,261	\$ 10,288,429	\$ 9,953,230	\$ 9,416,321
Foundations and Endowments	FS264	\$ 263,353	\$ 275,754	\$ 212,040	N/A	N/A
Other Fiduciary Accounts	FS270	\$ 5,119	\$ 3,660	\$ 3,596	\$ 3,428	\$ 3,494
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 856,050	\$ 889,632	\$ 859,339	N/A	N/A
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 978,484</b>	<b>\$ 764,304</b>	<b>\$ 829,426</b>	<b>\$ 633,925</b>	<b>\$ 498,577</b>
Personal Trust and Agency Accounts	FS211	\$ 245,592	\$ 290,579	\$ 430,654	\$ 302,767	\$ 193,440

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 458,523	\$ 352,724	\$ 330,721	\$ 331,116	\$ 304,723
Employee Benefit - Defined Contribution	FS221	\$ 816	\$ 868	\$ 815	\$ 874	\$ 836
Employee Benefit - Defined Benefit	FS231	\$ 24,359	\$ 6	\$ 215,958	\$ 26,028	\$ 27,085
Other Retirement Accounts	FS241	\$ 433,348	\$ 351,850	\$ 113,948	\$ 304,214	\$ 276,802
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS261	\$ 0	\$ 0	\$ 0	N/A	N/A
Foundations and Endowments	FS265	\$ 208,611	\$ 120,981	\$ 2,256	N/A	N/A
Other Fiduciary Accounts	FS271	\$ 65,758	\$ 20	\$ 65,795	\$ 42	\$ 414
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,979,651	\$ 4,460,414	\$ 4,352,769	\$ 3,979,165	\$ 3,648,008
Nonmanaged Assets (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 73,611	\$ 63,532	\$ 50,556	N/A	N/A
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>9,285</b>	<b>8,996</b>	<b>8,567</b>	<b>8,182</b>	<b>7,973</b>
Personal Trust and Agency Accounts	FS212	1,923	1,847	1,715	1,432	1,368
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,762	1,711	1,670	1,619	1,603
Employee Benefit - Defined Contribution	FS222	28	27	28	27	26
Employee Benefit - Defined Benefit	FS232	10	10	11	11	13
Other Retirement Accounts	FS242	1,724	1,674	1,631	1,581	1,564
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS262	5,086	4,931	4,693	5,128	4,995
Foundations and Endowments	FS266	98	93	49	N/A	N/A
Other Fiduciary Accounts	FS272	416	414	440	3	7
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	1,553	1,502	1,462	N/A	N/A
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>467</b>	<b>471</b>	<b>503</b>	<b>164</b>	<b>172</b>
Personal Trust and Agency Accounts	FS213	158	163	195	94	99
Retirement-related Trust and Agency Accounts - Total	SUB6130	81	80	80	63	65
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	79	78	78	61	63
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS263	0	0	0	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS267	35	30	25	N/A	N/A
Other Fiduciary Accounts	FS273	193	198	203	7	8
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	409	416	410	701	728
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	48	46	45	N/A	N/A
<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>\$ 23,353</b>	<b>\$ 11,264</b>	<b>\$ 44,448</b>	<b>\$ 32,099</b>	<b>\$ 21,075</b>
Personal Trust and Agency Accounts	FS310	\$ 5,192	\$ 2,303	\$ 9,370	\$ 7,186	\$ 4,737
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,697	\$ 842	\$ 3,302	\$ 2,305	\$ 1,542
Employee Benefit - Defined Contribution	FS320	\$ 47	\$ 23	\$ 105	\$ 80	\$ 53
Employee Benefit - Defined Benefit	FS330	\$ 246	\$ 156	\$ 578	\$ 345	\$ 282
Other Retirement Accounts	FS340	\$ 1,404	\$ 663	\$ 2,619	\$ 1,880	\$ 1,207
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS360	\$ 15,154	\$ 7,418	\$ 29,222	\$ 21,084	\$ 13,732
Foundations and Endowments	FS365	\$ 260	\$ 128	\$ 220	N/A	N/A
Other Fiduciary Accounts	FS370	\$ 24	\$ 9	\$ 198	\$ 8	\$ 6
Custody and Safekeeping Accounts	FS380	\$ 1,026	\$ 564	\$ 2,136	\$ 1,516	\$ 1,058
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 189</b>	<b>\$ 89</b>	<b>\$ 46,380</b>	<b>\$ 334</b>	<b>\$ 191</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 153</b>	<b>\$ 0</b>	<b>\$ 44</b>	<b>\$ 27</b>	<b>\$ 11</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>\$ 23,011</b>	<b>\$ 11,175</b>	<b>\$- 1,976</b>	<b>\$ 31,738</b>	<b>\$ 20,873</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts</b>	<b>FS40</b>	<b>\$ 8,843</b>	<b>\$ 9,822</b>	<b>\$ 12,338,858</b>	<b>\$ 1,919,936</b>	<b>\$ 1,761,367</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 8,606	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 222,678	\$ 97,865	\$ 83,628
State, County and Municipal Obligations	FS425	\$ 327	\$ 438	\$ 3,459,898	\$ 338,988	\$ 313,581
Mutual Funds - Total	SUB6140	\$ 8,254	\$ 9,080	\$ 3,608,208	N/A	N/A
Money Market	FS428	\$ 748	\$ 860	\$ 1,527,499	N/A	N/A
Equity	FS431	\$ 5,348	\$ 4,403	\$ 1,116,692	N/A	N/A
Other	FS437	\$ 2,158	\$ 3,817	\$ 964,017	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Common Trust Funds and Collective Investment Funds	FS463	\$ 0	\$ 0	\$ 334,217	N/A	N/A
Other Short-term Obligations	FS434	\$ 0	\$ 0	\$ 100,763	N/A	N/A
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 159,451	\$ 120,712	\$ 116,307
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 0	\$ 0	\$ 68,507	N/A	N/A
Other Common and Preferred Stock	FS445	\$ 237	\$ 279	\$ 3,854,611	\$ 1,009,069	\$ 861,818
Real Estate Mortgages	FS450	\$ 25	\$ 0	\$ 6,665	\$ 1,841	\$ 2,183
Real Estate	FS455	\$ 0	\$ 25	\$ 102,498	\$ 76,763	\$ 82,881
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 412,756	\$ 72,809	\$ 69,721
<b>Total Managed Assets in Employee Benefits and Retirement Related Accounts</b>	<b>FS41</b>	<b>\$ 17,261</b>	<b>\$ 17,551</b>	<b>\$ 1,149,500</b>	<b>N/A</b>	<b>N/A</b>
Non-Interest-Bearing Deposits	FS411	\$ 0	\$ 0	\$ 0	N/A	N/A
Interest-Bearing Deposits	FS416	\$ 0	\$ 0	\$ 549	N/A	N/A
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 0	\$ 0	\$ 52,742	N/A	N/A
State, County and Municipal Obligations	FS426	\$ 0	\$ 0	\$ 1,197	N/A	N/A
Mutual Funds - Total	SUB6141	\$ 17,164	\$ 17,443	\$ 586,956	N/A	N/A
Money Market	FS429	\$ 1,045	\$ 860	\$ 89,660	N/A	N/A
Equity	FS432	\$ 10,291	\$ 10,123	\$ 224,714	N/A	N/A
Other	FS438	\$ 5,828	\$ 6,460	\$ 272,582	N/A	N/A
Common Trust Funds and Collective Investment Funds	FS464	\$ 0	\$ 0	\$ 230,575	N/A	N/A
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 4,656	\$ 22,972	\$ 21,012
Other Notes and Bonds	FS441	\$ 0	\$ 0	\$ 72,837	N/A	N/A
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 0	\$ 0	\$ 8,187	N/A	N/A
Other Common and Preferred Stock	FS446	\$ 12	\$ 23	\$ 190,609	N/A	N/A
Real Estate Mortgages	FS451	\$ 0	\$ 0	\$ 0	N/A	N/A
Real Estate	FS456	\$ 0	\$ 0	\$ 0	N/A	N/A
Miscellaneous Assets	FS461	\$ 85	\$ 85	\$ 1,192	N/A	N/A
<b>Total Managed Assets in Other Accounts</b>	<b>FS42</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 215,636</b>	<b>N/A</b>	<b>N/A</b>
Non-Interest-Bearing Deposits	FS412	\$ 0	\$ 0	\$ 0	N/A	N/A
Interest-Bearing Deposits	FS417	\$ 0	\$ 0	\$ 0	N/A	N/A
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 0	\$ 0	\$ 247	N/A	N/A
State, County and Municipal Obligations	FS427	\$ 0	\$ 0	\$ 0	N/A	N/A
Mutual Funds - Total	SUB6142	\$ 0	\$ 0	\$ 72,542	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2010, 5:38 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan June 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

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

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Money Market	FS430	\$ 0	\$ 0	\$ 16,264	\$ 178,917	\$ 210,236
Equity	FS433	\$ 0	\$ 0	\$ 26,026	N/A	N/A
Other	FS439	\$ 0	\$ 0	\$ 30,252	N/A	N/A
Common Trust Funds and Collective Investment Funds	FS465	\$ 0	\$ 0	\$ 12,166	N/A	N/A
Other Short-term Obligations	FS436	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Notes and Bonds	FS442	\$ 0	\$ 0	\$ 254	N/A	N/A
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Common and Preferred Stock	FS447	\$ 0	\$ 0	\$ 130,427	N/A	N/A
Real Estate Mortgages	FS452	\$ 0	\$ 0	\$ 0	N/A	N/A
Real Estate	FS457	\$ 0	\$ 0	\$ 0	N/A	N/A
Miscellaneous Assets	FS462	\$ 0	\$ 0	\$ 0	N/A	N/A
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ 0	\$ 0	\$ 3,584,549	N/A	N/A
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	0	0	7,618	N/A	N/A
<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
Issues Reported in FS510 and FS515 that are in Default	FS516	0	0	0	N/A	N/A
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>Corp Trust/Agency Accts - Amt Outst-Defaults from Corp/Muni Trusteeships</b>	<b>FS517</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</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>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FS --- Fiduciary and Related Services		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
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>\$ 202</b>	<b>\$ 0</b>	<b>\$ 44</b>	<b>\$ 27</b>	<b>\$ 11</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 4	\$ 4	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory Agency Accounts	FS730	\$ 202	\$ 0	\$ 40	\$ 23	\$ 7
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 and Advisory 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>\$ 49</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory Agency Accounts	FS732	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 1,732,122	\$ 1,802,192	\$ 1,297,612	\$ 1,380,933	\$ 1,598,316
Equity Capital Deductions - Total	SUB1631	\$ 81,524	\$ 91,480	\$ 99,931	\$ 93,290	\$ 104,056
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 328	\$ 321	\$ 320	\$ 315	\$ 314
Goodwill and Certain Other Intangible Assets	CCR115	\$ 20,812	\$ 21,078	\$ 21,345	\$ 21,626	\$ 21,892
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 60,384	\$ 70,081	\$ 78,266	\$ 71,349	\$ 81,850

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule CCR --- Consolidated Capital Requirement		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 22,844	\$ 39,668	\$ 48,604	\$ 74,200	\$ 97,977
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 22,844	\$ 39,668	\$ 48,604	\$ 48,463	\$ 97,917
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 25,737	\$ 60
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,673,442</b>	<b>\$ 1,750,380</b>	<b>\$ 1,246,285</b>	<b>\$ 1,361,843</b>	<b>\$ 1,592,237</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 17,383,009</b>	<b>\$ 18,003,960</b>	<b>\$ 18,211,198</b>	<b>\$ 18,759,991</b>	<b>\$ 20,360,153</b>
Asset Deductions - Total	SUB1651	\$ 81,524	\$ 91,480	\$ 99,931	\$ 93,290	\$ 104,056
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 328	\$ 321	\$ 320	\$ 315	\$ 314
Goodwill and Certain Other Intangible Assets	CCR265	\$ 20,812	\$ 21,078	\$ 21,345	\$ 21,626	\$ 21,892
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 60,384	\$ 70,081	\$ 78,266	\$ 71,349	\$ 81,850
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 22,820	\$ 39,642	\$ 48,377	\$ 73,878	\$ 97,775
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 22,820	\$ 39,642	\$ 48,377	\$ 48,201	\$ 97,775
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 25,677	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 17,324,305</b>	<b>\$ 17,952,122</b>	<b>\$ 18,159,644</b>	<b>\$ 18,740,579</b>	<b>\$ 20,353,872</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 726,308</b>	<b>\$ 715,357</b>	<b>\$ 723,661</b>	<b>\$ 749,624</b>	<b>\$ 811,386</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,673,442</b>	<b>\$ 1,750,380</b>	<b>\$ 1,246,285</b>	<b>\$ 1,361,843</b>	<b>\$ 1,592,237</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 45	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 17,000	\$ 21,000	\$ 22,000	\$ 22,000	\$ 22,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 131,675	\$ 133,241	\$ 135,634	\$ 140,101	\$ 146,717
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 148,675</b>	<b>\$ 154,241</b>	<b>\$ 157,634</b>	<b>\$ 162,146</b>	<b>\$ 168,717</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 148,675</b>	<b>\$ 154,241</b>	<b>\$ 157,634</b>	<b>\$ 162,121</b>	<b>\$ 168,717</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 286	\$ 2,057	\$ 3,269	\$ 16,402

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule CCR --- Consolidated Capital Requirement		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,822,034</b>	<b>\$ 1,904,252</b>	<b>\$ 1,401,779</b>	<b>\$ 1,520,612</b>	<b>\$ 1,744,469</b>
0% R/W Category - Cash	CCR400	\$ 35,665	\$ 38,638	\$ 40,927	\$ 36,670	\$ 37,655
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 510,528	\$ 774,973	\$ 7,056	\$ 5,795	\$ 6,495
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,121	\$ 9,723	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 730,664	\$ 915,734	\$ 1,050,104	\$ 597,926	\$ 646,375
0% R/W Category - Assets Total	CCR420	\$ 1,284,978	\$ 1,739,068	\$ 1,098,087	\$ 640,391	\$ 690,525
<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	\$ 122,241	\$ 311,052	\$ 171,599	\$ 358,429	\$ 1,591,974
20% R/W Category - Claims on FHLBs	CCR435	\$ 481,997	\$ 468,241	\$ 444,316	\$ 457,051	\$ 480,844
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 9,337	\$ 13,905	\$ 16,771	\$ 16,741	\$ 19,374
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 144,485	\$ 152,384	\$ 221,618	\$ 653,105	\$ 700,363
20% R/W Category - Other	CCR450	\$ 2,317,070	\$ 2,114,316	\$ 2,504,599	\$ 2,438,915	\$ 1,745,975
20% R/W Category - Assets Total	CCR455	\$ 3,075,130	\$ 3,059,898	\$ 3,358,903	\$ 3,924,241	\$ 4,538,530
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 615,027</b>	<b>\$ 611,980</b>	<b>\$ 671,778</b>	<b>\$ 784,849</b>	<b>\$ 907,703</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,289,317	\$ 6,379,269	\$ 6,898,063	\$ 7,193,923	\$ 8,139,373
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,763	\$ 44,271	\$ 43,651	\$ 44,384	\$ 46,766
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 112,203	\$ 123,664	\$ 158,238	\$ 178,247	\$ 238,183
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,079	\$ 1,829	\$ 1,834	\$ 1,831	\$ 1,836
50% R/W Category - Other	CCR480	\$ 13,609	\$ 9,337	\$ 9,444	\$ 9,541	\$ 9,762
50% R/W Category - Assets Total	CCR485	\$ 6,463,971	\$ 6,558,370	\$ 7,111,230	\$ 7,427,926	\$ 8,435,920
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 3,231,988</b>	<b>\$ 3,279,187</b>	<b>\$ 3,555,616</b>	<b>\$ 3,713,966</b>	<b>\$ 4,217,963</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 534,739	\$ 550,435	\$ 470,790	\$ 508,192	\$ 424,588
100% R/W Category - All Other Assets	CCR506	\$ 6,652,146	\$ 6,721,356	\$ 6,794,146	\$ 6,869,461	\$ 6,912,275
100% R/W Category - Assets Total	CCR510	\$ 7,186,885	\$ 7,271,791	\$ 7,264,936	\$ 7,377,653	\$ 7,336,863
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 7,186,885</b>	<b>\$ 7,271,791</b>	<b>\$ 7,264,936</b>	<b>\$ 7,377,653</b>	<b>\$ 7,336,863</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>\$ 18,010,964</b>	<b>\$ 18,629,127</b>	<b>\$ 18,833,156</b>	<b>\$ 19,370,211</b>	<b>\$ 21,001,838</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule CCR --- Consolidated Capital Requirement		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 11,033,897</b>	<b>\$ 11,162,957</b>	<b>\$ 11,492,330</b>	<b>\$ 11,876,465</b>	<b>\$ 12,462,529</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 279,620	\$ 290,391	\$ 271,101	\$ 228,995	\$ 188,033
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 10,754,277</b>	<b>\$ 10,872,566</b>	<b>\$ 11,221,229</b>	<b>\$ 11,647,470</b>	<b>\$ 12,274,496</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 885,699</b>	<b>\$ 869,805</b>	<b>\$ 897,696</b>	<b>\$ 931,799</b>	<b>\$ 981,960</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.66%</b>	<b>9.75%</b>	<b>6.86%</b>	<b>7.27%</b>	<b>7.82%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>16.94%</b>	<b>17.51%</b>	<b>12.49%</b>	<b>13.06%</b>	<b>14.21%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>15.56%</b>	<b>16.10%</b>	<b>11.09%</b>	<b>11.66%</b>	<b>12.84%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.66%</b>	<b>9.75%</b>	<b>6.86%</b>	<b>7.27%</b>	<b>7.82%</b>

Schedule FV --- Fair Value		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Total Assets Measured at FV on a Recurring Basis - Level 1</b>	<b>FV41</b>	<b>\$ 983,106</b>	<b>\$ 1,110,375</b>	<b>\$ 411,056</b>	<b>N/A</b>	<b>N/A</b>
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	\$ 0	\$ 0	N/A	N/A
Trading Securities	FV131	\$ 935,117	\$ 893,032	\$ 328,210	N/A	N/A
Available-for-Sale Securities	FV151	\$ 27,067	\$ 209,887	\$ 67,245	N/A	N/A
Loans and Leases	FV211	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Servicing Rights	FV241	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Assets	FV261	\$ 18,971	\$ 3,028	\$ 0	N/A	N/A
All Other Financial Assets	FV311	\$ 1,951	\$ 4,428	\$ 15,601	N/A	N/A
<b>Total Assets Measured at FV on a Recurring Basis - Level 2</b>	<b>FV42</b>	<b>\$ 1,707,221</b>	<b>\$ 1,392,856</b>	<b>\$ 1,968,084</b>	<b>N/A</b>	<b>N/A</b>
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ 0	\$ 0	\$ 0	N/A	N/A
Trading Securities	FV132	\$ 0	\$ 0	\$ 0	N/A	N/A
Available-for-Sale Securities	FV152	\$ 0	\$ 0	\$ 0	N/A	N/A
Loans and Leases	FV212	\$ 1,707,221	\$ 1,385,147	\$ 1,940,320	N/A	N/A
Mortgage Servicing Rights	FV242	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Assets	FV262	\$ 0	\$ 7,709	\$ 27,764	N/A	N/A
All Other Financial Assets	FV312	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Assets Measured at FV on a Recurring Basis - Level 3</b>	<b>FV43</b>	<b>\$ 1,037,291</b>	<b>\$ 1,078,072</b>	<b>\$ 1,199,627</b>	<b>N/A</b>	<b>N/A</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FV --- Fair Value		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	\$ 0	\$ 0	N/A	N/A
Trading Securities	FV133	\$ 0	\$ 286	\$ 2,057	N/A	N/A
Available-for-Sale Securities	FV153	\$ 517,407	\$ 523,901	\$ 538,376	N/A	N/A
Loans and Leases	FV213	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Servicing Rights	FV243	\$ 473,724	\$ 540,800	\$ 649,133	N/A	N/A
Derivative Assets	FV263	\$ 46,160	\$ 13,085	\$ 10,061	N/A	N/A
All Other Financial Assets	FV313	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Assets Measured at FV on a Recurring Basis - Total FV Measurements</b>	<b>FV44</b>	<b>\$ 3,727,618</b>	<b>\$ 3,581,303</b>	<b>\$ 3,578,767</b>	<b>N/A</b>	<b>N/A</b>
<b>Fed Funds Sold &amp; Secur Purch Under Agreement Resell - Total FV Measurements</b>	<b>FV11</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
<b>Trading Securities - Total FV Measurements</b>	<b>FV13</b>	<b>\$ 935,117</b>	<b>\$ 893,318</b>	<b>\$ 330,267</b>	<b>N/A</b>	<b>N/A</b>
<b>Available-for-Sale Securities - Total FV Measurements</b>	<b>FV15</b>	<b>\$ 544,474</b>	<b>\$ 733,788</b>	<b>\$ 605,621</b>	<b>N/A</b>	<b>N/A</b>
<b>Loans and Leases - Total FV Measurements</b>	<b>FV21</b>	<b>\$ 1,707,221</b>	<b>\$ 1,385,147</b>	<b>\$ 1,940,320</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Servicing Rights - Total FV Measurements</b>	<b>FV24</b>	<b>\$ 473,724</b>	<b>\$ 540,800</b>	<b>\$ 649,133</b>	<b>N/A</b>	<b>N/A</b>
<b>Derivative Assets - Total FV Measurements</b>	<b>FV26</b>	<b>\$ 65,131</b>	<b>\$ 23,822</b>	<b>\$ 37,825</b>	<b>N/A</b>	<b>N/A</b>
<b>All Other Financial Assets - Total FV Measurements</b>	<b>FV31</b>	<b>\$ 1,951</b>	<b>\$ 4,428</b>	<b>\$ 15,601</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Assets Measured at FV on a Recurring Basis - Less Amts Netted</b>	<b>FV46</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
Fed Funds Sold & Secur Purch Under Agreement to Resell - Less Amts Netted	FV114	\$ 0	\$ 0	\$ 0	N/A	N/A
Trading Securities - Less Amts Netted	FV134	\$ 0	\$ 0	\$ 0	N/A	N/A
Available-for-Sale Securities - Less Amts Netted	FV154	\$ 0	\$ 0	\$ 0	N/A	N/A
Loans and Leases - Less Amts Netted	FV214	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Assets - Less Amts Netted	FV264	\$ 0	\$ 0	\$ 0	N/A	N/A
All Other Financial Assets - Less Amts Netted	FV314	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Assets Measured at FV on a Recurring Basis - Total, After Netting</b>	<b>FV48</b>	<b>\$ 3,727,618</b>	<b>\$ 3,581,303</b>	<b>\$ 3,578,767</b>	<b>N/A</b>	<b>N/A</b>
<b>Fed Funds Sold &amp; Secur Purch Under Agreement Resell - Total, After Netting</b>	<b>FV12</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
<b>Trading Securities - Total, After Netting</b>	<b>FV14</b>	<b>\$ 935,117</b>	<b>\$ 893,318</b>	<b>\$ 330,267</b>	<b>N/A</b>	<b>N/A</b>
<b>Available-for-Sale Securities - Total, After Netting</b>	<b>FV16</b>	<b>\$ 544,474</b>	<b>\$ 733,788</b>	<b>\$ 605,621</b>	<b>N/A</b>	<b>N/A</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FV --- Fair Value		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Loans and Leases - Total, After Netting</b>	<b>FV22</b>	<b>\$ 1,707,221</b>	<b>\$ 1,385,147</b>	<b>\$ 1,940,320</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Servicing Rights - Total, After Netting</b>	<b>FV25</b>	<b>\$ 473,724</b>	<b>\$ 540,800</b>	<b>\$ 649,133</b>	<b>N/A</b>	<b>N/A</b>
<b>Derivative Assets - Total, After Netting</b>	<b>FV27</b>	<b>\$ 65,131</b>	<b>\$ 23,822</b>	<b>\$ 37,825</b>	<b>N/A</b>	<b>N/A</b>
<b>All Other Financial Assets - Total, After Netting</b>	<b>FV32</b>	<b>\$ 1,951</b>	<b>\$ 4,428</b>	<b>\$ 15,601</b>	<b>N/A</b>	<b>N/A</b>
<b>LIABILITIES</b>						
<b>Total Liabilities Measured at FV on a Recurring Basis - Level 1</b>	<b>FV81</b>	<b>\$ 263</b>	<b>\$ 5,239</b>	<b>\$ 49,975</b>	<b>N/A</b>	<b>N/A</b>
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	\$ 0	\$ 0	N/A	N/A
Deposits	FV531	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures	FV611	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings	FV631	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities	FV651	\$ 263	\$ 5,239	\$ 49,975	N/A	N/A
All Other Financial Liabilities	FV711	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Liabilities Measured at FV on a Recurring Basis - Level 2</b>	<b>FV82</b>	<b>\$ 53,619</b>	<b>\$ 6,338</b>	<b>\$ 5,111</b>	<b>N/A</b>	<b>N/A</b>
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	\$ 0	\$ 0	N/A	N/A
Deposits	FV532	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures	FV612	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings	FV632	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities	FV652	\$ 50,766	\$ 0	\$ 0	N/A	N/A
All Other Financial Liabilities	FV712	\$ 2,853	\$ 6,338	\$ 5,111	N/A	N/A
<b>Total Liabilities Measured at FV on a Recurring Basis - Level 3</b>	<b>FV83</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ 0	\$ 0	\$ 0	N/A	N/A
Deposits	FV533	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures	FV613	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings	FV633	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities	FV653	\$ 0	\$ 0	\$ 0	N/A	N/A
All Other Financial Liabilities	FV713	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements</b>	<b>FV84</b>	<b>\$ 53,882</b>	<b>\$ 11,577</b>	<b>\$ 55,086</b>	<b>N/A</b>	<b>N/A</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 18, 2010, 5:38 PM

TFR Industry Aggregate Report  
93026 - OTS-Regulated: Michigan  
June 2010

Frozen Aggregated Data  
(\$Thousands)

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

Schedule FV --- Fair Value		Jun 2010	Mar 2010	Dec 2009	Sep 2009	Jun 2009
Description	Line Item	Value	Value	Value	Value	Value
<b>Fed Fund Sold &amp; Secur Purch Under Agreement Repurch - Total FV Measurements</b>	<b>FV51</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
Deposits - Total FV Measurements	FV53	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures - Total FV Measurements	FV61	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings - Total FV Measurements	FV63	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities - Total FV Measurements	FV65	\$ 51,029	\$ 5,239	\$ 49,975	N/A	N/A
All Other Financial Liabilities - Total FV Measurements	FV71	\$ 2,853	\$ 6,338	\$ 5,111	N/A	N/A
<b>Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted</b>	<b>FV86</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	\$ 0	\$ 0	N/A	N/A
Deposits - Less Amts Netted	FV534	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures - Less Amts Netted	FV614	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings - Less Amts Netted	FV634	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities - Less Amts Netted	FV654	\$ 0	\$ 0	\$ 0	N/A	N/A
All Other Financial Liabilities - Less Amts Netted	FV714	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Total Liabilities Measured at FV on Recurring Basis - Total, After Netting</b>	<b>FV88</b>	<b>\$ 53,882</b>	<b>\$ 11,577</b>	<b>\$ 55,086</b>	<b>N/A</b>	<b>N/A</b>
<b>Fed Funds Sold &amp; Secur Purch Under Agreement Repurch - Total, After Netting</b>	<b>FV52</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>
Deposits - Total, After Netting	FV54	\$ 0	\$ 0	\$ 0	N/A	N/A
Subordinated Debentures - Total, After Netting	FV62	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Borrowings - Total, After Netting	FV64	\$ 0	\$ 0	\$ 0	N/A	N/A
Derivative Liabilities - Total, After Netting	FV66	\$ 51,029	\$ 5,239	\$ 49,975	N/A	N/A
All Other Financial Liabilities - Total, After Netting	FV72	\$ 2,853	\$ 6,338	\$ 5,111	N/A	N/A

\*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.