

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:59 AM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		14	15	15	15	15
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 440,972	\$ 484,018	\$ 521,867	\$ 499,999	\$ 526,529
Cash and Non-Interest-Earning Deposits	SC110	\$ 252,283	\$ 215,343	\$ 193,701	\$ 198,481	\$ 219,355
Interest-Earning Deposits in FHLBs	SC112	\$ 51,314	\$ 59,809	\$ 77,689	\$ 82,645	\$ 61,514
Other Interest-Earning Deposits	SC118	\$ 12,277	\$ 23,841	\$ 27,000	\$ 24,892	\$ 28,350
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,236	\$ 35,126	\$ 82,130	\$ 59,780	\$ 75,450
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 84,444	\$ 119,764	\$ 115,314	\$ 108,025	\$ 114,019
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 14,707	\$ 15,550	\$ 11,476	\$ 11,999	\$ 12,397
State and Municipal Obligations	SC180	\$ 11,361	\$ 11,932	\$ 11,471	\$ 11,599	\$ 12,269
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,212	\$ 1,575	\$ 1,574	\$ 1,573	\$ 1,572
Accrued Interest Receivable	SC191	\$ 1,138	\$ 1,078	\$ 1,512	\$ 1,005	\$ 1,603
Mortgage-Backed Securities - Gross	SUB0072	\$ 893,459	\$ 66,029	\$ 78,147	\$ 81,644	\$ 86,986
Mortgage-Backed Securities - Total	SC22	\$ 893,459	\$ 66,029	\$ 78,147	\$ 81,644	\$ 86,986
Pass-Through - Total	SUB0073	\$ 889,260	\$ 63,996	\$ 75,938	\$ 79,245	\$ 84,377
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 889,250	\$ 63,996	\$ 75,938	\$ 79,245	\$ 84,377
Other Pass-Through	SC215	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 652	\$ 1,772	\$ 1,895	\$ 2,079	\$ 2,278
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 652	\$ 1,772	\$ 1,895	\$ 2,079	\$ 2,278
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 3,547	\$ 261	\$ 314	\$ 320	\$ 331

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 15,455,901	\$ 15,831,647	\$ 15,312,384	\$ 14,097,447	\$ 13,669,139
Mortgage Loans - Total	SC26	\$ 15,404,861	\$ 15,782,525	\$ 15,257,305	\$ 14,040,634	\$ 13,611,143
Construction Loans - Total	SUB0100	\$ 350,386	\$ 303,655	\$ 274,899	\$ 257,555	\$ 231,849
Residential - Total	SUB0110	\$ 251,450	\$ 223,870	\$ 202,969	\$ 199,975	\$ 179,152
1-4 Dwelling Units	SC230	\$ 237,357	\$ 220,961	\$ 199,354	\$ 196,303	\$ 170,461
Multifamily (5 or more) Dwelling Units	SC235	\$ 14,093	\$ 2,909	\$ 3,615	\$ 3,672	\$ 8,691
Nonresidential Property	SC240	\$ 98,936	\$ 79,785	\$ 71,930	\$ 57,580	\$ 52,697
Permanent Loans - Total	SUB0121	\$ 15,054,790	\$ 15,477,551	\$ 14,990,063	\$ 13,794,056	\$ 13,376,695
Residential - Total	SUB0131	\$ 13,837,023	\$ 14,284,715	\$ 13,840,573	\$ 12,709,620	\$ 12,379,412
1-4 Dwelling Units - Total	SUB0141	\$ 13,685,388	\$ 14,124,319	\$ 13,689,559	\$ 12,569,645	\$ 12,244,503
Revolving Open-End Loans	SC251	\$ 1,197,215	\$ 1,071,530	\$ 929,312	\$ 792,243	\$ 614,443
All Other - First Liens	SC254	\$ 11,910,587	\$ 12,714,944	\$ 12,483,982	\$ 11,536,159	\$ 11,429,328
All Other - Junior Liens	SC255	\$ 577,586	\$ 337,845	\$ 276,265	\$ 241,243	\$ 200,732
Multifamily (5 or more) Dwelling Units	SC256	\$ 151,635	\$ 160,396	\$ 151,014	\$ 139,975	\$ 134,909
Nonresidential Property (Except Land)	SC260	\$ 1,063,454	\$ 1,066,373	\$ 1,036,331	\$ 973,065	\$ 901,071
Land	SC265	\$ 154,313	\$ 126,463	\$ 113,159	\$ 111,371	\$ 96,212
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 350,726	\$ 516,244	\$ 1,213,351	\$ 443,067	\$ 792,990
Accrued Interest Receivable	SC272	\$ 46,399	\$ 46,979	\$ 43,135	\$ 40,241	\$ 56,771
Advances for Taxes and Insurance	SC275	\$ 4,326	\$ 3,462	\$ 4,287	\$ 5,595	\$ 3,824
Allowance for Loan and Lease Losses	SC283	\$ 51,040	\$ 49,122	\$ 55,079	\$ 56,813	\$ 57,996
Nonmortgage Loans - Gross	SUB0162	\$ 622,990	\$ 670,746	\$ 483,983	\$ 521,315	\$ 477,129
Nonmortgage Loans - Total	SC31	\$ 618,819	\$ 666,193	\$ 479,760	\$ 517,208	\$ 473,475
Commercial Loans - Total	SC32	\$ 377,899	\$ 433,017	\$ 307,507	\$ 364,134	\$ 333,179
Secured	SC300	\$ 364,200	\$ 419,407	\$ 292,644	\$ 356,251	\$ 326,267
Unsecured	SC303	\$ 13,663	\$ 13,559	\$ 14,777	\$ 7,764	\$ 6,707
Lease Receivables	SC306	\$ 36	\$ 51	\$ 86	\$ 119	\$ 205
Consumer Loans - Total	SC35	\$ 234,036	\$ 228,666	\$ 169,626	\$ 151,711	\$ 139,811
Loans on Deposits	SC310	\$ 4,312	\$ 3,736	\$ 3,310	\$ 3,098	\$ 3,138
Home Improvement Loans (Not secured by real estate)	SC316	\$ 717	\$ 773	\$ 868	\$ 1,055	\$ 1,131
Education Loans	SC320	\$ 257	\$ 266	\$ 282	\$ 296	\$ 310
Auto Loans	SC323	\$ 11,726	\$ 12,835	\$ 13,308	\$ 14,373	\$ 15,254
Mobile Home Loans	SC326	\$ 1,250	\$ 1,471	\$ 1,608	\$ 1,637	\$ 1,658
Credit Cards	SC328	\$ 400	\$ 1,082	\$ 1,082	\$ 1,157	\$ 1,151

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 215,374	\$ 208,503	\$ 149,168	\$ 130,095	\$ 117,169
Accrued Interest Receivable	SC348	\$ 11,055	\$ 9,063	\$ 6,850	\$ 5,470	\$ 4,139
Allowance for Loan and Lease Losses	SC357	\$ 4,171	\$ 4,553	\$ 4,223	\$ 4,107	\$ 3,654
Repossessed Assets - Gross	SUB0201	\$ 57,554	\$ 44,449	\$ 44,840	\$ 43,298	\$ 44,724
Repossessed Assets - Total	SC40	\$ 57,554	\$ 44,419	\$ 44,740	\$ 43,256	\$ 44,596
Real Estate - Total	SUB0210	\$ 57,330	\$ 44,310	\$ 44,667	\$ 43,134	\$ 44,547
Construction	SC405	\$ 1,119	\$ 895	\$ 748	\$ 0	\$ 142
Residential - Total	SUB0225	\$ 44,096	\$ 38,012	\$ 43,333	\$ 42,913	\$ 44,091
1-4 Dwelling Units	SC415	\$ 43,204	\$ 37,119	\$ 42,932	\$ 42,593	\$ 44,091
Multifamily (5 or more) Dwelling Units	SC425	\$ 892	\$ 893	\$ 401	\$ 320	\$ 0
Nonresidential (Except Land)	SC426	\$ 8,539	\$ 1,773	\$ 586	\$ 212	\$ 260
Land	SC428	\$ 3,576	\$ 3,630	\$ 0	\$ 9	\$ 54
Other Repossessed Assets	SC430	\$ 224	\$ 139	\$ 173	\$ 164	\$ 177
General Valuation Allowances	SC441	\$ 0	\$ 30	\$ 100	\$ 42	\$ 128
Real Estate Held for Investment	SC45	\$ 472	\$ 443	\$ 638	\$ 663	\$ 663
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 331,861	\$ 306,844	\$ 293,957	\$ 278,249	\$ 275,357
Federal Home Loan Bank Stock	SC510	\$ 331,757	\$ 306,738	\$ 293,838	\$ 278,131	\$ 275,240
Other	SC540	\$ 104	\$ 106	\$ 119	\$ 118	\$ 117
Office Premises and Equipment	SC55	\$ 255,944	\$ 251,670	\$ 245,810	\$ 243,158	\$ 230,467
Other Assets - Gross	SUB0262	\$ 589,159	\$ 541,337	\$ 514,746	\$ 492,068	\$ 560,884
Other Assets - Total	SC59	\$ 589,153	\$ 541,333	\$ 514,743	\$ 492,066	\$ 560,880
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,141	\$ 1,124	\$ 1,108	\$ 1,091	\$ 1,073
Bank-Owned Life Insurance - Other	SC625	\$ 28,290	\$ 28,043	\$ 37,148	\$ 35,947	\$ 33,994
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 357,117	\$ 287,370	\$ 218,196	\$ 191,266	\$ 179,078
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,225	\$ 31,867
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 232	\$ 263	\$ 338	\$ 353	\$ 308
Other Assets	SC689	\$ 170,241	\$ 192,036	\$ 225,100	\$ 230,186	\$ 314,564
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
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 6	\$ 4	\$ 3	\$ 2	\$ 4
General Valuation Allowances - Total	SUB2092	\$ 55,217	\$ 53,709	\$ 59,405	\$ 60,964	\$ 61,782
Total Assets - Gross	SUB0283	\$ 18,648,312	\$ 18,197,183	\$ 17,496,372	\$ 16,257,841	\$ 15,871,878
Total Assets	SC60	\$ 18,593,095	\$ 18,143,474	\$ 17,436,967	\$ 16,196,877	\$ 15,810,096
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 11,017,767	\$ 10,725,011	\$ 10,546,160	\$ 10,109,199	\$ 10,409,615
Deposits	SC710	\$ 10,270,869	\$ 9,989,504	\$ 9,859,958	\$ 9,447,275	\$ 9,598,430
Escrows	SC712	\$ 746,899	\$ 735,508	\$ 686,203	\$ 661,926	\$ 811,188
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1	\$- 1	\$- 1	\$- 2	\$- 3
Borrowings - Total	SC72	\$ 5,975,913	\$ 5,853,131	\$ 5,370,162	\$ 4,690,864	\$ 3,970,110
Advances from FHLBank	SC720	\$ 5,783,097	\$ 5,621,061	\$ 5,172,858	\$ 4,533,411	\$ 3,813,120
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 4,140	\$ 26,500	\$ 25,000	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 188,676	\$ 205,570	\$ 172,304	\$ 157,453	\$ 156,990
Other Liabilities - Total	SC75	\$ 238,027	\$ 222,778	\$ 213,338	\$ 173,608	\$ 234,100
Accrued Interest Payable - Deposits	SC763	\$ 33,929	\$ 31,848	\$ 24,514	\$ 26,506	\$ 20,234
Accrued Interest Payable - Other	SC766	\$ 14,099	\$ 9,724	\$ 8,698	\$ 9,558	\$ 8,003
Accrued Taxes	SC776	\$ 56,009	\$ 50,620	\$ 36,056	\$ 25,101	\$ 100,738
Accounts Payable	SC780	\$ 30,858	\$ 26,433	\$ 29,127	\$ 29,873	\$ 29,542
Deferred Income Taxes	SC790	\$ 140	\$ 196	\$ 137	\$ 282	\$ 339
Other Liabilities and Deferred Income	SC796	\$ 102,992	\$ 103,957	\$ 114,806	\$ 82,288	\$ 75,244
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
Total Liabilities	SC70	\$ 17,231,707	\$ 16,800,920	\$ 16,129,660	\$ 14,973,671	\$ 14,613,825

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 100	\$ 100	\$ 100	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,361,287	\$ 1,342,454	\$ 1,307,208	\$ 1,223,205	\$ 1,196,276
Stock - Total	SUB0311	\$ 464,605	\$ 455,869	\$ 437,758	\$ 378,800	\$ 351,749
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 14,122	\$ 14,122	\$ 14,122	\$ 13,870	\$ 13,870
Common Stock - Paid in Excess of Par	SC830	\$ 450,483	\$ 441,747	\$ 423,636	\$ 364,930	\$ 337,879
Accumulated Other Comprehensive Income - Total	SC86	\$ 6,185	\$ 4,748	\$ 6,130	\$ 5,132	\$ 3,144
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 573	\$- 772	\$- 1,532	\$- 211	\$- 20
Gains (Losses) on Cash Flow Hedges	SC865	\$ 6,758	\$ 5,520	\$ 7,662	\$ 5,343	\$ 3,164
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 890,495	\$ 881,836	\$ 863,318	\$ 839,173	\$ 841,283
Other Components of Equity Capital	SC891	\$ 2	\$ 1	\$ 2	\$ 100	\$ 100
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 18,593,094	\$ 18,143,474	\$ 17,436,968	\$ 16,196,876	\$ 15,810,101

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 54
3	Federal, State, or other taxes receivable	1	\$ 61
4	Net deferred tax assets	7	\$ 7,335
6	Prepaid deposit insurance premiums	3	\$ 379
7	Prepaid expenses	11	\$ 18,218
14	Other noninterest-bearing short-term accounts recv	4	\$ 45,187
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 25
99	Other	10	\$ 21,597

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 10
11	The liability recorded for post-retirement benefit	7	\$ 5,903
14	Unapplied loan payments received	2	\$ 46,716
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 38
99	Other	19	\$ 29,723

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 228,294	\$ 207,477	\$ 202,535	\$ 189,407	\$ 177,851
Deposits and Investment Securities	SO115	\$ 2,007	\$ 2,345	\$ 2,114	\$ 1,911	\$ 2,537
Mortgage-Backed Securities	SO125	\$ 4,962	\$ 791	\$ 898	\$ 956	\$ 1,010
Mortgage Loans	SO141	\$ 208,691	\$ 195,676	\$ 192,084	\$ 178,430	\$ 167,172
Nonmortgage Loans - Total	SUB0950	\$ 12,634	\$ 8,665	\$ 7,439	\$ 8,110	\$ 7,132
Commercial Loans and Leases	SO160	\$ 7,037	\$ 5,827	\$ 4,948	\$ 5,916	\$ 4,845
Consumer Loans and Leases	SO171	\$ 5,597	\$ 2,838	\$ 2,491	\$ 2,194	\$ 2,287
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,649	\$ 3,168	\$ 2,955	\$ 2,819	\$ 3,100
Federal Home Loan Bank Stock	SO181	\$ 3,648	\$ 3,166	\$ 2,953	\$ 2,818	\$ 3,102
Other	SO185	\$ 1	\$ 2	\$ 2	\$ 1	\$ - 2
Interest Expense - Total	SO21	\$ 142,209	\$ 124,359	\$ 111,704	\$ 106,385	\$ 97,888
Deposits	SO215	\$ 80,162	\$ 72,692	\$ 62,891	\$ 60,380	\$ 53,634
Escrows	SO225	\$ 9	\$ 1	\$ 1	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 57,107	\$ 46,841	\$ 45,996	\$ 43,129	\$ 40,845
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 4,931	\$ 4,825	\$ 2,816	\$ 2,876	\$ 3,409
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 89,734	\$ 86,286	\$ 93,786	\$ 85,841	\$ 83,063
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,885	\$ 3,387	\$ 5,781	\$ 4,405	\$ 4,571
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 85,849	\$ 82,899	\$ 88,005	\$ 81,436	\$ 78,492
Noninterest Income - Total	SO42	\$ 31,757	\$ 66,782	\$ 47,599	\$ 51,248	\$ 109,538
Mortgage Loan Serving Fees	SO410	\$ - 4,861	\$ - 465	\$ 3,503	\$ 4,261	\$ 7,444
Other Fees and Charges	SO420	\$ 33,887	\$ 31,876	\$ 27,567	\$ 30,145	\$ 29,167
Net Income (Loss) from Other - Total	SUB0451	\$ 1,229	\$ 34,372	\$ 15,718	\$ 15,365	\$ 71,770
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 952	\$ 31,711	\$ 11,155	\$ - 3,857	\$ 24,638
Operations & Sale of Repossessed Assets	SO461	\$ 303	\$ 238	\$ 371	\$ 1,941	\$ 519
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 50	\$ 275	\$ - 275	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ - 108	\$ 0	\$ - 74	\$ 5
Sale of Loans Held for Investment	SO475	\$ 9	\$ 15	\$ 14	\$ 11	\$ 190

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 15	\$ 2,241	\$ 4,453	\$ 17,344	\$ 46,418
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,502	\$ 999	\$ 811	\$ 1,477	\$ 1,157
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 96,807	\$ 97,300	\$ 96,403	\$ 91,820	\$ 92,890
All Personnel Compensation and Expense	SO510	\$ 49,745	\$ 50,770	\$ 49,484	\$ 46,597	\$ 47,021
Legal Expense	SO520	\$ 1,103	\$ 880	\$ 1,362	\$ 1,417	\$ 1,311
Office Occupancy and Equipment Expense	SO530	\$ 22,683	\$ 24,204	\$ 22,274	\$ 21,291	\$ 21,840
Marketing and Other Professional Services	SO540	\$ 5,457	\$ 5,829	\$ 5,027	\$ 5,820	\$ 5,769
Loan Servicing Fees	SO550	\$ 1	\$ 13	\$ 8	\$ 10	\$ 12
Goodwill and Other Intangibles Expense	SO560	\$ 361	\$ 356	\$ 370	\$ 363	\$ 262
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 30	\$- 62	\$ 333	\$- 86	\$- 142
Other Noninterest Expense	SO580	\$ 17,487	\$ 15,310	\$ 17,545	\$ 16,408	\$ 16,817
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 20,799	\$ 52,381	\$ 39,201	\$ 40,864	\$ 95,140
Income Taxes - Total	SO71	\$ 7,668	\$ 19,566	\$ 14,436	\$ 15,030	\$ 34,478
Federal	SO710	\$ 7,058	\$ 18,058	\$ 13,445	\$ 13,688	\$ 32,693
State, Local & Other	SO720	\$ 610	\$ 1,508	\$ 991	\$ 1,342	\$ 1,785
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 13,131	\$ 32,815	\$ 24,765	\$ 25,834	\$ 60,662
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 13,131	\$ 32,815	\$ 24,765	\$ 25,834	\$ 60,662

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 50
15	Income from corporate-owned life insurance	4	\$ 244
19	Realized/unrealized gains on derivatives	1	\$ 6
99	Other	16	\$ 1,249

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 27
2	OTS assessments	6	\$ 90
6	Supervisory examination fees	1	\$ 7
7	Office supplies, printing, and postage	10	\$ 3,710
8	Telephone, including data lines	4	\$ 1,341
10	ATM expense	1	\$ 60
15	Foreclosure expenses	2	\$ 1,464
17	Charitable contributions	2	\$ 157
99	Other	14	\$ 3,639

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 637,357	\$ 410,012	\$ 202,535	\$ 712,940	\$ 523,533
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,279	\$ 4,459	\$ 2,114	\$ 8,498	\$ 6,587
YTD - Mortgage-Backed Securities	Y_SO125	\$ 6,628	\$ 1,689	\$ 898	\$ 6,628	\$ 5,672
YTD - Mortgage Loans	Y_SO141	\$ 595,829	\$ 387,760	\$ 192,084	\$ 664,617	\$ 486,187
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 17,812	\$ 10,775	\$ 4,948	\$ 24,146	\$ 18,230
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,809	\$ 5,329	\$ 2,491	\$ 9,051	\$ 6,857
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 9,766	\$ 6,123	\$ 2,955	\$ 11,894	\$ 9,075
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 9,761	\$ 6,119	\$ 2,953	\$ 11,821	\$ 9,003
YTD - Other	Y_SO185	\$ 5	\$ 4	\$ 2	\$ 73	\$ 72
YTD - Interest Expense - Total	Y_SO21	\$ 378,069	\$ 236,063	\$ 111,704	\$ 389,508	\$ 283,123
YTD - Deposits	Y_SO215	\$ 215,542	\$ 135,583	\$ 62,891	\$ 207,654	\$ 147,274
YTD - Escrows	Y_SO225	\$ 11	\$ 2	\$ 1	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 149,944	\$ 92,837	\$ 45,996	\$ 167,646	\$ 124,517
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 12,572	\$ 7,641	\$ 2,816	\$ 14,208	\$ 11,332
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 269,054	\$ 180,072	\$ 93,786	\$ 335,326	\$ 249,485
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 13,046	\$ 9,168	\$ 5,781	\$ 23,788	\$ 19,383
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 256,008	\$ 170,904	\$ 88,005	\$ 311,538	\$ 230,102
YTD - Noninterest Income - Total	Y_SO42	\$ 145,999	\$ 114,381	\$ 47,599	\$ 328,673	\$ 277,425
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 1,823	\$ 3,038	\$ 3,503	\$ 20,373	\$ 16,112
YTD - Other Fees and Charges	Y_SO420	\$ 93,202	\$ 59,443	\$ 27,567	\$ 115,634	\$ 85,489
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 51,319	\$ 50,090	\$ 15,718	\$ 185,892	\$ 170,527
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 43,818	\$ 42,866	\$ 11,155	\$ 59,233	\$ 63,090
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 912	\$ 609	\$ 371	\$ 3,660	\$ 1,719
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 50	\$ 0	\$- 275	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 108	\$- 108	\$ 0	\$- 59	\$ 15
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 38	\$ 29	\$ 14	\$ 273	\$ 262

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,709	\$ 6,694	\$ 4,453	\$ 122,785	\$ 105,441
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,301	\$ 1,810	\$ 811	\$ 6,774	\$ 5,297
YTD - Noninterest Expense - Total	Y_SO51	\$ 289,680	\$ 193,703	\$ 96,403	\$ 369,618	\$ 277,798
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 149,662	\$ 100,254	\$ 49,484	\$ 183,642	\$ 137,045
YTD - Legal Expense	Y_SO520	\$ 3,344	\$ 2,242	\$ 1,362	\$ 5,620	\$ 4,203
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 69,006	\$ 46,478	\$ 22,274	\$ 88,933	\$ 67,642
YTD - Marketing and Other Professional Services	Y_SO540	\$ 16,163	\$ 10,856	\$ 5,027	\$ 21,276	\$ 15,456
YTD - Loan Servicing Fees	Y_SO550	\$ 4	\$ 21	\$ 8	\$ 33	\$ 23
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,087	\$ 726	\$ 370	\$ 1,116	\$ 753
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 241	\$ 271	\$ 333	\$ - 166	\$ - 80
YTD - Other Noninterest Expense	Y_SO580	\$ 50,173	\$ 32,855	\$ 17,545	\$ 69,164	\$ 52,756
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 112,327	\$ 91,582	\$ 39,201	\$ 270,593	\$ 229,729
YTD - Income Taxes - Total	Y_SO71	\$ 41,647	\$ 34,002	\$ 14,436	\$ 98,964	\$ 83,934
YTD - Federal	Y_SO710	\$ 38,542	\$ 31,503	\$ 13,445	\$ 92,104	\$ 78,416
YTD - State, Local, and Other	Y_SO720	\$ 3,105	\$ 2,499	\$ 991	\$ 6,860	\$ 5,518
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 70,680	\$ 57,580	\$ 24,765	\$ 171,629	\$ 145,795
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 70,680	\$ 57,580	\$ 24,765	\$ 171,629	\$ 145,795

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 53,672	\$ 59,397	\$ 60,959	\$ 61,779	\$ 62,604
Net Provision for Loss	VA115	\$ 3,855	\$ 3,317	\$ 5,838	\$ 4,319	\$ 4,429
Transfers	VA125	\$ 2,811	\$ - 1,275	\$ - 1,606	\$ 318	\$ - 397
Recoveries	VA135	\$ 1,431	\$ 1,004	\$ 731	\$ 652	\$ 607
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,547	\$ 8,731	\$ 6,525	\$ 6,109	\$ 5,464
General Valuation Allowances - Ending Balance	VA165	\$ 55,222	\$ 53,712	\$ 59,397	\$ 60,959	\$ 61,779
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,480	\$ 7,208	\$ 5,152	\$ 6,373	\$ 6,186
Net Provision for Loss	VA118	\$ 0	\$ 8	\$ 276	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 2,811	\$ 1,275	\$ 1,606	\$- 318	\$ 397
Adjustments	VA148	\$ 0	\$- 3,967	\$ 465	\$- 782	\$- 208
Charge-offs	VA158	\$ 29	\$ 44	\$ 291	\$ 121	\$ 2
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,639	\$ 4,480	\$ 7,208	\$ 5,152	\$ 6,373
Total Valuation Allowances - Beginning Balance	VA110	\$ 58,151	\$ 66,605	\$ 66,111	\$ 68,152	\$ 68,790
Net Provision for Loss	VA120	\$ 3,855	\$ 3,325	\$ 6,114	\$ 4,319	\$ 4,429
Recoveries	VA140	\$ 1,431	\$ 1,004	\$ 731	\$ 652	\$ 607
Adjustments	VA150	\$ 0	\$- 3,967	\$ 465	\$- 782	\$- 208
Charge-offs	VA160	\$ 6,576	\$ 8,775	\$ 6,816	\$ 6,230	\$ 5,466
Total Valuation Allowances - Ending Balance	VA170	\$ 56,861	\$ 58,192	\$ 66,605	\$ 66,111	\$ 68,152
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,547	\$ 8,731	\$ 6,525	\$ 6,109	\$ 5,464
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Mortgage Loans - Total	VA46	\$ 2,327	\$ 1,756	\$ 2,139	\$ 2,783	\$ 2,157
Construction - Total	SUB2030	\$ 10	\$ 0	\$ 6	\$ 172	\$ 0
1-4 Dwelling Units	VA420	\$ 10	\$ 0	\$ 6	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 170	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,317	\$ 1,756	\$ 2,133	\$ 2,611	\$ 2,157
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,163	\$ 677	\$ 946	\$ 169	\$ 332
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 437	\$ 764	\$ 200	\$ 1,518	\$ 1,307
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 655	\$ 315	\$ 967	\$ 924	\$ 399
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 62	\$ 0	\$ 20	\$ 0	\$ 119
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 639	\$ 2,366	\$ 767	\$ 303	\$ 412
Commercial Loans	VA520	\$ 300	\$ 2,063	\$ 367	\$ 5	\$ 173
Consumer Loans - Total	SUB2061	\$ 339	\$ 303	\$ 400	\$ 298	\$ 239
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 23	\$ 0	\$ 3	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 26	\$ 32	\$ 84	\$ 53	\$ 44
Mobile Home Loans	VA550	\$ 8	\$ 26	\$ 0	\$ 2	\$ 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 8	\$ 8	\$ 10	\$ 9	\$ 19
Other	VA560	\$ 297	\$ 214	\$ 306	\$ 231	\$ 165
Reposessed Assets - Total	VA60	\$ 3,581	\$ 3,672	\$ 3,524	\$ 3,020	\$ 2,895
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,578	\$ 3,670	\$ 3,524	\$ 3,020	\$ 2,895
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 3	\$ 2	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 937	\$ 95	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,431	\$ 1,004	\$ 731	\$ 652	\$ 607
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 426	\$ 256	\$ 418	\$ 493	\$ 433
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 426	\$ 256	\$ 418	\$ 493	\$ 433
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 39	\$ 58	\$ 21	\$ 13	\$ 6
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 13	\$ 32	\$ 90	\$ 62	\$ 62
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 374	\$ 166	\$ 306	\$ 413	\$ 342
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 1	\$ 5	\$ 23
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 108	\$ 718	\$ 311	\$ 159	\$ 174
Commercial Loans	VA521	\$ 17	\$ 601	\$ 100	\$ 41	\$ 15
Consumer Loans - Total	SUB2161	\$ 91	\$ 117	\$ 211	\$ 118	\$ 159
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 47	\$ 45	\$ 70	\$ 41	\$ 76

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 14	\$ 1	\$ 1	\$ 0
Credit Cards	VA557	\$ 3	\$ 1	\$ 1	\$ 2	\$ 5
Other	VA561	\$ 41	\$ 57	\$ 139	\$ 71	\$ 78
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 897	\$ 30	\$ 2	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 2,811	\$ 1,283	\$ 1,882	\$- 317	\$ 397
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 3,302	\$ 1,275	\$ 2,232	\$- 773	\$ 346
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$- 67	\$ 67
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$- 67	\$ 67
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 3,302	\$ 1,275	\$ 2,232	\$- 706	\$ 279
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1	\$- 37	\$ 32	\$ 5	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 507	\$ 0	\$- 31	\$- 7
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 3,303	\$ 1,819	\$ 2,196	\$- 680	\$ 532
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$- 246
Nonmortgage Loans - Total	VA58	\$ 491	\$ 0	\$- 625	\$- 30	\$- 19
Commercial Loans	VA522	\$ 490	\$ 0	\$- 668	\$- 27	\$- 22
Consumer Loans - Total	SUB2261	\$ 1	\$ 0	\$ 43	\$- 3	\$ 3
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	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 1	\$ 0	\$ 43	\$- 3	\$ 3
Reposessed Assets - Total	VA62	\$ 0	\$ 8	\$ 275	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 8	\$ 275	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 486	\$ 70
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,305	\$ 9,010	\$ 7,676	\$ 5,140	\$ 5,254
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Mortgage Loans - Total	VA49	\$- 1,401	\$ 2,775	\$ 3,953	\$ 1,517	\$ 2,070
Construction - Total	SUB2330	\$ 10	\$ 0	\$ 6	\$ 105	\$ 67
1-4 Dwelling Units	VA425	\$ 10	\$ 0	\$ 6	\$- 65	\$ 67
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 170	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 1,411	\$ 2,775	\$ 3,947	\$ 1,412	\$ 2,003
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,125	\$ 582	\$ 957	\$ 161	\$ 326
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 424	\$ 225	\$ 110	\$ 1,425	\$ 1,238
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 281	\$ 149	\$ 665	\$ 511	\$ 57
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 3,241	\$ 1,819	\$ 2,215	\$- 685	\$ 628
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$- 246
Nonmortgage Loans - Total	VA59	\$ 1,022	\$ 1,648	\$- 169	\$ 114	\$ 219
Commercial Loans	VA525	\$ 773	\$ 1,462	\$- 401	\$- 63	\$ 136
Consumer Loans - Total	SUB2361	\$ 249	\$ 186	\$ 232	\$ 177	\$ 83
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 23	\$ 0	\$ 0	\$ 3
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 21	\$- 13	\$ 14	\$ 12	\$- 32
Mobile Home Loans	VA555	\$ 8	\$ 12	\$- 1	\$ 1	\$ 8
Credit Cards	VA559	\$ 5	\$ 7	\$ 9	\$ 7	\$ 14
Other	VA565	\$ 257	\$ 157	\$ 210	\$ 157	\$ 90
Reposessed Assets - Total	VA65	\$ 3,581	\$ 3,680	\$ 3,799	\$ 3,020	\$ 2,895
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,578	\$ 3,678	\$ 3,799	\$ 3,020	\$ 2,895

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 3	\$ 2	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ - 897	\$ 907	\$ 93	\$ 486	\$ 70
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 24,994	\$ 14,122	\$ 13,380	\$ 18,420	\$ 14,120
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 66,349	\$ 54,365	\$ 55,486	\$ 54,785	\$ 60,499
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 21,893	\$ 11,791	\$ 13,833	\$ 18,119	\$ 13,431
Construction	VA951	\$ 191	\$ 292	\$ 0	\$ 4,239	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 16,199	\$ 10,311	\$ 13,459	\$ 13,880	\$ 12,941
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 319
Permanent - Nonresidential (Except Land)	VA954	\$ 5,241	\$ 1,188	\$ 374	\$ 0	\$ 171
Permanent - Land	VA955	\$ 262	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 89,735	\$ 83,068	\$ 98,695	\$ 93,613	\$ 76,413
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 178,149	\$ 193,011	\$ 155,704	\$ 167,875	\$ 181,267
Substandard	VA965	\$ 177,144	\$ 191,966	\$ 154,675	\$ 166,152	\$ 179,040
Doubtful	VA970	\$ 1,005	\$ 1,045	\$ 1,029	\$ 1,723	\$ 2,227
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 145,886	\$ 162,951	\$ 160,082	\$ 163,189	\$ 164,181
Mortgages - Total	SUB2421	\$ 137,156	\$ 154,510	\$ 150,281	\$ 154,470	\$ 154,060
Construction and Land Loans	SUB2430	\$ 6,749	\$ 8,681	\$ 10,409	\$ 14,467	\$ 14,746

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 116,835	\$ 115,186	\$ 119,439	\$ 127,001	\$ 128,548
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,245	\$ 35,965	\$ 22,647	\$ 16,430	\$ 12,695
Nonmortgages - Total	SUB2461	\$ 8,730	\$ 8,441	\$ 9,801	\$ 8,719	\$ 10,121
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 88,515	\$ 95,299	\$ 88,948	\$ 94,934	\$ 94,508
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 83,599	\$ 81,741	\$ 83,973	\$ 90,350	\$ 88,330
Mortgage Loans - Total	SUB2481	\$ 76,534	\$ 75,499	\$ 76,382	\$ 83,710	\$ 79,841
Construction	PD115	\$ 2,200	\$ 1,824	\$ 5,528	\$ 8,237	\$ 4,761
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 6,869	\$ 5,407	\$ 4,261	\$ 4,777	\$ 1,900
Secured by First Liens	PD123	\$ 55,442	\$ 52,338	\$ 54,362	\$ 56,728	\$ 60,973
Secured by Junior Liens	PD124	\$ 1,152	\$ 1,769	\$ 1,633	\$ 2,478	\$ 2,908
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,620	\$ 79	\$ 0	\$ 14	\$ 55
Nonresidential Property (Except Land)	PD135	\$ 8,521	\$ 13,437	\$ 9,468	\$ 9,699	\$ 7,543
Land	PD138	\$ 730	\$ 645	\$ 1,130	\$ 1,777	\$ 1,701
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,306	\$ 5,033	\$ 5,295	\$ 5,018	\$ 4,365
Consumer Loans - Total	SUB2511	\$ 3,759	\$ 1,209	\$ 2,296	\$ 1,622	\$ 4,124
Loans on Deposits	PD161	\$ 15	\$ 1	\$ 9	\$ 9	\$ 0
Home Improvement Loans	PD163	\$ 45	\$ 8	\$ 15	\$ 19	\$ 55
Education Loans	PD165	\$ 0	\$ 0	\$ 7	\$ 8	\$ 3
Auto Loans	PD167	\$ 280	\$ 320	\$ 303	\$ 436	\$ 434
Mobile Home Loans	PD169	\$ 81	\$ 105	\$ 136	\$ 77	\$ 40
Credit Cards	PD171	\$ 10	\$ 18	\$ 29	\$ 12	\$ 14
Other	PD180	\$ 3,328	\$ 757	\$ 1,797	\$ 1,061	\$ 3,578
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 381	\$ 9,571	\$ 84	\$ 308	\$ 510
Held for Sale Included in PD115:PD180	PD192	\$ 474	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 8,850	\$ 3,013	\$ 2,720	\$ 8,257	\$ 8,932
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5,981	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,681	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,916	\$ 13,558	\$ 4,975	\$ 4,584	\$ 6,178

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 4,445	\$ 13,426	\$ 4,474	\$ 4,307	\$ 5,469
Construction	PD215	\$ 372	\$ 0	\$ 706	\$ 0	\$ 343
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 65	\$ 62	\$ 110	\$ 41	\$ 58
Secured by First Liens	PD223	\$ 3,373	\$ 3,233	\$ 2,918	\$ 3,998	\$ 4,328
Secured by Junior Liens	PD224	\$ 218	\$ 118	\$ 139	\$ 66	\$ 192
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 376	\$ 7,862	\$ 601	\$ 202	\$ 479
Land	PD238	\$ 41	\$ 2,151	\$ 0	\$ 0	\$ 69
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 322	\$ 0	\$ 327	\$ 129	\$ 572
Consumer Loans - Total	SUB2521	\$ 149	\$ 132	\$ 174	\$ 148	\$ 137
Loans on Deposits	PD261	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Education Loans	PD265	\$ 0	\$ 2	\$ 2	\$ 13	\$ 0
Auto Loans	PD267	\$ 35	\$ 16	\$ 51	\$ 54	\$ 85
Mobile Home Loans	PD269	\$ 18	\$ 43	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 11	\$ 21	\$ 43	\$ 18	\$ 18
Other	PD280	\$ 59	\$ 49	\$ 77	\$ 62	\$ 34
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,075	\$ 1,010	\$ 1,212	\$ 1,417	\$ 1,865
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 57,371	\$ 67,652	\$ 71,134	\$ 68,255	\$ 69,673
Mortgage Loans - Total	SUB2501	\$ 56,177	\$ 65,585	\$ 69,425	\$ 66,453	\$ 68,750
Construction	PD315	\$ 1,504	\$ 1,535	\$ 1,961	\$ 2,802	\$ 7,713
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,266	\$ 1,506	\$ 946	\$ 1,005	\$ 240
Secured by First Liens	PD323	\$ 47,759	\$ 49,946	\$ 54,263	\$ 56,787	\$ 56,537
Secured by Junior Liens	PD324	\$ 691	\$ 807	\$ 807	\$ 1,121	\$ 1,412
Multifamily (5 or more) Dwelling Units	PD325	\$ 851	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 2,204	\$ 9,265	\$ 10,364	\$ 3,087	\$ 2,689
Land	PD338	\$ 1,902	\$ 2,526	\$ 1,084	\$ 1,651	\$ 159
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,012	\$ 1,915	\$ 1,509	\$ 1,456	\$ 776
Consumer Loans - Total	SUB2531	\$ 182	\$ 152	\$ 200	\$ 346	\$ 147
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 19	\$ 5	\$ 24	\$ 43	\$ 49
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15
Auto Loans	PD367	\$ 15	\$ 25	\$ 6	\$ 60	\$ 14
Mobile Home Loans	PD369	\$ 40	\$ 10	\$ 24	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 108	\$ 112	\$ 146	\$ 243	\$ 69
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 685	\$ 421	\$ 4,825	\$ 455	\$ 478
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 7,862	\$ 1,996	\$ 2,067	\$ 8,437	\$ 8,679
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 7,776	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 86	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 909,460	\$ 630,853	\$ 519,042	\$ 411,489	\$ 331,384
90% up to 100% LTV	LD110	\$ 797,406	\$ 545,008	\$ 454,701	\$ 357,136	\$ 288,632
100% and greater LTV	LD120	\$ 112,054	\$ 85,845	\$ 64,341	\$ 54,353	\$ 42,752
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 20,107	\$ 9,026	\$ 7,595	\$ 9,844	\$ 11,930
Past Due and Still Accruing - Total	SUB5240	\$ 16,579	\$ 5,372	\$ 3,421	\$ 4,829	\$ 4,767
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 16,579	\$ 5,312	\$ 3,405	\$ 4,829	\$ 4,767
90% up to 100% LTV	LD210	\$ 16,038	\$ 4,419	\$ 2,564	\$ 3,484	\$ 3,124
100% and greater LTV	LD220	\$ 541	\$ 893	\$ 841	\$ 1,345	\$ 1,643
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 60	\$ 16	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 60	\$ 16	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,528	\$ 3,654	\$ 4,174	\$ 5,015	\$ 7,163
90% up to 100% LTV	LD250	\$ 3,495	\$ 3,569	\$ 3,958	\$ 4,137	\$ 5,172
100% and greater LTV	LD260	\$ 33	\$ 85	\$ 216	\$ 878	\$ 1,991
Net Charge-offs - Total	SUB5300	\$ 1,229	\$ 1,917	\$ 1,938	\$ 1,693	\$ 791
90% up to 100% LTV	LD310	\$ 1,111	\$ 959	\$ 1,285	\$ 1,338	\$ 530
100% and greater LTV	LD320	\$ 118	\$ 958	\$ 653	\$ 355	\$ 261
Purchases - Total	SUB5320	\$ 1,193	\$ 258	\$ 1,561	\$ 1,257	\$ 1,402
90% up to 100% LTV	LD410	\$ 1,065	\$ 258	\$ 1,442	\$ 1,192	\$ 1,402
100% and greater LTV	LD420	\$ 128	\$ 0	\$ 119	\$ 65	\$ 0
Originations - Total	SUB5330	\$ 8,928	\$ 7,088	\$ 4,426	\$ 4,227	\$ 6,175
90% up to 100% LTV	LD430	\$ 8,027	\$ 5,749	\$ 3,783	\$ 3,579	\$ 4,982
100% and greater LTV	LD440	\$ 901	\$ 1,339	\$ 643	\$ 648	\$ 1,193
Sales - Total	SUB5340	\$ 4,635	\$ 2,728	\$ 3,390	\$ 2,827	\$ 1,243
90% up to 100% LTV	LD450	\$ 4,038	\$ 2,624	\$ 3,171	\$ 1,571	\$ 1,089
100% and greater LTV	LD460	\$ 597	\$ 104	\$ 219	\$ 1,256	\$ 154

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 122,423	\$ 111,118	\$ 92,794	\$ 105,363	\$ 98,756
Mortgage Construction Loans	CC105	\$ 113,589	\$ 102,967	\$ 88,322	\$ 100,614	\$ 92,900
Other Mortgage Loans	CC115	\$ 8,834	\$ 8,151	\$ 4,472	\$ 4,749	\$ 5,856
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 101,053	\$ 79,053	\$ 70,265	\$ 65,526	\$ 57,444
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 473,454	\$ 608,082	\$ 482,840	\$ 433,388	\$ 701,603
1-4 Dwelling Units	CC280	\$ 319,217	\$ 432,934	\$ 350,379	\$ 302,593	\$ 488,630
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,930	\$ 3,039	\$ 3,984	\$ 4,637	\$ 1,540
All Other Real Estate	CC300	\$ 149,307	\$ 172,109	\$ 128,477	\$ 126,158	\$ 211,433
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 8,679	\$ 13,380	\$ 22,973	\$ 15,108	\$ 4,924
Commitments Outstanding to Purchase Loans	CC320	\$ 2,503,129	\$ 3,785,720	\$ 2,317,428	\$ 2,311,967	\$ 3,264,071
Commitments Outstanding to Sell Loans	CC330	\$ 2,227,844	\$ 3,044,477	\$ 2,518,490	\$ 2,038,267	\$ 3,161,483
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,972,030	\$ 1,877,958	\$ 1,932,692	\$ 1,904,535	\$ 2,010,381
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 600,728	\$ 534,132	\$ 490,727	\$ 435,321	\$ 393,045
Commercial Lines	CC420	\$ 1,359,109	\$ 1,329,400	\$ 1,429,450	\$ 1,457,112	\$ 1,605,420
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,395	\$ 3,586	\$ 3,523	\$ 3,558	\$ 3,575
Open-End Consumer Lines - Other	CC425	\$ 10,798	\$ 10,840	\$ 8,992	\$ 8,544	\$ 8,341
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 107,852	\$ 101,566	\$ 100,494	\$ 70,742	\$ 42,616
Commercial	CC430	\$ 100,133	\$ 92,831	\$ 92,840	\$ 63,771	\$ 36,423
Standby, Not Included on CC465 or CC468	CC435	\$ 7,719	\$ 8,735	\$ 7,654	\$ 6,971	\$ 6,193
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 11,179	\$ 8,955	\$ 10,028	\$ 10,946	\$ 12,074
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 7,522	\$ 4,962	\$ 4,857	\$ 5,189	\$ 5,157
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 835,752	\$ 0	\$ 1,799	\$ 719	\$ 6,559
Pass-Through Securities	CF143	\$ 835,752	\$ 0	\$ 1,799	\$ 719	\$ 6,559
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 8,071	\$ 0	\$ 0	\$ 630
Pass-Through Securities	CF145	\$ 0	\$ 8,071	\$ 0	\$ 0	\$ 630
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 835,752	\$- 8,071	\$ 1,799	\$ 719	\$ 5,929
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 10,430	\$- 3,871	\$- 4,989	\$- 5,829	\$- 7,461
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 106	\$- 136	\$- 184	\$- 199	\$- 164
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,080,554	\$ 1,671,809	\$ 1,127,971	\$ 1,385,706	\$ 1,654,991
Construction Loans - Total	SUB3840	\$ 116,614	\$ 112,815	\$ 87,508	\$ 105,894	\$ 82,818
1-4 Dwelling Units	CF190	\$ 81,811	\$ 84,385	\$ 66,962	\$ 89,402	\$ 68,742
Multifamily (5 or more) Dwelling Units	CF200	\$ 12,330	\$ 716	\$ 376	\$ 16	\$ 112

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 22,473	\$ 27,714	\$ 20,170	\$ 16,476	\$ 13,964
Permanent Loans - Total	SUB3851	\$ 963,940	\$ 1,558,994	\$ 1,040,463	\$ 1,279,812	\$ 1,572,173
1-4 Dwelling Units	CF225	\$ 827,895	\$ 1,432,038	\$ 937,946	\$ 1,132,426	\$ 1,444,929
Multifamily (5 or more) Dwelling Units	CF245	\$ 12,817	\$ 13,639	\$ 11,461	\$ 15,190	\$ 3,710
Nonresidential (Except Land)	CF260	\$ 78,299	\$ 90,861	\$ 77,447	\$ 109,156	\$ 115,417
Land	CF270	\$ 44,929	\$ 22,456	\$ 13,609	\$ 23,040	\$ 8,117
Loans and Participations Purchased - Total	SUB3880	\$ 7,056,034	\$ 6,154,442	\$ 6,356,313	\$ 7,725,900	\$ 5,965,981
Secured by 1-4 Dwelling Units	CF280	\$ 7,056,034	\$ 6,154,442	\$ 6,355,306	\$ 7,725,150	\$ 5,965,981
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 1,007	\$ 750	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 7,023,817	\$ 5,925,445	\$ 5,457,600	\$ 7,750,160	\$ 5,531,040
Secured by 1-4 Dwelling Units	CF310	\$ 7,010,012	\$ 5,920,078	\$ 5,457,600	\$ 7,750,160	\$ 5,530,135
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 13,805	\$ 5,367	\$ 0	\$ 0	\$ 905
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 32,217	\$ 228,997	\$ 898,713	\$- 24,260	\$ 434,941
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,454,664	\$ 1,379,012	\$ 813,695	\$ 883,238	\$ 1,275,910
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 8,679	\$- 6,398	\$ 482	\$- 35,011	\$- 20,425
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 629,139	\$ 517,150	\$ 541,449	\$ 716,798	\$ 488,318
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 350,572	\$ 515,396	\$ 1,213,471	\$ 443,197	\$ 793,597
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,426,288	\$ 2,131,868	\$ 1,891,301	\$ 2,197,846	\$ 1,938,624
Commercial	CF390	\$ 2,394,576	\$ 2,056,835	\$ 1,855,383	\$ 2,173,963	\$ 1,924,092
Consumer	CF400	\$ 31,712	\$ 75,033	\$ 35,918	\$ 23,883	\$ 14,532
Nonmortgage Loans - Sales - Total	SUB3915	\$ 225	\$ 0	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 225	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,426,063	\$ 2,131,868	\$ 1,891,301	\$ 2,197,846	\$ 1,938,624
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 322,909	\$ 129,545	\$ 412,618	\$- 151,154	\$ 1,087,427
New Deposits Received less Deposits Withdrawn	CF420	\$ 248,022	\$ 67,314	\$ 352,379	\$- 198,733	\$ 1,038,761
Interest Credited to Deposits	CF430	\$ 74,887	\$ 62,231	\$ 60,239	\$ 47,579	\$ 48,666
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 379,657
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,964,827	\$ 1,949,052	\$ 1,896,833	\$ 2,049,519	\$ 1,893,585
Fully Insured	DI100	\$ 1,881,306	\$ 1,886,980	\$ 1,824,284	\$ 1,962,345	\$ 1,816,227
Other	DI110	\$ 83,521	\$ 62,072	\$ 72,549	\$ 87,174	\$ 77,358
Deposits with Balances - \$100,000 or Less	DI120	\$ 7,568,753	\$ 6,092,255	\$ 5,799,575	\$ 5,724,130	\$ 5,532,626
Deposits with Balances - Greater than \$100,000	DI130	\$ 3,449,012	\$ 4,632,756	\$ 4,746,585	\$ 4,385,070	\$ 4,876,994
Number of Deposit Accounts - Total	SUB4062	2,288,339	2,305,962	2,237,345	2,338,912	2,190,482
Balances of \$100,000 or Less	DI150	2,276,748	2,291,096	2,222,870	2,324,935	2,176,424
Balances Greater than \$100,000	DI160	11,591	14,866	14,475	13,977	14,058
IRA/Keogh Accounts	DI200	\$ 311,591	\$ 301,484	\$ 276,647	\$ 267,707	\$ 260,019
Uninsured Deposits	DI210	\$ 2,856,904	\$ 3,104,403	\$ 2,841,029	\$ 2,991,484	\$ 3,485,448
Preferred Deposits	DI220	\$ 1,622,874	\$ 1,464,725	\$ 1,319	\$ 1,219	\$ 1,104
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 750,702	\$ 756,907	\$ 776,449	\$ 827,135	\$ 780,545
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,324,631	\$ 1,443,595	\$ 1,421,111	\$ 1,308,755	\$ 1,425,117
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,303,231	\$ 1,411,178	\$ 1,540,342	\$ 1,847,461	\$ 2,039,581
Deposits & Escrows - Time Deposits	DI340	\$ 7,639,206	\$ 7,113,330	\$ 6,808,258	\$ 6,125,847	\$ 6,164,375
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 607,064	\$ 1,024,543	\$ 1,323,527	\$ 1,238,505	\$ 1,289,706
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 222,919	\$ 61,264	\$ 292,808	\$ 218,410	\$ 113,054
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 870	\$ 1,067	\$ 718	\$ 1,118	\$ 1,159
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$- 6,132	\$ 3,740	\$ 9,534	\$ 0	\$ 5,751
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 356	\$ 395	\$ 431	\$ 641
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	3,983	3,977	4,011	4,145	3,986
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 120,977	\$ 150,301	\$ 150,506	\$ 148,662	\$ 155,997
Assets Held for Sale	SI387	\$ 1,622,740	\$ 1,938,918	\$ 1,958,993	\$ 1,498,399	\$ 2,142,568
Loans Serviced for Others	SI390	\$ 31,812,915	\$ 27,187,002	\$ 23,060,969	\$ 21,903,309	\$ 21,379,854
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 232	\$ 263	\$ 338	\$ 353	\$ 308
Other Residual Interests	SI404	\$ 3,266	\$ 3,229	\$ 3,101	\$ 3,345	\$ 3,205
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.91%	86.24%	87.06%	87.07%	87.02%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.47%	85.32%	86.46%	86.93%	86.91%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.48%	85.26%	86.60%	86.38%	87.08%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 620	\$ 620	\$ 255	\$ 233	\$ 235
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 41,900	\$ 38,003	\$ 33,190	\$ 35,365	\$ 33,757
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	27	25	26	47
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 1,338,310	\$ 1,307,207	\$ 1,223,203	\$ 1,196,276	\$ 1,153,032
Net Income (Loss) (SO91)	SI610	\$ 13,131	\$ 32,815	\$ 24,765	\$ 25,834	\$ 60,662
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 317	\$ 14,296	\$ 618	\$ 16,867	\$ 14,720
Stock Issued	SI640	\$ 0	\$ 0	\$ 500	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 8,736	\$ 18,112	\$ 58,458	\$ 27,052	\$ 10
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,430	\$- 1,385	\$ 999	\$ 1,988	\$- 2,583

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 11,015	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$- 100	\$- 65	\$- 125
Ending Equity Capital (SC80)	SI680	\$ 1,361,290	\$ 1,342,453	\$ 1,307,207	\$ 1,223,203	\$ 1,196,276
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 104	\$ 109	\$ 100	\$ 118	\$ 102
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,825	\$ 8,052	\$ 6,439	\$ 9,112	\$ 9,377
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 28	\$ 53	\$ 24	\$ 43	\$ 33
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 18,368,152	\$ 17,711,004	\$ 16,930,065	\$ 16,217,276	\$ 15,449,085
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 233,299	\$ 308,363	\$ 309,835	\$ 303,476	\$ 397,958
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 16,107,345	\$ 15,563,446	\$ 14,867,969	\$ 14,118,511	\$ 13,231,698
Nonmortgage Loans	SI885	\$ 633,052	\$ 534,453	\$ 477,826	\$ 551,394	\$ 477,570
Deposits and Excrows	SI890	\$ 10,856,566	\$ 10,548,327	\$ 10,093,864	\$ 10,395,309	\$ 9,875,662
Total Borrowings	SI895	\$ 5,796,361	\$ 5,467,749	\$ 5,242,380	\$ 4,358,671	\$ 4,069,101
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	6	7	4	4	6
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,264	\$ 909	\$ 686	\$ 785	\$ 1,068
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.91	5.26	5.54	4.85	4.19
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.85	5.69	5.54	5.13	4.42

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	2	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	11	9	9	10

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 33,037,132	\$ 32,728,221	\$ 31,167,658	\$ 31,719,214	\$ 26,791,621
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 7,676,796	\$ 7,434,011	\$ 7,180,920	\$ 6,919,676	\$ 6,298,183
Personal Trust and Agency Accounts	FS210	\$ 1,765,459	\$ 1,595,962	\$ 1,576,272	\$ 1,389,587	\$ 1,286,570
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 617,087	\$ 578,413	\$ 556,998	\$ 583,633	\$ 534,628
Employee Benefit - Defined Contribution	FS220	\$ 67,756	\$ 66,479	\$ 65,236	\$ 64,824	\$ 60,025
Employee Benefit - Defined Benefit	FS230	\$ 20,103	\$ 6,066	\$ 5,745	\$ 6,065	\$ 5,729
Other Retirement Accounts	FS240	\$ 529,228	\$ 505,868	\$ 486,017	\$ 512,744	\$ 468,874
Corporate Trust and Agency Accounts	FS250	\$ 364	\$ 409	\$ 401	\$ 407	\$ 254
Investment Management Agency Accounts	FS260	\$ 5,251,705	\$ 5,255,903	\$ 5,046,570	\$ 4,945,520	\$ 4,476,666
Other Fiduciary Accounts	FS270	\$ 42,181	\$ 3,324	\$ 679	\$ 529	\$ 65
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,383,579	\$ 2,266,592	\$ 2,205,182	\$ 2,217,361	\$ 879,698
Personal Trust and Agency Accounts	FS211	\$ 1,497,997	\$ 1,357,322	\$ 1,313,696	\$ 1,418,041	\$ 154,554
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 780,170	\$ 780,859	\$ 768,003	\$ 779,621	\$ 706,987
Employee Benefit - Defined Contribution	FS221	\$ 390,243	\$ 377,303	\$ 369,976	\$ 368,873	\$ 344,232

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 306,297	\$ 315,696	\$ 313,910	\$ 317,546	\$ 298,191
Other Retirement Accounts	FS241	\$ 83,630	\$ 87,860	\$ 84,117	\$ 93,202	\$ 64,564
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 105,412	\$ 128,411	\$ 123,483	\$ 19,699	\$ 18,157
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 22,976,757	\$ 23,027,618	\$ 21,781,556	\$ 22,582,177	\$ 19,613,740
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,338	4,234	4,166	4,069	3,933
Personal Trust and Agency Accounts	FS212	930	915	918	900	878
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,041	1,013	982	956	930
Employee Benefit - Defined Contribution	FS222	35	36	36	36	36
Employee Benefit - Defined Benefit	FS232	3	1	1	1	1
Other Retirement Accounts	FS242	1,003	976	945	919	893
Corporate Trust and Agency Accounts	FS252	1	1	2	2	1
Investment Management Agency Accounts	FS262	2,353	2,300	2,259	2,206	2,123
Other Fiduciary Accounts	FS272	13	5	5	5	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	210	202	188	179	98
Personal Trust and Agency Accounts	FS213	146	138	133	130	58
Retirement-related Trust and Agency Accounts - Total	SUB6130	56	49	46	41	33
Employee Benefit - Defined Contribution	FS223	2	2	2	2	1
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	53	46	43	38	31
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	8	15	9	8	7
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	968	859	816	753	711
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 28,845	\$ 19,221	\$ 9,327	\$ 32,589	\$ 23,808
Personal Trust and Agency Accounts	FS310	\$ 7,826	\$ 5,274	\$ 2,484	\$ 9,172	\$ 6,849
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,047	\$ 2,008	\$ 1,027	\$ 3,797	\$ 2,812
Employee Benefit - Defined Contribution	FS320	\$ 341	\$ 228	\$ 116	\$ 434	\$ 326
Employee Benefit - Defined Benefit	FS330	\$ 37	\$ 25	\$ 12	\$ 69	\$ 33
Other Retirement Accounts	FS340	\$ 2,669	\$ 1,755	\$ 899	\$ 3,294	\$ 2,453
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 1	\$ 1	\$ 3	\$ 2
Investment Management Agency Accounts	FS360	\$ 15,071	\$ 9,977	\$ 4,991	\$ 17,145	\$ 12,397

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 205	\$ 286	\$ 54	\$ 85	\$ 18
Custody and Safekeeping Accounts	FS380	\$ 2,694	\$ 1,675	\$ 769	\$ 2,386	\$ 1,729
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 283	\$ 114	\$ 31,306	\$ 456
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 38	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 28,845	\$ 18,938	\$ 9,213	\$ 1,245	\$ 23,352
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,764,360	\$ 1,595,962	\$ 1,575,651	\$ 1,389,587	\$ 1,286,008
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 1	\$ 712	\$ 117	\$ 8
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 32,047	\$ 31,428	\$ 32,314	\$ 32,216	\$ 36,623
State, County and Municipal Obligations	FS425	\$ 237,013	\$ 248,945	\$ 248,322	\$ 230,845	\$ 222,079
Money Market Mutual Funds	FS430	\$ 158,420	\$ 124,686	\$ 175,321	\$ 126,392	\$ 111,714
Other Short-term Obligations	FS435	\$ 23,517	\$ 23,116	\$ 41,094	\$ 40,941	\$ 6,323
Other Notes and Bonds	FS440	\$ 50,339	\$ 49,056	\$ 48,587	\$ 48,717	\$ 47,447
Common and Preferred Stock	FS445	\$ 898,938	\$ 881,714	\$ 886,037	\$ 849,249	\$ 795,899
Real Estate Mortgages	FS450	\$ 1,307	\$ 1,316	\$ 675	\$ 683	\$ 1,160
Real Estate	FS455	\$ 45,179	\$ 43,998	\$ 31,751	\$ 30,751	\$ 33,108
Miscellaneous Assets	FS460	\$ 317,599	\$ 191,702	\$ 110,838	\$ 29,676	\$ 31,647
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 38	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 38	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,361,287	\$ 1,342,454	\$ 1,307,208	\$ 1,223,205	\$ 1,196,276
Equity Capital Deductions - Total	SUB1631	\$ 37,610	\$ 38,933	\$ 38,807	\$ 37,705	\$ 36,947
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 500	\$ 755	\$ 774	\$ 763	\$ 764

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,226	\$ 31,562
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,972	\$ 5,677	\$ 5,177	\$ 3,716	\$ 4,621
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 6,239	\$- 4,795	\$- 6,254	\$- 5,260	\$- 3,327
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 6,239	\$- 4,795	\$- 6,254	\$- 5,260	\$- 3,327
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,317,438	\$ 1,298,726	\$ 1,262,147	\$ 1,180,240	\$ 1,156,002
Total Assets (SC60)	CCR205	\$ 18,593,095	\$ 18,143,474	\$ 17,436,967	\$ 16,196,877	\$ 15,810,096
Asset Deductions - Total	SUB1651	\$ 37,610	\$ 38,933	\$ 38,807	\$ 37,705	\$ 37,252
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 500	\$ 755	\$ 774	\$ 763	\$ 764
Goodwill and Certain Other Intangible Assets	CCR265	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,226	\$ 31,867
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,972	\$ 5,677	\$ 5,177	\$ 3,716	\$ 4,621
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 6,026	\$- 4,408	\$- 5,567	\$- 5,185	\$- 3,375
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 6,026	\$- 4,408	\$- 5,567	\$- 5,185	\$- 3,375
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 18,549,459	\$ 18,100,133	\$ 17,392,593	\$ 16,153,987	\$ 15,769,469
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 737,213	\$ 724,045	\$ 695,699	\$ 646,265	\$ 630,793
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,317,438	\$ 1,298,726	\$ 1,262,147	\$ 1,180,240	\$ 1,156,002
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 252	\$ 301	\$ 278	\$ 517	\$ 464
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 54,093	\$ 52,183	\$ 54,834	\$ 54,472	\$ 57,986
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 54,345	\$ 52,484	\$ 55,112	\$ 54,989	\$ 58,450
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 54,345	\$ 52,484	\$ 55,112	\$ 54,989	\$ 58,450

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 97	\$ 98	\$ 99	\$ 100	\$ 107
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3,498	\$ 3,492	\$ 3,384	\$ 3,662	\$ 3,551
Total Risk-Based Capital	CCR39	\$ 1,368,188	\$ 1,347,620	\$ 1,313,776	\$ 1,231,467	\$ 1,210,794
0% R/W Category - Cash	CCR400	\$ 22,780	\$ 27,336	\$ 25,717	\$ 23,685	\$ 19,414
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 20,984	\$ 23,320	\$ 25,627	\$ 23,939	\$ 29,536
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 224	\$ 664	\$ 241	\$ 263	\$ 0
0% R/W Category - Other	CCR415	\$ 93,385	\$ 74,478	\$ 56,034	\$ 57,388	\$ 87,220
0% R/W Category - Assets Total	CCR420	\$ 137,373	\$ 125,798	\$ 107,619	\$ 105,275	\$ 136,170
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 885,472	\$ 57,003	\$ 68,416	\$ 70,986	\$ 75,453
20% R/W Category - Claims on FHLBs	CCR435	\$ 414,050	\$ 396,263	\$ 393,021	\$ 382,984	\$ 359,608
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,515	\$ 5,527	\$ 5,314	\$ 5,312	\$ 6,223
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 157,427	\$ 163,985	\$ 200,319	\$ 186,746	\$ 203,597
20% R/W Category - Other	CCR450	\$ 348,209	\$ 425,288	\$ 408,590	\$ 395,456	\$ 360,746
20% R/W Category - Assets Total	CCR455	\$ 1,810,673	\$ 1,048,066	\$ 1,075,660	\$ 1,041,484	\$ 1,005,627
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 362,136	\$ 209,612	\$ 215,132	\$ 208,296	\$ 201,126
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 11,467,099	\$ 12,302,990	\$ 12,115,757	\$ 11,146,699	\$ 11,136,752
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 80,009	\$ 80,212	\$ 78,714	\$ 69,635	\$ 67,020
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,144	\$ 6,635	\$ 6,525	\$ 6,525	\$ 7,092
50% R/W Category - Other	CCR480	\$ 24,805	\$ 22,609	\$ 25,452	\$ 21,469	\$ 22,009
50% R/W Category - Assets Total	CCR485	\$ 11,578,057	\$ 12,412,446	\$ 12,226,448	\$ 11,244,328	\$ 11,232,873
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 5,789,032	\$ 6,206,227	\$ 6,113,228	\$ 5,622,167	\$ 5,616,441
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 243,667	\$ 171,139	\$ 272,821	\$ 263,277	\$ 162,456
100% R/W Category - All Other Assets	CCR506	\$ 5,065,894	\$ 4,605,103	\$ 3,976,217	\$ 3,721,272	\$ 3,448,428
100% R/W Category - Assets Total	CCR510	\$ 5,309,561	\$ 4,776,242	\$ 4,249,038	\$ 3,984,549	\$ 3,610,884
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,309,561	\$ 4,776,242	\$ 4,249,038	\$ 3,984,549	\$ 3,610,884
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Frozen Aggregated Data
 (\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 18,835,664	\$ 18,362,552	\$ 17,658,765	\$ 16,375,636	\$ 15,985,554
Subtotal Risk-Weighted Assets	CCR75	\$ 11,460,724	\$ 11,192,079	\$ 10,577,395	\$ 9,815,009	\$ 9,428,448
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,118	\$ 1,491	\$ 4,451	\$ 4,122	\$ 3,663
Total Risk-Weighted Assets	CCR78	\$ 11,459,606	\$ 11,190,588	\$ 10,572,944	\$ 9,810,887	\$ 9,424,785
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 916,767	\$ 895,245	\$ 845,836	\$ 784,869	\$ 753,983
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.10%	7.18%	7.26%	7.31%	7.33%
Total Risk-Based Capital Ratio	CCR820	11.94%	12.04%	12.43%	12.55%	12.85%
Tier 1 Risk-Based Capital Ratio	CCR830	11.47%	11.57%	11.91%	11.99%	12.23%
Tangible Equity Ratio	CCR840	7.10%	7.18%	7.26%	7.31%	7.33%

*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.