

Office of Thrift Supervision Financial Reporting System Run Date: November 20, 2007, 2:21 PM	TFR Industry Aggregate Report 93026 - OTS- Regulated: Michigan September 2007	Frozen Aggregated Data (\$Thousands)
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Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions	13	13	13	13	13

Schedule NS --- Optional Narrative Statement		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	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

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 431,019	\$ 522,665	\$ 750,336	\$ 514,768	\$ 561,769
Cash and Non-Interest-Earning Deposits	SC110	\$ 115,027	\$ 132,481	\$ 133,137	\$ 160,056	\$ 151,798
Interest-Earning Deposits in FHLBs	SC112	\$ 104,218	\$ 100,326	\$ 91,527	\$ 90,967	\$ 267,740
Other Interest-Earning Deposits	SC118	\$ 116,282	\$ 187,470	\$ 419,297	\$ 126,610	\$ 24,232
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,300	\$ 15,800	\$ 13,600	\$ 39,000	\$ 18,513
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 56,568	\$ 59,144	\$ 66,204	\$ 71,564	\$ 67,910
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 4,910	\$ 5,554	\$ 10,899	\$ 11,835	\$ 14,936
State and Municipal Obligations	SC180	\$ 15,443	\$ 15,698	\$ 13,950	\$ 13,277	\$ 14,628
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,990	\$ 4,987	\$ 228	\$ 224	\$ 222
Accrued Interest Receivable	SC191	\$ 1,281	\$ 1,205	\$ 1,494	\$ 1,235	\$ 1,790
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,617,861	\$ 2,096,947	\$ 2,195,037	\$ 2,220,648	\$ 1,620,582
Mortgage-Backed Securities - Total	SC22	\$ 2,617,861	\$ 2,096,947	\$ 2,195,037	\$ 2,220,648	\$ 1,620,582
Pass-Through - Total	SUB0073	\$ 2,543,138	\$ 2,016,290	\$ 2,123,533	\$ 2,169,898	\$ 1,582,147
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,367,984	\$ 1,093,865	\$ 1,185,879	\$ 1,624,143	\$ 1,582,147
Other Pass-Through	SC215	\$ 1,175,154	\$ 922,425	\$ 937,654	\$ 545,755	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 64,148	\$ 72,584	\$ 63,189	\$ 43,260	\$ 33,138
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 509
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 715	\$ 735	\$ 771	\$ 808	\$ 334
Other	SC222	\$ 63,433	\$ 71,849	\$ 62,418	\$ 42,452	\$ 32,295
Accrued Interest Receivable	SC228	\$ 10,575	\$ 8,073	\$ 8,315	\$ 7,490	\$ 5,297

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Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 14,720,429	\$ 14,703,662	\$ 13,692,970	\$ 14,052,048	\$ 14,217,631
Mortgage Loans - Total	SC26	\$ 14,645,944	\$ 14,638,227	\$ 13,632,485	\$ 13,993,912	\$ 14,162,652
Construction Loans - Total	SUB0100	\$ 515,908	\$ 485,710	\$ 503,914	\$ 472,343	\$ 446,122
Residential - Total	SUB0110	\$ 312,592	\$ 317,257	\$ 302,872	\$ 283,141	\$ 277,393
1-4 Dwelling Units	SC230	\$ 251,384	\$ 262,489	\$ 259,437	\$ 247,571	\$ 245,158
Multifamily (5 or more) Dwelling Units	SC235	\$ 61,208	\$ 54,768	\$ 43,435	\$ 35,570	\$ 32,235
Nonresidential Property	SC240	\$ 203,316	\$ 168,453	\$ 201,042	\$ 189,202	\$ 168,729
Permanent Loans - Total	SUB0121	\$ 14,139,862	\$ 14,159,442	\$ 13,135,730	\$ 13,521,949	\$ 13,713,669
Residential - Total	SUB0131	\$ 12,585,190	\$ 12,648,818	\$ 11,699,269	\$ 12,124,754	\$ 12,324,371
1-4 Dwelling Units - Total	SUB0141	\$ 12,395,508	\$ 12,481,345	\$ 11,527,257	\$ 11,909,877	\$ 12,112,928
Revolving Open-End Loans	SC251	\$ 520,097	\$ 498,777	\$ 473,143	\$ 464,892	\$ 760,196
All Other - First Liens	SC254	\$ 11,501,503	\$ 11,697,310	\$ 10,799,236	\$ 10,680,688	\$ 10,714,640
All Other - Junior Liens	SC255	\$ 373,908	\$ 285,258	\$ 254,878	\$ 764,297	\$ 638,092
Multifamily (5 or more) Dwelling Units	SC256	\$ 189,682	\$ 167,473	\$ 172,012	\$ 214,877	\$ 211,443
Nonresidential Property (Except Land)	SC260	\$ 1,340,988	\$ 1,289,263	\$ 1,215,907	\$ 1,183,254	\$ 1,184,800
Land	SC265	\$ 213,684	\$ 221,361	\$ 220,554	\$ 213,941	\$ 204,498
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 10,618	\$ 1,005,508	\$- 354,648	\$- 165,499	\$- 72,931
Accrued Interest Receivable	SC272	\$ 61,057	\$ 55,347	\$ 49,216	\$ 51,746	\$ 54,223
Advances for Taxes and Insurance	SC275	\$ 3,602	\$ 3,163	\$ 4,110	\$ 6,010	\$ 3,617
Allowance for Loan and Lease Losses	SC283	\$ 74,485	\$ 65,435	\$ 60,485	\$ 58,136	\$ 54,979
Nonmortgage Loans - Gross	SUB0162	\$ 745,454	\$ 870,837	\$ 825,621	\$ 908,846	\$ 742,950
Nonmortgage Loans - Total	SC31	\$ 741,046	\$ 865,154	\$ 820,396	\$ 903,518	\$ 738,375
Commercial Loans - Total	SC32	\$ 378,663	\$ 461,106	\$ 452,514	\$ 464,145	\$ 371,328
Secured	SC300	\$ 360,690	\$ 444,606	\$ 434,412	\$ 446,754	\$ 353,581
Unsecured	SC303	\$ 17,959	\$ 16,486	\$ 18,088	\$ 17,377	\$ 17,728
Lease Receivables	SC306	\$ 14	\$ 14	\$ 14	\$ 14	\$ 19
Consumer Loans - Total	SC35	\$ 360,106	\$ 403,070	\$ 366,699	\$ 436,559	\$ 364,211
Loans on Deposits	SC310	\$ 3,710	\$ 3,928	\$ 3,633	\$ 3,482	\$ 4,320
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,011	\$ 411	\$ 425	\$ 486	\$ 518
Education Loans	SC320	\$ 84	\$ 86	\$ 90	\$ 94	\$ 113
Auto Loans	SC323	\$ 10,367	\$ 8,984	\$ 8,238	\$ 8,241	\$ 8,280
Mobile Home Loans	SC326	\$ 481	\$ 503	\$ 480	\$ 483	\$ 463
Credit Cards	SC328	\$ 470	\$ 441	\$ 453	\$ 437	\$ 441

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Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 343,983	\$ 388,717	\$ 353,380	\$ 423,336	\$ 350,076
Accrued Interest Receivable	SC348	\$ 6,685	\$ 6,661	\$ 6,408	\$ 8,142	\$ 7,411
Allowance for Loan and Lease Losses	SC357	\$ 4,408	\$ 5,683	\$ 5,225	\$ 5,328	\$ 4,575
Reposessed Assets - Gross	SUB0201	\$ 117,477	\$ 107,629	\$ 99,633	\$ 102,120	\$ 93,358
Reposessed Assets - Total	SC40	\$ 117,440	\$ 107,578	\$ 99,546	\$ 101,987	\$ 93,224
Real Estate - Total	SUB0210	\$ 117,420	\$ 107,551	\$ 99,610	\$ 102,033	\$ 93,250
Construction	SC405	\$ 5,065	\$ 3,338	\$ 4,046	\$ 2,760	\$ 2,179
Residential - Total	SUB0225	\$ 97,342	\$ 93,679	\$ 86,891	\$ 89,726	\$ 78,890
1-4 Dwelling Units	SC415	\$ 95,744	\$ 91,813	\$ 85,730	\$ 87,770	\$ 76,934
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,598	\$ 1,866	\$ 1,161	\$ 1,956	\$ 1,956
Nonresidential (Except Land)	SC426	\$ 2,240	\$ 3,667	\$ 4,060	\$ 4,655	\$ 7,531
Land	SC428	\$ 12,773	\$ 6,867	\$ 4,613	\$ 4,892	\$ 4,650
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 57	\$ 78	\$ 23	\$ 87	\$ 108
General Valuation Allowances	SC441	\$ 37	\$ 51	\$ 87	\$ 133	\$ 134
Real Estate Held for Investment	SC45	\$ 224	\$ 225	\$ 227	\$ 228	\$ 229
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 367,947	\$ 365,881	\$ 365,403	\$ 313,618	\$ 312,445
Federal Home Loan Bank Stock	SC510	\$ 367,901	\$ 365,834	\$ 365,356	\$ 313,569	\$ 312,385
Other	SC540	\$ 46	\$ 47	\$ 47	\$ 49	\$ 60
Office Premises and Equipment	SC55	\$ 278,857	\$ 272,745	\$ 271,361	\$ 268,285	\$ 261,876
Other Assets - Gross	SUB0262	\$ 522,579	\$ 471,705	\$ 397,147	\$ 356,198	\$ 435,293
Other Assets - Total	SC59	\$ 522,579	\$ 471,702	\$ 397,145	\$ 356,198	\$ 435,289
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,987	\$ 1,972	\$ 1,956	\$ 1,924	\$ 1,895
Other	SC625	\$ 28,892	\$ 28,631	\$ 28,370	\$ 26,142	\$ 25,912
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 342,017	\$ 267,836	\$ 228,147	\$ 174,732	\$ 152,181
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 24,709	\$ 25,920	\$ 27,141	\$ 28,559	\$ 29,263
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 124,974	\$ 147,346	\$ 111,533	\$ 124,841	\$ 226,042
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 3	\$ 2	\$ 0	\$ 4
General Valuation Allowances - Total	SUB2092	\$ 78,930	\$ 71,172	\$ 65,799	\$ 63,597	\$ 59,692
Total Assets - Gross	SUB0283	\$ 19,801,847	\$ 19,412,296	\$ 18,597,735	\$ 18,736,759	\$ 18,246,133
Total Assets	SC60	\$ 19,722,917	\$ 19,341,124	\$ 18,531,936	\$ 18,673,162	\$ 18,186,441
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 10,679,731	\$ 9,919,977	\$ 10,084,114	\$ 9,749,102	\$ 10,637,726
Deposits	SC710	\$ 10,252,613	\$ 9,467,041	\$ 9,719,903	\$ 9,426,317	\$ 10,189,688
Escrows	SC712	\$ 427,118	\$ 452,936	\$ 364,211	\$ 322,785	\$ 448,038
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 7,466,570	\$ 7,825,084	\$ 6,850,382	\$ 7,098,150	\$ 5,926,822
Advances from FHLBank	SC720	\$ 6,803,173	\$ 5,868,614	\$ 5,962,969	\$ 5,762,840	\$ 4,896,076
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 536,128	\$ 1,790,611	\$ 711,576	\$ 1,117,436	\$ 880,825
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 15,000	\$ 15,000	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 112,269	\$ 150,859	\$ 175,837	\$ 217,874	\$ 149,921
Other Liabilities - Total	SC75	\$ 200,169	\$ 196,162	\$ 195,214	\$ 410,435	\$ 213,449
Accrued Interest Payable - Deposits	SC763	\$ 42,727	\$ 40,971	\$ 38,708	\$ 37,271	\$ 44,275
Accrued Interest Payable - Other	SC766	\$ 16,440	\$ 20,023	\$ 22,379	\$ 22,503	\$ 15,697
Accrued Taxes	SC776	\$ 11,895	\$ 31,630	\$ 28,518	\$ 29,935	\$ 53,357
Accounts Payable	SC780	\$ 19,635	\$ 17,025	\$ 16,963	\$ 14,264	\$ 15,524
Deferred Income Taxes	SC790	\$ 45	\$ 45	\$ 97	\$ 45	\$ 66
Other Liabilities and Deferred Income	SC796	\$ 109,427	\$ 86,468	\$ 88,549	\$ 306,417	\$ 84,530
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 18,346,470	\$ 17,941,223	\$ 17,129,710	\$ 17,257,687	\$ 16,777,997
Minority Interest	SC800	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 504,830	\$ 495,529	\$ 470,319	\$ 467,024	\$ 462,272
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 14,550	\$ 14,550	\$ 14,550	\$ 14,550	\$ 14,550
Paid in Excess of Par	SC830	\$ 490,280	\$ 480,979	\$ 455,769	\$ 452,474	\$ 447,722
Accumulated Other Comprehensive Income - Total	SC86	\$- 9,003	\$- 6,179	\$ 5,892	\$ 4,046	\$ 4,758
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,995	\$- 7,006	\$ 2,380	\$- 535	\$- 568
Gains (Losses) on Cash Flow Hedges	SC865	\$- 5,008	\$ 827	\$ 3,512	\$ 4,581	\$ 5,326
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 880,538	\$ 910,453	\$ 925,915	\$ 944,308	\$ 941,315
Other Components of Equity Capital	SC891	\$- 21	\$- 5	\$ 1	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 1,376,344	\$ 1,399,798	\$ 1,402,127	\$ 1,415,378	\$ 1,408,345
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 19,722,914	\$ 19,341,121	\$ 18,531,937	\$ 18,673,165	\$ 18,186,442

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Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Other Codes As of Sep 2007			
Other Asset Codes			
Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 17
3	Federal, State, or other taxes receivable	2	\$ 13,448
4	Net deferred tax assets	7	\$ 11,022
6	Prepaid deposit insurance premiums	2	\$ 83
7	Prepaid expenses	10	\$ 23,777
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,925
14	Other noninterest-bearing short-term accounts recv	3	\$ 25,768
99	Other	10	\$ 3,399
Other Liability Codes			
Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	7	\$ 7,695
14	Unapplied loan payments received	2	\$ 26,571
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 344
99	Other	15	\$ 44,963

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 286,560	\$ 271,189	\$ 268,519	\$ 257,776	\$ 251,531
Deposits and Investment Securities	SO115	\$ 6,968	\$ 7,425	\$ 6,961	\$ 5,873	\$ 3,049
Mortgage- Backed Securities	SO125	\$ 31,006	\$ 27,364	\$ 28,570	\$ 22,827	\$ 20,239
Mortgage Loans	SO141	\$ 231,789	\$ 219,433	\$ 217,488	\$ 215,039	\$ 215,321
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 2,419	\$ 2,225	\$ 2,279	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 14,231	\$ 14,659	\$ 13,141	\$ 14,037	\$ 12,922
Commercial Loans and Leases	SO160	\$ 8,010	\$ 8,692	\$ 7,316	\$ 8,014	\$ 7,480
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 111	\$ 52	\$ 56	N/A	N/A
Consumer Loans and Leases	SO171	\$ 6,221	\$ 5,967	\$ 5,825	\$ 6,023	\$ 5,442
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 36	\$ 31	\$ 24	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 4,115	\$ 3,710	\$ 4,502	\$ 4,752	\$ 3,186
Federal Home Loan Bank Stock	SO181	\$ 4,115	\$ 3,710	\$ 4,501	\$ 4,750	\$ 3,185
Other	SO185	\$ 0	\$ 0	\$ 1	\$ 2	\$ 1
Interest Expense - Total	SO21	\$ 207,143	\$ 195,981	\$ 191,086	\$ 182,451	\$ 173,780
Deposits	SO215	\$ 111,611	\$ 105,719	\$ 103,364	\$ 104,511	\$ 103,469
Escrows	SO225	\$ 15	\$ 14	\$ 6	\$ 27	\$ 0
Advances from FHLBank	SO230	\$ 75,248	\$ 69,443	\$ 72,562	\$ 61,669	\$ 53,961
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 251	\$ 13	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 20,018	\$ 20,792	\$ 15,154	\$ 16,244	\$ 16,349
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 83,532	\$ 78,918	\$ 81,935	\$ 80,077	\$ 80,937
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 33,784	\$ 13,620	\$ 9,142	\$ 9,924	\$ 8,771
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 49,748	\$ 65,298	\$ 72,793	\$ 70,153	\$ 72,166
Noninterest Income - Total	SO42	\$ 12,518	\$ 72,537	\$ 51,273	\$ 57,358	\$ 74,425
Mortgage Loan Servicing Fees	SO410	\$ 21,690	\$ 19,111	\$ 15,843	\$- 1,051	\$ 5,331
Servicing Amortization and Valuation Adjustments	SO411	\$- 19,321	\$- 18,134	\$- 14,892	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 24,387	\$ 25,610	\$ 23,339	\$ 28,626	\$ 29,031
Net Income (Loss) from Other - Total	SUB0451	\$- 17,204	\$ 34,979	\$ 26,105	\$ 27,775	\$ 38,609
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 18,963	\$ 28,507	\$ 26,218	\$ 24,408	\$- 6,476
Operations & Sale of Repossessed Assets	SO461	\$- 194	\$ 385	\$- 303	\$- 520	\$ 971
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 127	\$- 63	\$- 26	\$- 36	\$- 1,082
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 1	\$- 9	\$ 7	\$ 15	\$ 4
Sale of Other Assets Held for Investment	SO477	\$ 449	\$ 5,594	\$ 103	\$ 3,908	\$ 45,192
Trading Assets (Realized and Unrealized)	SO485	\$ 1,632	\$ 565	\$ 106	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,966	\$ 10,971	\$ 878	\$ 2,008	\$ 1,454
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	\$ 108,169	\$ 108,536	\$ 107,685	\$ 112,075	\$ 108,176
All Personnel Compensation and Expense	SO510	\$ 60,411	\$ 59,895	\$ 60,748	\$ 55,327	\$ 56,709
Legal Expense	SO520	\$ 1,639	\$ 1,775	\$ 1,516	\$ 2,050	\$ 1,402
Office Occupancy and Equipment Expense	SO530	\$ 24,329	\$ 22,349	\$ 21,878	\$ 23,212	\$ 22,071
Marketing and Other Professional Services	SO540	\$ 6,018	\$ 6,622	\$ 5,010	\$ 6,694	\$ 6,846
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 1,397	\$ 1,430	\$ 1,490	\$ 2,060	\$ 1,929
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 969	\$ 967	\$ 970	\$ 2,224	\$ 714
Other Noninterest Expense	SO580	\$ 13,405	\$ 15,497	\$ 16,072	\$ 20,507	\$ 18,504
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	\$- 45,903	\$ 29,299	\$ 16,381	\$ 15,436	\$ 38,416
Income Taxes - Total	SO71	\$- 16,305	\$ 9,909	\$ 5,002	\$ 4,391	\$ 12,718
Federal	SO710	\$- 14,994	\$ 10,692	\$ 6,372	\$ 3,978	\$ 13,501

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 1,311	\$- 783	\$- 1,370	\$ 413	\$- 783
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 29,598	\$ 19,390	\$ 11,379	\$ 11,045	\$ 25,698
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 29,598	\$ 19,390	\$ 11,379	\$ 11,045	\$ 25,698

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Other Codes As of Sep 2007			
Other Noninterest Income Codes			
Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 22
15	Income from corporate-owned life insurance	3	\$ 249
99	Other	15	\$ 2,619
Other Noninterest Expense Codes			
Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 39
2	OTS assessments	5	\$ 109
7	Office supplies, printing, and postage	10	\$ 2,226
8	Telephone, including data lines	5	\$ 142
9	Loan origination expense	1	\$ 1,984
10	ATM expense	1	\$ 26
17	Charitable contributions	1	\$ 247
99	Other	14	\$ 4,601

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 826,268	\$ 539,708	\$ 268,519	\$ 978,300	\$ 720,524
YTD - Deposits and Investment Securities	Y_SO115	\$ 21,354	\$ 14,386	\$ 6,961	\$ 16,038	\$ 10,165
YTD - Mortgage-Backed Securities	Y_SO125	\$ 86,940	\$ 55,934	\$ 28,570	\$ 82,130	\$ 59,303
YTD - Mortgage Loans	Y_SO141	\$ 668,710	\$ 436,921	\$ 217,488	\$ 833,097	\$ 618,058
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 6,923	\$ 4,504	\$ 2,279	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 24,018	\$ 16,008	\$ 7,316	\$ 26,902	\$ 18,888
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 219	\$ 108	\$ 56	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 18,013	\$ 11,792	\$ 5,825	\$ 20,133	\$ 14,110
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 91	\$ 55	\$ 24	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 12,327	\$ 8,212	\$ 4,502	\$ 16,462	\$ 11,710
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,326	\$ 8,211	\$ 4,501	\$ 16,456	\$ 11,706
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 1	\$ 6	\$ 4
YTD - Interest Expense - Total	Y_SO21	\$ 594,210	\$ 387,067	\$ 191,086	\$ 667,682	\$ 485,231
YTD - Deposits	Y_SO215	\$ 320,694	\$ 209,083	\$ 103,364	\$ 394,705	\$ 290,194
YTD - Escrows	Y_SO225	\$ 35	\$ 20	\$ 6	\$ 32	\$ 5
YTD - Advances from FHLBank	Y_SO230	\$ 217,253	\$ 142,005	\$ 72,562	\$ 207,532	\$ 145,863
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 264	\$ 13	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 55,964	\$ 35,946	\$ 15,154	\$ 65,412	\$ 49,168
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	\$ 244,385	\$ 160,853	\$ 81,935	\$ 327,080	\$ 247,003
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 56,546	\$ 22,762	\$ 9,142	\$ 29,721	\$ 19,797
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 187,839	\$ 138,091	\$ 72,793	\$ 297,359	\$ 227,206
YTD - Noninterest Income - Total	Y_SO42	\$ 136,328	\$ 123,810	\$ 51,273	\$ 258,823	\$ 201,465
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 56,644	\$ 34,954	\$ 15,843	\$ 3,014	\$ 4,065
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 52,347	\$- 33,026	\$- 14,892	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 73,336	\$ 48,949	\$ 23,339	\$ 117,968	\$ 89,342
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 43,880	\$ 61,084	\$ 26,105	\$ 137,929	\$ 110,154
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 35,762	\$ 54,725	\$ 26,218	\$ 46,587	\$ 22,179
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 112	\$ 82	\$- 303	\$ 735	\$ 1,255
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 216	\$- 89	\$- 26	\$- 2,011	\$- 1,975
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 3	\$- 2	\$ 7	\$ 19	\$ 4
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,146	\$ 5,697	\$ 103	\$ 92,599	\$ 88,691
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 2,303	\$ 671	\$ 106	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 14,815	\$ 11,849	\$ 878	\$- 88	\$- 2,096
YTD - Noninterest Expense - Total	Y_SO51	\$ 324,390	\$ 216,221	\$ 107,685	\$ 415,161	\$ 303,086
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 181,054	\$ 120,643	\$ 60,748	\$ 221,690	\$ 166,363
YTD - Legal Expense	Y_SO520	\$ 4,930	\$ 3,291	\$ 1,516	\$ 6,659	\$ 4,609
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 68,556	\$ 44,227	\$ 21,878	\$ 89,081	\$ 65,869
YTD - Marketing and Other Professional Services	Y_SO540	\$ 17,650	\$ 11,632	\$ 5,010	\$ 25,319	\$ 18,625
YTD - Loan Servicing Fees	Y_SO550	\$ 3	\$ 2	\$ 1	\$ 5	\$ 4
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,317	\$ 2,920	\$ 1,490	\$ 6,228	\$ 4,168
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,906	\$ 1,937	\$ 970	\$ 3,854	\$ 1,630
YTD - Other Noninterest Expense	Y_SO580	\$ 44,974	\$ 31,569	\$ 16,072	\$ 62,325	\$ 41,818
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 223	\$ 45,680	\$ 16,381	\$ 141,022	\$ 125,586
YTD - Income Taxes - Total	Y_SO71	\$- 1,394	\$ 14,911	\$ 5,002	\$ 46,042	\$ 41,651
YTD - Federal	Y_SO710	\$ 2,070	\$ 17,064	\$ 6,372	\$ 48,685	\$ 44,707
YTD - State, Local, and Other	Y_SO720	\$- 3,464	\$- 2,153	\$- 1,370	\$- 2,643	\$- 3,056
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,171	\$ 30,769	\$ 11,379	\$ 94,980	\$ 83,935
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,171	\$ 30,769	\$ 11,379	\$ 94,980	\$ 83,935

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 71,173	\$ 65,803	\$ 63,604	\$ 59,691	\$ 55,057
Net Provision for Loss	VA115	\$ 33,770	\$ 13,584	\$ 9,096	\$ 9,920	\$ 8,821

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 17,973	\$- 1,032	\$- 1,146	\$ 212	\$ 246
Recoveries	VA135	\$ 1,193	\$ 1,244	\$ 929	\$ 995	\$ 654
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 9,232	\$ 8,426	\$ 6,680	\$ 7,214	\$ 5,087
General Valuation Allowances - Ending Balance	VA165	\$ 78,931	\$ 71,173	\$ 65,803	\$ 63,604	\$ 59,691
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,689	\$ 2,669	\$ 1,530	\$ 2,261	\$ 2,559
Net Provision for Loss	VA118	\$ 983	\$ 1,003	\$ 1,016	\$ 2,228	\$ 664
Transfers	VA128	\$ 17,973	\$ 1,032	\$ 1,146	\$- 212	\$- 246
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,172	\$ 1,015	\$ 1,023	\$ 2,747	\$ 716
Specific Valuation Allowances - Ending Balance	VA168	\$ 21,473	\$ 3,689	\$ 2,669	\$ 1,530	\$ 2,261
Total Valuation Allowances - Beginning Balance	VA110	\$ 74,862	\$ 68,472	\$ 65,134	\$ 61,952	\$ 57,616
Net Provision for Loss	VA120	\$ 34,753	\$ 14,587	\$ 10,112	\$ 12,148	\$ 9,485
Recoveries	VA140	\$ 1,193	\$ 1,244	\$ 929	\$ 995	\$ 654
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 10,404	\$ 9,441	\$ 7,703	\$ 9,961	\$ 5,803
Total Valuation Allowances - Ending Balance	VA170	\$ 100,404	\$ 74,862	\$ 68,472	\$ 65,134	\$ 61,952
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 9,232	\$ 8,426	\$ 6,680	\$ 7,214	\$ 5,087
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 5,182	\$ 4,859	\$ 4,529	\$ 4,335	\$ 2,974
Construction - Total	SUB2030	\$ 250	\$ 95	\$ 135	\$ 109	\$ 0
1-4 Dwelling Units	VA420	\$ 250	\$ 95	\$ 135	\$ 109	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 4,932	\$ 4,764	\$ 4,394	\$ 4,226	\$ 2,974
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,358	\$ 1,917	\$ 2,021	\$ 1,995	\$ 1,491
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 342	\$ 1,173	\$ 198	\$ 328	\$ 502
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,212	\$ 1,662	\$ 2,136	\$ 1,129	\$ 885
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 12	\$ 39	\$ 38	\$ 30
Land	VA490	\$ 2,020	\$ 0	\$ 0	\$ 736	\$ 27
Nonmortgage Loans - Total	VA56	\$ 1,388	\$ 1,016	\$ 1,076	\$ 1,204	\$ 1,105
Commercial Loans	VA520	\$ 125	\$ 312	\$ 85	\$ 26	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,263	\$ 704	\$ 991	\$ 1,178	\$ 1,105
Loans on Deposits	VA510	\$ 406	\$ 346	\$ 370	\$ 362	\$ 455
Home Improvement Loans	VA516	\$ 11	\$ 0	\$ 40	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 4	\$ 46	\$ 28	\$ 13
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 4	\$ 3	\$ 7	\$ 7	\$ 5
Other	VA560	\$ 842	\$ 351	\$ 528	\$ 781	\$ 632
Reposessed Assets - Total	VA60	\$ 2,575	\$ 2,551	\$ 1,075	\$ 1,675	\$ 1,008
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,575	\$ 2,551	\$ 1,075	\$ 1,674	\$ 1,008
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	\$ 1	\$ 0
Other Assets	VA930	\$ 87	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,193	\$ 1,244	\$ 929	\$ 995	\$ 654
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 786	\$ 711	\$ 623	\$ 654	\$ 348
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	\$ 786	\$ 711	\$ 623	\$ 654	\$ 348
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 605	\$ 592	\$ 233	\$ 301	\$ 119
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 42	\$ 24	\$ 7	\$ 3	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 132	\$ 95	\$ 313	\$ 241	\$ 211
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 7	\$ 0	\$ 70	\$ 109	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 407	\$ 533	\$ 304	\$ 339	\$ 306
Commercial Loans	VA521	\$ 0	\$ 179	\$ 80	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 407	\$ 354	\$ 224	\$ 339	\$ 306
Loans on Deposits	VA511	\$ 156	\$ 93	\$ 81	\$ 95	\$ 101

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 27	\$ 21	\$ 23	\$ 50	\$ 30
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 1	\$ 1	\$ 4	\$ 2
Other	VA561	\$ 224	\$ 239	\$ 119	\$ 189	\$ 173
Other Assets	VA931	\$ 0	\$ 0	\$ 2	\$ 2	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 18,956	\$ 2,035	\$ 2,162	\$ 2,013	\$ 418
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 17,715	\$ 996	\$ 966	\$- 222	\$- 307
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 17,715	\$ 996	\$ 936	\$- 222	\$- 307
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 68	\$- 58	\$ 214	\$- 200	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 71	\$ 398	\$ 248	\$ 48	\$- 362
Nonresidential Property (Except Land)	VA482	\$ 3,281	\$ 656	\$ 474	\$- 9	\$ 11
Land	VA492	\$ 14,295	\$ 0	\$ 0	\$- 61	\$- 35
Nonmortgage Loans - Total	VA58	\$ 258	\$ 70	\$ 142	\$ 0	\$ 91
Commercial Loans	VA522	\$ 258	\$ 70	\$ 183	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$- 41	\$ 0	\$ 91
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	\$- 43	\$ 0	\$ 43
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 2	\$ 0	\$ 48
Reposessed Assets - Total	VA62	\$ 933	\$ 963	\$ 1,464	\$ 1,675	\$ 616
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 933	\$ 963	\$ 1,464	\$ 1,675	\$ 616
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 50	\$ 6	\$- 410	\$ 560	\$ 18
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 26,995	\$ 9,217	\$ 7,913	\$ 8,232	\$ 4,851
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 22,111	\$ 5,144	\$ 4,872	\$ 3,459	\$ 2,319
Construction - Total	SUB2330	\$ 250	\$ 95	\$ 165	\$ 109	\$ 0
1-4 Dwelling Units	VA425	\$ 250	\$ 95	\$ 165	\$ 109	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 21,861	\$ 5,049	\$ 4,707	\$ 3,350	\$ 2,319
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 821	\$ 1,267	\$ 2,002	\$ 1,494	\$ 1,451
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 300	\$ 1,149	\$ 191	\$ 325	\$ 484
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,080	\$ 1,567	\$ 1,823	\$ 888	\$ 674
Multifamily (5 or more) Dwelling Units	VA475	\$ 71	\$ 398	\$ 248	\$ 48	\$- 323
Nonresidential Property (Except Land)	VA485	\$ 3,274	\$ 668	\$ 443	\$- 80	\$ 41
Land	VA495	\$ 16,315	\$ 0	\$ 0	\$ 675	\$- 8
Nonmortgage Loans - Total	VA59	\$ 1,239	\$ 553	\$ 914	\$ 865	\$ 890
Commercial Loans	VA525	\$ 383	\$ 203	\$ 188	\$ 26	\$ 0
Consumer Loans - Total	SUB2361	\$ 856	\$ 350	\$ 726	\$ 839	\$ 890
Loans on Deposits	VA515	\$ 250	\$ 253	\$ 289	\$ 267	\$ 354
Home Improvement Loans	VA519	\$ 11	\$ 0	\$ 40	\$- 1	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 27	\$- 17	\$- 20	\$- 22	\$ 26
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 4	\$ 2	\$ 6	\$ 3	\$ 3
Other	VA565	\$ 618	\$ 112	\$ 411	\$ 592	\$ 507
Reposessed Assets - Total	VA65	\$ 3,508	\$ 3,514	\$ 2,539	\$ 3,350	\$ 1,624

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,508	\$ 3,514	\$ 2,539	\$ 3,349	\$ 1,624
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	\$ 0	\$ 0	\$ 0	\$ 1	\$ 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	\$ 137	\$ 6	\$- 412	\$ 558	\$ 18
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 67,734	\$ 30,589	\$ 30,087	\$ 30,185	\$ 28,426
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 151,320	\$ 109,979	\$ 105,324	\$ 107,545	\$ 98,202
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 38,313	\$ 30,420	\$ 27,470	\$ 25,918	\$ 25,455
Construction	VA951	\$ 1,452	\$ 446	\$ 1,934	\$ 721	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 30,913	\$ 26,211	\$ 25,320	\$ 24,781	\$ 23,220
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 705	\$ 0	\$ 0	\$ 1,381
Permanent - Nonresidential (Except Land)	VA954	\$ 66	\$ 304	\$ 216	\$ 203	\$ 0
Permanent - Land	VA955	\$ 5,882	\$ 2,754	\$ 0	\$ 213	\$ 854
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 186,398	\$ 171,455	\$ 150,452	\$ 111,323	\$ 105,292
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 413,994	\$ 269,592	\$ 237,178	\$ 226,232	\$ 200,467
Substandard	VA965	\$ 410,074	\$ 266,081	\$ 234,211	\$ 223,091	\$ 198,214
Doubtful	VA970	\$ 3,920	\$ 3,461	\$ 2,967	\$ 3,141	\$ 2,253
Loss	VA975	\$ 0	\$ 50	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 348,176	\$ 259,787	\$ 209,141	\$ 192,970	\$ 180,543

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 335,462	\$ 253,409	\$ 198,197	\$ 183,798	\$ 167,828
Construction and Land Loans	SUB2430	\$ 54,247	\$ 46,367	\$ 34,512	\$ 23,757	\$ 21,863
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 228,944	\$ 176,841	\$ 144,837	\$ 140,276	\$ 129,701
Permanent Loans Secured by All Other Property	SUB2450	\$ 97,201	\$ 68,481	\$ 35,924	\$ 33,817	\$ 30,420
Nonmortgages - Total	SUB2461	\$ 12,714	\$ 6,378	\$ 10,944	\$ 9,172	\$ 12,715
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 188,834	\$ 130,706	\$ 106,234	\$ 115,419	\$ 109,395
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 177,425	\$ 123,637	\$ 97,771	\$ 107,731	\$ 98,340
Mortgage Loans - Total	SUB2481	\$ 167,705	\$ 120,418	\$ 91,154	\$ 100,620	\$ 88,596
Construction	PD115	\$ 4,629	\$ 3,637	\$ 12,451	\$ 4,759	\$ 3,297
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,983	\$ 6,237	\$ 4,817	\$ 6,689	\$ 6,700
Secured by First Liens	PD123	\$ 109,103	\$ 80,769	\$ 62,844	\$ 70,576	\$ 58,786
Secured by Junior Liens	PD124	\$ 4,176	\$ 3,031	\$ 3,822	\$ 2,497	\$ 2,507
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,904	\$ 2,254	\$ 410	\$ 4,688	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 25,574	\$ 16,605	\$ 4,703	\$ 5,951	\$ 4,784
Land	PD138	\$ 15,336	\$ 7,885	\$ 2,107	\$ 5,460	\$ 12,522
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,727	\$ 1,437	\$ 3,716	\$ 2,921	\$ 7,790
Consumer Loans - Total	SUB2511	\$ 7,993	\$ 1,782	\$ 2,901	\$ 4,190	\$ 1,954
Loans on Deposits	PD161	\$ 17	\$ 0	\$ 27	\$ 14	\$ 8
Home Improvement Loans	PD163	\$ 71	\$ 14	\$ 21	\$ 28	\$ 63
Education Loans	PD165	\$ 0	\$ 2	\$ 16	\$ 6	\$ 1
Auto Loans	PD167	\$ 216	\$ 197	\$ 100	\$ 227	\$ 162
Mobile Home Loans	PD169	\$ 44	\$ 0	\$ 0	\$ 11	\$ 0
Credit Cards	PD171	\$ 14	\$ 16	\$ 14	\$ 17	\$ 7
Other	PD180	\$ 7,631	\$ 1,553	\$ 2,723	\$ 3,887	\$ 1,713
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 34	\$ 307	\$ 18	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 14,215	\$ 4,071	\$ 4,227	\$ 4,214	\$ 5,452
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 13,525	\$ 9,470	\$ 6,392	\$ 9,904	\$ 9,853
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 12,465	\$ 8,359	\$ 5,920	\$ 8,721	\$ 9,217

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 925	\$ 975	\$ 412	\$ 981	\$ 636
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,409	\$ 7,069	\$ 8,463	\$ 7,688	\$ 11,055
Mortgage Loans - Total	SUB2491	\$ 10,193	\$ 6,356	\$ 6,295	\$ 6,856	\$ 9,369
Construction	PD215	\$ 1,216	\$ 325	\$ 185	\$ 180	\$ 1,410
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 117	\$ 135	\$ 18	\$ 576	\$ 556
Secured by First Liens	PD223	\$ 4,918	\$ 4,426	\$ 3,883	\$ 4,127	\$ 4,821
Secured by Junior Liens	PD224	\$ 13	\$ 9	\$ 41	\$ 132	\$ 155
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 230	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 2,433	\$ 1,231	\$ 1,178	\$ 1,669	\$ 2,255
Land	PD238	\$ 1,496	\$ 0	\$ 990	\$ 172	\$ 172
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,137	\$ 547	\$ 2,095	\$ 697	\$ 661
Consumer Loans - Total	SUB2521	\$ 79	\$ 166	\$ 73	\$ 135	\$ 1,025
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 18	\$ 4	\$ 12	\$ 14	\$ 10
Auto Loans	PD267	\$ 10	\$ 9	\$ 10	\$ 53	\$ 57
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 19	\$ 111	\$ 4	\$ 4	\$ 17
Other	PD280	\$ 32	\$ 42	\$ 47	\$ 64	\$ 941
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 663	\$ 548	\$ 495	\$ 512	\$ 585
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 663	\$ 548	\$ 495	\$ 512	\$ 585
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 159,342	\$ 129,081	\$ 102,907	\$ 77,551	\$ 71,148
Mortgage Loans - Total	SUB2501	\$ 157,564	\$ 126,635	\$ 100,748	\$ 76,322	\$ 69,863
Construction	PD315	\$ 3,472	\$ 4,125	\$ 4,800	\$ 4,766	\$ 3,000
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 4,534	\$ 2,459	\$ 3,249	\$ 3,274	\$ 2,921
Secured by First Liens	PD323	\$ 99,333	\$ 78,977	\$ 65,505	\$ 51,737	\$ 52,223
Secured by Junior Liens	PD324	\$ 767	\$ 798	\$ 658	\$ 668	\$ 1,032
Multifamily (5 or more) Dwelling Units	PD325	\$ 9,824	\$ 96	\$ 0	\$ 0	\$ 3,582
Nonresidential Property (Except Land)	PD335	\$ 11,536	\$ 9,785	\$ 12,557	\$ 7,457	\$ 5,643
Land	PD338	\$ 28,098	\$ 30,395	\$ 13,979	\$ 8,420	\$ 1,462
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,482	\$ 2,335	\$ 1,943	\$ 907	\$ 1,022
Consumer Loans - Total	SUB2531	\$ 296	\$ 111	\$ 216	\$ 322	\$ 263
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 44	\$ 35	\$ 36	\$ 60	\$ 62
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 8	\$ 12	\$ 1	\$ 2	\$ 3
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 244	\$ 64	\$ 179	\$ 260	\$ 198
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 4,483	\$ 8,143	\$ 8,159	\$ 5,187	\$ 4,369
Held for Sale Included in PD315:PD380	PD392	\$ 592	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 11,379	\$ 9,684	\$ 10,299	\$ 9,950	\$ 8,376
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 10,169	\$ 8,791	\$ 9,291	\$ 9,173	\$ 7,885
Rebooked GNMA's Incl in PD395	PD397	\$ 1,210	\$ 893	\$ 1,008	\$ 777	\$ 491

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
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	\$ 726,779	\$ 499,746	\$ 370,314	\$ 763,024	\$ 698,833
90% up to 100% LTV	LD110	\$ 627,556	\$ 399,339	\$ 303,782	\$ 599,721	\$ 526,637
100% and greater LTV	LD120	\$ 99,223	\$ 100,407	\$ 66,532	\$ 163,303	\$ 172,196
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 17,561	\$ 14,064	\$ 11,409	\$ 13,606	\$ 15,445
Past Due and Still Accruing - Total	SUB5240	\$ 13,649	\$ 11,284	\$ 8,136	\$ 8,835	\$ 11,147
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 13,649	\$ 11,284	\$ 8,136	\$ 8,685	\$ 11,088
90% up to 100% LTV	LD210	\$ 10,427	\$ 9,808	\$ 6,929	\$ 7,563	\$ 9,542
100% and greater LTV	LD220	\$ 3,222	\$ 1,476	\$ 1,207	\$ 1,122	\$ 1,546
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 150	\$ 59

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 150	\$ 59
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,912	\$ 2,780	\$ 3,273	\$ 4,771	\$ 4,298
90% up to 100% LTV	LD250	\$ 3,777	\$ 2,425	\$ 2,073	\$ 3,703	\$ 4,005
100% and greater LTV	LD260	\$ 135	\$ 355	\$ 1,200	\$ 1,068	\$ 293
Net Charge-offs - Total	SUB5300	\$ 2,591	\$ 1,721	\$ 2,895	\$ 2,107	\$ 1,556
90% up to 100% LTV	LD310	\$ 754	\$ 567	\$ 492	\$ 1,601	\$ 680
100% and greater LTV	LD320	\$ 1,837	\$ 1,154	\$ 2,403	\$ 506	\$ 876
Purchases - Total	SUB5320	\$ 13,239	\$ 20,935	\$ 19,746	\$ 59,975	\$ 32,920
90% up to 100% LTV	LD410	\$ 11,222	\$ 17,463	\$ 13,510	\$ 38,156	\$ 19,742
100% and greater LTV	LD420	\$ 2,017	\$ 3,472	\$ 6,236	\$ 21,819	\$ 13,178
Originations - Total	SUB5330	\$ 14,688	\$ 19,896	\$ 23,487	\$ 62,184	\$ 62,157
90% up to 100% LTV	LD430	\$ 11,705	\$ 15,411	\$ 17,411	\$ 40,010	\$ 40,549
100% and greater LTV	LD440	\$ 2,983	\$ 4,485	\$ 6,076	\$ 22,174	\$ 21,608
Sales - Total	SUB5340	\$ 7,436	\$ 59,111	\$ 148,029	\$ 16,158	\$ 12,276
90% up to 100% LTV	LD450	\$ 6,659	\$ 51,609	\$ 129,136	\$ 14,480	\$ 11,252
100% and greater LTV	LD460	\$ 777	\$ 7,502	\$ 18,893	\$ 1,678	\$ 1,024
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 210,506	\$ 133,278	\$ 54,898	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 100,686	\$ 91,090	\$ 24,479	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,052,983	\$ 1,038,329	\$ 160,600	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 485,339	\$ 460,246	\$ 368,524	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 381,739	\$ 284,704	\$ 353,992	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 6,642	\$ 4,709	\$ 4,511	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 81,267	\$ 98,799	\$ 95,150	\$ 88,343	\$ 84,325
Mortgage Construction Loans	CC105	\$ 78,014	\$ 92,219	\$ 90,020	\$ 83,060	\$ 78,453
Other Mortgage Loans	CC115	\$ 3,253	\$ 6,580	\$ 5,130	\$ 5,283	\$ 5,872
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 290,957	\$ 272,597	\$ 210,744	\$ 210,931	\$ 181,407
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 722,686	\$ 560,386	\$ 332,390	\$ 291,361	\$ 463,042
1-4 Dwelling Units	CC280	\$ 181,765	\$ 156,826	\$ 166,431	\$ 116,890	\$ 192,571

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 6,165	\$ 8,485	\$ 11,001	\$ 9,846	\$ 15,841
All Other Real Estate	CC300	\$ 534,756	\$ 395,075	\$ 154,958	\$ 164,625	\$ 254,630
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,566	\$ 5,911	\$ 6,697	\$ 6,455	\$ 7,021
Commitments Outstanding to Purchase Loans	CC320	\$ 2,737,384	\$ 2,791,453	\$ 2,858,751	\$ 1,703,467	\$ 1,652,482
Commitments Outstanding to Sell Loans	CC330	\$ 3,950,464	\$ 3,469,813	\$ 2,539,688	\$ 2,187,564	\$ 2,928,975
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
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	\$ 1,854,903	\$ 1,760,840	\$ 1,737,543	\$ 1,664,677	\$ 1,762,382
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 507,812	\$ 507,529	\$ 499,862	\$ 472,361	\$ 571,484
Commercial Lines	CC420	\$ 1,332,839	\$ 1,239,043	\$ 1,224,663	\$ 1,183,482	\$ 1,180,865
Open-End Consumer Lines - Credit Cards	CC423	\$ 694	\$ 1,681	\$ 1,588	\$ 603	\$ 589
Open-End Consumer Lines - Other	CC425	\$ 13,558	\$ 12,587	\$ 11,430	\$ 8,231	\$ 9,444
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 119,423	\$ 120,414	\$ 113,938	\$ 117,982	\$ 116,938
Commercial	CC430	\$ 404	\$ 471	\$ 139	\$ 170	\$ 116,181
Standby, Not Included on CC465 or CC468	CC435	\$ 119,019	\$ 119,943	\$ 113,799	\$ 117,812	\$ 757
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 58,815	\$ 63,895	\$ 65,465	\$ 45,845	\$ 36,639
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 58,689	\$ 63,720	\$ 65,273	\$ 45,574	\$ 36,367
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 640,541	\$ 47,868	\$ 285,469	\$ 694,023	\$ 604
Sales	CF145	\$ 0	\$ 3,472	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 113,816	\$- 151,627	\$- 331,961	\$- 106,322	\$- 113,528
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 1,371	\$ 5,554	\$ 16,247	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 9,814	\$ 3,841	\$ 3,683	\$ 10,120	\$ 1,162
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 641,912	\$ 53,422	\$ 301,716	\$ 694,023	\$ 604
Sales - Total	SUB3821	\$ 0	\$ 3,472	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 641,912	\$ 49,950	\$ 301,716	\$ 694,023	\$ 604
Mortgage Loans Disbursed - Total	SUB3831	\$ 908,798	\$ 531,351	\$ 1,243,414	\$ 948,748	\$ 956,624
Construction Loans - Total	SUB3840	\$ 120,896	\$ 105,546	\$ 111,325	\$ 112,969	\$ 95,065
1-4 Dwelling Units	CF190	\$ 52,568	\$ 54,833	\$ 75,978	\$ 75,686	\$ 58,489
Multifamily (5 or more) Dwelling Units	CF200	\$ 13,924	\$ 16,525	\$ 7,410	\$ 3,952	\$ 7,504
Nonresidential	CF210	\$ 54,404	\$ 34,188	\$ 27,937	\$ 33,331	\$ 29,072
Permanent Loans - Total	SUB3851	\$ 787,902	\$ 425,805	\$ 1,132,089	\$ 835,779	\$ 861,559
1-4 Dwelling Units	CF225	\$ 673,370	\$ 321,467	\$ 1,030,757	\$ 733,053	\$ 768,226
Home Equity and Junior Liens	CF226	\$ 216,607	\$ 225,701	\$ 223,697	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 21,393	\$ 2,104	\$ 5,864	\$ 7,741	\$ 10,398
Nonresidential (Except Land)	CF260	\$ 68,478	\$ 81,055	\$ 64,999	\$ 68,683	\$ 66,159
Land	CF270	\$ 24,661	\$ 21,179	\$ 30,469	\$ 26,302	\$ 16,776
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 6,240,004	\$ 6,811,115	\$ 5,189,910	\$ 4,406,591	\$ 3,891,977
1-4 Dwelling Units	CF280	\$ 6,202,408	\$ 6,807,315	\$ 5,189,572	\$ 4,406,591	\$ 3,891,977
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5,920,050	\$ 6,535,908	\$ 4,996,971	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 84,516	\$ 108,461	\$ 107,186	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 3,432	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 34,164	\$ 3,800	\$ 338	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 5,974,342	\$ 5,741,775	\$ 5,301,011	\$ 4,486,628	\$ 4,059,996
1-4 Dwelling Units	CF310	\$ 5,972,795	\$ 5,740,780	\$ 5,301,011	\$ 4,483,429	\$ 4,058,666
Home Equity and Junior Liens	CF311	\$ 26,796	\$ 122,903	\$ 630,426	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,547	\$ 995	\$ 0	\$ 3,199	\$ 1,330
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 265,662	\$ 1,069,340	\$- 111,101	\$- 80,037	\$- 168,019
Memo - Refinancing Loans	CF361	\$ 218,230	\$ 252,313	\$ 264,092	\$ 281,652	\$ 316,136
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 1,842,554	\$ 2,236,655	\$ 1,898,809	\$ 1,967,176	\$ 1,752,009

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 2,050	\$ 2,128	\$ 100	\$ 150	\$ 225
Consumer:						
Closed or Purchased	CF400	\$ 14,431	\$ 50,144	\$ 12,716	\$ 88,150	\$ 52,602
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,856,985	\$ 2,286,799	\$ 1,911,525	\$ 2,055,326	\$ 1,804,611
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,050	\$ 2,128	\$ 100	\$ 150	\$ 225
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,854,935	\$ 2,284,671	\$ 1,911,425	\$ 2,055,176	\$ 1,804,386
Deposits:						
Interest Credited to Deposits	CF430	\$ 104,924	\$ 98,618	\$ 97,163	\$ 107,235	\$ 99,045

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,271,221	\$ 947,783	\$ 1,079,515	\$ 1,210,365	\$ 1,400,065
Fully Insured	DI100	\$ 1,250,921	\$ 932,796	\$ 1,031,738	\$ 1,110,297	\$ 1,286,696
Other	DI110	\$ 20,300	\$ 14,987	\$ 47,777	\$ 100,068	\$ 113,369
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,540,330	\$ 5,155,188	\$ 5,228,893	\$ 5,272,336	\$ 5,828,718
Greater than \$100,000	DI130	\$ 4,729,917	\$ 4,368,539	\$ 4,470,594	\$ 4,105,679	\$ 4,809,005
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,664,025	1,333,982	1,421,157	1,518,380	1,705,081
Greater than \$100,000	DI160	14,729	14,410	14,385	14,201	14,823
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 389,487	\$ 377,781	\$ 366,565	\$ 354,048	N/A
Greater than \$250,000	DI175	\$ 19,992	\$ 18,465	\$ 18,066	\$ 17,039	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	26,632	26,465	26,220	25,484	N/A
Greater than \$250,000	DI185	54	48	47	46	N/A
Number of Deposit Accounts - Total	SUB4062	1,705,440	1,374,905	1,461,809	1,558,111	1,719,904
IRA/Keogh Accounts	DI200	\$ 407,227	\$ 394,905	\$ 382,850	\$ 370,559	\$ 357,177
Uninsured Deposits	DI210	\$ 2,737,154	\$ 2,292,305	\$ 2,548,419	\$ 2,212,711	\$ 2,677,577
Preferred Deposits	DI220	\$ 2,470	\$ 4,831	\$ 3,171	\$ 1,423,673	\$ 1,993,315
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 716,662	\$ 734,310	\$ 680,390	\$ 728,445	\$ 691,007
Money Market Deposit Accounts	DI320	\$ 1,081,305	\$ 1,127,366	\$ 1,073,689	\$ 1,031,446	\$ 1,005,236

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

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Schedule DI --- Consolidated Deposit Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 814,059	\$ 828,524	\$ 726,285	\$ 683,592	\$ 814,685
Time Deposits	DI340	\$ 8,067,705	\$ 7,229,777	\$ 7,603,749	\$ 7,305,619	\$ 8,126,797
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,346,668	\$ 3,184,033	\$ 3,399,964	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 104,239	\$ 97,814	\$ 94,374	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 288,618	\$ 307,141	\$ 266,420	\$ 356,521	\$ 352,121
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter- End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 626,607	\$ 614,107	\$ 601,075	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 381	\$ 723	\$ 439	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	\$ 0	\$ 0	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl'd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 737	\$ 734	\$ 748	\$ 1,056	\$ 874
Time and Savings Deposits	DI650	\$ 363	\$ 363	\$ 362	\$ 1,024	\$ 1,125
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 234	\$ 296	\$ 196	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	3,599	3,397	3,676	3,657	3,741
Assets Held in Trading Accounts	SI375	\$ 22,401	\$ 20,487	\$ 21,003	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 7,921	\$ 7,910	\$ 12,674	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 9,889	\$ 10,337	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,257,949	\$ 1,008,766	\$ 1,027,599	\$ 673,948	\$ 100,033
Assets Held for Sale	SI387	\$ 5,604,797	\$ 5,112,960	\$ 3,792,145	\$ 3,189,536	\$ 3,288,458
Loans Serviced for Others	SI390	\$ 28,315,633	\$ 22,899,963	\$ 20,603,315	\$ 16,617,603	\$ 16,359,316
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 41,032	\$ 51,362	\$ 46,171	\$ 42,452	\$ 32,295
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.65%	83.33%	84.34%	84.03%	84.11%
Second month of Qtr	SI582	83.94%	83.34%	83.07%	83.83%	85.56%
Third month of Qtr	SI583	83.04%	83.16%	82.93%	83.31%	84.75%
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	\$ 807	\$ 806	\$ 560	\$ 560	\$ 553
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 30,566	\$ 29,466	\$ 36,346	\$ 36,591	\$ 37,578
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	20	24	26	26
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,399,799	\$ 1,402,126	\$ 1,415,092	\$ 1,408,345	\$ 1,384,725
Net Income (Loss) (SO91)	SI610	\$- 29,598	\$ 19,390	\$ 11,379	\$ 11,045	\$ 25,698
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 306	\$ 35,106	\$ 27,606	\$ 8,056	\$ 9,811
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 600
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,301	\$ 25,210	\$ 3,295	\$ 4,752	\$ 6,465

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 2,823	\$- 12,071	\$ 1,846	\$- 710	\$ 685
Prior Period Adjustments	SI668	\$ 0	\$ 248	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 30	\$ 2	\$- 1,880	\$ 0	\$- 16
Ending Equity Capital (SC80)	SI680	\$ 1,376,343	\$ 1,399,799	\$ 1,402,126	\$ 1,415,376	\$ 1,408,346
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 258	\$ 178	\$ 254	\$ 443	\$ 299
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 24,243	\$ 25,755	\$ 16,119	\$ 17,343	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 19	\$ 15	\$ 17	\$ 23	\$ 22,513
Average Balance Sheet Data						
Total Assets	SI870	\$ 19,784,620	\$ 19,191,335	\$ 19,018,819	\$ 18,369,396	\$ 18,155,033
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 393,810	\$ 407,579	\$ 382,798	\$ 423,374	\$ 258,946
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 17,229,878	\$ 16,649,061	\$ 16,650,648	\$ 16,024,550	\$ 15,895,184
Nonmortgage Loans	SI885	\$ 792,951	\$ 830,338	\$ 748,753	\$ 756,074	\$ 674,809
Deposits and Excrows	SI890	\$ 10,180,463	\$ 9,853,139	\$ 9,769,092	\$ 9,962,075	\$ 10,452,051
Total Borrowings	SI895	\$ 7,901,881	\$ 7,634,403	\$ 7,450,267	\$ 6,598,984	\$ 5,895,528

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	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	9	9	9	8

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 42,286,495	\$ 41,560,029	\$ 39,702,948	\$ 39,710,143	\$ 34,294,586
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 15,450,577	\$ 14,796,019	\$ 14,429,023	\$ 14,186,258	\$ 10,197,538
Personal Trust and Agency Accounts	FS210	\$ 1,898,313	\$ 1,839,773	\$ 1,891,935	\$ 1,875,541	\$ 1,802,994
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 807,634	\$ 789,001	\$ 747,807	\$ 710,895	\$ 690,091
Employee Benefit - Defined Contribution	FS220	\$ 35,521	\$ 47,967	\$ 70,395	\$ 67,796	\$ 64,214
Employee Benefit - Defined Benefit	FS230	\$ 50,740	\$ 47,238	\$ 26,790	\$ 26,692	\$ 25,043
Other Retirement Accounts	FS240	\$ 721,373	\$ 693,796	\$ 650,622	\$ 616,407	\$ 600,834
Corporate Trust and Agency Accounts	FS250	\$ 89	\$ 155	\$ 91	\$ 97	\$ 92
Investment Management Agency Accounts	FS260	\$ 9,158,230	\$ 8,585,637	\$ 8,285,451	\$ 8,111,891	\$ 7,651,698
Other Fiduciary Accounts	FS270	\$ 3,586,311	\$ 3,581,453	\$ 3,503,739	\$ 3,487,834	\$ 52,663
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 3,558,568	\$ 3,491,119	\$ 3,422,899	\$ 2,982,646	\$ 2,747,821
Personal Trust and Agency Accounts	FS211	\$ 2,159,566	\$ 2,101,554	\$ 2,053,044	\$ 1,690,371	\$ 1,507,046
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,390,475	\$ 1,381,696	\$ 1,242,323	\$ 1,166,680	\$ 1,122,128
Employee Benefit - Defined Contribution	FS221	\$ 457,375	\$ 453,789	\$ 431,420	\$ 421,956	\$ 398,645
Employee Benefit - Defined Benefit	FS231	\$ 500,084	\$ 467,079	\$ 331,154	\$ 326,313	\$ 313,293
Other Retirement Accounts	FS241	\$ 433,016	\$ 460,828	\$ 479,749	\$ 418,411	\$ 410,190
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 8,527	\$ 7,869	\$ 127,532	\$ 125,595	\$ 118,647
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 23,277,350	\$ 23,272,891	\$ 21,851,026	\$ 22,541,239	\$ 21,349,227
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,613	5,387	5,253	5,036	4,874
Personal Trust and Agency Accounts	FS212	1,064	1,038	1,036	1,025	1,001
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,195	1,163	1,138	1,113	1,108
Employee Benefit - Defined Contribution	FS222	23	23	24	25	25

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	4	4	3	3	3
Other Retirement Accounts	FS242	1,168	1,136	1,111	1,085	1,080
Corporate Trust and Agency Accounts	FS252	1	2	2	2	2
Investment Management Agency Accounts	FS262	3,316	3,157	3,053	2,869	2,748
Other Fiduciary Accounts	FS272	37	27	24	27	15
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	296	287	314	264	255
Personal Trust and Agency Accounts	FS213	206	198	203	162	157
Retirement-related Trust and Agency Accounts - Total	SUB6130	68	68	96	92	89
Employee Benefit - Defined Contribution	FS223	2	2	2	2	2
Employee Benefit - Defined Benefit	FS233	2	2	1	1	1
Other Retirement Accounts	FS243	64	64	93	89	86
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	22	21	15	10	9
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,461	1,460	1,425	1,243	1,172
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 40,967	\$ 27,067	\$ 12,528	\$ 45,234	\$ 32,800
Personal Trust and Agency Accounts	FS310	\$ 10,950	\$ 7,176	\$ 3,026	\$ 10,897	\$ 7,751
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,953	\$ 2,004	\$ 986	\$ 4,441	\$ 3,428
Employee Benefit - Defined Contribution	FS320	\$ 206	\$ 151	\$ 81	\$ 427	\$ 331
Employee Benefit - Defined Benefit	FS330	\$ 124	\$ 81	\$ 39	\$ 143	\$ 105
Other Retirement Accounts	FS340	\$ 2,623	\$ 1,772	\$ 866	\$ 3,871	\$ 2,992
Corporate Trust and Agency Accounts	FS350	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 21,463	\$ 14,196	\$ 6,741	\$ 24,535	\$ 18,171
Other Fiduciary Accounts	FS370	\$ 1,928	\$ 1,264	\$ 648	\$ 1,010	\$ 172
Custody and Safekeeping Accounts	FS380	\$ 3,672	\$ 2,427	\$ 1,127	\$ 4,351	\$ 3,278
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,475	\$ 1,023	\$ 496	\$ 42,289	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 128	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 39,492	\$ 26,044	\$ 12,032	\$ 2,817	\$ 32,800
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,897,088	\$ 1,838,618	\$ 1,890,821	\$ 1,875,541	\$ 1,801,898

Office of Thrift Supervision Financial Reporting System Run Date: November 20, 2007, 2:21 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan September 2007	Frozen Aggregated Data (\$Thousands)
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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 45	\$ 31	\$ 20	\$ 4	\$ 3
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 32,098	\$ 32,234	\$ 33,643	\$ 35,077	\$ 35,906
State, County and Municipal Obligations	FS425	\$ 277,970	\$ 262,755	\$ 292,988	\$ 286,856	\$ 287,613
Money Market Mutual Funds	FS430	\$ 160,909	\$ 163,934	\$ 176,933	\$ 185,888	\$ 173,922
Other Short-term Obligations	FS435	\$ 18,228	\$ 20,749	\$ 27,666	\$ 28,072	\$ 25,398
Other Notes and Bonds	FS440	\$ 95,799	\$ 89,229	\$ 87,366	\$ 79,570	\$ 77,037
Common and Preferred Stock	FS445	\$ 1,233,165	\$ 1,195,881	\$ 1,182,592	\$ 1,166,798	\$ 1,098,133
Real Estate Mortgages	FS450	\$ 1,562	\$ 1,573	\$ 1,583	\$ 1,581	\$ 1,591
Real Estate	FS455	\$ 37,990	\$ 35,508	\$ 47,692	\$ 49,080	\$ 48,882
Miscellaneous Assets	FS460	\$ 39,322	\$ 36,724	\$ 40,338	\$ 42,615	\$ 53,413
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 128	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 113	\$ 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		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,376,344	\$ 1,399,798	\$ 1,402,127	\$ 1,415,378	\$ 1,408,345
Equity Capital Deductions - Total	SUB1631	\$ 26,933	\$ 26,243	\$ 25,080	\$ 25,196	\$ 24,948
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 343	\$ 345	\$ 345	\$ 352	\$ 345
Goodwill and Certain Other Intangible Assets	CCR115	\$ 19,529	\$ 19,833	\$ 20,140	\$ 20,447	\$ 20,708
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 7,061	\$ 6,065	\$ 4,595	\$ 4,397	\$ 3,895
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 9,006	\$ 6,175	\$- 5,815	\$- 4,048	\$- 4,758
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 9,006	\$ 6,175	\$- 5,815	\$- 4,048	\$- 4,758
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	\$ 1,358,417	\$ 1,379,730	\$ 1,371,232	\$ 1,386,134	\$ 1,378,639

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS- Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 19,722,917	\$ 19,341,124	\$ 18,531,936	\$ 18,673,162	\$ 18,186,441
Asset Deductions - Total	SUB1651	\$ 26,933	\$ 26,243	\$ 25,080	\$ 25,196	\$ 24,948
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 343	\$ 345	\$ 345	\$ 352	\$ 345
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,529	\$ 19,833	\$ 20,140	\$ 20,447	\$ 20,708
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 7,061	\$ 6,065	\$ 4,595	\$ 4,397	\$ 3,895
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 9,139	\$ 6,399	\$- 5,690	\$- 3,800	\$- 4,609
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 9,139	\$ 6,399	\$- 5,690	\$- 3,800	\$- 4,609
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 19,705,123	\$ 19,321,280	\$ 18,501,166	\$ 18,644,166	\$ 18,156,884
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 777,785	\$ 770,201	\$ 734,352	\$ 742,725	\$ 726,274
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,358,417	\$ 1,379,730	\$ 1,371,232	\$ 1,386,134	\$ 1,378,639
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 264	\$ 287	\$ 297	\$ 321	\$ 302
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 15,000	\$ 15,000	\$ 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	\$ 78,698	\$ 70,609	\$ 65,567	\$ 63,413	\$ 59,500
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 93,962	\$ 85,896	\$ 65,864	\$ 63,734	\$ 59,802
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 93,962	\$ 85,896	\$ 65,864	\$ 63,734	\$ 59,802
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 89	\$ 90	\$ 91	\$ 92	\$ 93
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 36,417	\$ 39,661	\$ 40,572	\$ 27,593	\$ 20,992
Total Risk-Based Capital	CCR39	\$ 1,415,873	\$ 1,425,875	\$ 1,396,433	\$ 1,422,183	\$ 1,417,356
0% R/W Category - Cash	CCR400	\$ 28,786	\$ 29,375	\$ 27,716	\$ 30,438	\$ 27,473
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 7,372	\$ 7,471	\$ 11,511	\$ 13,147	\$ 15,546
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 58,478	\$ 80,594	\$ 82,606	\$ 107,543	\$ 97,935
0% R/W Category - Assets Total	CCR420	\$ 94,636	\$ 117,440	\$ 121,833	\$ 151,128	\$ 140,954
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: November 20, 2007, 2:21 PM	September 2007	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 2,278,088	\$ 1,733,950	\$ 1,814,225	\$ 2,175,738	\$ 1,583,543
20% R/W Category - Claims on FHLBs	CCR435	\$ 456,148	\$ 488,683	\$ 480,078	\$ 427,559	\$ 606,859
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 11,451	\$ 11,624	\$ 9,927	\$ 9,203	\$ 9,221
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 187,008	\$ 216,079	\$ 447,635	\$ 156,002	\$ 49,651
20% R/W Category - Other	CCR450	\$ 462,180	\$ 462,832	\$ 378,284	\$ 421,578	\$ 396,423
20% R/W Category - Assets Total	CCR455	\$ 3,394,875	\$ 2,913,168	\$ 3,130,149	\$ 3,190,080	\$ 2,645,697
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 678,976	\$ 582,632	\$ 626,031	\$ 638,016	\$ 529,140
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 10,906,406	\$ 11,210,785	\$ 10,484,608	\$ 10,204,848	\$ 10,243,840
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 58,913	\$ 55,347	\$ 58,112	\$ 59,871	\$ 61,548
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 214,349	\$ 227,854	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,245	\$ 4,213	\$ 4,237	\$ 4,208	\$ 5,678
50% R/W Category - Other	CCR480	\$ 13,777	\$ 15,772	\$ 16,446	\$ 17,830	\$ 20,207
50% R/W Category - Assets Total	CCR485	\$ 11,197,690	\$ 11,513,971	\$ 10,563,403	\$ 10,286,757	\$ 10,331,273
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 5,598,846	\$ 5,756,988	\$ 5,281,705	\$ 5,143,381	\$ 5,165,640
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 51,729	\$ 55,885
100% R/W Category - All Other Assets	CCR506	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,280,702	\$ 5,280,092
100% R/W Category - Assets Total	CCR510	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,332,431	\$ 5,335,977
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,332,431	\$ 5,335,977
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 20,045,534	\$ 19,645,500	\$ 18,803,951	\$ 18,960,396	\$ 18,453,901
Subtotal Risk-Weighted Assets	CCR75	\$ 11,636,153	\$ 11,440,540	\$ 10,896,298	\$ 11,113,826	\$ 11,030,755
Excess Allowances for Loan and Lease Losses	CCR530	\$ 195	\$ 508	\$ 143	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 11,635,958	\$ 11,440,032	\$ 10,896,155	\$ 11,113,826	\$ 11,030,755
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 930,876	\$ 915,203	\$ 871,693	\$ 889,105	\$ 882,461
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.89%	7.14%	7.41%	7.43%	7.59%
Total Risk-Based Capital Ratio	CCR820	12.17%	12.46%	12.82%	12.80%	12.85%
Tier 1 Risk-Based Capital Ratio	CCR830	11.36%	11.71%	12.21%	12.22%	12.31%

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***** PUBLIC *****

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Tangible Equity Ratio	CCR840	6.89%	7.14%	7.41%	7.43%	7.59%

***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.