

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Description	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Number of Regulated Institutions	11	11	12	12	12

Schedule NS --- Optional Narrative Statement		Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Description	Line Item	Value	Value	Value	Value	Value
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,347,607	\$ 1,379,637	\$ 1,495,619	\$ 1,954,349	\$ 1,369,273
Cash and Non-Interest-Earning Deposits	SC110	\$ 68,861	\$ 59,746	\$ 74,189	\$ 76,078	\$ 136,426
Interest-Earning Deposits in FHLBs	SC112	\$ 47,281	\$ 35,954	\$ 79,327	\$ 65,621	\$ 1,046,775
Other Interest-Earning Deposits	SC118	\$ 993,620	\$ 1,060,998	\$ 804,854	\$ 999,145	\$ 129,348
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 49,000	\$ 32,000	\$ 15,000	\$ 15,000	\$ 19,050
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 172,376	\$ 174,847	\$ 503,849	\$ 769,573	\$ 14,111
Equity Securities Carried at Fair Value	SC140	\$ 2,538	\$ 2,570	\$ 2,664	\$ 3,376	\$ 2,946
State and Municipal Obligations	SC180	\$ 10,554	\$ 10,796	\$ 12,172	\$ 15,633	\$ 18,586
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 2,921	\$ 1,788	\$ 1,648	\$ 1,582	\$ 1,518
Accrued Interest Receivable	SC191	\$ 456	\$ 938	\$ 1,916	\$ 8,341	\$ 513
Mortgage-Backed Securities - Gross	SUB0072	\$ 609,670	\$ 638,086	\$ 671,248	\$ 1,014,274	\$ 907,838
Mortgage-Backed Securities - Total	SC22	\$ 609,670	\$ 638,086	\$ 671,248	\$ 1,014,274	\$ 907,838
Pass-Through - Total	SUB0073	\$ 191,653	\$ 205,522	\$ 231,453	\$ 562,783	\$ 445,879
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 54,946	\$ 58,879	\$ 75,794	\$ 398,850	\$ 445,879
Other Pass-Through	SC215	\$ 136,707	\$ 146,643	\$ 155,659	\$ 163,933	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 415,413	\$ 429,891	\$ 436,772	\$ 447,347	\$ 457,388
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 19,342	\$ 8,954	\$ 30,271	\$ 24,284	\$ 22,414
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 35,273	\$ 30,022	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 360,798	\$ 390,915	\$ 406,501	\$ 423,063	\$ 434,974
Accrued Interest Receivable	SC228	\$ 2,604	\$ 2,673	\$ 3,023	\$ 4,144	\$ 4,571
Mortgage Loans - Gross	SUB0092	\$ 11,777,596	\$ 11,760,855	\$ 11,865,061	\$ 11,230,582	\$ 12,207,933

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SC26	\$ 11,533,378	\$ 11,370,075	\$ 11,456,774	\$ 10,811,246	\$ 11,805,098
Construction Loans - Total	SUB0100	\$ 226,056	\$ 226,557	\$ 258,116	\$ 279,167	\$ 286,224
Residential - Total	SUB0110	\$ 74,863	\$ 83,747	\$ 96,920	\$ 120,390	\$ 127,466
1-4 Dwelling Units	SC230	\$ 28,326	\$ 38,372	\$ 40,399	\$ 45,678	\$ 48,924
Multifamily (5 or more) Dwelling Units	SC235	\$ 46,537	\$ 45,375	\$ 56,521	\$ 74,712	\$ 78,542
Nonresidential Property	SC240	\$ 151,193	\$ 142,810	\$ 161,196	\$ 158,777	\$ 158,758
Permanent Loans - Total	SUB0121	\$ 11,512,769	\$ 11,473,094	\$ 11,545,400	\$ 10,886,511	\$ 11,857,669
Residential - Total	SUB0131	\$ 9,949,507	\$ 9,852,733	\$ 9,937,857	\$ 9,195,803	\$ 10,148,832
1-4 Dwelling Units - Total	SUB0141	\$ 9,744,642	\$ 9,648,701	\$ 9,688,203	\$ 8,914,862	\$ 9,854,126
Revolving Open-End Loans	SC251	\$ 537,741	\$ 551,246	\$ 560,332	\$ 572,367	\$ 580,058
All Other - First Liens	SC254	\$ 9,001,154	\$ 8,878,386	\$ 8,893,543	\$ 8,092,327	\$ 8,838,882
All Other - Junior Liens	SC255	\$ 205,747	\$ 219,069	\$ 234,328	\$ 250,168	\$ 435,186
Multifamily (5 or more) Dwelling Units	SC256	\$ 204,865	\$ 204,032	\$ 249,654	\$ 280,941	\$ 294,706
Nonresidential Property (Except Land)	SC260	\$ 1,436,506	\$ 1,477,134	\$ 1,453,476	\$ 1,519,257	\$ 1,530,699
Land	SC265	\$ 126,756	\$ 143,227	\$ 154,067	\$ 171,451	\$ 178,138
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 39,174	\$ - 32,278	\$ 637,838	\$ - 978,215	\$ - 37,104
Accrued Interest Receivable	SC272	\$ 32,043	\$ 42,528	\$ 45,184	\$ 48,758	\$ 48,429
Advances for Taxes and Insurance	SC275	\$ 6,728	\$ 18,676	\$ 16,361	\$ 16,146	\$ 15,611
Allowance for Loan and Lease Losses	SC283	\$ 244,218	\$ 390,780	\$ 408,287	\$ 419,336	\$ 402,835
Nonmortgage Loans - Gross	SUB0162	\$ 1,358,151	\$ 1,555,168	\$ 1,352,943	\$ 1,233,387	\$ 1,113,360
Nonmortgage Loans - Total	SC31	\$ 1,351,445	\$ 1,549,232	\$ 1,346,694	\$ 1,227,167	\$ 1,107,453
Commercial Loans - Total	SC32	\$ 844,708	\$ 1,029,744	\$ 858,235	\$ 732,006	\$ 621,225
Secured	SC300	\$ 816,655	\$ 1,001,850	\$ 827,732	\$ 700,500	\$ 588,158
Unsecured	SC303	\$ 28,053	\$ 27,894	\$ 30,503	\$ 31,506	\$ 33,067
Credit Card Loans Outstanding-Business	SC304	\$ 41	\$ 45	\$ 40	\$ 126	N/A
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 509,976	\$ 521,967	\$ 491,449	\$ 497,935	\$ 488,907
Loans on Deposits	SC310	\$ 4,009	\$ 4,163	\$ 3,652	\$ 2,888	\$ 2,705
Home Improvement Loans (Not secured by real estate)	SC316	\$ 72	\$ 75	\$ 86	\$ 88	\$ 90
Education Loans	SC320	\$ 40	\$ 41	\$ 43	\$ 45	\$ 54
Auto Loans	SC323	\$ 1,345	\$ 1,416	\$ 1,784	\$ 1,895	\$ 2,071
Mobile Home Loans	SC326	\$ 276	\$ 283	\$ 305	\$ 357	\$ 384
Credit Cards	SC328	\$ 343	\$ 349	\$ 351	\$ 263	\$ 419
Other, Including Lease Receivables	SC330	\$ 503,891	\$ 515,640	\$ 485,228	\$ 492,399	\$ 483,184

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Accrued Interest Receivable	SC348	\$ 3,467	\$ 3,457	\$ 3,259	\$ 3,446	\$ 3,228
Allowance for Loan and Lease Losses	SC357	\$ 6,706	\$ 5,936	\$ 6,249	\$ 6,220	\$ 5,907
Repossessed Assets - Gross	SUB0201	\$ 704,803	\$ 676,079	\$ 610,123	\$ 1,147,595	\$ 1,108,484
Repossessed Assets - Total	SC40	\$ 704,553	\$ 675,621	\$ 609,923	\$ 1,147,595	\$ 1,108,484
Real Estate - Total	SUB0210	\$ 704,742	\$ 676,076	\$ 610,086	\$ 1,147,512	\$ 1,108,465
Construction	SC405	\$ 29,874	\$ 33,216	\$ 24,124	\$ 2,593	\$ 3,794
Residential - Total	SUB0225	\$ 197,806	\$ 228,752	\$ 216,845	\$ 837,967	\$ 794,913
1-4 Dwelling Units	SC415	\$ 187,237	\$ 208,159	\$ 212,805	\$ 833,431	\$ 790,232
Multifamily (5 or more) Dwelling Units	SC425	\$ 10,569	\$ 20,593	\$ 4,040	\$ 4,536	\$ 4,681
Nonresidential (Except Land)	SC426	\$ 33,740	\$ 35,409	\$ 41,646	\$ 38,970	\$ 39,780
Land	SC428	\$ 26,393	\$ 28,333	\$ 33,228	\$ 34,949	\$ 33,404
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 416,929	\$ 350,366	\$ 294,243	\$ 233,033	\$ 236,574
Other Repossessed Assets	SC430	\$ 61	\$ 3	\$ 37	\$ 83	\$ 19
General Valuation Allowances	SC441	\$ 250	\$ 458	\$ 200	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 111	\$ 156	\$ 156	\$ 297	\$ 156
Equity Investments Not Carried at Fair Value - Total	SC51	\$ 371,356	\$ 410,372	\$ 412,159	\$ 411,261	\$ 411,114
Federal Home Loan Bank Stock	SC510	\$ 371,013	\$ 410,030	\$ 411,815	\$ 411,055	\$ 411,055
Other	SC540	\$ 343	\$ 342	\$ 344	\$ 206	\$ 59
Office Premises and Equipment	SC55	\$ 262,218	\$ 264,009	\$ 269,673	\$ 273,265	\$ 283,703
Other Assets - Gross	SUB0262	\$ 1,075,435	\$ 1,146,359	\$ 1,119,985	\$ 1,164,506	\$ 1,218,079
Other Assets - Total	SC59	\$ 1,075,435	\$ 1,146,359	\$ 1,119,985	\$ 1,164,506	\$ 1,218,079
Key Person Life Insurance	SC615	\$ 2,202	\$ 2,182	\$ 2,163	\$ 2,143	\$ 2,123
Other	SC625	\$ 35,544	\$ 35,137	\$ 34,817	\$ 34,481	\$ 34,181
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 582,119	\$ 448,671	\$ 476,369	\$ 544,951	\$ 653,856
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 32,041	\$ 32,405	\$ 33,391	\$ 34,262	\$ 26,739
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 423,529	\$ 627,964	\$ 573,245	\$ 548,669	\$ 501,180
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: February 25, 2011, 8:54 AM	December 2010	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 251,174	\$ 397,174	\$ 414,736	\$ 425,556	\$ 408,742
Total Assets - Gross	SUB0283	\$ 17,506,947	\$ 17,830,721	\$ 17,796,967	\$ 18,429,516	\$ 18,619,940
Total Assets	SC60	\$ 17,255,773	\$ 17,433,547	\$ 17,382,231	\$ 18,003,960	\$ 18,211,198
Deposits and Escrows - Total	SC71	\$ 10,881,575	\$ 11,393,024	\$ 11,111,542	\$ 10,976,849	\$ 11,681,024
Deposits	SC710	\$ 9,768,174	\$ 10,204,038	\$ 10,299,687	\$ 10,353,095	\$ 10,882,848
Escrows	SC712	\$ 1,113,401	\$ 1,188,986	\$ 811,855	\$ 623,754	\$ 798,176
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 4,293,513	\$ 3,921,095	\$ 4,227,862	\$ 4,922,614	\$ 4,941,885
Advances from FHLBank	SC720	\$ 3,937,267	\$ 3,636,815	\$ 3,941,231	\$ 4,207,431	\$ 4,252,159
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 186,929	\$ 67,025	\$ 103,996	\$ 202,647	\$ 113,408
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 144,317	\$ 192,255	\$ 157,635	\$ 487,536	\$ 551,318
Other Liabilities - Total	SC75	\$ 282,896	\$ 389,377	\$ 311,480	\$ 302,308	\$ 290,674
Accrued Interest Payable - Deposits	SC763	\$ 11,842	\$ 16,771	\$ 22,347	\$ 15,937	\$ 21,776
Accrued Interest Payable - Other	SC766	\$ 7,980	\$ 8,535	\$ 8,704	\$ 10,554	\$ 11,033
Accrued Taxes	SC776	\$ 1,125	\$ 1,969	\$ 2,945	\$ 3,582	\$ 2,108
Accounts Payable	SC780	\$ 37,665	\$ 45,322	\$ 40,422	\$ 35,558	\$ 38,096
Deferred Income Taxes	SC790	\$ 130	\$ 163	\$ 139	\$ 226	\$ 499
Other Liabilities and Deferred Income	SC796	\$ 224,154	\$ 316,617	\$ 236,923	\$ 236,451	\$ 217,162
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	\$ 15,457,984	\$ 15,703,496	\$ 15,650,884	\$ 16,201,771	\$ 16,913,583

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Stock - Total	SUB0311	\$ 2,005,788	\$ 1,759,583	\$ 1,751,058	\$ 1,748,822	\$ 1,184,802
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Par Value	SC820	\$ 24,753	\$ 24,753	\$ 24,753	\$ 24,753	\$ 24,753
Paid in Excess of Par	SC830	\$ 1,981,035	\$ 1,734,830	\$ 1,726,305	\$ 1,724,069	\$ 1,160,049
Accumulated Other Comprehensive Income - Total	SC86	\$- 16,560	\$- 18,719	\$- 22,843	\$- 39,667	\$- 48,603
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 16,560	\$- 18,719	\$- 22,843	\$- 39,667	\$- 48,603
Accumulated Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$- 191,345	\$- 10,743	\$ 3,177	\$ 93,058	\$ 161,489
Other Components of Equity Capital	SC891	\$- 95	\$- 71	\$- 47	\$- 21	\$- 76
Total Savings Association Equity Capital	SC80	\$ 1,797,788	\$ 1,730,050	\$ 1,731,345	\$ 1,802,192	\$ 1,297,612
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 1,797,788	\$ 1,730,050	\$ 1,731,345	\$ 1,802,192	\$ 1,297,612
Total Liabilities and Equity Capital	SC90	\$ 17,255,772	\$ 17,433,546	\$ 17,382,229	\$ 18,003,963	\$ 18,211,195

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 159,936	\$ 165,940	\$ 173,551	\$ 170,542	\$ 194,901
Deposits and Investment Securities	SO115	\$ 1,254	\$ 2,728	\$ 8,743	\$ 3,969	\$ 1,295
Mortgage-Backed Securities	SO125	\$ 9,970	\$ 10,746	\$ 14,860	\$ 14,898	\$ 24,429
Mortgage Loans	SO141	\$ 127,534	\$ 131,662	\$ 132,454	\$ 136,693	\$ 152,824
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,998	\$ 4,322	\$ 3,625	\$ 4,139	\$ 3,922
Nonmortgage Loans - Total	SUB0950	\$ 17,123	\$ 16,413	\$ 13,750	\$ 10,779	\$ 12,365
Commercial Loans and Leases	SO160	\$ 13,354	\$ 12,225	\$ 9,660	\$ 6,682	\$ 8,033
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 41	\$ 52	\$ 101	\$ 45	\$ 50
Consumer Loans and Leases	SO171	\$ 3,769	\$ 4,188	\$ 4,090	\$ 4,097	\$ 4,332
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 16	\$ 17	\$ 18	\$ 19	\$ 16
Dividend Income on Equity Investments Not Carried at Fair Value -Total	SO18	\$ 2,057	\$ 1,498	\$ 2,003	\$ 2,055	\$ 2,037
Federal Home Loan Bank Stock	SO181	\$ 2,041	\$ 1,497	\$ 2,002	\$ 2,055	\$ 2,024

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Other	SO185	\$ 16	\$ 1	\$ 1	\$ 0	\$ 13
Interest Expense - Total	SO21	\$ 74,645	\$ 93,384	\$ 98,474	\$ 99,434	\$ 116,114
Deposits	SO215	\$ 37,445	\$ 47,313	\$ 49,072	\$ 50,092	\$ 58,754
Escrows	SO225	\$ 3	\$ 32	\$ 21	\$ 23	\$ 32
Advances from FHLBank	SO230	\$ 33,635	\$ 42,521	\$ 45,175	\$ 45,082	\$ 51,705
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 373	\$ 376	\$ 369	\$ 365	\$ 373
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 3,189	\$ 3,142	\$ 3,837	\$ 3,872	\$ 5,250
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 87,348	\$ 74,054	\$ 77,080	\$ 73,163	\$ 80,824
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 238,955	\$ 55,404	\$ 94,391	\$ 69,245	\$ 110,870
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 151,607	\$ 18,650	\$- 17,311	\$ 3,918	\$- 30,046
Noninterest Income - Total	SO42	\$ 155,481	\$ 171,214	\$ 123,229	\$ 106,052	\$ 169,512
Mortgage Loan Servicing Fees	SO410	\$ 40,154	\$ 37,794	\$ 36,798	\$ 37,624	\$ 40,306
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 59,726	\$- 78,248	\$- 112,631	\$- 41,873	\$ 16,348
Other Fees and Charges	SO420	\$ 50,716	\$ 46,166	\$ 43,561	\$ 38,729	\$ 52,888
Net Income (Loss) - Total	SUB0451	\$ 4,054	\$ 164,038	\$ 154,868	\$ 74,061	\$ 60,287
Sale of Available-for-Sale Securities	SO430	\$ 20,588	\$ 36,463	\$- 20,117	\$- 14,751	\$ 39,026
Sale of Loans and Leases Held for Sale	SO431	\$ 20,142	\$- 73,346	\$- 13,675	\$ 11,087	\$- 39,581
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 1,313	\$- 59	\$- 594	\$- 3,286	\$- 1,651
Operations & Sale of Repossessed Assets	SO461	\$- 2,751	\$ 1,104	\$- 1,880	\$- 2,811	\$- 210
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 754	\$ 171	\$- 45	\$- 88	\$ 207
Sale of Securities Held-to-Maturity	SO467	\$- 1,789	\$ 0	\$ 2,622	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 124	\$ 150	\$ 98	\$ 72	\$ 92
Sale of Other Assets Held for Investment	SO477	\$- 2,346	\$- 1,195	\$- 1,246	\$- 2,182	\$- 42
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 30,668	\$ 200,691	\$ 189,111	\$ 82,734	\$ 60,795
Other Noninterest Income	SO488	\$ 2,144	\$ 1,523	\$ 1,227	\$ 797	\$ 1,334
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 186,378	\$ 199,031	\$ 195,550	\$ 176,584	\$ 224,474
All Personnel Compensation and Expense	SO510	\$ 85,071	\$ 78,872	\$ 72,204	\$ 80,582	\$ 84,986
Legal Expense	SO520	\$ 2,936	\$ 1,989	\$ 2,849	\$ 1,507	\$ 2,922
Office Occupancy and Equipment Expense	SO530	\$ 21,684	\$ 19,803	\$ 20,258	\$ 20,624	\$ 21,523
Marketing and Other Professional Services	SO540	\$ 5,286	\$ 5,779	\$ 4,795	\$ 4,492	\$ 6,702
Loan Servicing Fees	SO550	\$ 1,163	\$ 1,060	\$ 960	\$ 984	\$ 815
Goodwill and Other Intangibles Expense	SO560	\$ 1,826	\$ 1,755	\$ 1,746	\$ 1,450	\$ 1,346
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 25,015	\$ 28,892	\$ 37,190	\$ 8,183	\$ 20,621
Other Noninterest Expense	SO580	\$ 43,397	\$ 60,881	\$ 55,548	\$ 58,762	\$ 85,559
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	\$- 182,504	\$- 9,167	\$- 89,632	\$- 66,614	\$- 85,008
Income Taxes - Total	SO71	\$- 1,897	\$ 5,680	\$ 534	\$ 1,721	\$- 1,915
Federal	SO710	\$- 403	\$ 4,610	\$ 619	\$ 1,712	\$- 2,114
State, Local & Other	SO720	\$- 1,494	\$ 1,070	\$- 85	\$ 9	\$ 199
Income (Loss) Before Extraordinary Items	SO81	\$- 180,607	\$- 14,847	\$- 90,166	\$- 68,335	\$- 83,093
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 180,607	\$- 14,847	\$- 90,166	\$- 68,335	\$- 83,093
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Association	SO91	\$- 180,607	\$- 14,847	\$- 90,166	\$- 68,335	\$- 83,093
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 667,818	\$ 507,882	\$ 344,093	\$ 170,542	\$ 877,564
YTD - Deposits and Investment Securities	Y_SO115	\$ 16,686	\$ 15,432	\$ 12,712	\$ 3,969	\$ 6,008

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93026 - OTS-Regulated: Michigan	(\$Thousands)
Run Date: February 25, 2011, 8:54 AM	December 2010	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Mortgage-Backed Securities	Y_SO125	\$ 50,464	\$ 40,494	\$ 29,758	\$ 14,898	\$ 118,912
YTD - Mortgage Loans	Y_SO141	\$ 526,369	\$ 398,835	\$ 269,147	\$ 136,693	\$ 682,946
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 16,066	\$ 12,068	\$ 7,764	\$ 4,139	\$ 18,304
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 41,846	\$ 28,492	\$ 16,342	\$ 6,682	\$ 33,531
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 235	\$ 194	\$ 146	\$ 45	\$ 227
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,088	\$ 12,319	\$ 8,187	\$ 4,097	\$ 17,561
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 64	\$ 48	\$ 37	\$ 19	\$ 75
YTD - Div Inc on Equity Invests Not Carried at Fair Value - Total	Y_SO18	\$ 7,595	\$ 5,538	\$ 4,058	\$ 2,055	\$ 7,875
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,577	\$ 5,536	\$ 4,057	\$ 2,055	\$ 7,823
YTD - Other	Y_SO185	\$ 18	\$ 2	\$ 1	\$ 0	\$ 52
YTD - Interest Expense - Total	Y_SO21	\$ 365,339	\$ 290,694	\$ 197,908	\$ 99,434	\$ 549,524
YTD - Deposits	Y_SO215	\$ 183,461	\$ 146,016	\$ 99,164	\$ 50,092	\$ 288,576
YTD - Escrows	Y_SO225	\$ 79	\$ 76	\$ 44	\$ 23	\$ 153
YTD - Advances from FHLBank	Y_SO230	\$ 166,280	\$ 132,645	\$ 90,257	\$ 45,082	\$ 233,742
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,483	\$ 1,110	\$ 734	\$ 365	\$ 1,510
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 14,036	\$ 10,847	\$ 7,709	\$ 3,872	\$ 25,543
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	\$ 310,074	\$ 222,726	\$ 150,243	\$ 73,163	\$ 335,915
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 457,680	\$ 218,725	\$ 163,636	\$ 69,245	\$ 558,673
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 147,606	\$ 4,001	\$- 13,393	\$ 3,918	\$- 222,758
YTD - Noninterest Income - Total	Y_SO42	\$ 555,841	\$ 400,360	\$ 229,281	\$ 106,052	\$ 695,881
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 152,364	\$ 112,210	\$ 74,422	\$ 37,624	\$ 162,621
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 173,026	\$- 232,752	\$- 154,504	\$- 41,873	\$- 76,391
YTD - Other Fees and Charges	Y_SO420	\$ 179,007	\$ 128,291	\$ 82,290	\$ 38,729	\$ 215,888
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 397,134	\$ 393,080	\$ 228,929	\$ 74,061	\$ 411,798
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 22,183	\$ 1,595	\$- 34,868	\$- 14,751	\$ 335,927

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$- 55,792	\$- 75,934	\$- 2,588	\$ 11,087	\$- 80,784
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 5,252	\$- 3,939	\$- 3,880	\$- 3,286	\$- 22,095
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 6,205	\$- 3,454	\$- 4,691	\$- 2,811	\$ 1,276
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 792	\$ 38	\$- 133	\$- 88	\$- 67
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 833	\$ 2,622	\$ 2,622	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 424	\$ 300	\$ 170	\$ 72	\$ 503
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 6,969	\$- 4,623	\$- 3,428	\$- 2,182	\$- 3,940
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 441,868	\$ 472,536	\$ 271,845	\$ 82,734	\$ 158,883
YTD - Other Noninterest Income	Y_SO488	\$ 5,614	\$ 3,470	\$ 2,024	\$ 797	\$ 4,060
YTD - Noninterest Expense - Total	Y_SO51	\$ 755,189	\$ 568,811	\$ 372,134	\$ 176,584	\$ 890,504
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 315,817	\$ 230,746	\$ 152,786	\$ 80,582	\$ 376,426
YTD - Legal Expense	Y_SO520	\$ 9,176	\$ 6,240	\$ 4,356	\$ 1,507	\$ 10,168
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 81,989	\$ 60,305	\$ 40,882	\$ 20,624	\$ 89,572
YTD - Marketing and Other Professional Services	Y_SO540	\$ 20,255	\$ 14,969	\$ 9,287	\$ 4,492	\$ 27,456
YTD - Loan Servicing Fees	Y_SO550	\$ 4,167	\$ 3,004	\$ 1,944	\$ 984	\$ 842
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,699	\$ 4,873	\$ 3,196	\$ 1,450	\$ 5,856
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 99,093	\$ 74,078	\$ 45,373	\$ 8,183	\$ 69,512
YTD - Other Noninterest Expense	Y_SO580	\$ 217,993	\$ 174,596	\$ 114,310	\$ 58,762	\$ 310,672
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 346,954	\$- 164,450	\$- 156,246	\$- 66,614	\$- 417,381
YTD - Income Taxes - Total	Y_SO71	\$ 6,038	\$ 7,935	\$ 2,255	\$ 1,721	\$ 48,955
YTD - Federal	Y_SO710	\$ 6,538	\$ 6,941	\$ 2,331	\$ 1,712	\$ 36,629
YTD - State, Local, and Other	Y_SO720	\$- 500	\$ 994	\$- 76	\$ 9	\$ 12,326
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 352,992	\$- 172,385	\$- 158,501	\$- 68,335	\$- 466,336
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 352,992	\$- 172,385	\$- 158,501	\$- 68,335	\$- 466,336
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 5,252	\$- 3,939	\$- 3,880	\$- 3,286	\$- 22,095
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 352,992	\$- 172,385	\$- 158,501	\$- 68,335	\$- 466,336

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 397,172	\$ 413,545	\$ 425,555	\$ 408,744	\$ 369,825
Net Provision for Loss	VA115	\$ 239,502	\$ 54,593	\$ 93,823	\$ 69,241	\$ 109,804
Transfers	VA125	\$- 4,252	\$ 31,900	\$- 30,641	\$- 1,311	\$ 36,057
Recoveries	VA135	\$ 3,352	\$ 2,803	\$ 5,595	\$ 2,657	\$ 3,458
Adjustments	VA145	\$- 327,295	\$ 0	\$ 0	\$ 0	\$ 16
Charge-offs	VA155	\$ 57,305	\$ 105,669	\$ 79,733	\$ 53,776	\$ 110,416
General Valuation Allowances - Ending Balance	VA165	\$ 251,174	\$ 397,172	\$ 414,599	\$ 425,555	\$ 408,744
Specific Valuation Allowances - Beginning Balance	VA108	\$ 127,113	\$ 166,537	\$ 161,427	\$ 161,529	\$ 202,458
Net Provision for Loss	VA118	\$ 24,468	\$ 29,703	\$ 37,758	\$ 8,187	\$ 21,687
Transfers	VA128	\$ 4,252	\$- 31,900	\$ 30,641	\$ 1,311	\$- 36,057
Adjustments	VA148	\$ 0	\$ 0	\$- 116	\$- 74	\$- 340
Charge-offs	VA158	\$ 75,908	\$ 37,227	\$ 63,034	\$ 9,526	\$ 26,058
Specific Valuation Allowances - Ending Balance	VA168	\$ 79,925	\$ 127,113	\$ 166,676	\$ 161,427	\$ 161,690
Total Valuation Allowances - Beginning Balance	VA110	\$ 524,285	\$ 580,082	\$ 586,982	\$ 570,273	\$ 572,283
Net Provision for Loss	VA120	\$ 263,970	\$ 84,296	\$ 131,581	\$ 77,428	\$ 131,491
Recoveries	VA140	\$ 3,352	\$ 2,803	\$ 5,595	\$ 2,657	\$ 3,458
Adjustments	VA150	\$- 327,295	\$ 0	\$- 116	\$- 74	\$- 324
Charge-offs	VA160	\$ 133,213	\$ 142,896	\$ 142,767	\$ 63,302	\$ 136,474
Total Valuation Allowances - Ending Balance	VA170	\$ 331,099	\$ 524,285	\$ 581,275	\$ 586,982	\$ 570,434
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 57,305	\$ 105,669	\$ 79,733	\$ 53,776	\$ 110,416
Mortgage Loans - Total	VA46	\$ 52,048	\$ 84,449	\$ 54,331	\$ 38,307	\$ 92,688
Construction - Total	SUB2030	\$ 1,082	\$ 24,576	\$ 6,189	\$ 288	\$ 1,680
1-4 Dwelling Units	VA420	\$ 494	\$ 6,206	\$ 701	\$ 264	\$ 601
Multifamily (5 or more) Dwelling Units	VA430	\$ 308	\$ 17,023	\$ 1,611	\$ 24	\$ 331
Nonresidential Property	VA440	\$ 280	\$ 1,347	\$ 3,877	\$ 0	\$ 748
Permanent - Total	SUB2041	\$ 50,966	\$ 59,873	\$ 48,142	\$ 38,019	\$ 91,008
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 4,820	\$ 4,704	\$ 7,538	\$ 5,183	\$ 12,749
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 23,169	\$ 18,649	\$ 23,270	\$ 15,710	\$ 19,392
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 6,114	\$ 6,992	\$ 8,500	\$ 6,755	\$ 11,019
Multifamily (5 or more) Dwelling Units	VA470	\$ 241	\$ 5,239	\$ 4,622	\$ 504	\$ 267
Nonresidential Property (Except Land)	VA480	\$ 8,536	\$ 18,691	\$ 2,457	\$ 3,037	\$ 24,141
Land	VA490	\$ 8,086	\$ 5,598	\$ 1,755	\$ 6,830	\$ 23,440

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Nonmortgage Loans - Total	VA56	\$ 2,003	\$ 2,149	\$ 3,043	\$ 2,328	\$ 4,655
Commercial Loans	VA520	\$ 769	\$ 822	\$ 1,315	\$ 690	\$ 2,204
Consumer Loans - Total	SUB2061	\$ 1,234	\$ 1,327	\$ 1,728	\$ 1,638	\$ 2,451
Loans on Deposits	VA510	\$ 602	\$ 854	\$ 687	\$ 697	\$ 869
Home Improvement Loans	VA516	\$ 0	\$ 9	\$ 0	\$ 0	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 5	\$ 0	\$ 0	\$ 3	\$ 10
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 12	\$ 17	\$ 3	\$ 25	\$ 3
Other	VA560	\$ 615	\$ 447	\$ 1,038	\$ 913	\$ 1,566
Repossessed Assets - Total	VA60	\$ 3,254	\$ 19,071	\$ 22,359	\$ 13,141	\$ 13,073
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,049	\$ 19,071	\$ 22,359	\$ 13,141	\$ 13,073
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	\$ 205	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 3,352	\$ 2,803	\$ 5,595	\$ 2,657	\$ 3,458
Mortgage Loans - Total	VA47	\$ 2,728	\$ 1,953	\$ 4,918	\$ 2,019	\$ 3,088
Construction - Total	SUB2130	\$ 254	\$ 63	\$ 2,999	\$ 169	\$ 3
1-4 Dwelling Units	VA421	\$ 76	\$ 54	\$ 113	\$ 169	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 60	\$ 9	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 118	\$ 0	\$ 2,886	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,474	\$ 1,890	\$ 1,919	\$ 1,850	\$ 3,085
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 490	\$ 340	\$ 352	\$ 438	\$ 326
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 904	\$ 571	\$ 677	\$ 716	\$ 762
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 605	\$ 715	\$ 401	\$ 280	\$ 307
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 57	\$ 0	\$ 0	\$ 37
Nonresidential Property (Except Land)	VA481	\$ 470	\$ 132	\$ 25	\$ 415	\$ 1,639
Land	VA491	\$ 5	\$ 75	\$ 464	\$ 1	\$ 14
Nonmortgage Loans - Total	VA57	\$ 624	\$ 850	\$ 676	\$ 637	\$ 370
Commercial Loans	VA521	\$ 171	\$ 435	\$ 193	\$ 257	\$ 32
Consumer Loans - Total	SUB2161	\$ 453	\$ 415	\$ 483	\$ 380	\$ 338

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	VA511	\$ 211	\$ 297	\$ 208	\$ 43	\$ 209
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6	\$ 10	\$ 2	\$ 2	\$ 3
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Other	VA561	\$ 235	\$ 106	\$ 272	\$ 334	\$ 126
Other Assets	VA931	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 28,720	\$- 2,199	\$ 68,285	\$ 9,497	\$- 14,373
Mortgage Loans - Total	VA48	\$ 4,740	\$- 30,753	\$ 31,556	\$ 1,057	\$- 32,206
Construction - Total	SUB2230	\$ 9,156	\$- 21,083	\$ 4,385	\$- 208	\$ 675
1-4 Dwelling Units	VA422	\$ 1,269	\$- 6,094	\$ 2,044	\$- 63	\$ 95
Multifamily (5 or more) Dwelling Units	VA432	\$- 24	\$- 10,723	\$- 621	\$- 146	\$ 328
Nonresidential Property	VA442	\$ 7,911	\$- 4,266	\$ 2,962	\$ 1	\$ 252
Permanent - Total	SUB2241	\$- 4,416	\$- 9,670	\$ 27,171	\$ 1,265	\$- 32,881
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 63	\$ 93	\$ 56	\$- 224	\$ 13
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 12,968	\$ 767	\$- 1,596	\$- 5,757	\$- 6,197
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 39	\$ 412	\$ 76	\$ 19	\$ 33
Multifamily (5 or more) Dwelling Units	VA472	\$ 174	\$- 4,534	\$ 236	\$- 933	\$ 1,770
Nonresidential Property (Except Land)	VA482	\$ 9,785	\$- 7,388	\$ 21,090	\$ 5,731	\$- 11,746
Land	VA492	\$- 1,383	\$ 980	\$ 7,309	\$ 2,429	\$- 16,754
Nonmortgage Loans - Total	VA58	\$- 888	\$- 98	\$- 263	\$ 228	\$- 1,089
Commercial Loans	VA522	\$- 888	\$- 106	\$- 264	\$ 228	\$- 882
Consumer Loans - Total	SUB2261	\$ 0	\$ 8	\$ 1	\$ 0	\$- 207
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	\$ 0	\$ 8	\$ 1	\$ 0	\$- 207
Repossessed Assets - Total	VA62	\$ 24,715	\$ 27,619	\$ 37,116	\$ 7,935	\$ 18,903
Real Estate - Construction	VA606	\$ 0	\$ 20	\$ 50	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 24,715	\$ 28,344	\$ 37,036	\$ 8,062	\$ 17,401

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$- 745	\$ 30	\$- 127	\$ 1,502
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Carried at Fair Value	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 153	\$ 1,033	\$- 124	\$ 277	\$ 19
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 82,673	\$ 100,667	\$ 142,423	\$ 60,616	\$ 92,585
Mortgage Loans - Total	VA49	\$ 54,060	\$ 51,743	\$ 80,969	\$ 37,345	\$ 57,394
Construction - Total	SUB2330	\$ 9,984	\$ 3,430	\$ 7,575	\$- 89	\$ 2,352
1-4 Dwelling Units	VA425	\$ 1,687	\$ 58	\$ 2,632	\$ 32	\$ 693
Multifamily (5 or more) Dwelling Units	VA435	\$ 224	\$ 6,291	\$ 990	\$- 122	\$ 659
Nonresidential Property	VA445	\$ 8,073	\$- 2,919	\$ 3,953	\$ 1	\$ 1,000
Permanent - Total	SUB2341	\$ 44,076	\$ 48,313	\$ 73,394	\$ 37,434	\$ 55,042
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,267	\$ 4,457	\$ 7,242	\$ 4,521	\$ 12,436
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 9,297	\$ 18,845	\$ 20,997	\$ 9,237	\$ 12,433
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,548	\$ 6,689	\$ 8,175	\$ 6,494	\$ 10,745
Multifamily (5 or more) Dwelling Units	VA475	\$ 415	\$ 648	\$ 4,858	\$- 429	\$ 2,000
Nonresidential Property (Except Land)	VA485	\$ 17,851	\$ 11,171	\$ 23,522	\$ 8,353	\$ 10,756
Land	VA495	\$ 6,698	\$ 6,503	\$ 8,600	\$ 9,258	\$ 6,672
Nonmortgage Loans - Total	VA59	\$ 491	\$ 1,201	\$ 2,104	\$ 1,919	\$ 3,196
Commercial Loans	VA525	\$- 290	\$ 281	\$ 858	\$ 661	\$ 1,290
Consumer Loans - Total	SUB2361	\$ 781	\$ 920	\$ 1,246	\$ 1,258	\$ 1,906
Loans on Deposits	VA515	\$ 391	\$ 557	\$ 479	\$ 654	\$ 660
Home Improvement Loans	VA519	\$ 0	\$ 9	\$ 0	\$ 0	\$ 3
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1	\$- 10	\$- 2	\$ 1	\$ 7
Mobile Home Loans	VA555	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 11	\$ 16	\$ 2	\$ 24	\$ 3
Other	VA565	\$ 380	\$ 349	\$ 767	\$ 579	\$ 1,233
Repossessed Assets - Total	VA65	\$ 27,969	\$ 46,690	\$ 59,475	\$ 21,076	\$ 31,976
Real Estate - Construction	VA607	\$ 0	\$ 20	\$ 50	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 27,764	\$ 47,415	\$ 59,395	\$ 21,203	\$ 30,474
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 205	\$- 745	\$ 30	\$- 127	\$ 1,502
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Carried at Fair Value	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 153	\$ 1,033	\$- 125	\$ 276	\$ 19
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 120,380	\$ 367,154	\$ 315,751	\$ 251,349	\$ 314,044
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 509,207	\$ 1,102,070	\$ 1,018,039	\$ 862,549	\$ 880,363
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 32,464	\$ 362,619	\$ 119,757	\$ 152,318	\$ 160,274
Construction	VA951	\$ 2,450	\$ 18,993	\$ 20,934	\$ 517	\$ 1,922
Permanent - 1-4 Dwelling Units	VA952	\$ 13,942	\$ 327,499	\$ 56,798	\$ 141,879	\$ 138,261
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,580	\$ 2,777	\$ 15,960	\$ 0	\$ 446
Permanent - Nonresidential (Except Land)	VA954	\$ 12,045	\$ 10,854	\$ 17,839	\$ 6,056	\$ 14,980
Permanent - Land	VA955	\$ 447	\$ 2,496	\$ 8,226	\$ 3,866	\$ 4,665
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 144,587	\$ 194,191	\$ 192,906	\$ 144,922	\$ 148,430
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,132,638	\$ 1,894,194	\$ 1,982,125	\$ 1,701,233	\$ 1,887,766
Substandard	VA965	\$ 1,123,163	\$ 1,891,195	\$ 1,976,967	\$ 1,688,822	\$ 1,878,161
Doubtful	VA970	\$ 9,475	\$ 2,999	\$ 5,158	\$ 12,411	\$ 9,605
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED CREDIT-IMPAIRED LOANS						
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		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,029,787	\$ 2,361,266	\$ 2,367,860	\$ 1,856,354	\$ 1,790,251
Mortgages - Total	SUB2421	\$ 2,013,235	\$ 2,349,137	\$ 2,327,613	\$ 1,842,414	\$ 1,774,780
Construction and Land Loans	SUB2430	\$ 84,238	\$ 108,697	\$ 151,383	\$ 216,545	\$ 130,777

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,788,877	\$ 2,081,546	\$ 2,001,128	\$ 1,368,468	\$ 1,373,491
Permanent Loans Secured by All Other Property	SUB2450	\$ 161,521	\$ 196,427	\$ 220,260	\$ 327,977	\$ 326,007
Nonmortgages - Total	SUB2461	\$ 16,552	\$ 12,129	\$ 40,247	\$ 13,940	\$ 15,471
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 246,664	\$ 247,543	\$ 294,021	\$ 324,592	\$ 289,445
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 229,291	\$ 232,613	\$ 270,341	\$ 317,651	\$ 272,734
Mortgage Loans - Total	SUB2481	\$ 224,903	\$ 225,974	\$ 237,122	\$ 310,794	\$ 264,368
Construction	PD115	\$ 12,917	\$ 833	\$ 11,956	\$ 24,013	\$ 2,631
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 8,410	\$ 7,864	\$ 6,766	\$ 8,527	\$ 8,850
Secured by First Liens	PD123	\$ 159,315	\$ 155,719	\$ 169,857	\$ 179,675	\$ 199,756
Secured by Junior Liens	PD124	\$ 6,289	\$ 6,482	\$ 6,503	\$ 7,509	\$ 9,293
Multifamily (5 or more) Dwelling Units	PD125	\$ 6,143	\$ 4,781	\$ 4,212	\$ 6,579	\$ 663
Nonresidential Property (Except Land)	PD135	\$ 30,147	\$ 48,333	\$ 33,993	\$ 66,326	\$ 39,708
Land	PD138	\$ 1,682	\$ 1,962	\$ 3,835	\$ 18,165	\$ 3,467
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,937	\$ 3,410	\$ 7,518	\$ 3,242	\$ 5,429
Consumer Loans - Total	SUB2511	\$ 1,451	\$ 3,229	\$ 25,701	\$ 3,615	\$ 2,937
Loans on Deposits	PD161	\$ 6	\$ 90	\$ 80	\$ 238	\$ 51
Home Improvement Loans	PD163	\$ 13	\$ 23	\$ 8	\$ 0	\$ 9
Education Loans	PD165	\$ 28	\$ 2	\$ 1	\$ 1	\$ 0
Auto Loans	PD167	\$ 14	\$ 17	\$ 38	\$ 48	\$ 71
Mobile Home Loans	PD169	\$ 8	\$ 0	\$ 28	\$ 38	\$ 45
Credit Cards	PD171	\$ 4	\$ 18	\$ 6	\$ 20	\$ 10
Other	PD180	\$ 1,378	\$ 3,079	\$ 25,540	\$ 3,270	\$ 2,751
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 47,097	\$ 21,837	\$ 29,305	\$ 35,323	\$ 42,602
Held for Sale Included in PD115:PD180	PD192	\$ 3,638	\$ 3,166	\$ 2,538	\$ 2,944	\$ 4,436
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 34,289	\$ 31,872	\$ 32,350	\$ 25,670	\$ 22,913
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 9,423	\$ 7,637	\$ 9,875	\$ 6,797	\$ 11,777
Rebooked GNMA's Incl in PD195	PD197	\$ 24,568	\$ 24,117	\$ 22,174	\$ 18,754	\$ 11,017
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 17,373	\$ 14,930	\$ 23,680	\$ 6,941	\$ 16,711

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 25, 2011, 8:54 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 14,015	\$ 14,666	\$ 22,952	\$ 6,655	\$ 14,206
Construction	PD215	\$ 509	\$ 509	\$ 1,762	\$ 478	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 250	\$ 59	\$ 580	\$ 4	\$ 12
Secured by First Liens	PD223	\$ 3,670	\$ 2,305	\$ 3,092	\$ 2,931	\$ 3,871
Secured by Junior Liens	PD224	\$ 195	\$ 65	\$ 60	\$ 0	\$ 27
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 8,079	\$ 10,844	\$ 16,505	\$ 2,464	\$ 9,568
Land	PD238	\$ 1,312	\$ 884	\$ 953	\$ 778	\$ 728
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 3,300	\$ 149	\$ 638	\$ 238	\$ 2,396
Consumer Loans - Total	SUB2521	\$ 58	\$ 115	\$ 90	\$ 48	\$ 109
Loans on Deposits	PD261	\$ 41	\$ 87	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 0	\$ 2	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Credit Cards	PD271	\$ 2	\$ 6	\$ 22	\$ 3	\$ 22
Other	PD280	\$ 13	\$ 22	\$ 66	\$ 45	\$ 63
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 4,772	\$ 3,237	\$ 0	\$ 0	\$ 9
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 692	\$ 762	\$ 652	\$ 592	\$ 549
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 692	\$ 762	\$ 652	\$ 592	\$ 549
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,783,123	\$ 2,113,723	\$ 2,073,839	\$ 1,531,762	\$ 1,500,806
Mortgage Loans - Total	SUB2501	\$ 1,774,317	\$ 2,108,497	\$ 2,067,539	\$ 1,524,965	\$ 1,496,206
Construction	PD315	\$ 49,411	\$ 69,822	\$ 92,507	\$ 121,478	\$ 72,651
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 8,181	\$ 10,516	\$ 9,359	\$ 11,830	\$ 11,458
Secured by First Liens	PD323	\$ 1,594,152	\$ 1,889,652	\$ 1,794,106	\$ 1,145,149	\$ 1,131,394
Secured by Junior Liens	PD324	\$ 8,415	\$ 8,884	\$ 10,805	\$ 12,843	\$ 8,830
Multifamily (5 or more) Dwelling Units	PD325	\$ 11,811	\$ 12,311	\$ 12,601	\$ 46,805	\$ 47,803
Nonresidential Property (Except Land)	PD335	\$ 83,940	\$ 82,625	\$ 107,791	\$ 135,227	\$ 172,770
Land	PD338	\$ 18,407	\$ 34,687	\$ 40,370	\$ 51,633	\$ 51,300
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 5,702	\$ 2,298	\$ 5,948	\$ 5,821	\$ 3,393
Consumer Loans - Total	SUB2531	\$ 3,104	\$ 2,928	\$ 352	\$ 976	\$ 1,207
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 19	\$ 0	\$ 2	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 3,093	\$ 2,909	\$ 352	\$ 974	\$ 1,207
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 140,648	\$ 276,926	\$ 274,946	\$ 304,982	\$ 242,556
Held for Sale Included in PD315:PD380	PD392	\$ 206,926	\$ 135,564	\$ 121,235	\$ 441,020	\$ 488,523
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,421,609	\$ 1,301,825	\$ 1,181,201	\$ 487,485	\$ 532,610
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 137,795	\$ 28,561	\$ 28,394	\$ 29,885	\$ 32,384
Rebooked GNMA's Incl in PD395	PD397	\$ 1,283,814	\$ 1,273,264	\$ 1,152,807	\$ 457,600	\$ 500,226
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 118,928	\$ 323,896	\$ 359,539	\$ 405,433	\$ 408,304
Construction Loans	PD415	\$ 6,394	\$ 7,710	\$ 11,018	\$ 26,425	\$ 35,616
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 760	\$ 1,303	\$ 1,507	\$ 1,739	\$ 2,008
Secured by First Liens	PD423	\$ 97,254	\$ 288,862	\$ 303,406	\$ 337,628	\$ 318,789
Secured by Junior Liens	PD424	\$ 122	\$ 190	\$ 218	\$ 842	\$ 846
Multifamily (5 or more) Dwelling Units	PD425	\$ 1,641	\$ 0	\$ 447	\$ 757	\$ 829
Nonresidential Property (Except Land)	PD435	\$ 12,122	\$ 16,085	\$ 28,742	\$ 20,076	\$ 39,754
Land Loans	PD438	\$ 635	\$ 9,746	\$ 14,201	\$ 17,966	\$ 10,462

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 257,109	\$ 270,605	\$ 390,809	\$ 410,415	\$ 430,150
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 207,469	\$ 221,115	\$ 338,922	\$ 364,297	\$ 381,638
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 4,139	\$ 4,153	\$ 4,191	\$ 282	\$ 284
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 44,283	\$ 44,114	\$ 46,470	\$ 44,608	\$ 47,343
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 1,218	\$ 1,223	\$ 1,226	\$ 1,228	\$ 885
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 27,958	\$ 35,240	\$ 42,472	\$ 43,434	\$ 39,702
Past Due and Still Accruing - Total	SUB5240	\$ 11,181	\$ 10,100	\$ 11,629	\$ 15,044	\$ 16,344
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 11,181	\$ 10,100	\$ 11,332	\$ 14,747	\$ 16,298
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 9,335	\$ 8,764	\$ 10,158	\$ 13,111	\$ 14,478
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 1,846	\$ 1,336	\$ 1,174	\$ 1,636	\$ 1,820
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 297	\$ 297	\$ 46
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 297	\$ 297	\$ 46
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 16,777	\$ 25,140	\$ 30,843	\$ 28,390	\$ 23,358
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 10,867	\$ 15,070	\$ 18,547	\$ 19,915	\$ 16,091
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 5,490	\$ 9,650	\$ 11,875	\$ 7,247	\$ 6,382
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 420	\$ 420	\$ 421	\$ 1,228	\$ 885
Net Charge-offs - Total	SUB5300	\$ 11	\$ 9,772	\$ 3,152	\$ 4,571	\$ 9,897
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$- 124	\$ 8,662	\$ 2,802	\$ 4,427	\$ 8,766
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 135	\$ 1,110	\$ 350	\$ 144	\$ 1,131
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,511	\$ 4,956	\$ 5,888	\$ 2,963	\$ 2,750
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 1,254	\$ 4,325	\$ 1,811	\$ 2,567	\$ 1,671
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	\$ 3,911	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 1,257	\$ 631	\$ 166	\$ 396	\$ 1,079
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 139,694	\$ 98,907	\$ 328,992	\$ 166,306	\$ 75,503
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 100,308	\$ 69,642	\$ 246,279	\$ 121,973	\$ 54,659
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 39,386	\$ 29,265	\$ 82,713	\$ 44,333	\$ 20,844
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 12,958	\$ 18,614	\$ 16,789	\$ 15,072	\$ 14,502
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 12,155	\$ 12,219	\$ 11,804	\$ 11,861	\$ 11,914
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 634,238	\$ 652,090	\$ 697,087	\$ 699,050	\$ 699,853
1-4 Dwelling Units Option ARM Loans	LD610	\$ 137,078	\$ 239,597	\$ 247,879	\$ 87,627	\$ 95,039
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 115,609	\$ 217,649	\$ 226,822	\$ 78,972	\$ 87,142
Total Capitalized Negative Amortization	LD650	\$ 9,561	\$ 15,375	\$ 15,349	\$ 5,154	\$ 5,682
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11,039
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 0	\$ 0	\$ 0	\$ 121
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 85,786	\$ 85,615	\$ 45,215	\$ 58,224	\$ 58,149
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 355	\$ 406	\$ 345	\$ 406	\$ 414
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Debt Obligations: Market Value	LD755	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 27,491	\$ 22,449	\$ 24,551	\$ 22,627	\$ 20,869
Mortgage Construction Loans	CC105	\$ 25,309	\$ 20,048	\$ 22,474	\$ 21,664	\$ 19,960
Other Mortgage Loans	CC115	\$ 2,182	\$ 2,401	\$ 2,077	\$ 963	\$ 909
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 434,303	\$ 400,954	\$ 419,602	\$ 398,545	\$ 391,875
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 181,474	\$ 327,950	\$ 328,030	\$ 201,568	\$ 161,419
1-4 Dwelling Units	CC280	\$ 170,186	\$ 319,293	\$ 320,447	\$ 189,571	\$ 155,611
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,954	\$ 388	\$ 496	\$ 4,337	\$ 737
All Other Real Estate	CC300	\$ 8,334	\$ 8,269	\$ 7,087	\$ 7,660	\$ 5,071
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 403	\$ 583	\$ 1,530	\$ 6,196	\$ 1,175
Commitments Outstanding to Purchase Loans	CC320	\$ 2,233,959	\$ 4,578,225	\$ 3,437,384	\$ 2,182,284	\$ 1,572,862
Commitments Outstanding to Sell Loans	CC330	\$ 24,723	\$ 88,941	\$ 210,163	\$ 85,609	\$ 125,546
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 775,739	\$ 1,260,945	\$ 1,069,473	\$ 876,978	\$ 1,995,352
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,932,000	\$ 4,520,000	\$ 3,595,870	\$ 2,963,252	\$ 2,891,000

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
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	\$ 1,530,811	\$ 1,201,904	\$ 1,235,520	\$ 1,341,972	\$ 1,716,893
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 354,719	\$ 364,831	\$ 387,731	\$ 399,829	\$ 409,183
Commercial Lines	CC420	\$ 1,176,092	\$ 837,073	\$ 847,789	\$ 942,143	\$ 1,294,701
Open-End Lines - Total	SUB3362	\$ 12,475	\$ 12,459	\$ 13,002	\$ 13,089	N/A
Credit Cards - Consumer	CC423	\$ 939	\$ 989	\$ 1,041	\$ 1,046	\$ 1,185
Credit Cards - Other	CC424	\$ 131	\$ 120	\$ 161	\$ 113	N/A
Other	CC425	\$ 11,405	\$ 11,350	\$ 11,800	\$ 11,930	\$ 11,824
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 45,522	\$ 46,367	\$ 46,006	\$ 46,181	\$ 53,210
Commercial	CC430	\$ 156	\$ 501	\$ 512	\$ 128	\$ 129
Standby, Not Included on CC465 or CC468	CC435	\$ 45,366	\$ 45,866	\$ 45,494	\$ 46,053	\$ 53,081
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 30,278	\$ 26,369	\$ 18,664	\$ 8,114	\$ 8,369
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 30,278	\$ 26,369	\$ 18,664	\$ 8,114	\$ 8,308
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 30,278	\$ 26,369	\$ 18,664	\$ 8,114	\$ 8,308
120 Days or Less	CC469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CC471	\$ 30,278	\$ 26,369	\$ 18,664	\$ 8,114	\$ 8,308
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 4,824	\$ 6,950	\$ 26,109	\$ 204,761	\$ 4,044
Sales	CF145	\$ 2,730	\$ 17,428	\$ 336,255	\$ 231,301	\$ 739,913
Other Balance Changes	CF148	\$- 15,649	\$- 14,928	\$- 21,179	\$- 29,332	\$- 46,362
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 19,779	\$ 10,973	\$ 10,238	\$ 3,499	\$ 7,911
Sales	CF155	\$ 9,608	\$ 0	\$ 18,019	\$ 0	\$ 77,474
Other Balance Changes	CF158	\$- 24,655	\$- 17,860	\$- 2,794	\$- 13,539	\$- 31,173
Mortgage-Backed Securities						

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Purchases - Total	SUB3811	\$ 24,603	\$ 17,923	\$ 36,347	\$ 208,260	\$ 11,955
Sales - Total	SUB3821	\$ 12,338	\$ 17,428	\$ 354,274	\$ 231,301	\$ 817,387
Net Purchases - Total	SUB3826	\$ 12,265	\$ 495	\$- 317,927	\$- 23,041	\$- 805,432
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,157,778	\$ 610,589	\$ 468,362	\$ 696,760	\$ 1,312,520
Construction Loans - Total	SUB3840	\$ 15,882	\$ 31,000	\$ 19,186	\$ 25,378	\$ 25,430
1-4 Dwelling Units	CF190	\$ 4,284	\$ 6,014	\$ 6,386	\$ 6,501	\$ 4,660
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,854	\$ 14,914	\$ 5,771	\$ 2,944	\$ 11,743
Nonresidential	CF210	\$ 9,744	\$ 10,072	\$ 7,029	\$ 15,933	\$ 9,027
Permanent Loans - Total	SUB3851	\$ 1,141,896	\$ 579,589	\$ 449,176	\$ 671,382	\$ 1,287,090
1-4 Dwelling Units	CF225	\$ 1,073,489	\$ 503,971	\$ 421,161	\$ 647,189	\$ 1,234,696
Home Equity and Junior Liens	CF226	\$ 9,518	\$ 19,568	\$ 16,124	\$ 15,783	\$ 13,292
Multifamily (5 or more) Dwelling Units	CF245	\$ 17,652	\$ 2,249	\$ 9,713	\$ 510	\$ 14,623
Nonresidential (Except Land)	CF260	\$ 42,867	\$ 68,969	\$ 15,347	\$ 18,002	\$ 33,241
Land	CF270	\$ 7,888	\$ 4,400	\$ 2,955	\$ 5,681	\$ 4,530
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 8,616,358	\$ 7,033,666	\$ 5,010,745	\$ 3,940,229	\$ 6,094,119
1-4 Dwelling Units	CF280	\$ 8,614,708	\$ 7,032,166	\$ 5,010,610	\$ 3,939,543	\$ 6,093,056
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 7,870,293	\$ 6,406,782	\$ 4,609,173	\$ 3,633,695	\$ 5,636,204
Home Equity and Junior Liens	CF282	\$ 193	\$ 108	\$ 572	\$ 750	\$ 617
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 135	\$ 186	\$ 184
Nonresidential	CF300	\$ 1,650	\$ 1,500	\$ 0	\$ 500	\$ 879
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 8,654,891	\$ 7,667,118	\$ 5,147,344	\$ 5,046,513	\$ 7,178,242
1-4 Dwelling Units	CF310	\$ 8,654,891	\$ 7,662,513	\$ 5,147,344	\$ 5,046,513	\$ 7,178,242
Home Equity and Junior Liens	CF311	\$ 0	\$ 9	\$ 5	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 4,605	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 38,533	\$- 633,452	\$- 136,599	\$- 1,106,284	\$- 1,084,123
Memo - Refinancing Loans	CF361	\$ 641,916	\$ 663,052	\$ 463,959	\$ 378,976	\$ 708,474
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 4,818	\$ 25,535	\$ 17,858	\$ 7,304	\$ 6,429
120 Days or Less	CF365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Greater than 120 Days	CF366	\$ 4,818	\$ 25,535	\$ 17,858	\$ 7,304	\$ 6,429
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 6,001,148	\$ 5,545,744	\$ 3,775,144	\$ 2,649,923	\$ 3,601,905

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 1,518	\$ 38,526	\$ 2,076	\$ 16,511	\$ 5,989
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,002,666	\$ 5,584,270	\$ 3,777,220	\$ 2,666,434	\$ 3,607,894
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 6,002,666	\$ 5,584,270	\$ 3,777,220	\$ 2,666,434	\$ 3,607,894
Deposits:						
Interest Credited to Deposits	CF430	\$ 40,731	\$ 50,110	\$ 39,488	\$ 51,593	\$ 51,766

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data:						
Total Broker - Originated Deposits	SUB4061	\$ 1,563,550	\$ 1,849,836	\$ 2,024,443	\$ 2,153,866	\$ 2,431,427
Fully Insured: With Balances Less than \$100,000	DI100	\$ 948,250	\$ 1,303,122	\$ 1,609,106	\$ 1,791,687	\$ 2,429,125
Fully Insured: Balances of \$100,000 through \$250,000	DI102	\$ 614,800	\$ 546,214	\$ 414,837	\$ 361,878	N/A
Other	DI110	\$ 500	\$ 500	\$ 500	\$ 301	\$ 2,302
Interest Expense for Fully Insured Brokered Deposits	DI114	\$ 7,759	\$ 5,925	\$ 8,703	\$ 4,567	N/A
Interest Expense for Other Brokered Deposits	DI116	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 7,131,360	\$ 7,575,271	\$ 7,824,948	\$ 7,949,907	\$ 8,439,017
Greater than \$250,000	DI130	\$ 3,307,944	\$ 3,338,699	\$ 2,821,902	\$ 2,575,915	\$ 2,788,029
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	1,288,831	1,658,178	2,084,566	2,272,529	2,449,745
Greater than \$250,000	DI160	2,740	2,611	2,440	2,411	2,533
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 426,457	\$ 447,574	\$ 452,256	\$ 446,175	\$ 453,679
Greater than \$250,000	DI175	\$ 19,030	\$ 21,222	\$ 20,273	\$ 21,167	\$ 22,428
Number of Retirement Deposit Accounts with Balances						
\$250,000 or Less	DI180	22,527	23,267	23,848	25,589	24,104
Greater than \$250,000	DI185	61	68	65	68	72
Deposit Accounts (\$) - Total	SUB4063	\$ 10,884,791	\$ 11,382,766	\$ 11,119,379	N/A	N/A
Deposit Accounts (#) - Total	SUB4062	1,314,159	1,684,124	2,110,919	2,300,597	2,476,454
IRA/Keogh Accounts	DI200	\$ 445,196	\$ 467,764	\$ 465,673	\$ 466,920	\$ 475,773
Uninsured Deposits	DI210	\$ 1,247,785	\$ 1,312,215	\$ 987,202	\$ 1,312,072	\$ 1,162,844

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Preferred Deposits	DI220	\$ 14,729	\$ 12,141	\$ 12,820	\$ 14,097	\$ 14,686
Reciprocal Brokered Deposits	DI230	\$ 659,027	\$ 572,316	\$ 428,719	\$ 350,765	\$ 403,446
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,146,127	\$ 1,045,263	\$ 1,361,509	\$ 1,282,824	\$ 1,195,852
Money Market Deposit Accounts	DI320	\$ 1,783,783	\$ 1,830,263	\$ 1,706,379	\$ 1,710,181	\$ 1,766,248
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,621,363	\$ 2,454,201	\$ 1,758,021	\$ 1,561,525	\$ 1,770,797
Time Deposits	DI340	\$ 5,330,304	\$ 6,063,297	\$ 6,285,630	\$ 6,422,319	\$ 6,948,123
Time Deposits of \$100,000 through \$250,000 Excluding Brokered Time Deposits	DI350	\$ 1,789,066	\$ 1,844,960	\$ 1,729,467	\$ 1,673,952	\$ 2,248,069
Time Deposits of \$250,000 or Greater	DI352	\$ 413,437	\$ 500,670	\$ 465,906	\$ 445,420	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 142,516	\$ 153,060	\$ 152,408	\$ 148,247	\$ 146,914
Average Daily Deposits Totals:						
Fully Insured Brokered Time Deposits	DI544	\$ 1,491,023	\$ 1,802,287	\$ 1,950,433	\$ 7,207,586	N/A
Other Brokered Time Deposits	DI545	\$ 500	\$ 500	\$ 438	\$ 300	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 361,972	\$ 320,762	\$ 313,103	\$ 285,769	\$ 307,420
Deposit Data for Deposit Insurance Premium Assessments:						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 10,885,064	\$ 11,383,121	\$ 11,119,379	\$ 10,993,164	\$ 11,703,153
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 274	\$ 355	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 180,757	\$ 60,638	\$ 98,750	\$ 89,050	\$ 0
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Securities Sold Under Agreements to Repurchase	DI641	\$ 6,704	\$ 7,735	\$ 5,719	\$ 114,362	\$ 115,768
One Year or Less	DI645	\$ 6,105	\$ 10,027	\$ 10,024	\$ 20,141	\$ 15,000
Over One Year	DI651	\$ 26,175	\$ 26,175	\$ 26,375	\$ 25,175	\$ 20,000
One Year or Less	DI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Over One Year	DI660	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Average Daily Deposits Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 9,546,724	\$ 9,702,302	\$ 9,385,327	\$ 9,624,143	\$ 10,602,773
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts in TAGP Comp of FDICs TLGP:						

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Avg Daily Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI570	\$ 52,357	\$ 41,900	\$ 187,543	\$ 209,682	\$ 349,793
Avg Daily No. of Noninterest-bearing Transaction Accts More than \$250,000	DI575	121.90	102.23	4.03	4.30	7.83
Data re Noninterest-bearing Transaction Accounts: Section 343 of 'Dodd-Frank...Act of 2010.'						
Qtr-End Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI580	\$ 517,398	N/A	N/A	N/A	N/A
Qtr-End No. of Noninterest-bearing Transaction Accts More than \$250,000	DI585	11.48	N/A	N/A	N/A	N/A

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	3,885	3,821	3,827	3,870	4,052
Financial Assets Held for Trading Purposes	SI375	\$ 160,775	\$ 161,000	\$ 487,370	\$ 893,318	\$ 330,267
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,158,027	\$ 2,480,139	\$ 3,183,144	\$ 2,847,515	\$ 2,973,146
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 22,476	\$ 23,232	\$ 53,882	\$ 11,577	\$ 55,086
Available-for-Sale Securities	SI385	\$ 606,872	\$ 627,070	\$ 659,546	\$ 845,352	\$ 719,250
Assets Held for Sale	SI387	\$ 2,592,472	\$ 1,949,904	\$ 1,855,205	\$ 1,876,783	\$ 2,461,442
Loans Serviced for Others	SI390	\$ 56,401,493	\$ 52,643,873	\$ 50,744,044	\$ 48,622,412	\$ 56,881,687
Pledged Loans	SI394	\$ 9,619,719	\$ 7,303,645	\$ 6,629,410	\$ 6,580,516	\$ 7,684,663
Pledged Trading Assets	SI395	\$ 158,754	\$ 158,945	\$ 125,978	\$ 754,819	\$ 328,859
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
First month of Qtr	SI581	84.78%	85.02%	84.40%	84.32%	83.74%
Second month of Qtr	SI582	85.14%	85.09%	84.08%	84.10%	83.97%
Third month of Qtr	SI583	84.96%	84.75%	84.56%	84.32%	84.27%
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	\$ 246	\$ 240	\$ 240	\$ 237	\$ 233
Aggregate amount of all extensions of credit	SI590	\$ 17,320	\$ 17,003	\$ 18,450	\$ 15,334	\$ 15,308
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	20	20	22	21	21
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,730,050	\$ 1,729,564	\$ 1,802,192	\$ 1,297,613	\$ 1,380,795
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 180,607	\$- 14,847	\$- 90,166	\$- 68,335	\$- 83,093
Dividends Declared						

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 246,206	\$ 11,210	\$ 2,235	\$ 564,021	\$- 44
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,158	\$ 4,153	\$ 16,825	\$ 8,936	\$- 39
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 270	\$- 27	\$ 2
Other Adjustments	SI671	\$- 24	\$- 26	\$- 12	\$- 16	\$- 10
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 1,797,783	\$ 1,730,054	\$ 1,731,344	\$ 1,802,192	\$ 1,297,611
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 230	\$ 0	\$ 0	\$ 0	\$ 997
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 378	\$ 232	\$ 146	\$ 81	\$ 153
Assets Covered by FDIC Loss-Sharing Agreements						
Carrying Amount of Covered						
Loans and Leases	SI770	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Real Estate Owned	SI772	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Debt Securities	SI774	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Assets	SI776	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 28,610	\$ 25,333	\$ 28,781	\$ 27,499	\$ 36,619
Average Balance Sheet Data (Based on Month-End Data)						
Total Assets	SI870	\$ 17,445,957	\$ 17,480,763	\$ 17,907,669	\$ 17,584,520	\$ 18,978,387
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,212,973	\$ 1,180,217	\$ 1,736,539	\$ 1,794,134	\$ 1,453,174
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 12,405,261	\$ 12,696,034	\$ 12,220,493	\$ 11,891,197	\$ 13,731,722
Nonmortgage Loans	SI885	\$ 1,579,917	\$ 1,478,567	\$ 1,273,885	\$ 1,069,147	\$ 1,187,384
Deposits and Excrows	SI890	\$ 10,934,318	\$ 11,093,313	\$ 10,954,137	\$ 11,074,923	\$ 11,947,295
Total Borrowings	SI895	\$ 4,244,106	\$ 4,145,665	\$ 4,615,761	\$ 4,516,635	\$ 5,132,492
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	2	3	3	3	3

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	2	3	3	3	3
Engage in third party broker arrangements to sell securities prod/services?	SI911	3	5	5	3	4
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	2	2	2	2	2

Schedule SQ --- Consolidated Supplemental Questions		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	9	10	10	10

Schedule SB --- Consolidated Small Business Loans		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	10 [Yes]	10 [Yes]	11 [Yes]	11 [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	N/A [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	N/A [Yes]
Number of Loans on SC260	SB200	0	0	0	0	N/A
Number of Loans on SC300, SC303, and SC306	SB210	0	0	0	0	N/A
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	310	315	346	360	N/A
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 15,394	\$ 16,049	\$ 16,393	\$ 17,097	N/A
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	365	374	384	400	N/A
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 51,611	\$ 57,042	\$ 57,312	\$ 60,780	N/A
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	604	622	615	626	N/A
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 277,707	\$ 289,647	\$ 296,017	\$ 314,618	N/A
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	429	336	438	429	N/A
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 8,939	\$ 6,997	\$ 8,472	\$ 9,663	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	67	60	57	49	N/A
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 8,614	\$ 7,795	\$ 7,685	\$ 7,696	N/A
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	76	73	86	86	N/A
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 27,024	\$ 28,566	\$ 31,000	\$ 32,062	N/A
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	2	2	1	N/A
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 128	\$ 129	\$ 120	\$ 81	N/A
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	0	1	1	N/A
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	\$ 0	\$ 182	\$ 182	N/A
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	1	1	1	1	N/A
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 94	\$ 103	\$ 111	\$ 117	N/A
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	1	1	2	N/A
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 5	\$ 19	\$ 1	\$ 17	N/A
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	0	1	0	N/A
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	\$ 0	\$ 16	\$ 0	N/A
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	0	0	0	N/A
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	\$ 0	\$ 0	\$ 0	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [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 SERVICES						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 20,653,182	\$ 19,731,812	\$ 18,471,660	\$ 19,585,237	\$ 18,886,189
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 15,429,118	\$ 14,591,507	\$ 13,513,525	\$ 14,360,519	\$ 13,703,994
Personal Trust and Agency Accounts	FS210	\$ 2,299,241	\$ 2,176,279	\$ 1,991,533	\$ 2,175,395	\$ 2,050,429
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,075,046	\$ 1,005,690	\$ 1,020,299	\$ 1,147,449	\$ 1,149,500
Employee Benefit - Defined Contribution	FS220	\$ 29,936	\$ 28,011	\$ 26,124	\$ 27,526	\$ 26,557
Employee Benefit - Defined Benefit	FS230	\$ 14,590	\$ 7,691	\$ 78,459	\$ 110,811	\$ 129,293
Other Retirement Accounts	FS240	\$ 1,030,520	\$ 969,988	\$ 915,716	\$ 1,009,112	\$ 993,650
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS260	\$ 11,642,924	\$ 11,068,746	\$ 10,233,221	\$ 10,758,261	\$ 10,288,429

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS264	\$ 401,414	\$ 331,690	\$ 263,353	\$ 275,754	\$ 212,040
Other Fiduciary Accounts	FS270	\$ 10,493	\$ 9,102	\$ 5,119	\$ 3,660	\$ 3,596
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 986,865	\$ 928,787	\$ 856,050	\$ 889,632	\$ 859,339
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 912,944	\$ 974,400	\$ 978,484	\$ 764,304	\$ 829,426
Personal Trust and Agency Accounts	FS211	\$ 245,733	\$ 265,483	\$ 245,592	\$ 290,579	\$ 430,654
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 387,939	\$ 445,690	\$ 458,523	\$ 352,724	\$ 330,721
Employee Benefit - Defined Contribution	FS221	\$ 3,969	\$ 826	\$ 816	\$ 868	\$ 815
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 24,359	\$ 6	\$ 215,958
Other Retirement Accounts	FS241	\$ 383,970	\$ 444,864	\$ 433,348	\$ 351,850	\$ 113,948
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS265	\$ 230,383	\$ 218,856	\$ 208,611	\$ 120,981	\$ 2,256
Other Fiduciary Accounts	FS271	\$ 48,889	\$ 44,371	\$ 65,758	\$ 20	\$ 65,795
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,311,120	\$ 4,165,905	\$ 3,979,651	\$ 4,460,414	\$ 4,352,769
Nonmanaged Assets (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 61,743	\$ 73,665	\$ 73,611	\$ 63,532	\$ 50,556
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	9,428	9,421	9,285	8,996	8,567
Personal Trust and Agency Accounts	FS212	1,821	1,992	1,923	1,847	1,715
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,790	1,760	1,762	1,711	1,670
Employee Benefit - Defined Contribution	FS222	33	30	28	27	28
Employee Benefit - Defined Benefit	FS232	5	4	10	10	11
Other Retirement Accounts	FS242	1,752	1,726	1,724	1,674	1,631
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS262	5,350	5,156	5,086	4,931	4,693
Foundations and Endowments	FS266	108	105	98	93	49
Other Fiduciary Accounts	FS272	359	408	416	414	440
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	1,587	1,559	1,553	1,502	1,462
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	409	515	467	471	503
Personal Trust and Agency Accounts	FS213	125	199	158	163	195

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6130	66	80	81	80	80
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	0	0	1	1	1
Other Retirement Accounts	FS243	65	79	79	78	78
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS263	0	0	0	0	0
Foundations and Endowments	FS267	38	36	35	30	25
Other Fiduciary Accounts	FS273	180	200	193	198	203
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	419	426	409	416	410
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	45	49	48	46	45
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 45,766	\$ 34,434	\$ 23,353	\$ 11,264	\$ 44,448
Personal Trust and Agency Accounts	FS310	\$ 9,758	\$ 7,410	\$ 5,192	\$ 2,303	\$ 9,370
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,253	\$ 2,499	\$ 1,697	\$ 842	\$ 3,302
Employee Benefit - Defined Contribution	FS320	\$ 93	\$ 69	\$ 47	\$ 23	\$ 105
Employee Benefit - Defined Benefit	FS330	\$ 334	\$ 330	\$ 246	\$ 156	\$ 578
Other Retirement Accounts	FS340	\$ 2,826	\$ 2,100	\$ 1,404	\$ 663	\$ 2,619
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS360	\$ 30,107	\$ 22,521	\$ 15,154	\$ 7,418	\$ 29,222
Foundations and Endowments	FS365	\$ 500	\$ 380	\$ 260	\$ 128	\$ 220
Other Fiduciary Accounts	FS370	\$ 53	\$ 37	\$ 24	\$ 9	\$ 198
Custody and Safekeeping Accounts	FS380	\$ 2,095	\$ 1,587	\$ 1,026	\$ 564	\$ 2,136
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 38,588	\$ 322	\$ 189	\$ 89	\$ 46,380
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 217	\$ 164	\$ 153	\$ 0	\$ 44
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 6,961	\$ 33,948	\$ 23,011	\$ 11,175	\$- 1,976
FIDUCIARY MEMORANDA						
1. Managed Assets Held in Fiduciary Accounts:						
Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts	FS40	\$ 13,942,165	\$ 9,240	\$ 8,843	\$ 9,822	\$ 12,338,858

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 7,610	\$ 0	\$ 0	\$ 0	\$ 8,606
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 249,429	\$ 0	\$ 0	\$ 0	\$ 222,678
State, County and Municipal Obligations	FS425	\$ 3,610,545	\$ 325	\$ 327	\$ 438	\$ 3,459,898
Mutual Funds - Total	SUB6140	\$ 4,486,197	\$ 8,626	\$ 8,254	\$ 9,080	\$ 3,608,208
Money Market	FS428	\$ 1,452,935	\$ 612	\$ 748	\$ 860	\$ 1,527,499
Equity	FS431	\$ 1,553,058	\$ 4,265	\$ 5,348	\$ 4,403	\$ 1,116,692
Other	FS437	\$ 1,480,204	\$ 3,749	\$ 2,158	\$ 3,817	\$ 964,017
Common Trust Funds and Collective Investment Funds	FS463	\$ 322,140	\$ 0	\$ 0	\$ 0	\$ 334,217
Other Short-term Obligations	FS434	\$ 95,328	\$ 0	\$ 0	\$ 0	\$ 100,763
Other Notes and Bonds	FS440	\$ 151,641	\$ 0	\$ 0	\$ 0	\$ 159,451
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 83,465	\$ 0	\$ 0	\$ 0	\$ 68,507
Other Common and Preferred Stock	FS445	\$ 4,367,687	\$ 264	\$ 237	\$ 279	\$ 3,854,611
Real Estate Mortgages	FS450	\$ 7,428	\$ 25	\$ 25	\$ 0	\$ 6,665
Real Estate	FS455	\$ 128,896	\$ 0	\$ 0	\$ 25	\$ 102,498
Miscellaneous Assets	FS460	\$ 431,799	\$ 0	\$ 0	\$ 0	\$ 412,756
Total Managed Assets in Employee Benefits and Retirement Related Accounts	FS41	\$ 1,075,046	\$ 18,247	\$ 17,261	\$ 17,551	\$ 1,149,500
Non-Interest-Bearing Deposits	FS411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS416	\$ 390	\$ 0	\$ 0	\$ 0	\$ 549
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 50,208	\$ 0	\$ 0	\$ 0	\$ 52,742
State, County and Municipal Obligations	FS426	\$ 1,885	\$ 0	\$ 0	\$ 0	\$ 1,197
Mutual Funds - Total	SUB6141	\$ 721,974	\$ 18,134	\$ 17,164	\$ 17,443	\$ 586,956
Money Market	FS429	\$ 76,725	\$ 950	\$ 1,045	\$ 860	\$ 89,660
Equity	FS432	\$ 289,282	\$ 10,750	\$ 10,291	\$ 10,123	\$ 224,714
Other	FS438	\$ 355,967	\$ 6,434	\$ 5,828	\$ 6,460	\$ 272,582
Common Trust Funds and Collective Investment Funds	FS464	\$ 19,468	\$ 0	\$ 0	\$ 0	\$ 230,575
Other Short-term Obligations	FS435	\$ 3,020	\$ 0	\$ 0	\$ 0	\$ 4,656
Other Notes and Bonds	FS441	\$ 72,454	\$ 0	\$ 0	\$ 0	\$ 72,837
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 11,530	\$ 0	\$ 0	\$ 0	\$ 8,187
Other Common and Preferred Stock	FS446	\$ 192,629	\$ 25	\$ 12	\$ 23	\$ 190,609
Real Estate Mortgages	FS451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate	FS456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS461	\$ 1,488	\$ 88	\$ 85	\$ 85	\$ 1,192
Total Managed Assets in Other Accounts	FS42	\$ 411,907	\$ 0	\$ 0	\$ 0	\$ 215,636
Non-Interest-Bearing Deposits	FS412	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS417	\$ 136	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 8,148	\$ 0	\$ 0	\$ 0	\$ 247
State, County and Municipal Obligations	FS427	\$ 300	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Funds - Total	SUB6142	\$ 231,650	\$ 0	\$ 0	\$ 0	\$ 72,542
Money Market	FS430	\$ 44,947	\$ 0	\$ 0	\$ 0	\$ 16,264
Equity	FS433	\$ 65,005	\$ 0	\$ 0	\$ 0	\$ 26,026
Other	FS439	\$ 121,698	\$ 0	\$ 0	\$ 0	\$ 30,252
Common Trust Funds and Collective Investment Funds	FS465	\$ 26,708	\$ 0	\$ 0	\$ 0	\$ 12,166
Other Short-term Obligations	FS436	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS442	\$ 8,713	\$ 0	\$ 0	\$ 0	\$ 254
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ 5,051	\$ 0	\$ 0	\$ 0	\$ 0
Other Common and Preferred Stock	FS447	\$ 131,201	\$ 0	\$ 0	\$ 0	\$ 130,427
Real Estate Mortgages	FS452	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS462	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ 4,938,554	\$ 0	\$ 0	\$ 0	\$ 3,584,549
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	9,099	0	0	0	7,618
2. Corporate Trust and Agency Accounts:						
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
Issues Reported in FS510 and FS515 that are in Default	FS516	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Principle Amt Outstanding Corp & Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Principle Amt Outstanding Issues Reported in FS510 & FS515	FS517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
3. Collective Investment Funds and Common Trust Funds:						

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
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
4. Fiduciary Settlements, Surcharges & Other Losses (Calendar YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 266	\$ 213	\$ 202	\$ 0	\$ 44
Personal Trust and Agency Accounts	FS710	\$ 27	\$ 0	\$ 0	\$ 0	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory Agency Accounts	FS730	\$ 239	\$ 213	\$ 202	\$ 0	\$ 40
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 and Advisory 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	\$ 49	\$ 49	\$ 49	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 6	\$ 6	\$ 6	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory Agency Accounts	FS732	\$ 43	\$ 43	\$ 43	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 1,797,788	\$ 1,730,050	\$ 1,731,345	\$ 1,802,192	\$ 1,297,612
Equity Capital Deductions - Total	SUB1631	\$ 90,463	\$ 76,452	\$ 82,788	\$ 91,480	\$ 99,931
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 319	\$ 333	\$ 328	\$ 321	\$ 320
Goodwill and Certain Other Intangible Assets	CCR115	\$ 19,891	\$ 20,119	\$ 20,812	\$ 21,078	\$ 21,345
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 70,253	\$ 56,000	\$ 61,648	\$ 70,081	\$ 78,266
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 18,489	\$ 20,649	\$ 22,844	\$ 39,668	\$ 48,604
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 16,559	\$ 18,719	\$ 22,844	\$ 39,668	\$ 48,604
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,930	\$ 1,930	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,725,814	\$ 1,674,247	\$ 1,671,401	\$ 1,750,380	\$ 1,246,285
Total Assets (SC60)	CCR205	\$ 17,255,773	\$ 17,433,547	\$ 17,382,231	\$ 18,003,960	\$ 18,211,198
Asset Deductions - Total	SUB1651	\$ 90,255	\$ 76,452	\$ 82,788	\$ 91,480	\$ 99,931
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 111	\$ 333	\$ 328	\$ 321	\$ 320
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,891	\$ 20,119	\$ 20,812	\$ 21,078	\$ 21,345
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 70,253	\$ 56,000	\$ 61,648	\$ 70,081	\$ 78,266
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 16,554	\$ 18,681	\$ 22,820	\$ 39,642	\$ 48,377
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 16,554	\$ 18,681	\$ 22,820	\$ 39,642	\$ 48,377
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 17,182,072	\$ 17,375,776	\$ 17,322,263	\$ 17,952,122	\$ 18,159,644
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 720,860	\$ 698,458	\$ 726,225	\$ 715,357	\$ 723,661
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,725,814	\$ 1,674,247	\$ 1,671,401	\$ 1,750,380	\$ 1,246,285
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 17,000	\$ 17,000	\$ 17,000	\$ 21,000	\$ 22,000

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 128,439	\$ 133,471	\$ 131,650	\$ 133,241	\$ 135,634
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 145,439	\$ 150,471	\$ 148,650	\$ 154,241	\$ 157,634
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 145,439	\$ 150,471	\$ 148,650	\$ 154,241	\$ 157,634
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,650	\$ 83	\$ 83	\$ 83	\$ 83
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 286	\$ 2,057
Total Risk-Based Capital	CCR39	\$ 1,867,603	\$ 1,824,635	\$ 1,819,968	\$ 1,904,252	\$ 1,401,779
0% R/W Category - Cash	CCR400	\$ 38,686	\$ 37,323	\$ 35,665	\$ 38,638	\$ 40,927
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 198,804	\$ 189,484	\$ 510,528	\$ 774,973	\$ 7,056
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 7,229	\$ 957,959	\$ 8,121	\$ 9,723	\$ 0
0% R/W Category - Other	CCR415	\$ 906,983	\$ 28,532	\$ 730,664	\$ 915,734	\$ 1,050,104
0% R/W Category - Assets Total	CCR420	\$ 1,151,702	\$ 1,213,298	\$ 1,284,978	\$ 1,739,068	\$ 1,098,087
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	\$ 99,603	\$ 99,171	\$ 122,241	\$ 311,052	\$ 171,599
20% R/W Category - Claims on FHLBs	CCR435	\$ 395,607	\$ 433,509	\$ 481,997	\$ 468,241	\$ 444,316
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 7,394	\$ 7,571	\$ 9,337	\$ 13,905	\$ 16,771
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 160,186	\$ 137,114	\$ 144,485	\$ 152,384	\$ 221,618
20% R/W Category - Other	CCR450	\$ 2,711,106	\$ 2,376,527	\$ 2,317,070	\$ 2,114,316	\$ 2,504,599
20% R/W Category - Assets Total	CCR455	\$ 3,373,896	\$ 3,053,892	\$ 3,075,130	\$ 3,059,898	\$ 3,358,903
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 674,779	\$ 610,779	\$ 615,027	\$ 611,980	\$ 671,778
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,627,102	\$ 6,339,853	\$ 6,289,289	\$ 6,379,269	\$ 6,898,063
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,438	\$ 47,638	\$ 46,763	\$ 44,271	\$ 43,651
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 94,329	\$ 102,247	\$ 112,203	\$ 123,664	\$ 158,238
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,944	\$ 1,916	\$ 2,079	\$ 1,829	\$ 1,834
50% R/W Category - Other	CCR480	\$ 18,817	\$ 18,812	\$ 13,609	\$ 9,337	\$ 9,444
50% R/W Category - Assets Total	CCR485	\$ 6,788,630	\$ 6,510,466	\$ 6,463,943	\$ 6,558,370	\$ 7,111,230
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,394,318	\$ 3,255,235	\$ 3,231,974	\$ 3,279,187	\$ 3,555,616

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 412,852	\$ 446,730	\$ 534,720	\$ 550,435	\$ 470,790
100% R/W Category - All Other Assets	CCR506	\$ 5,994,825	\$ 6,819,334	\$ 6,650,152	\$ 6,721,356	\$ 6,794,146
100% R/W Category - Assets Total	CCR510	\$ 6,407,677	\$ 7,266,064	\$ 7,184,872	\$ 7,271,791	\$ 7,264,936
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 6,407,677	\$ 7,266,064	\$ 7,184,872	\$ 7,271,791	\$ 7,264,936
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	\$ 17,721,905	\$ 18,043,720	\$ 18,008,923	\$ 18,629,127	\$ 18,833,156
Subtotal Risk-Weighted Assets	CCR75	\$ 10,476,772	\$ 11,132,075	\$ 11,031,870	\$ 11,162,957	\$ 11,492,330
Excess Allowances for Loan and Lease Losses	CCR530	\$ 117,659	\$ 260,901	\$ 280,130	\$ 290,391	\$ 271,101
Total Risk-Weighted Assets	CCR78	\$ 10,359,113	\$ 10,871,174	\$ 10,751,740	\$ 10,872,566	\$ 11,221,229
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 853,604	\$ 873,858	\$ 885,475	\$ 869,805	\$ 897,696
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.04%	9.64%	9.65%	9.75%	6.86%
Total Risk-Based Capital Ratio	CCR820	18.03%	16.78%	16.93%	17.51%	12.49%
Tier 1 Risk-Based Capital Ratio	CCR830	16.66%	15.40%	15.55%	16.10%	11.09%
Tangible Equity Ratio	CCR840	10.04%	9.64%	9.65%	9.75%	6.86%

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Total Assets Measured at FV on a Recurring Basis - Level 1	FV41	\$ 172,600	\$ 174,556	\$ 983,106	\$ 1,110,375	\$ 411,056
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV131	\$ 160,775	\$ 161,000	\$ 935,117	\$ 893,032	\$ 328,210
Available-for-Sale Securities	FV151	\$ 7,737	\$ 8,460	\$ 27,067	\$ 209,887	\$ 67,245
Loans and Leases	FV211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV261	\$ 4,088	\$ 5,096	\$ 18,971	\$ 3,028	\$ 0
All Other Financial Assets	FV311	\$ 0	\$ 0	\$ 1,951	\$ 4,428	\$ 15,601
Total Assets Measured at FV on a Recurring Basis - Level 2	FV42	\$ 2,398,469	\$ 1,816,480	\$ 1,707,221	\$ 1,392,856	\$ 1,968,084
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV132	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	FV152	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV212	\$ 2,362,649	\$ 1,816,480	\$ 1,707,221	\$ 1,385,147	\$ 1,940,320
Mortgage Servicing Rights	FV242	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV262	\$ 35,820	\$ 0	\$ 0	\$ 7,709	\$ 27,764
All Other Financial Assets	FV312	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Level 3	FV43	\$ 1,062,183	\$ 992,670	\$ 1,037,291	\$ 1,078,072	\$ 1,199,627
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV133	\$ 0	\$ 0	\$ 0	\$ 286	\$ 2,057
Available-for-Sale Securities	FV153	\$ 467,488	\$ 495,107	\$ 517,407	\$ 523,901	\$ 538,376
Loans and Leases	FV213	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV243	\$ 580,299	\$ 447,023	\$ 473,724	\$ 540,800	\$ 649,133
Derivative Assets	FV263	\$ 14,396	\$ 50,540	\$ 46,160	\$ 13,085	\$ 10,061
All Other Financial Assets	FV313	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total FV Measurements	FV44	\$ 3,633,252	\$ 2,983,706	\$ 3,727,618	\$ 3,581,303	\$ 3,578,767
Fed Funds Sold & Secur Purch Under Agreement Resell - Total FV Measurements	FV11	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total FV Measurements	FV13	\$ 160,775	\$ 161,000	\$ 935,117	\$ 893,318	\$ 330,267
Available-for-Sale Securities - Total FV Measurements	FV15	\$ 475,225	\$ 503,567	\$ 544,474	\$ 733,788	\$ 605,621
Loans and Leases - Total FV Measurements	FV21	\$ 2,362,649	\$ 1,816,480	\$ 1,707,221	\$ 1,385,147	\$ 1,940,320
Mortgage Servicing Rights - Total FV Measurements	FV24	\$ 580,299	\$ 447,023	\$ 473,724	\$ 540,800	\$ 649,133
Derivative Assets - Total FV Measurements	FV26	\$ 54,304	\$ 55,636	\$ 65,131	\$ 23,822	\$ 37,825
All Other Financial Assets - Total FV Measurements	FV31	\$ 0	\$ 0	\$ 1,951	\$ 4,428	\$ 15,601
Total Assets Measured at FV on a Recurring Basis - Less Amts Netted	FV46	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Resell - Less Amts Netted	FV114	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Less Amts Netted	FV134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Less Amts Netted	FV154	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Less Amts Netted	FV214	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Less Amts Netted	FV264	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
All Other Financial Assets - Less Amts Netted	FV314	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total, After Netting	FV48	\$ 3,633,252	\$ 2,983,706	\$ 3,727,618	\$ 3,581,303	\$ 3,578,767
Fed Funds Sold & Secur Purch Under Agreement Resell - Total, After Netting	FV12	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total, After Netting	FV14	\$ 160,775	\$ 161,000	\$ 935,117	\$ 893,318	\$ 330,267
Available-for-Sale Securities - Total, After Netting	FV16	\$ 475,225	\$ 503,567	\$ 544,474	\$ 733,788	\$ 605,621
Loans and Leases - Total, After Netting	FV22	\$ 2,362,649	\$ 1,816,480	\$ 1,707,221	\$ 1,385,147	\$ 1,940,320
Mortgage Servicing Rights - Total, After Netting	FV25	\$ 580,299	\$ 447,023	\$ 473,724	\$ 540,800	\$ 649,133
Derivative Assets - Total, After Netting	FV27	\$ 54,304	\$ 55,636	\$ 65,131	\$ 23,822	\$ 37,825
All Other Financial Assets - Total, After Netting	FV32	\$ 0	\$ 0	\$ 1,951	\$ 4,428	\$ 15,601
LIABILITIES						
Total Liabilities Measured at FV on a Recurring Basis - Level 1	FV81	\$ 13,176	\$ 2,668	\$ 263	\$ 5,239	\$ 49,975
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV611	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV651	\$ 13,176	\$ 2,668	\$ 263	\$ 5,239	\$ 49,975
All Other Financial Liabilities	FV711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 2	FV82	\$ 9,300	\$ 20,564	\$ 53,619	\$ 6,338	\$ 5,111
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV612	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV652	\$ 0	\$ 19,117	\$ 50,766	\$ 0	\$ 0
All Other Financial Liabilities	FV712	\$ 9,300	\$ 1,447	\$ 2,853	\$ 6,338	\$ 5,111
Total Liabilities Measured at FV on a Recurring Basis - Level 3	FV83	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FV --- Fair Value Description	Line Item	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Deposits	FV533	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV653	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV713	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements	FV84	\$ 22,476	\$ 23,232	\$ 53,882	\$ 11,577	\$ 55,086
Fed Fund Sold & Secur Purch Under Agreement Repurch - Total FV Measurements	FV51	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total FV Measurements	FV53	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total FV Measurements	FV61	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total FV Measurements	FV63	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total FV Measurements	FV65	\$ 13,176	\$ 21,785	\$ 51,029	\$ 5,239	\$ 49,975
All Other Financial Liabilities - Total FV Measurements	FV71	\$ 9,300	\$ 1,447	\$ 2,853	\$ 6,338	\$ 5,111
Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted	FV86	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Less Amts Netted	FV534	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Less Amts Netted	FV614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Less Amts Netted	FV634	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Less Amts Netted	FV654	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Less Amts Netted	FV714	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total, After Netting	FV88	\$ 22,476	\$ 23,232	\$ 53,882	\$ 11,577	\$ 55,086
Fed Funds Sold & Secur Purch Under Agreement Repurch - Total, After Netting	FV52	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total, After Netting	FV54	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total, After Netting	FV62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total, After Netting	FV64	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total, After Netting	FV66	\$ 13,176	\$ 21,785	\$ 51,029	\$ 5,239	\$ 49,975
All Other Financial Liabilities - Total, After Netting	FV72	\$ 9,300	\$ 1,447	\$ 2,853	\$ 6,338	\$ 5,111

Office of Thrift Supervision Financial Reporting System Run Date: February 25, 2011, 8:54 AM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2010	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule RM --- Reverse Mortgages		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Do you have reverse mortgage loan activity this calendar year to report?	RM010	0	N/A	N/A	N/A	N/A
Amount of Mortgage Loans Outstanding:						
Home Equity Conversion Mortgage Loans	RM110	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM112	\$ 0	N/A	N/A	N/A	N/A
Annual Interest Income from:						
Home Equity Conversion Mortgage Loans	RM310	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM312	\$ 0	N/A	N/A	N/A	N/A
No. Referrals YTD to another lender where thrift performed compensated services for RM originations:						
Home Equity Conversion Mortgage Loans	RM330	0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM332	0	N/A	N/A	N/A	N/A
Annual Origination Fee Income from:						
Home Equity Conversion Mortgage Loans	RM420	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM422	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Originate Mortgages Secured by:						
Home Equity Conversion Mortgage Loans	RM510	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM512	\$ 0	N/A	N/A	N/A	N/A
Annual Mortgage Loans Disbursed for Permanent Loans on:						
Home Equity Conversion Mortgage Loans	RM610	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM612	\$ 0	N/A	N/A	N/A	N/A
Annual Loans and Participations Purchased Secured By:						
Home Equity Conversion Mortgage Loans	RM620	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM622	\$ 0	N/A	N/A	N/A	N/A
Annual Loans and Participations Sold Secured By:						
Home Equity Conversion Mortgage Loans	RM630	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM632	\$ 0	N/A	N/A	N/A	N/A

*Note

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