

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		13	13	13
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 750,336	\$ 514,768	\$ 561,769
Cash and Non-Interest-Earning Deposits	SC110	\$ 133,137	\$ 160,056	\$ 151,798
Interest-Earning Deposits in FHLBs	SC112	\$ 91,527	\$ 90,967	\$ 267,740
Other Interest-Earning Deposits	SC118	\$ 419,297	\$ 126,610	\$ 24,232
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,600	\$ 39,000	\$ 18,513
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 66,204	\$ 71,564	\$ 67,910
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 10,899	\$ 11,835	\$ 14,936
State and Municipal Obligations	SC180	\$ 13,950	\$ 13,277	\$ 14,628
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 228	\$ 224	\$ 222
Accrued Interest Receivable	SC191	\$ 1,494	\$ 1,235	\$ 1,790
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,195,037	\$ 2,220,648	\$ 1,620,582
Mortgage-Backed Securities - Total	SC22	\$ 2,195,037	\$ 2,220,648	\$ 1,620,582
Pass-Through - Total	SUB0073	\$ 2,123,533	\$ 2,169,898	\$ 1,582,147
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,185,879	\$ 1,624,143	\$ 1,582,147
Other Pass-Through	SC215	\$ 937,654	\$ 545,755	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 63,189	\$ 43,260	\$ 33,138
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 509
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 771	\$ 808	\$ 334
Other	SC222	\$ 62,418	\$ 42,452	\$ 32,295
Accrued Interest Receivable	SC228	\$ 8,315	\$ 7,490	\$ 5,297

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 13,692,970	\$ 14,052,048	\$ 14,217,631
Mortgage Loans - Total	SC26	\$ 13,632,485	\$ 13,993,912	\$ 14,162,652
Construction Loans - Total	SUB0100	\$ 503,914	\$ 472,343	\$ 446,122
Residential - Total	SUB0110	\$ 302,872	\$ 283,141	\$ 277,393
1-4 Dwelling Units	SC230	\$ 259,437	\$ 247,571	\$ 245,158
Multifamily (5 or more) Dwelling Units	SC235	\$ 43,435	\$ 35,570	\$ 32,235
Nonresidential Property	SC240	\$ 201,042	\$ 189,202	\$ 168,729
Permanent Loans - Total	SUB0121	\$ 13,135,730	\$ 13,521,949	\$ 13,713,669
Residential - Total	SUB0131	\$ 11,699,269	\$ 12,124,754	\$ 12,324,371
1-4 Dwelling Units - Total	SUB0141	\$ 11,527,257	\$ 11,909,877	\$ 12,112,928
Revolving Open-End Loans	SC251	\$ 473,143	\$ 464,892	\$ 760,196
All Other - First Liens	SC254	\$ 10,799,236	\$ 10,680,688	\$ 10,714,640
All Other - Junior Liens	SC255	\$ 254,878	\$ 764,297	\$ 638,092
Multifamily (5 or more) Dwelling Units	SC256	\$ 172,012	\$ 214,877	\$ 211,443
Nonresidential Property (Except Land)	SC260	\$ 1,215,907	\$ 1,183,254	\$ 1,184,800
Land	SC265	\$ 220,554	\$ 213,941	\$ 204,498
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 354,648	\$- 165,499	\$- 72,931
Accrued Interest Receivable	SC272	\$ 49,216	\$ 51,746	\$ 54,223
Advances for Taxes and Insurance	SC275	\$ 4,110	\$ 6,010	\$ 3,617
Allowance for Loan and Lease Losses	SC283	\$ 60,485	\$ 58,136	\$ 54,979
Nonmortgage Loans - Gross	SUB0162	\$ 825,621	\$ 908,846	\$ 742,950
Nonmortgage Loans - Total	SC31	\$ 820,396	\$ 903,518	\$ 738,375
Commercial Loans - Total	SC32	\$ 452,514	\$ 464,145	\$ 371,328
Secured	SC300	\$ 434,412	\$ 446,754	\$ 353,581
Unsecured	SC303	\$ 18,088	\$ 17,377	\$ 17,728
Lease Receivables	SC306	\$ 14	\$ 14	\$ 19
Consumer Loans - Total	SC35	\$ 366,699	\$ 436,559	\$ 364,211
Loans on Deposits	SC310	\$ 3,633	\$ 3,482	\$ 4,320
Home Improvement Loans (Not secured by real estate)	SC316	\$ 425	\$ 486	\$ 518
Education Loans	SC320	\$ 90	\$ 94	\$ 113
Auto Loans	SC323	\$ 8,238	\$ 8,241	\$ 8,280
Mobile Home Loans	SC326	\$ 480	\$ 483	\$ 463
Credit Cards	SC328	\$ 453	\$ 437	\$ 441

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 353,380	\$ 423,336	\$ 350,076
Accrued Interest Receivable	SC348	\$ 6,408	\$ 8,142	\$ 7,411
Allowance for Loan and Lease Losses	SC357	\$ 5,225	\$ 5,328	\$ 4,575
Repossessed Assets - Gross	SUB0201	\$ 99,633	\$ 102,120	\$ 93,358
Repossessed Assets - Total	SC40	\$ 99,546	\$ 101,987	\$ 93,224
Real Estate - Total	SUB0210	\$ 99,610	\$ 102,033	\$ 93,250
Construction	SC405	\$ 4,046	\$ 2,760	\$ 2,179
Residential - Total	SUB0225	\$ 86,891	\$ 89,726	\$ 78,890
1-4 Dwelling Units	SC415	\$ 85,730	\$ 87,770	\$ 76,934
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,161	\$ 1,956	\$ 1,956
Nonresidential (Except Land)	SC426	\$ 4,060	\$ 4,655	\$ 7,531
Land	SC428	\$ 4,613	\$ 4,892	\$ 4,650
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 23	\$ 87	\$ 108
General Valuation Allowances	SC441	\$ 87	\$ 133	\$ 134
Real Estate Held for Investment	SC45	\$ 227	\$ 228	\$ 229
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 365,403	\$ 313,618	\$ 312,445
Federal Home Loan Bank Stock	SC510	\$ 365,356	\$ 313,569	\$ 312,385
Other	SC540	\$ 47	\$ 49	\$ 60
Office Premises and Equipment	SC55	\$ 271,361	\$ 268,285	\$ 261,876
Other Assets - Gross	SUB0262	\$ 397,147	\$ 356,198	\$ 435,293
Other Assets - Total	SC59	\$ 397,145	\$ 356,198	\$ 435,289
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 1,956	\$ 1,924	\$ 1,895
Other	SC625	\$ 28,370	\$ 26,142	\$ 25,912
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 228,147	\$ 174,732	\$ 152,181
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 27,141	\$ 28,559	\$ 29,263
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 111,533	\$ 124,841	\$ 226,042
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2	\$ 0	\$ 4
General Valuation Allowances - Total	SUB2092	\$ 65,799	\$ 63,597	\$ 59,692
Total Assets - Gross	SUB0283	\$ 18,597,735	\$ 18,736,759	\$ 18,246,133
Total Assets	SC60	\$ 18,531,936	\$ 18,673,162	\$ 18,186,441
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 10,084,114	\$ 9,749,102	\$ 10,637,726
Deposits	SC710	\$ 9,719,903	\$ 9,426,317	\$ 10,189,688
Escrows	SC712	\$ 364,211	\$ 322,785	\$ 448,038
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 6,850,382	\$ 7,098,150	\$ 5,926,822
Advances from FHLBank	SC720	\$ 5,962,969	\$ 5,762,840	\$ 4,896,076
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 711,576	\$ 1,117,436	\$ 880,825
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 175,837	\$ 217,874	\$ 149,921
Other Liabilities - Total	SC75	\$ 195,214	\$ 410,435	\$ 213,449
Accrued Interest Payable - Deposits	SC763	\$ 38,708	\$ 37,271	\$ 44,275
Accrued Interest Payable - Other	SC766	\$ 22,379	\$ 22,503	\$ 15,697
Accrued Taxes	SC776	\$ 28,518	\$ 29,935	\$ 53,357
Accounts Payable	SC780	\$ 16,963	\$ 14,264	\$ 15,524
Deferred Income Taxes	SC790	\$ 97	\$ 45	\$ 66
Other Liabilities and Deferred Income	SC796	\$ 88,549	\$ 306,417	\$ 84,530
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 17,129,710	\$ 17,257,687	\$ 16,777,997
Minority Interest	SC800	\$ 100	\$ 100	\$ 100
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 470,319	\$ 467,024	\$ 462,272
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 14,550	\$ 14,550	\$ 14,550
Paid in Excess of Par	SC830	\$ 455,769	\$ 452,474	\$ 447,722
Accumulated Other Comprehensive Income - Total	SC86	\$ 5,892	\$ 4,046	\$ 4,758
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,380	\$ - 535	\$ - 568
Gains (Losses) on Cash Flow Hedges	SC865	\$ 3,512	\$ 4,581	\$ 5,326
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 925,915	\$ 944,308	\$ 941,315
Other Components of Equity Capital	SC891	\$ 1	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 1,402,127	\$ 1,415,378	\$ 1,408,345
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 18,531,937	\$ 18,673,165	\$ 18,186,442

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
9	Advances for loans serviced for others
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
99	Other

Other Liability Codes

Code	Description
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
99	Other

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 23,339	\$ 28,626	\$ 29,031
Net Income (Loss) from Other - Total	SUB0451	\$ 26,105	\$ 27,775	\$ 38,609
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 26,218	\$ 24,408	\$- 6,476
Operations & Sale of Repossessed Assets	SO461	\$- 303	\$- 520	\$ 971
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 26	\$- 36	\$- 1,082
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 7	\$ 15	\$ 4
Sale of Other Assets Held for Investment	SO477	\$ 103	\$ 3,908	\$ 45,192
Trading Assets (Realized and Unrealized)	SO485	\$ 106	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 878	\$ 2,008	\$ 1,454
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 107,685	\$ 112,075	\$ 108,176
All Personnel Compensation and Expense	SO510	\$ 60,748	\$ 55,327	\$ 56,709
Legal Expense	SO520	\$ 1,516	\$ 2,050	\$ 1,402
Office Occupancy and Equipment Expense	SO530	\$ 21,878	\$ 23,212	\$ 22,071
Marketing and Other Professional Services	SO540	\$ 5,010	\$ 6,694	\$ 6,846
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 1,490	\$ 2,060	\$ 1,929
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 970	\$ 2,224	\$ 714
Other Noninterest Expense	SO580	\$ 16,072	\$ 20,507	\$ 18,504
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 16,381	\$ 15,436	\$ 38,416
Income Taxes - Total	SO71	\$ 5,002	\$ 4,391	\$ 12,718
Federal	SO710	\$ 6,372	\$ 3,978	\$ 13,501

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
17	Charitable contributions
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 268,519	\$ 978,300	\$ 720,524
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,961	\$ 16,038	\$ 10,165
YTD - Mortgage-Backed Securities	Y_SO125	\$ 28,570	\$ 82,130	\$ 59,303
YTD - Mortgage Loans	Y_SO141	\$ 217,488	\$ 833,097	\$ 618,058
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,279	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,316	\$ 26,902	\$ 18,888
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 56	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,825	\$ 20,133	\$ 14,110
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 24	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4,502	\$ 16,462	\$ 11,710
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,501	\$ 16,456	\$ 11,706
YTD - Other	Y_SO185	\$ 1	\$ 6	\$ 4
YTD - Interest Expense - Total	Y_SO21	\$ 191,086	\$ 667,682	\$ 485,231
YTD - Deposits	Y_SO215	\$ 103,364	\$ 394,705	\$ 290,194
YTD - Escrows	Y_SO225	\$ 6	\$ 32	\$ 5
YTD - Advances from FHLBank	Y_SO230	\$ 72,562	\$ 207,532	\$ 145,863
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 15,154	\$ 65,412	\$ 49,168
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 81,935	\$ 327,080	\$ 247,003
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,142	\$ 29,721	\$ 19,797
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 72,793	\$ 297,359	\$ 227,206
YTD - Noninterest Income - Total	Y_SO42	\$ 51,273	\$ 258,823	\$ 201,465
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 15,843	\$ 3,014	\$ 4,065
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 14,892	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 23,339	\$ 117,968	\$ 89,342
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 26,105	\$ 137,929	\$ 110,154
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 26,218	\$ 46,587	\$ 22,179
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 303	\$ 735	\$ 1,255
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 26	\$- 2,011	\$- 1,975
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 7	\$ 19	\$ 4
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 103	\$ 92,599	\$ 88,691
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 106	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 878	\$- 88	\$- 2,096
YTD - Noninterest Expense - Total	Y_SO51	\$ 107,685	\$ 415,161	\$ 303,086
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 60,748	\$ 221,690	\$ 166,363
YTD - Legal Expense	Y_SO520	\$ 1,516	\$ 6,659	\$ 4,609
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 21,878	\$ 89,081	\$ 65,869
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,010	\$ 25,319	\$ 18,625
YTD - Loan Servicing Fees	Y_SO550	\$ 1	\$ 5	\$ 4
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,490	\$ 6,228	\$ 4,168
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 970	\$ 3,854	\$ 1,630
YTD - Other Noninterest Expense	Y_SO580	\$ 16,072	\$ 62,325	\$ 41,818
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 16,381	\$ 141,022	\$ 125,586
YTD - Income Taxes - Total	Y_SO71	\$ 5,002	\$ 46,042	\$ 41,651
YTD - Federal	Y_SO710	\$ 6,372	\$ 48,685	\$ 44,707
YTD - State, Local, and Other	Y_SO720	\$- 1,370	\$- 2,643	\$- 3,056
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 11,379	\$ 94,980	\$ 83,935
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 11,379	\$ 94,980	\$ 83,935

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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 991	\$ 1,178	\$ 1,105
Loans on Deposits	VA510	\$ 370	\$ 362	\$ 455
Home Improvement Loans	VA516	\$ 40	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 46	\$ 28	\$ 13
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 7	\$ 7	\$ 5
Other	VA560	\$ 528	\$ 781	\$ 632
Repossessed Assets - Total	VA60	\$ 1,075	\$ 1,675	\$ 1,008
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,075	\$ 1,674	\$ 1,008
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 1	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 929	\$ 995	\$ 654
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 623	\$ 654	\$ 348
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 623	\$ 654	\$ 348
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 233	\$ 301	\$ 119
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7	\$ 3	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 313	\$ 241	\$ 211
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 70	\$ 109	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 304	\$ 339	\$ 306
Commercial Loans	VA521	\$ 80	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 224	\$ 339	\$ 306
Loans on Deposits	VA511	\$ 81	\$ 95	\$ 101

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 1	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 23	\$ 50	\$ 30
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 4	\$ 2
Other	VA561	\$ 119	\$ 189	\$ 173
Other Assets	VA931	\$ 2	\$ 2	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,162	\$ 2,013	\$ 418
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 966	\$- 222	\$- 307
Construction - Total	SUB2230	\$ 30	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 30	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 936	\$- 222	\$- 307
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 214	\$- 200	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 248	\$ 48	\$- 362
Nonresidential Property (Except Land)	VA482	\$ 474	\$- 9	\$ 11
Land	VA492	\$ 0	\$- 61	\$- 35
Nonmortgage Loans - Total	VA58	\$ 142	\$ 0	\$ 91
Commercial Loans	VA522	\$ 183	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 41	\$ 0	\$ 91
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 43	\$ 0	\$ 43
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 2	\$ 0	\$ 48
Repossessed Assets - Total	VA62	\$ 1,464	\$ 1,675	\$ 616
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,464	\$ 1,675	\$ 616
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 410	\$ 560	\$ 18
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 7,913	\$ 8,232	\$ 4,851
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 4,872	\$ 3,459	\$ 2,319
Construction - Total	SUB2330	\$ 165	\$ 109	\$ 0
1-4 Dwelling Units	VA425	\$ 165	\$ 109	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 4,707	\$ 3,350	\$ 2,319
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,002	\$ 1,494	\$ 1,451
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 191	\$ 325	\$ 484
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,823	\$ 888	\$ 674
Multifamily (5 or more) Dwelling Units	VA475	\$ 248	\$ 48	\$- 323
Nonresidential Property (Except Land)	VA485	\$ 443	\$- 80	\$ 41
Land	VA495	\$ 0	\$ 675	\$- 8
Nonmortgage Loans - Total	VA59	\$ 914	\$ 865	\$ 890
Commercial Loans	VA525	\$ 188	\$ 26	\$ 0
Consumer Loans - Total	SUB2361	\$ 726	\$ 839	\$ 890
Loans on Deposits	VA515	\$ 289	\$ 267	\$ 354
Home Improvement Loans	VA519	\$ 40	\$- 1	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 20	\$- 22	\$ 26
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 6	\$ 3	\$ 3
Other	VA565	\$ 411	\$ 592	\$ 507
Reposessed Assets - Total	VA65	\$ 2,539	\$ 3,350	\$ 1,624

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2,539	\$ 3,349	\$ 1,624
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 1	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 412	\$ 558	\$ 18
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 30,087	\$ 30,185	\$ 28,426
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 105,324	\$ 107,545	\$ 98,202
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 27,470	\$ 25,918	\$ 25,455
Construction	VA951	\$ 1,934	\$ 721	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 25,320	\$ 24,781	\$ 23,220
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 1,381
Permanent - Nonresidential (Except Land)	VA954	\$ 216	\$ 203	\$ 0
Permanent - Land	VA955	\$ 0	\$ 213	\$ 854
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 149,999	\$ 111,323	\$ 105,292
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 237,178	\$ 226,232	\$ 200,467
Substandard	VA965	\$ 234,211	\$ 223,091	\$ 198,214
Doubtful	VA970	\$ 2,967	\$ 3,141	\$ 2,253
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 209,141	\$ 192,970	\$ 180,543

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 198,197	\$ 183,798	\$ 167,828
Construction and Land Loans	SUB2430	\$ 34,512	\$ 23,757	\$ 21,863
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 144,837	\$ 140,276	\$ 129,701
Permanent Loans Secured by All Other Property	SUB2450	\$ 32,978	\$ 33,817	\$ 30,420
Nonmortgages - Total	SUB2461	\$ 10,944	\$ 9,172	\$ 12,715
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 106,234	\$ 115,419	\$ 109,395
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 97,771	\$ 107,731	\$ 98,340
Mortgage Loans - Total	SUB2481	\$ 91,154	\$ 100,620	\$ 88,596
Construction	PD115	\$ 12,451	\$ 4,759	\$ 3,297
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 4,817	\$ 6,689	\$ 6,700
Secured by First Liens	PD123	\$ 62,844	\$ 70,576	\$ 58,786
Secured by Junior Liens	PD124	\$ 3,822	\$ 2,497	\$ 2,507
Multifamily (5 or more) Dwelling Units	PD125	\$ 410	\$ 4,688	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 4,703	\$ 5,951	\$ 4,784
Land	PD138	\$ 2,107	\$ 5,460	\$ 12,522
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 3,716	\$ 2,921	\$ 7,790
Consumer Loans - Total	SUB2511	\$ 2,901	\$ 4,190	\$ 1,954
Loans on Deposits	PD161	\$ 27	\$ 14	\$ 8
Home Improvement Loans	PD163	\$ 21	\$ 28	\$ 63
Education Loans	PD165	\$ 16	\$ 6	\$ 1
Auto Loans	PD167	\$ 100	\$ 227	\$ 162
Mobile Home Loans	PD169	\$ 0	\$ 11	\$ 0
Credit Cards	PD171	\$ 14	\$ 17	\$ 7
Other	PD180	\$ 2,723	\$ 3,887	\$ 1,713
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 18	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 4,227	\$ 4,214	\$ 5,452
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 6,392	\$ 9,904	\$ 9,853
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5,920	\$ 8,721	\$ 9,217

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 412	\$ 981	\$ 636
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 8,463	\$ 7,688	\$ 11,055
Mortgage Loans - Total	SUB2491	\$ 6,295	\$ 6,856	\$ 9,369
Construction	PD215	\$ 185	\$ 180	\$ 1,410
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 18	\$ 576	\$ 556
Secured by First Liens	PD223	\$ 3,883	\$ 4,127	\$ 4,821
Secured by Junior Liens	PD224	\$ 41	\$ 132	\$ 155
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,178	\$ 1,669	\$ 2,255
Land	PD238	\$ 990	\$ 172	\$ 172
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 2,095	\$ 697	\$ 661
Consumer Loans - Total	SUB2521	\$ 73	\$ 135	\$ 1,025
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 12	\$ 14	\$ 10
Auto Loans	PD267	\$ 10	\$ 53	\$ 57
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 4	\$ 4	\$ 17
Other	PD280	\$ 47	\$ 64	\$ 941
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 495	\$ 512	\$ 585
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 495	\$ 512	\$ 585
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 102,907	\$ 77,551	\$ 71,148
Mortgage Loans - Total	SUB2501	\$ 100,748	\$ 76,322	\$ 69,863
Construction	PD315	\$ 7,746	\$ 4,766	\$ 3,000
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 3,249	\$ 3,274	\$ 2,921
Secured by First Liens	PD323	\$ 65,505	\$ 51,737	\$ 52,223
Secured by Junior Liens	PD324	\$ 658	\$ 668	\$ 1,032
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 3,582
Nonresidential Property (Except Land)	PD335	\$ 12,557	\$ 7,457	\$ 5,643
Land	PD338	\$ 11,033	\$ 8,420	\$ 1,462
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,943	\$ 907	\$ 1,022
Consumer Loans - Total	SUB2531	\$ 216	\$ 322	\$ 263
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 36	\$ 60	\$ 62
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1	\$ 2	\$ 3
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 179	\$ 260	\$ 198
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 8,159	\$ 5,187	\$ 4,369
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 10,299	\$ 9,950	\$ 8,376
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 9,291	\$ 9,173	\$ 7,885
Rebooked GNMA's Incl in PD395	PD397	\$ 1,008	\$ 777	\$ 491

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 370,314	\$ 763,024	\$ 698,833
90% up to 100% LTV	LD110	\$ 303,782	\$ 599,721	\$ 526,637
100% and greater LTV	LD120	\$ 66,532	\$ 163,303	\$ 172,196
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 11,409	\$ 13,606	\$ 15,445
Past Due and Still Accruing - Total	SUB5240	\$ 8,136	\$ 8,835	\$ 11,147
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 8,136	\$ 8,685	\$ 11,088
90% up to 100% LTV	LD210	\$ 6,929	\$ 7,563	\$ 9,542
100% and greater LTV	LD220	\$ 1,207	\$ 1,122	\$ 1,546
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 150	\$ 59

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 150	\$ 59
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,273	\$ 4,771	\$ 4,298
90% up to 100% LTV	LD250	\$ 2,073	\$ 3,703	\$ 4,005
100% and greater LTV	LD260	\$ 1,200	\$ 1,068	\$ 293
Net Charge-offs - Total	SUB5300	\$ 2,895	\$ 2,107	\$ 1,556
90% up to 100% LTV	LD310	\$ 492	\$ 1,601	\$ 680
100% and greater LTV	LD320	\$ 2,403	\$ 506	\$ 876
Purchases - Total	SUB5320	\$ 19,746	\$ 59,975	\$ 32,920
90% up to 100% LTV	LD410	\$ 13,510	\$ 38,156	\$ 19,742
100% and greater LTV	LD420	\$ 6,236	\$ 21,819	\$ 13,178
Originations - Total	SUB5330	\$ 23,487	\$ 62,184	\$ 62,157
90% up to 100% LTV	LD430	\$ 17,411	\$ 40,010	\$ 40,549
100% and greater LTV	LD440	\$ 6,076	\$ 22,174	\$ 21,608
Sales - Total	SUB5340	\$ 148,029	\$ 16,158	\$ 12,276
90% up to 100% LTV	LD450	\$ 129,136	\$ 14,480	\$ 11,252
100% and greater LTV	LD460	\$ 18,893	\$ 1,678	\$ 1,024
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 52,311	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 8,077	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 101,720	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 368,524	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 353,992	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 4,511	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 95,150	\$ 88,343	\$ 84,325
Mortgage Construction Loans	CC105	\$ 90,020	\$ 83,060	\$ 78,453
Other Mortgage Loans	CC115	\$ 5,130	\$ 5,283	\$ 5,872
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 210,744	\$ 210,931	\$ 181,407
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 332,390	\$ 291,361	\$ 463,042
1-4 Dwelling Units	CC280	\$ 166,431	\$ 116,890	\$ 192,571

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 11,001	\$ 9,846	\$ 15,841
All Other Real Estate	CC300	\$ 154,958	\$ 164,625	\$ 254,630
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 6,697	\$ 6,455	\$ 7,021
Commitments Outstanding to Purchase Loans	CC320	\$ 2,858,751	\$ 1,703,467	\$ 1,652,482
Commitments Outstanding to Sell Loans	CC330	\$ 2,539,688	\$ 2,187,564	\$ 2,928,975
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,737,543	\$ 1,664,677	\$ 1,762,382
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 499,862	\$ 472,361	\$ 571,484
Commercial Lines	CC420	\$ 1,224,663	\$ 1,183,482	\$ 1,180,865
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,588	\$ 603	\$ 589
Open-End Consumer Lines - Other	CC425	\$ 11,430	\$ 8,231	\$ 9,444
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 113,938	\$ 117,982	\$ 116,938
Commercial	CC430	\$ 139	\$ 170	\$ 116,181
Standby, Not Included on CC465 or CC468	CC435	\$ 113,799	\$ 117,812	\$ 757
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 65,465	\$ 45,845	\$ 36,639
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 65,273	\$ 45,574	\$ 36,367
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 285,469	\$ 694,023	\$ 604
Sales	CF145	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 331,961	\$- 106,322	\$- 113,528
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 16,247	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 3,683	\$ 10,120	\$ 1,162
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 301,716	\$ 694,023	\$ 604
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 301,716	\$ 694,023	\$ 604
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,243,414	\$ 948,748	\$ 956,624
Construction Loans - Total	SUB3840	\$ 111,325	\$ 112,969	\$ 95,065
1-4 Dwelling Units	CF190	\$ 75,978	\$ 75,686	\$ 58,489
Multifamily (5 or more) Dwelling Units	CF200	\$ 7,410	\$ 3,952	\$ 7,504
Nonresidential	CF210	\$ 27,937	\$ 33,331	\$ 29,072
Permanent Loans - Total	SUB3851	\$ 1,132,089	\$ 835,779	\$ 861,559
1-4 Dwelling Units	CF225	\$ 1,030,757	\$ 733,053	\$ 768,226
Home Equity and Junior Liens	CF226	\$ 223,697	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,864	\$ 7,741	\$ 10,398
Nonresidential (Except Land)	CF260	\$ 64,999	\$ 68,683	\$ 66,159
Land	CF270	\$ 30,469	\$ 26,302	\$ 16,776
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 5,189,910	\$ 4,406,591	\$ 3,891,977
1-4 Dwelling Units	CF280	\$ 5,189,572	\$ 4,406,591	\$ 3,891,977
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 4,996,971	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 107,186	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 338	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 5,301,011	\$ 4,486,628	\$ 4,059,996
1-4 Dwelling Units	CF310	\$ 5,301,011	\$ 4,483,429	\$ 4,058,666
Home Equity and Junior Liens	CF311	\$ 630,426	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 3,199	\$ 1,330
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 111,101	\$- 80,037	\$- 168,019
Memo - Refinancing Loans	CF361	\$ 264,092	\$ 281,652	\$ 316,136
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 1,898,809	\$ 1,967,176	\$ 1,752,009

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 100	\$ 150	\$ 225
Consumer:				
Closed or Purchased	CF400	\$ 12,716	\$ 88,150	\$ 52,602
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,911,525	\$ 2,055,326	\$ 1,804,611
Nonmortgage Loans - Sales - Total	SUB3915	\$ 100	\$ 150	\$ 225
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,911,425	\$ 2,055,176	\$ 1,804,386
Deposits:				
Interest Credited to Deposits	CF430	\$ 97,163	\$ 107,235	\$ 99,045
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 1,079,515	\$ 1,210,365	\$ 1,400,065
Fully Insured	DI100	\$ 1,031,738	\$ 1,110,297	\$ 1,286,696
Other	DI110	\$ 47,777	\$ 100,068	\$ 113,369
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 5,228,893	\$ 5,272,336	\$ 5,828,718
Greater than \$100,000	DI130	\$ 4,470,594	\$ 4,105,679	\$ 4,809,005
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	1,421,157	1,518,380	1,705,081
Greater than \$100,000	DI160	14,385	14,201	14,823
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 366,565	\$ 354,048	N/A
Greater than \$250,000	DI175	\$ 18,066	\$ 17,039	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	26,220	25,484	N/A
Greater than \$250,000	DI185	47	46	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 382,850	\$ 370,559	\$ 357,177
Uninsured Deposits	DI210	\$ 2,548,419	\$ 2,212,711	\$ 2,677,577
Preferred Deposits	DI220	\$ 3,171	\$ 1,423,673	\$ 1,993,315
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 680,171	\$ 728,445	\$ 691,007
Money Market Deposit Accounts	DI320	\$ 1,073,689	\$ 1,031,446	\$ 1,005,236

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 727,650	\$ 683,592	\$ 814,685
Time Deposits	DI340	\$ 7,602,604	\$ 7,305,619	\$ 8,126,797
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,394,235	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 94,374	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 266,420	\$ 356,521	\$ 352,121
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 592,282	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 439	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 409,880	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 61	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 748	\$ 1,056	\$ 874
Time and Savings Deposits	DI650	\$ 362	\$ 1,024	\$ 1,125
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 196	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	3,676	3,657	3,741
Assets Held in Trading Accounts	SI375	\$ 21,003	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 12,674	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 10,337	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,027,599	\$ 673,948	\$ 100,033
Assets Held for Sale	SI387	\$ 3,792,145	\$ 3,189,536	\$ 3,288,458
Loans Serviced for Others	SI390	\$ 20,601,210	\$ 16,617,603	\$ 16,359,316
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 46,171	\$ 42,452	\$ 32,295
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	84.34%	84.03%	84.11%
Second month of Qtr	SI582	83.07%	83.83%	85.56%
Third month of Qtr	SI583	82.93%	83.31%	84.75%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 560	\$ 560	\$ 553
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 36,346	\$ 36,591	\$ 37,578
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	26	26
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 1,415,092	\$ 1,408,345	\$ 1,384,725
Net Income (Loss) (SO91)	SI610	\$ 11,379	\$ 11,045	\$ 25,698
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 27,606	\$ 8,056	\$ 9,811
Stock Issued	SI640	\$ 0	\$ 0	\$ 600
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,295	\$ 4,752	\$ 6,465

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,846	\$- 710	\$ 685
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 1,880	\$ 0	\$- 16
Ending Equity Capital (SC80)	SI680	\$ 1,402,126	\$ 1,415,376	\$ 1,408,346
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 254	\$ 443	\$ 299
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 16,119	\$ 17,343	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 17	\$ 23	\$ 22,513
Average Balance Sheet Data				
Total Assets	SI870	\$ 19,018,819	\$ 18,369,396	\$ 18,155,033
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 382,798	\$ 423,374	\$ 258,946
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 16,650,648	\$ 16,024,550	\$ 15,895,184
Nonmortgage Loans	SI885	\$ 748,753	\$ 756,074	\$ 674,809
Deposits and Excrows	SI890	\$ 9,769,092	\$ 9,962,075	\$ 10,452,051
Total Borrowings	SI895	\$ 7,450,267	\$ 6,598,984	\$ 5,895,528
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	9	8

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 39,702,948	\$ 39,710,143	\$ 34,294,586
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 14,429,023	\$ 14,186,258	\$ 10,197,538
Personal Trust and Agency Accounts	FS210	\$ 1,891,935	\$ 1,875,541	\$ 1,802,994
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 747,807	\$ 710,895	\$ 690,091
Employee Benefit - Defined Contribution	FS220	\$ 70,395	\$ 67,796	\$ 64,214
Employee Benefit - Defined Benefit	FS230	\$ 26,790	\$ 26,692	\$ 25,043
Other Retirement Accounts	FS240	\$ 650,622	\$ 616,407	\$ 600,834
Corporate Trust and Agency Accounts	FS250	\$ 91	\$ 97	\$ 92
Investment Management Agency Accounts	FS260	\$ 8,285,451	\$ 8,111,891	\$ 7,651,698
Other Fiduciary Accounts	FS270	\$ 3,503,739	\$ 3,487,834	\$ 52,663
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 3,422,899	\$ 2,982,646	\$ 2,747,821
Personal Trust and Agency Accounts	FS211	\$ 2,053,044	\$ 1,690,371	\$ 1,507,046
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,242,323	\$ 1,166,680	\$ 1,122,128
Employee Benefit - Defined Contribution	FS221	\$ 431,420	\$ 421,956	\$ 398,645
Employee Benefit - Defined Benefit	FS231	\$ 331,154	\$ 326,313	\$ 313,293
Other Retirement Accounts	FS241	\$ 479,749	\$ 418,411	\$ 410,190
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 127,532	\$ 125,595	\$ 118,647
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 21,851,026	\$ 22,541,239	\$ 21,349,227
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,253	5,036	4,874
Personal Trust and Agency Accounts	FS212	1,036	1,025	1,001
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,138	1,113	1,108
Employee Benefit - Defined Contribution	FS222	24	25	25

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
 93026 - OTS-Regulated: Michigan
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 20	\$ 4	\$ 3
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 33,643	\$ 35,077	\$ 35,906
State, County and Municipal Obligations	FS425	\$ 292,988	\$ 286,856	\$ 287,613
Money Market Mutual Funds	FS430	\$ 176,933	\$ 185,888	\$ 173,922
Other Short-term Obligations	FS435	\$ 27,666	\$ 28,072	\$ 25,398
Other Notes and Bonds	FS440	\$ 87,366	\$ 79,570	\$ 77,037
Common and Preferred Stock	FS445	\$ 1,182,592	\$ 1,166,798	\$ 1,098,133
Real Estate Mortgages	FS450	\$ 1,583	\$ 1,581	\$ 1,591
Real Estate	FS455	\$ 47,692	\$ 49,080	\$ 48,882
Miscellaneous Assets	FS460	\$ 40,338	\$ 42,615	\$ 53,413
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 128	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 15	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 113	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 1,402,127	\$ 1,415,378	\$ 1,408,345
Equity Capital Deductions - Total	SUB1631	\$ 25,080	\$ 25,196	\$ 24,948
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 345	\$ 352	\$ 345
Goodwill and Certain Other Intangible Assets	CCR115	\$ 20,140	\$ 20,447	\$ 20,708
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,595	\$ 4,397	\$ 3,895
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 5,815	\$- 4,048	\$- 4,758
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,815	\$- 4,048	\$- 4,758
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,371,232	\$ 1,386,134	\$ 1,378,639

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 18,531,936	\$ 18,673,162	\$ 18,186,441
Asset Deductions - Total	SUB1651	\$ 25,080	\$ 25,196	\$ 24,948
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 345	\$ 352	\$ 345
Goodwill and Certain Other Intangible Assets	CCR265	\$ 20,140	\$ 20,447	\$ 20,708
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,595	\$ 4,397	\$ 3,895
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 5,690	\$- 3,800	\$- 4,609
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 5,690	\$- 3,800	\$- 4,609
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 18,501,166	\$ 18,644,166	\$ 18,156,884
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 736,976	\$ 742,725	\$ 726,274
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 1,371,232	\$ 1,386,134	\$ 1,378,639
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 297	\$ 321	\$ 302
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 65,567	\$ 63,413	\$ 59,500
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 65,864	\$ 63,734	\$ 59,802
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 65,864	\$ 63,734	\$ 59,802
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 91	\$ 92	\$ 93
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 40,572	\$ 27,593	\$ 20,992
Total Risk-Based Capital	CCR39	\$ 1,396,433	\$ 1,422,183	\$ 1,417,356
0% R/W Category - Cash	CCR400	\$ 27,716	\$ 30,438	\$ 27,473
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 11,511	\$ 13,147	\$ 15,546
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 82,606	\$ 107,543	\$ 97,935
0% R/W Category - Assets Total	CCR420	\$ 121,833	\$ 151,128	\$ 140,954
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,814,225	\$ 2,175,738	\$ 1,583,543
20% R/W Category - Claims on FHLBs	CCR435	\$ 480,078	\$ 427,559	\$ 606,859
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 9,927	\$ 9,203	\$ 9,221
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 447,635	\$ 156,002	\$ 49,651
20% R/W Category - Other	CCR450	\$ 378,284	\$ 421,578	\$ 396,423
20% R/W Category - Assets Total	CCR455	\$ 3,130,149	\$ 3,190,080	\$ 2,645,697
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 626,031	\$ 638,016	\$ 529,140
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 10,484,608	\$ 10,204,848	\$ 10,243,840
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 58,112	\$ 59,871	\$ 61,548
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,237	\$ 4,208	\$ 5,678
50% R/W Category - Other	CCR480	\$ 16,446	\$ 17,830	\$ 20,207
50% R/W Category - Assets Total	CCR485	\$ 10,563,403	\$ 10,286,757	\$ 10,331,273
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 5,281,705	\$ 5,143,381	\$ 5,165,640
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 51,729	\$ 55,885
100% R/W Category - All Other Assets	CCR506	\$ 4,988,566	\$ 5,280,702	\$ 5,280,092
100% R/W Category - Assets Total	CCR510	\$ 4,988,566	\$ 5,332,431	\$ 5,335,977
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,988,566	\$ 5,332,431	\$ 5,335,977
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 18,803,951	\$ 18,960,396	\$ 18,453,901
Subtotal Risk-Weighted Assets	CCR75	\$ 10,896,298	\$ 11,113,826	\$ 11,030,755
Excess Allowances for Loan and Lease Losses	CCR530	\$ 143	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 10,896,155	\$ 11,113,826	\$ 11,030,755
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 871,693	\$ 889,105	\$ 882,461
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	7.41%	7.43%	7.59%
Total Risk-Based Capital Ratio	CCR820	12.82%	12.80%	12.85%
Tier 1 Risk-Based Capital Ratio	CCR830	12.21%	12.22%	12.31%

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:49 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	7.41%	7.43%	7.59%

*Note

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