Return to cover		For Charter :	Analysis N/A						
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				n * Peer Group	o: All * State =	'MI' * Types Ir	ncluded: All Fe	derally Insure	ed Credit
	Count of CU in	Peer Group :	N/A		Dec-2011			Dec-2012	
				5		-			
CAPITAL ADEQUACY	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile*
Net Worth/Total Assets	11.93	10.87	10.73	10.84	N/A	N/A	11.08	N/A	N/A
Net Worth/Total AssetsIncluding Optional									
Total Assets Election (if used)	11.96				N/A	N/A	11.09	N/A	N/A
Total Delinquent Loans / Net Worth ³	9.15				N/A	N/A	5.30	N/A	N/A
Solvency Evaluation (Estimated)	113.97	112.92			N/A	N/A	113.16	N/A	N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	6.04	7.93	8.59	7.90	N/A	N/A	6.69	N/A	N/A
Delinguent Loans / Total Loans ³	1.68	1.95	1.79	1.49	N/A	N/A	1.08	N/A	N/A
* Net Charge-Offs / Average Loans	0.81	1.15	+		N/A	N/A	0.77	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.95		+		N/A	N/A	100.66	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.38	1.33	1.12	1.38	N/A	N/A	1.36	N/A	N/A
Delinquent Loans / Assets ³	1.09	1.19	1.04	0.83	N/A	N/A	0.59	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets	0.06	0.14	0.34	0.62	N/A	N/A	0.91	N/A	N/A
* Return On Average Assets Excluding Stabilization	h1/A	0.40	0.50	0.00	A1/A	N1/A	0.00	NI/A	N1//
Income/Expense & NCUSIF Premium ² * Gross Income/Average Assets	N/A 6.96	0.12 6.37			N/A N/A	N/A N/A	0.99 5.25	N/A N/A	N/A N/A
* Yield on Average Loans	6.56			5.46	N/A N/A	N/A N/A	5.25	N/A	N/A
* Yield on Average Investments	4.27	3.06			N/A	N/A	1.47	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.46			1.43	N/A	N/A	1.61	N/A	N/A
* Cost of Funds / Avg. Assets	2.16				N/A	N/A	0.59	N/A	N/A
* Net Margin / Avg. Assets	4.79				N/A	N/A	4.67	N/A	N/A
* Operating Exp./ Avg. Assets	3.89	3.97	3.56	3.54	N/A	N/A	3.44	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.72	0.98	0.82	0.52	N/A	N/A	0.35	N/A	N/A
* Net Interest Margin/Avg. Assets	3.34	3.32	3.33	3.27	N/A	N/A	3.05	N/A	N/A
Operating Exp./Gross Income	55.96	62.32	61.44	64.85	N/A	N/A	65.43	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	3.21	2.97			N/A	N/A		N/A	N/A
* Net Operating Exp. /Avg. Assets ASSET / LIABILITY MANAGEMENT	2.90	3.01	2.69	2.67	N/A	N/A	2.63	N/A	N/A
Net Long-Term Assets / Total Assets	35.81	33.42	34.65	34.11	N/A	N/A	35.99	N/A	N/A
Reg. Shares / Total Shares & Borrowings	22.13	21.51			N/A	N/A	25.19	N/A	N/A
Total Loans / Total Shares	76.95				N/A	N/A	62.92	N/A	N/A
Total Loans / Total Assets	64.89	60.78			N/A	N/A	54.17	N/A	N/A
Cash + Short-Term Investments / Assets	13.68	16.33	14.95	15.36	N/A	N/A	14.90	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.81	93.31	93.73	93.41	N/A	N/A	93.31	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	34.01	34.01	35.10		N/A	N/A	38.72	N/A	N/A
Borrowings / Total Shares & Net Worth	2.95				N/A	N/A	1.56	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	251.26	252.16	261.95	251.89	N/A	N/A	243.81	N/A	N/A
PRODUCTIVITY	F 77	5.00	4.00	4.45	N1/A	N1/A	4.00	N 1/A	N1//
Members / Potential Members Borrowers / Members	5.77	5.06 50.54			N/A N/A	N/A N/A	4.20 51.87	N/A N/A	N/A N/A
Members / Full-Time Employees	50.04 379.07	382.56		378.10	N/A N/A	N/A	374.94	N/A	N/A
Avg. Shares Per Member	\$6,604	\$7,340			N/A	N/A	\$8,394	N/A	N/A
Avg. Shares i et Member Avg. Loan Balance	\$10,156			\$10,351	N/A	N/A	\$10,181	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,885				N/A	N/A	\$59,433	N/A	N/A
OTHER RATIOS	, - 2, - 3	, = = 10	, ,	,					
* Net Worth Growth	0.39	1.23	3.13	5.91	N/A	N/A	8.29	N/A	N/A
* Market (Share) Growth	6.32			4.80	N/A	N/A	5.76	N/A	N/A
* Loan Growth	5.23			0.23	N/A	N/A	3.44	N/A	N/A
* Asset Growth	5.83			4.78	N/A	N/A	5.94	N/A	N/A
* Investment Growth	7.77	28.54	+		N/A	N/A	9.18	N/A	N/A
* Membership Growth	-0.14	0.91	0.84	0.04	N/A	N/A	1.72	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decen	after the data collecti	ion is complete.							
Subsequent corrections to data after this date are not reflected in the Percen Percentile Rankings show where the credit union stands in relation to its peers group are arranged in order from highest (100) to lowest (0) value. The percer range of ratios. A high or low ranking does not imply good or bad performanc importance of the percentile rank to the credit union's financial performance. Tor periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	in key areas of perfettile ranking assigned e. However, when re	ormance. To arri d to the credit uni eviewed in relation	ve at the percentil on is a measure o n to other available	e ranking, all data of the relative stand	ding of that ratio in	n the entire			
 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded 	USIF Stabilization In		IIIUICO.						
The NCUA Board approved a regulatory/policy change in May 2012 revising. This policy change may result in a decline in delinquent loans reported as of	the delinquency repo	orting requiremer	nts for troubled del	bt restructured (TI	DR) loans.				

Cycle Date: December-2012
Run Date: 03/01/2013
Interval: Annual

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Page	Click on links below to jump to FPR contents		
1	Summary Financial Information		
2	Ratio Analysis		
3	Supplemental Ratios		
4	<u>Assets</u>		
5	Liabilities, Shares & Equity		
6	Income Statement		
7	Delinquent Loan Information		
8	Loan Losses, Bankruptcy Information, & TDRs		
9	Indirect & Participation Lending		
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18	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average	Assets)	
19	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Invest	ments)	

 Count of CU :
 307

 Asset Range :
 N/A

 Peer Group Number :
 N/A

Count of CU in Peer Group:

Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally Insured Credit Unions (FICUs) *

N/A

Charter-Region-SE-District:

Parameters:

N/A - N/A - N/A - N/A

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

		Summary Financial In	formation	1					
Return to cover		For Charter :							
03/01/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MI' * Types Include	d: All Fed	derally Insured Credit	Unions
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cha
ASSETS:		Amount	% City		% City		% City		% City
Cash & Equivalents	Amount 2,211,902,156		42.0	Amount 3,131,178,036	-0.3	Amount 3,479,536,432	11.1	Amount 3,389,381,572	-2.6
TOTAL INVESTMENTS	8,234,634,558				15.4		12.0	14,703,625,805	
Loans Held for Sale	34,826,282	35,158,158	1.0	221,520,643	530.1	217,288,016	-1.9	308,214,717	41.8
Real Estate Loans	13,040,609,332				-0.3			13,346,925,673	
Unsecured Loans	2,463,317,739	2,500,665,845	1.5		0.7	2,621,246,485		2,786,269,866	
Other Loans	6,824,135,702				-0.5	7,426,777,437		7,895,500,650	
TOTAL LOANS	22,328,062,773			23,174,448,450				24,028,696,189	
(Allowance for Loan & Lease Losses)	(230,203,475)	, , ,		, , , , , ,	12.8	. , , ,	-2.8	(328,475,078)	
Land And Building	851,716,662					918,682,062	0.6	950,670,229	
Other Fixed Assets	154,344,700				-4.7	140,524,020	6.7	152,768,934	
NCUSIF Deposit	213,187,272				7.4	342,374,593	4.1	364,158,797	
All Other Assets	612,180,276						9.3	789,878,413	
TOTAL ASSETS	34,410,651,204	38,236,112,380	11.1	39,962,322,716	4.5	41,872,497,464	4.8	44,358,919,578	5.9
LIABILITIES & CAPITAL:									
Dividends Payable	50,980,483				-20.3	35,923,440	-0.3	33,823,815	
Notes & Interest Payable	978,587,924	1,122,170,791	14.7	755,125,707	-32.7	661,854,809	-12.4	672,889,933	1.7
Accounts Payable & Other Liabilities	294,553,077	316,969,272	7.6	368,108,205	16.1	435,717,331	18.4	434,214,097	-0.3
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	1,324,121,484	1,484,343,075	12.1	1,159,253,586	-21.9	1,133,495,580	-2.2	1,140,927,845	0.7
Share Drafts	3,566,028,976	4,211,567,757	18.1	4,419,883,432	4.9	4,780,831,099	8.2	5,257,957,729	10.0
Regular shares	6,636,563,354	7,240,089,219	9.1	7,938,902,653	9.7	8,820,257,917	11.1	9,790,818,209	11.0
All Other Shares & Deposits	18,813,487,873	21,092,955,291	12.1	22,096,216,078	4.8	22,509,166,346	1.9	23,143,053,694	2.8
TOTAL SHARES & DEPOSITS	29,016,080,203	32,544,612,267	12.2	34,455,002,163	5.9	36,110,255,362	4.8	38,191,829,632	5.8
Regular Reserve	824,561,322	833,449,974	1.1	810,025,891	-2.8	802,318,904	-1.0	800,352,523	-0.2
Other Reserves	392,845,908	412,940,202	5.1	520,636,462	26.1	561,998,941	7.9	611,080,837	8.7
Undivided Earnings	2,853,042,287	2,960,766,862	3.8	3,017,404,614	1.9	3,264,428,677	8.2	3,614,728,741	10.7
TOTAL EQUITY	4,070,449,517	4,207,157,038	3.4	4,348,066,967	3.3	4,628,746,522	6.5	5,026,162,101	8.6
TOTAL LIABILITIES, SHARES, & EQUITY	34,410,651,204	38,236,112,380	11.1	39,962,322,716	4.5	41,872,497,464	4.8	44,358,919,578	5.9
INCOME & EXPENSE									
Loan Income*	1,429,352,533	1,434,321,280	0.3	1,409,723,795	-1.7	1,365,646,420	-3.1	1,321,835,070	-3.2
Investment Income*	411,281,369	349,892,321	-14.9	307,160,423	-12.2	282,831,239	-7.9	247,651,755	-12.4
Other Income*	488,046,627	528,002,217	8.2	549,466,721	4.1	584,077,996	6.3	695,017,071	19.0
Total Employee Compensation & Benefits*	624,578,522	649,596,357	4.0	648,118,435	-0.2	678,767,659	4.7	721,251,199	6.3
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	N/A	138,978,565		84,431,699	-39.2	85,165,638	0.9	34,400,290	-59.6
Total Other Operating Expenses*	678,565,235	652,410,725	-3.9	659,929,314	1.2	683,818,562	3.6	726,099,187	6.2
Non-operating Income & (Expense)*	-42,941,498	-30,301,547	29.4	-6,456,760	78.7	-3,406,010	47.2	11,735,894	444.6
NCUSIF Stabilization Income*	N/A	146,611,529		94,631	-99.9	0	-100.0	0	N/A
Provision for Loan/Lease Losses*	239,736,147	356,680,968	48.8	319,189,193	-10.5	214,282,987	-32.9	149,726,769	-30.1
Cost of Funds*	724,262,341	578,286,793	-20.2	415,529,216	-28.1	311,748,950	-25.0	252,500,018	-19.0
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	N/A			217,128,021	13.4	340,531,487	56.8	426,662,617	
Net Income (Loss)*	18,596,786				152.6	255,365,849	92.3	392,262,327	
TOTAL CU's	344	333	-3.2	324	-2.7	313	-3.4	307	-1.9
* Income/Expense items are year-to-date while the related %change re	atios are annualized.								
# Means the number is too large to display in the cell	\ D (\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		001-:	NO.1212 0 1 1 1 1					
¹ Prior to September 2010, this account was named Net Income (Loss									
² Prior to September 2010, this account was named NCUSIF Stabiliza and NCUSIF Premiums.	uon Expense. For December	2010 and forward, this acc	Journ McIuc	ies Temporary Corporate C	o Stabiliza	uion Expense			
³ December 2011 and forward includes "Subordinated Debt Included in	n Net Worth."							1. Summary	Financia
December 2011 and forward includes "Subordinated Debt Included in	n Net Worth."							1. Summary	Finan

	Sı	upplemental R	Ratio Analysis		
Return to cover	ı	For Charter : N	N/A		
03/01/2013	С	ount of CU: 3	307		
CU Name: N/A	A	sset Range : N			
Peer Group: N/A			Region: Nation	* Peer Group:	: All * State
(Count of CU in I	Peer Group : N	N/A		
	Dag 2000	Dan 2000	Dec 2040	Dag 2014	Dec 2042
OTHER RELINQUENCY RATIOS 1	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS 1 Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.20	2.49	1.60	1 20	1.00
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	2.28 0.76	2.48 0.72	1.60 0.24	1.20 0.55	1.09 0.66
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	0.70	0.72	0.24	0.55	0.00
Then I beginning beautiful	N/A	N/A	N/A	0.94	1.17
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	8.90
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.78	1.29	1.10	1.16	1.22
Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.11	3.12	4.14	2.62	2.03
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	4.85	8.23	6.04	4.79	2.24
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	2.08	4.23	4.01	2.74	1.59
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	21.20
Allowance for Loan & Lease Losses to Delinquent Loans	61.25	71.90	88.79	103.47	126.01
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo	4.04	0.00	0.00	4.07	4.00
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	1.64	2.32	2.29	1.97	1.22
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.75	2.01	2.41	1.56	1.03
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	170	2.01	۵. ٦١	1.00	1.00
/ Total Other RE Fixed/Hybrid/Balloon Loans	1.31	1.67	1.85	1.78	1.53
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.20	1.33	0.97	0.86	0.70
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt					
First & Other RE Loans	N/A	1.91	0.95	0.86	0.51
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	6.58
TDR RE Lns also Reported as Business LoansDelinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	2.47
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	3.14	3.80	3.67	3.13	2.30
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.56	2.06	2.11	1.75	1.15
MISCELLANEOUS LOAN LOSS RATIOS	1.00	2.00	2	1.70	1.10
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	31.64	31.22	31.22	29.15	25.60
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.69	3.76	3.65	2.51	2.06
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	0.24
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.35	0.67	0.86	0.84	0.64
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.23	0.48	0.66	0.70	0.54
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.70	1.25	1.51	1.34	1.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment					
Option First & Other RE Loans	N/A	N/A	1.42	1.12	1.08
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.46	0.73	2.28	0.00	-0.69
* Net Charge Offs - Indirect Loans / Avg Indirect Loans * Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.10	0.81	0.65	0.76
* Net Charge Offs - Participation Loans / Avg Participation Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.99	1.13	1.61	1.26	0.75
SPECIALIZED LENDING RATIOS	0.45	1.06	1.41	1.36	0.76
Indirect Loans Outstanding / Total Loans	10.46	12.48	12.23	11.23	11.53
Participation Loans Outstanding / Total Loans	1.86	1.93	1.96	2.24	2.37
Participation Loans Purchased YTD / Total Loans Granted YTD	1.76	0.85	0.66	0.96	1.24
* Participation Loans Sold YTD / Total Assets	0.07	0.06	0.13	0.12	0.25
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.00	2.15	2.44	2.62	2.84
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.40	2.67	9.60	7.86	10.25
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	26.23	23.76	22.78	22.05	21.22
Total Fixed Rate Real Estate / Total Loans	40.43	39.09	39.29	39.75	39.18
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.34	31.79	27.82	25.20	31.94
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	14.88	47.48	62.12	55.97	71.72
Interest Only & Payment Option First & Other RE / Total Assets	N/A	1.49	1.46	1.52	1.35
Interest Only & Payment Option First & Other RE / Net Worth	N/A	13.69	13.60	14.01	12.16
MISCELLANEOUS RATIOS	_			_	_
Mortgage Servicing Rights / Net Worth	0.16	0.38	0.63	0.68	0.72
Unused Commitments / Cash & ST Investments	128.67	95.10	99.68	94.45	95.10
Complex Assets / Total Assets	21.93	21.22	21.49	22.10	23.48
Chart Torm Lightlities / Total Charge and Denseits also Denseits also	52.61	54.09	52.57	51.51	50.19
Short Term Liabilities / Total Shares and Deposits plus Borrowings			I		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)			-		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	ublad daht restrict	tured (TDP) loca			

		Asse	te						
Return to cover		For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * State	= 'MI' * Types Includ	ed: All F	ederally Insured Credi	t Unions
	Count of	CU in Peer Group :				, , , , , , , , , , , , , , , ,			
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS									<u> </u>
CASH:									
Cash On Hand	454,996,991	448,222,453	-1.5	453,460,524	1.2	459,391,538	1.3	472,582,968	
Cash On Deposit	1,632,759,713	2,573,451,441	57.6	2,556,569,875	-0.7	2,926,387,904	14.5	2,844,159,649	-2.8
Cash Equivalents	124,145,452	118,502,354	-4.5	121,147,637	2.2	93,756,990	-22.6	72,638,955	
TOTAL CASH & EQUIVALENTS	2,211,902,156	3,140,176,248	42.0	3,131,178,036	-0.3	3,479,536,432	11.1	3,389,381,572	-2.6
WW. (2011)									
INVESTMENTS:	44 440 000	40.040.000	40.7	04.057.477	70.4	00.004.045	07.0	04 400 405	7.0
Trading Securities	11,118,866	12,313,269	10.7	21,357,177	73.4	29,294,945	+	· · ·	
Available for Sale Securities	4,217,895,027	5,205,931,397	23.4	6,690,724,039	28.5	8,017,430,563	+		
Held-to-Maturity Securities	1,242,543,618	1,539,004,779	23.9	1,882,123,739	22.3	2,369,221,093	+		
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	1,537,437,117	1,993,833,094	29.7	2,293,772,847	15.0	2,169,530,846	-5.4	2,328,561,550	7.3
Person Credit Unions ²	404 704 074	447.070.000	0.0	400 404 405	0.5	400 000 070	0.0	4.47.450.000	400
	124,761,374	117,272,692	-6.0	128,431,135	9.5	133,083,678	3.6	147,456,296	10.8
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	115,034,707	80,318,295	-30.2	71,005,836	11.6	90,073,937	26.9	89,789,079	0.0
All Other Investments in Corporate Cus	864,589,655	1,033,135,280			-11.6 -54.4	143,886,963			
All Other Investments in Corporate Cus All Other Investments ²	· ·		19.5	471,051,870			+	· · ·	
	121,254,194	169,860,933	40.1	153,172,175	-9.8	166,214,114	+		
TOTAL INVESTMENTS	8,234,634,558	10,151,669,739	23.3	11,711,638,818	15.4	13,118,736,139	12.0	14,703,625,805	12.1
LOANS HELD FOR SALE	34,826,282	35,158,158	1.0	221,520,643	530.1	217,288,016	-1.9	308,214,717	41.8
									ļ
LOANS AND LEASES:									
Unsecured Credit Card Loans	1,385,354,791	1,447,254,993	4.5	1,485,026,927	2.6	1,493,152,179			
All Other Unsecured Loans/Lines of Credit	1,077,962,948	1,053,410,852	-2.3	1,032,099,601	-2.0	1,059,192,397	1		
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		112,816		95,291		·	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		68,806,618		97,576,797	
New Vehicle Loans	1,890,337,192	2,261,736,721	19.6	1,885,788,596	-16.6	1,564,158,457		1,567,400,215	
Used Vehicle Loans	3,435,627,037	3,863,527,886	12.5	4,291,943,759	11.1	4,608,812,844	+		
1st Mortgage Real Estate Loans/Lines of Credit	9,668,475,037	9,945,979,545	2.9	10,195,866,147	2.5	10,526,618,116	+		
Other Real Estate Loans/Lines of Credit	3,372,134,295	3,233,504,138	-4.1	2,942,155,151	-9.0	2,653,984,416	+		
Leases Receivable	155,385,315	136,536,226	-12.1	90,171,550	-34.0	38,406,017	+	·	
Total All Other Loans/Lines of Credit	1,342,786,158	1,296,217,844	-3.5	1,251,283,903	-3.5	1,215,400,119	+		11.1
TOTAL LOANS	22,328,062,773	23,238,168,205	4.1	23,174,448,450	-0.3	23,228,626,454	1		
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(230,203,475)	(326,152,709)	41.7	(367,778,777)	12.8	(357,539,553)		,	
Foreclosed Real Estate	58,696,179	76,086,607	29.6	87,576,452	15.1	84,322,059	+		
Repossessed Autos	7,218,787	4,941,790	-31.5	2,817,940	-43.0	2,422,764			
Foreclosed and Repossessed Other Assets	1,782,376	2,433,148	36.5	1,266,309	-48.0	996,897	+		
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	67,697,342	83,461,545	23.3	91,660,701	9.8	87,741,720	1		-18.1
Land and Building	851,716,662	885,853,490	4.0	913,436,156	3.1	918,682,062			
Other Fixed Assets	154,344,700	138,135,689	-10.5	131,692,570	-4.7	140,524,020	+	152,768,934	
NCUA Share Insurance Capitalization Deposit	213,187,272	306,022,517	43.5	328,814,594	7.4	342,374,593	4.1	364,158,797	6.4
Identifiable Intangible Assets	N/A	8,240,753		37,080,697	350.0	32,562,864	-12.2	28,750,038	-11.7
Goodwill	N/A	42,140,152		46,776,341	11.0	50,776,098	+	· · ·	
TOTAL INTANGIBLE ASSETS	N/A	50,380,905		83,857,038	66.4	83,338,962		· · ·	
Accrued Interest on Loans	84,036,773	82,778,179	-1.5	79,387,935	-4.1	78,169,770	-1.5	78,318,115	0.2
Accrued Interest on Investments	64,307,683	56,590,569	-12.0	53,244,765	-5.9	55,719,103	4.6	53,243,272	-4.4
All Other Assets	396,138,478	393,869,845	-0.6	409,221,787	3.9	479,299,746	17.1	506,432,134	5.7
TOTAL OTHER ASSETS	544,482,934	533,238,593	-2.1	541,854,487	1.6	613,188,619	13.2	637,993,521	4.0
TOTAL ASSETS	34,410,651,204	38,236,112,380	11.1	39,962,322,716	4.5	41,872,497,464	4.8	44,358,919,578	5.9
TOTAL AGGETS	34,410,031,204	333	-3.2	39,902,322,710	-2.7	313		307	
# Means the number is too large to display in the cell) 111	JJJ	٥.۷	324	-4.1	313	-3.4	307	-1.9
1 OTHER RE OWNED PRIOR TO 2004									
_	OHE INCLUDED IN ALL OTHER	NIVEOTMENTO POLOS	O	206 FOR CHOST FOR!	LEDO				
2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON (COS INCLUDED IN ALL OTHER I	INVESTIVIENTS PRIOR I	O JUNE 20	JUU FUR SHUKT FUKM FI	LEKO				4. Assets

		Liabilities, Shares 8	2 Fauity						
Return to cover	+	For Charter :							
03/01/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * State =	- 'MI' * Types Includ	ed: All F	ederally Insured Cred	it
	Count of	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									<u> </u>
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	070 507 004	4 400 470 704	447	755 405 707	20.7	004.054.000	40.4	070 000 000	4.7
	978,587,924	1,122,170,791		755,125,707	-32.7	661,854,809		672,889,933	1.7 N/A
Borrowing Repurchase Transactions Subordinated Debt	0	0		0		0		0	
Uninsured Secondary Capital and		U	IN/A	0	IN/A	0	N/A	U	IN/A
Subordinated Debt Included in Net Worth ³		0	NI/A	0	NI/A	0	NI/A	0	NI/A
	50,000,400	0		00.040.074	N/A	0	N/A	0	
Accrued Dividends and Interest Payable	50,980,483	45,203,012		36,019,674	-20.3	35,923,440		33,823,815	
Accounts Payable & Other Liabilities	294,553,077	316,969,272		368,108,205	16.1	435,717,331	18.4	434,214,097	
TOTAL LIABILITIES	1,324,121,484	1,484,343,075	12.1	1,159,253,586	-21.9	1,133,495,580	-2.2	1,140,927,845	0.7
SHARES AND DEPOSITS									
	2.500.020.070	4 044 507 757	10.1	4 440 000 400	4.0	4 700 004 000	0.0	E 0E7 0E7 700	40.0
Share Drafts	3,566,028,976	4,211,567,757		4,419,883,432		4,780,831,099		5,257,957,729	
Regular Shares	6,636,563,354	7,240,089,219		7,938,902,653		8,820,257,917		9,790,818,209	
Money Market Shares	7,289,333,782	9,226,641,870		10,588,733,246		11,522,151,868		12,437,511,769	
Share Certificates	8,679,449,346	8,599,229,156		8,056,163,106		7,541,559,788		7,160,424,644	
IRA/KEOGH Accounts	2,409,355,890	2,813,818,830		2,951,332,597	4.9	2,941,722,527	-0.3	2,992,684,831	1.7
All Other Shares ¹	334,136,698	381,030,117		420,275,947	10.3	432,820,102	3.0	480,312,318	
Non-Member Deposits	101,212,157	72,235,318		79,711,182		70,912,061	-11.0	72,120,132	
TOTAL SHARES AND DEPOSITS	29,016,080,203	32,544,612,267	12.2	34,455,002,163	5.9	36,110,255,362	4.8	38,191,829,632	5.8
EQUITY:									
Undivided Earnings	2,853,042,287	2,960,766,862	3.8	3,017,404,614	1.9	3,264,428,677	8.2	3,614,728,741	10.7
Regular Reserves	824,561,322	833,449,974		810,025,891	-2.8	802,318,904	-1.0	800,352,523	
-	624,561,322	033,449,974	1.1	610,025,691	-2.0	002,310,904	-1.0	000,302,023	-0.2
Appropriation For Non-Conforming Investments (SCU Only)	17,906,774	3,801,347	-78.8	600,127	-84.2	1,341,410	123.5	644,876	-51.9
Other Reserves	413,083,028	343,306,876	-16.9	352,731,210	2.7	358,107,361	1.5	381,002,938	6.4
Equity Acquired in Merger	N/A	17,730,670		112,851,712	536.5	122,249,798	8.3	134,669,701	10.2
Miscellaneous Equity	24,474	5,825	-76.2	9,703	66.6	9,814	1.1	6,282	-36.0
Accumulated Unrealized G/L on AFS Securities	-16,243,650	68,328,008	520.6	74,132,072	8.5	108,858,583	46.8	123,664,174	13.6
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	N/A	0		55,106	N/A	0		0	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0		0	N/A	0	,, .	0	,
Other Comprehensive Income	-21,924,718	-20,232,524		-19,743,468		-28,568,025	-44.7	-28,907,134	
Net Income	0	0		0	N/A	0	N/A	0	,
EQUITY TOTAL	4,070,449,517	4,207,157,038	3.4	4,348,066,967	3.3	4,628,746,522	6.5	5,026,162,101	8.6
TOTAL SHARES & EQUITY	33,086,529,720	36,751,769,305	11.1	38,803,069,130	5.6	40,739,001,884	5.0	43,217,991,733	6.1
TOTAL LIABILITIES, SHARES, & EQUITY	34,410,651,204	38,236,112,380	11.1	39,962,322,716	4.5	41,872,497,464	4.8	44,358,919,578	5.9
NCUA INSURED SAVINGS ²									 [
Uninsured Shares	2,687,541,725	1,047,087,924	-61.0	1,250,531,542	19.4	1,484,616,403	18.7	1,725,325,825	16.2
Uninsured Non-Member Deposits	50,713,176	31,366,276		21,585,020	-31.2	17,427,785		5,558,093	
Total Uninsured Shares & Deposits	2,738,254,901	1,078,454,200		1,272,116,562		1,502,044,188		1,730,883,918	
Insured Shares & Deposits	26,277,825,302	31,466,158,067		33,182,885,601	5.5	34,608,211,174		36,460,945,714	
TOTAL NET WORTH	4,108,593,411	4,159,021,288		4,289,350,032		4,542,659,590		4,919,238,871	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	KEOGHs. AND NONMEMBER 5	HARES FOR SHORT F	ORM FII FRS	<u> </u>					/
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0					ARD SHARES	S INSURED UP TO \$25	0.000		
December 2011 and forward includes "Subordinated Debt Included in New York Towns of the Company of the Compa		4.00,000 and 4200,0		-, 5, -0, 00 / 1110 1 01(11/			-,000	5 Liah	ShEquity
2000501 2011 and 101 mard infoldado Caboralitated Debt infoldada in Ne								J. LIAL	JILquity

		Income Stateme	ent						
Return to cover		For Charter :	N/A						
03/01/2013		Count of CU:	307						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: /	All * State	= 'MI' * Types Include	d: All Fe	derally Insured Credit	Unions
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	1,442,944,446	1,447,278,090	0.3	1,421,877,685	-1.8	1,379,806,870	-3.0	1,338,421,835	-3.0
Less Interest Refund	(13,591,913)	(12,956,810)	-4.7	(12,153,890)	-6.2	(14,160,450)	16.5	(16,586,765)	17.1
Income from Investments	411,307,584	349,757,948	-15.0	307,051,487	-12.2	282,820,036	-7.9	247,581,414	-12.5
Income from Trading	-26,215	134,373	612.6	108,936	-18.9	11,203	-89.7	70,341	527.9
TOTAL INTEREST INCOME	1,840,633,902	1,784,213,601	-3.1	1,716,884,218	-3.8	1,648,477,659	-4.0	·	
INTEREST EXPENSE:				, , ,		, ,		, , ,	
Dividends	341,851,978	267,030,327	-21.9	191,894,207	-28.1	148,602,593	-22.6	123,689,661	-16.8
Interest on Deposits	347,033,042	275,338,258		195,831,862	-28.9	140,804,067	-28.1	110,961,844	
Interest on Borrowed Money	35,377,321	35,918,208		27,803,147	-22.6	22,342,290	-19.6		
TOTAL INTEREST EXPENSE	724,262,341	578,286,793		415,529,216	-28.1	311,748,950	-25.0	·	
PROVISION FOR LOAN & LEASE LOSSES	239,736,147	356,680,968		319,189,193	-10.5	214,282,987	-32.9		
NET INTEREST INCOME AFTER PLL	876,635,414	849,245,840		982,165,809	15.7	1,122,445,722	14.3		
NON-INTEREST INCOME:	37 0,000,111	010,210,010	0.1	002,100,000	10.7	1,122,110,722	1 1.0	1,107,200,000	1.0
Fee Income	333,721,642	348,186,067	4.3	339,512,326	-2.5	353,848,621	4.2	348,320,278	-1.6
Other Operating Income	154,324,985	179,816,150		209,954,395	16.8	230,229,375	9.7	346,696,793	
Gain (Loss) on Investments	-27,956,715	-22,042,248		3,457,751	115.7	5,608,048	62.2		
Gain (Loss) on Disposition of Assets	-13,768,168	-11,719,307	14.9	-13,285,583	-13.4	-9,079,457	31.7	-6,354,283	
, , ,									
Gain from Bargain Purchase (Merger)	N/A	-45,583	388.1	2,479,182		138,776	-94.4		
Other Non-Oper Income/(Expense)	-1,216,615	3,505,591		891,890	-74.6	-73,377	-108.2		
NCUSIF Stabilization Income	N/A	146,611,529		94,631	-99.9	0	-100.0		,
TOTAL NON-INTEREST INCOME	445,105,129	644,312,199	44.8	543,104,592	-15.7	580,671,986	6.9	706,752,965	21.7
NON-INTEREST EXPENSE	204 572 500	0.40 500 057	4.0	040 440 405	0.0	070 707 050		704.054.400	
Total Employee Compensation & Benefits	624,578,522	649,596,357	4.0	648,118,435	-0.2	678,767,659	4.7	, ,	
Travel, Conference Expense	17,151,281	13,925,507	-18.8	13,458,517	-3.4	14,872,960	10.5		
Office Occupancy	97,340,132	101,174,596		103,122,929		105,892,381	2.7		
Office Operation Expense	258,662,594	261,935,777			-1.5	268,531,684	4.1	290,584,325	
Educational and Promotion	50,000,393	49,047,526		48,427,541	-1.3	52,771,263	9.0		
Loan Servicing Expense	87,507,797	97,598,475		104,147,806		107,662,389	3.4		+
Professional, Outside Service	81,101,822	89,496,011	10.4	93,250,330	4.2	96,630,955	3.6	, ,	
Member Insurance ¹	32,428,270	6,484,584		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		38,933,110		11,177,330	-71.3	3,210,730	-71.3
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	N/A	138,978,565		45,498,589	-67.3	73,988,308	62.6	, ,	
Member Insurance - Other	N/A	N/A		2,866,195		2,196,742	-23.4		
Operating Fees	7,849,952	8,365,719	6.6	8,694,617	3.9	8,947,773	2.9	9,060,839	1.3
Misc Operating Expense	46,522,994	24,382,530	-47.6	27,938,559	14.6	26,312,415	-5.8	27,973,123	
TOTAL NON-INTEREST EXPENSE	1,303,143,757	1,440,985,647	10.6	1,392,479,448	-3.4	1,447,751,859	4.0	1,481,750,676	2.3
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	N/A	191,550,957		217,128,021	13.4	340,531,487	56.8	426,662,617	25.3
NET INCOME (LOSS)	18,596,786	52,572,392	182.7	132,790,953	152.6	255,365,849	92.3	392,262,327	53.6
RESERVE TRANSFERS:									
Transfer to Regular Reserve	3,755,607	3,018,075	-19.6	2,360,503	-21.8	4,988,947	111.4	4,932,362	-1.1
* All Income/Expense amounts are year-to-date while the related % change	e ratios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF	Premium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premiu	m Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabil	ization Expense and included the	NCUSIF Premium Expen	se. For Se	ptember 2009 and forward	d,				
this account only includes only the Temporary Corporate CU Stabilizatio									
⁴ Prior to September 2010, this account was named Net Income (Loss) Be	fore NCUSIF Stabilization Expen	se. From December 2010) forward. I	NCUSIF Stabilization Incor	ne, if any, is	excluded.			6. IncExp

		Delinquent Loan Inf	ormation						
Return to cover		For Charter :							+
03/01/2013		Count of CU:	307						
CU Name: N/A		Asset Range :							<u> </u>
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		ation * Peer Group	: All * Sta	te = 'MI' * Types Incl	uded: All	Federally Insured	Credit
	Count or	Co in Peer Group :	N/A						+
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	2 % Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
1 to < 2 Months Delinquent	389,024,826		5.0	349,254,281	-14.5	324,487,522	-7.1	304,005,182	_
2 to < 6 Months Delinquent	262,075,954		12.8	258,873,013	-12.4	216,491,163	-16.4	174,388,633	
6 to 12 Months Delinquent	85,940,723		38.2	112,214,379	-5.5	84,674,684	-24.5	59,659,209	
12 Months & Over Delinquent Total Del Loans - All Types (2 or more Mo)	27,852,615 375,869,292		40.7 20.7	43,122,291 414,209,683	10.1 -8.7	44,377,694 345,543,541	2.9 -16.6		
LOAN DELINQUENCY - BY LOAN TYPE	375,669,292	455,606,265	20.7	414,209,003	-0.1	345,543,541	-10.0	200,003,340	-24.0
Unsecured Credit Card Loans									+
1 to < 2 Months Delinquent	25,224,395	23,720,871	-6.0	16,654,724	-29.8	16,635,027	-0.1	14,521,485	-12.7
2 to < 6 Months Delinquent	23,540,173	26,402,381	12.2	17,403,930	-34.1	14,484,919	-16.8	13,707,493	3 -5.4
6 to 12 Months Delinquent	7,361,997	8,836,746	20.0	5,308,346	-39.9	2,959,688	-44.2	2,739,090	-7.5
12 Months & Over Delinquent	660,105		-11.7	1,018,974	74.9	469,160	-54.0	302,238	
Total Del Credit Card Lns (2 or more Mo)	31,562,275		13.5	23,731,250	-33.8	17,913,767	-24.5	16,748,821	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.28	2.48	8.6	1.60	-35.4	1.20	-24.9	1.09	9.3
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	124 004 000	452 642 020	40.0	400 505 740	40.0	440.007.205	40.0	404.074.054	0.6
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	134,961,009 81,593,906		13.8 27.8	128,595,743 108,752,356	-16.3 4.3	110,907,395 89,631,189	-13.8 -17.6	101,074,251 61,028,259	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	27,598,502		82.0	47,702,552	-5.0		-17.6	27,214,079	
12 Months & Over Delinquent	9,521,984			21,777,865	8.3	27,649,757	27.0		+
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	3,021,004	20,100,000	111.2	21,777,000	0.0	21,040,101	21.0	14,011,000	77.2
(2 or more Mo)	118,714,392	174,653,167	47.1	178,232,773	2.0	159,980,796	-10.2	102,853,734	-35.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	· · · · · · · · · · · · · · · · · · ·			, ,					
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	1.64	2.32	41.8	2.29	-1.3	1.97	-13.9	1.22	-38.4
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	29,139,476	32,983,615	13.2	40,445,613	22.6	34,797,255	-14.0	21,597,344	1 -37.9
2 to < 6 Months Delinquent	29,139,476		0.9	28,276,282	-4.5	21,069,990	-14.0	14,810,965	
6 to 12 Months Delinquent	8,587,457	12,361,505		19,871,471	60.8	12,481,009	-37.2	5,419,230	
12 Months & Over Delinquent	4,282,883		56.3	10,163,262	51.9	4,031,576	-60.3	5,557,373	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	42,204,724	48,652,802	15.3	58,311,015	19.9	37,582,575	-35.5	25,787,568	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons									
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	1.75	2.01	14.9	2.41	20.1	1.56	-35.5	1.03	-33.9
Other Real Estate Fixed Rate/Hybrid/Balloon	00.550.000	00 004 000	4.4	10.704.044	40.5	10 111 070	0.0	45,000,554	1 150
1 to < 2 Months Delinquent	22,550,390		1.4	19,781,314	-13.5	18,411,872	-6.9		
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	14,635,922 6,101,004		10.4 21.0	15,924,933 6,490,889	-1.4 -12.0	11,949,445 5,624,214	-25.0 -13.4	10,305,495 2,835,886	
12 Months & Over Delinquent	2,402,916		5.5	2,198,742	-13.2		11.9		
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	23,139,842		12.6	24,614,564	-5.6		-18.6		
%Other Real Estate Fixed/Hybrid/Balloon Loans	-,,-	-,,		,- ,		2,522,522		,= -,	
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	1.31	1.67	27.9	1.85	11.1	1.78	-3.9	1.53	-14.4
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	18,991,350		5.2	16,856,858	-15.6	17,280,158	2.5	15,084,793	_
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	14,323,844 3,470,607		0.6 88.6	10,516,875 3,840,919	-27.0 -41.3	9,012,724	-14.3 -18.2	6,979,654	
12 Months & Over Delinquent	1,392,622	6,545,710 1,234,368	-11.4	1,299,941	5.3	3,140,665 961,423	-16.2	2,222,121 776,755	
Total Del Other RE Adj Rate Lns (2 or more Mo)	19,187,073		15.6	15,657,735	-29.4	13,114,812	-16.2	,	+
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	10,107,070	22,100,110	10.0	10,001,100	20.1	10,111,012	10.2	0,070,000	20.0
/ Total Other RE Adjustable Rate Loans	1.20	1.33	10.6	0.97	-26.9	0.86	-11.6	0.70	-18.3
Leases Receivable									
1 to < 2 Months Delinquent	1,819,379		-23.8	934,796	-32.6		-58.5		
2 to < 6 Months Delinquent	1,181,018	·	-17.3	220,883	-77.4	211,428	-4.3	•	
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	1 17//
12 Months & Over Delinquent Total Del Leases Receivable (2 or more Mo)	1 101 010	076 582	N/A -17.3	220.883	N/A -77.4	044.400	N/A -4.3	46,755	14//
%Leases Receivable Delinguent > 2 Mo	1,181,018	976,582	-17.3	220,883	-11.4	211,428	-4.3	40,755	-11.9
/Total Leases Receivable	0.76	0.72	-5.9	0.24	-65.8	0.55	124.7	0.66	19.9
Non-Federally Guaranteed Student Loans									
1 to < 2 Months Delinquent	N/A	N/A		N/A		2,540,595		3,074,053	3 21.0
2 to < 6 Months Delinquent	N/A			N/A		326,805		948,099	
6 to 12 Months Delinquent	N/A			N/A		323,238		196,747	
12 Months & Over Delinquent	N/A			N/A		0		0	N/A
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo) %Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-	N/A	N/A		N/A		650,043		1,144,846	76.1
Windon-regeratividation teed Student Loans Delinquent > 2 Mo / Lotal Non-				N1/A		0.04		1 1 1	7 24.2
	KI/A	KI/A							. /4/
Federally Guaranteed Student Loans # Means the number is too large to display in the cell	N/A	N/A		N/A		0.94		1.17	

_	osses, Bankruptc	y Information, and T		ot Restructured Lo	pans				
Return to cover		For Charter :							
03/01/2013 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				ation * Peer Group	: All * State	e = 'MI' * Types Inclu	ıded: All	Federally Insured C	 Credit
	Count of	f CU in Peer Group :				, p = 0			
	Dag 2000	Dag 2000	0/ Cha	Dag 2010	0/ Cha	Dag 2044	0/ Ch ==	Dag 2042	0/ Ch.
	Dec-2008	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Cng
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off * Total Loans Recovered	203,202,990	290,190,623		308,997,464	6.5	260,744,515	-15.6	220,553,461	+
* NET CHARGE OFFS (\$\$)	27,184,008 176,018,982	28,645,020 261,545,603		32,918,861 276,078,603	14.9 5.6	36,652,942 224,091,573	11.3 -18.8	38,429,823 182,123,638	
**%Net Charge-Offs / Average Loans	0.81	1.15		1.19		0.97	-18.8	0.77	_
Total Del Loans & *Net Charge-Offs 1	551,888,274	715,153,888		690,288,286		569,635,114	-17.5	442,807,186	-
Combined Delinquency and Net Charge Off Ratio ¹	2.49	3.10		2.98	-4.0	2.45	-17.6	1.86	
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	40,654,802	56,774,374	39.6	58,084,945		43,140,883	-25.7	37,656,308	
* Unsecured Credit Card Lns Recovered	3,786,094	3,563,977	-5.9	4,643,582		5,824,027	25.4	6,370,426	+
* NET UNSECURED CREDIT CARD C/Os	36,868,708	53,210,397	44.3	53,441,363	0.4	37,316,856	-30.2	31,285,882	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans * Nep Fodorally Cypropted Student Loans Charged Off	2.69	3.76	39.8	3.65	-3.0	2.51	-31.2	2.06	-
* Non-Federally Guaranteed Student Loans Charged Off * Non-Federally Guaranteed Student Loans Recovered	N/A N/A	N/A N/A		N/A N/A		47,713 11,755		214,402 11,793	+
* Net Non-Federally Guaranteed Student Loans C/Os	N/A N/A	N/A		N/A		35,958		202,609	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	1 1 1 / / 1	I V//		11/7		33,330		202,003	100.0
Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		0.24	ļ.
* Total 1st Mortgage RE Loan/LOCs Charged Off	21,926,139	48,076,546	119.3	69,838,157	45.3	75,781,420	8.5	61,577,696	-18.7
* Total 1st Mortgage RE Loans/LOCs Recovered	382,668	1,143,104		3,060,968		3,167,376	3.5	3,765,253	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	21,543,471	46,933,442	117.9	66,777,189	42.3	72,614,044	8.7	57,812,443	-20.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.00	0.40	407.0	0.00	20.0	0.70	<i>-</i> 7	0.54	00.4
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.23 24,035,984	0.48 42,076,630		0.66 48,265,495		0.70 40,488,253	5.7 -16.1	0.54 30,082,806	
* Total Other RE Loans/LOCs Recovered	553,073	806,141	45.8	1,634,309		2,952,333	80.6	3,059,405	
* NET OTHER RE LOANS/LOCs C/Os	23,482,911	41,270,489		46,631,186		37,535,920	-19.5	27,023,401	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.70	1.25		1.51	20.9	1.34	-11.2	1.07	+
* Total Real Estate Loans Charged Off	45,962,123	90,153,176	96.1	118,103,652	31.0	116,269,673	-1.6	91,660,502	
* Total Real Estate Lns Recovered	935,741	1,949,245	108.3	4,695,277	140.9	6,119,709	30.3	6,824,658	
* NET Total Real Estate Loan C/Os	45,026,382	88,203,931	95.9	113,408,375	28.6	110,149,964	-2.9	84,835,844	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.35	0.67	89.8	0.86	28.1	0.84	-2.9	0.64	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		9,700,692	+
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		223,811	
*NET TDR Real Estate C/Os * Total Leases Receivable Charged Off	N/A 2,755,925	N/A 1,436,634	-47.9	N/A 2,884,601	100.8	N/A 230,952	-92.0	9,476,881 48,705	
* Total Leases Receivable Recovered	665,376	371,356		302,074	-18.7	232,980	-92.0	206,664	
* NET LEASES RECEIVABLE C/Os	2,090,549	1,065,278		2,582,527	142.4	-2,028	-100.1		7,688.9
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.46	0.73		2.28		0.00	-100.1) ######
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	12,408	15,005	20.9	14,479	-3.5	10,660	-26.4	8,667	-18.7
Number of Members Who Filed Chapter 13 YTD	3,387	3,569		3,492	-2.2	2,931	-16.1	2,547	-13.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	10	16		23	43.8	12	-47.8	27	
Total Number of Members Who Filed Bankruptcy YTD	15,805	18,590		17,994		13,603	-24.4	11,241	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	154,756,760	211,613,043		205,375,419		156,663,945	-23.7	144,552,433	+
* All Loans Charged Off due to Bankruptcy YTD %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	64,288,089	90,589,739		96,469,090 31.22		76,018,453 29.15	-21.2 -6.6	56,466,133	
REAL ESTATE FORECLOSURE SUMMARY	31.64	31.22	-1.3	31.22	0.0	29.15	-0.0	25.60	-12.2
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		136,804,685		109,288,854	-20.1
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		1,367		1,206	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING						.,		-,	
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		331,630,852	<u>:</u>
TDR Other RE Loans	N/A	N/A		N/A		N/A		28,840,253	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		360,471,105	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		49,285,107	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		33,932,613	
TDR Business Loans (Not Secured by RE) Total TDR First RE Other RE Consumer and Business Loans	N/A	N/A		N/A		N/A		2,478,224	
Total TDR First RE, Other RE, Consumer, and Business Loans Total TDR Loans to Total Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		396,881,942	
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	N/A N/A	N/A N/A		N/A N/A		N/A N/A		1.65 8.07	
TDR portion of Allowance for Loan and Lease Losses	N/A N/A	N/A		N/A		N/A N/A		39,225,842.00	
# Means the number is too large to display in the cell	IN/A	IN/A		IN/A		IN/A		03,220,042.00	+
									+
*Amounts are year-to-date while the related %change ratios are annualized.	lizin a)								+
1** Appublication factor: March = 1. luna = 2. Cantambar 1/2. December 1/2.			. 1						1
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annua The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque		nents for troubled debt r	estructured (1	TDR) loans					

Return to cover		direct and Participation For Charter :							+-
3/01/2013		Count of CU:							+-
CU Name: N/A		Asset Range :							+-
eer Group: N/A				Nation * Peer Group:	All * State	- 'MI' * Tynes Includ	led: All Fed	erally Insured Cre	.dit
eel Gloup. IWA	Count	of CU in Peer Group :		Mation reer Group.	All State	= Wii Types illeluc	ieu. All Teu	erany modred Ore	
	Count	or com reer Group.	IVA						+
	Dec-2008	Dec-2009	% Cha	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	0/- (
NDIRECT LOANS OUTSTANDING	Dec-2000	Dec-2003	70 Olig	Dec-2010	70 Olig	DCC-2011	70 Ong		/0 \
Indirect Loans - Point of Sale Arrangement	2,089,904,461	2,626,873,361	25.7	2,573,462,623	-2.0	2 412 055 505	-6.2	2,614,673,134	
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship			11.3			2,412,855,585			
	245,320,857	273,144,398		261,623,468	-4.2	196,470,279		154,889,237	_
otal Outstanding Indirect Loans	2,335,225,318	2,900,017,759		2,835,086,091	-2.2	2,609,325,864		2,769,562,371	_
6Indirect Loans Outstanding / Total Loans	10.46	12.48	19.3	12.23	-2.0	11.23	-8.2	11.53	j
PELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Months Delinquent	46,983,658	49,683,023		45,050,365	-9.3	49,259,290	9.3	56,857,861	I
2 to < 6 Months Delinquent	31,014,894	28,176,162	-9.2	23,812,766	-15.5	24,707,821	3.8	27,039,988	j
6 to 12 Months Delinquent	8,582,060	7,476,365	-12.9	6,243,498	-16.5	4,517,121	-27.7	5,883,535	5
12 Months & Over Delinquent	1,883,089	1,886,877	0.2	1,260,310	-33.2	1,115,719	-11.5	944,542	2 -
Total Del Indirect Lns (2 or more Mo)	41,480,043	37,539,404	-9.5	31,316,574		30,340,661	-3.1	33,868,065	_
6Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.78	1.29		1.10		1.16		1.22	
OAN LOSSES - INDIRECT LENDING		1120		11.10			0.0		+
Indirect Loans Charged Off	28,694,181	35,240,870	22.8	29,442,015	-16.5	23,172,676	-21.3	26,270,507	7
Indirect Loans Charged On Indirect Loans Recovered		, ,							_
	5,617,635	6,475,035	15.3	6,106,301	-5.7	5,479,612		5,713,188	_
*NET INDIRECT LOAN C/Os	23,076,546	28,765,835	24.7	23,335,714		17,693,064	-24.2	20,557,319	_
*%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.07	1.10	2.7	0.81	-25.9	0.65	-20.1	0.76	3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	38,576,603		22,518,289	-41.6	13,751,445		7,381,048	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1,778,428		8,813,293	3
Real Estate	N/A	127,431,338		99,408,787	-22.0	109,342,161	10.0	108,292,327	7
Member Business Loans (excluding C&D)	N/A	94,335,374		122,767,866	30.1	136,162,874	10.9	146,390,811	
Non-Member Business Loans (excluding C&D)	N/A	175,478,735		196,460,411	12.0	252,802,951	28.7	277,781,051	_
Commercial Construction & Development	N/A	3,774,364		5,796,037	53.6	6,047,791	4.3	11,610,808	_
Loan Pools	N/A	8,675,913		7,542,293	-13.1	1,235,107	-83.6	9,007,593	_
OTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	414,271,206	448,272,327	8.2	454,493,683		521,120,757		569,276,931	
6Participation Loans Outstanding / Total Loans									_
· · · · · · · · · · · · · · · · · · ·	1.86	1.93		1.96		2.24		2.37	
Participation Loans Purchased YTD	141,607,071	80,071,084	-43.5	60,183,056	-24.8	88,386,522	46.9	155,766,361	I
6Participation Loans Purchased YTD									
/ Total Loans Granted YTD	1.76	0.85	-51.5	0.66	-23.1	0.96	46.0	1.24	1
ARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	76,519,810		128,391,775		90,602,472		108,062,905	5
Participation Loan Interests - Amount Retained (Outstanding)	N/A	28,587,993		43,709,898	52.9	54,006,990	23.6	55,227,815	ز
Participation Loans Sold YTD	24,681,747	23,869,698	-3.3	51,701,787	116.6	49,203,206	-4.8	110,428,380) 1
* %Participation Loans Sold YTD / Total Assets	0.07	0.06	-13.0	0.13	107.2	0.12	-9.2	0.25	5 1
VHOLE LOANS PURCHASED AND SOLD:									
Loans Purchased in Full from Other Financial Institutions YTD	112,596,607	250,312,929	122.3	880,770,958	251.9	724,065,505	-17.8	599,478,571	-
Loans Purchased in Full from Other Sources YTD	N/A	N/A	122.0	N/A	201.0	653,035		684,596,604	
6Loans Purchased From Financial Institutions & Other	IN/A	IN/A		IN/A		000,000		004,030,004	11111
Sources YTD / Loans Granted YTD	1.40	2.67	90.7	9.60	259.8	7.86	-18.2	10.25	
Loans, Excluding RE, Sold in Full YTD	8,812,671	0	-100.0	0	N/A	2,399,553	N/A	0) -1
DELINQUENCY - PARTICIPATION LENDING 1									_
1 to < 2 Months Delinquent	16,941,735	17,348,400	2.4	6,973,603	-59.8	11,956,440		3,090,758	_
2 to < 6 Months Delinquent	6,676,253	6,780,014		5,473,486		2,865,133	-47.7	2,924,326	_
6 to 12 Months Delinquent	1,390,100	4,738,662	240.9	11,176,181	135.9	3,057,267	-72.6	2,948,796	ز
12 Months & Over Delinquent	682,248	2,453,599	259.6	2,153,193	-12.2	7,752,321	260.0	5,662,672	2 -
Total Del Participation Lns (2 or more Mo)	8,748,601	13,972,275		18,802,860		13,674,721	-27.3	11,535,794	_
6Participation Loans Delinquent > 2 Mo	2,0,001	,-,-,-,-		1 -, - 5 - , - 5 -	2	,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	T
/ Total Participation Loans	2.11	3.12	47.6	4.14	32.7	2.62	-36.6	2.03	3 -
OAN LOSSES - PARTICIPATION LENDING	2.71	0.12			3	2.52		2.50	+
Participation Loans Charged Off	4,197,832	5,771,955	37.5	7,762,251	34.5	6,286,861	-19.0	4,530,569	9 -
ranicipation Loans Charged On representation Loans Recovered									_
•	553,665	887,509	60.3	477,770		151,759		458,233	
NET PARTICIPATION LOAN C/Os	3,644,167	4,884,446	34.0	7,284,481	49.1	6,135,102	-15.8	4,072,336	3 -
*%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	0.99	1.13	14.4	1.61	42.5	1.26	-22.1	0.75	5 -
Amounts are year-to-date while the related %change ratios are annualized.									
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
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		Real Estate Loan Info	rmation 1	1					
Return to cover	l	For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MI' * Types Inclu	ded: All	Federally Insured Cre	dit
- Co. C. Cup.	Count	of CU in Peer Group :		Transmir 1 con croup.	7	io – iiii Typee iiieia			
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	3,814,254,650	3,918,561,264			0.6				
Fixed Rate 15 years or less	2,027,985,836	2,147,786,440			7.6				
Other Fixed Rate	66,355,862	60,430,230		· · · · · ·	-1.7			, , , , , , , , , , , , , , , , , , ,	
Total Fixed Rate First Mortgages	5,908,596,348	6,126,777,934							+
Balloon/Hybrid > 5 years	1,344,883,348	1,396,218,119							
Balloon/Hybrid 5 years or less	1,635,584,040	1,711,273,019			2.6				
Total Balloon/Hybrid First Mortgages	2,980,467,388	3,107,491,138							
Adjustable Rate First Mtgs 1 year or less	96,090,217	93,763,498			2.9				
Adjustable Rate First Mtgs >1 year	683,321,084	617,946,975			-8.5			, , ,	1
Total Adjustable First Mortgages	779,411,301	711,710,473			-7.0	, ,			
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	9,668,475,037	9,945,979,545	2.9	10,195,866,147	2.5	10,526,618,116	3.2	10,967,641,234	4.2
Other Real Estate Loans									
Closed End Fixed Rate	1,692,404,605	1,521,883,206		1,295,226,273	-14.9		1	, , , , , , , , , , , , , , , , , , ,	
Closed End Adjustable Rate	78,891,613	51,420,765			14.7	50,830,762			
Open End Adjustable Rate (HELOC)	1,520,176,946	1,621,078,217			-4.0				
Open End Fixed Rate	80,661,131	39,121,950			-18.2				
TOTAL OTHER REAL ESTATE OUTSTANDING	3,372,134,295	3,233,504,138		2,942,155,151	-9.0				
TOTAL RE (FIRST AND OTHER) OUTSTANDING	13,040,609,332	13,179,483,683	1.1	13,138,021,298	-0.3	13,180,602,532	0.3	13,346,925,673	1.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	7,253,479,696	7,522,996,053			3.4				
Other RE Fixed Rate	1,773,065,736	1,561,005,156			-15.0	1,123,616,374	+	, , , , , , , , , , , , , , , , , , ,	
Total Fixed Rate RE Outstanding	9,026,545,432	9,084,001,209	0.6	9,105,375,648	0.2	9,233,402,279			
%(Total Fixed Rate RE/Total Assets)	26.23	23.76	-9.4	22.78	-4.1	22.05	-3.2	21.22	-3.8
%(Total Fixed Rate RE/Total Loans)	40.43	39.09	-3.3	39.29	0.5	39.75	1.2	39.18	-1.4
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	2,414,995,341	2,422,983,492					0.0		
Other RE Adj Rate	1,599,068,559	1,672,498,982			-3.4	1,530,368,042	1		
Total Adj Rate RE Outstanding	4,014,063,900	4,095,482,474	2.0	4,032,645,650	-1.5	3,947,200,253	-2.1	3,933,003,084	-0.4
MISCELLANEOUS RE INFORMATION:									
	404 000 000	400 500 557	0.0	400,000,000	<i></i>	400 447 074	44.4	04.004.005	44.4
Outstanding Interest Only & Payment Option First Mtg Loans	134,626,022	126,502,557	-6.0	120,062,322	-5.1	106,417,071	-11.4	94,601,985	-11.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	442,679,858		463,490,063	4.7	529,890,313	14.3	503,567,979	-5.0
TOTAL Outstanding Interest Only & Payment Option First &	IN/A	442,079,030		403,490,003	4.7	529,690,313	14.3	505,507,979	-5.0
Other RE Loans	N/A	569,182,415		583,552,385	2.5	636,307,384	9.0	598,169,964	-6.0
%(Interest Only & Payment Option First & Other RE Loans / Total	14/71	303,102,413		300,002,000	2.0	000,007,004	5.0	330,103,304	0.0
Assets)	N/A	1.49		1.46	-1.9	1.52	4.1	1.35	-11.3
%(Interest Only & Payment Option First & Other RE Loans / Net		.,,,,,						1100	
Worth)	N/A	13.69		13.60	-0.6	14.01	3.0	12.16	-13.2
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	39,270,242	31,141,289	-20.7	40,703,639	30.7	35,237,786	-13.4	41,852,805	18.8
Allowance for Loan Losses on all RE Loans	29,716,950	81,691,859	174.9	114,680,117	40.4	131,350,967	14.5	144,636,479	10.1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	915,322,573	1,549,161,972	69.2	1,176,165,138	-24.1	895,964,783	-23.8	1,820,854,722	103.2
* Fixed Rate 15 years or less	455,427,016	841,288,984	84.7	941,364,468	11.9	1,034,547,053	9.9	1,752,876,371	69.4
* Other Fixed Rate	41,766,840	29,060,576			40.2				
* Total Fixed Rate First Mortgages	1,412,516,429	2,419,511,532			-10.8				
* Balloon/Hybrid > 5 years	267,913,516				-23.5				
* Balloon/Hybrid 5 years or less	316,247,860	342,666,202			-9.8	257,486,840			
* Total Balloon/Hybrid First Mortgages	584,161,376					460,716,170			
* Adjustable Rate First Mtgs 1 year or less	22,747,907	18,211,259		· · · · · ·	85.4	32,409,526			+
* Adjustable Rate First Mtgs >1 year	55,361,494					104,224,642			
* Total Adjustable First Mortgages	78,109,401	46,361,774			97.2	136,634,168			1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	2,074,787,206				-10.3				
* Amounts are year-to-date while the related %change ratios are annualized.	-,,,	2,12=,000,002	10.0	_,,,,		_,,	1.0	.,,,,,	20.0
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Return to cover		al Estate Loan Infor For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	Nation * Peer Group: /	All * State =	'MI' * Types Includ	ed: All Fede	erally Insured Credi	t
	Count of (CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Cha	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch
* OTHER REAL ESTATE (Granted)	Dec-2000	Dec-2009	∕₀ City	Dec-2010	76 City	Dec-2011	76 City	Dec-2012	/6 City
* Closed End Fixed Rate	426,703,256	261,080,908	-38.8	159,245,677	-39.0	134,035,606	-15.8	167,536,087	25.
* Closed End Adjustable Rate	22,158,194	13,757,638		11,006,465	-20.0	6,183,952	-43.8	26,619,542	+
* Open End Adjustable Rate (HELOC)	329,582,099	335,003,245	1.6	304,193,830	-9.2	269,504,895	-11.4	262,072,792	-2.
* Open End Fixed Rate and Other	10,939,704	6,421,895		8,284,509	29.0	4,617,887	-44.3	3,895,712	+
* TOTAL OTHER REAL ESTATE GRANTED	789,383,253	616,263,686	-21.9	482,730,481	-21.7	414,342,340		460,124,133	
* TOTAL RE (FIRST AND OTHER) GRANTED	2,864,170,459	3,718,949,638		3,266,482,590	-12.2	2,994,673,796		4,732,848,810	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.34	31.79	20.7	27.82	-12.5	25.20	-9.4	31.94	26.
RE LOANS SOLD/SERVICED	200 740 007	1 472 100 241	377.2	1 720 217 000	17.4	1 444 201 070	16.5	2.064.227.006	110
* First Mortgage R.E. Loans Sold %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	308,718,897 14.88	1,473,100,341 47.48	219.1	1,729,217,889 62.12	17.4 30.8	1,444,201,978 55.97	-16.5 -9.9	3,064,337,886 71.72	
AMT of Mortgage Servicing Rights	6,446,946	15,930,930		27,231,920	70.9	30,979,304	13.8	35,429,441	
Outstanding RE Loans Sold But Serviced	1,140,935,846	2,166,915,508		3,286,534,695	51.7	3,816,871,148		5,428,988,060	
% (Mortgage Servicing Rights / Net Worth)	0.16	0.38		0.63	65.7	0.68		0.72	
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	4,664,507,595	4,374,895,023	-6.2	4,181,901,428	-4.4	4,074,202,398	-2.6	3,955,507,789	+
R.E. Lns also Mem. Bus. Lns	488,102,480	714,108,676	46.3	856,548,013	19.9	1,017,224,033	18.8	1,155,236,584	13.
REVERSE MORTGAGES					****				
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0	N/A	0		0	, -
Proprietary Reverse Mortgage Products	N/A	0		90,000	N/A	90,000		91,333	
Total Reverse Mortgages RE LOAN TDRS OUTSTANDING	N/A	0		90,000	N/A	90,000	0.0	91,333	1.5
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		331,630,852	
TDR Other RE Loans	N/A	N/A		N/A		N/A		28,840,253	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		360,471,105	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		49,285,107	
REAL ESTATE LOAN DELINQUENCY 1									
R.E. LOANS DELINQUENT > 2 MOS ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	118,714,392	174,653,167	47.1	178,232,773	2.0	159,980,796	-10.2	102,853,734	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	42,204,724	48,652,802	15.3	58,311,015	19.9	37,582,575	-35.5	25,787,568	
Other R.E. Fixed Rate	23,139,842	26,065,149	12.6	24,614,564	-5.6	20,033,953	-18.6	14,575,873	
Other R.E. Adj. Rate TOTAL DEL R.E. > 2 MOS	19,187,073	22,188,410		· ' '	-29.4	13,114,812	-16.2	9,978,530	
DELINQUENT 1 TO < 2 MOS	203,246,031	271,559,528	33.6	276,816,087	1.9	230,712,136	-16.7	153,195,705	-33.0
First Mortgage	164,100,485	186,597,553	13.7	169,041,356	-9.4	145,704,650	-13.8	122,671,595	-15.
Other	41,541,740	42,845,497	3.1	36,638,172	-14.5	35,692,030		30,687,347	
Total Del R.E. 1 to < 2 Mos	205,642,225	229,443,050	11.6		-10.4	181,396,680		153,358,942	
Total Del R.E. Loans > 1 Mos	408,888,256	501,002,578	22.5	482,495,615	-3.7	412,108,816		306,554,647	
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	3.14	3.80	21.2	3.67	-3.4	3.13	-14.9	2.30	
% R.E. Loans dq > 2 Mos	1.56	2.06	32.2	2.11	2.3	1.75	-16.9	1.15	-34.
TDR REAL ESTATE LOANS DELINQUENT > 2 MO	N/A	21/4		N 1/A		N1/A		00.075.000	<u> </u>
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		22,075,939	
TDR Other RE Loans Delinquent > 2 MO Total TDR First and Other RE Loans Delinquent > 2 MO	N/A N/A	N/A		N/A N/A		N/A N/A		1,628,716 23,704,655	+
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st	IN/A	IN/A		IN/A		IN/A		23,704,033	
and Other RE	N/A	N/A		N/A		N/A		6.58	
TDR RE Loans Also Reported as Business Loans Delinquent > 2									
MO	N/A	N/A		N/A		N/A		1,217,758	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		2.47	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	IN/A	IN/A		IN/A		IN/A		2.47	
* Total 1st Mortgage Lns Charged Off	21,926,139	48,076,546	119.3	69,838,157	45.3	75,781,420	8.5	61,577,696	-18.
* Total 1st Mortgage Lns Recovered	382,668	1,143,104	198.7	3,060,968	167.8	3,167,376		3,765,253	
* NET 1st MORTGAGE LN C/Os	21,543,471	46,933,442	117.9		42.3	72,614,044	8.7	57,812,443	+
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.23	0.48		0.66	38.6	0.70		0.54	
* Total Other RE Lns Charged Off	24,035,984	42,076,630	75.1	48,265,495	14.7	40,488,253		30,082,806	
* Total Other RE Lns Recovered	553,073	806,141	45.8		102.7	2,952,333		3,059,405	
* NET OTHER RE LN C/Os **Not Chargo Offs Other RE Leans / Avg Other RE Leans	23,482,911	41,270,489	75.7	46,631,186	13.0	37,535,920	-19.5	27,023,401	
**Net Charge Offs Other RE Loans / Avg Other RE Loans * Amounts are year-to-date and the related % change ratios are annualized.	0.70	1.25	79.4	1.51	20.9	1.34	-11.2	1.07	-20.
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or	no annualizina)								
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	Membe	er Business Loa		ion									
Return to cover		For Charter :											
03/01/2013		Count of CU:											
CU Name: N/A Peer Group: N/A		Asset Range :		lation * Peer Gro	un: All * S	tate - 'Ml' * Tyne	s Included	d: All Federally Ir	neurad				
reel Gloup. IWA	Criteria : Region: Nation * Peer Group: All * State = 'Ml' * Types Included: All Federally Insured Count of CU in Peer Group : N/A												
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch				
BUSINESS LOANS													
Member Business Loans (NMBLB) ¹ Purchased Business Loans or Participations to	555,744,761	587,002,296	5.6	710,179,077	21.0	867,786,507	22.2	1,015,272,238	17.0				
Nonmembers (NMBLB) 1	162,838,802	258,459,423		301,564,151	16.7	286,982,480	-4.8	321,315,512	+				
Total Business Loans (NMBLB) 1	718,583,563	845,461,719		1,011,743,228	19.7	1,154,768,987	14.1	1,336,587,750					
Unfunded Commitments ¹ TOTAL BUSINESS LOANS (NMBLB) LESS	31,793,694	24,735,963		38,226,284	54.5	59,468,238	55.6	76,407,166					
UNFUNDED COMMITMENTS ¹ %(Total Business Loans (NMBLB) Less Unfunded	686,789,869	820,725,756	19.5	973,516,944	18.6	1,095,300,749	12.5	1,260,180,584	15.				
Commitments/ Total Assets) 1	2.00	2.15	7.5	2.44	13.5	2.62	7.4	2.84	8.				
NUMBER OF BUSINESS LOANS OUTSTANDING:	4.097	4 621	12.2	5,427	17.2	6.063	11.7	6 605					
Number of Outstanding Business Loans to Members Number of Outstanding Purchased Business Loans or	4,087	4,631	13.3	5,427	17.2	6,062	11.7	6,605	9.				
Participation Interests to Nonmembers	1,644	1,700	3.4	1,122	-34.0	1,182	5.3	1,478	25.				
Total Number of Business Loans Outstanding	5,731	6,331	10.5	6,549	3.4	7,244	10.6	8,083	11.				
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	N1/A	NI/A		N1/A		00 100 005		45, 400, 000	7.4				
Construction and Development Farmland	N/A N/A	N/A N/A		N/A N/A		26,122,885 10,202,626		45,462,393 9,673,061					
Non-Farm Residential Property	N/A	N/A		N/A N/A		258,477,903		301,158,313	+				
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		354,547,350		398,118,627					
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		391,016,683		446,246,720					
Total Real Estate Secured Business Loans	N/A	N/A		N/A		1,040,367,447		1,200,659,114	15.4				
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-													
MEMBERS)	N1/A	NI/A		N1/A		4 077 000		4 400 600	10				
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		1,877,806 101,388,718		1,109,629 119,528,198					
Unsecured Business Loans	N/A	N/A		N/A		3,779,822		4,949,532					
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		7,355,194		10,341,277					
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		114,401,540		135,928,636					
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE													
Number - Construction and Development	N/A	N/A		N/A		67		88					
Number - Farmland	N/A	N/A		N/A		31		27					
Number - Non-Farm Residential Property	N/A	N/A		N/A		2,247		2,619					
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		1,609 1,503		1,836 1,619					
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		5,457		6,189					
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		15		20					
Number - Commercial and Industrial Loans	N/A	N/A		N/A		1,173		1,156	-1				
Number - Unsecured Business Loans	N/A	N/A		N/A		114		95	-16.				
Number - Unsecured Revolving Lines of													
Credit (Business Purpose) Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		485		623					
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	N/A		N/A		1,787		1,894	6.				
* MBL (NMBLB) Granted YTD ¹	176,670,750	171,412,072	-3.0	272,014,407	58.7	294,224,319	8.2	454,916,910	54.				
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	76,155,240	58,101,163		83,344,768	43.4	68,806,303	-17.4	111,871,986					
DELINQUENCY - MEMBER BUSINESS LOANS 2	70,100,240	30,101,100	20.1	00,044,700	40.4	00,000,000	17.4	111,071,000	02.				
1 to < 2 Months Delinquent	18,990,438	32,773,836	72.6	19,694,791	-39.9	22,536,508	14.4	8,193,771	-63.				
2 to < 6 Months Delinquent	6,502,391	19,704,667	203.0	18,957,808	-3.8	14,170,081	-25.3	7,206,215	-49.				
6 to 12 Months Delinquent	3,260,682	7,821,777		15,381,233	96.6	7,538,640	-51.0	5,127,822					
12 Months & Over Delinquent	4,540,230	7,217,918		4,719,399	-34.6	8,250,036	74.8	7,650,487					
Total Del Loans - All Types (2 or more Mo)	14,303,303	34,744,362	142.9	39,058,440	12.4	29,958,757	-23.3	19,984,524	-33.				
MBL DELINQUENCY RATIOS	4.05	0.00	60.7	6.04	20.0	4.70	20.6	2.24	F2				
% MBL > 1 Month Delinquent (All delinquency > 30 days) % MBL > 2 Months Delinquent (Reportable delinquency)	4.85 2.08	8.23 4.23		6.04 4.01	-26.6 -5.2	4.79 2.74	-20.6 -31.8	2.24 1.59					
MBL CHARGE-OFFS AND RECOVERIES:	2.00	4.23	103.3	4.01	-5.2	2.14	-31.0	1.59	-42.				
*Total MBL Charge Offs	2,816,852	8,145,744	189.2	13,061,587	60.3	14,865,137	13.8	9,362,533	-37.				
*Total MBL Recoveries	95,495	160,534		449,367	179.9	769,025	71.1	378,861					
MISCELLANEOUS MBL INFORMATION:													
Real Estate Loans also Reported as Business Loans	488,102,480	714,108,676		856,548,013	19.9	1,017,224,033	18.8	1,155,236,584					
Construction & Development Loans Meeting 723.3(a)	25,888,907	24,720,706		27520183	11.3	23,834,262	-13.4	42,633,955					
Number of Construction & Development Loans - 723(a) Unsecured Business Loans Meeting 723.7(c)-(d)	3,037,841	78 7,225,511	23.8 137.9	5,926,661	26.9 -18.0	56 7,889,568	-43.4 33.1	84 8,919,256					
Number of Unsecured Business Loans - 723.7(c)-(d)	3,037,841	7,225,511		5,926,661	-18.0	7,889,568	77.3	8,919,256					
Agricultural Related (NMBLB) ¹	953,480	1,601,181	67.9	2,615,521	63.3	12,080,432	361.9	10,782,690					
Number of Outstanding Agricultural Related Loans	34	36		27	-25.0	46		47					
* Business Loans and Participations Sold	2,730,736	4,393,500		7,933,192	80.6	4,848,640		109,834,245	+				
SBA Loans Outstanding	3,252,985	3,565,601		6,408,277	79.7	13,670,898		18,806,321					
News have at ODA Leaves Outstand's a	24	23	-4.2	41	78.3	87	112.2	98	12.				
Number of SBA Loans Outstanding 1 PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-													

	Inves	stments, Cash, & Cas	h Fauiva	lents					
Return to cover		For Charter :							
03/01/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * State =	= 'MI' * Types Include	d: All Fe	derally Insured Credit	Unions
	Count	of CU in Peer Group :							
		. сс сс. с.сар .							 I
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	338,446,245	398,070,910	17.6	366,614,218	-7.9	445,726,418	21.6	626,017,086	40.4
Held to Maturity 1-3 yrs	535,133,486	657,443,649	22.9	781,959,225	18.9	1,064,229,889	36.1	1,062,265,199	-0.2
Held to Maturity 3-5 yrs	260,701,477	372,542,850	42.9	537,102,627	44.2	636,009,933	18.4	842,319,130	32.4
Held to Maturity 5-10 yrs	99,996,082	86,944,836	-13.1	148,581,337	70.9	114,763,411	-22.8	120,842,078	5.3
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	8,266,328	24,002,534	190.4	47,866,332	99.4	108,491,442	126.7	47,780,341	-56.0
TOTAL HELD TO MATURITY	1,242,543,618	1,539,004,779		, ,		2,369,221,093	25.9		13.9
								, , ,	
Available for Sale < 1 yr	788,007,848	916,419,986	16.3	1,023,277,238	11.7	1,377,048,684	34.6	1,538,213,314	11.7
Available for Sale 1-3 yrs	1,558,868,930	2,407,239,850	54.4	3,202,474,604	33.0	4,116,513,073	28.5	4,115,584,483	0.0
Available for Sale 3-5 yrs	1,354,622,290	1,474,684,856	8.9	1,657,024,577	12.4	1,862,681,578	12.4	2,719,164,609	46.0
Available for Sale 5-10 yrs	414,831,516	311,313,811	-25.0	683,966,192	119.7	534,520,443	-21.8	651,271,099	21.8
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	101,564,443	96,272,894	-5.2	123,981,428	28.8	126,666,785	2.2	159,489,867	25.9
TOTAL AVAILABLE FOR SALE	4,217,895,027	5,205,931,397	l	, ,		8,017,430,563	19.8		14.5
Trading < 1 year	11,118,866	12,313,269				744,000	N/A		
Trading 1-3 years	0	0				28,303,945	32.5	, ,	11.1
Trading 3-5 years	0	0			-	247,000	N/A	0	
Trading 5-10 years	0	0			-	0	N/A	0	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	ļ
Trading > 10 years	0	0				0	N/A	0	N/A
TOTAL TRADING	11,118,866	12,313,269	10.7	21,357,177	73.4	29,294,945	37.2	31,438,435	7.3
Other Investments < 1 yr	3,115,344,839	4,467,474,324	43.4	4,130,226,823	-7.5	4,150,182,650	0.5	3,973,284,173	-4.3
Other Investments 1-3 yrs	1,115,742,388	1,445,763,594	29.6	1,463,671,192	1.2	1,259,935,185	-13.9	1,271,328,981	0.9
Other Investments 3-5 yrs	258,807,824	150,209,637	-42.0	165,724,494	10.3	281,352,031	69.8	414,940,811	47.5
Other Investments 5-10 yrs	26,534,187	19,434,403	-26.8	32,005,289	64.7	26,485,795	-17.2	41,497,973	56.7
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	I
Other Investments > 10 yrs	3,552,974	3,492,131	-1.7	3,523,577	0.9	4,978,771	41.3	4,986,830	0.2
TOTAL Other Investments	4,519,982,212	6,086,374,089	34.7	5,795,151,375	-4.8	5,722,934,432	-1.2	5,706,038,768	-0.3
MATURITIES :									
Total Investments < 1 yr	4,252,917,798	5,794,278,489	36.2	5,520,118,279	-4.7	5,973,701,752	8.2	6,137,514,573	2.7
Total Investments 1-3 yrs	3,209,744,804	4,510,447,093	l			6,468,982,092	18.3		
Total Investments 3-5 yrs	1,874,131,591	1,997,437,343				2,780,290,542	17.8		
Total Investments 5-10 yrs	541,361,785	417,693,050				675,769,649	-21.8		
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	113,383,745	123,767,559				240,136,998	36.9		-11.6
Total	9,991,539,723	12,843,623,534				16,138,881,033	12.2		
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		Other Investment Inf	ormation						
Return to cover		For Charter :	-						
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :		N-4: * B O	A II + O1-1	184U + T I I.		F- dlb- bd 0-	!!4
Peer Group: N/A	Carret			Nation * Peer Group:	All ^ State	e = 'Mir. ^ Types inclu	ded: All	Federally Insured Cr	edit
	Count c	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:	Dec-2000	Dec-2003	70 Olig	Dec-2010	70 Ong	Dec-2011	70 Ong	Dec-2012	70 Ong
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		51,079,113		132,139,345	158.7	145,907,725	10.4
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		21,550,586	100.7	14,052,974	
All Other US Government Obiligations	N/A	N/A		N/A		37,945,872		41,813,811	
TOTAL U.S. GOVERNMENT OBLIGATIONS	14,796,778		170.3		125.2	191,635,803	112.8	201,774,510	
	,, -			,,		- ,,		, ,	
Agency/GSE Debt Instruments (not backed by mortgages)	1,374,979,938	2,011,337,939	46.3	3,335,390,890	65.8	3,807,762,778	14.2	3,527,781,725	-7.4
Agency/GSE Mortgage-Backed Securities	2,114,075,130		20.4	3,049,729,692	19.8	3,813,219,235	25.0	5,050,248,558	
TOTAL FEDERAL AGENCY SECURITIES	3,489,055,068		30.6	6,385,120,582	40.1	7,620,982,013	19.4	8,578,030,283	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		148,731,008		288,652,179	94.1
Privately Issued Mortgage-Related Securities	67,283,807	56,313,361	-16.3	16,405,329	-70.9	2,875,655	-82.5	454,844	-84.2
Privately Issued Securities (FCUs only)	N/A	N/A		8,393,966		6,519,282	-22.3	4,248,747	-34.8
Privately Issued Mortgage-Backed Securities (FISCUs Only)	5,416,616	20,264,173	274.1	15,868,376	-21.7	16,233,275	2.3	15,512,167	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	72,700,423	76,577,534	5.3	40,667,671	-46.9	25,628,212	-37.0	20,215,758	-21.1
									$oxed{oxed}$
Mutual Funds	N/A	47,972,874		33,508,500	-30.2	59,305,786	77.0	54,288,810	
Common Trusts	N/A	1,366,040		37,855,723	2,671.2	2,222,716	-94.1	1,936,915	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	38,094,416		29.5	71,364,223	44.6	61,528,502	-13.8	56,225,725	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		71,853,283		0	-100.0
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	990,664,881	1,131,930,785	14.3	1,403,180,750	24.0	1,835,011,949	30.8	2,322,957,853	
Commercial Mortgage Backed Securities	28,017,060	59,071,312	110.8	74,796,303	26.6	91,030,382	21.7	170,710,557	87.5
OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	154,531,105	335,275,440	117.0	543,043,307	62.0	466,409,694	-14.1	509,274,518	9.2
Non-Mortgage Related Securities With Maturities > 3 Yrs	134,331,103	333,273,440	117.0	343,043,307	02.0	400,403,034	-14.1	303,274,310	3.2
Without Embedded Options or Complex Coupon Formulas	95,484,548	76,894,293	-19.5	30,366,880	-60.5	185,878,676	512.1	334,869,311	80.2
Securities per 703.12(b)	1,314,369,181	610,547,889	-53.5	927,451,375	51.9	1,253,229,893	35.1	1,793,267,068	
Deposits/Shares per 703.10(a)	84,661,177		10.0		30.8	211,136,100	73.3	250,600,891	
Market Value of Investments Purchased Under	, ,							· · ·	
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	9,978,509,170	12,830,799,715	28.6	14,416,491,508	12.4	16,143,691,104	12.0	17,638,300,673	
Investment Repurchase Agreements	3,909,056	0	-100.0	5,343,464	N/A	7,662,580	43.4	8,102,871	5.7
Borrowing Repurchase Agreements Placed in Investments	_	_		_					
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	1,366,477,777	2,311,586,292	69.2	2,014,685,424	-12.8	1,490,798,104	-26.0	1,341,093,377	
Cash on Deposit in Other Financial Institutions	266,281,936	261,865,149	-1.7	541,884,451	106.9	1,435,589,800	164.9	1,503,066,272	4.7
CUSO INFORMATION	04 007 704	00 000 070	0.0	400.070.504	440	440.070.070	40.0	400 504 047	0.0
Value of Investments in CUSO CUSO loans	81,327,791	88,062,978	8.3		14.3	116,978,970	16.2	128,501,947	
Aggregate cash outlays in CUSO	31,421,802 38,946,943		13.4 46.6	39,908,854 70,886,253	12.0 24.1	33,193,837 84,345,423	-16.8 19.0	33,100,744 93,879,040	
WHOLLY OWNED CUSO INFORMATION	30,940,943	57,104,327	40.0	70,000,200	24.1	04,343,423	19.0	93,679,040	11.3
Total Assets of Wholly Owned CUSOs	N/A	80,477,817		50,382,461	-37.4	39,743,572	-21.1	38,217,337	-3.8
Total Capital of Wholly Owned CUSOs	N/A	11,130,264		11,221,548	0.8	13,628,196	21.4	17,707,042	
Net Income/Loss of Wholly Owned CUSOs	N/A	-3,493,618		-1,078,266	69.1	-61,185	94.3	2,695,799	
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A	00.1	18,736,416	0 1.0	16,344,198	
Total Delinguency of Wholly Owned CUSOs	N/A	0		0	N/A	0	N/A	0	N/A
1 7 17 11 12 12 12 12 12 12 12 12 12 12 12 12					,, 1	Ŭ	,, (,,
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,110,236,665	915,750,004	-17.5	956,025,001	4.4	1,216,966,174	27.3	1,415,180,240	16.3
Outstanding Balance of Brokered CDs and Share				, , -		· · ·		, -	
Certificates Purchased	1,129,283,059	1,538,252,448	36.2	1,661,787,559	8.0	1,732,768,742	4.3	2,034,107,077	17.4
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	110		-7.3		-1.0	104	3.0	96	
Approved Mortgage Seller	47		-6.4	42	-4.5	45	7.1	65	
Borrowing Repurchase Agreements	1	0		0	N/A	0	N/A	0	
Brokered Deposits (all deposits acquired through 3rd party)	21	27	28.6		-7.4	26	4.0	21	
Investment Pilot Program	1	0	-100.0		N/A	0	N/A	0	
Investments Not Authorized by FCU Act (SCU only)	56		-7.1	52	0.0	51	-1.9	50	
Deposits and Shares Meeting 703.10(a)	48		-22.9	39	5.4	37	-5.1	72	
Brokered Certificates of Deposit (investments)	152	134	-11.8	128	-4.5	123	-3.9	163	32.5
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	Supplemental Share			neet, & Borrowings					
Return to cover		For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Poor Group	· All * Sta	to - 'M!' * Types Incl	udod: All	 Federally Insured C	
-eei Gloup. IWA	Count of (Cu in Peer Group :		Nation Feet Group	. All Sta	te = Ivii Types ilici	uded. All	rederany insured C	Teuit
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	2 % Ch
Accounts Held by Member Government Depositors	57,222,639	130,316,242	127.7	213,044,099	63.5	208,800,056	-2.0	199,581,092	2 -4.
Accounts Held by Nonmember Government Depositors	33,905,447	30,250,247		21,080,521	-30.3	17,190,094	-18.5		
Employee Benefit Member Shares	315,909	8,555,734		217,680		219,032			
Employee Benefit Nonmember Shares	8	0		0	N/A	0	N/A	0) N/A
529 Plan Member Deposits	42,304	47,380		134,202	183.2	132,423	-1.3	115,395	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0) N/A
Health Savings Accounts	4,106,136	8,080,708	96.8	14,074,682	74.2	22,840,717	62.3	30,432,867	7 33.
Dollar Amount of Share Certificates >= \$100,000	1,871,148,916	2,021,147,216		2,067,497,753	2.3	2,107,151,758	1	+ · · · · · · · · · · · · · · · · · · ·	
Dollar Amount of IRA/Keogh >= \$100,000	459,633,031	638,047,162	38.8	676,090,348	6.0	707,109,996	4.6	802,955,862	2 13.
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	491,968,096	621,855,568	26.4	792,152,857	27.4	1,050,457,941	32.6	1,299,456,139	23.
Dollar Amount of Noninterest Bearing Transactional					2				
Accounts with balances > \$250,000	N/A	N/A		52,473,397		75,419,257	43.7	122,497,050	62.
SAVING MATURITIES	05 050 040 454	20.440.040.040	40.0	00.044.475.507	- 1	00 404 550 007		04 000 500 000	+
< 1 year	25,652,642,154	29,149,942,248			5.1	32,404,553,037	5.7		
1 to 3 years	2,598,394,997	2,556,838,823		2,689,961,396	5.2		-4.8		
> 3 years Total Shares & Deposits	765,043,052 29,016,080,203	837,831,196 32,544,612,267		1,120,565,240 34,455,002,163	33.7 5.9	1,144,259,431 36,110,255,362	2.1 4.8		
INSURANCE COVERAGE IN ADDITION TO NOUSIF	29,010,000,203	JZ,J44,01Z,Z07	12.2	3 4,4 33,002,183	ა.9	JU, i 1U,ZJJ,J0Z	4.8	30,181,028,032	3.
Share/Deposit Insurance in Addition to NCUSIF	11	10	-9.1	7	-30.0	6	-14.3	6	6 0.
Dollar Amount of Shares/Deposits Covered by Additional Insurance	68,207,759	59,653,451		31,488,517	-47.2	34,469,753			
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	00,231,100	00,000,101	12.0	01,100,017	17.2	01,100,700	0.0	00,070,100	10.
BUSINESS LOANS	40.055.054	0.440.504	05.0	40.550.000	544	40,000,000	00.0	00 005 500	
Commercial Real Estate 1	10,955,851	8,146,534		12,550,096	54.1	16,808,809		· · · · · · · · · · · · · · · · · · ·	
Construction & Land Development (MBL) Outstanding Letters of Credit	N/A	4,632,636		7,063,505	52.5	6,334,605	+	 	
Other Unfunded MBL Commitments	10,329,090 20,837,843	9,814,246 11,956,793		10,102,369 18,612,683	2.9 55.7	1,020,567 35,304,257	-89.9 89.7		
Total Unfunded Commitments for Business Loans	42,122,784	34,550,209		48,328,653	39.9	59,468,238			
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)	72,122,101	04,000,200	10.0	+0,020,000	00.0	00,400,200	20.0	70,407,100	20.
Revolving O/E Lines 1-4 Family	1,376,894,434	1,305,558,897	-5.2	1,263,698,975	-3.2	1,242,040,974	-1.7	1,244,169,988	3 0.
Credit Card Line	2,905,108,748	2,874,019,676		2,877,191,401	0.1	2,895,596,114	 		
Unsecured Share Draft Lines of Credit	589,004,185	531,190,888		518,429,664	-2.4	514,566,098			
Overdraft Protection Programs	928,004,349	963,696,261		1,045,190,033		1,119,722,070			
Residential Construction Loans-Excluding Business Purpose	N/A	17,697,395		24,432,083	38.1	20,021,476		37,532,701	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	160,039		0	-100.0	0	N/A	0) N/.
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0) N/
Other Unused Commitments	216,390,515	209,943,221	-3.0	177,259,331	-15.6	224,409,054	26.6	218,738,574	
Total Unfunded Commitments for Non-Business Loans	6,015,402,231	5,902,266,377	-1.9	5,906,201,487	0.1	6,016,355,786	1.9	6,209,588,488	
Total Unused Commitments	6,057,525,015	5,936,816,586		5,954,530,140	0.3	6,075,824,024	2.0		
%(Unused Commitments / Cash & ST Investments)	128.67	95.10		99.68	4.8	94.45	!		_
Unfunded Commitments Commited by Credit Union	N/A	N/A		N/A		5,776,095,638		5,985,973,484	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		299,728,386		300,022,170	
Loans Transferred with Recourse 1	3,160,503	688,010		679,636	-1.2	3,715,618		7,803,220	
Pending Bond Claims	625,570	517,254		392,099	-24.2	657,737	67.7	t	
Other Contingent Liabilties CREDIT AND BORROWING ARRANGEMENTS:	307,353	874,692	184.6	2,804,522	220.6	2,710,670	-3.3	4,452,884	1 64.
Num FHLB Members	65	68	4.6	67	-1.5	69	3.0	71	1 2.
LINES OF CREDIT (Borrowing)	00		4.0	07	-1.5	09	3.0	/ 1	2.
Total Credit Lines	3,303,339,697	3,786,451,145	14.6	4,053,972,716	7.1	4,298,507,056	6.0	4,639,682,522	2 7.
Total Committed Credit Lines	227,798,387	240,803,557		218,569,719		247,850,962			
Total Credit Lines at Corporate Credit Unions	N/A	1,937,564,219		1,953,446,187	0.8	1,882,420,521	-3.6		+
Draws Against Lines of Credit	570,237,550	449,115,430		445,146,212	-0.9	427,709,828	+		
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	N/A	8,338,871		23,031,178	176.2	11,028,843	-52.1	33,242,807	7 201.
Term Borrowings Outstanding from Corporate Cus	N/A	262,046,061		76,372,619	-70.9	37,864,453	-		
<u> </u>	13/1			2 3,3. 2,310	. 3.3	2.,001,100	55.1	,0.0,.11	† · · ·
MISCELLANEOUS BORROWING INFORMATION:	N/A	1,782,866,949		2,401,780,054	34.7	2,744,089,823	14.3	3,031,513,435	5 10.
MISCELLANEOUS BORROWING INFORMATION: Assets Pledged to Secure Borrowings				, , ,					1
							I .		
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option	25,000,000	35,000,000	40.0	35,000,000	0.0	10,000,000	-71.4	5,000,000	-50
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option Uninsured Secondary Capital ²	25,000,000	35,000,000 0		35,000,000 0	0.0 N/A	10,000,000 0		· · · · · · · · · · · · · · · · · · ·	
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option				35,000,000 0			1	· · · · · · · · · · · · · · · · · · ·	1

	Miscellar	neous Information, Pr	ograms, S	ervices					
Return to cover		For Charter :							
03/01/2013		Count of CU:	307						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group:	All * Stat	e = 'MI' * Types Includ	ed: All Fe	ederally Insured Cre	edit
	Count of	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch
MEMBERSHIP:									
Num Current Members	4,393,833	4,433,926	0.9	4,471,340	0.8	4,473,308	0.0	4,550,137	
Num Potential Members	76,104,980	87,676,900	15.2	95,374,155	8.8	100,488,104	5.4	108,308,323	7.8
% Current Members to Potential Members	5.77	5.06	-12.4	4.69		4.45	-5.0	4.20	_
* % Membership Growth	-0.14	0.91	764.9	0.84		0.04	-94.8		3,802.2
Total Num Savings Accts	8,378,533	8,616,244	2.8	8,636,532	0.2	8,610,856	-0.3	8,897,292	3.3
EMPLOYEES:									
Num Full-Time Employees	10,476	10,468	-0.1	10,565		10,716	1.4	11,013	
Num Part-Time Employees	2,230	2,244	0.6	2,249	0.2	2,230	-0.8	2,245	0.7
BRANCHES:									
Num of CU Branches	1,039	1,049	1.0	1,057	8.0	1,054	-0.3	1,021	_
Num of CUs Reporting Shared Branches	176	60	-65.9	57		62	8.8	65	
Plan to add new branches or expand existing facilities	45	4	-91.1	3	-25.0	47	1,466.7	40	-14.9
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	8,042,105,730	9,376,373,195	16.6	9,170,157,005	-2.2	9,224,989,266	0.6	12,528,152,101	35.8
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):		404	0.0	101	0.0	400		4.40	
Business Loans	144	131	-9.0	131	0.0	129	-1.5	149	
Credit Builder	N/A	46	4.4.0	49		50	2.0	58	_
Debt Cancellation/Suspension	14	16	14.3	16		17	6.3	19	
Direct Financing Leases	5	3	-40.0	3		2	-33.3	0	
Indirect Business Loans	N/A	17	0.4	15		13	-13.3	11	
Indirect Consumer Loans	145	142	-2.1	146		147	0.7	153	_
Indirect Mortgage Loans	N/A	31		32		32	0.0	25	
Interest Only or Payment Option 1st Mortgage Loans	38	32	-15.8	30		28	-6.7	36	_
Micro Business Loans	N/A	52		52		49	-5.8	49	
Micro Consumer Loans	N/A	60		60		63	5.0	59	
Overdraft Lines of Credit	231	219		217		215	-0.9	214	
Overdraft Protection	205	203	-1.0	203		205	1.0	209	_
Participation Loans	84	87	3.6	90		94	4.4	99	
Pay Day Loans	N/A	19	40.0	20		21	5.0	25	
Real Estate Loans	290	253	-12.8	250		246	-1.6	261	
Refund Anticipation Loans	N/A	9	4.0	9		8	-11.1	8	
Risk Based Loans Share Secured Credit Cards	203	213	4.9	207		206	-0.5	218	
	N/A	144		146	1.4	145	-0.7	156	_
Short-Term, Small Amount Loans (STS) MEMBER SERVICE AND PRODUCT OFFERINGS	N/A	N/A		4		5	25.0	9	80.0
(Other Programs):									
ATM/Debit Card Program	296	279	-5.7	277	-0.7	273	-1.4	274	0.4
Business Share Accounts	N/A	201	-3.1	200		195	-1.4	203	
Check Cashing	N/A	228		231		226	-2.2	230	_
First Time Homebuyer Program	N/A N/A	28		27		27	0.0	230	_
Health Savings Accounts	N/A	48		49		55	12.2	64	
Individual Development Accounts	N/A	40			25.0	5	0.0	7	
In-School Branches	N/A	60			1.7	59	-3.3	56	_
Insurance/Investment Sales	67	115	71.6	113		114	0.9	119	
International Remittances	N/A	31	7 1.0	29		31	6.9	37	
Low Cost Wire Transfers	N/A	221		220		221	0.5	261	
MERGERS/ACQUISITIONS:	1 1 1 / / \	221		220	5.5	221	0.0	201	10.
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	7		14	100.0	21	50.0	22	4.8
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	17,696,229		108,588,190	513.6	116,463,238	7.3	122,509,793	5.2
Fixed Assets - Capital & Operating Leases		·		<u> </u>		-			
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	30,351,878	29,686,964	-2.2	32,738,785	10.3	35,357,052	8.0	34,020,830	-3.8
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1	(or no annualizing)								
		-							
** Amount is year-to-date and the related % change ratio is annualized.					l				

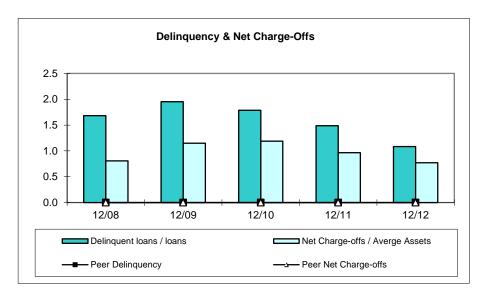
	Inforr	nation System	s & Techi	nology					
Return to cover		For Charter :							
03/01/2013		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: All	* State = 'MI'	* Types	Included: All	
	Count of CU i								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chq
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	8	6	-25.0	5	-16.7	4	-20.0	4	0.0
Vendor Supplied In-House System	140	132	-5.7	122	-7.6	116	-4.9	109	-6.0
Vendor On-Line Service Bureau	189	188	-0.5	191	1.6	187	-2.1	189	1.1
CU Developed In-House System	2	. 1	-50.0	1	0.0	2	100.0	2	0.0
Other	5		-20.0	3	-25.0	3	0.0	3	0.0
Electronic Financial Services									
Home Banking Via Internet Website	282	274	-2.8	270	-1.5	265	-1.9	263	-0.8
Audio Response/Phone Based	243	242			-1.7	233	-2.1	229	-1.7
Automatic Teller Machine (ATM)	283				-2.2	263	-2.2	268	1.9
Kiosk	20				-8.3	22	0.0	22	0.0
Mobile Banking	N/A		-	33	230.0	64	93.9	134	109.4
Other	g				0.0	12	9.1	10	-16.7
Services Offered Electronically									
Member Application	121	118	-2.5	117	-0.8	116	-0.9	118	1.7
New Loan	185				-1.7	168	-2.3	169	0.6
Account Balance Inquiry	289				-1.7	275	-2.1	273	-0.7
Share Draft Orders	262				-2.0	241	-2.0	239	-0.8
New Share Account	75				1.3	73	-5.2	75	2.7
Loan Payments	280				-1.5	256	-1.5	256	0.0
Account Aggregation	27				0.0	25	-7.4	29	16.0
Internet Access Services	35				0.0	41	5.1	49	19.5
e-Statements	222		-	243	1.3	243	0.0	247	1.6
External Account Transfers	N/A			44	0.0	47	6.8	54	14.9
View Account History	283			277	-1.1	274	-1.1	271	-1.1
Merchandise Purchase	21				-5.9	16	0.0	15	-6.3
Merchant Processing Services	N/A			13		13	0.0	16	23.1
Remote Deposit Capture	N/A			8	0.0	10	25.0	18	80.0
Share Account Transfers	285			275	-1.4	269	-2.2	266	-1.1
Bill Payment	206				0.5	213	-0.5	221	3.8
Download Account History	250				-0.4	241	-1.2	239	-0.8
Electronic Cash	13				0.0	13	-13.3	14	7.7
Electronic Signature Authentification/Certification	9				7.7	15	7.1	21	40.0
Type of World Wide Website Address	3	, 13	,	14	7.7	13	7.1	21	-1 0.0
Informational	18	12	-33.3	13	8.3	14	7.7	14	0.0
Interactive	18				7.7	26	-7.1	14	-46.2
Transactional	258				-2.4	240	-1.2		3.8
Number of Members That Use Transactional Website	1,350,424				-0.9	1,679,136	11.0	1,859,443	10.7
No Website, But Planning to Add in the Future	1,330,424				-0.9 N/A	1,079,130	N/A	1,009,440	N/A
Type of Website Planned for Future	4		7100.0	0	IN/A	U	IN/A	U	IN/A
Informational	3	0	-100.0	0	N/A	0	N/A	0	N/A
Interactive	1				N/A	0	N/A	0	N/A
Transactional						0		0	N/A N/A
Miscellaneous			IN/A	0	IN/A	U	IN/A	0	IN/A
Internet Access	321	322	0.3	317	-1.6	309	-2.5	304	-1.6
1110111011100000	321	322	. 0.3	317	-1.0	309	-2.5	304	-1.0
									17.IS& ⁻

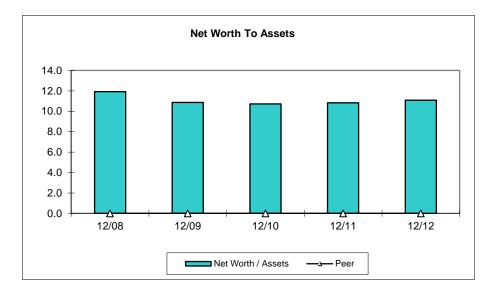
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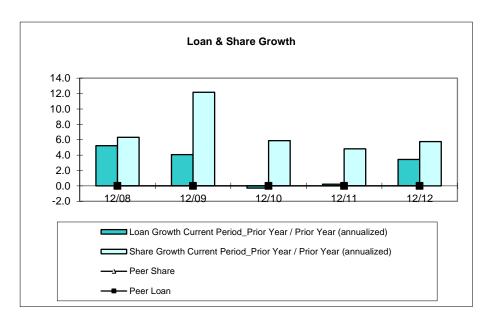
03/01/2013 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 307 Asset Range: N/A

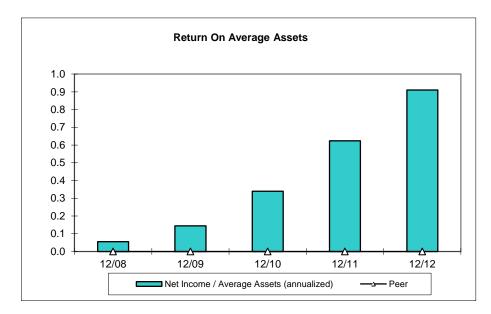
Criteria: Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/01/2013

CU Name: N/A
Peer Group: N/A

Graphs 2 For Charter: N/A Count of CU: 307 Asset Range: N/A

Criteria: Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally

Count of CU in Peer Group: N/A

