

Ratio Analysis									
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 Included: All Federally Insured Credit								
Count of CU in Peer Group : N/A					Dec-2011		Dec-2012		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
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 Assets--Including Optional Total Assets Election (if used)	11.96	10.90	10.73	10.85	N/A	N/A	11.09	N/A	N/A
Total Delinquent Loans / Net Worth ³	9.15	10.91	9.66	7.61	N/A	N/A	5.30	N/A	N/A
Solvency Evaluation (Estimated)	113.97	112.92	112.62	112.81	N/A	N/A	113.16	N/A	N/A
Classified Assets (Estimated) / Net Worth	6.04	7.93	8.59	7.90	N/A	N/A	6.69	N/A	N/A
ASSET QUALITY									
Delinquent 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	1.19	0.97	N/A	N/A	0.77	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.95	99.17	101.44	100.20	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
EARNINGS									
* 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 Income/Expense & NCUSIF Premium ²	N/A	0.12	0.56	0.83	N/A	N/A	0.99	N/A	N/A
* Gross Income/Average Assets	6.96	6.37	5.80	5.46	N/A	N/A	5.25	N/A	N/A
* Yield on Average Loans	6.56	6.30	6.07	5.89	N/A	N/A	5.59	N/A	N/A
* Yield on Average Investments	4.27	3.06	2.26	1.85	N/A	N/A	1.47	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.46	1.45	1.41	1.43	N/A	N/A	1.61	N/A	N/A
* Cost of Funds / Avg. Assets	2.16	1.59	1.06	0.76	N/A	N/A	0.59	N/A	N/A
* Net Margin / Avg. Assets	4.79	4.77	4.73	4.69	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	2.93	2.82	N/A	N/A	2.73	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.90	3.01	2.69	2.67	N/A	N/A	2.63	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
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	22.55	23.99	N/A	N/A	25.19	N/A	N/A
Total Loans / Total Shares	76.95	71.40	67.26	64.33	N/A	N/A	62.92	N/A	N/A
Total Loans / Total Assets	64.89	60.78	57.99	55.47	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	36.99	N/A	N/A	38.72	N/A	N/A
Borrowings / Total Shares & Net Worth	2.95	3.06	1.95	1.63	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									
Members / Potential Members	5.77	5.06	4.69	4.45	N/A	N/A	4.20	N/A	N/A
Borrowers / Members	50.04	50.54	49.69	50.17	N/A	N/A	51.87	N/A	N/A
Members / Full-Time Employees	379.07	382.56	382.51	378.10	N/A	N/A	374.94	N/A	N/A
Avg. Shares Per Member	\$6,604	\$7,340	\$7,706	\$8,072	N/A	N/A	\$8,394	N/A	N/A
Avg. Loan Balance	\$10,156	\$10,369	\$10,431	\$10,351	N/A	N/A	\$10,181	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,885	\$56,048	\$55,444	\$57,372	N/A	N/A	\$59,433	N/A	N/A
OTHER RATIOS									
* 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	12.16	5.87	4.80	N/A	N/A	5.76	N/A	N/A
* Loan Growth	5.23	4.08	-0.27	0.23	N/A	N/A	3.44	N/A	N/A
* Asset Growth	5.83	11.12	4.51	4.78	N/A	N/A	5.94	N/A	N/A
* Investment Growth	7.77	28.54	12.04	12.16	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; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ 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.									

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

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

Count of CU : 307
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

*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.
 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.

	Supplemental Ratio Analysis				
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				
	Count of CU in Peer Group : N/A				
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.28	2.48	1.60	1.20	1.09
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.76	0.72	0.24	0.55	0.66
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	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 / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	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 / 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 Loans Delinquent > 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					
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	1.07	1.10	0.81	0.65	0.76
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.99	1.13	1.61	1.26	0.75
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.45	1.06	1.41	1.36	0.76
SPECIALIZED LENDING RATIOS					
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
Short Term Liabilities / Total Shares and Deposits plus Borrowings	52.61	54.09	52.57	51.51	50.19
* 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.					
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¹ 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.					

	Assets								
Return to cover									
03/01/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally 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
ASSETS									
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	2.9
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	-22.5
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
INVESTMENTS:									
Trading Securities	11,118,866	12,313,269	10.7	21,357,177	73.4	29,294,945	37.2	31,438,435	7.3
Available for Sale Securities	4,217,895,027	5,205,931,397	23.4	6,690,724,039	28.5	8,017,430,563	19.8	9,183,723,372	14.5
Held-to-Maturity Securities	1,242,543,618	1,539,004,779	23.9	1,882,123,739	22.3	2,369,221,093	25.9	2,699,223,834	13.9
Deposits in Commercial Banks, S&Ls, Savings Banks	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
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	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	-0.3
All Other Investments in Corporate Cus	864,589,655	1,033,135,280	19.5	471,051,870	-54.4	143,886,963	-69.5	25,753,604	-82.1
All Other Investments ²	121,254,194	169,860,933	40.1	153,172,175	-9.8	166,214,114	8.5	197,679,635	18.9
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
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	0.5	1,538,597,168	3.0
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	2.6	1,149,855,840	8.6
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		112,816		95,291	-15.5	240,061	151.9
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		68,806,618		97,576,797	41.8
New Vehicle Loans	1,890,337,192	2,261,736,721	19.6	1,885,788,596	-16.6	1,564,158,457	-17.1	1,567,400,215	0.2
Used Vehicle Loans	3,435,627,037	3,863,527,886	12.5	4,291,943,759	11.1	4,608,812,844	7.4	4,970,995,532	7.9
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	3.2	10,967,641,234	4.2
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	-9.8	2,379,284,439	-10.4
Leases Receivable	155,385,315	136,536,226	-12.1	90,171,550	-34.0	38,406,017	-57.4	7,080,822	-81.6
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	-2.9	1,350,024,081	11.1
TOTAL LOANS	22,328,062,773	23,238,168,205	4.1	23,174,448,450	-0.3	23,228,626,454	0.2	24,028,696,189	3.4
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(230,203,475)	(326,152,709)	41.7	(367,778,777)	12.8	(357,539,553)	-2.8	(328,475,078)	-8.1
Foreclosed Real Estate	58,696,179	76,086,607	29.6	87,576,452	15.1	84,322,059	-3.7	69,187,322	-17.9
Repossessed Autos	7,218,787	4,941,790	-31.5	2,817,940	-43.0	2,422,764	-14.0	2,132,135	-12.0
Foreclosed and Repossessed Other Assets	1,782,376	2,433,148	36.5	1,266,309	-48.0	996,897	-21.3	505,394	-49.3
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	67,697,342	83,461,545	23.3	91,660,701	9.8	87,741,720	-4.3	71,824,851	-18.1
Land and Building	851,716,662	885,853,490	4.0	913,436,156	3.1	918,682,062	0.6	950,670,229	3.5
Other Fixed Assets	154,344,700	138,135,689	-10.5	131,692,570	-4.7	140,524,020	6.7	152,768,934	8.7
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	8.6	51,310,003	1.1
TOTAL INTANGIBLE ASSETS	N/A	50,380,905		83,857,038	66.4	83,338,962	-0.6	80,060,041	-3.9
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 CU's	344	333	-3.2	324	-2.7	313	-3.4	307	-1.9
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
Return to cover									
03/01/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally Insured Credit								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	978,587,924	1,122,170,791	14.7	755,125,707	-32.7	661,854,809	-12.4	672,889,933	1.7
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	50,980,483	45,203,012	-11.3	36,019,674	-20.3	35,923,440	-0.3	33,823,815	-5.8
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
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									
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
Money Market Shares	7,289,333,782	9,226,641,870	26.6	10,588,733,246	14.8	11,522,151,868	8.8	12,437,511,769	7.9
Share Certificates	8,679,449,346	8,599,229,156	-0.9	8,056,163,106	-6.3	7,541,559,788	-6.4	7,160,424,644	-5.1
IRA/KEOGH Accounts	2,409,355,890	2,813,818,830	16.8	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	14.0	420,275,947	10.3	432,820,102	3.0	480,312,318	11.0
Non-Member Deposits	101,212,157	72,235,318	-28.6	79,711,182	10.3	70,912,061	-11.0	72,120,132	1.7
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	1.1	810,025,891	-2.8	802,318,904	-1.0	800,352,523	-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	-100.0	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	-21,924,718	-20,232,524	7.7	-19,743,468	2.4	-28,568,025	-44.7	-28,907,134	-1.2
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
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	-38.1	21,585,020	-31.2	17,427,785	-19.3	5,558,093	-68.1
Total Uninsured Shares & Deposits	2,738,254,901	1,078,454,200	-60.6	1,272,116,562	18.0	1,502,044,188	18.1	1,730,883,918	15.2
Insured Shares & Deposits	26,277,825,302	31,466,158,067	19.7	33,182,885,601	5.5	34,608,211,174	4.3	36,460,945,714	5.4
TOTAL NET WORTH	4,108,593,411	4,159,021,288	1.2	4,289,350,032	3.1	4,542,659,590	5.9	4,919,238,871	8.3
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Income Statement								
Return to cover									
03/01/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally 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	1,569,486,825	-4.8
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	-20.7	195,831,862	-28.9	140,804,067	-28.1	110,961,844	-21.2
Interest on Borrowed Money	35,377,321	35,918,208	1.5	27,803,147	-22.6	22,342,290	-19.6	17,848,513	-20.1
TOTAL INTEREST EXPENSE	724,262,341	578,286,793	-20.2	415,529,216	-28.1	311,748,950	-25.0	252,500,018	-19.0
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
NET INTEREST INCOME AFTER PLL	876,635,414	849,245,840	-3.1	982,165,809	15.7	1,122,445,722	14.3	1,167,260,038	4.0
NON-INTEREST INCOME:									
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	16.5	209,954,395	16.8	230,229,375	9.7	346,696,793	50.6
Gain (Loss) on Investments	-27,956,715	-22,042,248	21.2	3,457,751	115.7	5,608,048	62.2	8,312,572	48.2
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	30.0
Gain from Bargain Purchase (Merger)	N/A	-45,583		2,479,182	5,538.8	138,776	-94.4	8,452,373	5,990.7
Other Non-Oper Income/(Expense)	-1,216,615	3,505,591	388.1	891,890	-74.6	-73,377	-108.2	1,325,232	1,906.1
NCUSIF Stabilization Income	N/A	146,611,529		94,631	-99.9	0	-100.0	0	N/A
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									
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
Travel, Conference Expense	17,151,281	13,925,507	-18.8	13,458,517	-3.4	14,872,960	10.5	17,496,213	17.6
Office Occupancy	97,340,132	101,174,596	3.9	103,122,929	1.9	105,892,381	2.7	108,746,723	2.7
Office Operation Expense	258,662,594	261,935,777	1.3	258,022,820	-1.5	268,531,684	4.1	290,584,325	8.2
Educational and Promotion	50,000,393	49,047,526	-1.9	48,427,541	-1.3	52,771,263	9.0	56,626,544	7.3
Loan Servicing Expense	87,507,797	97,598,475	11.5	104,147,806	6.7	107,662,389	3.4	127,573,750	18.5
Professional, Outside Service	81,101,822	89,496,011	10.4	93,250,330	4.2	96,630,955	3.6	85,907,174	-11.1
Member Insurance ¹	32,428,270	6,484,584	-80.0	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	31,189,560	-57.8
Member Insurance - Other	N/A	N/A		2,866,195		2,196,742	-23.4	2,130,496	-3.0
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	6.3
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 ratios are annualized.									
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
									6. IncExp

		Delinquent Loan Information								
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 Included: All		Federally Insured Credit				
		Count of CU in Peer Group :		N/A						
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
1 to < 2 Months Delinquent		389,024,826	408,374,459	5.0	349,254,281	-14.5	324,487,522	-7.1	304,005,182	-6.3
2 to < 6 Months Delinquent		262,075,954	295,677,308	12.8	258,873,013	-12.4	216,491,163	-16.4	174,388,633	-19.4
6 to 12 Months Delinquent		85,940,723	118,751,217	38.2	112,214,379	-5.5	84,674,684	-24.5	59,659,209	-29.5
12 Months & Over Delinquent		27,852,615	39,179,760	40.7	43,122,291	10.1	44,377,694	2.9	26,635,706	-40.0
Total Del Loans - All Types (2 or more Mo)		375,869,292	453,608,285	20.7	414,209,683	-8.7	345,543,541	-16.6	260,683,548	-24.6
LOAN DELINQUENCY - BY LOAN TYPE										
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	-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	582,728	-11.7	1,018,974	74.9	469,160	-54.0	302,238	-35.6
Total Del Credit Card Lns (2 or more Mo)		31,562,275	35,821,855	13.5	23,731,250	-33.8	17,913,767	-24.5	16,748,821	-6.5
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										
1 to < 2 Months Delinquent		134,961,009	153,613,938	13.8	128,595,743	-16.3	110,907,395	-13.8	101,074,251	-8.9
2 to < 6 Months Delinquent		81,593,906	104,308,041	27.8	108,752,356	4.3	89,631,189	-17.6	61,028,259	-31.9
6 to 12 Months Delinquent		27,598,502	50,239,061	82.0	47,702,552	-5.0	42,699,850	-10.5	27,214,079	-36.3
12 Months & Over Delinquent		9,521,984	20,106,065	111.2	21,777,865	8.3	27,649,757	27.0	14,611,396	-47.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (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/Balloons < 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	-37.9
2 to < 6 Months Delinquent		29,334,384	29,598,955	0.9	28,276,282	-4.5	21,069,990	-25.5	14,810,965	-29.7
6 to 12 Months Delinquent		8,587,457	12,361,505	43.9	19,871,471	60.8	12,481,009	-37.2	5,419,230	-56.6
12 Months & Over Delinquent		4,282,883	6,692,342	56.3	10,163,262	51.9	4,031,576	-60.3	5,557,373	37.8
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	-31.4
%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										
1 to < 2 Months Delinquent		22,550,390	22,864,682	1.4	19,781,314	-13.5	18,411,872	-6.9	15,602,554	-15.3
2 to < 6 Months Delinquent		14,635,922	16,151,593	10.4	15,924,933	-1.4	11,949,445	-25.0	10,305,495	-13.8
6 to 12 Months Delinquent		6,101,004	7,379,392	21.0	6,490,889	-12.0	5,624,214	-13.4	2,835,886	-49.6
12 Months & Over Delinquent		2,402,916	2,534,164	5.5	2,198,742	-13.2	2,460,294	11.9	1,434,492	-41.7
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		23,139,842	26,065,149	12.6	24,614,564	-5.6	20,033,953	-18.6	14,575,873	-27.2
%Other Real Estate Fixed/Hybrid/Balloon Loans 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	19,980,815	5.2	16,856,858	-15.6	17,280,158	2.5	15,084,793	-12.7
2 to < 6 Months Delinquent		14,323,844	14,408,332	0.6	10,516,875	-27.0	9,012,724	-14.3	6,979,654	-22.6
6 to 12 Months Delinquent		3,470,607	6,545,710	88.6	3,840,919	-41.3	3,140,665	-18.2	2,222,121	-29.2
12 Months & Over Delinquent		1,392,622	1,234,368	-11.4	1,299,941	5.3	961,423	-26.0	776,755	-19.2
Total Del Other RE Adj Rate Lns (2 or more Mo)		19,187,073	22,188,410	15.6	15,657,735	-29.4	13,114,812	-16.2	9,978,530	-23.9
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / 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	1,386,500	-23.8	934,796	-32.6	388,268	-58.5	96,341	-75.2
2 to < 6 Months Delinquent		1,181,018	976,582	-17.3	220,883	-77.4	211,428	-4.3	46,755	-77.9
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		1,181,018	976,582	-17.3	220,883	-77.4	211,428	-4.3	46,755	-77.9
%Leases Receivable Delinquent > 2 Mo / 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	21.0
2 to < 6 Months Delinquent		N/A	N/A		N/A		326,805		948,099	190.1
6 to 12 Months Delinquent		N/A	N/A		N/A		323,238		196,747	-39.1
12 Months & Over Delinquent		N/A	N/A		N/A		0		0	N/A
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)		N/A	N/A		N/A		650,043		1,144,846	76.1
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		0.94		1.17	24.2
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¹ 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.

Member Business Loan Information									
Return to cover									
03/01/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 307								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MI' * 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	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	555,744,761	587,002,296	5.6	710,179,077	21.0	867,786,507	22.2	1,015,272,238	17.0
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	162,838,802	258,459,423	58.7	301,564,151	16.7	286,982,480	-4.8	321,315,512	12.0
Total Business Loans (NMBLB) ¹	718,583,563	845,461,719	17.7	1,011,743,228	19.7	1,154,768,987	14.1	1,336,587,750	15.7
Unfunded Commitments ¹	31,793,694	24,735,963	-22.2	38,226,284	54.5	59,468,238	55.6	76,407,166	28.5
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	686,789,869	820,725,756	19.5	973,516,944	18.6	1,095,300,749	12.5	1,260,180,584	15.1
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.00	2.15	7.5	2.44	13.5	2.62	7.4	2.84	8.6
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	4,087	4,631	13.3	5,427	17.2	6,062	11.7	6,605	9.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	1,644	1,700	3.4	1,122	-34.0	1,182	5.3	1,478	25.0
Total Number of Business Loans Outstanding	5,731	6,331	10.5	6,549	3.4	7,244	10.6	8,083	11.6
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		26,122,885		45,462,393	74.0
Farmland	N/A	N/A		N/A		10,202,626		9,673,061	-5.2
Non-Farm Residential Property	N/A	N/A		N/A		258,477,903		301,158,313	16.5
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		354,547,350		398,118,627	12.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		391,016,683		446,246,720	14.1
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)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		1,877,806		1,109,629	-40.9
Commercial and Industrial Loans	N/A	N/A		N/A		101,388,718		119,528,198	17.9
Unsecured Business Loans	N/A	N/A		N/A		3,779,822		4,949,532	30.9
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		7,355,194		10,341,277	40.6
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		114,401,540		135,928,636	18.8
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		67		88	31.3
Number - Farmland	N/A	N/A		N/A		31		27	-12.9
Number - Non-Farm Residential Property	N/A	N/A		N/A		2,247		2,619	16.6
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		1,609		1,836	14.1
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		1,503		1,619	7.7
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		5,457		6,189	13.4
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		15		20	33.3
Number - Commercial and Industrial Loans	N/A	N/A		N/A		1,173		1,156	-1.4
Number - Unsecured Business Loans	N/A	N/A		N/A		114		95	-16.7
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		485		623	28.5
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		1,787		1,894	6.0
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* 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	54.6
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	76,155,240	58,101,163	-23.7	83,344,768	43.4	68,806,303	-17.4	111,871,986	62.6
DELINQUENCY - MEMBER BUSINESS LOANS ²									
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	-63.6
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	-49.1
6 to 12 Months Delinquent	3,260,682	7,821,777	139.9	15,381,233	96.6	7,538,640	-51.0	5,127,822	-32.0
12 Months & Over Delinquent	4,540,230	7,217,918	59.0	4,719,399	-34.6	8,250,036	74.8	7,650,487	-7.3
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	-33.3
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	4.85	8.23	69.7	6.04	-26.6	4.79	-20.6	2.24	-53.3
% MBL > 2 Months Delinquent (Reportable delinquency)	2.08	4.23	103.3	4.01	-5.2	2.74	-31.8	1.59	-42.0
MBL CHARGE-OFFS AND RECOVERIES:									
*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	-37.0
*Total MBL Recoveries	95,495	160,534	68.1	449,367	179.9	769,025	71.1	378,861	-50.7
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	488,102,480	714,108,676	46.3	856,548,013	19.9	1,017,224,033	18.8	1,155,236,584	13.6
Construction & Development Loans Meeting 723.3(a)	25,888,907	24,720,706	-4.5	27,520,183	11.3	23,834,262	-13.4	42,633,955	78.9
Number of Construction & Development Loans - 723(a)	63	78	23.8	99	26.9	56	-43.4	84	50.0
Unsecured Business Loans Meeting 723.7(c)-(d)	3,037,841	7,225,511	137.9	5,926,661	-18.0	7,889,568	33.1	8,919,256	13.1
Number of Unsecured Business Loans - 723.7(c)-(d)	150	224	49.3	185	-17.4	328	77.3	325	-0.9
Agricultural Related (NMBLB) ¹	953,480	1,601,181	67.9	2,615,521	63.3	12,080,432	361.9	10,782,690	-10.7
Number of Outstanding Agricultural Related Loans	34	36	5.9	27	-25.0	46	70.4	47	2.2
* Business Loans and Participations Sold	2,730,736	4,393,500	60.9	7,933,192	80.6	4,848,640	-38.9	109,834,245	2,165.3
SBA Loans Outstanding	3,252,985	3,565,601	9.6	6,408,277	79.7	13,670,898	113.3	18,806,321	37.6
Number of SBA Loans Outstanding	24	23	-4.2	41	78.3	87	112.2	98	12.6
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
² 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.									

	Other Investment Information								
Return to cover									
03/01/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally Insured Credit								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:									
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		14,052,974	-34.8
All Other US Government Obligations	N/A	N/A		N/A		37,945,872		41,813,811	10.2
TOTAL U.S. GOVERNMENT OBLIGATIONS	14,796,778	39,996,693	170.3	90,062,368	125.2	191,635,803	112.8	201,774,510	5.3
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	2,545,627,798	20.4	3,049,729,692	19.8	3,813,219,235	25.0	5,050,248,558	32.4
TOTAL FEDERAL AGENCY SECURITIES	3,489,055,068	4,556,965,737	30.6	6,385,120,582	40.1	7,620,982,013	19.4	8,578,030,283	12.6
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	-4.4
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
Mutual Funds	N/A	47,972,874		33,508,500	-30.2	59,305,786	77.0	54,288,810	-8.5
Common Trusts	N/A	1,366,040		37,855,723	2,671.2	2,222,716	-94.1	1,936,915	-12.9
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	38,094,416	49,338,914	29.5	71,364,223	44.6	61,528,502	-13.8	56,225,725	-8.6
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	26.6
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 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	43.1
Deposits/Shares per 703.10(a)	84,661,177	93,137,306	10.0	121,816,655	30.8	211,136,100	73.3	250,600,891	18.7
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	9.3
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	-10.0
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									
Value of Investments in CUSO	81,327,791	88,062,978	8.3	100,679,561	14.3	116,978,970	16.2	128,501,947	9.9
CUSO loans	31,421,802	35,645,648	13.4	39,908,854	12.0	33,193,837	-16.8	33,100,744	-0.3
Aggregate cash outlays in CUSO	38,946,943	57,104,327	46.6	70,886,253	24.1	84,345,423	19.0	93,879,040	11.3
WHOLLY OWNED CUSO INFORMATION									
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	29.9
Net Income/Loss of Wholly Owned CUSOs	N/A	-3,493,618		-1,078,266	69.1	-61,185	94.3	2,695,799	4,506.0
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		18,736,416		16,344,198	-12.8
Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	0	N/A	0	N/A
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	102	-7.3	101	-1.0	104	3.0	96	-7.7
Approved Mortgage Seller	47	44	-6.4	42	-4.5	45	7.1	65	44.4
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	21	27	28.6	25	-7.4	26	4.0	21	-19.2
Investment Pilot Program	1	0	-100.0	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	56	52	-7.1	52	0.0	51	-1.9	50	-2.0
Deposits and Shares Meeting 703.10(a)	48	37	-22.9	39	5.4	37	-5.1	72	94.6
Brokered Certificates of Deposit (investments)	152	134	-11.8	128	-4.5	123	-3.9	163	32.5
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	Miscellaneous Information, Programs, Services									
Return to cover										
03/01/2013										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * State = 'MI' * Types Included: All Federally Insured Credit									
	Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
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	1.7	
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	-7.3	4.45	-5.0	4.20	-5.6	
* % Membership Growth	-0.14	0.91	764.9	0.84	-7.5	0.04	-94.8	1.72	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	0.9	10,716	1.4	11,013	2.8	
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	0.8	1,054	-0.3	1,021	-3.1	
Num of CUs Reporting Shared Branches	176	60	-65.9	57	-5.0	62	8.8	65	4.8	
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):										
Business Loans	144	131	-9.0	131	0.0	129	-1.5	149	15.5	
Credit Builder	N/A	46		49	6.5	50	2.0	58	16.0	
Debt Cancellation/Suspension	14	16	14.3	16	0.0	17	6.3	19	11.8	
Direct Financing Leases	5	3	-40.0	3	0.0	2	-33.3	0	-100.0	
Indirect Business Loans	N/A	17		15	-11.8	13	-13.3	11	-15.4	
Indirect Consumer Loans	145	142	-2.1	146	2.8	147	0.7	153	4.1	
Indirect Mortgage Loans	N/A	31		32	3.2	32	0.0	25	-21.9	
Interest Only or Payment Option 1st Mortgage Loans	38	32	-15.8	30	-6.3	28	-6.7	36	28.6	
Micro Business Loans	N/A	52		52	0.0	49	-5.8	49	0.0	
Micro Consumer Loans	N/A	60		60	0.0	63	5.0	59	-6.3	
Overdraft Lines of Credit	231	219	-5.2	217	-0.9	215	-0.9	214	-0.5	
Overdraft Protection	205	203	-1.0	203	0.0	205	1.0	209	2.0	
Participation Loans	84	87	3.6	90	3.4	94	4.4	99	5.3	
Pay Day Loans	N/A	19		20	5.3	21	5.0	25	19.0	
Real Estate Loans	290	253	-12.8	250	-1.2	246	-1.6	261	6.1	
Refund Anticipation Loans	N/A	9		9	0.0	8	-11.1	8	0.0	
Risk Based Loans	203	213	4.9	207	-2.8	206	-0.5	218	5.8	
Share Secured Credit Cards	N/A	144		146	1.4	145	-0.7	156	7.6	
Short-Term, Small Amount Loans (STS)	N/A	N/A		4		5	25.0	9	80.0	
MEMBER SERVICE AND PRODUCT OFFERINGS (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		200	-0.5	195	-2.5	203	4.1	
Check Cashing	N/A	228		231	1.3	226	-2.2	230	1.8	
First Time Homebuyer Program	N/A	28		27	-3.6	27	0.0	29	7.4	
Health Savings Accounts	N/A	48		49	2.1	55	12.2	64	16.4	
Individual Development Accounts	N/A	4		5	25.0	5	0.0	7	40.0	
In-School Branches	N/A	60		61	1.7	59	-3.3	56	-5.1	
Insurance/Investment Sales	67	115	71.6	113	-1.7	114	0.9	119	4.4	
International Remittances	N/A	31		29	-6.5	31	6.9	37	19.4	
Low Cost Wire Transfers	N/A	221		220	-0.5	221	0.5	261	18.1	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying 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										
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.										
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03/01/2013

CU Name: N/A

Peer Group: N/A

Graphs 1

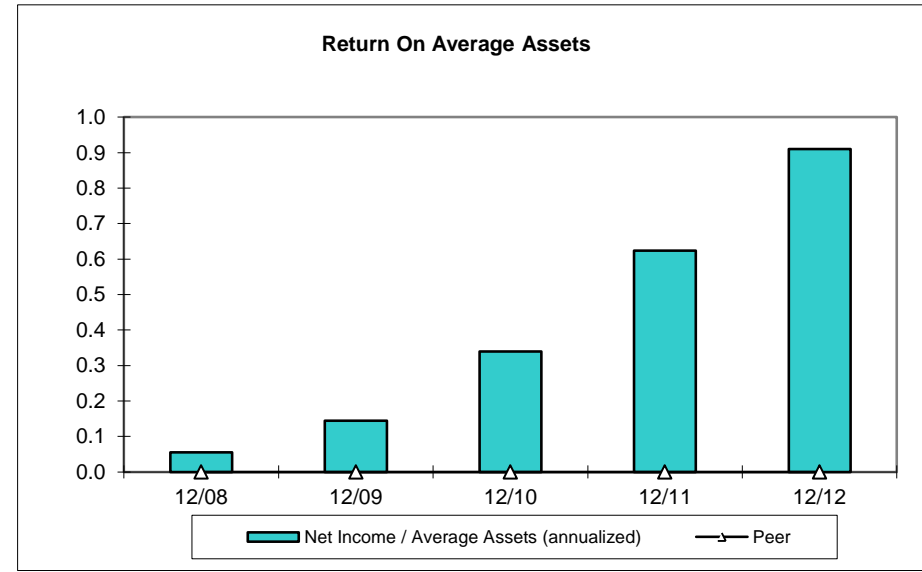
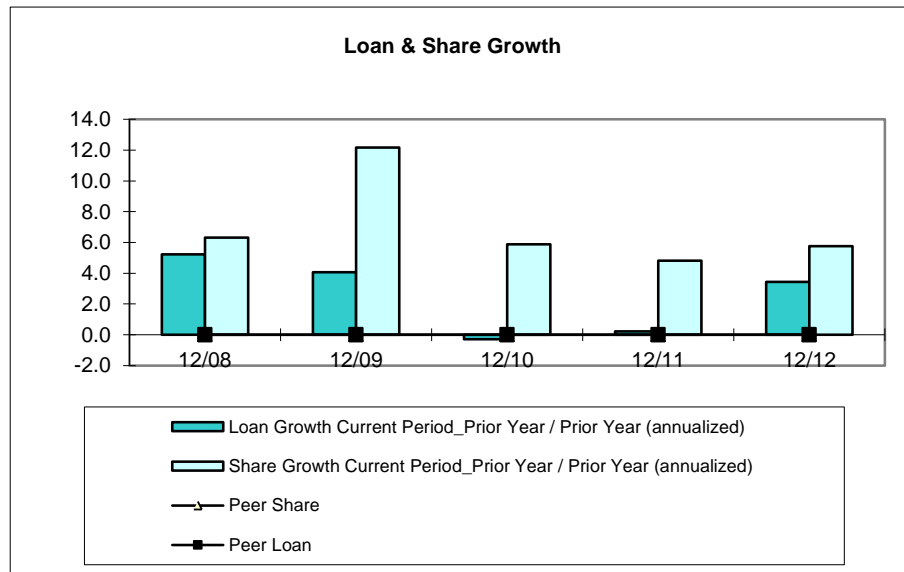
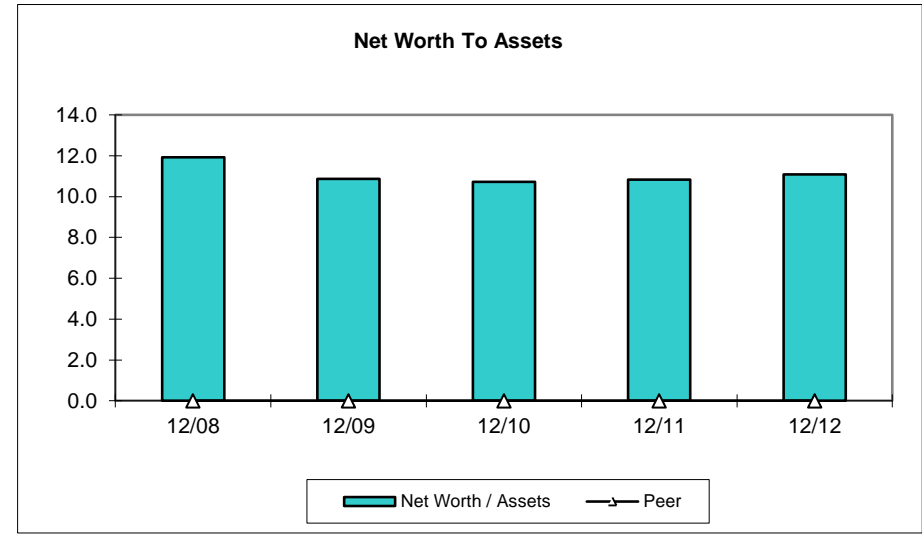
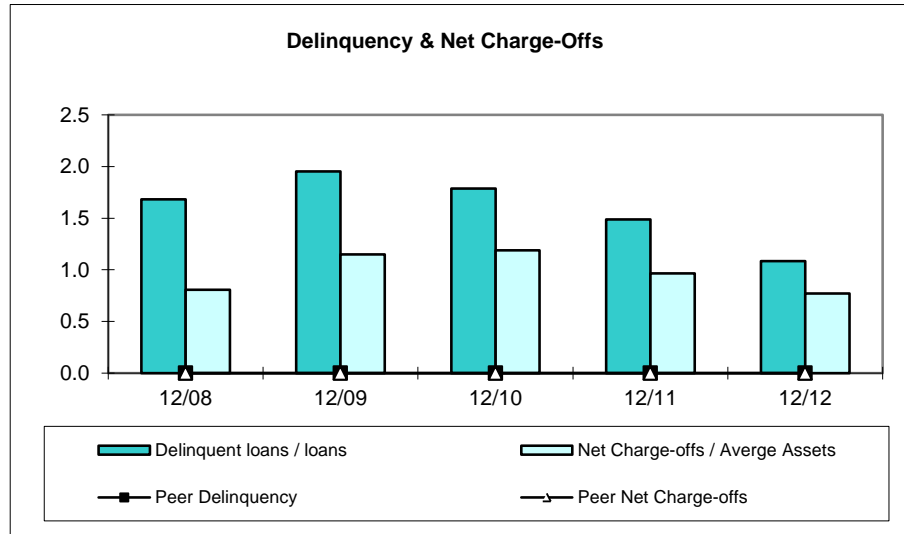
For Charter : N/A

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

