

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

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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.

Summary Financial 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 Credit Unions							
			Count of CU in Peer Group : N/A							
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	3,479,536,432	4,475,077,548	28.6	3,778,158,911	-15.6	3,248,314,325	-14.0	3,389,381,572	4.3	
TOTAL INVESTMENTS	13,118,736,139	14,258,321,180	8.7	14,743,647,807	3.4	14,673,485,242	-0.5	14,703,625,805	0.2	
Loans Held for Sale	217,288,016	124,705,397	-42.6	223,936,791	79.6	307,003,449	37.1	308,214,717	0.4	
Real Estate Loans	13,180,602,532	13,263,280,273	0.6	13,293,009,720	0.2	13,326,065,174	0.2	13,346,925,673	0.2	
Unsecured Loans	2,621,246,485	2,524,942,206	-3.7	2,574,205,699	2.0	2,662,175,440	3.4	2,786,269,866	4.7	
Other Loans	7,426,777,437	7,421,988,188	-0.1	7,640,295,607	2.9	7,843,319,307	2.7	7,895,500,650	0.7	
TOTAL LOANS	23,228,626,454	23,210,210,667	-0.1	23,507,511,026	1.3	23,831,559,921	1.4	24,028,696,189	0.8	
(Allowance for Loan & Lease Losses)	(357,539,553)	(350,570,415)	-1.9	(345,553,508)	-1.4	(337,917,269)	-2.2	(328,475,078)	-2.8	
Land And Building	918,682,062	924,830,533	0.7	933,748,726	1.0	945,991,076	1.3	950,670,229	0.5	
Other Fixed Assets	140,524,020	149,640,157	6.5	153,166,206	2.4	151,770,141	-0.9	152,768,934	0.7	
NCUSIF Deposit	342,374,593	343,109,421	0.2	345,989,320	0.8	351,254,027	1.5	364,158,797	3.7	
All Other Assets	784,269,301	762,490,249	-2.8	779,840,884	2.3	783,942,669	0.5	789,878,413	0.8	
TOTAL ASSETS	41,872,497,464	43,897,814,737	4.8	44,120,446,163	0.5	43,955,403,581	-0.4	44,358,919,578	0.9	
LIABILITIES & CAPITAL:										
Dividends Payable	35,923,440	11,468,592	-68.1	10,322,805	-10.0	9,949,043	-3.6	33,823,815	240.0	
Notes & Interest Payable	661,854,809	629,793,720	-4.8	650,697,638	3.3	671,309,993	3.2	672,889,933	0.2	
Accounts Payable & Other Liabilities	435,717,331	450,347,922	3.4	469,115,987	4.2	498,718,230	6.3	434,214,097	-12.9	
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	1,133,495,580	1,091,610,234	-3.7	1,130,136,430	3.5	1,179,977,266	4.4	1,140,927,845	-3.3	
Share Drafts	4,780,831,099	5,343,533,066	11.8	5,223,893,475	-2.2	5,100,492,474	-2.4	5,257,957,729	3.1	
Regular shares	8,820,257,917	9,746,826,487	10.5	9,874,326,444	1.3	9,685,273,495	-1.9	9,790,818,209	1.1	
All Other Shares & Deposits	22,509,166,346	23,000,856,938	2.2	23,062,100,395	0.3	23,028,559,539	-0.1	23,143,053,694	0.5	
TOTAL SHARES & DEPOSITS	36,110,255,362	38,091,216,491	5.5	38,160,320,314	0.2	37,814,325,508	-0.9	38,191,829,632	1.0	
Regular Reserve	802,318,904	806,963,324	0.6	799,744,388	-0.9	800,072,382	0.0	800,352,523	0.0	
Other Reserves	561,998,941	563,899,879	0.3	593,745,497	5.3	618,089,726	4.1	611,080,837	-1.1	
Undivided Earnings	3,264,428,677	3,344,124,809	2.4	3,436,499,534	2.8	3,542,938,699	3.1	3,614,728,741	2.0	
TOTAL EQUITY	4,628,746,522	4,714,988,012	1.9	4,829,989,419	2.4	4,961,100,807	2.7	5,026,162,101	1.3	
TOTAL LIABILITIES, SHARES, & EQUITY	41,872,497,464	43,897,814,737	4.8	44,120,446,163	0.5	43,955,403,581	-0.4	44,358,919,578	0.9	
INCOME & EXPENSE										
Loan Income*	1,365,646,420	336,285,575	-1.5	665,514,063	-1.0	999,896,458	0.2	1,321,835,070	-0.9	
Investment Income*	282,831,239	64,900,252	-8.2	129,724,381	-0.1	190,188,315	-2.3	247,651,755	-2.3	
Other Income*	584,077,996	157,111,002	7.6	321,892,788	2.4	503,578,678	4.3	695,017,071	3.5	
Total Employee Compensation & Benefits*	678,767,659	180,163,407	6.2	354,659,380	-1.6	532,865,073	0.2	721,251,199	1.5	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ²	85,165,638	5,408,636	-74.6	10,436,143	-3.5	32,597,071	108.2	34,400,290	-20.9	
Total Other Operating Expenses*	683,818,562	179,783,174	5.2	359,377,361	-0.1	535,521,851	-0.7	726,099,187	1.7	
Non-operating Income & (Expense)*	-3,406,010	3,221,602	478.3	10,083,453	56.5	11,967,647	-20.9	11,735,894	-26.5	
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Provision for Loan/Lease Losses*	214,282,987	43,002,436	-19.7	79,243,663	-7.9	113,746,406	-4.3	149,726,769	-1.3	
Cost of Funds*	311,748,950	63,464,123	-18.6	122,880,622	-3.2	179,609,505	-2.6	252,500,018	5.4	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ¹	340,531,487	95,105,291	11.7	211,053,659	11.0	343,888,263	8.6	426,662,617	-6.9	
Net Income (Loss)*	255,365,849	89,696,655	40.5	200,617,516	11.8	311,291,192	3.4	392,262,327	-5.5	
TOTAL CU's	313	312	-0.3	309	-1.0	306	-1.0	307	0.3	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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¹ 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.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

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					Sep-2012		Dec-2012		
	Dec-2011	Mar-2012	Jun-2012	Sep-2012	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.84	10.53	10.71	11.00	N/A	N/A	11.08	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.85	10.55	10.73	11.01	N/A	N/A	11.09	N/A	N/A
Total Delinquent Loans / Net Worth ³	7.61	6.68	5.68	5.60	N/A	N/A	5.30	N/A	N/A
Solvency Evaluation (Estimated)	112.81	112.38	112.66	113.12	N/A	N/A	113.16	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.90	7.59	7.32	6.99	N/A	N/A	6.69	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.49	1.33	1.14	1.14	N/A	N/A	1.08	N/A	N/A
* Net Charge-Offs / Average Loans	0.97	0.87	0.80	0.78	N/A	N/A	0.77	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.20	100.78	100.15	101.31	N/A	N/A	100.66	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.38	1.28	1.32	1.57	N/A	N/A	1.36	N/A	N/A
Delinquent Loans / Assets ³	0.83	0.70	0.61	0.62	N/A	N/A	0.59	N/A	N/A
EARNINGS									
* Return On Average Assets	0.62	0.84	0.93	0.97	N/A	N/A	0.91	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.83	0.89	0.98	1.07	N/A	N/A	0.99	N/A	N/A
* Gross Income/Average Assets	5.46	5.21	5.20	5.26	N/A	N/A	5.25	N/A	N/A
* Yield on Average Loans	5.89	5.79	5.70	5.67	N/A	N/A	5.59	N/A	N/A
* Yield on Average Investments	1.85	1.51	1.52	1.51	N/A	N/A	1.47	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.43	1.47	1.50	1.56	N/A	N/A	1.61	N/A	N/A
* Cost of Funds / Avg. Assets	0.76	0.59	0.57	0.56	N/A	N/A	0.59	N/A	N/A
* Net Margin / Avg. Assets	4.69	4.62	4.62	4.70	N/A	N/A	4.67	N/A	N/A
* Operating Exp./ Avg. Assets	3.54	3.41	3.37	3.42	N/A	N/A	3.44	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.40	0.37	0.35	N/A	N/A	0.35	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.15	3.13	3.14	N/A	N/A	3.05	N/A	N/A
Operating Exp./Gross Income	64.85	65.44	64.85	65.01	N/A	N/A	65.43	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.82	2.72	2.72	2.76	N/A	N/A	2.73	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.63	2.56	2.63	N/A	N/A	2.63	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	34.11	35.26	35.87	35.63	N/A	N/A	35.99	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.99	25.17	25.44	25.17	N/A	N/A	25.19	N/A	N/A
Total Loans / Total Shares	64.33	60.93	61.60	63.02	N/A	N/A	62.92	N/A	N/A
Total Loans / Total Assets	55.47	52.87	53.28	54.22	N/A	N/A	54.17	N/A	N/A
Cash + Short-Term Investments / Assets	15.36	17.26	15.48	14.52	N/A	N/A	14.90	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.41	93.23	93.29	93.13	N/A	N/A	93.31	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.99	38.97	38.90	38.42	N/A	N/A	38.72	N/A	N/A
Borrowings / Total Shares & Net Worth	1.63	1.47	1.52	1.57	N/A	N/A	1.56	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	251.89	254.94	251.82	243.73	N/A	N/A	243.81	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.45	4.45	4.49	4.47	N/A	N/A	4.20	N/A	N/A
Borrowers / Members	50.17	49.32	50.10	50.86	N/A	N/A	51.87	N/A	N/A
Members / Full-Time Employees	378.10	377.63	374.35	374.88	N/A	N/A	374.94	N/A	N/A
Avg. Shares Per Member	\$8,072	\$8,460	\$8,452	\$8,341	N/A	N/A	\$8,394	N/A	N/A
Avg. Loan Balance	\$10,351	\$10,452	\$10,393	\$10,336	N/A	N/A	\$10,181	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$57,372	\$60,440	\$58,813	\$58,752	N/A	N/A	\$59,433	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.91	7.29	8.22	8.69	N/A	N/A	8.29	N/A	N/A
* Market (Share) Growth	4.80	21.94	11.35	6.29	N/A	N/A	5.76	N/A	N/A
* Loan Growth	0.23	-0.32	2.40	3.46	N/A	N/A	3.44	N/A	N/A
* Asset Growth	4.78	19.35	10.74	6.63	N/A	N/A	5.94	N/A	N/A
* Investment Growth	12.16	54.14	24.22	11.19	N/A	N/A	9.18	N/A	N/A
* Membership Growth	0.04	2.63	1.86	1.79	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.									

	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-2011	Mar-2012	Jun-2012	Sep-2012	Dec-2012
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.20	1.10	1.11	1.14	1.09
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.55	0.14	0.52	0.68	0.66
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	0.94	1.13	0.94	0.85	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	1.16	0.93	0.98	1.15	1.22
Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.62	3.74	2.49	2.39	2.03
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	4.79	5.18	3.40	3.36	2.24
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	2.74	3.69	2.66	1.99	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	103.47	113.42	128.62	124.77	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	1.97	1.72	1.41	1.34	1.22
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.56	1.28	1.08	1.28	1.03
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.78	1.98	1.66	1.43	1.53
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.86	0.90	0.76	0.74	0.70
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First & Other RE Loans	0.86	1.01	0.72	0.76	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	3.13	2.72	2.24	2.34	2.30
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.75	1.57	1.29	1.27	1.15
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	29.15	22.95	25.65	26.27	25.60
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.51	2.22	2.16	2.08	2.06
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	0.67	0.56	0.36	0.24
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.84	0.74	0.69	0.65	0.64
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.70	0.63	0.58	0.54	0.54
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.34	1.20	1.12	1.11	1.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.12	1.00	1.09	1.05	1.08
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	-0.43	-0.50	-0.56	-0.69
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.65	0.83	0.76	0.70	0.76
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.26	0.33	0.69	0.89	0.75
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.36	1.03	0.91	0.89	0.76
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	11.23	11.19	11.27	11.43	11.53
Participation Loans Outstanding / Total Loans	2.24	2.35	2.36	2.42	2.37
Participation Loans Purchased YTD / Total Loans Granted YTD	0.96	1.53	1.22	1.19	1.24
* Participation Loans Sold YTD / Total Assets	0.12	0.25	0.25	0.25	0.25
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.62	2.61	2.65	2.76	2.84
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	7.86	12.10	11.38	10.14	10.25
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.05	21.16	21.10	21.24	21.22
Total Fixed Rate Real Estate / Total Loans	39.75	40.02	39.60	39.17	39.18
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.20	30.07	29.36	31.36	31.94
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	55.97	84.48	76.02	67.09	71.72
Interest Only & Payment Option First & Other RE / Total Assets	1.52	1.41	1.40	1.39	1.35
Interest Only & Payment Option First & Other RE / Net Worth	14.01	13.43	13.08	12.61	12.16
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.68	0.64	0.68	0.67	0.72
Unused Commitments / Cash & ST Investments	94.45	83.62	91.47	97.76	95.10
Complex Assets / Total Assets	22.10	22.46	22.60	23.21	23.48
Short Term Liabilities / Total Shares and Deposits plus Borrowings	51.51	50.23	50.16	50.51	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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
ASSETS									
CASH:									
Cash On Hand	459,391,538	410,295,287	-10.7	428,432,015	4.4	428,988,506	0.1	472,582,968	10.2
Cash On Deposit	2,926,387,904	3,962,522,197	35.4	3,279,283,647	-17.2	2,737,122,174	-16.5	2,844,159,649	3.9
Cash Equivalents	93,756,990	102,260,064	9.1	70,443,249	-31.1	82,203,645	16.7	72,638,955	-11.6
TOTAL CASH & EQUIVALENTS	3,479,536,432	4,475,077,548	28.6	3,778,158,911	-15.6	3,248,314,325	-14.0	3,389,381,572	4.3
INVESTMENTS:									
Trading Securities	29,294,945	36,392,100	24.2	41,429,681	13.8	41,534,197	0.3	31,438,435	-24.3
Available for Sale Securities	8,017,430,563	8,795,675,151	9.7	9,146,027,222	4.0	9,092,133,903	-0.6	9,183,723,372	1.0
Held-to-Maturity Securities	2,369,221,093	2,664,242,346	12.5	2,751,740,507	3.3	2,728,860,559	-0.8	2,699,223,834	-1.1
Deposits in Commercial Banks, S&Ls, Savings Banks	2,169,530,846	2,265,452,877	4.4	2,352,925,510	3.9	2,354,289,310	0.1	2,328,561,550	-1.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	133,083,678	133,834,386	0.6	139,853,205	4.5	137,281,153	-1.8	147,456,296	7.4
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	90,073,937	90,075,416	0.0	90,074,522	0.0	90,020,922	-0.1	89,789,079	-0.3
All Other Investments in Corporate Cus	143,886,963	105,674,261	-26.6	41,765,840	-60.5	31,165,850	-25.4	25,753,604	-17.4
All Other Investments ²	166,214,114	166,974,643	0.5	179,831,320	7.7	198,199,348	10.2	197,679,635	-0.3
TOTAL INVESTMENTS	13,118,736,139	14,258,321,180	8.7	14,743,647,807	3.4	14,673,485,242	-0.5	14,703,625,805	0.2
LOANS HELD FOR SALE	217,288,016	124,705,397	-42.6	223,936,791	79.6	307,003,449	37.1	308,214,717	0.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	1,493,152,179	1,418,060,428	-5.0	1,436,625,839	1.3	1,467,485,806	2.1	1,538,597,168	4.8
All Other Unsecured Loans/Lines of Credit	1,059,192,397	1,032,164,667	-2.6	1,062,359,890	2.9	1,106,851,613	4.2	1,149,855,840	3.9
Short-Term, Small Amount Loans (STS) (FCUs only)	95,291	75,901	-20.3	83,689	10.3	80,712	-3.6	240,061	197.4
Non-Federally Guaranteed Student Loans	68,806,618	74,641,210	8.5	75,136,281	0.7	87,757,309	16.8	97,576,797	11.2
New Vehicle Loans	1,564,158,457	1,514,620,124	-3.2	1,518,473,446	0.3	1,553,853,575	2.3	1,567,400,215	0.9
Used Vehicle Loans	4,608,812,844	4,657,360,963	1.1	4,787,145,160	2.8	4,915,654,898	2.7	4,970,995,532	1.1
1st Mortgage Real Estate Loans/Lines of Credit	10,526,618,116	10,705,093,185	1.7	10,800,099,785	0.9	10,884,580,503	0.8	10,967,641,234	0.8
Other Real Estate Loans/Lines of Credit	2,653,984,416	2,558,187,088	-3.6	2,492,909,935	-2.6	2,441,484,671	-2.1	2,379,284,439	-2.5
Leases Receivable	38,406,017	22,895,520	-40.4	14,311,019	-37.5	9,852,518	-31.2	7,080,822	-28.1
Total All Other Loans/Lines of Credit	1,215,400,119	1,227,111,581	1.0	1,320,365,982	7.6	1,363,958,316	3.3	1,350,024,081	-1.0
TOTAL LOANS	23,228,626,454	23,210,210,667	-0.1	23,507,511,026	1.3	23,831,559,921	1.4	24,028,696,189	0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(357,539,553)	(350,570,415)	-1.9	(345,553,508)	-1.4	(337,917,269)	-2.2	(328,475,078)	-2.8
Foreclosed Real Estate	84,322,059	81,089,661	-3.8	77,186,283	-4.8	78,320,944	1.5	69,187,322	-11.7
Repossessed Autos	2,422,764	1,829,277	-24.5	1,887,021	3.2	1,885,406	-0.1	2,132,135	13.1
Foreclosed and Repossessed Other Assets	996,897	1,646,802	65.2	518,642	-68.5	444,124	-14.4	505,394	13.8
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	87,741,720	84,565,740	-3.6	79,591,946	-5.9	80,650,474	1.3	71,824,851	-10.9
Land and Building	918,682,062	924,830,533	0.7	933,748,726	1.0	945,991,076	1.3	950,670,229	0.5
Other Fixed Assets	140,524,020	149,640,157	6.5	153,166,206	2.4	151,770,141	-0.9	152,768,934	0.7
NCUA Share Insurance Capitalization Deposit	342,374,593	343,109,421	0.2	345,989,320	0.8	351,254,027	1.5	364,158,797	3.7
Identifiable Intangible Assets	32,562,864	31,419,664	-3.5	30,991,640	-1.4	29,892,217	-3.5	28,750,038	-3.8
Goodwill	50,776,098	50,776,098	0.0	51,270,047	1.0	51,531,398	0.5	51,310,003	-0.4
TOTAL INTANGIBLE ASSETS	83,338,962	82,195,762	-1.4	82,261,687	0.1	81,423,615	-1.0	80,060,041	-1.7
Accrued Interest on Loans	78,169,770	72,049,065	-7.8	72,704,909	0.9	76,376,447	5.0	78,318,115	2.5
Accrued Interest on Investments	55,719,103	59,778,765	7.3	58,253,293	-2.6	56,173,465	-3.6	53,243,272	-5.2
All Other Assets	479,299,746	463,900,917	-3.2	487,029,049	5.0	489,318,668	0.5	506,432,134	3.5
TOTAL OTHER ASSETS	613,188,619	595,728,747	-2.8	617,987,251	3.7	621,868,580	0.6	637,993,521	2.6
TOTAL ASSETS	41,872,497,464	43,897,814,737	4.8	44,120,446,163	0.5	43,955,403,581	-0.4	44,358,919,578	0.9
TOTAL CU's	313	312	-0.3	309	-1.0	306	-1.0	307	0.3
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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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% 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	661,854,809	629,793,720	-4.8	650,697,638	3.3	671,309,993	3.2	672,889,933	0.2
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	35,923,440	11,468,592	-68.1	10,322,805	-10.0	9,949,043	-3.6	33,823,815	240.0
Accounts Payable & Other Liabilities	435,717,331	450,347,922	3.4	469,115,987	4.2	498,718,230	6.3	434,214,097	-12.9
TOTAL LIABILITIES	1,133,495,580	1,091,610,234	-3.7	1,130,136,430	3.5	1,179,977,266	4.4	1,140,927,845	-3.3
SHARES AND DEPOSITS									
Share Drafts	4,780,831,099	5,343,533,066	11.8	5,223,893,475	-2.2	5,100,492,474	-2.4	5,257,957,729	3.1
Regular Shares	8,820,257,917	9,746,826,487	10.5	9,874,326,444	1.3	9,685,273,495	-1.9	9,790,818,209	1.1
Money Market Shares	11,522,151,868	12,020,584,299	4.3	12,161,151,325	1.2	12,223,836,738	0.5	12,437,511,769	1.7
Share Certificates	7,541,559,788	7,459,553,105	-1.1	7,370,140,940	-1.2	7,263,286,408	-1.4	7,160,424,644	-1.4
IRA/KEOGH Accounts	2,941,722,527	2,966,227,075	0.8	2,975,895,308	0.3	2,990,914,845	0.5	2,992,684,831	0.1
All Other Shares ¹	432,820,102	488,711,247	12.9	497,305,784	1.8	479,315,075	-3.6	480,312,318	0.2
Non-Member Deposits	70,912,061	65,781,212	-7.2	57,607,038	-12.4	71,206,473	23.6	72,120,132	1.3
TOTAL SHARES AND DEPOSITS	36,110,255,362	38,091,216,491	5.5	38,160,320,314	0.2	37,814,325,508	-0.9	38,191,829,632	1.0
EQUITY:									
Undivided Earnings	3,264,428,677	3,319,667,622	1.7	3,372,965,301	1.6	3,449,868,796	2.3	3,614,728,741	4.8
Regular Reserves	802,318,904	806,963,324	0.6	799,744,388	-0.9	800,072,382	0.0	800,352,523	0.0
Appropriation For Non-Conforming Investments (SCU Only)	1,341,410	563,135	-58.0	649,432	15.3	531,993	-18.1	644,876	21.2
Other Reserves	358,107,361	364,487,112	1.8	369,351,899	1.3	372,603,250	0.9	381,002,938	2.3
Equity Acquired in Merger	122,249,798	121,442,011	-0.7	134,221,120	10.5	134,716,185	0.4	134,669,701	0.0
Miscellaneous Equity	9,814	14,325	46.0	5,820	-59.4	5,820	0.0	6,282	7.9
Accumulated Unrealized G/L on AFS Securities	108,858,583	110,951,955	1.9	119,471,761	7.7	140,531,446	17.6	123,664,174	-12.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-767,847	N/A	0	100.0
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	-28,568,025	-33,558,659	-17.5	-29,954,535	10.7	-29,531,121	1.4	-28,907,134	2.1
Net Income	0	24,457,187	N/A	63,534,233	159.8	93,069,903	46.5	0	-100.0
EQUITY TOTAL	4,628,746,522	4,714,988,012	1.9	4,829,989,419	2.4	4,961,100,807	2.7	5,026,162,101	1.3
TOTAL SHARES & EQUITY	40,739,001,884	42,806,204,503	5.1	42,990,309,733	0.4	42,775,426,315	-0.5	43,217,991,733	1.0
TOTAL LIABILITIES, SHARES, & EQUITY	41,872,497,464	43,897,814,737	4.8	44,120,446,163	0.5	43,955,403,581	-0.4	44,358,919,578	0.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	1,484,616,403	1,592,760,604	7.3	1,603,313,877	0.7	1,750,381,099	9.2	1,725,325,825	-1.4
Uninsured Non-Member Deposits	17,427,785	13,064,988	-25.0	9,961,123	-23.8	9,935,391	-0.3	5,558,093	-44.1
Total Uninsured Shares & Deposits	1,502,044,188	1,605,825,592	6.9	1,613,275,000	0.5	1,760,316,490	9.1	1,730,883,918	-1.7
Insured Shares & Deposits	34,608,211,174	36,485,390,899	5.4	36,547,045,314	0.2	36,054,009,018	-1.3	36,460,945,714	1.1
TOTAL NET WORTH	4,542,659,590	4,625,476,626	1.8	4,729,374,970	2.2	4,838,656,117	2.3	4,919,238,871	1.7
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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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	1,379,806,870	337,496,716	-2.2	667,911,592	-1.0	1,003,413,872	0.2	1,338,421,835	0.0
Less Interest Refund	(14,160,450)	(1,211,141)	-65.8	(2,397,529)	-1.0	(3,517,414)	-2.2	(16,586,765)	253.7
Income from Investments	282,820,036	64,876,249	-8.2	129,662,795	-0.1	190,022,213	-2.3	247,581,414	-2.3
Income from Trading	11,203	24,003	757.0	61,586	28.3	166,102	79.8	70,341	-68.2
TOTAL INTEREST INCOME	1,648,477,659	401,185,827	-2.7	795,238,444	-0.9	1,190,084,773	-0.2	1,569,486,825	-1.1
INTEREST EXPENSE:									
Dividends	148,602,593	30,806,064	-17.1	59,767,710	-3.0	87,584,200	-2.3	123,689,661	5.9
Interest on Deposits	140,804,067	28,090,734	-20.2	54,132,956	-3.6	78,682,679	-3.1	110,961,844	5.8
Interest on Borrowed Money	22,342,290	4,567,325	-18.2	8,979,956	-1.7	13,342,626	-0.9	17,848,513	0.3
TOTAL INTEREST EXPENSE	311,748,950	63,464,123	-18.6	122,880,622	-3.2	179,609,505	-2.6	252,500,018	5.4
PROVISION FOR LOAN & LEASE LOSSES	214,282,987	43,002,436	-19.7	79,243,663	-7.9	113,746,406	-4.3	149,726,769	-1.3
NET INTEREST INCOME AFTER PLL	1,122,445,722	294,719,268	5.0	593,114,159	0.6	896,728,862	0.8	1,167,260,038	-2.4
NON-INTEREST INCOME:									
Fee Income	353,848,621	83,464,240	-5.6	173,877,846	4.2	253,635,972	-2.8	348,320,278	3.0
Other Operating Income	230,229,375	73,646,762	28.0	148,014,942	0.5	249,942,706	12.6	346,696,793	4.0
Gain (Loss) on Investments	5,608,048	2,329,578	66.2	4,506,852	-3.3	6,614,513	-2.2	8,312,572	-5.7
Gain (Loss) on Disposition of Assets	-9,079,457	-2,046,116	9.9	-3,285,212	19.7	-4,786,912	2.9	-6,354,283	0.4
Gain from Bargain Purchase (Merger)	138,776	3,025,331	8,620.0	7,815,159	29.2	8,624,950	-26.4	8,452,373	-26.5
Other Non-Oper Income/(Expense)	-73,377	-87,191	-375.3	1,046,654	700.2	1,515,096	-3.5	1,325,232	-34.4
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	580,671,986	160,332,604	10.4	331,976,241	3.5	515,546,325	3.5	706,752,965	2.8
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	678,767,659	180,163,407	6.2	354,659,380	-1.6	532,865,073	0.2	721,251,199	1.5
Travel, Conference Expense	14,872,960	4,167,030	12.1	8,541,575	2.5	13,014,388	1.6	17,496,213	0.8
Office Occupancy	105,892,381	27,515,145	3.9	53,351,326	-3.1	80,702,184	0.8	108,746,723	1.1
Office Operation Expense	268,531,684	70,596,397	5.2	143,354,738	1.5	216,398,011	0.6	290,584,325	0.7
Educational and Promotion	52,771,263	12,933,116	-2.0	26,962,135	4.2	40,876,484	1.1	56,626,544	3.9
Loan Servicing Expense	107,662,389	31,316,438	16.4	61,389,550	-2.0	92,062,804	0.0	127,573,750	3.9
Professional, Outside Service	96,630,955	21,174,506	-12.3	40,354,548	-4.7	63,982,249	5.7	85,907,174	0.7
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	11,177,330	1,240,944	-55.6	2,054,979	-17.2	2,477,813	-19.6	3,210,730	-2.8
Member Insurance - Temporary Corporate CU Stabilization Fund ³	73,988,308	4,167,692	-77.5	8,381,164	0.5	30,119,258	139.6	31,189,560	-22.3
Member Insurance - Other	2,196,742	978,292	78.1	1,663,488	-15.0	1,532,320	-38.6	2,130,496	4.3
Operating Fees	8,947,773	2,169,974	-3.0	4,609,686	6.2	6,983,658	1.0	9,060,839	-2.7
Misc Operating Expense	26,312,415	8,932,276	35.8	19,150,315	7.2	19,969,753	-30.5	27,973,123	5.1
TOTAL NON-INTEREST EXPENSE	1,447,751,859	365,355,217	0.9	724,472,884	-0.9	1,100,983,995	1.3	1,481,750,676	0.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	340,531,487	95,105,291	11.7	211,053,659	11.0	343,888,263	8.6	426,662,617	-6.9
NET INCOME (LOSS)	255,365,849	89,696,655	40.5	200,617,516	11.8	311,291,192	3.4	392,262,327	-5.5
RESERVE TRANSFERS:									
Transfer to Regular Reserve	4,988,947	401,729	-67.8	979,930	22.0	1,277,554	-13.1	4,932,362	189.6
* 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.									

		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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
1 to < 2 Months Delinquent		324,487,522	253,703,792	-21.8	233,464,330	-8.0	268,993,583	15.2	304,005,182	13.0
2 to < 6 Months Delinquent		216,491,163	187,464,139	-13.4	170,626,845	-9.0	179,407,334	5.1	174,388,633	-2.8
6 to 12 Months Delinquent		84,674,684	75,825,974	-10.5	62,086,647	-18.1	59,588,268	-4.0	59,659,209	0.1
12 Months & Over Delinquent		44,377,694	45,810,858	3.2	35,940,087	-21.5	31,829,404	-11.4	26,635,706	-16.3
Total Del Loans - All Types (2 or more Mo)		345,543,541	309,100,971	-10.5	268,653,579	-13.1	270,825,006	0.8	260,683,548	-3.7
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		16,635,027	11,419,395	-31.4	13,001,099	13.9	14,332,207	10.2	14,521,485	1.3
2 to < 6 Months Delinquent		14,484,919	12,067,859	-16.7	12,718,193	5.4	13,272,127	4.4	13,707,493	3.3
6 to 12 Months Delinquent		2,959,688	3,124,636	5.6	2,815,419	-9.9	2,970,009	5.5	2,739,090	-7.8
12 Months & Over Delinquent		469,160	448,677	-4.4	452,091	0.8	521,239	15.3	302,238	-42.0
Total Del Credit Card Lns (2 or more Mo)		17,913,767	15,641,172	-12.7	15,985,703	2.2	16,763,375	4.9	16,748,821	-0.1
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.20	1.10	-8.1	1.11	0.9	1.14	2.7	1.09	-4.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		110,907,395	97,803,683	-11.8	80,715,703	-17.5	93,047,003	15.3	101,074,251	8.6
2 to < 6 Months Delinquent		89,631,189	74,899,616	-16.4	63,509,325	-15.2	66,080,134	4.0	61,028,259	-7.6
6 to 12 Months Delinquent		42,699,850	36,981,329	-13.4	31,887,937	-13.8	27,715,011	-13.1	27,214,079	-1.8
12 Months & Over Delinquent		27,649,757	29,787,477	7.7	21,247,984	-28.7	18,079,713	-14.9	14,611,396	-19.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (2 or more Mo)		159,980,796	141,668,422	-11.4	116,645,246	-17.7	111,874,858	-4.1	102,853,734	-8.1
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		1.97	1.72	-12.7	1.41	-18.2	1.34	-4.8	1.22	-9.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		34,797,255	25,827,524	-25.8	19,185,016	-25.7	22,558,484	17.6	21,597,344	-4.3
2 to < 6 Months Delinquent		21,069,990	17,669,999	-16.1	15,967,915	-9.6	18,426,363	15.4	14,810,965	-19.6
6 to 12 Months Delinquent		12,481,009	9,758,006	-21.8	7,336,441	-24.8	8,041,574	9.6	5,419,230	-32.6
12 Months & Over Delinquent		4,031,576	4,315,441	7.0	3,982,854	-7.7	6,209,616	55.9	5,557,373	-10.5
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		37,582,575	31,743,446	-15.5	27,287,210	-14.0	32,677,553	19.8	25,787,568	-21.1
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		1.56	1.28	-17.7	1.08	-15.4	1.28	18.7	1.03	-20.0
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		18,411,872	14,044,232	-23.7	12,729,905	-9.4	13,574,697	6.6	15,602,554	14.9
2 to < 6 Months Delinquent		11,949,445	13,608,139	13.9	10,360,579	-23.9	9,274,771	-10.5	10,305,495	11.1
6 to 12 Months Delinquent		5,624,214	5,178,952	-7.9	3,652,567	-29.5	3,276,638	-10.3	2,835,886	-13.5
12 Months & Over Delinquent		2,460,294	2,345,850	-4.7	3,109,708	32.6	1,618,009	-48.0	1,434,492	-11.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		20,033,953	21,132,941	5.5	17,122,854	-19.0	14,169,418	-17.2	14,575,873	2.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		1.78	1.98	11.3	1.66	-16.2	1.43	-14.2	1.53	7.0
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		17,280,158	14,725,190	-14.8	13,224,484	-10.2	13,484,939	2.0	15,084,793	11.9
2 to < 6 Months Delinquent		9,012,724	9,441,793	4.8	7,795,647	-17.4	7,899,745	1.3	6,979,654	-11.6
6 to 12 Months Delinquent		3,140,665	3,078,774	-2.0	2,211,986	-28.2	1,814,968	-17.9	2,222,121	22.4
12 Months & Over Delinquent		961,423	917,454	-4.6	1,055,451	15.0	966,873	-8.4	776,755	-19.7
Total Del Other RE Adj Rate Lns (2 or more Mo)		13,114,812	13,438,021	2.5	11,063,084	-17.7	10,681,586	-3.4	9,978,530	-6.6
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.86	0.90	5.0	0.76	-16.0	0.74	-2.4	0.70	-5.0
Leases Receivable										
1 to < 2 Months Delinquent		388,268	253,353	-34.7	91,111	-64.0	128,236	40.7	96,341	-24.9
2 to < 6 Months Delinquent		211,428	13,656	-93.5	74,308	444.1	67,475	-9.2	46,755	-30.7
6 to 12 Months Delinquent		0	18,168	N/A	0	-100.0	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)		211,428	31,824	-84.9	74,308	133.5	67,475	-9.2	46,755	-30.7
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.55	0.14	-74.8	0.52	273.6	0.68	31.9	0.66	-3.6
Non-Federally Guaranteed Student Loans										
1 to < 2 Months Delinquent		2,540,595	849,288	-66.6	1,003,663	18.2	264,708	-73.6	3,074,053	1,061.3
2 to < 6 Months Delinquent		326,805	707,258	116.4	516,635	-27.0	742,077	43.6	948,099	27.8
6 to 12 Months Delinquent		323,238	135,107	-58.2	186,544	38.1	3,956	-97.9	196,747	4,873.4
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)		650,043	842,365	29.6	703,179	-16.5	746,033	6.1	1,144,846	53.5
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans		0.94	1.13	19.5	0.94	-17.1	0.85	-9.2	1.17	38.0
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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.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
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	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	260,744,515	60,838,151	-6.7	113,524,766	-6.7	166,076,057	-2.5	220,553,461	-0.4
* Total Loans Recovered	36,652,942	10,086,859	10.1	19,875,984	-1.5	28,920,745	-3.0	38,429,823	-0.3
* NET CHARGE OFFS (\$\$)	224,091,573	50,751,292	-9.4	93,648,782	-7.7	137,155,312	-2.4	182,123,638	-0.4
**%Net Charge-Offs / Average Loans	0.97	0.87	-9.5	0.80	-8.3	0.78	-3.0	0.77	-0.8
Total Del Loans & *Net Charge-Offs ¹	569,635,114	359,852,263	-36.8	362,302,361	0.7	407,980,318	12.6	442,807,186	8.5
Combined Delinquency and Net Charge Off Ratio ¹	2.45	2.21	-10.1	1.94	-11.9	1.91	-1.6	1.86	-3.0
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	43,140,883	9,684,571	-10.2	19,134,100	-1.2	27,917,243	-2.7	37,656,308	1.2
* Unsecured Credit Card Lns Recovered	5,824,027	1,616,090	11.0	3,290,260	1.8	4,858,367	-1.6	6,370,426	-1.7
* NET UNSECURED CREDIT CARD C/Os	37,316,856	8,068,481	-13.5	15,843,840	-1.8	23,058,876	-3.0	31,285,882	1.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.51	2.22	-11.5	2.16	-2.4	2.08	-4.0	2.06	-0.6
* Non-Federally Guaranteed Student Loans Charged Off	47,713	121,387	917.6	203,731	-16.1	214,185	-29.9	214,402	-24.9
* Non-Federally Guaranteed Student Loans Recovered	11,755	875	-70.2	3,019	72.5	4,445	-1.8	11,793	99.0
* Net Non-Federally Guaranteed Student Loans C/Os	35,958	120,512	1,240.6	200,712	-16.7	209,740	-30.3	202,609	-27.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	0.67		0.56	-17.0	0.36	-36.0	0.24	-31.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	75,781,420	17,430,097	-8.0	32,807,866	-5.9	46,011,264	-6.5	61,577,696	0.4
* Total 1st Mortgage RE Loans/LOCs Recovered	3,167,376	771,661	-2.5	1,662,031	7.7	2,325,872	-6.7	3,765,253	21.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	72,614,044	16,658,436	-8.2	31,145,835	-6.5	43,685,392	-6.5	57,812,443	-0.7
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.70	0.63	-10.4	0.58	-6.9	0.54	-6.9	0.54	-1.1
* Total Other RE Loans/LOCs Charged Off	40,488,253	8,585,157	-15.2	15,826,244	-7.8	23,393,725	-1.5	30,082,806	-3.6
* Total Other RE Loans/LOCs Recovered	2,952,333	765,991	3.8	1,473,725	-3.8	2,194,949	-0.7	3,059,405	4.5
* NET OTHER RE LOANS/LOCs C/Os	37,535,920	7,819,166	-16.7	14,352,519	-8.2	21,198,776	-1.5	27,023,401	-4.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.34	1.20	-10.5	1.12	-7.1	1.11	-0.5	1.07	-3.2
* Total Real Estate Loans Charged Off	116,269,673	26,015,254	-10.5	48,634,110	-6.5	69,404,989	-4.9	91,660,502	-1.0
* Total Real Estate Lns Recovered	6,119,709	1,537,652	0.5	3,135,756	2.0	4,520,821	-3.9	6,824,658	13.2
* NET Total Real Estate Loan C/Os	110,149,964	24,477,602	-11.1	45,498,354	-7.1	64,884,168	-4.9	84,835,844	-1.9
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.84	0.74	-11.5	0.69	-7.2	0.65	-5.0	0.64	-2.0
* 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	N/A	N/A		N/A		N/A		9,476,881	
* Total Leases Receivable Charged Off	230,952	31,443	-45.5	41,897	-33.4	41,897	-33.3	48,705	-12.8
* Total Leases Receivable Recovered	232,980	64,527	10.8	107,150	-17.0	143,128	-10.9	206,664	8.3
* NET LEASES RECEIVABLE C/Os	-2,028	-33,084	-6,425.4	-65,253	1.4	-101,231	-3.4	-157,959	-17.0
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	-0.43	#####	-0.50	-14.7	-0.56	-13.0	-0.69	-24.2
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	10,660	3,184	-70.1	5,358	68.3	7,105	32.6	8,667	22.0
Number of Members Who Filed Chapter 13 YTD	2,931	903	-69.2	1,386	53.5	1,997	44.1	2,547	27.5
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	12	9	-25.0	19	111.1	23	21.1	27	17.4
Total Number of Members Who Filed Bankruptcy YTD	13,603	4,096	-69.9	6,763	65.1	9,125	34.9	11,241	23.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	156,663,945	57,024,120	-63.6	88,324,093	54.9	113,210,960	28.2	144,552,433	27.7
* All Loans Charged Off due to Bankruptcy YTD	76,018,453	13,964,905	-26.5	29,122,097	4.3	43,624,139	-0.1	56,466,133	-2.9
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	29.15	22.95	-21.3	25.65	11.8	26.27	2.4	25.60	-2.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	136,804,685	29,935,361	-78.1	59,069,541	97.3	83,431,945	41.2	109,288,854	31.0
Number of Real Estate Loans Foreclosed YTD	1,367	345	-74.8	659	91.0	1,007	52.8	1,206	19.8
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
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	
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)	N/A	N/A		N/A		N/A		2,478,224	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		396,881,942	
Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		1.65	
Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		8.07	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		39,225,842.00	
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*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)									
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.									

Indirect and Participation Lending									
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	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	2,412,855,585	2,428,054,790	0.6	2,483,832,106	2.3	2,560,866,732	3.1	2,614,673,134	2.1
Indirect Loans - Outsourced Lending Relationship	196,470,279	168,776,627	-14.1	165,856,290	-1.7	163,414,453	-1.5	154,889,237	-5.2
Total Outstanding Indirect Loans	2,609,325,864	2,596,831,417	-0.5	2,649,688,396	2.0	2,724,281,185	2.8	2,769,562,371	1.7
%Indirect Loans Outstanding / Total Loans	11.23	11.19	-0.4	11.27	0.7	11.43	1.4	11.53	0.8
DELINQUENCY - INDIRECT LENDING ¹									
1 to < 2 Months Delinquent	49,259,290	33,399,295	-32.2	40,207,728	20.4	47,465,808	18.1	56,857,861	19.8
2 to < 6 Months Delinquent	24,707,821	18,768,814	-24.0	20,328,397	8.3	25,828,109	27.1	27,039,988	4.7
6 to 12 Months Delinquent	4,517,121	4,483,504	-0.7	4,483,958	0.0	4,620,885	3.1	5,883,535	27.3
12 Months & Over Delinquent	1,115,719	978,155	-12.3	1,149,265	17.5	966,419	-15.9	944,542	-2.3
Total Del Indirect Lns (2 or more Mo)	30,340,661	24,230,473	-20.1	25,961,620	7.1	31,415,413	21.0	33,868,065	7.8
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	0.93	-19.8	0.98	5.0	1.15	17.7	1.22	6.0
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	23,172,676	7,058,626	21.8	13,312,000	-5.7	18,742,479	-6.1	26,270,507	5.1
* Indirect Loans Recovered	5,479,612	1,628,976	18.9	3,370,696	3.5	4,669,698	-7.6	5,713,188	-8.2
* NET INDIRECT LOAN C/Os	17,693,064	5,429,650	22.8	9,941,304	-8.5	14,072,781	-5.6	20,557,319	9.6
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.65	0.83	28.4	0.76	-9.4	0.70	-6.9	0.76	8.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	13,751,445	12,715,395	-7.5	13,569,952	6.7	10,997,512	-19.0	7,381,048	-32.9
Non-Federally Guaranteed Student Loans	1,778,428	3,586,877	101.7	5,018,829	39.9	7,270,717	44.9	8,813,293	21.2
Real Estate	109,342,161	96,452,899	-11.8	96,555,848	0.1	104,149,569	7.9	108,292,327	4.0
Member Business Loans (excluding C&D)	136,162,874	147,245,281	8.1	154,910,394	5.2	163,326,643	5.4	146,390,811	-10.4
Non-Member Business Loans (excluding C&D)	252,802,951	278,486,892	10.2	273,905,156	-1.6	275,004,690	0.4	277,781,051	1.0
Commercial Construction & Development	6,047,791	5,540,819	-8.4	8,869,400	60.1	9,218,503	3.9	11,610,808	26.0
Loan Pools	1,235,107	1,194,193	-3.3	1,139,829	-4.6	5,927,060	420.0	9,007,593	52.0
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	521,120,757	545,222,356	4.6	553,969,408	1.6	575,894,694	4.0	569,276,931	-1.1
%Participation Loans Outstanding / Total Loans	2.24	2.35	4.7	2.36	0.3	2.42	2.5	2.37	-2.0
* Participation Loans Purchased YTD	88,386,522	41,621,776	88.4	71,131,872	-14.5	113,353,524	6.2	155,766,361	3.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.96	1.53	59.5	1.22	-20.0	1.19	-2.4	1.24	4.2
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	90,602,472	102,464,900	13.1	103,137,709	0.7	109,122,243	5.8	108,062,905	-1.0
Participation Loan Interests - Amount Retained (Outstanding)	54,006,990	55,399,818	2.6	59,044,246	6.6	60,008,409	1.6	55,227,815	-8.0
* Participation Loans Sold YTD	49,203,206	27,717,514	125.3	54,893,439	-1.0	82,053,793	-0.3	110,428,380	0.9
** %Participation Loans Sold YTD / Total Assets	0.12	0.25	114.9	0.25	-1.5	0.25	0.0	0.25	0.0
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	724,065,505	329,514,983	82.0	281,302,256	-57.3	417,241,560	-1.1	599,478,571	7.8
*Loans Purchased in Full from Other Sources YTD	653,035	0	-100.0	380,876,736	N/A	545,423,046	-4.5	684,596,604	-5.9
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	7.86	12.10	54.0	11.38	-5.9	10.14	-10.9	10.25	1.1
*Loans, Excluding RE, Sold in Full YTD	2,399,553	0	-100.0	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
1 to < 2 Months Delinquent	11,956,440	7,961,725	-33.4	1,456,989	-81.7	7,033,119	382.7	3,090,758	-56.1
2 to < 6 Months Delinquent	2,865,133	9,495,875	231.4	4,141,455	-56.4	5,288,659	27.7	2,924,326	-44.7
6 to 12 Months Delinquent	3,057,267	3,174,204	3.8	5,773,658	81.9	5,841,087	1.2	2,948,796	-49.5
12 Months & Over Delinquent	7,752,321	7,732,401	-0.3	3,898,807	-49.6	2,657,365	-31.8	5,662,672	113.1
Total Del Participation Lns (2 or more Mo)	13,674,721	20,402,480	49.2	13,813,920	-32.3	13,787,111	-0.2	11,535,794	-16.3
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.62	3.74	42.6	2.49	-33.4	2.39	-4.0	2.03	-15.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	6,286,861	515,974	-67.2	2,223,456	115.5	4,092,683	22.7	4,530,569	-17.0
* Participation Loans Recovered	151,759	77,705	104.8	369,751	137.9	440,538	-20.6	458,233	-22.0
* NET PARTICIPATION LOAN C/Os	6,135,102	438,269	-71.4	1,853,705	111.5	3,652,145	31.3	4,072,336	-16.4
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.26	0.33	-73.9	0.69	109.8	0.89	28.7	0.75	-15.9
*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)									
# Means the number is too large to display in the cell									
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.									

Real Estate Loan Information 1										
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 Credit									
	Count of CU in Peer Group : N/A									
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg	
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years	3,939,182,832	3,971,205,047	0.8	3,965,184,939	-0.2	3,955,924,608	-0.2	3,956,149,289	0.0	
Fixed Rate 15 years or less	2,647,600,062	2,730,800,024	3.1	2,841,509,914	4.1	2,933,251,174	3.2	3,054,005,431	4.1	
Other Fixed Rate	56,972,645	53,104,831	-6.8	38,191,452	-28.1	38,818,297	1.6	36,745,957	-5.3	
Total Fixed Rate First Mortgages	6,643,755,539	6,755,109,902	1.7	6,844,886,305	1.3	6,927,994,079	1.2	7,046,900,677	1.7	
Balloon/Hybrid > 5 years	1,466,030,366	1,469,392,365	0.2	1,433,803,602	-2.4	1,413,538,775	-1.4	1,412,417,908	-0.1	
Balloon/Hybrid 5 years or less	1,688,021,908	1,737,862,760	3.0	1,748,260,811	0.6	1,710,699,033	-2.1	1,700,263,962	-0.6	
Total Balloon/Hybrid First Mortgages	3,154,052,274	3,207,255,125	1.7	3,182,064,413	-0.8	3,124,237,808	-1.8	3,112,681,870	-0.4	
Adjustable Rate First Mtgs 1 year or less	123,638,570	121,856,444	-1.4	123,923,919	1.7	118,439,414	-4.4	121,494,518	2.6	
Adjustable Rate First Mtgs >1 year	605,171,733	620,871,714	2.6	649,225,148	4.6	713,909,202	10.0	686,564,169	-3.8	
Total Adjustable First Mortgages	728,810,303	742,728,158	1.9	773,149,067	4.1	832,348,616	7.7	808,058,687	-2.9	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	10,526,618,116	10,705,093,185	1.7	10,800,099,785	0.9	10,884,580,503	0.8	10,967,641,234	0.8	
Other Real Estate Loans										
Closed End Fixed Rate	1,097,373,900	1,039,486,376	-5.3	1,003,812,892	-3.4	965,221,991	-3.8	929,999,342	-3.6	
Closed End Adjustable Rate	50,830,762	59,102,117	16.3	52,465,061	-11.2	54,617,200	4.1	57,322,879	5.0	
Open End Adjustable Rate (HELOC)	1,479,537,280	1,434,373,940	-3.1	1,411,249,833	-1.6	1,393,768,880	-1.2	1,367,357,556	-1.9	
Open End Fixed Rate	26,242,474	25,224,655	-3.9	25,382,149	0.6	27,876,600	9.8	24,604,662	-11.7	
TOTAL OTHER REAL ESTATE OUTSTANDING	2,653,984,416	2,558,187,088	-3.6	2,492,909,935	-2.6	2,441,484,671	-2.1	2,379,284,439	-2.5	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	13,180,602,532	13,263,280,273	0.6	13,293,009,720	0.2	13,326,065,174	0.2	13,346,925,673	0.2	
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	8,109,785,905	8,224,502,267	1.4	8,278,689,907	0.7	8,341,532,854	0.8	8,459,318,585	1.4	
Other RE Fixed Rate	1,123,616,374	1,064,711,031	-5.2	1,029,195,041	-3.3	993,098,591	-3.5	954,604,004	-3.9	
Total Fixed Rate RE Outstanding	9,233,402,279	9,289,213,298	0.6	9,307,884,948	0.2	9,334,631,445	0.3	9,413,922,589	0.8	
%(Total Fixed Rate RE/Total Assets)	22.05	21.16	-4.0	21.10	-0.3	21.24	0.7	21.22	-0.1	
%(Total Fixed Rate RE/Total Loans)	39.75	40.02	0.7	39.60	-1.1	39.17	-1.1	39.18	0.0	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	2,416,832,211	2,480,590,918	2.6	2,521,409,878	1.6	2,543,047,649	0.9	2,508,322,649	-1.4	
Other RE Adj Rate	1,530,368,042	1,493,476,057	-2.4	1,463,714,894	-2.0	1,448,386,080	-1.0	1,424,680,435	-1.6	
Total Adj Rate RE Outstanding	3,947,200,253	3,974,066,975	0.7	3,985,124,772	0.3	3,991,433,729	0.2	3,933,003,084	-1.5	
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans	106,417,071	104,017,181	-2.3	79,201,722	-23.9	97,813,704	23.5	94,601,985	-3.3	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	529,890,313	517,051,759	-2.4	539,530,294	4.3	512,382,282	-5.0	503,567,979	-1.7	
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	636,307,384	621,068,940	-2.4	618,732,016	-0.4	610,195,986	-1.4	598,169,964	-2.0	
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	1.52	1.41	-6.9	1.40	-0.9	1.39	-1.0	1.35	-2.9	
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	14.01	13.43	-4.1	13.08	-2.6	12.61	-3.6	12.16	-3.6	
Outstanding Residential Construction (Excluding Business Purpose Loans)	35,237,786	29,173,495	-17.2	33,460,289	14.7	34,397,746	2.8	41,852,805	21.7	
Allowance for Loan Losses on all RE Loans	131,350,967	138,883,287	5.7	142,244,647	2.4	135,434,908	-4.8	144,636,479	6.8	
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years	895,964,783	339,364,084	51.5	716,847,816	5.6	1,316,977,278	22.5	1,820,854,722	3.7	
* Fixed Rate 15 years or less	1,034,547,053	386,980,611	49.6	784,367,595	1.3	1,296,784,852	10.2	1,752,876,371	1.4	
* Other Fixed Rate	52,469,282	11,522,303	-12.2	25,416,199	10.3	61,779,311	62.0	15,784,823	-80.8	
* Total Fixed Rate First Mortgages	1,982,981,118	737,866,998	48.8	1,526,631,610	3.4	2,675,541,441	16.8	3,589,515,916	0.6	
* Balloon/Hybrid > 5 years	203,229,330	50,963,648	0.3	112,373,435	10.2	171,863,621	2.0	240,511,107	5.0	
* Balloon/Hybrid 5 years or less	257,486,840	65,688,621	2.0	136,798,958	4.1	230,831,519	12.5	303,640,469	-1.3	
* Total Balloon/Hybrid First Mortgages	460,716,170	116,652,269	1.3	249,172,393	6.8	402,695,140	7.7	544,151,576	1.3	
* Adjustable Rate First Mtgs 1 year or less	32,409,526	4,488,984	-44.6	13,023,852	45.1	20,603,456	5.5	24,732,136	-10.0	
* Adjustable Rate First Mtgs >1 year	104,224,642	22,799,198	-12.5	49,092,537	7.7	90,362,458	22.7	114,325,049	-5.1	
* Total Adjustable First Mortgages	136,634,168	27,288,182	-20.1	62,116,389	13.8	110,965,914	19.1	139,057,185	-6.0	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	2,580,331,456	881,807,449	36.7	1,837,920,392	4.2	3,189,202,495	15.7	4,272,724,677	0.5	
* Amounts are year-to-date while the related %change ratios are annualized.										
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Real Estate Loan Information 2									
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 Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	134,035,606	29,844,122	-10.9	68,396,461	14.6	127,622,606	24.4	167,536,087	-1.5
* Closed End Adjustable Rate	6,183,952	2,546,925	64.7	3,581,354	-29.7	5,612,914	4.5	26,619,542	255.7
* Open End Adjustable Rate (HELOC)	269,504,895	61,977,821	-8.0	131,725,331	6.3	205,835,341	4.2	262,072,792	-4.5
* Open End Fixed Rate and Other	4,617,887	550,897	-52.3	743,393	-32.5	2,787,524	150.0	3,895,712	4.8
* TOTAL OTHER REAL ESTATE GRANTED	414,342,340	94,919,765	-8.4	204,446,539	7.7	341,858,385	11.5	460,124,133	0.9
* TOTAL RE (FIRST AND OTHER) GRANTED	2,994,673,796	976,727,214	30.5	2,042,366,931	4.6	3,531,060,880	15.3	4,732,848,810	0.5
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.20	30.07	19.3	29.36	-2.4	31.36	6.8	31.94	1.9
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	1,444,201,978	744,929,337	106.3	1,397,143,743	-6.2	2,139,660,788	2.1	3,064,337,886	7.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	55.97	84.48	50.9	76.02	-10.0	67.09	-11.7	71.72	6.9
AMT of Mortgage Servicing Rights	30,979,304	29,740,748	-4.0	32,027,605	7.7	32,555,824	1.6	35,429,441	8.8
Outstanding RE Loans Sold But Serviced	3,816,871,148	4,261,726,225	11.7	4,604,030,160	8.0	4,956,946,504	7.7	5,428,988,060	9.5
%(Mortgage Servicing Rights / Net Worth)	0.68	0.64	-5.7	0.68	5.3	0.67	-0.6	0.72	7.0
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	4,074,202,398	4,004,141,963	-1.7	4,056,100,635	1.3	3,977,263,996	-1.9	3,955,507,789	-0.5
R.E. Lns also Mem. Bus. Lns	1,017,224,033	1,048,690,840	3.1	1,074,626,101	2.5	1,125,362,119	4.7	1,155,236,584	2.7
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	483,255	N/A	0	-100.0	0	N/A
Proprietary Reverse Mortgage Products	90,000	90,000	0.0	121,998	35.6	91,333	-25.1	91,333	0.0
Total Reverse Mortgages	90,000	90,000	0.0	605,253	572.5	91,333	-84.9	91,333	0.0
RE LOAN TDRS OUTSTANDING									
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)	159,980,796	141,668,422	-11.4	116,645,246	-17.7	111,874,858	-4.1	102,853,734	-8.1
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	37,582,575	31,743,446	-15.5	27,287,210	-14.0	32,677,553	19.8	25,787,568	-21.1
Other R.E. Fixed Rate	20,033,953	21,132,941	5.5	17,122,854	-19.0	14,169,418	-17.2	14,575,873	2.9
Other R.E. Adj. Rate	13,114,812	13,438,021	2.5	11,063,084	-17.7	10,681,586	-3.4	9,978,530	-6.6
TOTAL DEL R.E. > 2 MOS	230,712,136	207,982,830	-9.9	172,118,394	-17.2	169,403,415	-1.6	153,195,705	-9.6
DELINQUENT 1 TO < 2 MOS									
First Mortgage	145,704,650	123,631,207	-15.1	99,900,719	-19.2	115,605,487	15.7	122,671,595	6.1
Other	35,692,030	28,769,422	-19.4	25,954,389	-9.8	27,059,636	4.3	30,687,347	13.4
Total Del R.E. 1 to < 2 Mos	181,396,680	152,400,629	-16.0	125,855,108	-17.4	142,665,123	13.4	153,358,942	7.5
Total Del R.E. Loans > 1 Mos	412,108,816	360,383,459	-12.6	297,973,502	-17.3	312,068,538	4.7	306,554,647	-1.8
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	3.13	2.72	-13.1	2.24	-17.5	2.34	4.5	2.30	-1.9
% R.E. Loans dq > 2 Mos	1.75	1.57	-10.4	1.29	-17.4	1.27	-1.8	1.15	-9.7
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
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	N/A	N/A		N/A		N/A		1,628,716	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		23,704,655	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		6.58	
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO									
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:									
* Total 1st Mortgage Lns Charged Off	75,781,420	17,430,097	-8.0	32,807,866	-5.9	46,011,264	-6.5	61,577,696	0.4
* Total 1st Mortgage Lns Recovered	3,167,376	771,661	-2.5	1,662,031	7.7	2,325,872	-6.7	3,765,253	21.4
* NET 1st MORTGAGE LN C/Os	72,614,044	16,658,436	-8.2	31,145,835	-6.5	43,685,392	-6.5	57,812,443	-0.7
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.70	0.63	-10.4	0.58	-6.9	0.54	-6.9	0.54	-1.1
* Total Other RE Lns Charged Off	40,488,253	8,585,157	-15.2	15,826,244	-7.8	23,393,725	-1.5	30,082,806	-3.6
* Total Other RE Lns Recovered	2,952,333	765,991	3.8	1,473,725	-3.8	2,194,949	-0.7	3,059,405	4.5
* NET OTHER RE LN C/Os	37,535,920	7,819,166	-16.7	14,352,519	-8.2	21,198,776	-1.5	27,023,401	-4.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1.34	1.20	-10.5	1.12	-7.1	1.11	-0.5	1.07	-3.2
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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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	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									
Count of CU in Peer Group : N/A										
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	867,786,507	890,116,797	2.6	928,328,006	4.3	973,657,098	4.9	1,015,272,238	4.3	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	286,982,480	318,396,392	10.9	320,260,822	0.6	316,016,421	-1.3	321,315,512	1.7	
Total Business Loans (NMBLB) ¹	1,154,768,987	1,208,513,189	4.7	1,248,588,828	3.3	1,289,673,519	3.3	1,336,587,750	3.6	
Unfunded Commitments ¹	59,468,238	63,552,358	6.9	78,700,426	23.8	78,248,225	-0.6	76,407,166	-2.4	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	1,095,300,749	1,144,960,831	4.5	1,169,888,402	2.2	1,211,425,294	3.6	1,260,180,584	4.0	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.62	2.61	-0.3	2.65	1.7	2.76	3.9	2.84	3.1	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding Business Loans to Members	6,062	6,439	6.2	6,461	0.3	6,691	3.6	6,605	-1.3	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	1,182	1,363	15.3	1,391	2.1	1,441	3.6	1,478	2.6	
Total Number of Business Loans Outstanding	7,244	7,802	7.7	7,852	0.6	8,132	3.6	8,083	-0.6	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	26,122,885	25,857,749	-1.0	37,004,459	43.1	36,407,682	-1.6	45,462,393	24.9	
Farmland	10,202,626	9,499,504	-6.9	11,784,524	24.1	9,808,084	-16.8	9,673,061	-1.4	
Non-Farm Residential Property	258,477,903	279,918,366	8.3	293,532,765	4.9	311,037,255	6.0	301,158,313	-3.2	
Owner Occupied, Non-Farm, Non-Residential Property	354,547,350	367,568,019	3.7	380,742,390	3.6	396,321,340	4.1	398,118,627	0.5	
Non-Owner Occupied, Non-Farm, Non-Residential Property	391,016,683	396,437,190	1.4	396,584,065	0.0	417,455,242	5.3	446,246,720	6.9	
Total Real Estate Secured Business Loans	1,040,367,447	1,079,280,828	3.7	1,119,648,203	3.7	1,171,029,603	4.6	1,200,659,114	2.5	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	1,877,806	1,324,069	-29.5	1,489,402	12.5	835,779	-43.9	1,109,629	32.8	
Commercial and Industrial Loans	101,388,718	116,166,290	14.6	113,878,661	-2.0	102,779,137	-9.7	119,528,198	16.3	
Unsecured Business Loans	3,779,822	4,159,951	10.1	5,472,209	31.5	5,610,840	2.5	4,949,532	-11.8	
Unsecured Revolving Lines of Credit (Business Purpose)	7,355,194	7,582,051	3.1	8,100,353	6.8	9,418,160	16.3	10,341,277	9.8	
Total Non-Real Estate Secured Business Loans	114,401,540	129,232,361	13.0	128,940,625	-0.2	118,643,916	-8.0	135,928,636	14.6	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development	67	77	14.9	96	24.7	84	-12.5	88	4.8	
Number - Farmland	31	30	-3.2	28	-6.7	28	0.0	27	-3.6	
Number - Non-Farm Residential Property	2,247	2,546	13.3	2,550	0.2	2,673	4.8	2,619	-2.0	
Number - Owner Occupied, Non-Farm, Non-Residential Property	1,609	1,667	3.6	1,715	2.9	1,822	6.2	1,836	0.8	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	1,503	1,579	5.1	1,555	-1.5	1,575	1.3	1,619	2.8	
Total Number of Real Estate Secured Business Loans	5,457	5,899	8.1	5,944	0.8	6,182	4.0	6,189	0.1	
Number - Loans to finance agricultural production and other loans to farmers	15	17	13.3	20	17.6	19	-5.0	20	5.3	
Number - Commercial and Industrial Loans	1,173	1,215	3.6	1,209	-0.5	1,211	0.2	1,156	-4.5	
Number - Unsecured Business Loans	114	119	4.4	134	12.6	144	7.5	95	-34.0	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	485	552	13.8	545	-1.3	576	5.7	623	8.2	
Total Number of Non-Real Estate Secured Business Loans	1,787	1,903	6.5	1,908	0.3	1,950	2.2	1,894	-2.9	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	294,224,319	85,661,182	16.5	178,702,065	4.3	321,626,257	20.0	454,916,910	6.1	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	68,806,303	36,066,604	109.7	57,934,088	-19.7	85,928,163	-1.1	111,871,986	-2.4	
DELINQUENCY - MEMBER BUSINESS LOANS ²										
1 to < 2 Months Delinquent	22,536,508	16,986,549	-24.6	8,705,031	-48.8	16,648,132	91.2	8,193,771	-50.8	
2 to < 6 Months Delinquent	14,170,081	22,367,144	57.8	12,007,158	-46.3	8,060,248	-32.9	7,206,215	-10.6	
6 to 12 Months Delinquent	7,538,640	8,285,239	9.9	10,161,131	22.6	8,155,461	-19.7	5,127,822	-37.1	
12 Months & Over Delinquent	8,250,036	11,629,957	41.0	8,931,817	-23.2	7,858,225	-12.0	7,650,487	-2.6	
Total Del Loans - All Types (2 or more Mo)	29,958,757	42,282,340	41.1	31,100,106	-26.4	24,073,934	-22.6	19,984,524	-17.0	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	4.79	5.18	8.0	3.40	-34.3	3.36	-1.2	2.24	-33.5	
% MBL > 2 Months Delinquent (Reportable delinquency)	2.74	3.69	35.0	2.66	-28.0	1.99	-25.2	1.59	-20.2	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	14,865,137	3,018,171	-18.8	5,362,333	-11.2	7,991,883	-0.6	9,362,533	-12.1	
*Total MBL Recoveries	769,025	127,352	-33.8	222,240	-12.7	262,796	-21.2	378,861	8.1	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	1,017,224,033	1,048,690,840	3.1	1,074,626,101	2.5	1,125,362,119	4.7	1,155,236,584	2.7	
Construction & Development Loans Meeting 723.3(a)	23,834,262	22,930,546	-3.8	30,945,492	35.0	33,619,358	8.6	42,633,955	26.8	
Number of Construction & Development Loans - 723(a)	56	64	14.3	86	34.4	81	-5.8	84	3.7	
Unsecured Business Loans Meeting 723.7(c)-(d)	7,889,568	7,170,386	-9.1	7,192,129	0.3	7,586,585	5.5	8,919,256	17.6	
Number of Unsecured Business Loans - 723.7(c)-(d)	328	352	7.3	275	-21.9	344	25.1	325	-5.5	
Agricultural Related (NMBLB) ¹	12,080,432	10,823,573	-10.4	13,273,926	22.6	10,643,863	-19.8	10,782,690	1.3	
Number of Outstanding Agricultural Related Loans	46	47	2.2	48	2.1	47	-2.1	47	0.0	
* Business Loans and Participations Sold	4,848,640	2,187,408	80.5	44,489,062	916.9	76,153,873	14.1	109,834,245	8.2	
SBA Loans Outstanding	13,670,898	13,615,981	-0.4	11,446,136	-15.9	13,183,933	15.2	18,806,321	42.6	
Number of SBA Loans Outstanding	87	91	4.6	82	-9.9	77	-6.1	98	27.3	

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.

	Investments, Cash, & Cash Equivalents									
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 Unions								
		Count of CU in Peer Group : N/A								
		Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr		445,726,418	493,900,014	10.8	550,333,742	11.4	590,413,308	7.3	626,017,086	6.0
Held to Maturity 1-3 yrs		1,064,229,889	1,100,978,766	3.5	1,124,168,155	2.1	1,120,392,173	-0.3	1,062,265,199	-5.2
Held to Maturity 3-5 yrs		636,009,933	799,289,889	25.7	798,888,227	-0.1	821,212,894	2.8	842,319,130	2.6
Held to Maturity 5-10 yrs		114,763,411	180,993,277	57.7	195,582,244	8.1	128,157,391	-34.5	120,842,078	-5.7
Held to Maturity 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs		108,491,442	89,080,400	-17.9	82,768,139	-7.1	68,684,793	-17.0	47,780,341	-30.4
TOTAL HELD TO MATURITY		2,369,221,093	2,664,242,346	12.5	2,751,740,507	3.3	2,728,860,559	-0.8	2,699,223,834	-1.1
Available for Sale < 1 yr		1,377,048,684	1,536,268,169	11.6	1,492,197,283	-2.9	1,502,519,161	0.7	1,538,213,314	2.4
Available for Sale 1-3 yrs		4,116,513,073	3,985,761,581	-3.2	4,111,651,499	3.2	4,287,045,626	4.3	4,115,584,483	-4.0
Available for Sale 3-5 yrs		1,862,681,578	2,487,346,346	33.5	2,749,694,640	10.5	2,636,676,551	-4.1	2,719,164,609	3.1
Available for Sale 5-10 yrs		534,520,443	650,812,286	21.8	679,182,650	4.4	537,017,660	-20.9	651,271,099	21.3
Available for Sale 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs		126,666,785	135,486,769	7.0	113,301,150	-16.4	128,874,905	13.7	159,489,867	23.8
TOTAL AVAILABLE FOR SALE		8,017,430,563	8,795,675,151	9.7	9,146,027,222	4.0	9,092,133,903	-0.6	9,183,723,372	1.0
Trading < 1 year		744,000	0	-100.0	0	N/A	0	N/A	0	N/A
Trading 1-3 years		28,303,945	36,392,100	28.6	41,429,681	13.8	41,534,197	0.3	31,438,435	-24.3
Trading 3-5 years		247,000	0	-100.0	0	N/A	0	N/A	0	N/A
Trading 5-10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years		N/A	N/A		N/A		N/A		N/A	
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING		29,294,945	36,392,100	24.2	41,429,681	13.8	41,534,197	0.3	31,438,435	-24.3
Other Investments < 1 yr		4,150,182,650	5,137,464,226	23.8	4,357,006,634	-15.2	3,860,601,442	-11.4	3,973,284,173	2.9
Other Investments 1-3 yrs		1,259,935,185	1,326,482,965	5.3	1,357,080,902	2.3	1,313,569,525	-3.2	1,271,328,981	-3.2
Other Investments 3-5 yrs		281,352,031	332,001,866	18.0	401,314,564	20.9	410,288,179	2.2	414,940,811	1.1
Other Investments 5-10 yrs		26,485,795	25,683,129	-3.0	34,574,902	34.6	41,519,498	20.1	41,497,973	-0.1
Other Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs		4,978,771	5,161,658	3.7	4,200,291	-18.6	4,303,758	2.5	4,986,830	15.9
TOTAL Other Investments		5,722,934,432	6,826,793,844	19.3	6,154,177,293	-9.9	5,630,282,402	-8.5	5,706,038,768	1.3
MATURITIES :										
Total Investments < 1 yr		5,973,701,752	7,167,632,409	20.0	6,399,537,659	-10.7	5,953,533,911	-7.0	6,137,514,573	3.1
Total Investments 1-3 yrs		6,468,982,092	6,449,615,412	-0.3	6,634,330,237	2.9	6,762,541,521	1.9	6,480,617,098	-4.2
Total Investments 3-5 yrs		2,780,290,542	3,618,638,101	30.2	3,949,897,431	9.2	3,868,177,624	-2.1	3,976,424,550	2.8
Total Investments 5-10 yrs		675,769,649	857,488,692	26.9	909,339,796	6.0	706,694,549	-22.3	813,611,150	15.1
Total Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs		240,136,998	229,728,827	-4.3	200,269,580	-12.8	201,863,456	0.8	212,257,038	5.1
Total		16,138,881,033	18,323,103,441	13.5	18,093,374,703	-1.3	17,492,811,061	-3.3	17,620,424,409	0.7
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	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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	132,139,345	134,374,721	1.7	153,343,048	14.1	149,914,877	-2.2	145,907,725	-2.7
Total FDIC-Issued Guaranteed Notes	21,550,586	21,878,000	1.5	25,401,000	16.1	22,264,360	-12.3	14,052,974	-36.9
All Other US Government Obligations	37,945,872	46,948,785	23.7	44,917,859	-4.3	42,200,228	-6.1	41,813,811	-0.9
TOTAL U.S. GOVERNMENT OBLIGATIONS	191,635,803	203,201,506	6.0	223,661,907	10.1	214,379,465	-4.2	201,774,510	-5.9
Agency/GSE Debt Instruments (not backed by mortgages)	3,807,762,778	4,154,041,609	9.1	4,201,070,687	1.1	3,777,059,239	-10.1	3,527,781,725	-6.6
Agency/GSE Mortgage-Backed Securities	3,813,219,235	4,390,929,423	15.2	4,529,593,397	3.2	4,776,713,906	5.5	5,050,248,558	5.7
TOTAL FEDERAL AGENCY SECURITIES	7,620,982,013	8,544,971,032	12.1	8,730,664,084	2.2	8,553,773,145	-2.0	8,578,030,283	0.3
Securities Issued by States and Political Subdivision in the U.S.	148,731,008	216,363,958	45.5	221,826,368	2.5	283,630,235	27.9	288,652,179	1.8
Privately Issued Mortgage-Related Securities	2,875,655	2,949,155	2.6	1,666,012	-43.5	1,465,290	-12.0	454,844	-69.0
Privately Issued Securities (FCUs only)	6,519,282	5,768,957	-11.5	4,955,101	-14.1	4,618,217	-6.8	4,248,747	-8.0
Privately Issued Mortgage-Backed Securities (FISCUs Only)	16,233,275	14,795,429	-8.9	15,502,579	4.8	15,757,319	1.6	15,512,167	-1.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	25,628,212	23,513,541	-8.3	22,123,692	-5.9	21,840,826	-1.3	20,215,758	-7.4
Mutual Funds	59,305,786	71,952,605	21.3	60,205,518	-16.3	59,814,488	-0.6	54,288,810	-9.2
Common Trusts	2,222,716	2,473,925	11.3	2,475,665	0.1	2,479,601	0.2	1,936,915	-21.9
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	61,528,502	74,426,530	21.0	62,681,183	-15.8	62,294,089	-0.6	56,225,725	-9.7
Bank Issued FDIC-Guaranteed Bonds	71,853,283	53,142,573	-26.0	28,452,475	-46.5	32,650,294	14.8	0	-100.0
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	1,835,011,949	2,076,868,103	13.2	2,138,793,013	3.0	2,213,731,047	3.5	2,322,957,853	4.9
Commercial Mortgage Backed Securities	91,030,382	84,107,122	-7.6	97,917,581	16.4	131,500,335	34.3	170,710,557	29.8
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	466,409,694	555,576,897	19.1	608,542,539	9.5	544,998,122	-10.4	509,274,518	-6.6
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	185,878,676	242,269,193	30.3	320,277,005	32.2	313,471,386	-2.1	334,869,311	6.8
Securities per 703.12(b)	1,253,229,893	1,599,178,732	27.6	1,762,332,438	10.2	1,764,379,226	0.1	1,793,267,068	1.6
Deposits/Shares per 703.10(a)	211,136,100	228,259,459	8.1	243,856,391	6.8	241,993,478	-0.8	250,600,891	3.6
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	16,143,691,104	18,343,795,413	13.6	18,097,382,664	-1.3	17,528,688,188	-3.1	17,638,300,673	0.6
Investment Repurchase Agreements	7,662,580	8,536,655	11.4	8,525,625	-0.1	8,550,110	0.3	8,102,871	-5.2
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	1,490,798,104	2,038,497,971	36.7	1,571,055,931	-22.9	1,285,373,582	-18.2	1,341,093,377	4.3
Cash on Deposit in Other Financial Institutions	1,435,589,800	1,924,024,226	34.0	1,708,227,716	-11.2	1,451,748,592	-15.0	1,503,066,272	3.5
CUSO INFORMATION									
Value of Investments in CUSO	116,978,970	119,347,383	2.0	121,818,874	2.1	125,804,271	3.3	128,501,947	2.1
CUSO loans	33,193,837	32,860,427	-1.0	35,344,274	7.6	32,682,100	-7.5	33,100,744	1.3
Aggregate cash outlays in CUSO	84,345,423	86,649,024	2.7	95,289,815	10.0	96,233,019	1.0	93,879,040	-2.4
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	39,743,572	38,609,465	-2.9	40,695,784	5.4	37,993,770	-6.6	38,217,337	0.6
Total Capital of Wholly Owned CUSOs	13,628,196	15,077,226	10.6	16,143,275	7.1	17,420,558	7.9	17,707,042	1.6
Net Income/Loss of Wholly Owned CUSOs	-61,185	383,598	726.9	1,168,555	204.6	1,997,710	71.0	2,695,799	34.9
Total Loans of Wholly Owned CUSOs	18,736,416	17,358,975	-7.4	19,426,987	11.9	16,376,344	-15.7	16,344,198	-0.2
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	0	N/A	0	N/A	0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,216,966,174	1,350,643,339	11.0	1,414,712,496	4.7	1,406,425,660	-0.6	1,415,180,240	0.6
Outstanding Balance of Brokered CDs and Share Certificates Purchased	1,732,768,742	1,813,065,247	4.6	2,013,743,671	11.1	2,046,049,317	1.6	2,034,107,077	-0.6
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	104	106	1.9	101	-4.7	98	-3.0	96	-2.0
Approved Mortgage Seller	45	45	0.0	59	31.1	63	6.8	65	3.2
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	26	24	-7.7	23	-4.2	21	-8.7	21	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	51	51	0.0	47	-7.8	50	6.4	50	0.0
Deposits and Shares Meeting 703.10(a)	37	38	2.7	58	52.6	66	13.8	72	9.1
Brokered Certificates of Deposit (investments)	123	122	-0.8	149	22.1	157	5.4	163	3.8
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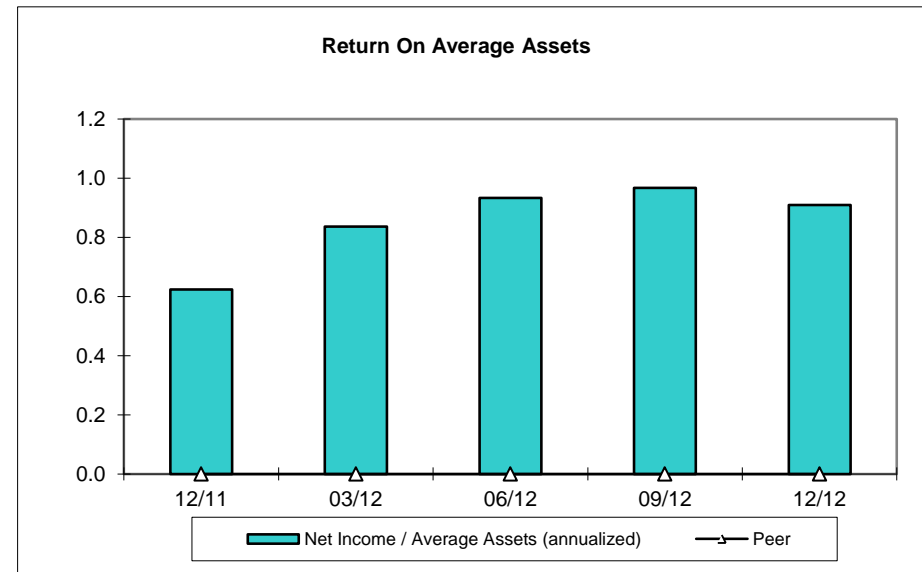
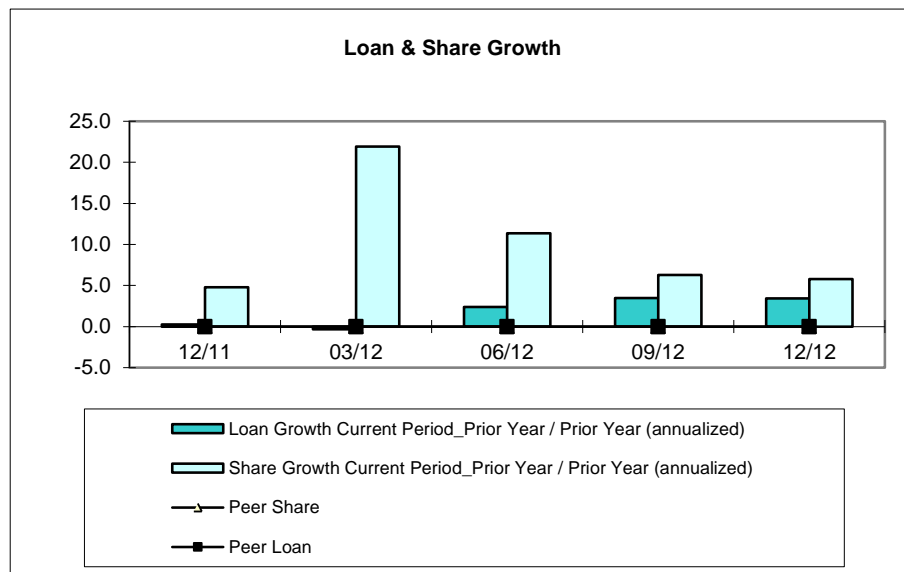
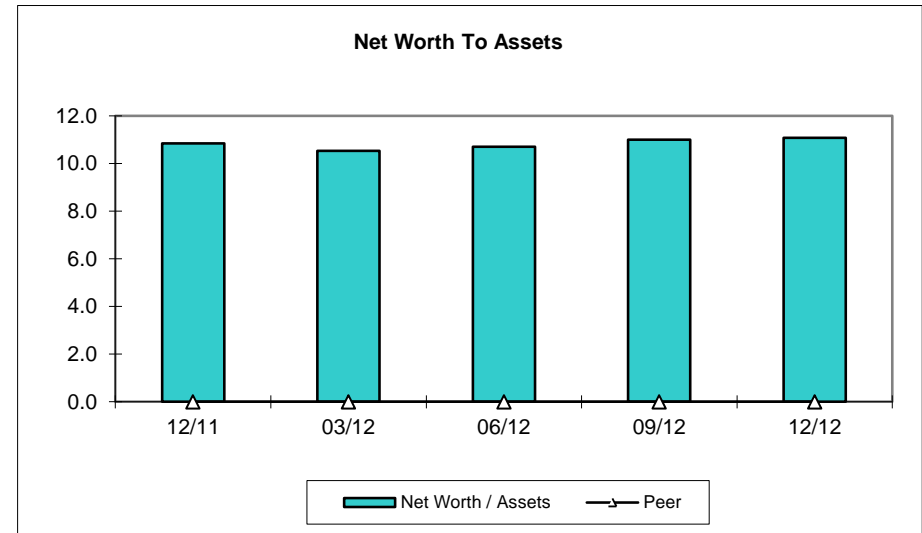
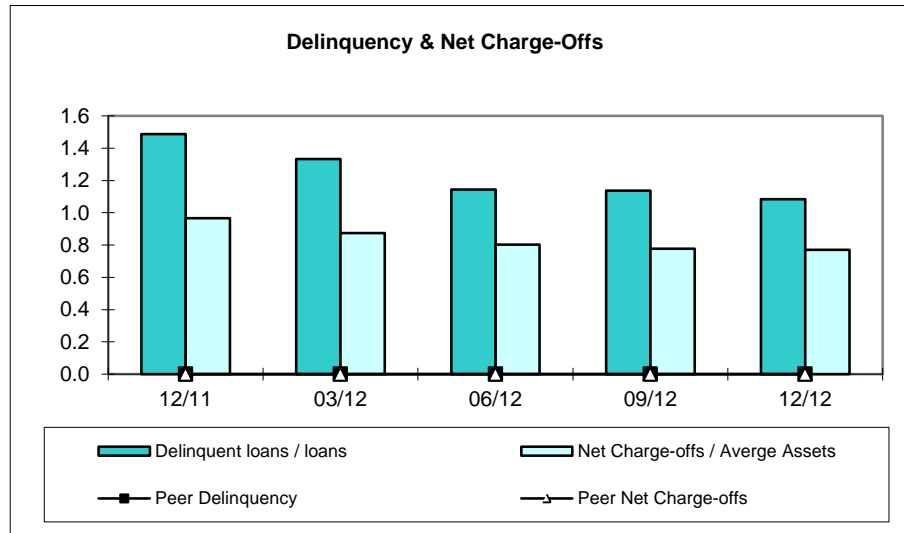
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/01/2013			For Charter :	N/A					
CU Name: N/A			Count of CU :	307					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MI' * Types Included: All				Federally Insured Credit	
			Count of CU in Peer Group :	N/A					
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	208,800,056	219,971,130	5.4	193,076,483	-12.2	265,646,126	37.6	199,581,092	-24.9
Accounts Held by Nonmember Government Depositors	17,190,094	11,277,260	-34.4	12,088,660	7.2	12,166,677	0.6	7,082,867	-41.8
Employee Benefit Member Shares	219,032	249,334	13.8	246,545	-1.1	112,978	-54.2	4,497,748	3,881.1
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	132,423	132,896	0.4	118,050	-11.2	115,921	-1.8	115,395	-0.5
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	22,840,717	28,377,535	24.2	28,231,810	-0.5	29,122,131	3.2	30,432,867	4.5
Dollar Amount of Share Certificates >= \$100,000	2,107,151,758	2,120,136,532	0.6	2,125,988,254	0.3	2,148,465,895	1.1	2,179,572,930	1.4
Dollar Amount of IRA/Keogh >= \$100,000	707,109,996	743,655,764	5.2	736,340,606	-1.0	799,353,368	8.6	802,955,862	0.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	1,050,457,941	1,220,619,041	16.2	1,260,916,070	3.3	1,258,868,398	-0.2	1,299,456,139	3.2
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	75,419,257	82,640,013	9.6	82,829,580	0.2	100,601,797	21.5	122,497,050	21.8
SAVING MATURITIES									
< 1 year	32,404,553,037	34,415,775,781	6.2	34,392,875,840	-0.1	34,012,023,491	-1.1	34,386,599,929	1.1
1 to 3 years	2,561,442,894	2,514,331,347	-1.8	2,561,052,122	1.9	2,595,658,588	1.4	2,590,859,032	-0.2
> 3 years	1,144,259,431	1,161,109,363	1.5	1,206,392,352	3.9	1,206,643,429	0.0	1,214,370,671	0.6
Total Shares & Deposits	36,110,255,362	38,091,216,491	5.5	38,160,320,314	0.2	37,814,325,508	-0.9	38,191,829,632	1.0
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	6	6	0.0	6	0.0	6	0.0	6	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	34,469,753	38,554,839	11.9	39,264,792	1.8	39,818,881	1.4	39,670,190	-0.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate ¹	16,808,809	22,753,972	35.4	25,334,646	11.3	26,946,320	6.4	23,395,569	-13.2
Construction & Land Development (MBL)	6,334,605	7,836,016	23.7	16,901,339	115.7	17,356,859	2.7	16,294,783	-6.1
Outstanding Letters of Credit	1,020,567	964,404	-5.5	669,981	-30.5	720,789	7.6	961,286	33.4
Other Unfunded MBL Commitments	35,304,257	31,997,966	-9.4	35,794,460	11.9	33,224,257	-7.2	35,755,528	7.6
Total Unfunded Commitments for Business Loans	59,468,238	63,552,358	6.9	78,700,426	23.8	78,248,225	-0.6	76,407,166	-2.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	1,242,040,974	1,256,745,384	1.2	1,247,866,372	-0.7	1,241,929,851	-0.5	1,244,169,988	0.2
Credit Card Line	2,895,596,114	3,035,800,525	4.8	2,972,726,955	-2.1	2,970,663,468	-0.1	2,960,668,698	-0.3
Unsecured Share Draft Lines of Credit	514,566,098	519,564,783	1.0	513,186,962	-1.2	513,072,516	0.0	511,367,732	-0.3
Overdraft Protection Programs	1,119,722,070	1,180,310,859	5.4	1,182,920,652	0.2	1,178,813,329	-0.3	1,237,110,795	4.9
Residential Construction Loans-Excluding Business Purpose	20,021,476	15,660,410	-21.8	28,205,875	80.1	32,273,845	14.4	37,532,701	16.3
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	48,686	N/A	0	-100.0	50,095	N/A	0	-100.0
Other Unused Commitments	224,409,054	265,226,801	18.2	221,979,465	-16.3	224,469,704	1.1	218,738,574	-2.6
Total Unfunded Commitments for Non-Business Loans	6,016,355,786	6,273,357,448	4.3	6,166,886,281	-1.7	6,161,272,808	-0.1	6,209,588,488	0.8
Total Unused Commitments	6,075,824,024	6,336,909,806	4.3	6,245,586,707	-1.4	6,239,521,033	-0.1	6,285,995,654	0.7
%(Unused Commitments / Cash & ST Investments)	94.45	83.62	-11.5	91.47	9.4	97.76	6.9	95.10	-2.7
Unfunded Commitments Committed by Credit Union	5,776,095,638	6,027,880,422	4.4	5,967,860,551	-1.0	5,954,342,610	-0.2	5,985,973,484	0.5
Unfunded Commitments Through Third Party	299,728,386	309,029,384	3.1	277,726,156	-10.1	285,178,423	2.7	300,022,170	5.2
Loans Transferred with Recourse ¹	3,715,618	3,555,289	-4.3	3,257,044	-8.4	6,126,418	88.1	7,803,220	27.4
Pending Bond Claims	657,737	426,230	-35.2	27,908	-93.5	73,214,736	####	1,419,117	-98.1
Other Contingent Liabilities	2,710,670	4,112,618	51.7	4,012,014	-2.4	4,655,889	16.0	4,452,884	-4.4
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	69	69	0.0	71	2.9	71	0.0	71	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	4,298,507,056	4,417,928,063	2.8	4,373,118,405	-1.0	4,450,719,037	1.8	4,639,682,522	4.2
Total Committed Credit Lines	247,850,962	45,962,000	-81.5	60,962,000	32.6	61,400,000	0.7	66,450,000	8.2
Total Credit Lines at Corporate Credit Unions	1,882,420,521	1,904,125,777	1.2	1,780,813,677	-6.5	1,896,665,376	6.5	1,845,102,376	-2.7
Draws Against Lines of Credit	427,709,828	404,821,581	-5.4	431,197,020	6.5	454,436,658	5.4	450,991,552	-0.8
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	11,028,843	599,342	-94.6	1,642,617	174.1	7,826,090	376.4	33,242,807	324.8
Term Borrowings Outstanding from Corporate Cus	37,864,453	37,183,929	-1.8	36,392,857	-2.1	32,801,786	-9.9	22,010,714	-32.9
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	2,744,089,823	3,015,594,889	9.9	3,126,586,284	3.7	2,911,441,152	-6.9	3,031,513,435	4.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	10,000,000	0.0	10,000,000	0.0	5,000,000	-50.0	5,000,000	0.0
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

	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-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg	
MEMBERSHIP:										
Num Current Members	4,473,308	4,502,676	0.7	4,514,889	0.3	4,533,445	0.4	4,550,137	0.4	
Num Potential Members	100,488,104	101,137,865	0.6	100,593,793	-0.5	101,413,463	0.8	108,308,323	6.8	
% Current Members to Potential Members	4.45	4.45	0.0	4.49	0.8	4.47	-0.4	4.20	-6.0	
* % Membership Growth	0.04	2.63	5,866.5	1.86	-29.2	1.79	-3.6	1.72	-4.2	
Total Num Savings Accts	8,610,856	8,720,109	1.3	8,792,450	0.8	8,832,929	0.5	8,897,292	0.7	
EMPLOYEES:										
Num Full-Time Employees	10,716	10,779	0.6	10,906	1.2	10,966	0.6	11,013	0.4	
Num Part-Time Employees	2,230	2,289	2.6	2,309	0.9	2,254	-2.4	2,245	-0.4	
BRANCHES:										
Num of CU Branches	1,054	1,064	0.9	1,019	-4.2	1,018	-0.1	1,021	0.3	
Num of CUs Reporting Shared Branches	62	62	0.0	64	3.2	64	0.0	65	1.6	
Plan to add new branches or expand existing facilities	47	40	-14.9	34	-15.0	33	-2.9	40	21.2	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	9,224,989,266	2,723,983,648	18.1	5,818,422,165	6.8	9,496,635,475	8.8	12,528,152,101	-1.1	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans	129	132	2.3	141	6.8	145	2.8	149	2.8	
Credit Builder	50	51	2.0	54	5.9	56	3.7	58	3.6	
Debt Cancellation/Suspension	17	19	11.8	20	5.3	20	0.0	19	-5.0	
Direct Financing Leases	2	2	0.0	0	-100.0	0	N/A	0	N/A	
Indirect Business Loans	13	13	0.0	13	0.0	12	-7.7	11	-8.3	
Indirect Consumer Loans	147	147	0.0	152	3.4	152	0.0	153	0.7	
Indirect Mortgage Loans	32	32	0.0	26	-18.8	26	0.0	25	-3.8	
Interest Only or Payment Option 1st Mortgage Loans	28	28	0.0	34	21.4	36	5.9	36	0.0	
Micro Business Loans	49	49	0.0	48	-2.0	48	0.0	49	2.1	
Micro Consumer Loans	63	62	-1.6	59	-4.8	59	0.0	59	0.0	
Overdraft Lines of Credit	215	216	0.5	216	0.0	216	0.0	214	-0.9	
Overdraft Protection	205	207	1.0	209	1.0	208	-0.5	209	0.5	
Participation Loans	94	98	4.3	96	-2.0	100	4.2	99	-1.0	
Pay Day Loans	21	22	4.8	22	0.0	23	4.5	25	8.7	
Real Estate Loans	246	246	0.0	259	5.3	259	0.0	261	0.8	
Refund Anticipation Loans	8	8	0.0	8	0.0	8	0.0	8	0.0	
Risk Based Loans	206	207	0.5	212	2.4	213	0.5	218	2.3	
Share Secured Credit Cards	145	146	0.7	154	5.5	153	-0.6	156	2.0	
Short-Term, Small Amount Loans (STS)	5	5	0.0	6	20.0	7	16.7	9	28.6	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	273	274	0.4	275	0.4	274	-0.4	274	0.0	
Business Share Accounts	195	195	0.0	196	0.5	199	1.5	203	2.0	
Check Cashing	226	228	0.9	229	0.4	228	-0.4	230	0.9	
First Time Homebuyer Program	27	27	0.0	28	3.7	29	3.6	29	0.0	
Health Savings Accounts	55	58	5.5	61	5.2	64	4.9	64	0.0	
Individual Development Accounts	5	5	0.0	5	0.0	7	40.0	7	0.0	
In-School Branches	59	59	0.0	57	-3.4	56	-1.8	56	0.0	
Insurance/Investment Sales	114	115	0.9	117	1.7	118	0.9	119	0.8	
International Remittances	31	31	0.0	36	16.1	37	2.8	37	0.0	
Low Cost Wire Transfers	221	232	5.0	260	12.1	260	0.0	261	0.4	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	21	21	0.0	23	9.5	22	-4.3	22	0.0	
Adjusted Retained Earnings Obtained through Business Combinations	116,463,238	109,338,246	-6.1	123,129,717	12.6	122,509,793	-0.5	122,509,793	0.0	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	35,357,052	33,888,096	-4.2	33,303,911	-1.7	33,562,943	0.8	34,020,830	1.4	
* 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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Information Systems & Technology										
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									
Count of CU in Peer Group : N/A										
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	4	4	0.0	5	25.0	4	-20.0	4	0.0	
Vendor Supplied In-House System	116	115	-0.9	110	-4.3	108	-1.8	109	0.9	
Vendor On-Line Service Bureau	187	187	0.0	189	1.1	189	0.0	189	0.0	
CU Developed In-House System	2	2	0.0	2	0.0	2	0.0	2	0.0	
Other	3	3	0.0	3	0.0	3	0.0	3	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	265	266	0.4	263	-1.1	262	-0.4	263	0.4	
Audio Response/Phone Based	233	233	0.0	230	-1.3	229	-0.4	229	0.0	
Automatic Teller Machine (ATM)	263	267	1.5	268	0.4	267	-0.4	268	0.4	
Kiosk	22	22	0.0	21	-4.5	21	0.0	22	4.8	
Mobile Banking	64	73	14.1	102	39.7	117	14.7	134	14.5	
Other	12	13	8.3	10	-23.1	10	0.0	10	0.0	
Services Offered Electronically										
Member Application	116	117	0.9	118	0.9	117	-0.8	118	0.9	
New Loan	168	170	1.2	169	-0.6	169	0.0	169	0.0	
Account Balance Inquiry	275	275	0.0	273	-0.7	272	-0.4	273	0.4	
Share Draft Orders	241	241	0.0	239	-0.8	239	0.0	239	0.0	
New Share Account	73	75	2.7	75	0.0	75	0.0	75	0.0	
Loan Payments	256	257	0.4	255	-0.8	256	0.4	256	0.0	
Account Aggregation	25	24	-4.0	27	12.5	29	7.4	29	0.0	
Internet Access Services	41	43	4.9	44	2.3	45	2.3	49	8.9	
e-Statements	243	244	0.4	245	0.4	245	0.0	247	0.8	
External Account Transfers	47	49	4.3	50	2.0	52	4.0	54	3.8	
View Account History	274	275	0.4	272	-1.1	271	-0.4	271	0.0	
Merchandise Purchase	16	15	-6.3	14	-6.7	14	0.0	15	7.1	
Merchant Processing Services	13	13	0.0	14	7.7	15	7.1	16	6.7	
Remote Deposit Capture	10	11	10.0	12	9.1	15	25.0	18	20.0	
Share Account Transfers	269	270	0.4	267	-1.1	266	-0.4	266	0.0	
Bill Payment	213	216	1.4	217	0.5	217	0.0	221	1.8	
Download Account History	241	241	0.0	238	-1.2	238	0.0	239	0.4	
Electronic Cash	13	13	0.0	13	0.0	13	0.0	14	7.7	
Electronic Signature Authentication/Certification	15	16	6.7	17	6.3	20	17.6	21	5.0	
Type of World Wide Website Address										
Informational	14	14	0.0	14	0.0	13	-7.1	14	7.7	
Interactive	26	26	0.0	17	-34.6	17	0.0	14	-17.6	
Transactional	240	240	0.0	246	2.5	245	-0.4	249	1.6	
Number of Members That Use Transactional Website	1,679,136	1,745,575	4.0	1,759,163	0.8	1,775,680	0.9	1,859,443	4.7	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A	
Miscellaneous										
Internet Access	309	309	0.0	306	-1.0	303	-1.0	304	0.3	
									17.IS&T	

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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

