

National

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members	Assets	Loans	Savings
1991	13524	61,059,543	\$238,253	\$139,493	\$215,718				
1992	12987	62,615,272	\$265,708	\$143,602	\$239,697	2.5%	11.5%	2.9%	11.1%
1993	12576	64,256,576	\$282,400	\$155,269	\$251,717	2.6%	6.3%	8.1%	5.0%
1994	12333	66,618,608	\$295,870	\$179,898	\$260,707	3.7%	4.8%	15.9%	3.6%
1995	12016	68,522,495	\$312,951	\$196,187	\$275,737	2.9%	5.8%	9.1%	5.8%
1996	11692	70,543,409	\$332,875	\$217,765	\$292,001	2.9%	6.4%	11.0%	5.9%
1997	11482	72,623,126	\$356,746	\$235,929	\$312,059	2.9%	7.2%	8.3%	6.9%
1998	11225	74,733,942	\$394,557	\$249,507	\$345,155	2.9%	10.6%	5.8%	10.6%
1999	10862	76,653,715	\$418,171	\$276,015	\$362,853	2.6%	6.0%	10.6%	5.1%
2000	10536	78,885,274	\$7,123	\$306,206	\$385,392	2.9%	6.5%	10.9%	6.2%
2001	10206	80,730,893	\$509,680	\$327,617	\$444,271	2.3%	14.5%	7.0%	15.3%
2002	9898	82,464,878	\$569,248	\$351,826	\$494,970	2.1%	11.7%	7.4%	11.4%
2003	9574	83,959,696	\$623,193	\$384,853	\$539,875	1.8%	9.5%	9.4%	9.1%
2004	9209	85,205,872	\$661,796	\$424,596	\$569,065	1.5%	6.2%	10.3%	5.4%
2005	8877	86,171,218	\$694,151	\$469,888	\$590,781	1.1%	4.9%	10.7%	3.8%
2006	8535	87,385,717	\$726,208	\$506,686	\$615,303	1.4%	4.6%	7.8%	4.2%
2007	8268	88,497,283	\$770,100	\$539,546	\$646,820	1.3%	6.0%	6.5%	5.1%
2008	7966	89,913,600	\$825,802	\$575,814	\$691,766	1.6%	7.2%	6.7%	6.9%
2009	7708	91,156,643	\$896,824	\$582,791	\$763,341	1.4%	8.6%	1.2%	10.3%
2010	7486	91,760,272	\$926,610	\$575,664	\$797,303	0.7%	3.3%	-1.2%	4.4%
2011	7236	93,108,160	\$974,186	\$582,288	\$838,505	1.5%	5.1%	1.2%	5.2%
2012	6956	95,057,534	\$1,034,868	\$610,290	\$889,579	2.1%	6.2%	4.8%	6.1%
2013	6680	97,448,627	\$1,075,312	\$655,006	\$922,034	2.5%	3.9%	7.3%	3.6%
2014	6398	100,512,499	\$1,136,122	\$723,432	\$963,116	3.1%	5.7%	10.4%	4.5%
2015	6143	103,992,253	\$1,219,225	\$799,271	\$1,029,087	3.5%	7.3%	10.5%	6.8%
2016	5906	108,203,361	\$1,309,142	\$883,762	\$1,107,120	4.0%	7.4%	10.6%	7.6%
2017	5684	112,648,649	\$1,395,323	\$972,366	\$1,173,715	4.1%	6.6%	10.0%	6.0%
2018	5489	117,549,297	\$1,470,839	\$1,058,922	\$1,234,750	4.4%	5.4%	8.9%	5.2%
Sep 19	5392	120,940,378	\$1,556,532	\$1,106,691	\$1,307,735	2.9%	5.8%	4.5%	5.9%

Year	Loans/ Shares	Net Capital/ Assets	Deln Lns/ Loans	Net Chargeoffs/ Avg Loans	Number Bankruptcy	# Bankruptcy	Return on Loans	Return on Invest	Cost of Savings
						per 1000 Members			
1991	64.7	7.63	1.58	0.65	160,327	2.63	11.26	6.36	5.75
1992	59.9	8.10	1.28	0.60	165,281	2.64	10.50	5.03	4.24
1993	61.7	9.00	1.05	0.49	151,460	2.36	9.53	4.29	3.38
1994	69.0	9.57	0.88	0.40	135,563	2.03	8.78	4.49	3.29
1995	71.2	10.34	0.95	0.41	153,201	2.24	8.94	5.19	3.95
1996	74.6	10.79	1.02	0.50	207,908	2.95	8.97	5.26	4.01
1997	75.6	11.10	1.01	0.59	247,574	3.41	8.89	5.40	4.07
1998	72.3	10.93	0.88	0.59	248,163	3.32	8.76	5.27	4.05
1999	76.1	11.00	0.75	0.50	218,219	2.85	8.43	5.06	3.80
2000	79.5	11.43	0.74	0.42	195,236	2.47	8.47	5.56	4.03
2001	73.7	10.93	0.82	0.46	229,989	2.85	8.34	4.70	3.79
2002	71.1	10.86	0.80	0.52	245,585	2.98	7.64	3.29	2.56
2003	71.3	10.74	0.76	0.56	261,667	3.12	6.81	2.50	1.84
2004	74.6	10.90	0.72	0.53	259,501	3.05	6.19	2.47	1.55
2005	79.5	11.09	0.73	0.54	348,977	4.05	6.15	3.05	1.90
2006	82.3	11.44	0.68	0.45	120,921	1.38	6.48	3.90	2.61
2007	83.4	11.39	0.93	0.51	158,312	1.79	6.77	4.47	3.11
2008	83.2	10.78	1.37	0.84	232,899	2.59	6.63	3.64	2.66
2009	76.3	9.81	1.82	1.21	328,691	3.61	6.28	2.46	1.87
2010	72.2	9.97	1.75	1.14	336,194	3.66	6.07	1.88	1.28
2011	69.4	10.20	1.60	0.91	277,397	2.98	5.78	1.55	0.96
2012	68.6	10.42	1.15	0.73	225,396	2.37	5.42	1.21	0.74
2013	71.0	10.46	1.01	0.57	184,987	1.90	5.04	1.10	0.60
2014	75.1	10.79	0.85	0.49	169,045	1.68	4.81	1.18	0.55
2015	77.7	10.66	0.81	0.48	166,126	1.60	4.65	1.19	0.53
2016	79.8	10.58	0.83	0.55	160,386	1.48	4.57	1.28	0.53
2017	82.8	10.67	0.81	0.59	170,981	1.52	4.55	1.56	0.56
2018	85.8	10.92	0.71	0.57	172,741	1.47	4.70	1.93	0.69
Sep 19	84.6	11.27	0.67	0.55	198,529	2.19	4.92	2.25	0.91

Year	Int Yield on Assets -	Div&int	Gross Spread +	Fee Income +	Other Income -	Operating Expense -	Prov for Loan Loss =	Return on Avg Assets	% CUs Federally Chartered
		Cost of Assets =							
1991	916	527	389	42	23	314	45	94	60.7%
1992	795	387	408	46	25	306	36	137	60.8%
1993	704	397	397	49	22	301	28	139	61.2%
1994	684	298	386	49	15	305	24	121	60.8%
1995	739	354	385	52	18	317	26	113	61.0%
1996	748	356	391	56	21	323	35	110	61.1%
1997	754	361	394	58	23	329	43	102	60.8%
1998	738	357	381	60	26	331	42	94	60.7%
1999	707	336	371	62	27	332	34	93	60.4%
2000	734	356	377	66	29	339	31	102	60.1%
2001	693	335	358	69	36	335	33	95	59.9%
2002	589	228	361	69	36	326	35	106	60.1%
2003	503	165	338	74	40	319	34	98	60.3%
2004	472	141	331	79	37	320	35	92	60.5%
2005	497	173	324	82	43	324	39	85	60.7%
2006	552	235	317	85	44	333	31	82	60.8%
2007	589	278	310	87	49	338	43	64	60.9%
2008	596	241	314	86	50	335	85	31	60.8%
2009	491	173	318	82	41	313	111	18	61.1%
2010	446	121	325	78	55	330	78	50	61.2%
2011	405	92	312	74	57	326	50	68	61.4%
2012	362	72	290	74	71	316	35	84	61.4%
2013	336	59	278	71	68	314	26	77	61.4%
2014	336	54	283	66	68	310	28	80	61.3%
2015	336	52	285	65	71	311	34	75	61.2%
2016	340	52	287	64	75	310	40	76	61.1%
2017	353	56	297	62	73	307	47	77	61.5%
2018	380	68	311	62	77	313	46	91	61.5%
Sep 19	404	87	317	60	80	317	42	97	61.5%

Michigan

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members	Assets	Loans	Savings
1991	582	3,645,095	\$11,960	\$6,820	\$10,763				
1992	560	3,688,904	\$13,206	\$7,115	\$11,874	1.2%	10.4%	4.3%	10.3%
1993	546	3,749,902	\$14,019	\$7,682	\$12,533	1.7%	6.2%	8.0%	5.6%
1994	531	3,839,876	\$14,815	\$8,901	\$13,141	2.4%	5.7%	15.9%	4.8%
1995	524	3,932,711	\$15,683	\$9,792	\$13,831	2.4%	5.9%	10.0%	5.3%
1996	511	3,999,355	\$16,682	\$10,789	\$14,636	1.7%	6.4%	10.2%	5.8%
1997	507	4,052,917	\$17,945	\$11,686	\$15,656	1.3%	7.6%	8.3%	7.0%
1998	497	4,160,085	\$20,038	\$12,377	\$17,562	2.6%	11.7%	5.9%	12.2%
1999	474	4,240,589	\$21,084	\$13,635	\$18,387	1.9%	5.2%	10.2%	4.7%
2000	465	4,320,529	\$7,123	\$15,028	\$19,334	1.9%	5.9%	10.2%	5.2%
2001	454	4,374,573	\$25,118	\$15,905	\$21,893	1.3%	12.5%	5.8%	13.2%
2002	444	4,418,126	\$27,375	\$16,684	\$23,832	1.0%	9.0%	4.9%	8.9%
2003	432	4,430,247	\$29,629	\$17,815	\$25,523	0.3%	8.2%	6.8%	7.1%
2004	413	4,404,630	\$30,621	\$19,000	\$26,122	-0.6%	3.3%	6.7%	2.3%
2005	395	4,408,021	\$31,088	\$20,346	\$26,100	0.1%	1.5%	7.1%	-0.1%
2006	376	4,401,899	\$31,639	\$21,040	\$26,466	-0.1%	1.8%	3.4%	1.4%
2007	360	4,400,058	\$32,518	\$21,231	\$27,292	0.0%	2.8%	0.9%	3.1%
2008	344	4,396,931	\$34,467	\$22,363	\$29,016	-0.1%	6.0%	5.3%	6.3%
2009	333	4,434,186	\$38,244	\$23,274	\$32,545	0.8%	11.0%	4.1%	12.2%
2010	323	4,471,482	\$39,987	\$23,429	\$34,455	0.8%	4.6%	0.7%	5.9%
2011	313	4,474,277	\$41,873	\$23,446	\$36,110	0.1%	4.7%	0.1%	4.8%
2012	306	4,550,136	\$44,359	\$24,337	\$38,192	1.7%	5.9%	3.8%	5.8%
2013	293	4,628,879	\$46,275	\$26,176	\$39,713	1.7%	4.3%	7.6%	4.0%
2014	274	4,751,097	\$48,751	\$28,926	\$41,319	2.6%	5.4%	10.5%	4.0%
2015	254	4,876,043	\$52,177	\$32,021	\$44,232	2.6%	7.0%	10.7%	7.0%
2016	246	5,050,641	\$56,351	\$35,690	\$47,822	3.6%	8.0%	11.5%	8.1%
2017	235	5,228,028	\$60,182	\$39,834	\$50,745	3.5%	6.8%	11.6%	6.1%
2018	224	5,398,816	\$63,502	\$43,992	\$53,258	3.3%	5.5%	10.4%	5.0%
Sep 19	219	5,504,053	\$67,416	\$46,561	\$56,532	1.9%	6.2%	5.8%	6.1%

Year	Loans/ Shares	Net Capital/ Assets	Deln Lns/ Loans	Net Chargeoffs/ Avg Loans	Number Bankruptcy	# Bankruptcy	Return on Loans	Return on Invest	Cost of Savings
						per 1000 Members			
1991	63.4	8.83	1.52	0.65	8,637	2.37	11.68	6.32	5.37
1992	59.9	9.01	1.15	0.53	8,501	2.30	10.85	4.98	3.99
1993	61.3	9.64	0.96	0.37	7,008	1.87	9.82	4.32	3.23
1994	67.7	9.97	0.82	0.28	7,974	2.08	8.98	4.51	3.14
1995	70.8	10.77	0.89	0.28	6,345	1.61	9.14	5.22	3.69
1996	73.7	11.22	1.00	0.35	9,093	2.27	9.15	5.31	3.75
1997	74.6	11.58	1.00	0.43	10,455	2.58	9.07	5.44	3.82
1998	70.5	11.32	0.91	0.49	10,368	2.49	8.87	5.38	3.80
1999	74.2	11.39	0.79	0.39	11,186	2.64	8.50	5.15	3.55
2000	77.7	11.85	0.80	0.34	9,345	2.16	8.52	5.61	3.69
2001	72.7	11.48	0.92	0.38	10,622	2.43	8.43	4.82	3.51
2002	70.0	11.42	0.95	0.47	12,896	2.92	7.71	3.61	2.46
2003	69.8	11.39	0.94	0.49	13,846	3.13	6.91	2.86	1.78
2004	72.7	11.62	0.96	0.55	14,570	3.31	6.37	2.71	1.48
2005	78.0	11.99	1.09	0.61	20,631	4.68	6.37	3.16	1.76
2006	79.5	12.48	1.08	0.55	9,470	2.15	6.69	3.88	2.41
2007	77.8	12.59	1.35	0.61	11,461	2.60	6.85	4.47	2.84
2008	77.1	12.02	1.66	0.82	15,665	3.56	6.72	4.00	2.46
2009	71.5	11.02	1.91	1.15	18,834	4.25	6.36	2.89	1.76
2010	68.0	10.93	1.71	1.20	18,000	4.03	6.12	2.14	1.16
2011	64.9	11.05	1.46	0.97	13,601	3.04	5.92	1.75	0.82
2012	63.7	11.33	1.07	0.77	11,268	2.48	5.57	1.37	0.62
2013	65.9	11.19	1.02	0.58	9,775	2.11	5.23	1.29	0.52
2014	70.0	11.57	0.88	0.51	8,757	1.84	5.02	1.34	0.47
2015	72.4	11.50	0.81	0.47	8,704	1.79	4.84	1.32	0.46
2016	74.6	11.36	0.76	0.45	8,666	1.72	4.75	1.37	0.47
2017	78.5	11.47	0.75	0.47	9,910	1.90	4.70	1.55	0.48
2018	82.6	11.69	0.68	0.47	9,515	1.76	4.77	1.86	0.58
Sep 19	82.4	12.21	0.66	0.44	11,625	2.82	4.97	2.17	0.75

Year	Int Yield on Assets -	Div&Int Cost of Assets =	Gross Spread +	Fee Income +	Other Income -	Operating Expense -	Prov for Loan Loss =	Return on Avg Assets	% CUs Federally Chartered
1991	925	485	440	42	29	379	39	92	36.1%
1992	803	360	443	49	24	366	31	119	36.6%
1993	717	290	427	49	25	356	23	121	35.7%
1994	692	281	411	49	18	354	16	108	36.2%
1995	746	328	418	54	20	363	17	113	36.3%
1996	756	331	425	57	21	366	23	114	36.8%
1997	760	336	424	58	22	368	28	108	36.9%
1998	741	333	408	58	24	361	33	95	36.6%
1999	707	313	394	59	25	361	25	91	36.7%
2000	731	325	406	62	26	369	25	100	37.0%
2001	696	308	388	66	29	362	28	92	37.2%
2002	600	217	382	66	23	351	31	90	37.6%
2003	514	159	354	73	35	344	29	90	37.5%
2004	482	134	348	84	37	348	37	83	37.8%
2005	505	159	346	94	39	361	43	75	38.0%
2006	555	216	339	100	44	379	39	65	38.0%
2007	580	250	330	101	45	377	45	54	38.3%
2008	555	218	337	101	40	381	71	26	36.9%
2009	491	159	332	93	42	354	96	17	36.9%
2010	439	107	333	87	52	358	79	36	37.8%
2011	403	76	326	84	55	351	53	62	38.0%
2012	359	58	302	80	82	339	34	90	37.3%
2013	337	48	289	78	79	337	27	82	36.5%
2014	338	44	294	74	78	338	26	83	36.5%
2015	338	43	295	73	86	343	27	84	37.0%
2016	340	44	296	72	87	341	30	84	37.0%
2017	349	46	303	72	84	336	33	90	37.9%
2018	373	56	318	71	92	346	35	100	38.8%
Sep 19	397	70	327	69	96	346	32	115	37.9%