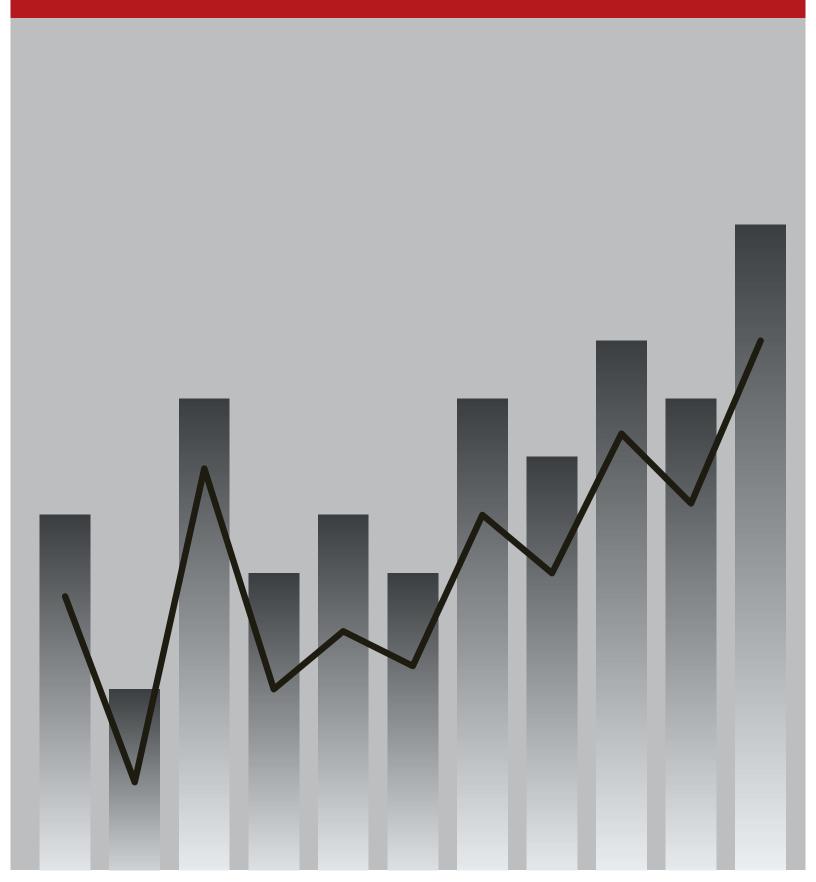
# Michigan Credit Union Profile

First Quarter 2023 CUNA Economics & Statistics



## **Michigan Credit Union Profile**

#### First Quarter 2023

#### **Resilience Despite Challenges**

The Federal Reserve's aggressive inflation fight continued in the first quarter of 2023 and Russia's horrific war in Ukraine rattled on. Despite these significant challenges the U.S. economy – and the job market in particular - performed well.

Gross Domestic Product (GDP), which measures the value of all goods and services produced in the U.S., increased a 2.0% inflation-adjusted annualized rate in the first quarter – a bit slower than the fourth quarter 2022's 2.6% increase (but in line with the 2.1% full-year 2022 result).

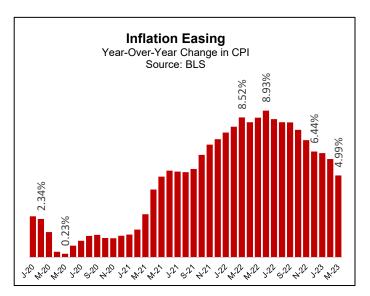
The headline unemployment rate held steady, beginning and ending the first quarter at 3.5% precisely the level reported prior to the beginning of the COVID crisis. The first quarter-end reading came in one-tenth of a point lower than the 3.6% level reported at the end of first quarter of 2022.

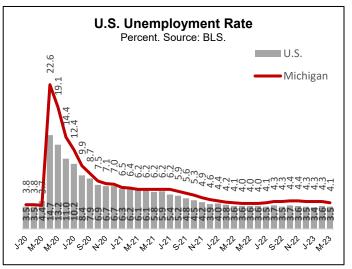
Michigan's unemployment rate remianed higher than the U.S. norm during the quarter, finishing at 4.1%.

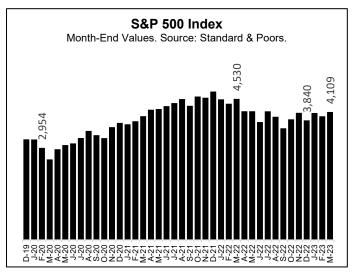
U.S. non-farm employment rose by 937,000 in the first quarter and by 4.1 million during the 12-months ending March 2023. Total non-farm employment stands 3.1 million higher than pre-pandemic levels.

Inflation, measured by the Consumer Price Index, slowed during the quarter from a 0.52% increase in January to 0.37% in February and 0.5% in March. Prices rose 4.99% in the year ending March – the lowest 12-month increase in 22 months.

As expected, the Federal Reserve continued its efforts to bring inflation down, increasing the federal funds rate target by 0.25% at the beginning of February and an additional 0.25% in late March – pushing the effective federal funds rate up 0.50% - to 4.65% at the end of the first quarter. The ten-year Treasury yield fell by 0.40% in the period. Expect more aggressive Fed action (and resulting pressure on credit union net interest margins) if inflation pressures don't cool soon.



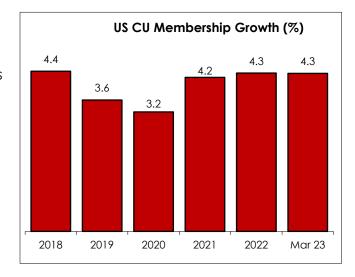




The S&P 500 Index advanced strongly in the first quarter, with a 7% quarterly gain. While the yearover-year performance was a disappointing 9.3% decline the broad equity index finished up 48% compared to its pre-Covid crisis reading of 2,954 at the end of February 2020.

On the housing front, overall market activity was mixed. New home sales, which accounted for roughly 13% of total sales - were up 6.6% compared to fourth quarter 2022 levels and existing home sales were up 3.1% in the period. Overall home sales were up 3.3% in the first quarter. The FHFA alltransaction home price index rose at a 1.4% annualized rate in the quarter. The price index stood 8.1% higher than its first-quarter 2022 (i.e., year-ago) reading and it is 40.6% higher than prepandemic readings.

The FHFA all-transaction home price index for Michigan increased by 1.3% in the first quarter and was up 4.2% in the year.

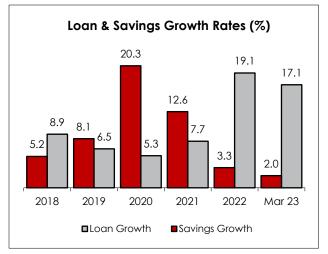


Credit union first-quarter financial results reflect healthy (but lower) earnings, solid membership gains, a continued significant deceleration in loan growth, and a very large increase in savings growth. Shifting risk profiles also were pervasive.

Memberships increased by 1.2% (i.e., 4.8% annualized) in the three months ending March and by 4.3% year-over-year. The Bureau of Economic Analysis estimates U.S. population grew by 0.5% in the quarter.

Changes in credit union loan balances typically reflect first quarter weakness as members concentrate on paying down holiday loans. This was clearly the case in the first quarter of 2023.

Credit union loans increased 1.7% - a 6.8% annualized pace - during the period. While a near-typical annualized reading, the 1.7% advance was nearly two full percentage points lower than the 3.4% fourthquarter result. HEL/2<sup>nd</sup> mortgages stood out – with a 4.6% quarterly increase (18.4% annualized). Commercial loans followed closely, expanding at a 3.3% pace (13.2% annualized). Used autos were up 1.8% (7.2% annualized) and new auto loans increased 1.3% (5.2% annualized). First mortgages and unsecured personal loan portfolios each increased by 1.1% in the quarter, while credit card balances were unchanged.



As is typically the case in the first quarter, savings balances increased at a strong pace. Overall, credit union savings balances jumped 2.3% in the quarter (a 9.2% annualized advance.)

Consumers continue to push funds into longer-term higher-yielding accounts. Certificate accounts increased an astounding 22.1% pace (an 88% annualized rate!). That comes on the heels of a fourth-quarter 58% annualized increase in those term accounts.

Share drafts were up at a 3.1% unannualized rate in the quarter (mostly reflecting the fact that the month ended on Friday – a payday), while IRAs managed only a 0.6% increase. Three-month declines were seen in money market shares and regular shares with outflows of 6.3% and 2.1% respectively.

With savings growth outpacing loan growth, the movement's loan-to-savings ratio declined from 81.4% to 80.9% in the quarter. The March loan-tosavings ratio stayed well below the pre-pandemic level of 84%, but liquidity is tight at many institutions.

Asset quality was a mixed bag.

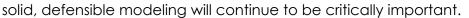
The 90+day dollar delinquency rate eased from 0.61% at year-end 2022 to 0.52% at the end of March 2023.

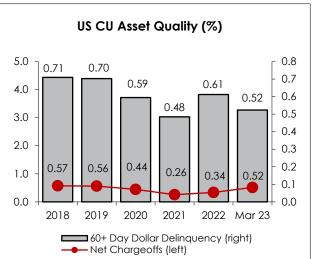
In contrast, net charge-offs increased from an annualized 0.43% in 2022's fourth quarter to 0.52% in the first quarter.

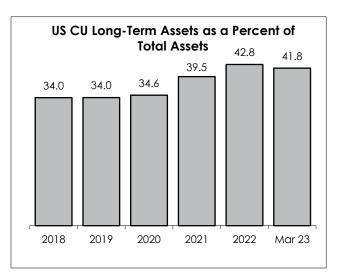
Both loan delinquency and net charge-off rates continue to drift up from historic lows. However, each also remains below their long-run typical readings.

Michigan credit unions results generally mirrored these national trends.

Credit union interest rate risk exposure eased but only modestly. Net long-term assets started the year at an annual cyclical high of 42.8% of assets but that exposure eased to 41.8% of total assets by the end of March. Supervisory authorities will be looking very closely at these exposures and are likely to be scrutinizing credit unions that reflect large recent increases. Good documentation and





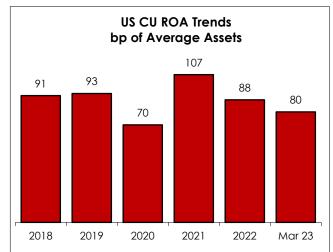


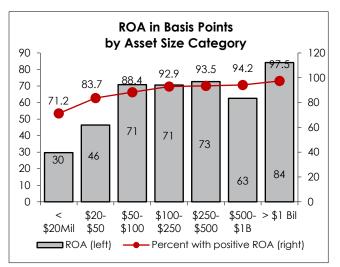
Credit union earnings continued to soften, with a first-quarter 2022 annualized average bottom-line ROA of 0.80%. That's a solid reading but lower than both the 0.92% total in the fourth quarter and the 0.88% total in full-year 2022. Net interest margins declined by six basis points in the quarter as a 19basis point increase in asset yields was overwhelmed by a 25-basis point increase in dividend/interest costs. Fee and other income fell five basis points in the three-month period but a four-basis point decline in operating expenses was nearly all offset by a three-basis point increase in loss provisions.

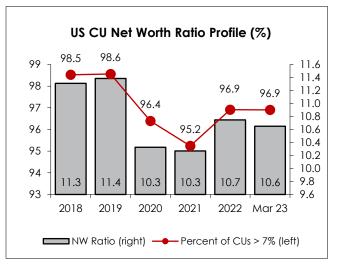
Average annualized ROA for the quarter ranges from a low of 20 basis points within the \$20 million or less asset category to a high of 84 basis points in the \$1 billion or more asset category. Overall, 29% of those in the smallest asset category operated in the red during the quarter while only 0.5% of those in the largest category experienced that challenge. Importantly the 29% of small credit unions reflected bottom-line losses in the first quarter was well below the 42% in the red in the first quarter of 2022. (Note credit unions with \$50 million or less in total assets account for half of all credit unions operating at the end of the quarter. Breakdowns by asset-size category are shown in the accompanying graphic.)

Smaller shops DID, once again, see earnings results improve during the quarter and we expect further improvements on the horizon due to expectations of stronger demand in the unsecured lending arena and ample liquidity (i.e., less pressure on funding costs). In contrast, larger shops will likely continue to report marginally lower earnings results mostly due to relatively tight liquidity (forcing higher funding costs) and higher loss provisions.

The movement's net worth ratio held steady, starting the year at 10.7% and ending the first quarter at 10.6%. Overall, 96.9% of credit unions are well capitalized with net worth ratios over 7% at the end of the first quarter.







It should be noted that although small credit unions generally report relatively low earnings, they also report very high capital positions. For example, the nearly 1,500 credit unions with \$20 million or less in assets reflect an average net worth ratio equal to 14.8% of total assets at the end of March.

Credit unions started 2023 in generally good financial shape and nearly all should have the resources to continue to serve in meaningful ways. CUNA economists expect slower economic growth as the Federal Reserve continues to aggressively combat inflation. This will undoubtedly lead to more obvious labor market disruption and give rise to associated stress in consumer finances. In turn, those challenges are likely to be more obvious in credit union operating results.

	U.S. CUs	Michigan CUs
Demographic Information	Mar 23	Mar 23
Number of CUs	4,811	194
Assets per CU (\$ mil)	464.4	519.0
Median assets (\$ mil)	55.4	140.0
Total assets (\$ mil)	2,234,016	100,679
Total loans (\$ mil)	1,547,216	68,170
fotal surplus funds (\$ mil)	598,379	27,781
otal savings (\$ mil)	1,909,212	87,229
otal memberships (thousands)	137,985	5,972
Growth Rates (%)		
otal assets	4.4	3.9
otal loans	17.1	18.8
otal surplus funds	-17.4	-20.7
otal savings	2.0	2.3
otal memberships	4.3	2.1
% CUs with increasing assets	49.0	51.5
arnings - Basis Pts.		
field on total assets	406	381
Dividend/interest cost of assets	105	89
let interest margin	301	292
ee & other income	109	127
Operating expense	291	305
loss Provisions	40	20
Net Income (ROA=, with Stab Exp	80	93
Net Income (ROA=, without Stab Exp	80	93
% CUs with positive ROA	84.6	89.7
Capital Adequacy (%) Net worth/assets	10.7	11.3
% CUs with NW > 7% of assets	96.9	97.4
	/0./	····
Asset Quality Delinquencies (60+ day \$)/loans (%)	0.52	0.46
Net chargeoffs/average loans (%)	0.52	0.48
Asset/Liability Management	0.52	0.01
.oans/savings	81.0	78.2
.oans/assets	69.3	67.7
Net Long-term assets/assets	41.8	45.9
iquid assets/assets	11.4	9.2
Core deposits/shares & borrowings	54.9	54.7
roductivity		-
Members/potential members (%)	3	1
Borrowers/members (%)	65	62
Aembers/FTE	396	329
Average shares/member (\$)	13,836	14,606
Average loan balance (\$)	17,228	18,378
mployees per million in assets	0.16	0.18
Structure (%)	10.9	3.1
Fed CUs w/ single-sponsor Fed CUs w/ community charter		
ed CUs w/ community charter Other Fed CUs	17.8 32.5	16.0
CUs state chartered		15.5
	38.7	65.5

Overview by Year

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

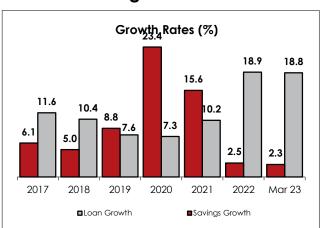
Source: NCUA and CUNA E&S.

	U.S.			Michigar	n Credit U	nions		
Demographic Information	Mar 23	Mar 23	2022	2021	2020	2019	2018	2017
Number of CUs	4,811	194	198	207	213	218	224	235
Assets per CU (\$ mil)	464.4	519.0	495.2	458.5	391.3	316.0	283.5	256.1
Median assets (\$ mil)	55.4	140.0	131.1	124.7	108.2	92.7	81.6	77.0
Total assets (\$ mil)	2,234,016	100,679	98,057	94,918	83,344	68,879	63,502	60,182
Total loans (\$ mil)	1,547,216	68,170	66,576	55,977	50,780	47,329	43,992	39,834
Total surplus funds (\$ mil)	598,379	27,781	26,736	34,588	28,717	18,178	16,500	17,588
Total savings (\$ mil)	1,909,212	87,229	84,781	82,688	71,506	57,932	53,258	50,745
Total memberships (thousands)	137,985	5,972	5,946	5,818	5,651	5,547	5,399	5,228
Growth Rates (%)								
Total assets	4.4	3.9	3.3	13.9	21.0	8.5	5.5	6.8
Total loans	17.1	18.8	18.9	10.2	7.3	7.6	10.4	11.6
Total surplus funds	-17.4	-20.7	-22.7	20.4	58.0	10.2	-6.2	-2.6
Total savings	2.0	2.3	2.5	15.6	23.4	8.8	5.0	6.1
Total memberships	4.3	2.1	2.2	3.0	1.9	2.7	3.3	3.5
% CUs with increasing assets	49.0	51.5	58.1	96.6	99.1	89.0	71.0	77.9
Earnings - Basis Pts.	10.4				0.10	<u> </u>		0.42
Yield on total assets	406	381	322	296	348	396	373	349
Dividend/interest cost of assets	105	89	45	41	63	75	56	46
Net interest margin	301	292	277	255	284	321	318	303
Fee & other income	109	127	130	157	168	168	163	156
Operating expense	291	305	298	296	325	350	346	336
Loss Provisions Net Income (ROA=, with Stab Exp	40 80	20 93	14 96	5 112	31 97	33 106	35 100	33 90
1 · · · · · · · · · · · · · · · · · · ·								90 90
Net Income (ROA=, without Stab Exp % CUs with positive ROA	80 84.6	93 89.7	96 93.4	112 89.4	97 91.1	106 94.5	100 94.2	90 87.7
	04.0	07./	73.4	07.4	71.1	74.3	74.2	07.7
Capital Adequacy (%)	10.7	11.0	11.4	10 (	10.0	10.1	10.1	117
Net worth/assets	10.7	11.3	11.4	10.6	10.9	12.1	12.1	11.7
% CUs with NW > 7% of assets	96.9	97.4	96.5	94.2	96.2	99.1	99.6	98.7
Asset Quality	0.50	0.4/	0.52	0.20	0.45	0.75	0 (0	0.75
Delinquencies (60+ day \$)/loans (%)	0.52	0.46	0.53	0.39	0.45	0.65	0.68	0.75
Net chargeoffs/average loans (%) Asset/Liability Management	0.52	0.31	0.21	0.14	0.32	0.47	0.47	0.47
Loans/savings	81.0	78.2	78.5	67.7	71.0	81.7	82.6	78.5
Loans/assets	69.3	67.7	67.9	59.0	60.9	68.7	69.3	66.2
Net Long-term assets/assets	41.8	45.9	46.5	43.1	38.1	38.4	39.0	39.0
Liquid assets/assets	11.4	9.2	8.0	14.3	16.3	11.1	9.0	10.2
Core deposits/shares & borrowings	54.9	54.7	55.1	57.4	47.6	43.1	44.0	44.2
Productivity								
Members/potential members (%)	3	1	1	1	1	1	1	2
Borrowers/members (%)	65	62	62	59	60	62	62	61
Members/FTE	396	329	332	344	348	336	339	347
Average shares/member (\$)	13,836	14,606	14,257	14,212	12,654	10,444	9,865	9,706
Average loan balance (\$)	17,228	18,378	18,001	16,177	14,979	13,807	13,222	12,543
Employees per million in assets	0.16	0.18	0.18	0.18	0.19	0.24	0.25	0.25
Structure (%)	10.0	2.1	2.0	0.0	2.2	2.0	2.1	2.0
Fed CUs w/ single-sponsor	10.9	3.1	3.0	2.9	3.3	3.2	3.1	3.0
Fed CUs w/ community charter Other Fed CUs	17.8	16.0 15.5	16.7	16.9	17.4	17.9 16.5	20.5	20.4
CUs state chartered	32.5 38.7	65.5	15.2 65.2	15.9 64.3	15.5 63.8	62.4	15.2 61.2	14.5
		00.0	0J.Z	04.3	00.0	02.4	01.2	62.1

#### **Overview: State Trends**

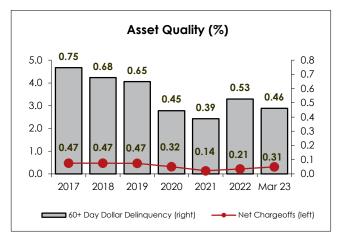
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

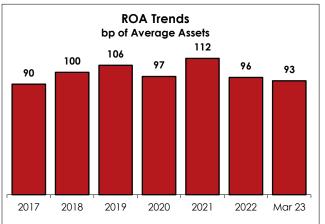


#### Loan and Savings Growth Trends

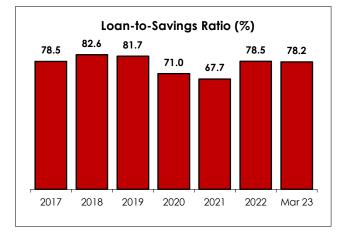
#### **Credit Risk Trends**



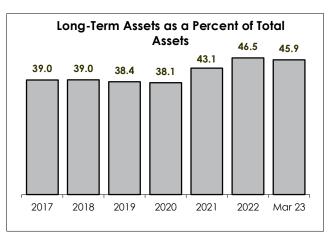
## **Earnings Trends**



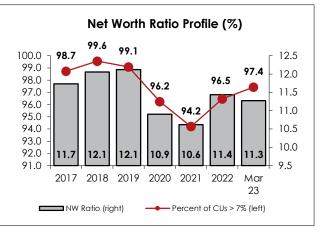
### Liquidity Trends



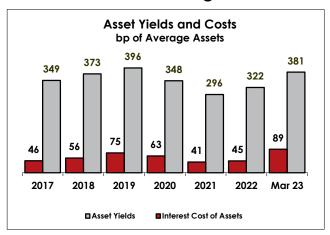
### Interest Rate Risk Trends



## Solvency Trends

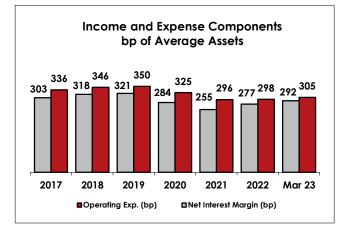


## **Michigan Credit Union Profile**

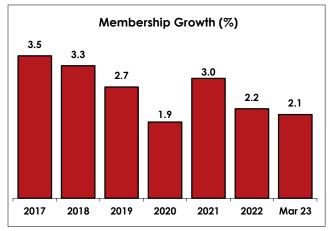


#### Asset Yields and Funding Costs

### Interest Margins & Overhead



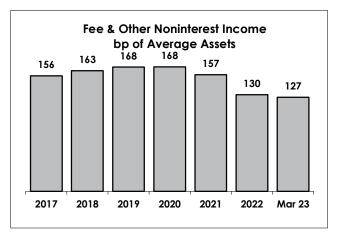
## Membership Growth Trends



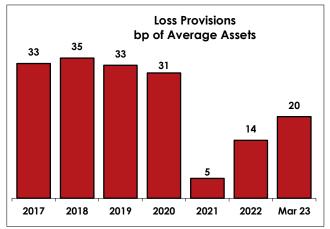
#### **Net Interest Margin** bp of Average Assets 321 318 303 292 284 277 255 2017 2019 2018 2020 2021 2022 Mar 23

#### **Interest Margins**

#### Noninterest Income



### **Loss Provisions**



	Overvie	w: state k	esolis D	Assels				
	MI		Michigo	an Credit	Union As	set Groups	- 2023	
Demographic Information	Mar 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	194	18	32	31	48	24	17	24
Assets per CU (\$ mil)	519.0	8.8	33.4	75.0	168.0	361.2	742.9	2,823.5
Median assets (\$ mil)	140.0	8.0	32.9	73.7	163.3	347.6	724.1	1,736.3
Total assets (\$ mil)	100,679	158	1,069	2,326	8,064	8,670	12,629	67,764
Total loans (\$ mil)	68,170	71	461	1,256	4,618	5,503	8,093	48,168
Total surplus funds (\$ mil)	27,781	84	578	979	3,075	2,654	3,904	16,507
Total savings (\$ mil)	87,229	140	953	2,083	7,261	7,676	11,047	58,070
Total memberships (thousands)	5,972	16	84	188	610	597	884	3,593
Growth Rates (%)								
Total assets	3.9	0.1	-1.3	0.8	1.9	5.6	3.2	5.9
Total loans	18.8	8.8	12.8	14.7	15.4	17.4	17.0	21.2
Total surplus funds	-20.7	-6.6	-10.6	-12.9	-13.4	-13.3	-16.7	-22.8
Total savings	2.3 2.1	-0.2 -3.7	-1.9	0.8	1.8 0.4	5.3	2.1	3.7
Total memberships % CUs with increasing assets	51.5	-3.7 38.9	-1.3 25.0	-1.6 48.4	0.4 45.8	4.6 75.0	2.5 58.8	4.1 83.3
% CUS WITH INCREASING ASSets	51.5	30.7	25.0	40.4	45.0	75.0	30.0	03.3
Earnings - Basis Pts.	-001	00.4	0.41	2/0	050	000	205	000
Yield on total assets	381	326	341	369	358	383	385	383
Dividend/interest cost of assets	89 292	33 293	31 310	45	47	61	67 318	104 279
Net interest margin				324	311	321		
Fee & other income	127	58	86	153	124	142	144	122
Operating expense	305	289 12	304 19	384	352	366	351	281
Loss Provisions Net Income (ROA=, with Stab Exp	20 93	12 49	19 73	16 77	19 64	18 79	22 89	20 100
Net Income (ROA=, with stab Exp Net Income (ROA=, without Stab Exp	93	47 49	73	77	64 64	79	89	100
% CUs with positive ROA	89.7	72.2	90.6	96.8	87.5	83.3	94.1	100.0
	07.7	/ 2.2	70.0	70.0	07.0	00.0	7 1	100.0
Capital Adequacy (%) Net worth/assets	11.3	10.9	11.0	11 1	10.4	11.2	11.5	11.4
% CUs with NW > 7% of assets	97.4	10.8 88.9	11.0 93.8	11.1 100.0	10.4 97.9	100.0	11.5	11.4
% CUS WITH NW > 7% OF USSETS	77.4	00.7	73.0	100.0	7/.7	100.0	100.0	100.0
Asset Quality	0.44	0.40	0.07	0.53	0.45	0.51	0.44	0.40
Delinquencies (60+ day \$)/loans (%)	0.46	0.63	0.87	0.57	0.45	0.51	0.66	0.42
Net chargeoffs/average loans (%) Asset/Liability Management (%)	0.31	-0.04	0.36	0.62	0.32	0.40	0.45	0.26
Loans/savings	78.2	50.4	48.4	60.3	63.6	71.7	73.3	82.9
Loans/assets	67.7	44.8	43.1	54.0	57.3	63.5	64.1	71.1
Net Long-term assets/assets	45.9	15.8	25.7	35.3	36.5	39.5	40.5	49.6
Liquid assets/assets	9.2	27.2	25.1	17.8	14.8	10.0	11.8	7.4
Core deposits/shares & borrowings	54.7	85.6	70.4	65.7	65.8	59.2	57.7	51.4
Productivity								
Members/potential members (%)	1	7	2	0	1	1	1	2
Borrowers/members (%)	62	42	53	65	59	72	64	61
Members/FTE	329	301	346	310	326	293	331	337
Average shares/member (\$)	14,606	8,781	11,337	11,057	11,898	12,855	12,500	16,163
Average loan balance (\$)	18,378	10,434	10,260	10,305	12,719	12,764	14,314	22,134
Employees per million in assets	0.18	0.34	0.23	0.26	0.23	0.24	0.21	0.16
Structure (%)								
Fed CUs w/ single-sponsor	3.1	16.7	9.4	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	16.0	16.7	34.4	25.8	16.7	4.2	0.0	0.0
Other Fed CUs	15.5	27.8	12.5	16.1	27.1	0.0	5.9	8.3
CUs state chartered	65.5	38.9	43.8	58.1	56.3	95.8	94.1	91.7

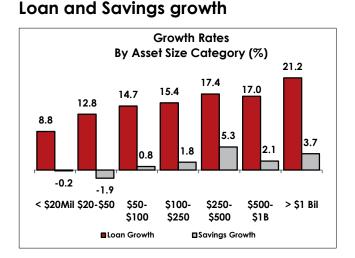
#### Overview: State Results by Asset Size

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

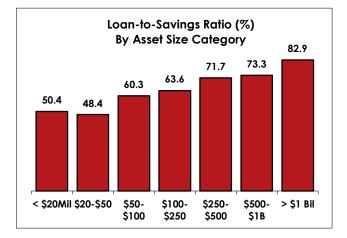
## **Michigan Credit Union Profile**

#### First Quarter 2023

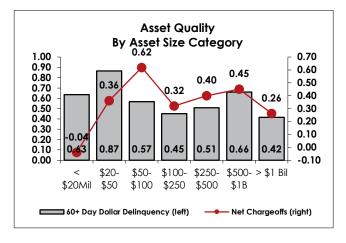


## **Results By Asset Size**

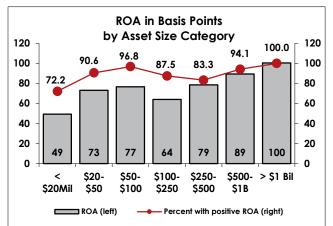
#### Liquidity Risk Exposure



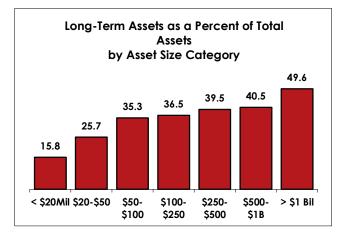
#### **Credit Risk Exposure**



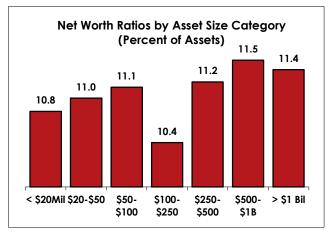
### Earnings



#### Interest Rate Risk Exposure



### Solvency



Overview:	National	Results	by	Asset Size
-----------	----------	---------	----	------------

	U.S.		All C	Credit Unic	ons Asset	Groups - 2	2023	
Demographic Information	Mar 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,811	1,453	863	670	704	398	291	432
Assets per CU (\$ mil)	464.4	7.7	33.1	73.0	159.6	355.5	723.3	3,891.2
Median assets (\$ mil)	55.4	6.7	32.7	71.6	153.1	345.5	705.5	2,133.8
Total assets (\$ mil)	2,234,016	11,186	28,582	48,924	112,349	141,484	210,476	1,681,016
Total loans (\$ mil)	1,547,216	5,423	14,091	26,580	67,688	92,300	146,263	1,194,870
Total surplus funds (\$ mil)	598,379	5,539	13,596	20,301	39,011	41,729	53,295	424,909
Total savings (\$ mil)	1,909,212	9,474	25,119	43,055	99,486	124,657	182,688	1,424,733
Total memberships (thousands)	137,985	1,449	2,567	3,993	8,238	9,724	13,769	98,244
Growth Rates (%)								
Total assets	4.4	-2.2	-0.8	0.5	1.9	3.0	4.5	5.6
Total Ioans	17.1	13.4	13.5	14.2	14.8	15.7	16.7	18.3
Total surplus funds	-17.4	-13.7	-12.3	-13.4	-14.8	-17.1	-18.4	-17.2
Total savings	2.0	-3.0	-1.4	-0.3	1.0	1.6	2.3	3.0
Total memberships	4.3	-1.0	-0.5	0.5	1.5	2.5	3.1	6.2
% CUs with increasing assets	49.0	34.1	41.9	47.6	53.6	64.8	71.1	78.2
Earnings - Basis Pts.								
Yield on total assets	406	366	349	356	370	380	392	416
Dividend/interest cost of assets	105	41	42	47	57	72	85	117
Net interest margin	301	325	307	309	313	308	306	299
Fee & other income	109	68	89	113	114	121	115	107
Operating expense	291	339	325	330	339	334	334	276
Loss Provisions	40	24	25	21	18	22	26	46
Net Income (ROA=, with Stab Exp	80	30	46	71	71	73	63	84
Net Income (ROA=, without Stab Exp	80	30	46	71	71	73	63	84
% CUs with positive ROA	84.6	71.2	83.7	88.4	92.9	93.7	94.2	97.5
Capital Adequacy (%)								
Net worth/assets	10.7	14.8	11.8	11.6	11.0	10.6	10.6	10.6
% CUs with NW > 7% of assets	96.9	95.1	95.6	97.5	97.4	99.2	99.3	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.52	1.03	0.75	0.58	0.49	0.46	0.48	0.53
Net chargeoffs/average loans (%)	0.52	0.33	0.37	0.34	0.30	0.34	0.36	0.57
Asset/Liability Management	01.0	57.0	5 ( )	() 7	(0.0	7.4.0	00.1	
Loans/savings	81.0	57.2	56.1	61.7	68.0	74.0	80.1	83.9
Loans/assets	69.3	48.5	49.3	54.3	60.2	65.2	69.5	71.1
Net Long-term assets/assets	41.8 11.4	13.0 28.4	23.4 22.5	15.4 18.7	33.6 15.2	39.1 11.9	42.1 10.7	43.8 10.7
Liquid assets/assets Core deposits/shares & borrowings	54.9	20.4 83.3	22.5 76.7			63.0	59.9	51.6
Cole deposits/stidles & boltowings	54.9	63.3	/0./	72.6	67.2	63.0	57.7	51.6
Productivity								
Members/potential members (%)	3	6	3	1	2	2	2	3
Borrowers/members (%)	65	61	159	102	93	78	59	58
Members/FTE	396	419	412	381	341	338	339	419
Average shares/member (\$)	13,836	6,537	9,785	10,782	12,076	12,820	13,268	14,502
Average loan balance (\$)	17,228	6,119	3,453	6,518	8,819	12,234	18,002	20,810
Employees per million in assets	0.16	0.31	0.22	0.21	0.22	0.20	0.19	0.14
Structure (%)		<b></b>	- ·					
Fed CUs w/ single-sponsor	10.9	25.7	9.6	3.9	3.1	1.8	1.7	2.1
Fed CUs w/ community charter	17.8	8.1	20.6	24.2	29.3	24.6	18.9	9.0
Other Fed CUs	32.5	37.4	34.1	34.2	27.0	24.9	27.5	30.1
CUs state chartered	38.7	28.7	35.7	37.8	40.6	48.7	51.9	58.8

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file. Source: NCUA and CUNA E&S.

	P	ortfolio: S	state ire	enas				
	U.S.		I	Nichigar	n Credit I	Jnions		
Growth Rates	Mar 23	Mar 23	2022	2021	2020	2019	2018	2017
Credit cards	15.1%	13.3%	13.4%	3.1%	-9.2%	6.0%	6.9%	6.8%
Other unsecured loans	20.8%	24.0%	19.2%	-11.2%	14.2%	3.8%	5.8%	7.1%
New automobile	21.2%	30.1%	33.8%	2.7%	-2.3%	2.1%	15.5%	19.8%
Used automobile	16.4%	18.2%	20.5%	11.0%	4.2%	4.9%	9.5%	11.8%
First mortgage**	12.6%	13.4%	-8.0%	13.6%	14.3%	10.4%	12.0%	11.8%
HEL & 2nd Mtg**	39.7%	42.8%	32.8%	0.3%	-7.4%	8.5%	7.8%	8.6%
Commercial loans*	22.4%	26.3%	22.4%	23.8%	11.2%	17.9%	21.7%	8.2%
Share drafts	1.4%	1.3%	2.0%	47.3%	39.4%	9.8%	6.5%	7.8%
Certificates	50.0%	73.3%	32.1%	-11.7%	-6.0%	23.2%	15.0%	8.1%
IRAs	-0.7%	2.1%	0.6%	-1.6%	3.7%	4.3%	-1.8%	-1.5%
Money market shares	-12.7%	-10.4%	-4.5%	-4.8%	28.6%	6.4%	1.0%	5.0%
Regular shares	-6.5%	-8.8%	-1.6%	33.7%	33.5%	3.8%	3.9%	7.1%
Portfolio \$ Distribution								
Credit cards/total loans	4.8%	3.6%	3.7%	3.9%	4.1%	4.9%	5.0%	5.1%
Other unsecured loans/total loans	4.2%	3.6%	3.6%	3.6%	4.4%	4.2%	4.3%	4.5%
New automobile/total loans	11.5%	7.3%	7.4%	6.6%	7.1%	7.8%	8.2%	7.9%
Used automobile/total loans	20.7%	22.6%	22.8%	22.5%	22.3%	23.0%	23.6%	23.8%
First mortgage/total loans	36.5%	37.3%	37.5%	48.4%	47.0%	44.1%	43.0%	42.4%
HEL & 2nd Mtg/total loans	7.3%	6.2%	6.1%	5.5%	6.1%	7.0%	7.0%	7.1%
Commercial loans/total loans	9.4%	11.4%	10.8%	10.5%	9.4%	9.0%	8.2%	7.5%
Share drafts/total savings	20.9%	22.2%	22.4%	22.5%	17.7%	15.7%	15.5%	15.3%
Certificates/total savings	19.1%	17.3%	14.2%	11.0%	14.4%	18.9%	16.7%	15.3%
IRAs/total savings	4.4%	3.3%	3.4%	3.4%	4.1%	4.8%	5.0%	5.4%
Money market shares/total savings	19.5%	23.2%	24.4%	26.2%	31.8%	30.5%	31.2%	32.4%
Regular shares/total savings	34.0%	32.4%	34.2%	35.6%	30.8%	28.5%	29.9%	30.2%
Percent of CUs Offering								
Credit cards	64.6%	88.7%	88.9%	87.0%	85.9%	85.8%	86.6%	85.5%
Other unsecured loans	99.2%	100.0%	100.0%	99.0%	99.5%	99.5%	99.6%	99.6%
New automobile	96.1%	99.5%	99.5%	98.6%	98.6%	98.6%	98.7%	98.7%
Used automobile	97.1%	99.0%	99.0%	99.0%	99.5%	99.1%	99.1%	99.1%
First mortgage	73.1%	92.8%	92.9%	91.3%	89.2%	89.4%	89.7%	88.9%
HEL & 2nd Mtg	70.3%	87.6%	87.9%	88.4%	88.7%	88.5%	89.7%	88.9%
Commercial loans	37.9%	63.9%	63.1%	60.9%	60.1%	60.6%	61.2%	60.9%
Share drafts	82.9%	95.9%	96.0%	95.2%	94.8%	95.0%	95.1%	94.5%
Certificates	84.0%	92.3%	91.9%	91.8%	92.0%	92.2%	92.4%	91.1%
IRAs	70.8%	88.1%	88.4%	88.4%	88.3%	88.5%	88.8%	88.5%
Money market shares	55.5%	82.0%	81.3%	80.7%	80.3%	80.3%	79.9%	77.4%
Number of Loans as a Percent of Me								
Credit cards	19.3%	19.5%	19.3%	18.8%	18.9%	18.9%	18.6%	18.9%
Other unsecured loans	11.3%	12.2%	12.6%	12.4%	12.2%	13.4%	13.4%	13.5%
New automobile	7.9%	3.5%	3.5%	3.0%	3.2%	3.3%	3.4%	3.1%
Used automobile	19.9%	16.9%	16.8%	15.9%	16.4%	16.9%	16.9%	16.6%
First mortgage	19.2%	3.4%	3.4%	3.4%	3.2%	3.1%	3.0%	2.9%
HEL & 2nd Mtg Commercial loans	2.1% 0.2%	2.1% 0.5%	2.1% 0.5%	2.0% 0.4%	2.1% 0.4%	2.2% 0.4%	2.2% 0.3%	2.1% 0.3%
Share drafts	62.0%	65.5%	65.0%	65.0%	63.1%	61.3%	59.7%	59.0%
Certificates	7.8%	8.1%	7.1%	6.4%	7.3%	8.3%	7.8%	7.2%
IRAs	3.2%	2.9%	2.8%	3.0%	3.2%	3.4%	3.4%	3.6%
Money market shares	7.2%	9.9%	9.7%	9.6%	9.6%	9.3%	9.1%	9.2%

#### **Portfolio: State Trends**

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles. \*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles. Source: NCUA and CUNA E&S.

	•			s by Asse				
	MI		Michigar	n Credit Ur	nion Asset	Groups -	2023	
Growth Rates	Mar 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500   \$	500-\$1Bil	> \$1Bil
Credit cards	13.3%	-3.0%	10.5%	6.3%	9.6%	15.8%	12.9%	15.7%
Other unsecured loans	24.0%	5.6%	5.2%	-0.3%	19.2%	22.1%	17.9%	31.1%
New automobile	30.1%	15.8%	17.7%	32.8%	30.7%	37.7%	42.3%	28.1%
Used automobile	18.2%	13.0%	16.7%	17.7%	17.6%	21.9%	21.2%	18.6%
First mortgage**	13.4%	4.0%	6.3%	7.9%	8.0%	6.6%	7.3%	17.0%
HEL & 2nd Mtg**	42.8%	19.5%	46.6%	42.9%	33.0%	43.0%	45.8%	44.9%
Commercial loans*	26.3%	353.5%	35.9%	10.6%	20.0%	13.6%	15.7%	30.6%
Share drafts	1.3%	2.7%	-1.9%	-2.2%	2.3%	6.8%	2.5%	2.0%
Certificates	73.3%	-6.7%	2.5%	24.9%	39.7%	38.3%	49.6%	90.1%
IRAs	2.1%	-9.3%	-6.4%	-2.7%	-0.7%	3.0%	0.0%	5.4%
Money market shares	-10.4%	6.6%	-9.9%	-2.8%	-8.9%	-5.2%	-8.7%	-10.7%
Regular shares	-8.8%	-1.0%	0.0%	-2.8%	-2.6%	-1.3%	-3.7%	-10.8%
Portfolio \$ Distribution								
Credit cards/total loans	3.6%	1.9%	3.6%	3.8%	3.7%	3.7%	5.3%	3.2%
Other unsecured loans/total loans	3.6%	7.2%	7.3%	4.4%	3.9%	4.5%	4.3%	3.3%
New automobile/total loans	7.3%	18.5%	12.3%	8.1%	8.5%	9.4%	8.0%	6.8%
Used automobile/total loans	22.6%	39.2%	30.4%	29.1%	28.0%	29.8%	27.7%	20.1%
First mortgage/total loans	37.3%	19.1%	30.6%	36.3%	34.7%	27.5%	30.4%	40.0%
HEL & 2nd Mtg/total loans	6.2%	2.6%	4.5%	6.4%	5.5%	6.5%	5.0%	6.5%
Commercial loans/total loans	11.4%	0.1%	2.1%	3.4%	6.8%	11.1%	12.5%	12.1%
Share drafts/total savings	22.2%	16.8%	23.3%	20.8%	21.2%	19.5%	20.2%	23.2%
Certificates/total savings	17.3%	3.9%	7.3%	10.9%	12.2%	13.1%	14.4%	19.4%
IRAs/total savings	3.3%	1.7%	3.0%	3.7%	4.1%	3.7%	3.9%	3.1%
Money market shares/total savings	23.2%	7.6%	16.8%	16.7%	16.0%	21.1%	22.7%	24.8%
Regular shares/total savings	32.4%	68.8%	47.1%	45.0%	44.6%	39.7%	37.5%	28.2%
Percent of CUs Offering								
Credit cards	88.7%	27.8%	84.4%	96.8%	97.9%	91.7%	100.0%	100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.5%	94.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.0%	88.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	92.8%	50.0%	84.4%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	87.6%	33.3%	68.8%	96.8%	97.9%	100.0%	100.0%	100.0%
Commercial loans	63.9%	5.6%	25.0%	51.6%	75.0%	95.8%	100.0%	95.8%
Share drafts	95.9%	55.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	92.3%	44.4%	90.6%	93.5%	100.0%	100.0%	100.0%	100.0%
IRAs	88.1%	38.9%	81.3%	90.3%	95.8%	100.0%	100.0%	95.8%
Money market shares	82.0%	11.1%	71.9%	87.1%	89.6%	100.0%	100.0%	95.8%
Number of Loans as a Percent of Mem								
Credit cards	19.5%	13.5%	15.2%	16.3%	16.8%	20.2%	22.9%	19.4%
Other unsecured loans	12.2%	13.4%	15.2%	18.2%	13.8%	20.5%	12.5%	10.1%
New automobile	3.5%	3.5%	2.8%	3.4%	2.7%	4.9%	2.9%	3.6%
Used automobile	16.9%	13.8%	15.3%	16.3%	16.4%	18.6%	16.5%	16.9%
First mortgage	3.4%	1.9%	2.4%	2.8%	3.2%	2.7%	2.8%	3.7%
HEL & 2nd Mtg	2.1%	0.6%	1.2%	1.5%	1.5%	2.0%	1.7%	2.4%
Commercial loans	0.5%	0.1%	0.5%	0.3%	0.4%	0.5%	0.5%	0.4%
Share drafts	65.5%	48.7%	60.8%	59.3%	63.6%	60.1%	64.2%	67.6%
	8.1%	3.1%	5.0%	5.4%	6.0%	7.7%	7.3%	9.0%
Certificates								
Certificates IRAs Money market shares	2.9% 9.9%	1.4% 8.0%	2.5% 7.2%	2.6% 5.1%	2.7% 5.2%	2.9% 7.7%	2.8% 7.6%	2.9% 11.8%

#### Portfolio Detail: State Results by Asset Size

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles. Source: NCUA and CUNA E&S.

Ро	rtfolio Deto	ail: Natio	nal Res	ults by Ass	set Size			
	U.S.		All U.S.	Credit Unic	ons Asset	Groups - 2	2023	
Growth Rates	Mar 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	15.1%	3.7%	5.4%	5.7%	7.8%	10.8%	10.3%	16.5%
Other unsecured loans	20.8%	6.3%	7.2%	6.3%	12.6%	14.5%	19.2%	24.2%
New automobile	21.2%	21.2%	23.9%	28.6%	28.2%	26.4%	25.1%	20.3%
Used automobile	16.4%	14.6%	14.9%	16.6%	15.8%	17.3%	17.5%	16.9%
First mortgage**	12.6%	7.4%	5.5%	6.6%	8.3%	7.4%	10.3%	14.4%
HEL & 2nd Mtg**	39.7%	18.3%	25.6%	27.4%	28.3%	31.4%	34.3%	43.6%
Commercial loans*	22.4%	10.8%	16.3%	9.0%	15.0%	16.6%	17.0%	24.9%
Share drafts	1.4%	3.5%	2.5%	2.8%	2.4%	1.8%	-0.2%	2.3%
Certificates	50.0%	3.2%	9.9%	17.1%	26.8%	36.1%	46.4%	55.1%
IRAs	-0.7%	-6.8%	-5.1%	-3.6%	-2.8%	-1.2%	0.1%	0.1%
Money market shares	-12.7%	-8.4%	-9.0%	-9.5%	-9.5%	-11.2%	-11.8%	-12.7%
Regular shares	-6.5%	-4.4%	-3.6%	-3.5%	-3.0%	-4.0%	-5.3%	-6.6%
Portfolio \$ Distribution								
Credit cards/total loans	4.8%	1.6%	2.8%	2.8%	2.7%	2.9%	2.9%	5.4%
Other unsecured loans/total loans	4.2%	12.8%	7.5%	5.5%	4.7%	4.1%	4.1%	4.1%
New automobile/total loans	11.5%	24.3%	17.6%	14.4%	12.5%	12.3%	11.5%	11.1%
Used automobile/total loans	20.7%	38.5%	33.1%	30.4%	28.2%	26.0%	24.6%	19.0%
First mortgage/total loans	36.5%	9.2%	23.0%	29.0%	30.7%	32.2%	32.5%	38.1%
HEL & 2nd Mtg/total loans	7.3%	3.4%	7.3%	7.8%	8.0%	8.4%	7.8%	7.1%
Commercial loans/total loans	9.4%	0.7%	1.5%	3.4%	6.2%	8.0%	11.5%	9.8%
Share drafts/total savings	20.9%	10.1%	17.9%	19.9%	21.0%	21.9%	22.8%	20.7%
Certificates/total savings	19.1%	10.3%	10.4%	11.7%	13.7%	16.1%	17.9%	20.4%
IRAs/total savings	4.4%	1.8%	3.6%	4.2%	4.3%	4.2%	4.1%	4.5%
Money market shares/total savings	19.5%	2.7%	7.0%	9.5%	12.8%	14.8%	15.8%	21.5%
Regular shares/total savings	34.0%	73.2%	58.8%	52.6%	46.2%	41.1%	37.1%	30.9%
Percent of CUs Offering								
Credit cards	64.6%	20.0%	71.5%	83.7%	87.2%	89.7%	91.1%	94.0%
Other unsecured loans	99.2%	97.5%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.1%	87.5%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.1%	90.7%	99.4%	99.9% 94.6%	100.0%	100.0% 99.7%	100.0%	100.0%
First mortgage	73.1%	25.5%	81.2% 74.9%		98.9%		100.0%	99.5%
HEL & 2nd Mtg Commercial loans	70.3%	22.9%		90.1%	96.6%	99.2%	99.7%	100.0%
Commercial loans	37.9%	4.3%	16.7%	35.4%	59.8%	79.1%	85.9%	90.7%
Share drafts	82.9%	46.4%	96.3%	99.4%	99.1%	100.0%	100.0%	99.5%
Certificates	84.0%	54.6%	92.6%	95.7%	98.6%	99.5%	99.7%	99.3%
IRAs	70.8%	25.9%	75.7%	88.4%	95.5%	98.5%	99.0%	99.5%
Money market shares	55.5%	10.3%	48.3%	68.1%	85.1%	91.0%	92.8%	96.3%
Number of Loans as a Percent of Merr		g CUs						
Credit cards	19.3%	13.4%	13.3%	14.0%	14.8%	15.7%	16.0%	20.8%
Other unsecured loans	11.3%	18.5%	15.8%	15.7%	13.7%	11.9%	10.6%	10.7%
New automobile	7.9%	11.1%	39.7%	20.6%	16.2%	11.7%	6.4%	5.6%
Used automobile	19.9%	25.1%	87.8%	46.2%	40.7%	30.5%	19.1%	14.2%
First mortgage	19.2%	1.3%	1.8%	2.4%	2.7%	2.7%	2.6%	25.7%
HEL & 2nd Mtg	2.1%	1.3%	1.5%	1.6%	1.9%	3.4%	2.1%	2.0%
Commercial loans	0.2%	0.8%	0.6%	0.4%	0.5%	0.4%	0.4%	0.2%
Share drafts	62.0%	32.9%	45.5%	49.9%	55.6%	57.4%	60.1%	64.5%
Certificates	7.8%	4.7%	4.5%	5.0%	5.9%	6.5%	6.9%	8.5%
IRAs	3.2%	1.9%	2.4%	2.6%	2.9%	3.0%	3.0%	3.4%
Money market shares	7.2%	3.9%	3.6%	3.2%	4.2%	4.5%	5.1%	8.1%

#### Portfolio Detail: National Results by Asset Size

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles. \*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles. Source: NCUA and CUNA E&S.

#### Michigan CU Profile - Quarterly Trends

	U.S.		Michigo	ın Credit	Unions	
Demographic Information	Mar 23	Mar 23	Dec 22	Sep 22	Jun 22	Mar 22
Number CUs	4,808	194	197	198	201	205
Growth Rates (Quarterly % Change)						
Total loans	1.7	2.7	3.6	6.3	6.3	2.7
Credit cards	0.0	-0.8	5.9	4.4	4.4	-1.2
Other unsecured loans New automobile	1.1 1.3	3.6 1.3	6.5 5.4	7.8 10.8	6.3 11.1	-1.3 3.9
used automobile	1.3	1.3	3.0	6.9	6.7	3.4
First mortgage**	1.1	2.2	2.4	4.5	4.8	-17.2
HEL & 2nd Mtg**	4.6	3.8	8.8	17.3	9.4	-3.9
Commercial loans*	3.3	8.3	6.1	3.9	6.0	4.8
Total savings	2.3	3.2	-0.2	0.3	0.2	3.2
Share drafts	3.1	2.6	-1.2	2.2	-1.0	2.9
Certificates	22.1	25.4	29.3	8.9	-1.0	-4.6
IRAs Money market shares	0.6 -6.3	2.1	0.6 -6.9	0.3 -1.7	0.3 0.8	0.2 4.1
Regular shares	-2.1	-2.0	-4.1	-2.0	0.7	5.4
Total memberships	1.2	0.8	0.0	2.0	0.5	0.6
Earnings (Basis Points)	1.2	0.0	0.0	2.0	0.0	0.0
Yield on total assets	406	381	359	338	301	284
Dividend/interest cost of assets	105	89	75	40	31	31
Fee & other income	110	127	135	130	122	135
Operating expense Loss Provisions	291 40	305 20	309 23	301 17	292 10	284 6
Net Income (ROA)	81	94	87	110	90	100
% CUs with positive ROA	85	90	94	94	88	84
Capital Adequacy (%)						
Net worth/assets	11.1	12.0	12.0	11.9	11.6	11.2
% CUs with NW > 7% of assets	97.0	97.9	96.4	96.5	97.0	95.1
Asset Quality (%)						
Loan delinquency rate - Total loans	0.52	0.46	0.53	0.44	0.38	0.33
Total Consumer Credit Cards	0.70 1.47	0.63 0.98	0.67 1.04	0.58 0.93	0.47 0.75	0.44 0.72
All Other Consumer	0.62	0.61	0.64	0.55	0.45	0.41
Total Mortgages	0.30	0.24	0.35	0.27	0.28	0.19
First Mortgages	0.29	0.21	0.32	0.27	0.26	0.18
All Other Mortgages Total Commercial Loans	0.36 0.34	0.46 0.41	0.48 0.34	0.31 0.40	0.38 0.38	0.30 0.33
Commercial Ag Loans	0.69	0.50	0.45	1.29	1.74	0.01
All Other Commercial Loans	0.33	0.41	0.34	0.39	0.37	0.33
Net chargeoffs/average loans	0.52	0.31	0.30	0.21	0.17	0.17
Total Consumer	0.92	0.55	0.51	0.39	0.29	0.34
Credit Cards	3.34	1.96	1.91	1.47	1.28	1.30
All Other Consumer	0.69	0.45	0.42	0.31	0.22	0.26
Total Mortgages First Mortgages	0.00 0.00	0.00	0.02 0.01	-0.02 0.00	0.01 0.00	0.00 0.00
All Other Mortgages	0.00	-0.01	0.13	-0.11	0.07	0.02
Total Commercial Loans	0.02	0.00	0.03	-0.01	0.03	0.09
Commercial Ag Loans	-0.06	0.00	0.55	-0.57	0.05	-0.05
All Other Commercial Loans	0.03	0.00	0.02	0.00	0.03	0.09
Asset/Liability Management Loans/savings	80.9	78.1	78.6	75.6	71.2	67.1
		70.1	70.0	/ 0.0	/1.2	07.1

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles. Source: NCUA and CUNA E&S.

## **Bank Comparisons**

		Credit	Unions			Ban	ks	
Demographic Information	Mar 23	2022	2021	3 Yr Avg	Mar 23	2022	2021	3 Yr Avg
Number of Institutions	193	197	207	199	78	80	81	80
Assets per Institution (\$ mil)	519	495	459	491	795	1,080	1,085	987
Total assets (\$ mil)	100,228	97,607	94,918	97,584	61,993	86,399	87,901	78,765
Total loans (\$ mil)	67,931	66,341	55,977	63,417	43,135	59,686	59,168	53,996
Total surplus funds (\$ mil)	27,591	26,548	34,588	29,576	15,961	20,573	23,831	20,121
Total savings (\$ mil)	86,811	84,359	82,688	84,619	50,661	68,581	70,234	63,159
12 Month Growth Rates (%)								
Total assets	3.5	2.8	13.9	6.7	3.5	1.2	2.5	2.4
Total loans	18.4	18.5	10.2	15.7	16.3	3.8	-6.2	4.7
Real estate loans**	16.4	-4.2	12.1	8.1	18.6	5.1	-1.6	7.4
Commercial loans*	26.2	22.2	23.8	24.1	11.7	9.9	-20.3	0.4
Total consumer	18.5	51.9	4.3	24.9	9.1	13.8	18.6	13.8
Consumer credit card	13.1	13.2	3.1	9.8	9.1	3.3	-23.1	-3.6
Other consumer Total surplus funds	19.0 -21.3	56.6 -23.2	4.4 20.4	26.7 -8.0	9.1 -20.7	13.8 -11.0	18.7 31.0	13.9 -0.2
Total savings	1.8	2.0	15.6	-8.0	-20.7	0.6	7.5	-0.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	381	322	296	333	459	260	322	347
Dividend/Interest cost of assets	89	45	41	58	117	25	28	57
Net Interest Margin	292	277	255	275	343	235	294	291
Fee and other income (2)	127	130	157	138	98	178	253	176
Operating expense	305	298	296	300	309	325	401	345
Loss provisions	20	14	5	13	9	2	-13	-1
Net income	94	97	112	101	122	86	159	122
Capital Adequacy (%)								
Net worth/assets	11.3	11.4	10.6	11.1	9.3	9.4	10.3	9.7
Asset Quality (%)		0.50	0.00			2 40	1.0.4	
Delinquencies/Ioans (3)	0.46	0.53	0.39	0.46	0.47	1.43	1.04	0.98
Real estate loans Consumer loans	0.24 0.45	0.35 0.35	0.31 0.43	0.30 0.41	0.54 0.27	1.94 0.09	1.33 0.71	1.27 0.36
Total consumer	0.43	0.33	0.43	0.41	0.27	0.09	0.25	0.38
Consumer credit card	0.63	0.74	0.50	0.63	0.12	0.21	0.23	0.20
Other consumer	0.68	0.02	0.48	0.64	0.12	0.21	0.05	0.20
Net chargeoffs/avg loans	0.31	0.21	0.14	0.22	0.08	0.04	0.02	0.05
Real estate loans	0.00	0.01	0.00	0.00	0.08	0.00	0.02	0.03
Commercial loans	0.00	0.03	0.11	0.05	0.03	0.30	0.14	0.15
Total consumer	0.68	0.51	0.35	0.51	0.38	0.18	0.17	0.24
Consumer credit card	1.96	1.46	0.94	1.45	2.26	0.24	1.55	1.35
Other consumer	0.57	0.41	0.28	0.42	0.38	0.18	0.16	0.24
Asset Liability Management (%)								
Loans/savings	78.3	78.6	67.7	74.9	85.1	87.0	84.2	85.5
Loans/assets	67.8	68.0	59.0	64.9	68.7	68.4	66.6	67.9
Core deposits/total deposits	54.6	56.5	58.1	56.4	59.0	69.0	67.3	65.1

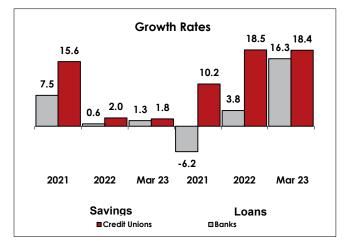
\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles. Source: FDIC, NCUA and CUNA E&S

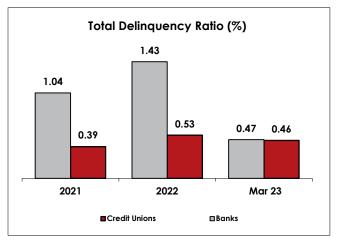
## **Michigan Credit Union Profile**

## **Credit Union and Bank Comparisons**

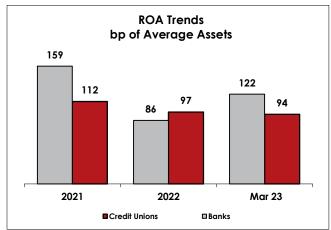
#### Loan and Savings Growth Trends



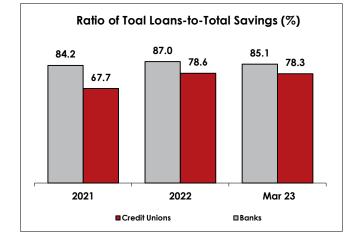
#### **Credit Risk Trends**



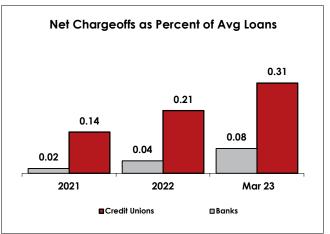
#### **Earnings Trends**



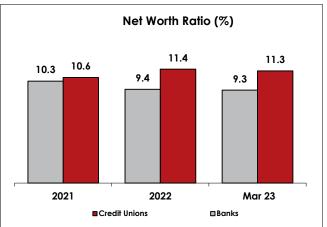
#### Liquidity Risk Trends



## **Credit Risk Trends**



## Solvency Trends



#### Michigan Credit Union Financial Summary

Data as of March 2023

Constrained         Market         Constrained         Constrained <t< th=""><th></th><th></th><th># of</th><th></th><th></th><th></th><th>12-Month</th><th>12-Month</th><th>12-Month</th><th></th><th>Delinq</th><th>Net</th><th></th><th></th><th>Fixed Rate</th></t<>			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
Jule Workshort Cli         M         0         112.257 12.29         409.60         71         2,66         7,45         11,45         194.60         10.55         74.75         74.75         10.45			Mergers				Asset	Loan	Member	Networth/		Chg-offs/		Loans/	1st Mtgs.
Junchess Interventy Vallendend5.45.49.001.49.001.49.001.49.001.49.001.49.001.49.001.49.001.41.49.001.4 <th>Credit Union Name</th> <th>State</th> <th>(Last 12mo)</th> <th>Assets</th> <th>Members</th> <th>Branches</th> <th>Growth</th> <th>Growth</th> <th>Growth</th> <th>Assets</th> <th>Loans</th> <th></th> <th>ROA</th> <th>Savings</th> <th>Assets</th>	Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans		ROA	Savings	Assets
Dir Umsung Clu         M.         θ         4.5884.64/7         24.60         44         2.48         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         6.298         7.498	Lake Michigan CU	MI	0	\$12,357,512,939	469,496	71	2.0%	32.0%	7.3%	11.5%	0.15%	0.04%	1.53%	99.6%	36.3%
Decning CD1         M         0         Signal System         21.72         31         11.45         12.85         4.05         10.75         10.55	Michigan State University FCU	MI	0	\$7,453,518,688	343,813	24	9.0%	17.4%	5.7%	9.5%	0.41%	0.27%	0.14%	92.2%	26.2%
junderjund	DFCU Financial CU	MI	0	\$6,588,486,714	236,470	34	2.9%	66.3%	1.7%	12.4%	0.06%	0.14%	1.59%	24.3%	7.4%
Antigons Decomment CU         M         O         133317.400         14.144         14         14         7.44         1.105         1.116         1.226         0.256         0.105         1.126         0.257         0.475         0.455         0.257         0.475 <th0.475< th=""></th0.475<>	Genisys CU	MI	0	\$4,595,163,279	261,773	31	11.6%	22.6%	3.0%	15.7%	0.42%	0.36%	2.04%	88.3%	16.2%
Axiva General Union         MI         O         12222.627         20.235         20         7.15         1.005         4.015         0.015         0.025         0.207         0.0275         0.228         4.055         0.155         0.015         0.025         0.225         0.255         0.255         0.255         0.155         0.015         0.015         0.015         0.025         0.255	United FCU	MI	0	\$3,940,395,599	187,387	51	1.4%	13.8%	-4.0%	10.6%	1.02%	0.55%	0.55%	89.4%	27.9%
inc         bar         bar <td>Michigan Schools &amp; Government CU</td> <td>MI</td> <td>0</td> <td>\$3,383,173,420</td> <td>144,194</td> <td>19</td> <td>7.4%</td> <td>16.0%</td> <td>5.1%</td> <td>12.0%</td> <td>0.26%</td> <td>0.16%</td> <td>1.12%</td> <td>102.0%</td> <td>35.2%</td>	Michigan Schools & Government CU	MI	0	\$3,383,173,420	144,194	19	7.4%	16.0%	5.1%	12.0%	0.26%	0.16%	1.12%	102.0%	35.2%
Dex-Condition         M         0         21.397.302         7.225         1         4.435         3.456         0.156         0.156         0.167         0.168         0.158         0.126         0.126         0.125 <t< td=""><td>Advia Credit Union</td><td>MI</td><td>0</td><td>\$2,927,623,671</td><td>200,255</td><td>28</td><td>7.1%</td><td>13.0%</td><td>4.8%</td><td>9.9%</td><td>0.41%</td><td>0.05%</td><td>0.92%</td><td>89.9%</td><td>24.9%</td></t<>	Advia Credit Union	MI	0	\$2,927,623,671	200,255	28	7.1%	13.0%	4.8%	9.9%	0.41%	0.05%	0.92%	89.9%	24.9%
Consump3C U         MI         0         S107,200,200         12.84         12.85         14.165         14.165         14.165         14.165         14.255         14.255<	Lake Trust CU	MI	0	\$2,628,944,377	182,765	23	2.2%	6.5%	2.1%	10.3%	0.65%	0.24%	0.51%	79.2%	23.9%
Communy Croce Grant Inno (Criset Line)         M         0         41 10/24/10/249         116/30         17         44         7.346         11.35         2.85         8.925         0.245         0.355         1.045         1.045         1.86         1.83         1.75         2.85         8.925         0.245         0.255         0.445         1.175         10.66         1.175         10.65         0.255         0.445         1.175         10.65         10.75         10.85         11.175         10.65         10.75         10.85         11.75         10.265         10.75         10.85         11.75         10.265         10.75         10.85         10.75         10.85         10.75         10.85         10.75         10.85         10.75         10.85         10.75         10.85         10.75         10.85         11.85         0.255         10.85         0.75         10.85         0.75         10.85         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255         0.455         0.255	Dow Credit Union	MI	0	\$2,139,736,075	78,225	1	-4.0%	4.3%	3.6%	10.4%	0.16%	0.16%	0.74%	59.0%	27.8%
Constitution Order         M         0         \$17,841,52.497         110,80         17         3.48         11.58         12.55         12.55         12.55         12.55         12.55         12.55         12.55	Consumers CU	MI	0	\$2,102,978,766	132,871	28	11.6%	15.1%	8.4%	9.1%	0.11%	0.12%	0.78%	112.6%	30.5%
Indur CU         M         0         51 (d8.97740         108.58         27         1.16         2.0.67         1.0.57         2.175         0.485         1.175         2.0.67         0.495         <	Community Choice Credit Union	MI	0	\$1,807,809,807	117,671	24	7.2%	13.5%	1.6%	9.2%	0.34%	0.34%	0.83%	82.3%	11.8%
Dot Hanold Credit Union         MI         0         11.554.142.94         02.553         10.45         24.65         2.655         10.455         12.454         2.655         10.455         12.455        <	Credit Union ONE	MI	0	\$1,784,152,699	118,370	17	-3.4%	11.5%	-2.8%	8.9%	0.26%	0.33%	1.04%	71.8%	18.6%
Community Francesci U         MI         0         11.561.402.09         08.520         0.64         0.64         0.245<	Honor CU	MI	0	\$1,688,499,738	108,869	27	14.7%	28.1%	8.0%	10.5%	0.63%	0.58%	1.09%	89.5%	24.1%
Michigan Fur Clu         Mil         0         1 J 2120200         184.20         22         2         0.7%         1 J set         J set <thj set<="" th="">         J set         <thj set<="" th=""></thj></thj>	Dort Financial Credit Union	MI	0	\$1,597,794,716	106,538	11	11.6%	26.6%	3.3%	13.6%	0.57%	0.44%	1.17%	90.6%	18.9%
Lick Card Union         MI         0         1,448 (108.34         91.79         13         12.68         27.58         24.48         1.435         0.475         0.248	Community Financial CU	MI	0	\$1,584,142,949	82,563	15	24.0%	26.4%	-2.3%	9.7%	0.46%	0.24%	0.46%	107.7%	20.9%
Un-warder Multi-Gan CU         MI         0         \$1987227.18         17.425         13         2.426         6.376 <td>Michigan First CU</td> <td>MI</td> <td>0</td> <td>\$1,512,182,050</td> <td>188,523</td> <td>28</td> <td>0.7%</td> <td>15.4%</td> <td>1.0%</td> <td>12.5%</td> <td>0.80%</td> <td>0.71%</td> <td>1.16%</td> <td>95.7%</td> <td>13.5%</td>	Michigan First CU	MI	0	\$1,512,182,050	188,523	28	0.7%	15.4%	1.0%	12.5%	0.80%	0.71%	1.16%	95.7%	13.5%
France         Product         MI         0         13282742.85         81.46         11         84.45         67.15         0.475         0.425	ELGA Credit Union	MI	0	\$1,450,108,574	91,759	13	15.6%	27.0%	7.5%	24.6%	1.63%	0.91%	1.75%	105.7%	12.9%
Veb CU         MI         0         \$12.257.44.35         78.17         16         5.57         8.48         3.57         10.1%         0.47%         0.24%         0.24%         73.0%         22.88           Midrie CU         MI         0         \$10.270.686         63.04         -4.9%         6.7%         10.1%         0.47%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%         0.05%         5.91%         2.24%         11.4%         0.24%         0.14%         0.04%	University of Michigan CU	MI	0	\$1,393,227,118	117,425	13	2.8%	8.3%	3.5%	8.5%	0.53%	0.24%	0.32%	93.5%	24.9%
Prontamum CU         MI         0         \$11.009/x80.65         64.642         20         8.8%         18.4%         6.7%         6.14%         10.1%         0.44%         0.20%         1.33%         88.1%         22.6%           Michigan Educational CU         MI         0         \$11.037.095.66         50.000         6         -3.4%         17.5%         0.27%         11.2%         0.27%         0.44%         54.05         24.5%         53.05           Adron Cod Union         MI         0         \$979.057.011         74.192         10         40.7%         15.9%         1.02%         0.02%         0.45%         0.95%         0.44%         0.97%         0.44%         4.45%         13         12.6%         2.2%         1.1%         0.25%	Financial Plus CU	MI	0	\$1,284,787,285	81,345	11	54.6%	67.1%	40.5%	12.1%	0.39%	0.64%	0.44%	77.7%	17.5%
winder         U         MI         0         \$	Vibe CU	MI	0	\$1,225,764,436	76,317	16	5.5%	8.4%	3.5%	12.1%	0.47%	0.42%	0.36%	73.0%	22.8%
Michigon Educational CU         MI         0         \$1.087.099-564         \$0.040         6         -0.4%         1.2%         0.7%         1.12%         0.05%         0.40%         0.40%         1.2%           Adron Cradit Intion         MI         0         \$399.07.011         7.112%         1.08         9.2%         1.4%         1.2%         9.2%         1.4%         1.2%         9.2%         1.4%         1.2%         9.2%         1.4%         1.2%         9.2%         1.4%         1.2%         9.2%         1.4%         1.2%         9.2%         1.4% <th< td=""><td>Frankenmuth CU</td><td>MI</td><td>0</td><td>\$1,209,408,065</td><td>66,642</td><td>30</td><td>8.8%</td><td>18.6%</td><td>6.7%</td><td>10.1%</td><td>0.45%</td><td>0.20%</td><td>1.33%</td><td>88.1%</td><td>22.6%</td></th<>	Frankenmuth CU	MI	0	\$1,209,408,065	66,642	30	8.8%	18.6%	6.7%	10.1%	0.45%	0.20%	1.33%	88.1%	22.6%
dron Coeff Union         MI         0         \$1,031,13,638         101,782         18         10.4%         1.9%         5.3%         9.2%         1.9%         5.3%         9.2%         1.9%         5.3%         9.2%         1.9%         5.3%         1.9%         5.3%         1.9%         5.3%         0.2%         0.7%         0.0%         0.7%         0.0%         0.7%         0.2%         0.7%         0.0%         0.7%         0.2%         0.7%         0.0%         0.7%         0.2%         0.7%         0.0%         0.7%         0.2%         0.7%         0.2%         0.7%         0.2%         0.7%         0.2%         0.1%         0.3	Wildfire CU	MI	0	\$1,040,828,690	47,111	6	-4.9%	6.7%	-5.4%	11.9%	0.24%	0.36%	0.00%	59.1%	26.5%
LineCu         MI         0         5999 027 011         74.192         10         4.05         12.57         12.75         12.25         1.025         0.755         0.875         0.185         0.875         0.185         0.875         0.175         0.285         0.135         0.755         0.135         0.755         0.875         0.135         0.755         0.275         0.275         0.275         0.275         0.375         1.235         0.135         0.135         0.275         0.275         0.375         1.225         0.135         0.135         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0.275         0	Michigan Educational CU	MI	0	\$1,037,099,566	50,600	6	-3.4%	17.2%	0.7%	11.2%	0.20%	0.10%	0.05%	54.0%	21.7%
Abor Financial CU         MI         0         \$\$242.40.1954         46.289         13         11.28         9.2%         -1.7%         8.7%         0.07%         0.04%         40.6%           Zeol Credit Union         MI         0         \$\$84284.662         67.580         13         -2.8%         20.2%         0.5%         1.5.5%         1.00%         0.59%         2.3%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.6%         21.7%         74.7%         6.4%         11.7%         74.7%         6.4%         11.7%         74.7%         6.4%         0.1%         0.75%         6.2.7%         11.5%         11.7%         0.41%         0.25%         6.2.5%         15.1%         0.47%         0.25%         0.25%         6.2.5%         15.1%         0.3%         0.25%         0.25%         0.45%         5.5%         0.5%         0.47%         0.15%         6.3.5%         10.7%         6.2.5%         12.5%         12.5%	4Front Credit Union	MI	0	\$1,031,136,358	101,782	18	10.4%	21.9%	5.3%	9.2%	0.96%	0.34%	0.64%	83.9%	13.8%
Zeot Credit Union         MI         0         \$446 28.46.2         67.580         13         2.92.5         0.93.5         15.55         1.007.5         0.95.5         2.937.5         7.4.65         2.137.5           Kallagg Communify Clu         MI         0         \$836.344.929         58.72.6         11         -1.6.55         1.257         3.757         7.4.67         0.475         0.257.5         0.175         0.416         0.275         0.475         0.425         0.135         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.415         0.275         0.475         0.425         0.33         0.35         0.475         0.425         0.425         0.455         0.475         0.425         0.475         0.425         0.475         0.275         0.476         0.425         0.275         0.476         0.425         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475         0.475	LAFCU	MI	0	\$999,057,011	74,192	10	4.0%	15.9%	3.2%	11.4%	1.25%	1.02%	0.75%	88.4%	13.7%
Kellog Community CU         MI         0         \$47,213.41         47,144         14         10.78         9.78         3.48         15.075         0.218         0.278         0.128         0.078         0.128         0.078         0.128         0.078         0.128         0.078         0.128         0.078         0.029         0.138         0.078         0.287         0.218         0.278         0.278         0.148         0.029         0.138         0.078         0.287         0.218         0.278         0.218         0.297         0.138         0.287         0.218         0.278         0.278         0.297         0.138         0.278	Arbor Financial CU	MI	0	\$927,461,954	46,289	13	11.2%	9.2%	-1.7%	8.7%	0.87%	0.08%	0.75%	100.4%	40.6%
Christmennela Credit Union         Mil         0         \$883.548.929         \$87.26         11         1.4.8         1.6.85         -1.2%         9.9%         0.2%         0.13%         0.73%         73.85         22.7%           Members First CU         Mil         0         \$774.897.927         54.760         13         0.9%         6.1%         12%         0.1%         0.27%         0.23%         0.93%         64.6%         12.1%           Team One Credit Union         Mil         0         \$774.897.2205         50.855         13         0.0%         13.85         13.7%         0.44%         8.7%         0.28%         0.12%         0.28%         64.7%         15.1%         19.3%           Tuce Community Cedit Union         Mil         0         \$599.877.92         54.912         6         0.05%         1.2%         1.05%         0.1%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.12%         0.48%         0.14%         0.13%         0.12%         0.48%         0.12%         0.48%         0.13%         0.12%         0.49%         0.14%         0.49%         0.14%         0.49%         0.14%         0.2%         0.14	Zeal Credit Union	MI	0	\$848,284,662	67,580	13	-2.8%	20.2%	0.5%	15.5%	1.00%	0.59%	2.39%	74.6%	21.9%
Members First CU         MI         0         \$9008002,437         62.244         11         13.83         27.78         37.78         9.4.58         0.238         0.978         82.98         15.18           PFCU         MI         0         \$774,894,975         54.780         13         0.58         6.18         1.28         10.18         0.418         0.128         0.128         0.228         1.28         1.28         0.438         0.278         1.297         1.517         1.417         0.418         0.278         0.278         1.64         1.78         1.498         0.478         1.507         6.517         1.9.478         1.028         0.418         0.128         0.427         1.19.57         5.4975         2.148         1.16         5.778         10.487         0.437         0.437         5.4975         2.148         1.498         0.438         0.378         10.485         0.478         0.437         1.286         5.4975         2.148         1.498         0.487         0.278         0.447         7.458         4.58         1.498         0.485         0.278         0.447         0.485         1.286         1.485         1.485         1.485         0.485         0.278         1.485         0.485	Kellogg Community CU	MI	0	\$847,231,541	47,144	14	1.0%	9.3%	3.4%	15.0%	0.91%	0.26%	1.42%	85.9%	31.7%
PFCU         MI         0         \$794.894.957         54.780         13         0.05%         6.15%         1.2%         10.1%         0.21%         0.28%         6.48%         21.8%           Team One Credit Union         MI         0         \$\$756.832.266         50.835         13         -0.3%         2.3%         4.4%         8.7%         0.28%         0.12%         0.22%         71.3%         19.4%           Appen Alcona Area CU         MI         0         \$\$756.832.266         50.835         13         3.07%         3.44%         3.7%         1.2%         0.55%         0.01%         1.24%         54.7%         1.1%         0.1%         0.72%         54.91         2         2.2%         2.44%         3.5%         10.8%         0.04%         0.44%         74.6%         8.6%         2.5%         10.6%         0.34%         0.34%         0.35%         0.35%         0.35%         0.34%         0.35%         0.35%         0.35%         0.35%         0.34%         0.35%         0.34%         0.35%         0.35%         0.35%         0.34%         0.34%         0.35%         0.35%         0.34%         0.34%         0.34%         0.34%         0.34%         0.34%         0.34%         0.34%         <	Christian Financial Credit Union	MI	0	\$836,344,929	58,726	11	-1.6%	16.8%	-1.2%	9.9%	0.29%	0.13%	0.75%	73.8%	22.7%
Team One Credit Union         MI         0         \$754,832.206         \$0.835         13         -0.35         23.35         4.4%         8.7%         0.28%         0.12%         0.22%         71.3%         19.4%           Alpena Alcona Area CU         MI         0         \$774,101,771         44.253         13         30.7%         34.8%         35.7%         11.2%         0.55%         0.67%         1.50%         64.51%         12.7%           Tuce Community Credit Union         MI         0         \$249,917.49         66.049         12         -2.2%         24.4%         3.5%         10.2%         0.41%         0.7%         8.8%         0.27%         0.41%         0.7%         8.85%         22.3%         1.2%         10.6%         0.34%         0.35%         0.43%         43.5%         5.1%           Security CU         MI         0         \$569.278.04         32.31         13         -3.5%         12.1%         2.4%         13.7%         0.44%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.35%         0.45%         0.35%         0.45%         0.35%         0.35%         0.35%	Members First CU	MI	0	\$808,002,437	62,244	11	8.3%	27.7%	3.7%	9.6%	0.44%	0.73%	0.90%	82.9%	15.1%
Append Alcond Area CU       MI       0       \$724,101,971       44,253       13       30.7%       34.8%       35.7%       11.2%       0.55%       0.67%       1.50%       65.1%       19.3%         TLC Community Credit Union       MI       0       \$705,5227,762       54,912       6.07%       10.0%       1.17%       14.47%       0.005%       0.01%       1.26%       0.07%       0.11%       0.47%       0.41%       6.44%       21.4%       1.05%       0.47%       0.41%       0.47%       0.41%       0.43%       0.44	PFCU	MI	0	\$794,894,957	54,780	13	0.5%	6.1%	1.2%	10.1%	0.41%	0.21%	0.58%	68.4%	21.8%
LC Community CU       MI       0       \$705,529,762       54,912       6       0.075       13.075       14.975       0.0075       0.0175       1.2,875       54,975       21,475         True Community Credit Union       MI       0       \$648,489,124       64.049       12       2.2,755       10.087       0.1075       0.1275       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.1285       0.4755       0.4855	Team One Credit Union	MI	0	\$756,832,206	50,835	13	-0.3%	23.3%	4.4%	8.7%	0.28%	0.12%	0.22%	71.3%	19.4%
Tue Community Credit Union         MI         0         \$469, 691, 749         64.049         12         -2.2%         2.6.4%         3.5%         10.8%         0.44%         0.44%         0.73%         88.5%         2.53%           Northland Area FCU         MI         0         \$460.53.68.06         32.415         11         5.5%         1.2.5%         0.47%         0.04%         0.49%         0.44%         74.6%         8.6%         35.5%         1.2.5%         1.0.5%         0.12%         0.12%         0.12%         0.44%         3.5%         5.1%         3.5%         1.2.5%         1.0.6%         0.34%         0.33%         0.35%         0.39%         8.8.6%         10.8%         1.0.8%         1.2.5%         1.1.6.1.6%         0.49%         0.25%         1.0.8%         1.0.8%         1.4.5%         0.35%         0.39%         8.8.6%         1.0.8%         1.0.8%         1.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.5.5%         1.1.5%         1.2.5%         1.1.4%         1.4.4%         0.4.4%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0.4.5%         0	Alpena Alcona Area CU	MI	0	\$724,101,971	44,253	13	30.7%	34.8%	35.7%	11.2%	0.55%	0.67%	1.50%	65.1%	19.3%
Northland Area FCU         MI         0         \$6484,889,152         43,913         16         8.7%         10.0%         -12.6%         8.9%         0.27%         0.12%         0.48%         74.6%         8.4%           Alliance Cartholic CU         MI         0         \$622,356,806         32,415         11         5.8%         23,2%         11.2%         10.6%         0.34%         0.35%         0.37%         43,37%         5.1%           Comni Community CU         MI         0         \$598,278,041         45.293         13         -3.5%         12.1%         2.4%         13.9%         0.48%         0.85%         1.2%         54.6%         7.9%           Armerican 1 CU         MI         0         \$590,116,975         62.676         17         0.8%         1.4%         1.4%         0.44%         0.9%         2.5%         3.9%           Diversitied Members CU         MI         0         \$498,341,960         29,443         4         -1.9%         2.3.3%         18.6%         0.75%         0.46%         0.99%         7.3.7%         8.8%           LOC Credit Union         MI         0         \$4450,626,457         27.709         6         22.9%         8.0%         0.25%         0.16%	TLC Community CU	MI	0	\$705,529,762	54,912	6	0.0%	13.0%	1.9%	14.9%	0.00%	0.01%	1.26%	54.9%	21.4%
Alliance Catholic CU       MI       0       \$662,536,806       32,415       11       5.8%       23.2%       1.2%       10.6%       0.30%       0.43%       43.5%       5.1%         Secutify CU       MI       0       \$562,0467,317       53.741       16       2.2%       17.6%       4.3%       9.5%       0.51%       0.33%       0.43%       0.33%       0.43%       0.33%       6.43%       7.7%         American 1 CU       MI       0       \$552,778       62,676       17       0.8%       19.4%       2.7%       15.5%       1.81%       1.4%       0.43%       0.4%       0.9%       2.5%       3.7%       8.3%       0.1%         Sovita Credit Union       MI       0       \$525,478,035       18.691       5       -2.5%       14.9%       -1.8%       1.4.8%       0.43%       0.04%       0.9%       2.5.7%       8.3%         Embers CU       MI       0       \$4495,961,095       30.918       9       -0.5%       19.9%       2.6%       12.9%       0.21%       0.04%       0.9%       7.3.7%       6.8.3%       9.5%       10.5%       0.17%       3.7%       8.3.6%       10.9%       12.9%       0.21%       0.18%       0.25%       0.17%	True Community Credit Union	MI	0	\$699,691,749	66,049	12	-2.2%	26.4%	3.5%	10.8%	0.49%	0.41%	0.73%	88.5%	25.3%
Security CU         MI         0         \$620,467,317         53,741         16         2.2%         17.6%         4.3%         9.5%         0.51%         0.33%         0.39%         83.6%         10.8%           Ormi Community CU         MI         0         \$598,278,041         45,293         13         -3.5%         12.1%         2.4%         13.9%         0.48%         0.85%         1.22%         54.6%         7.7%           Americon ICU         MI         0         \$525,478,035         18.691         5         -2.5%         14.9%         -1.4%         14.48%         0.43%         0.04%         0.99%         25.7%         3.9%           Diversified Members CU         MI         0         \$495,961,095         30.918         9         -0.5%         19.9%         2.6%         12.9%         0.21%         0.08%         0.65%         69.4%         9.9%           LOC Credit Union         MI         0         \$4450,072,2455         27.401         5         -1.4%         2.4%         10.4%         0.20%         0.13%         0.13%         64.5%         2.5.0%           Adventure Credit Union         MI         0         \$440,664,445         52.58         8         -0.7%         9.2%	Northland Area FCU	MI	0	\$684,889,152	43,913	16	8.7%	10.0%	-12.6%	8.9%	0.27%	0.12%	0.48%	74.6%	8.6%
Omni Community CU         MI         0         \$598,278,041         45,293         13         -3.5%         12.1%         2.4%         13.9%         0.48%         0.85%         1.22%         54.6%         7.9%           American I CU         MI         0         \$500,116,975         62.676         17         0.8%         19.4%         2.7%         15.5%         1.81%         1.44%         1.34%         85.0%         0.1%           Sovita Credit Union         MI         0         \$429,341,960         29.443         4         -1.9%         2.33%         13.8%         18.4%         0.75%         0.46%         0.99%         25.7%         3.9%           Embers CU         MI         0         \$449,841,960         29.24%         4.9.9%         30.3%         9.1%         0.06%         0.65%         69.4%         10.9%           People Driven CU         MI         0         \$450,803,865         28.435         5         36.1%         4.33%         2.9%         0.01%         0.25%         0.11%         64.5%         2.5.0%           Adventure Credit Union         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13.5%         0.25%	Alliance Catholic CU	MI	0	\$662,536,806	32,415	11	5.8%	23.2%	1.2%	10.6%	0.34%	0.30%	-0.43%	43.5%	5.1%
American 1 Cu         MI         0         \$\$90,116,975         62,676         17         0.8%         19,4%         2.7%         15,5%         1.81%         1.49%         1.34%         85,0%         0.1%           Sovita Credit Union         MI         0         \$\$25,478,035         18,691         5         -2.5%         14,9%         -1.8%         14.8%         0.43%         0.04%         0.99%         25,7%         3.9%           Diversified Members CU         MI         0         \$495,941,095         30,918         9         -0.5%         19,9%         2.6%         12,9%         0.24%         0.46%         0.90%         6.65%         69.4%         10.9%           People Driven CU         MI         0         \$456,826,971         27.709         6         29.2%         49.9%         30.3%         9.1%         0.56%         0.17%         5.7.1%         13.6%           LOC Credit Union         MI         0         \$440,0564,465         32,568         8         -2.0%         1.7%         6.3%         13.5%         0.52%         0.96%         0.31%         80.1%         22.7%           Correstone Community Financial CU         MI         0         \$440,554,233         45.015         6 <td< td=""><td>Security CU</td><td>MI</td><td>0</td><td>\$620,467,317</td><td>53,741</td><td>16</td><td>2.2%</td><td>17.6%</td><td>4.3%</td><td>9.5%</td><td>0.51%</td><td>0.35%</td><td>0.39%</td><td>83.6%</td><td>10.8%</td></td<>	Security CU	MI	0	\$620,467,317	53,741	16	2.2%	17.6%	4.3%	9.5%	0.51%	0.35%	0.39%	83.6%	10.8%
Sovita Credit Union         MI         0         \$525,478,035         18,691         5         -2.5%         14.9%         -1.8%         14.8%         0.43%         0.04%         0.99%         25.7%         3.9%           Diversified Members CU         MI         0         \$495,961,095         30,918         9         -0.5%         19.9%         2.6%         12.9%         0.21%         0.046%         0.90%         69.4%         10.9%           People Driven CU         MI         0         \$458,622,971         27.709         6         29.2%         49.9%         30.3%         9.1%         0.5%         0.17%         3.70%         66.3%         9.5%           LOC Credit Union         MI         0         \$450,007,2255         27.401         5         -1.4%         20.4%         4.0%         10.4%         0.20%         0.26%         0.31%         80.1%         22.7%           Cornerstone Community Financial CU         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13.5%         0.57%         0.96%         0.31%         80.17%         5.4%           Public Service CU         MI         0         \$440,7489,600         33.135         10	Omni Community CU	MI	0	\$598,278,041	45,293	13	-3.5%	12.1%	2.4%	13.9%	0.48%	0.85%	1.22%	54.6%	7.9%
Diversified Members CU         MI         0         \$498,341,960         29,443         4         -1.9%         23.3%         13.8%         18.6%         0.75%         0.46%         0.90%         73.7%         8.8%           Embers CU         MI         0         \$495,961,095         30,918         9         -0.5%         19.9%         2.6%         12.9%         0.21%         0.08%         0.45%         69.4%         10.9%           People Driven CU         MI         0         \$450,803,865         28.435         5         36.1%         43.3%         22.9%         8.0%         0.25%         0.18%         0.78%         57.1%         13.6%           LOC Credit Union         MI         0         \$450,072,265         27.401         5         -1.4%         20.4%         40%         10.4%         0.20%         0.25%         0.13%         64.5%         22.7%           Cornerstone Community Financial CU         MI         0         \$410,966,443         32,568         8         -2.0%         1.7%         3.1%         12.0%         0.62%         0.38%         0.85%         102.7%         15.1%           Public Service CU         MI         0         \$406,442,434         45.015         6         3.7%<	American 1 CU	MI	0	\$590,116,975	62,676	17	0.8%	19.4%	2.7%	15.5%	1.81%	1.49%	1.34%	85.0%	0.1%
Embers CU         MI         0         \$495,961.095         30,918         9         -0.5%         19.9%         2.6%         12.9%         0.21%         0.08%         0.65%         69.4%         10.9%           People Driven CU         MI         0         \$450,803,865         28.435         5         36.1%         43.3%         22.9%         8.0%         0.25%         0.18%         0.78%         57.1%         13.6%           LOC Credit Union         MI         0         \$450,072,2265         27.401         5         -1.4%         20.4%         4.0%         10.4%         0.25%         0.18%         0.78%         57.1%         13.6%           Adventure Credit Union         MI         0         \$440,566,465         32.568         8         -2.0%         1.7%         6.3%         13.5%         0.52%         0.96%         0.31%         80.1%         22.7%           Cornerstone Community Financial CU         MI         0         \$440,566,465         32.568         8         -2.0%         1.1%         0.1%         1.0%         0.5%         0.38%         0.85%         102.7%         15.1%           Public Service CU         MI         0         \$406,542,343         45.015         6         3.7% </td <td>Sovita Credit Union</td> <td>MI</td> <td>0</td> <td>\$525,478,035</td> <td>18,691</td> <td>5</td> <td>-2.5%</td> <td>14.9%</td> <td>-1.8%</td> <td>14.8%</td> <td>0.43%</td> <td>0.04%</td> <td>0.99%</td> <td>25.7%</td> <td>3.9%</td>	Sovita Credit Union	MI	0	\$525,478,035	18,691	5	-2.5%	14.9%	-1.8%	14.8%	0.43%	0.04%	0.99%	25.7%	3.9%
People Driven CU         MI         0         \$458,626,971         27,709         6         29.2%         49.9%         30.3%         9.1%         0.56%         0.17%         3.70%         68.3%         9.5%           LOC Credit Union         MI         0         \$450,803,865         28.435         5         36.1%         43.3%         22.9%         8.0%         0.25%         0.18%         0.78%         57.1%         13.6%           Jolt CU         MI         0         \$450,072,265         27.401         5         -1.4%         20.4%         4.0%         10.4%         0.20%         0.26%         0.13%         64.5%         25.0%           Adventure Credit Union         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13.5%         0.62%         0.38%         0.81%         02.7%           Cornerstone Community Financial CU         MI         0         \$407,489,600         33,135         10         10.0%         21.7%         0.1%         10.9%         0.57%         0.57%         0.49%         92.4%         15.2%           OUR Credit Union         MI         0         \$375,529,101         24,107         8         6.5%         41.1% <td>Diversified Members CU</td> <td>MI</td> <td>0</td> <td>\$498,341,960</td> <td>29,443</td> <td>4</td> <td>-1.9%</td> <td>23.3%</td> <td>13.8%</td> <td>18.6%</td> <td>0.75%</td> <td>0.46%</td> <td>0.90%</td> <td>73.7%</td> <td>8.8%</td>	Diversified Members CU	MI	0	\$498,341,960	29,443	4	-1.9%	23.3%	13.8%	18.6%	0.75%	0.46%	0.90%	73.7%	8.8%
LOC Credit Union         MI         0         \$450,803,865         28,435         5         36,1%         43,3%         22,9%         8.0%         0.25%         0.18%         0.78%         57,1%         13,6%           Jolt CU         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13,5%         0.25%         0.96%         0.31%         80,1%         22,7%           Cornerstone Community Financial CU         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13,5%         0.52%         0.96%         0.31%         80,1%         22,7%           Cornerstone Community Financial CU         MI         0         \$440,466,442,343         45,015         6         3.7%         11,5%         -0.9%         0.25%         0.96%         0.41%         69.0%         5.6%           CASE Credit Union         MI         0         \$406,542,343         45,015         6         3.7%         11,5%         -0.9%         9.2%         0.57%         0.49%         0.44%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$337,529,101         24,107         8         6.5%<	Embers CU	MI	0	\$495,961,095	30,918	9	-0.5%	19.9%	2.6%	12.9%	0.21%	0.08%	0.65%	69.4%	10.9%
Joit CU         MI         0         \$450,072,265         27,401         5         -1.4%         20.4%         4.0%         10.4%         0.20%         0.26%         -0.13%         64.5%         25.0%           Adventure Credit Union         MI         0         \$440,566,465         32,568         8         -2.0%         1.7%         6.3%         13.5%         0.52%         0.96%         0.31%         80.1%         22.7%           Cornerstone Community Financial CU         MI         0         \$440,566,465         32,568         7         8.5%         15.7%         3.1%         12.0%         0.62%         0.38%         0.85%         102.7%         15.1%           Public Service CU         MI         0         \$440,542,343         45,015         6         3.7%         11.5%         -0.9%         9.2%         0.57%         0.59%         -0.49%         92.4%         15.2%           OUR Credit Union         MI         0         \$395,148.867         24.086         5         2.9%         4.9%         7.9%         0.52%         0.96%         0.41%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$335,591,1891         18,672         2         3.9%	People Driven CU	MI	0	\$458,626,971	27,709	6	29.2%	49.9%	30.3%	9.1%	0.56%	0.17%	3.70%	68.3%	9.5%
Adventure Credit UnionMI0\$440,566,46532,5688-2.0%1.7%6.3%13.5%0.52%0.96%0.31%80.1%22.7%Cornerstone Community Financial CUMI0\$413,095,77324,03878.5%15.7%3.1%12.0%0.62%0.38%0.85%102.7%15.1%Public Service CUMI0\$407,489,60033,1351010.0%21.7%0.1%10.9%1.59%0.71%0.67%69.0%5.6%CASE Credit UnionMI0\$406,542,34345,01563.7%11.5%-0.9%9.2%0.57%0.59%-0.49%92.4%15.2%OUR Credit UnionMI0\$373,529,10124,10786.5%41.1%1.1%9.1%0.05%0.09%0.42%57.7%8.5%TBA CUMI0\$335,691,89118,67223.9%21.8%3.9%11.8%0.39%0.01%1.13%68.9%13.1%Monroe Community CUMI0\$325,375,96322.96094.5%5.1%3.5%10.0%0.41%0.44%0.54%62.6%27.4%Linta Gradual CuMI0\$325,309,90718.9311-1.1%15.1%-0.6%13.0%0.75%1.71%1.67%54.7%16.5%Monroe Community CUMI0\$325,309,90718.9311-1.1%15.1%-0.6%13.0%0.75%1.71%1.67%54.7%16	LOC Credit Union	MI	0	\$450,803,865	28,435	5	36.1%	43.3%	22.9%	8.0%	0.25%	0.18%	0.78%	57.1%	13.6%
Cornerstone Community Financial CU         MI         0         \$413,095,773         24,038         7         8.5%         15.7%         3.1%         12.0%         0.62%         0.38%         0.85%         102.7%         15.1%           Public Service CU         MI         0         \$407,489,600         33,135         10         10.0%         21.7%         0.1%         10.9%         1.59%         0.71%         0.67%         69.0%         5.6%           CASE Credit Union         MI         0         \$406,542,343         45.015         6         3.7%         11.5%         -0.9%         9.2%         0.57%         0.96%         0.41%         69.1%         12.9%           OUR Credit Union         MI         0         \$335,148,867         24,086         5         2.9%         4.5%         4.9%         7.9%         0.52%         0.96%         0.41%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$335,619,1891         18.672         2         3.9%         11.8%         0.39%         0.01%         1.13%         68.9%         13.1%           Monroe Community CU         MI         0         \$332,5375,963         22,960         9         4.5%         5.1%	Jolt CU	MI	0	\$450,072,265	27,401	5	-1.4%	20.4%	4.0%	10.4%	0.20%	0.26%	-0.13%	64.5%	25.0%
Public Service CU         MI         0         \$407,489,600         33,135         10         10.0%         21.7%         0.1%         10.9%         1.59%         0.71%         0.67%         69.0%         5.6%           CASE Credit Union         MI         0         \$406,542,343         45.015         6         3.7%         11.5%         -0.9%         9.2%         0.57%         0.59%         -0.49%         92.4%         15.2%           OUR Credit Union         MI         0         \$395,148,867         24.086         5         2.9%         4.5%         4.9%         7.9%         0.52%         0.96%         0.41%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$337,3529,101         24,107         8         6.5%         41.1%         1.1%         9.1%         0.05%         0.09%         0.42%         57.7%         8.5%           Monroe Community CU         MI         0         \$332,435,610         29.391         6         3.7%         29.3%         3.6%         8.7%         0.09%         0.10%         1.10%         61.9%         11.9%           United Financial CU         MI         0         \$325,379,907         18.931         1         -1.1% <td>Adventure Credit Union</td> <td>MI</td> <td>0</td> <td>\$440,566,465</td> <td>32,568</td> <td>8</td> <td>-2.0%</td> <td>1.7%</td> <td>6.3%</td> <td>13.5%</td> <td>0.52%</td> <td>0.96%</td> <td>0.31%</td> <td>80.1%</td> <td>22.7%</td>	Adventure Credit Union	MI	0	\$440,566,465	32,568	8	-2.0%	1.7%	6.3%	13.5%	0.52%	0.96%	0.31%	80.1%	22.7%
CASE Credit Union         MI         0         \$406,542,343         45,015         6         3.7%         11.5%         -0.9%         9.2%         0.57%         0.59%         -0.49%         92.4%         15.2%           OUR Credit Union         MI         0         \$395,148,867         24,086         5         2.9%         4.5%         4.9%         7.9%         0.52%         0.96%         0.41%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$373,529,101         24,107         8         6.5%         41.1%         1.1%         9.1%         0.05%         0.09%         0.42%         57.7%         8.5%           TBA CU         MI         0         \$335,691,891         18,672         2         3.9%         21.8%         3.9%         11.8%         0.39%         0.01%         1.13%         68.9%         13.1%           Monroe Community CU         MI         0         \$325,379,63         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.64%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,379,907         18,931         1         -1.1%         1	Cornerstone Community Financial CU	MI	0	\$413,095,773	24,038	7	8.5%	15.7%	3.1%	12.0%	0.62%	0.38%	0.85%	102.7%	15.1%
OUR Credit Union         MI         0         \$395,148,867         24,086         5         2.9%         4.5%         4.9%         7.9%         0.52%         0.96%         0.41%         69.1%         12.9%           Michigan United Credit Union         MI         0         \$373,529,101         24,107         8         6.5%         41.1%         1.1%         9.1%         0.05%         0.09%         0.42%         57.7%         8.5%           TBA CU         MI         0         \$355,691,891         18,672         2         3.9%         21.8%         3.9%         11.8%         0.39%         0.01%         1.13%         68.9%         13.1%           Monroe Community CU         MI         0         \$332,735,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1%         15.1%         -0.6%         13.0%         0.75%         1.71%         0.45%         64.6%         27.4%           Katra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1% <t< td=""><td>Public Service CU</td><td>MI</td><td>0</td><td>\$407,489,600</td><td>33,135</td><td>10</td><td>10.0%</td><td>21.7%</td><td>0.1%</td><td>10.9%</td><td>1.59%</td><td>0.71%</td><td>0.67%</td><td>69.0%</td><td>5.6%</td></t<>	Public Service CU	MI	0	\$407,489,600	33,135	10	10.0%	21.7%	0.1%	10.9%	1.59%	0.71%	0.67%	69.0%	5.6%
Michigan United Credit Union         MI         0         \$373,529,101         24,107         8         6.5%         41.1%         1.1%         9.1%         0.05%         0.09%         0.42%         57.7%         8.5%           TBA CU         MI         0         \$355,691,891         18,672         2         3.9%         21.8%         3.9%         11.8%         0.39%         0.01%         1.13%         68.9%         13.1%           Monroe Community CU         MI         0         \$339,483,610         29.391         6         3.7%         29.3%         3.6%         8.7%         0.09%         0.10%         1.10%         61.9%         11.9%           United Financial CU         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.44%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1%         15.1%         -0.6%         13.0%         0.75%         1.71%         1.67%         54.7%         16.5%           Karchedit Union         MI         0         \$323,739,442         22.448         7         3.0% <t< td=""><td>CASE Credit Union</td><td>MI</td><td>0</td><td>\$406,542,343</td><td>45,015</td><td>6</td><td>3.7%</td><td>11.5%</td><td>-0.9%</td><td>9.2%</td><td>0.57%</td><td>0.59%</td><td>-0.49%</td><td>92.4%</td><td>15.2%</td></t<>	CASE Credit Union	MI	0	\$406,542,343	45,015	6	3.7%	11.5%	-0.9%	9.2%	0.57%	0.59%	-0.49%	92.4%	15.2%
TBAC         MI         0         \$355,691,891         18,672         2         3,9%         11.8%         0.39%         0.01%         1.13%         68,9%         13.1%           Monroe Community CU         MI         0         \$339,483,610         29,391         6         3,7%         29,3%         3.6%         8.7%         0.09%         0.10%         1.10%         61.9%         11.9%           United Financial CU         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1%         15.1%         -0.6%         13.0%         0.75%         1.71%         1.67%         54.7%         16.5%           FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1	OUR Credit Union	MI	0	\$395,148,867	24,086	5	2.9%	4.5%	4.9%	7.9%	0.52%	0.96%	0.41%	69.1%	12.9%
TBA CU         MI         0         \$355,691,891         18,672         2         3.9%         11.8%         0.39%         0.01%         1.13%         68.9%         13.1%           Monroe Community CU         MI         0         \$339,483,610         29,391         6         3.7%         29.3%         3.6%         8.7%         0.09%         0.10%         1.13%         68.9%         13.1%           United Financial CU         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,379,442         22,448         7         3.0%         10.4%         1.6%         0.1%         0.41%         0.45%         71.6%         19.3%           FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1%         0.42%         0.41%         0.45%         71.6%         19.3%           Marshall Community CU         MI         0         \$314,560,591         15,001         3         0.2%         16.5%         2.2%         16.0%         1	Michigan United Credit Union	MI	0	\$373,529,101	24,107	8	6.5%	41.1%	1.1%	9.1%	0.05%	0.09%	0.42%	57.7%	8.5%
United Financial CU         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1%         15.1%         -0.6%         13.0%         0.75%         1.71%         1.67%         54.7%         16.5%           FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1%         0.42%         0.41%         0.45%         71.6%         19.3%           Marshall Community CU         MI         0         \$314,560,591         15.001         3         0.2%         16.5%         2.2%         16.0%         1.16%         0.08%         1.67%         78.8%         38.9%           Peninsula FCU         MI         0         \$281,708,334         14.487         3         9.5%	TBA CU	MI	0	\$355,691,891	18,672	2	3.9%		3.9%	11.8%	0.39%	0.01%		68.9%	13.1%
United Financial CU         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,375,963         22,960         9         4.5%         5.1%         3.5%         10.0%         0.41%         0.48%         0.54%         62.6%         27.4%           Extra Credit Union         MI         0         \$325,309,907         18,931         1         -1.1%         15.1%         -0.6%         13.0%         0.75%         1.71%         1.67%         54.7%         16.5%           FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1%         0.42%         0.41%         0.45%         71.6%         19.3%           Marshall Community CU         MI         0         \$314,560,591         15.001         3         0.2%         16.5%         2.2%         16.0%         1.16%         0.08%         1.67%         78.8%         38.9%           Peninsula FCU         MI         0         \$281,708,334         14.487         3         9.5%	Monroe Community CU	MI	0	\$339,483,610	29,391	6	3.7%	29.3%	3.6%	8.7%	0.09%	0.10%	1.10%	61.9%	11.9%
FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1%         0.42%         0.41%         0.45%         71.6%         19.3%           Marshall Community CU         MI         0         \$314,560,591         15,001         3         0.2%         16.5%         2.2%         16.0%         1.16%         0.08%         1.67%         78.8%         38.9%           Peninsula FCU         MI         0         \$281,708,334         14,487         3         9.5%         10.7%         4.0%         9.6%         0.78%         0.24%         0.41%         90.9%         45.8%           United Bay Community CU         MI         0         \$279,367,728         18,522         6         8.0%         20.7%         6.1%         7.5%         0.24%         0.21%         -0.09%         90.0%         34.3%		MI	0		22,960	9	4.5%		3.5%	10.0%	0.41%	0.48%	0.54%	62.6%	27.4%
FreeStar Financial CU         MI         0         \$323,739,442         22,448         7         3.0%         10.4%         1.6%         9.1%         0.42%         0.41%         0.45%         71.6%         19.3%           Marshall Community CU         MI         0         \$314,560,591         15,001         3         0.2%         16.5%         2.2%         16.0%         1.16%         0.08%         1.67%         78.8%         38.9%           Peninsula FCU         MI         0         \$281,708,334         14,487         3         9.5%         10.7%         4.0%         9.6%         0.78%         0.24%         0.41%         90.9%         45.8%           United Bay Community CU         MI         0         \$279,367,728         18,522         6         8.0%         20.7%         6.1%         7.5%         0.24%         0.21%         -0.09%         90.0%         34.3%	Extra Credit Union	MI	0	\$325,309,907	18,931	1	-1.1%	15.1%	-0.6%	13.0%	0.75%	1.71%	1.67%	54.7%	16.5%
Marshall Community CU         MI         0         \$314,560,591         15,001         3         0.2%         16.5%         2.2%         16.0%         1.16%         0.08%         1.67%         78.8%         38.9%           Peninsula FCU         MI         0         \$281,708,334         14,487         3         9.5%         10.7%         4.0%         9.6%         0.78%         0.24%         0.41%         90.9%         45.8%           United Bay Community CU         MI         0         \$279,367,728         18,522         6         8.0%         20.7%         6.1%         7.5%         0.24%         0.21%         -0.09%         90.0%         34.3%	FreeStar Financial CU	MI	0	\$323,739,442	22,448	7	3.0%	10.4%	1.6%	9.1%	0.42%	0.41%	0.45%	71.6%	19.3%
Peninsula FCU         MI         0         \$281,708,334         14,487         3         9.5%         10.7%         4.0%         9.6%         0.78%         0.26%         0.41%         90.9%         45.8%           United Bay Community CU         MI         0         \$279,367,728         18,522         6         8.0%         20.7%         6.1%         7.5%         0.24%         0.21%         -0.09%         90.0%         34.3%	Marshall Community CU	MI	0	\$314,560,591	15,001	3	0.2%	16.5%	2.2%	16.0%			1.67%	78.8%	38.9%
United Bay Community CU MI 0 \$279,367,728 18,522 6 8.0% 20.7% 6.1% 7.5% 0.24% 0.21% -0.09% 90.0% 34.3%															
															13.2%

#### Michigan Credit Union Financial Summary

Data as of March 2023

Credit Union Nome         Store (III)         Attel Members         Members         Birorebas         Corowl         Growl         Growl         Asset         Loom         Avg Loom         ROA         Solving         Asset           Weit Michigon CU         MI         0         \$224,67,431         24,444         6         10.75         11.55         -0.35         13.35         0.305         0.105         1.255         60.75           Community West CU         MI         0         \$224,487,492         23.666         2.475         1.455         6.75         0.165         0.275         0.0175         1.125         70.475           Michigon Legocy CU         MI         0         \$224,487,492         52.687         7         1.455         10.15         0.215         0.168         1.135         78.55           PARDA FCU         MI         0         \$224,400,125         15.012         9         7.465         15.55         1.445         10.55         0.085         0.035         0.275         0.375         0.075         0.275         0.375         0.075         0.235         0.375         0.075         0.235         0.476         0.375         0.275         0.375         0.275         0.375         0.375	1st Mtgs.           Assets           14.1%           12.0%           21.6%           12.3%           27.2%           13.3%           15.0%           21.4%           32.8%           31.7%           22.1%           15.6%           3.2%           26.3%           8.1%           9.0%           13.8%           26.0%           13.9%           29.9%
West Knigon CU         MI         1         327.304.214         19.144         6         19.05         7.8         14.05         16.45         0.475         0.475         1.305         44.45           Irelered CU         MI         0         3264.247.413         24.344         6         1.255         1.355         0.355         0.475         <	14.1% 12.0% 21.6% 12.3% 27.2% 13.3% 15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Implement Qu         Mit         0         \$264.74.813         24.344         6         1.25         11.35         10.35         10.375         0.1375         0.2075         0.2175         22.355           See Co-Op CU         Mit         0         \$254.849.744         23.489         7         -2.155         14.575         11.675         0.2175	12.0% 21.6% 12.3% 27.2% 13.3% 15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Community West CU         MI         0         \$224,241,22         20,340         6         2.48         5.18         6.78         0.185         0.235         -0.215         1.26           Sae Go-Op CU         MI         0         \$242,366,850         17.65         1.175         1.275         1.275         1.275         0.345         0.175	21.6% 12.3% 27.2% 13.3% 15.0% 21.4% 32.8% 32.8% 32.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Ison Co-Op CU         MI         0         S244,897,746         23,489         7         -1.25         1.455         1.75         1.275         0.345         0.175         1.125         7.0,455           Michigan Legacy CU         MI         0         \$242,566,850         19,665         5         -11.65         4.075         10.15         0.215         0.165         1.135         7.68,5           PARDA FCU         MI         0         \$224,601,025         15,012         9         7.26         5.575         -1.45         12,055         0.375         0.0265         0.027,3         50.75           Free CU         MI         0         \$223,043,747         9.544         4         7.85         1.057         -1.45         0.0265         0.0265         0.027,6         0.445         0.118         1.385         0.0265         0.445         0.118         1.385         0.026         0.457,7         0.544         1.459         1.558         -4.45         9.18         0.218         0.467         0.175         0.446         0.118         0.375         0.546         0.075         7.75,35           Gerber federal Credit Union         MI         0         \$220,427,357         1.518         5         -378	12.3% 27.2% 13.3% 15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%
Michigan Legacy CU         MI         0         \$242,564,800         19,465         5         -11,48         -16,475         10,185         -0,215         -0,165         -0,045         -7,575           Advantage One CU         MI         0         \$224,001,025         15,012         9         -7,55         15,756         -1,445         12,015         0,0375         78,655           Forest Avea FCU         MI         0         \$223,004,747         9,544         4         7,575         1,757         -1,455         0,4575         0,0375         6,978         0,378         6,978         0,378         6,978         0,378         6,978         0,378         6,974         3         1,578         1,475         0,4675         0,075         2,075         1,675         0,478         0,078         0,678         0,078         6,974         3         1,575         1,475         0,475         1,075         1,075         1,075         1,075         1,075         0,475         0,075         0,475         0,075         0,475         0,075         0,475         0,075         0,475         0,075         0,475         0,075         0,475         0,475         0,475         0,475         0,475         0,475         0,475         <	27.2% 13.3% 15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%
Adv.oruge Öne CU       MI       0       \$242,801,025       15,012       9       7.6%       1.0%       0.18%       1.13%       7.8,6%         PARDA FCU       MI       0       \$223,401,025       15,012       9       7.6%       15,7%       -1.4%       12,0%       0.30%       0.26%       0.87%       0.87%       0.98%       0.98%       0.03%       0.26%       0.87%       0.98%       0.98%       0.03%       0.26%       0.13%       0.26%       0.13%       0.26%       0.13%       0.26%       0.03%       0.02%       0.03%       0.98%       64.4%         Flier CU       MI       0       \$222,444,474       1.4%       3       1.5%       0.25%       1.1.6%       0.44%       0.045%       0.11%       1.13%       6.30%         BueOx CU       MI       0       \$222,444,474       1.571       3       -1.0%       5.55%       -4.4%       9.1%       0.21%       0.02%       0.44%       0.21%       0.28%       0.01%       0.1%       6.30%       6.11%       5.33%       1.13%       2.4%       9.4%       0.21%       0.02%       6.4%       0.01%       6.30%       6.30%       6.30%       6.30%       6.30%       6.30%       6.30%       6.30%	13.3% 15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%
PARDA FCU         MI         0         \$224,001,025         15,012         9         -7.6%         15.9%         -1.4%         12.0%         0.30%         0.26%         0.87%         50.9%           Forest XFCU         MI         0         \$221,047,718         18,482         6         12.3%         29.5%         6.9%         11.3%         0.08%         0.01%         0.93%         6.9%         13.0%         0.08%         0.01%         0.93%         6.9%         13.0%         0.08%         0.01%         0.93%         6.9%         13.0%         0.08%         0.01%         6.9%         6.9%         13.0%         0.08%         0.01%         6.9%         6.9%         11.1%         0.02%         6.9%         6.9%         11.1%         0.03%         6.9%         6.9%         6.1%         6.9%         6.9%         6.1%         6.9%         6.9%         6.1%         6.9% <t< td=""><td>15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%</td></t<>	15.0% 21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%
Proset Area FCU         MI         0         \$231,697,418         18,422         6         7,235         10.975         0.985         1.1.135         0.0.875         0.0175         0.9285	21.4% 32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.8%
St Francis X FCU       MI       0       \$220,943,747       9,544       4       7,6%       10,9%       2,0%       13,0%       0.08%       0,0%       0,93%       64,94%         Filer CU       MI       0       \$226,311,333       18,876       6       -1,1%       1,2%       6,2%       11,6%       0,46%       0,11%       1,31%       0,20%       85,7%         Gerber Federal Credit Union       MI       0       \$221,341,948       22,541       15,716       3       1,0%       1,5%       4,44%       0,88%       0,39%       0,46%       0,41%       0,41%       0,7%       7,3%         Michigan One Community CU       MI       0       \$2216,467,646       19,413       5       11,9%       7,4%       4,7%       8,3%       0,39%       0,16%       0,07%       79,3%         Ownriver Community CU       MI       0       \$200,470,603       13,18       3       4,7%       1,4%       0,7%       0,35%       0,07%       8,3%       0,3%       58,6%       0,40%       3,5%       0,33%       0,48%       0,41%       0,45%       0,25%       0,3%       58,6%       0,17%       6,30%         Downriver Community Credit       MI       0       \$196,735,486	32.8% 31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Filer CU         MI         0         \$226,446,476         11,459         3         1.5%         21.2%         6.2%         11.6%         0.46%         0.11%         1.13%         63.0%           BlueDox CU         MI         0         \$226,177,974         15,716         3         -10.2%         8.4%         0.88%         1.31%         0.20%         85.7%           Chief Financial FCU         MI         0         \$216,487,448         19,413         5         11.9%         -2.1%         11.5%         0.37%         0.54%         -0.07%         79.3%           Michigan One Community CU         MI         0         \$202,723,475         15,118         5         5.3%         11.3%         -2.4%         8.7%         0.48%         0.16%         0.07%         85.4%           Downiver Community FCU         MI         0         \$202,723,475         15,118         5         5.3%         11.3%         -0.4%         0.45%         0.65%         0.88%         0.40%         35.5%           Downiver Community FCU         MI         0         \$167,473,931         21,783         6         2.4%         1.46%         0.25%         0.28%         0.28%         0.16%         0.05%         0.16%         0.03%	31.7% 22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
BlueOx CU         MI         0         \$222,311,833         18,876         6         -1.1%         4.0%         -10.2%         8.4%         0.86%         1.31%         0.20%         85.7%           Genber Federal Credit Union         MI         0         \$222,17,574         15,716         3         -1.05%         15,575         -4.4%         9,175         0.2175         0.23%         0.48%         0.11%         0.23%         0.48%         0.07%         85.4%         -0.07%         85.4%         0.07%         85.4%         0.07%         85.4%         0.07%         85.4%         0.07%         85.4%         0.07%         85.4%         0.07%         85.4%           Downriver Community CU         MI         0         \$200,272,675         15.118         5         5.3%         11.3%         -0.4%         8.7%         0.48%         0.48%         0.18%         0.17%         63.6%           Downriver Community FCU         MI         0         \$196,640,203         12.1783         6         2.4%         14.4%         -0.1%         0.44%         0.25%         0.22%         1.10%         83.5%           Bloom CU         MI         0         \$191,646,692         15.207         7         -2.5%         16.05%	22.1% 15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Gerber Federal Credit Union         MI         0         \$226,197,594         15,716         3         -1.0%         15,5%         -4.4%         9,1%         0.21%         0.23%         0.48%         61.1%           Chief financial FCU         MI         0         \$216,464         14,113         5         52.33%         18,7%         -2.1%         11.5%         0.37%         0.16%         0.07%         79.3%           Michigan One Community CU         MI         0         \$202,723,675         15.118         5         5.3%         11.3%         -2.4%         8.7%         0.48%         0.18%         0.19%         63.0%           Downriver Community FCU         MI         0         \$202,723,675         15.118         5         5.3%         11.3%         -2.4%         8.7%         0.48%         0.18%         0.33%         58.0%           Service 1 FCU         MI         0         \$196,6333         12,783         6         0.7%         2.18%         0.14%         0.08%         1.43%         8.33%           Bioom CU         MI         0         \$191,666.092         15.207         7         -2.2%         1.6%         -0.4%         0.08%         0.14%         8.33%           Jourmey FCU <td>15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%</td>	15.6% 3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Chief Financial FCU         MI         0         \$219,440,498         22,542         5         23.3%         18.9%         -2.1%         11.5%         0.37%         0.54%         -0.07%         79.3%           Michigan One Community CU         MI         0         \$216,687,646         19,413         5         11.9%         7.4%         4.7%         8.3%         0.37%         0.54%         0.07%         85.4%           Downriver Community FCU         MI         0         \$200,420,630         13,158         3         -4.7%         17.8%         -1.6%         8.7%         0.48%         0.46%         36.5%           Service I FCU         MI         0         \$196,733,464         14.605         4         0.7%         21.8%         1.2%         9.1%         0.30%         0.18%         0.33%         58.0%           Bioom CU         MI         0         \$192,984,584         13.411         5         -0.8%         16.6%         -9.7%         9.3%         0.47%         0.8%         1.43%         83.3%           Boom CU         MI         0         \$191,666.092         15.207         7         -2.5%         16.0%         -9.0%         0.45%         0.64%         0.64%         0.64%         0.6	3.2% 26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Michigan One Community CU         MI         0         \$216,687,646         19,413         5         11.9%         7.4%         4.7%         8.3%         0.39%         0.16%         0.07%         85.4%           Aster CU         MI         0         \$200,723,675         15.118         5         5.3%         11.3%         -2.4%         8.7%         0.48%         0.16%         0.19%         63.0%           Downriver Community FCU         MI         0         \$196,943,931         21.783         6         2.4%         1.4.8%         -0.1%         4.4.6%         0.22%         0.22%         0.10%         82.3%           Somor CU         MI         0         \$196,735,486         16.405         4         0.7%         21.8%         1.2%         9.1%         0.30%         0.18%         0.33%         68.0%           Bloom CU         MI         0         \$191,66.072         17.27         7         -2.5%         16.0%         -0.4%         9.0%         0.45%         0.34%         0.16%         58.0%           Journey FCU         MI         0         \$190,165.730         13.319         4         0.9%         10.9%         -0.4%         9.0%         0.45%         0.35%         0.35%	26.3% 8.1% 9.0% 13.8% 26.0% 13.9%
Astera CU         MI         0         \$202,723,675         15,118         5         5.3%         11.3%         -2.4%         8.7%         0.48%         0.18%         0.19%         63.0%           Dowrriver Community FCU         MI         0         \$106,943,931         21.783         6         2.4%         17.8%         -1.6%         8.7%         0.48%         0.18%         0.19%         62.3%           TruNorth FCU         MI         0         \$196,735,486         16.405         4         0.7%         21.8%         -0.1%         14.4%         0.23%         0.23%         62.3%           Bloom CU         MI         0         \$196,735,486         16.405         4         0.7%         21.8%         -0.1%         14.4%         0.03%         0.18%         0.33%         58.0%           Bloom CU         MI         0         \$191,666.092         15.207         7         -2.5%         16.0%         -0.5%         21.8%         0.44%         0.08%         1.43%         83.3%           Isabelia Community Credit Union         MI         0         \$183,596.402         17.761         -1.1%         11.6%         -1.6%         8.3%         0.5%         0.28%         0.3%         0.33%         0.33	8.1% 9.0% 13.8% 26.0% 13.9%
Downriver Community FCU         MI         0         \$200,420,630         13,158         3         -4.7%         17.8%         -1.6%         8.7%         0.55%         0.86%         0.40%         36.5%           Service 1 FCU         MI         0         \$196,943,931         21,783         6         2.4%         14.8%         -0.1%         14.4%         0.25%         0.22%         1.10%         82.3%           TruNorth FCU         MI         0         \$196,9735,486         16,405         4         0.7%         21.8%         1.2%         9.1%         0.30%         0.18%         0.33%         58.0%           Bloom CU         MI         0         \$191,666,092         15,207         7         -2.5%         16.0%         -0.5%         21.8%         0.44%         0.08%         1.43%         83.3%           Journey FCU         MI         0         \$180,114,448         14.417         5         2.1%         29.8%         4.4%         10.1%         0.66%         0.28%         0.98%         81.6%           Journey FCU         MI         0         \$172,107,72         7.035         2         1.4%         10.1%         0.66%         0.28%         0.19%         60.3%         60.3% <t< td=""><td>9.0% 13.8% 26.0% 13.9%</td></t<>	9.0% 13.8% 26.0% 13.9%
Service 1 FCU         MI         0         \$196,943,931         21,783         6         2.4%         14.8%         -0.1%         14.6%         0.25%         0.22%         1.10%         82.3%           Irunorth FCU         MI         0         \$196,735,486         16.405         4         0.7%         21.8%         1.2%         9.1%         0.03%         0.18%         0.33%         58.0%           Bloom CU         MI         0         \$192,984,584         13.31         5         -0.8%         16.6%         -9.9%         9.3%         0.71%         0.51%         1.28%         69.8%           AAC CU         MI         0         \$190,165,730         13.319         4         0.9%         10.9%         -0.4%         9.0%         0.44%         0.31%         0.33%         60.9%           Journey FCU         MI         0         \$180,114,448         14.417         5         2.1%         2.9.8%         4.4%         10.1%         0.64%         0.31%         0.33%         60.9%           Awakon FCU         MI         0         \$176,458,162         11.473         3         -4.0%         7.5%         -2.4%         12.8%         1.24%         0.86%         0.10%         \$8.0% </td <td>13.8% 26.0% 13.9%</td>	13.8% 26.0% 13.9%
TruNorth FCU         MI         0         \$192,735,486         16,405         4         0.7%         21.8%         1.2%         9.1%         0.30%         0.18%         0.33%         58.0%           Bloom CU         MI         0         \$192,894,584         13,411         5         -0.8%         16.6%         -9.9%         9.3%         0.71%         0.51%         1.28%         69.8%           AAC CU         MI         0         \$190,165,730         13,319         4         0.9%         10.6%         -0.5%         21.8%         0.44%         0.08%         1.43%         83.3%           Journey FCU         MI         0         \$180,114,448         14,417         5         2.1%         2.9.8%         4.4%         10.1%         0.60%         0.28%         0.98%         81.6%           Health Advantage FCU         MI         0         \$176,81,788         13.607         3         4.0%         7.5%         -2.4%         12.8%         0.10%         58.0%           Porkside CU         MI         0         \$176,81,788         13.607         3         4.0%         7.5%         -2.4%         12.8%         0.01%         58.0%           Porkise CU         MI         0	26.0% 13.9%
Bioom CU         MI         0         \$192,984,584         13,411         5         -0.8%         16.6%         -9.9%         9.3%         0.71%         0.51%         1.28%         69.8%           AAC CU         MI         0         \$191,666,092         15,207         7         -2.5%         16.0%         -0.5%         21.8%         0.44%         0.08%         1.43%         83.3%           Isabella Community Credit Union         MI         0         \$190,165,730         13.19         4         0.9%         10.9%         -0.4%         9.0%         0.45%         0.54%         0.16%         58.0%           Journey FCU         MI         0         \$183,196,402         17,761         3         -1.1%         11.6%         -1.6%         8.3%         0.54%         0.31%         0.60%         0.28%         0.98%         81.6%           Health Advantage FCU         MI         0         \$176,743,728         13,607         3         4.0%         7.5%         -2.4%         12.8%         0.01%         0.01%         58.0%           Polish-American FCU         MI         0         \$172,107,723         7,035         2         1.4%         11.3%         3.0%         0.37%         0.01%         0.01%	13.9%
AAC CU         MI         0         \$191,666,092         15,207         7         -2.5%         16.0%         -0.5%         21.8%         0.44%         0.08%         1.43%         83.3%           Isabella Community Credit Union         MI         0         \$190,165,730         13.319         4         0.9%         10.9%         -0.4%         9.0%         0.45%         0.14%         58.0%           Journey FCU         MI         0         \$180,114.448         14.417         5         2.1%         29.8%         4.4%         10.1%         0.60%         0.28%         0.98%         81.4%           Health Advantage FCU         MI         0         \$178,450,662         11.493         3         -4.0%         3.5%         1.9%         11.4%         0.23%         0.98%         81.6%           Parkside CU         MI         0         \$176,841,788         13.607         3         4.0%         7.5%         -2.4%         12.8%         1.24%         0.86%         0.10%         \$8.0%           Parkside CU         MI         0         \$176,841,788         13.607         3         4.0%         7.5%         -2.4%         12.8%         1.24%         0.86%         0.10%         \$6.0.3%	
Isabella Community Credit Union         MI         0         \$190,165,730         13,319         4         0.9%         10.9%         -0.4%         9.0%         0.45%         0.54%         0.16%         58.0%           Journey FCU         MI         0         \$183,596,402         17.761         3         -1.1%         11.6%         -1.6%         8.3%         0.54%         0.31%         0.33%         60.9%           Awakon FCU         MI         0         \$183,596,402         11,493         3         -4.0%         3.5%         4.4%         10.1%         0.60%         0.28%         0.98%         81.6%           Health Advantage FCU         MI         0         \$176,481,788         13,407         3         -4.0%         3.5%         1.24%         0.86%         0.10%         58.0%           Polish-American FCU         MI         0         \$176,438,557         11,129         2         1.0%         8.3%         2.7%         8.2%         0.16%         -0.13%         0.95%         56.6%           North Central Area CU         MI         0         \$164,756,820         14.691         5         -4.5%         28.5%         0.7%         8.1%         0.18%         0.24%         -0.47%         45.9%	29.9%
Journey FCUMI0\$183,596,40217,7613-1.1%11.6%-1.6%8.3%0.54%0.31%0.33%60.9%Awakon FCUMI0\$180,114,44814,41752.1%29.8%4.4%10.1%0.60%0.28%0.98%81.6%Health Advantage FCUMI0\$177,6841,78813,60734.0%7.5%-2.4%12.8%1.24%0.86%0.10%58.0%Parkshe American FCUMI0\$177,2107,7237.03521.4%11.1%3.0%10.5%0.37%-0.01%1.23%60.3%Harbortight Credit UnionMI0\$167,438,55711,12921.0%8.3%2.7%8.2%0.16%-0.13%0.95%56.6%North Central Area CUMI0\$167,436,55711,12921.0%8.3%2.7%8.2%0.16%-0.47%45.9%Family Financial CUMI0\$161,796,03316,78241.0%9.7%0.4%10.9%0.37%0.27%0.43%63.7%HPC CUMI0\$160,018,6337,3144-0.8%21.1%-0.5%12.6%0.08%0.00%-0.08%51.2%Allegan FCUMI0\$164,564,607511,1531-2.8%20.1%-2.4%9.1%0.15%0.21%0.98%43.3%U P State CUMI0\$145,636,07511,1531-2.8%20.1%-2.4%9.1%	
Awakon FCU         MI         0         \$180,114,448         14,417         5         2.1%         29.8%         4.4%         10.1%         0.60%         0.28%         0.98%         81.6%           Health Advantage FCU         MI         0         \$178,450,662         11,493         3         -4.0%         3.5%         1.9%         11.4%         0.23%         0.19%         0.51%         62.3%           Parkside CU         MI         0         \$176,841,788         13,607         3         4.0%         7.5%         -2.4%         12.8%         1.24%         0.86%         0.10%         58.0%           Porkside CU         MI         0         \$172,107,723         7.035         2         1.4%         11.3%         3.0%         10.5%         0.37%         -0.01%         1.23%         60.3%           North Central Area CU         MI         0         \$167,438,557         11,129         2         1.0%         8.3%         2.7%         8.1%         0.16%         0.24%         -0.47%         45.9%           Family Financial CU         MI         0         \$161,796,053         16,782         4         1.0%         9.7%         0.4%         10.9%         0.37%         0.24%         0.0,7%	23.9%
Health Advantage FCUMI0\$178,450,66211,4933-4.0%3.5%1.9%11.4%0.23%0.19%0.51%62.3%Parkside CUMI0\$176,841,78813,60734.0%7.5%-2.4%12.8%1.24%0.86%0.10%58.0%Polish-American FCUMI0\$172,107,7237,03521.4%11.3%3.0%10.5%0.37%-0.01%1.23%60.3%HarborLight Credit UnionMI0\$167,438,55711,12921.0%8.3%2.7%8.2%0.16%-0.13%0.95%56.6%North Central Area CUMI0\$164,756,82014,6915-4.5%28.5%0.7%8.1%0.18%0.24%-0.47%45.9%Family Financial CUMI0\$160,016,6337,3144-0.8%21.1%-0.5%12.6%0.08%0.00%-0.08%51.2%Allegan FCUMI0\$160,015,75513,988593.4%104.2%59.5%10.9%0.56%0.50%0.85%73.9%Wayne Westland FCUMI0\$145,362,85110,805423.6%25.1%15.7%8.2%0.24%0.07%1.52%53.2%Wolverine State CUMI0\$142,167,86414.2923-5.4%8.5%-0.9%8.3%0.11%0.21%-0.5%34.1%Sunrise Family CUMI0\$142,167,86414.2923-5.4%8	12.4%
Parkside CU         MI         0         \$176,841,788         13,607         3         4.0%         7.5%         -2.4%         12.8%         1.24%         0.86%         0.10%         58.0%           Polish-American FCU         MI         0         \$172,107,723         7,035         2         1.4%         11.3%         3.0%         10.5%         0.37%         -0.01%         1.23%         60.3%           HarborLight Credit Union         MI         0         \$167,438,557         11,129         2         1.0%         8.3%         2.7%         8.2%         0.16%         -0.13%         0.95%         56.6%           North Central Area CU         MI         0         \$161,796,033         16,782         4         1.0%         9.7%         0.4%         10.9%         0.37%         0.27%         0.43%         63.7%           Family Financial CU         MI         0         \$160,018,633         7.314         4         -0.8%         21.1%         -0.5%         12.6%         0.08%         0.00%         -0.08%         51.2%           Allegan FCU         MI         0         \$150,015,755         13,988         5         93.4%         104.2%         59.5%         10.9%         0.21%         0.98%	16.6%
Polish-American FCU         MI         0         \$172,107,723         7,035         2         1.4%         11.3%         3.0%         10.5%         0.37%         -0.01%         1.23%         60.3%           HarborLight Credit Union         MI         0         \$167,438,557         11,129         2         1.0%         8.3%         2.7%         8.2%         0.16%         -0.13%         0.95%         56.6%           North Central Area CU         MI         0         \$164,756,820         14,691         5         -4.5%         28.5%         0.7%         8.1%         0.18%         0.24%         -0.47%         45.9%           Family Financial CU         MI         0         \$161,796,033         16,782         4         1.0%         9.7%         0.4%         10.9%         0.37%         0.27%         0.43%         63.7%           HPC CU         MI         0         \$160,018,633         7.314         4         -0.8%         21.1%         -0.5%         12.6%         0.08%         0.00%         -0.08%         51.2%           Allegan FCU         MI         0         \$159,657,575         13,988         5         93.4%         104.2%         59.5%         10.9%         0.21%         0.98% <t< td=""><td>20.3%</td></t<>	20.3%
HarborLight Credit Union         MI         0         \$167,438,557         11,129         2         1.0%         8.3%         2.7%         8.2%         0.16%         -0.13%         0.95%         56.6%           North Central Area CU         MI         0         \$164,756,820         14,691         5         -4.5%         28.5%         0.7%         8.1%         0.18%         0.24%         -0.47%         45.9%           Family Financial CU         MI         0         \$161,796,033         16,782         4         1.0%         9.7%         0.4%         10.9%         0.37%         0.27%         0.43%         63.7%           HPC CU         MI         0         \$160,018,433         7.314         4         -0.8%         21.1%         -0.5%         12.6%         0.08%         0.00%         -0.08%         51.2%           Allegan FCU         MI         0         \$159,057,575         13,988         5         93.4%         104.2%         59.5%         10.9%         0.56%         0.50%         0.85%         73.9%           Wayne Westland FCU         MI         0         \$145,636,075         11,153         1         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%	20.3%
North Central Area CU         MI         0         \$164,756,820         14,691         5         -4.5%         28.5%         0.7%         8.1%         0.18%         0.24%         -0.47%         45.9%           Family Financial CU         MI         0         \$161,796,033         16,782         4         1.0%         9.7%         0.4%         10.9%         0.37%         0.27%         0.43%         63.7%           HPC CU         MI         0         \$160,018,633         7,314         4         -0.8%         21.1%         -0.5%         12.6%         0.08%         0.00%         -0.08%         51.2%           Allegan FCU         MI         0         \$159,057,575         13,988         5         93.4%         104.2%         59.5%         10.9%         0.5%         0.20%         0.08%         0.98%         49.3%           Wayne Westland FCU         MI         0         \$145,636,075         11,153         1         -2.8%         20.1%         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%           U P State CU         MI         1         \$145,636,281         10,805         4         21.3%         8.7%         -2.4%         9.1%         0.21%         0.98%	3.1%
Family Financial CUMI0\$161,796,03316,78241.0%9.7%0.4%10.9%0.37%0.27%0.43%63.7%HPC CUMI0\$160,018,6337,3144-0.8%21.1%-0.5%12.6%0.08%0.00%-0.08%51.2%Allegan FCUMI0\$159,057,57513,988593.4%104.2%59.5%10.9%0.56%0.50%0.85%73,9%Wayne Westland FCUMI0\$145,636,07511,1531-2.8%20.1%-2.4%9.1%0.15%0.21%0.98%49.3%U P State CUMI1\$145,636,285110,805423.6%25.1%15.7%8.2%0.24%0.07%1.52%53.2%Wolverine State CUMI0\$142,167,86414.2923-5.4%8.5%-0.9%8.3%0.11%0.21%-0.05%34.1%Best Financial CUMI0\$141,344,36313,04129.2%12.4%3.7%15.9%0.22%0.44%0.38%77.1%Iron Mt Kingsford Community FCUMI0\$138,587,75710,6491-0.1%3.7%-3.4%12.1%0.69%0.12%1.97%28.0%	19.5%
HPC CU         MI         0         \$160,018,633         7,314         4         -0.8%         21.1%         -0.5%         12.6%         0.08%         0.00%         -0.08%         51.2%           Allegan FCU         MI         0         \$159,057,575         13,988         5         93.4%         104.2%         59.5%         10.9%         0.56%         0.50%         0.85%         73.9%           Wayne Westland FCU         MI         0         \$145,636,075         11,153         1         -2.8%         20.1%         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%           U P State CU         MI         1         \$145,636,075         11,153         1         -2.8%         20.1%         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%           U P State CU         MI         1         \$145,362,851         10,805         4         23.6%         25.1%         15.7%         8.2%         0.24%         0.07%         1.52%         53.2%           Wolverine State CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%	11.0%
Allegan FCU         MI         0         \$159,057,575         13,988         5         93.4%         104.2%         59.5%         10.9%         0.56%         0.50%         0.85%         73.9%           Wayne Westland FCU         MI         0         \$145,636,075         11,153         1         -2.8%         20.1%         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%           U P State CU         MI         1         \$145,636,075         10,805         4         23.6%         25.1%         15.7%         8.2%         0.24%         0.07%         1.52%         53.2%           Wolverine State CU         MI         0         \$142,896,141         9,528         4         -1.3%         8.7%         -2.4%         9.6%         0.29%         0.28%         0.45%         64.1%           Sunrise Family CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%         34.1%           Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38	15.5%
Wayne Westland FCU         MI         0         \$145,636,075         11,153         1         -2.8%         20.1%         -2.4%         9.1%         0.15%         0.21%         0.98%         49.3%           U P State CU         MI         1         \$145,636,075         10,805         4         23.6%         25.1%         15.7%         8.2%         0.24%         0.07%         1.52%         53.2%           Wolverine State CU         MI         0         \$142,896,141         9,528         4         -1.3%         8.7%         -2.4%         9.6%         0.29%         0.28%         0.45%         64.1%           Sunrise Family CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%         34.1%           Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38%         77.1%           Iron Mt Kingsford Community FCU         MI         0         \$138,587,757         10,649         1         -0.1%         3.7%         -3.4%         12.1%         0.69%         0.12% <td>12.5%</td>	12.5%
U P State CU         MI         1         \$145,362,851         10,805         4         23.6%         25.1%         15.7%         8.2%         0.24%         0.07%         1.52%         53.2%           Wolverine State CU         MI         0         \$142,896,141         9,528         4         -1.3%         8.7%         -2.4%         9.6%         0.29%         0.28%         0.45%         64.1%           Sunrise Family CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%         34.1%           Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38%         77.1%           Iron Mt Kingsford Community FCU         MI         0         \$138,587,757         10,649         1         -0.1%         3.7%         -3.4%         12.1%         0.69%         0.12%         1.97%         28.0%	20.6%
Wolverine State CU         MI         0         \$142,896,141         9,528         4         -1.3%         8.7%         -2.4%         9.6%         0.29%         0.28%         0.45%         64.1%           Sunrise Family CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%         34.1%           Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38%         77.1%           Iron Mt Kingsford Community FCU         MI         0         \$138,587,757         10,649         1         -0.1%         3.7%         -3.4%         12.1%         0.69%         0.12%         1.97%         28.0%	8.1%
Sunrise Family CU         MI         0         \$142,167,864         14,292         3         -5.4%         8.5%         -0.9%         8.3%         0.11%         0.21%         -0.05%         34.1%           Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38%         77.1%           Iron Mt Kingsford Community FCU         MI         0         \$138,587,757         10,649         1         -0.1%         3.7%         -3.4%         12.1%         0.69%         0.12%         1.97%         28.0%	15.2%
Best Financial CU         MI         0         \$141,344,363         13,041         2         9.2%         12.4%         3.7%         15.9%         0.22%         0.44%         0.38%         77.1%           Iron Mt Kingsford Community FCU         MI         0         \$138,587,757         10,649         1         -0.1%         3.7%         -3.4%         12.1%         0.69%         0.12%         1.97%         28.0%	26.1%
Iron Mt Kingsford Community FCU MI 0 \$138,587,757 10,649 1 -0.1% 3.7% -3.4% 12.1% 0.69% 0.12% 1.97% 28.0%	11.4%
	20.5%
Walled Lake School FCU MI 0 \$136,422,015 5,339 2 -6.0% 14.1% -1.4% 11.4% 0.15% 0.08% 0.61% 24.9%	10.7%
	9.0%
	33.8%
	15.4%
	21.4%
	22.7%
	26.0%
	29.5%
	25.6%
	30.2%
COPOCO Community CU MI 0 \$118,118,658 9,592 3 -3.1% 22.8% -4.1% 8.3% 1.17% 0.10% -1.32% 53.2%	8.6%
Marquette Community FCU MI 0 \$118,051,797 8,238 2 -5.8% 22.7% -1.7% 8.6% 0.37% 0.28% 1.21% 33.8%	0.8%
Straits Area FCU         MI         0         \$116,009,600         12,512         4         -4.4%         11.5%         -0.2%         9.9%         1.09%         0.23%         0.51%         45.0%	6.2%
	45.7%
The Local CU         MI         0         \$109,888,377         12,628         1         -1.3%         10.8%         7.2%         14.0%         1.16%         0.12%         0.31%         48.6%	7.2%
Total Community CU         MI         0         \$101,552,028         6,915         2         0.3%         16.2%         1.5%         10.9%         0.22%         0.46%         1.82%         51.0%           Circle Foderal Cradit Linian         NI         0         \$100,902,472         5.795         2         0.3%         16.2%         1.5%         10.9%         0.22%         0.46%         1.82%         51.0%	5.9%
	35.6%
	32.3%
	10.1%
South Central CU MI 0 \$93,749,525 7,045 1 -0.8% 22.3% -8.7% 11.9% 1.03% 0.73% 1.17% 39.4%	0.07
	2.8%
	41.6%
	41.6% 12.8%
	41.6% 12.8% 13.9%
Route 31 Credit Union         MI         0         \$90,822,222         9,935         2         4.9%         12.0%         -3.1%         13.1%         0.24%         0.30%         0.36%         86.0%	41.6% 12.8%

#### Michigan Credit Union Financial Summary

Data as of March 2023

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Meijer CU	MI	0	\$87,129,769	15,196	2	-4.4%	33.1%	2.1%	9.9%	0.40%	0.31%	0.74%	68.6%	21.7%
Shore To Shore Community FCU	MI	0	\$85,633,329	5,814	2	-0.2%	24.1%	-1.8%	7.7%	0.37%	0.37%	0.74%	37.2%	6.6%
Michigan Columbus FCU	MI	0	\$85,594,928	6,418	2	33.8%	22.1%	48.5%	9.9%	0.19%	0.00%	0.77%	37.3%	19.4%
Wexford Community CU	MI	0	\$83,715,488	8,640	2	-0.7%	-8.2%	-2.6%	9.0%	0.27%	0.68%	0.77%	58.8%	12.3%
Live Life FCU	MI	0	\$74,521,690	1,161	1	2.0%	-4.4%	-17.6%	8.2%	0.09%	0.34%	-0.46%	62.9%	44.5%
Lake Huron CU	MI	0	\$73,789,999	6,712	2	2.3%	15.2%	-5.9%	13.7%	0.49%	0.02%	0.79%	86.8%	28.1%
Intandem CU	MI	0	\$73,666,517	5,113	2	0.2%	10.7%	-0.6%	10.0%	0.44%	0.11%	0.51%	64.4%	21.9%
Tahquamenon Area CU	MI	0	\$70,422,308	5,380	3	-3.4%	15.4%	-2.7%	11.2%	0.48%	0.34%	0.53%	34.3%	8.8%
ABD FCU	MI	0	\$70,259,986	7,367	3	-9.2%	57.8%	-21.0%	11.6%	0.84%	2.11%	1.19%	32.6%	7.0%
Muskegon FCU	MI	0	\$70,116,067	5,078	2	2.0%	4.1%	-1.6%	10.7%	0.05%	0.49%	0.35%	43.1%	17.3%
Community Focus FCU	MI	0	\$67,861,284	4,895	3	-2.9%	47.2%	0.4%	14.9%	0.59%	7.13%	0.83%	57.5%	7.7%
First United CU	MI	0	\$66,961,524	4,897	1	13.5%	10.1%	-1.2%	10.7%	1.16%	0.43%	1.31%	92.7%	11.8%
Lincoln Park Community CU	MI	0	\$64,254,113	3,103	1	-6.8%	2.8%	-6.5%	15.1%	0.16%	0.03%	0.98%	20.6%	8.5%
Thornapple CU	MI	0	\$63,233,708	7,695	3	6.9%	17.3%	5.2%	7.8%	0.35%	0.22%	1.10%	87.5%	18.5%
Limestone FCU	MI	0	\$58,849,215	4,365	2	-0.6%	21.1%	-0.6%	12.3%	0.32%	0.06%	1.06%	92.1%	32.7%
Great Lakes FCU	MI	0	\$58,606,403	4,574	3	-5.7%	7.8%	-0.8%	10.9%	0.06%	0.40%	0.92%	42.7%	21.0%
One Detroit CU	MI	0	\$56,812,387	11,258	3	-4.1%	3.8%	0.4%	14.4%	3.08%	2.75%	0.17%	63.6%	10.3%
Gratiot Community CU	MI	0	\$55,925,362	6,706	4	0.7%	30.2%	4.1%	7.4%	0.13%	0.99%	0.38%	83.1%	12.0%
Baraga County FCU	MI	0	\$54,845,351	4,478	1	-0.3%	18.2%	0.9%	8.9%	0.14%	-0.01%	0.92%	31.5%	4.4%
Country Heritage CU	MI	0	\$53,688,745	1,326	1	0.3%	6.8%	-3.4%	18.0%	2.92%	0.00%	1.00%	71.3%	35.8%
Aeroquip CU	MI	0	\$53,179,140	3,847	4	-6.5%	3.3%	-2.1%	14.0%	0.05%	0.48%	0.10%	53.8%	19.9%
GR Consumers CU	MI	0	\$50,411,473	2,969	2	0.0%	16.4%	-7.2%	15.9%	0.33%	0.23%	0.67%	52.2%	15.6%
Southeast Michigan State EFCU	MI	0	\$49,864,845	3,744	1	-0.7%	0.8%	-3.2%	9.8%	5.50%	1.47%	1.18%	28.0%	1.0%
Tri-Cities CU	MI	0	\$48,064,065	3,794	3	-0.5%	13.9%	-1.3%	12.1%	0.10%	1.84%	1.81%	68.9%	27.6%
Saginaw County ECU	MI	0	\$44,754,463	2,803	1	-8.0%	0.0%	-3.6%	9.7%	0.17%	0.29%	1.10%	36.5%	15.7%
Auto Owners Associates CU	MI	0	\$43,941,310	2,814	1	-5.0%	13.5%	-1.5%	13.6%	0.00%	-0.01%	1.06%	22.4%	0.0%
Chiropractic FCU	MI	0	\$41,715,560	2,786	1	-8.1%	18.5%	2.0%	12.7%	1.51%	0.33%	0.52%	59.2%	2.6%
Detour Drummond Comm CU	MI	0	\$40,718,771	2,061	2	-9.6%	9.1%	-0.6%	13.7%	0.27%	0.03%	0.94%	41.1%	12.3%
Port City FCU	MI	0	\$40,036,334	2,861	1	-0.7%	1.6%	-2.9%	11.0%	0.51%	0.01%	0.11%	33.3%	16.1%
First Area CU	MI	0	\$39,975,286	3,430	2	-10.8%	4.3%	-5.0%	9.8%	0.42%	0.00%	-0.75%	40.9%	9.5%
Manistique FCU	MI	0	\$39,672,171	3,120	1	2.9%	8.5%	-0.8%	10.4%	0.35%	0.03%	1.12%	49.4%	14.7%
Lakeshore FCU	MI	0	\$39,326,241	2,465	1	-2.4%	10.0%	-2.9%	12.1%	0.62%	0.01%	0.32%	35.8%	14.6%
Grand Trunk Battle Creek EFCU	MI	0	\$39,042,262	2,683	2	-8.5%	8.9%	-1.7%	16.2%	0.30%	0.00%	0.41%	43.4%	6.7%
Chippewa County CU	MI	0	\$38,341,755	3,258	2	-2.7%	7.4%	-6.1%	10.3%	1.29%	1.30%	0.34%	52.7%	12.7%
Flagship Community FCU	MI	0	\$38,259,256	3,676	2	14.3%	9.5%	14.7%	7.7%	0.57%	0.01%	0.90%	58.7%	20.8%
Gogebic County FCU	MI	0	\$36,704,490	3,937	1	5.2%	25.1%	-1.2%	10.4%	0.80%	-0.01%	1.66%	39.8%	0.1%
Gabriels Community CU	MI	0	\$34,529,491	2,748	2	17.2%	10.2%	4.1%	11.0%	2.19%	0.64%	0.64%	88.5%	24.8%
Settlers FCU	MI	0	\$34,516,693	3,679	2	5.3%	5.3%	1.3%	13.6%	1.11%	0.68%	1.27%	55.2%	0.0%
GraCo FCU	MI	0	\$31,365,610	3,212	1	-3.9%	30.7%	2.8%	8.2%	0.22%	0.30%	1.11%	59.9%	0.0%
Credit Union Advantage	MI	0	\$31,182,318	2,322	1	-2.0%	6.5%	-3.5%	11.8%	0.70%	0.08%	-0.47%	32.2%	6.8%
Alpena Community CU	MI	0	\$31,173,069	2,379	1	-2.5%	-3.8%	-2.2%	8.8%	0.06%	0.01%	0.03%	42.0%	21.4%
Kenowa Community FCU	MI	0	\$30,686,304	2,539	1	-0.3%	22.6%	1.6%	11.7%	0.39%	-0.03%	0.71%	63.0%	17.9%
Northwest Consumers FCU	MI	0	\$30,428,976	2,736	1	-0.9%	21.5%	1.6%	11.8%	0.74%	0.24%	1.16%	53.3%	5.4%
Michigan Coastal Credit Union	MI	0	\$28,617,616	2,767	1	15.8%	37.2%	-6.7%	8.4%	0.44%	0.60%	-0.14%	95.0%	41.7%
Construction FCU	MI	0	\$27,177,644	1,198	1	-9.9%	27.6%	-2.1%	12.1%	0.00%	0.48%	0.52%	80.1%	57.9%
International UAW FCU	MI	0	\$26,175,734	2,108	1	1.5%	6.7%	-15.9%	12.1%	0.95%	0.00%	1.21%	40.6%	11.2%
Dowagiac Area FCU	MI	0	\$24,622,742	2,076	1	-3.7%	9.1%	-1.2%	6.7%	0.58%	-0.02%	1.09%	33.3%	7.9%
Montcalm Public ECU	MI	0	\$24,121,455	1,795	1	13.4%	17.6%	4.4%	14.9%	1.66%	0.00%	0.88%	32.7%	0.0%
Tandem FCU	MI	0	\$23,873,880	2,379	1	-7.6%	10.0%	-7.5%	17.5%	0.49%	0.04%	0.23%	37.5%	10.2%
Warren Municipal FCU	MI	0	\$23,530,436	1,434	1	-0.1%	31.7%	0.8%	6.6%	0.22%	0.19%	0.95%	53.7%	27.4%
Farm Bureau Family CU	MI	0	\$23,491,575	1,719	1	-0.6%	10.9%	3.4%	9.7%	0.31%	0.03%	0.24%	68.2%	0.0%
United Churches CU	MI	0	\$22,636,001	1,282	1	-0.7%	3.5%	-3.9%	7.3%	0.09%	0.06%	0.67%	28.8%	9.1%
Frankfort Community FCU	MI	0	\$20,316,982	1,980	1	-2.5%	13.1%	-4.0%	10.2%	5.46%	-0.65%	1.85%	58.7%	0.9%
Electrical Workers Local 58 CU	MI	0	\$20,093,746	2,306	2	-1.0%	9.7%	-0.2%	9.8%	0.00%	0.00%	0.20%	30.7%	0.0%
Blue Water FCU	MI	0	\$18,965,549	1,204	4	0.2%	4.0%	-3.4%	14.3%	0.00%	0.00%	1.07%	58.5%	31.9%
Muskegon St Joseph FCU	MI	0	\$17,652,993	1,521	1	0.3%	16.5%	1.8%	10.1%	3.41%	-0.13%	1.08%	56.9%	16.5%
Teamsters CU	MI	0	\$17,348,210	1,779	1	-1.1%	9.9%	-2.1%	11.0%	1.42%	-0.22%	-1.05%	34.6%	0.0%
Federal Employees of Chippewa Cnty C	MI	0	\$17,183,619	1,334	1	12.0%	1.6%	-3.8%	8.8%	0.01%	-0.01%	1.79%	69.2%	0.3%
Torch Lake FCU	MI	0	\$12,525,118	1,754	3	8.1%	4.0%	-3.0%	8.4%	0.15%	0.11%	0.69%	41.0%	0.6%
Northern Lights Community FCU	MI	0	\$11,773,660	1,379	1	-1.2%	17.6%	-11.3%	7.0%	0.00%	-0.70%	-1.10%	38.6%	0.0%
Eastpointe Community CU	MI	0	\$11,381,910	1,446	1	-2.7%	21.9%	-4.4%	6.1%	0.00%	0.04%	-0.14%	60.9%	4.4%

## Michigan Credit Union Financial Summary

Data as of March 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Lake Superior CU	MI	0	\$10,155,349	1,281	1	-1.4%	4.6%	-1.0%	7.3%	0.87%	0.55%	1.80%	40.9%	0.0%
Rock Community FCU	MI	0	\$8,351,216	863	1	0.6%	10.5%	-0.7%	7.4%	0.00%	0.00%	0.23%	33.7%	0.1%
Westacres CU	MI	0	\$7,674,877	575	1	-1.1%	20.3%	-2.5%	12.2%	0.00%	0.00%	1.03%	20.2%	7.4%
West Michigan Postal Service FCU	MI	0	\$7,291,827	839	1	0.8%	13.8%	1.1%	10.7%	0.00%	0.00%	0.79%	65.9%	5.7%
Mason County School ECU	MI	0	\$7,169,839	564	1	-10.1%	11.4%	-2.3%	19.2%	0.15%	-0.05%	0.59%	43.5%	0.0%
Latvian Heritage FCU	MI	0	\$3,534,913	373	3	-13.9%	-7.4%	-15.6%	15.3%	0.00%	0.00%	0.29%	102.6%	82.7%
Muskegon Patternmakers FCU	MI	0	\$3,091,043	399	2	-3.8%	18.1%	-4.5%	28.1%	0.19%	0.00%	0.41%	89.8%	0.0%
IM Detroit District CU	MI	0	\$1,932,545	35	2	2.1%	954.6%	40.0%	18.7%	0.00%	0.00%	2.99%	1.2%	0.0%
Community Promise FCU	MI	0	\$770,550	353	2	-30.9%	-21.6%	-19.0%	25.8%	4.86%	-0.47%	-16.69%	60.5%	0.0%
Ann Arbor Postal FCU	MI	0	\$708,241	121	1	-15.9%	4.3%	-4.7%	44.8%	0.70%	0.00%	0.79%	120.2%	0.0%
New Rising Star FCU	MI	0	\$107,241	134	2	-4.0%	-25.2%	-2.9%	8.9%	0.00%	0.00%	-1.93%	8.3%	0.0%
Medians			\$139,966,060	11,141	3	0.2%	14.3%	0.2%	10.5%	0.40%	0.21%	0.75%	63.4%	15.0%
By Asset Size		N	umber of Insts.											
\$5 million and less			6	244	2	-10.1%	0.2%	-10.8%	22.7%	0.37%	-0.02%	-0.60%	75.5%	28.8%
\$5 to \$10 million			4	707	1	-2.5%	13.2%	-0.9%	12.2%	0.03%	-0.01%	0.65%	40.3%	3.2%
\$10 to \$20 million			8	1,413	1	1.8%	9.0%	-3.4%	9.6%	0.78%	-0.05%	0.54%	51.1%	8.2%
\$20 to \$50 million			32	2,710	1	-1.3%	12.8%	-1.3%	11.1%	0.87%	0.36%	0.73%	48.4%	12.4%
\$50 to \$100 million			31	5,785	2	0.8%	14.7%	-1.6%	11.2%	0.57%	0.62%	0.77%	60.3%	18.2%
\$100 to \$250 million			48	12,570	3	1.9%	15.4%	0.4%	10.5%	0.45%	0.32%	0.64%	63.6%	18.2%
\$250 million+			65	50,600	11	5.5%	20.3%	3.8%	11.4%	0.46%	0.30%	0.98%	80.4%	22.5%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.

	Michigan CU Mergers/Liquidations 2013-1Q '23										
Year	No. of MI CUs	No. of MI Mergers/Liquidations	Percentage of MI CUs Mergers/Liquidations								
2013	303	10	3.30%								
2014	288	15	5.21%								
2015	266	22	8.27%								
2016	250	16	6.40%								
2017	244	6	2.46%								
2018	231	13	5.63%								
2019	222	9	4.05%								
2020	216	6	2.78%								
2021	212	4	1.89%								
2022	205	7	3.41%								
2023	194	ii ii	5.67%								

#### Recent Michigan CU Mergers/Liquidations\*

Merged/Liquidated CU	City	Assets	Members	Branches	Туре	Surviving CU	City	State	Assets	Members	Branches
Community Alliance CU	Novi	113,582,526	7,514	1	M	People Driven CU	Southfield	MI	458,626,971	27,709	5
Calcite CU	Rogers City	124,278,133	9,434	3	м	Alpena Alcona Area CU	Alpena	MI	724,101,971	44,253	13
MemberFocus Community CU	Dearborn	136,466,952	8,235	2	M	LOC Credit Union	Farmington	MI	450,803,865	28,435	6
Northern United FCU	Escanaba	24,274,406	2,148	1	м	U P State CU	Escanaba	MI	145,362,851	10,805	4
Grtr New Mt Moriah Bapt Church CU	DETROIT	76,143	14	1	L						
Harbor Beach Community FCU	Harbor Beach	4,548,909	623	1	м	Flagship Community FCU	Port Huron	MI	38,259,256	3,676	2
Parkway FCU	Redford	26,952,848	2,257	1	м	Michigan Columbus FCU	Livonia	MI	85,594,928	6,418	2
Rivertown Community FCU	Grandville	78,125,201	5,341	2	M	Allegan FCU	Allegan	MI	159,057,575	13,988	5
Wanigas CU	Saginaw	418,825,757	23,997	4	м	Financial Plus CU	Ottawa	IL	482,518,884	42,151	5
Western Districts Members Credit Union	Grand Rapids	49,793,376	2,701	2	м	West Michigan CU	Grand Rapids	MI	273,064,214	19,144	7
Unified Communities FCU	Canton	22,982,320	2,572	1	м	Genisys CU	Auburn Hills	MI	4,595,163,279	261,773	33
*Based on year last call report was filed.											

Michigan Home Price Changes		
By MSA		
Source: FHFA All Transactions Index. NSA.		
	Year	
	Ending	Since Qtr-1
Metropolitan Area	Qtr-1 2023	2007
Ann Arbor, MI	5.5%	55.0%
Battle Creek, MI	9.0%	53.5%
Bay City, MI	7.8%	37.5%
Detroit-Dearborn-Livonia, MI (MSAD)	7.1%	40.4%
Flint, MI	6.3%	42.6%
Grand Rapids-Kentwood, MI	9.3%	94.0%
Jackson, MI	5.0%	39.8%
Kalamazoo-Portage, MI	6.5%	65.7%
Lansing-East Lansing, MI	5.0%	35.3%
Midland, MI	7.2%	49.8%
Monroe, MI	3.7%	32.0%
Muskegon, MI	12.7%	86.2%
Niles, MI	5.6%	55.9%
Saginaw, MI	5.8%	37.2%
South Bend-Mishawaka, IN-MI	12.7%	74.8%
Warren-Troy-Farmington Hills, MI (MSAD)	5.1%	46.9%

## Michigan Unemployment Rate Trends-By MSA (%)

Source BLS. Not seasonally adjusted.

Source BLS. Not seasonally adjusted.	March	March 2022	
Metropolitan Area	2023 (%)	(%)	Change (%)
Ann Arbor, MI	3.5	3.5	0.0
Battle Creek, MI	5.1	4.8	0.3
Bay City, MI	6.2	5.5	0.7
Detroit-Warren-Dearborn, MI	2.8	4.3	-1.5
Flint, MI	6.0	5.7	0.3
Grand Rapids-Wyoming, MI	3.7	3.5	0.2
Jackson, MI	4.7	4.5	0.2
Kalamazoo-Portage, MI	4.5	4.2	0.3
Lansing-East Lansing, MI	4.3	4.1	0.2
Midland, MI	5.0	4.5	0.5
Monroe, MI	4.9	4.9	0.0
Muskegon, MI	5.2	5.0	0.2
Niles-Benton Harbor, MI	4.9	4.7	0.2
Saginaw, MI	6.4	5.7	0.7

#### Overview: State Trends by City

	MI	MI Michigan Credit Unions by City							
					Grand				Traverse
Demographic Information Number of CUs Assets per CU (\$ mil) Median assets (\$ mil) Total assets (\$ mil) Total loans (\$ mil) Total surplus funds (\$ mil) Total savings (\$ mil) Total memberships (thousands)	State Total           194           519.0           140.0           100,679           68,170           27,781           87,229           5,972	Alpena 5 348.6 160.0 1,743 1,038 634 1,547 107	Detroit           7           88.7           20.1           621           357           237           522           47	Flint 2 905.1 905.1 1,810 972 737 1,563 100	Rapids 8 1711.7 229.1 13,694 11,387 1,845 11,755 581	Lansing 7 258.0 95.5 1,806 1,317 389 1,583 147	Junquette 2 307.0 614 344 241 550 39	Muskegon 9 70.2 40.0 632 386 226 545 60	City 4 377.6 224.5 1510 1021 387 1306 131
Growth Rates Total assets Total loans Total surplus funds Total savings Total memberships % CUs with increasing assets	3.9 18.8 -20.7 2.3 2.1 51.5	14.5 19.2 7.8 15.1 4.9 40.0	-1.9 20.4 -23.2 -0.4 7.2 28.6	32.1 58.2 6.0 32.3 30.0 50.0	1.7 29.8 -56.2 0.2 6.1 50.0	3.9 13.6 -19.2 3.8 1.0 71.4	-1.6 20.2 -20.8 -1.4 1.6 0.0	4.1 13.6 -8.1 3.9 -0.4 77.8	8.0 22.1 -16.3 3.5 4.5 75.0
Earnings - Basis Pts. Yield on total assets Dividend/interest cost of assets Net interest Jungin Fee & other income * Operating expense Loss Provisions Net Income (ROA) with Stab Exp Net Income (ROA) without Stab Exp % CUs with positive ROA	381 89 292 127 305 20 93 93 89.7	363 82 282 82 281 2 80 80 80	408 78 330 206 434 24 77 77 71.4	367 63 304 109 325 27 60 60 100.0	385 111 274 120 238 10 147 147 100.0	424 91 333 157 403 45 41 41 85.7	348 57 291 105 318 2 76 76 100.0	359 82 278 172 370 21 58 58 58 88.9	427 84 343 151 389 25 80 80 100.0
Capital Adequacy Net worth/assets % CUs with NW > 7% of assets	11.3 97.4	10.2 100.0	17.4 100.0	12.9 100.0	11.8 100.0	10.9 100.0	12.1 100.0	13.4 100.0	9.7 100.0
Asset Quality Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%) Asset/Liability Management	0.46 0.31	0.37 0.33	0.95 0.63	0.40 0.56	0.18 0.08	0.98 0.79	0.22 0.10	0.33 0.31	0.81 0.27
Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	78.2 67.7 45.9 9.2 54.7	67.1 59.5 39.9 15.8 54.1	68.5 57.5 50.6 8.8 60.1	62.2 53.7 37.8 14.8 53.0	96.9 83.2 63.7 7.1 60.0	83.2 72.9 34.6 10.4 47.7	62.5 56.0 45.5 9.1 58.3	70.8 61.1 25.0 16.5 51.7	78.2 67.6 35.5 8.4 62.7
Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	1 62 329 14,606 18,378 0.18	9 61 294 14,402 15,865 0.21	4 53 323 11,084 14,447 0.23	1 68 285 15,626 14,359 0.19	1 54 301 20,216 36,215 0.14	0 64 402 10,774 14,039 0.20	7 79 281 14,042 11,095 0.23	1 54 386 9,047 11,889 0.25	1 58 370 9,991 13,561 0.23
Structure Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs CUs state chartered	3.1 16.5 14.9 65.5	0.0 0.0 20.0 80.0	0.0 0.0 28.6 71.4	0.0 0.0 0.0 100.0	0.0 0.0 12.5 87.5	0.0 0.0 0.0 100.0	0.0 50.0 0.0 50.0	11.1 44.4 22.2 22.2	0.0 50.0 0.0 50.0

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA FOIA file.

Source: NCUA and CUNA E&S.

Portfolio: State Irenas by City													
	MI Michigan Credit Unions by City												
Growth Rates Credit cards	State Total 13.3%	Alpena 20.7%	Detroit 43.5%	<b>Flint</b> 41.5%	Grand Rapids 15.8%	Lansing 16.2%	Junquette 16.3%	Muskegon 6.3%	Traverse City 0.7%				
Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans	13.3% 24.0% 30.1% 18.2% 13.4% 42.8% 26.3%	20.7% 26.5% 14.2% 21.8% 16.8% 60.2% 17.4%	43.5% 14.2% 86.7% 63.3% 8.0% 1.5% -3.0%	41.5% 111.8% 26.5% 34.3% 97.0% 96.1% 56.9%	13.8% 17.9% 88.8% 47.8% 27.3% 87.3% 24.8%	7.7% 20.4% 16.9% 5.2% 27.2% 13.3%	16.3% 56.5% 18.3% 25.5% 5.0% 28.5% 24.5%	6.3% 19.5% 44.2% 10.6% 8.8% 62.0% 22.8%	0.7% 33.9% 91.7% 24.6% 7.8% 68.3% 24.1%				
Share drafts Certificates IRAs Money market shares Regular shares	1.3% 73.3% 2.1% -10.4% -8.8%	13.6% 170.1% 9.1% -3.2% 0.3%	12.0% -27.3% -7.6% 3.3% -7.2%	33.2% 105.3% 39.3% 0.2% 56.8%	-4.0% 180.4% 5.8% 20.1% -32.1%	-1.1% 73.2% -1.7% -13.4% -6.2%	1.8% 69.5% -7.9% -15.0% -8.7%	3.1% 57.6% 3.0% -10.6% -1.5%	-2.0% 138.5% -1.5% -14.8% -8.0%				
Portfolio \$ Distribution Credit cards/total loans Other unsecured loans/total loans New automobile/total loans Used automobile/total loans First mortgage/total loans HEL & 2nd Mtg/total loans Commercial loans/total loans	3.6% 3.6% 7.3% 22.6% 37.3% 6.2% 11.4%	4.6% 4.0% 7.1% 17.8% 36.0% 2.5% 18.9%	2.6% 8.1% 12.0% 24.0% 14.7% 11.5% 23.0%	3.6% 3.9% 7.0% 24.7% 25.3% 5.4% 14.2%	1.6% 1.4% 2.7% 10.3% 60.8% 5.3% 12.8%	3.6% 3.6% 10.4% 43.3% 20.0% 2.5% 12.1%	4.2% 4.1% 5.4% 27.6% 16.0% 5.3% 28.7%	4.7% 2.8% 6.9% 40.5% 27.0% 3.6% 1.7%	1.8% 4.7% 5.9% 38.1% 22.1% 3.0% 14.3%				
Share drafts/total savings Certificates/total savings IRAs/total savings Money market shares/total savings Regular shares/total savings	22.2% 17.3% 3.3% 23.2% 32.4%	17.6% 15.4% 6.2% 21.7% 36.4%	11.6% 15.7% 7.8% 6.7% 48.5%	22.1% 12.9% 2.4% 30.7% 30.9%	31.6% 18.6% 3.2% 16.8% 28.4%	18.7% 22.4% 3.3% 24.0% 29.0%	18.7% 13.5% 3.7% 23.4% 39.6%	15.0% 16.7% 4.8% 23.0% 36.7%	27.4% 15.7% 3.2% 16.8% 35.3%				
Percent of CUs Offering Credit cards Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans Share drafts	88.7% 100.0% 99.5% 99.0% 92.8% 87.6% 63.9% 95.9%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	71.4% 100.0% 85.7% 71.4% 42.9% 57.1% 14.3% 71.4%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	87.5% 100.0% 100.0% 100.0% 87.5% 62.5% 87.5%	100.0% 100.0% 100.0% 71.4% 85.7% 71.4% 100.0%	100.0% 100.0% 100.0% 100.0% 100.0% 50.0%	88.9% 100.0% 100.0% 100.0% 88.9% 22.2% 88.9%	100.0% 100.0% 100.0% 100.0% 100.0% 75.0%				
Certificates IRAs Money market shares	92.3% 88.1% 82.0%	100.0% 100.0% 100.0%	57.1% 57.1% 42.9%	100.0% 100.0% 100.0%	87.5% 87.5% 87.5%	100.0% 85.7% 85.7%	100.0% 100.0% 100.0%	88.9% 77.8% 77.8%	100.0% 100.0% 100.0%				
Number of Loans as a Percent of Me Credit cards Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans	19.5% 12.2% 3.5% 16.9% 3.4% 2.1% 0.5%	19.2% 13.8% 2.7% 12.4% 5.0% 0.9% 1.0%	12.1% 20.8% 3.5% 10.1% 0.8% 1.8% 1.1%	18.6% 18.1% 3.1% 15.9% 2.7% 1.6% 0.5%	19.3% 9.1% 1.9% 12.8% 5.7% 2.9% 0.3%	14.7% 13.5% 3.8% 24.4% 2.5% 1.1% 0.5%	22.3% 8.1% 20.2% 17.7% 1.9% 1.9% 1.1%	16.7% 8.9% 1.6% 19.7% 2.0% 0.8% 0.3%	8.4% 16.1% 1.5% 21.9% 1.8% 0.6% 0.7%				
Share drafts Certificates IRAs Money market shares	65.5% 8.1% 2.9% 9.9%	69.2% 9.9% 4.3% 9.2%	56.0% 6.8% 3.0% 1.6%	68.4% 8.2% 2.7% 15.9%	77.0% 9.1% 3.9% 8.5%	51.8% 9.7% 2.4% 7.0%	68.2% 6.5% 2.5% 22.1%	53.7% 7.0% 2.7% 5.6%	57.9% 5.2% 1.8% 5.4%				

#### Portfolio: State Trends by City

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.