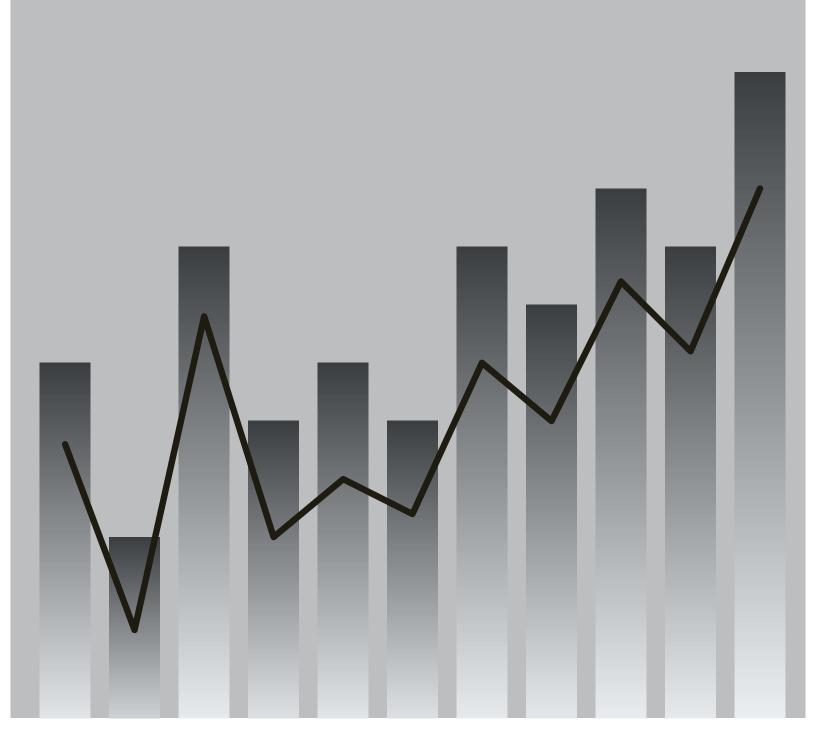
Third Quarter 2022
CUNA Economics & Statistics



#### **Lingering Effects**

A third quarter surge in COVID-19 Delta variant cases combined with Russia's ongoing war in Ukraine combined to keep inflationary pressures at the forefront of the economic narrative in the third quarter of 2022.

Inflation, measured by the Consumer Price Index, increased 0.46% in the third quarter, nearly identical to the 0.49% increase in the second quarter. Prices rose 8.4% in the year ending September. That's a welcome slowing from the 9.0% 12-month increase reported at the end of the second quarter – but is well above the Federal Reserve's comfort zone.

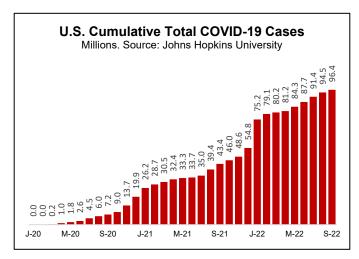
Gross Domestic Product (GDP), which measures the value of all goods and services produced in the U.S., increased at a 3.2% inflation-adjusted annualized rate in the third quarter – up from the second quarter 2022's 0.6% decrease.

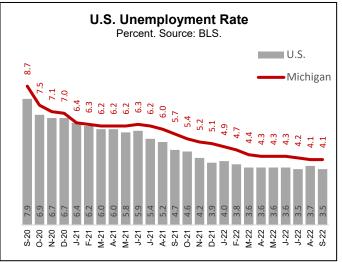
The headline unemployment rate declined modestly – starting the quarter at 3.6% and ending at 3.5%. The third quarter-end reading came in 1.2 percentage points lower than the second quarter 2021 level. Michigans's unemployment rate remained higher than the U.S. during the quarter at 4.1 percent.

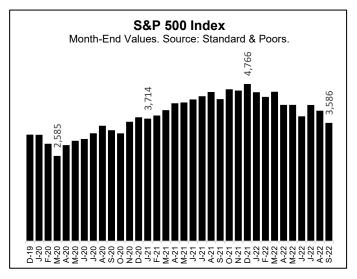
Non-farm employment rose by 1.1 million in the third quarter and by 5.7 million during the 12-months ending September 2022. September 2022 total employment was 0.5 million *higher* than prepandemic levels.

The Federal Reserve increased its federal funds interest rate target more aggressively in the third quarter, by raising the rate 0.75% in both July and September. The effective federal fund's rate reached 3.08% by the end of the quarter. On the long end, the ten-year Treasury yield jumped 0.85% in the three-month period (to 3.83%). Expect more aggressive Fed action if inflation pressures don't cool in the fourth quarter.

Equity investors remained concerned. The S&P 500 Index, which declined 16% in the second quarter,

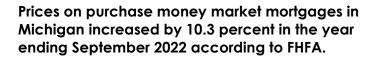






fell an additional 7% in the third quarter. Still, the broad equity index finished the quarter 21% higher than its pre-Covid crisis reading (at the end of February 2020.)

On the housing front, overall market activity was mixed, with the combination of new and existing home sales declining 7% in the quarter. New home sales were down 2% compared to second quarter 2022 levels and existing home sales were down 8% in the period. The FHFA all-transaction home price index rose at a 6.8% annualized rate in the quarter. The price index stood 17% higher than its third-quarter 2021 reading and it is 40% higher than prepandemic readings.



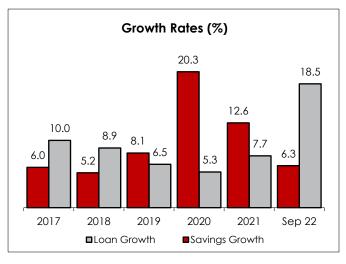
Credit union financial results continued to reflect solid earnings, strong membership gains, and fast loan growth during the third quarter.

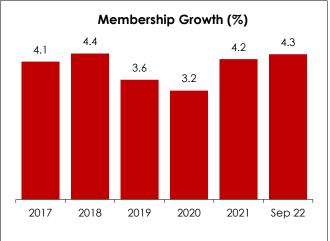
## Michigan credit union results largely mirrored these national trends.

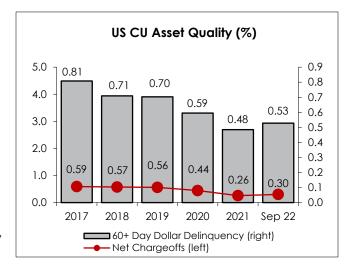
Asset quality – measured by both loan delinquency rates, and net charge-off rates drifted up but both delinquency and net charge-off rates remain near historic lows.

The growth rate in credit union loans outpaced the growth rate in savings balances by a wide margin in the quarter. Consequently, liquidity tightened for many. The movement's net worth ratio rose marginally in the three-month period.

Memberships increased by 1.6 % (i.e., 6.4% annualized) in the three months ending September and by 4.3% year-over-year. In contrast, the Bureau of Economic Analysis estimates U.S. population grew by 0.1% in the quarter.







Credit union loan balances increased 5.4% in the third quarter, an annualized rate of 21.6%. Home equity loans and second mortgages continued to lead the way, expanding at a 12.0% rate (48.0.% annualized). Personal unsecured loans followed with a 7.2% increase (28.2% annualized) and new auto loans followed closely, gaining 6.8% in the three-month period (27.2% annualized). Used autos

were up 5.1% (20.4% annualized) and commercial loans increased 5.6% (22.4% annualized.) Both used autos and credit card balances increased at double-digit annualized rates.

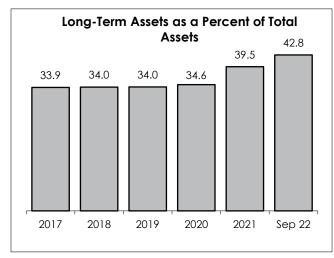
Savings balances increased but only modestly with a 0.5% advance in the second quarter of 2022. This represents an annualized rate of just 2.0%. The weak gains are not surprising given the fact that the consumer sector continues to reflect strong "excess savings" balances which accumulated during the pandemic.

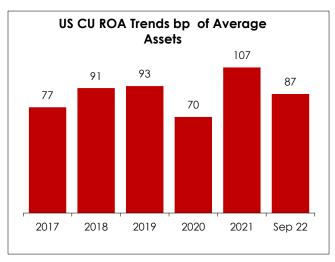
Consumers started to shift savings balances into higher yielding term accounts. Certificate balances increased 7.9% in the period. Share drafts were up modestly, but all other savings categories reflected declining balances in the three-month period. Money market shares fell most, with balances slipping 2.7% in the quarter.

With loan growth outpacing savings growth by a large margin, the movement's loan-to-savings ratio increased significantly - from 74.7% at the beginning of the quarter to 78.3% by the end of September. The liquidity benchmark is fast approaching its prepandemic high-water mark of 84% which suggests more significant growth in borrowings and higher deposit costs for some.

Asset quality remained high – with both delinquency and net-charge off rates holding near all-time lows. The delinquency rate increased, from 0.48% in the second quarter to 0.53% at the end of September 2022. Net charge off rates increased slightly from 0.29 in the second quarter to an annualized rate of 0.34% in the second quarter.

Credit union interest rate risk exposure continued to hover near cyclical highs as credit unions collectively retained longer-term mortgages (selling fewer into the secondary market). Net long-term assets started the quarter at 42.5% of assets and that exposure slightly increased to 42.8% of total assets by the end of June. The addition of "S" (Sensitivity) to the CAMEL rating system suggests supervisory authorities will continue to be looking very closely at these developments and are likely to be scrutinizing credit unions that reflect large increases in this exposure.





In this context, good documentation and solid, defensible modeling will continue to be critically important.

Movement-wide earnings increased modestly in the third quarter. Annualized average ROA came in at 0.83%. That's a solid reading and a bit higher than the 0.79% second-quarter result. Still, 2022 year-to-date annualized results came in at 0.87% - far lower than the 1.07% total in full-year 2021. Net interest margins increased by 27 basis points (annualized) from 274 basis points in the second

#### Third Quarter 2022

quarter to 301 basis points in the third quarter of 2022. That positive development was nearly – but not quite - eclipsed by other negative trends: the operating expense ratio increased by ten basis points, and loss provisions increased by eleven basis points.

Average annualized ROA during the first nine months of 2022 ranged from a low of 22 basis points within the \$20 million or less asset category to a high of 93 basis points in the \$1 billion or more asset category. Overall, 38% of those in the smallest asset category operated in the red during the quarter, while only 2.6% of those in the largest category experienced that challenge. (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.

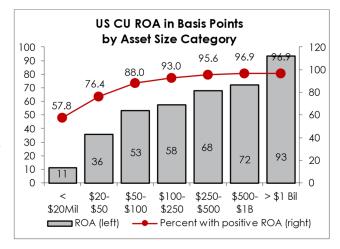
The combination of slow asset growth and solid earnings helped to push the movement's net worth ratio up from 10.7% to 10.9% during the quarter. Overall, 96.2% of credit unions remain well capitalized with net worth ratios over 7% at the end of the first quarter.

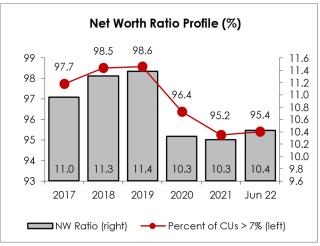
It should be noted that although small credit unions generally report relatively low earnings, they also report very high capital positions. For example, the nearly 1,600 credit union with \$20 million or less in assets reflect an average net worth ratio equal to 14.3% of total assets.

Credit unions started 2022 in generally good financial shape, and we continue to believe that nearly all should have the resources to continue to serve in

meaningful ways as millions of members struggle to make it through personal financial challenges related to high inflation and the potential for a significant economic slowdown.

Higher market interest rates will undoubtedly bring spending and borrowing down in the coming months. We continue to believe the Fed's efforts to bring inflation down will be successful – but higher unemployment and a modest recession is looking increasingly likely.





## Overview by Year

	U.S. CUs	Michigan CUs
Demographic Information	Sep 22	Sep 22
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)	4,912 442.3 53.9 2,172,674 1,474,750 607,272 1,879,291 135,650	198 490.4 131.1 97,107 64,279 28,240 84,924 5,945
Growth Rates (%) Total assets	6.5	5.5
Total loans Total surplus funds Total savings Total memberships % CUs with increasing assets	6.3 18.5 -14.5 6.3 4.3 72.7	17.9 -15.8 6.3 2.9 80.3
Earnings - Basis Pts.		
Yield on total assets Dividend/interest cost of assets Net interest margin Fee & other income Operating expense Loss Provisions Net Income (ROA) with Stab Exp Net Income (ROA) without Stab Exp % CUs with positive ROA	320 42 279 111 282 21 87 87 87	309 34 275 129 294 11 99 99
Capital Adequacy (%)		
Net worth/assets % CUs with NW > 7% of assets	10.6 96.1	11.3 96.5
Asset Quality		
Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%)	0.53 0.30	0.44 0.18
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	78.5 67.9 42.8 11.3 56.1	75.7 66.2 47.1 8.9 57.0
Productivity		
Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	3 64 398 13,854 16,924 0.16	1 61 337 14,284 17,848 0.18
Structure (%) Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs CUs state chartered	11.0 17.8 32.5 38.7	3.0 16.7 15.2 65.2

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.

### **Overview: State Trends**

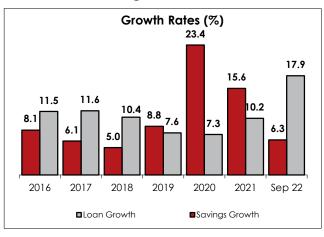
	U.S.		M	lichigan C	redit Un	ions		
Demographic Information	Sep 22	Sep 22	2021	2020	2019	2018	2017	2016
Number of CUs	4,912	198	207	213	218	224	235	246
Assets per CU (\$ mil)	442.3	490.4	458.5	391.3	316.0	283.5	256.1	229.1
Median assets (\$ mil)	53.9	131.1	124.7	108.2	92.7	81.6	77.0	70.7
Total assets (\$ mil)	2,172,674	97,107	94,918	83,344	68,879	63,502	60,182	56,351
Total loans (\$ mil)	1,474,750	64,279	55,977	50,780	47,329	43,992	39,834	35,690
Total surplus funds (\$ mil)	607,272	28,240	34,588	28,717	18,178	16,500	17,588	18,062
Total savings (\$ mil)	1,879,291	84,924	82,688	71,506	57,932	53,258	50,745	47,822
Total memberships (thousands)	135,650	5,945	5,818	5,651	5,547	5,399	5,228	5,051
Growth Rates (%)								
Total assets	6.5	5.5	13.9	21.0	8.5	5.5	6.8	8.0
Total loans	18.5	17.9	10.2	7.3	7.6	10.4	11.6	11.5
Total surplus funds	-14.5	-15.8	20.4	58.0	10.2	-6.2	-2.6	1.5
Total savings	6.3	6.3	15.6	23.4	8.8	5.0	6.1	8.1
Total memberships	4.3	2.9	3.0	1.9	2.7	3.3	3.5	3.6
% CUs with increasing assets	72.7	80.3	96.6	99.1	89.0	71.0	77.9	82.1
Earnings - Basis Pts.								
Yield on total assets	320	309	296	348	396	373	349	340
Dividend/interest cost of assets	42	34	41	63	75	56	46	44
Net interest margin	279	275	255	284	321	318	303	296
Fee & other income	111	129	157	168	168	163	156	159
Operating expense	282	294	296	325	350	346	336	341
Loss Provisions	21 87	11 99	5 112	31	33	35	33	30 84
Net Income (ROA) with Stab Exp	87 87	99 99	112	97 97	106 106	100 100	90 90	84
Net Income (ROA) without Stab Exp % CUs with positive ROA	82.7	93.9	89.4	91.1	94.5	94.2	87.7	86.2
<u></u>	02.7	75.7	07.4	71.1	74.5	74.2	07.7	00.2
Capital Adequacy (%)	10.7	11.0	10 (	10.0	10.1	10.1	11.7	11 /
Net worth/assets % CUs with NW > 7% of assets	10.6 96.1	11.3 96.5	10.6 94.2	10.9 96.2	12.1 99.1	12.1 99.6	11.7 98.7	11.6 98.4
Asset Quality	70.1	70.5	74.2	70.2	77.1	77.0	70.7	70.4
Delinquencies (60+ day \$)/loans (%)	0.53	0.44	0.39	0.45	0.65	0.68	0.75	0.76
Net chargeoffs/average loans (%)	0.30	0.18	0.14	0.32	0.47	0.47	0.47	0.45
Asset/Liability Management								
Loans/savings	78.5	75.7	67.7	71.0	81.7	82.6	78.5	74.6
Loans/assets	67.9	66.2	59.0	60.9	68.7	69.3	66.2	63.3
Net Long-term assets/assets	42.8	47.1	43.1	38.1	38.4	39.0	39.0	36.9
Liquid assets/assets	11.3	8.9	14.3	16.3	11.1	9.0	10.2	11.4
Core deposits/shares & borrowings	56.1	57.0	57.4	47.6	43.1	44.0	44.2	44.2
Productivity								
Members/potential members (%)	3	1	1	1	1	1	2	2
Borrowers/members (%)	64	61	59	60	62	62	61	60
Members/FTE	398	337	344	348	336	339	347	352
Average shares/member (\$)	13,854	14,284	14,212	12,654	10,444	9,865	9,706	9,468
Average loan balance (\$)	16,924	17,848	16,177	14,979	13,807	13,222	12,543	11,831
Employees per million in assets	0.16	0.18	0.18	0.19	0.24	0.25	0.25	0.25
Structure (%) Fed CUs w/ single-sponsor	11.0	3.0	2.9	3.3	3.2	3.1	3.0	2.8
Fed CUs w/ single-sponsor Fed CUs w/ community charter	17.8	16.7	16.9	3.3 17.4	3.2 17.9	20.5	20.4	2.0 19.9
Other Fed CUs	32.5	15.2	15.9	15.5	16.5	15.2	14.5	14.2
CUs state chartered	38.7	65.2	64.3	63.8	62.4	61.2	62.1	63.0

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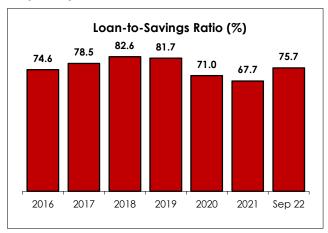
Source: NCUA and CUNA E&S.

#### Third Quarter 2022

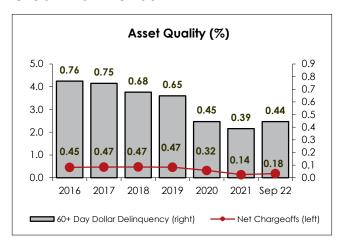
### **Loan and Savings Growth Trends**



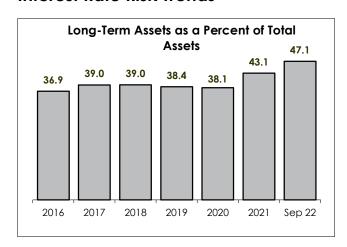
## **Liquidity Trends**



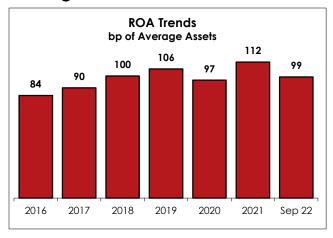
#### **Credit Risk Trends**



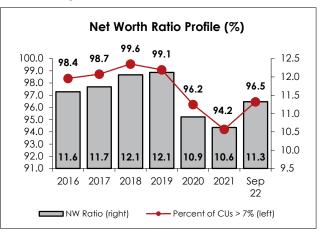
#### **Interest Rate Risk Trends**



#### **Earnings Trends**

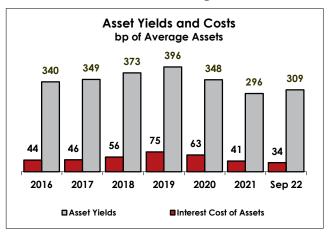


### **Solvency Trends**

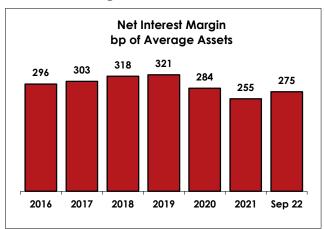


#### Third Quarter 2022

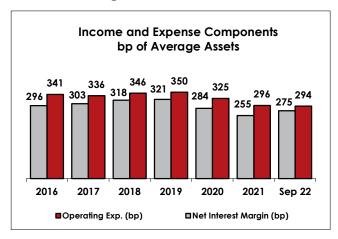
### **Asset Yields and Funding Costs**



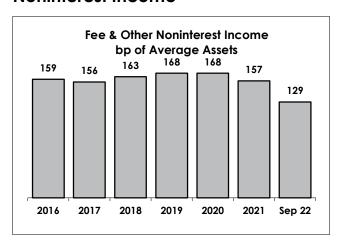
#### **Interest Margins**



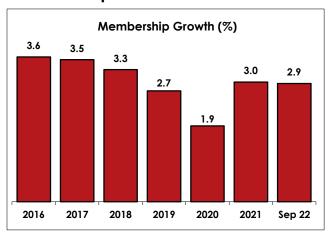
#### **Interest Margins & Overhead**



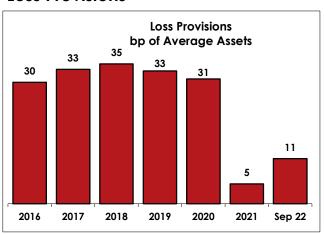
#### **Noninterest Income**



### **Membership Growth Trends**



#### **Loss Provisions**



#### Overview: State Results by Asset Size

	MI		Michigo	an Credit	Union Ass	set Groups	s - 2022	
Demographic Information	Sep 22	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	198	19	33	33	47	24	19	23
Assets per CU (\$ mil)	490.4	9.4	34.5	75.2	164.2	340.1	721.5	2,770.4
Median assets (\$ mil)	131.1	8.6	32.8	72.0	163.2	323.5	704.5	1,736.0
Total assets (\$ mil)	97,107	178	1,139	2,481	7,717	8,163	13,708	63,720
Total loans (\$ mil)	64,279	74	462	1,337	4,245	5,138	8,671	44,352
Total surplus funds (\$ mil)	28,240	101	645	1,042	3,120	2,536	4,312	16,484
Total savings (\$ mil)	84,924	159	1,018	2,225	7,009	7,272	12,086	55,154
Total memberships (thousands)	5,945	19	88	207	587	582	993	3,470
Growth Rates (%)								
Total assets	5.5	3.0	2.9	1.6	4.4	9.4	4.1	7.1
Total loans	17.9	6.5	10.3	16.6	14.0	18.2	16.7	20.1
Total surplus funds	-15.8	-0.1	-2.1	-13.0	-6.6	-6.2	-14.9	-17.9
Total savings	6.3	3.4	3.6	3.0	6.4	10.9	5.3	7.8
Total memberships	2.9	-2.6	-2.0	-1.6	-0.2	5.3	1.8	5.8
% CUs with increasing assets	80.3	57.9	78.8	72.7	83.0	87.5	94.7	87.0
Earnings - Basis Pts.								
Yield on total assets	309	243	268	301	295	315	322	309
Dividend/interest cost of assets	34	20	18	21	20	24	30	39
Net interest margin	275	223	250	280	275	290	292	270
Fee & other income	129	76	97	171	130	134	144	124
Operating expense	294	273	289	364	330	350	340	269
Loss Provisions	11	0	3	17	8	10	14	11
Net Income (ROA) with Stab Exp	99	26	54	70	67	64	83	113
Net Income (ROA) without Stab Exp	99	26	54	70	67	64	83	113
% CUs with positive ROA	93.9	78.9	93.9	93.9	97.9	91.7	94.7	100.0
Capital Adequacy (%)	11.0	10.5	10.7	10.0	10.0	10.7	11.5	11.5
Net worth/assets	11.3	10.5	10.7	10.9	10.2	10.7	11.5	11.5
% CUs with NW > 7% of assets	96.5	84.2	93.9	97.0	97.9	100.0	100.0	100.0
Asset Quality	0.44	0.07	0.01	0.70	0.51	0.40	0.75	0.27
Delinquencies (60+ day \$)/loans (%)	0.44 0.18	0.87	0.81	0.70	0.51	0.48 0.17	0.75	0.36 0.16
Net chargeoffs/average loans (%)  Asset/Liability Management (%)	0.18	0.00	0.23	0.34	0.16	0.17	0.29	0.16
Loans/savings	75.7	46.8	45.4	60.1	60.6	70.6	71.7	80.4
Loans/assets	66.2	41.8	40.6	53.9	55.0	62.9	63.3	69.6
Net Long-term assets/assets	47.1	18.5	27.2	35.8	37.9	40.9	43.0	50.7
Liquid assets/assets	8.9	28.2	25.8	17.1	14.8	9.1	10.6	7.2
Core deposits/shares & borrowings	57.0	87.6	69.8	68.0	66.8	60.7	59.5	54.0
Productivity  Members/potential members (%)	1	8	2	0	1	0	1	2
Borrowers/members (%)	61	40	52	67	59	69	61	59
Members/FTE	337	343	359	318	338	296	343	345
Average shares/member (\$)	14,284	8,581	11,593	10,737	11,934	12,494	12,172	15,897
Average loan balance (\$)	17,848	10,066	10,170	9,638	12,193	12,717	14,409	21,572
Employees per million in assets	0.18	0.30	0.21	0.26	0.22	0.24	0.21	0.16
Structure (%)								
Fed CUs w/ single-sponsor	3.0	15.8	9.1	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	16.7	15.8	33.3	30.3	17.0	4.2	0.0	0.0
Other Fed CUs	15.2	26.3	15.2	12.1	27.7	0.0	5.3	8.7
CUs state chartered	65.2	42.1	42.4	57.6	55.3	95.8	94.7	91.3

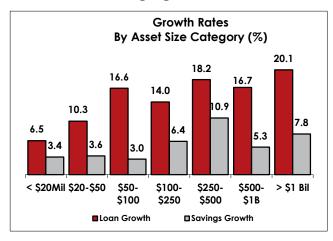
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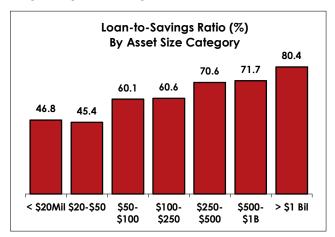
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### **Results By Asset Size**

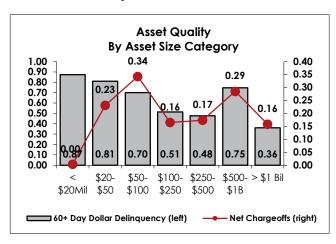
#### Loan and Savings growth



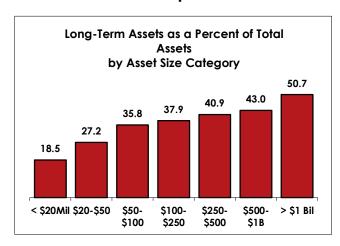
#### **Liquidity Risk Exposure**



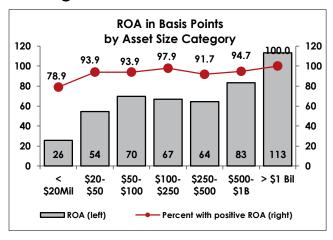
#### **Credit Risk Exposure**



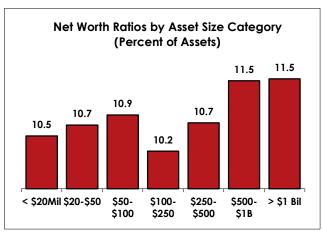
#### Interest Rate Risk Exposure



#### **Earnings**



#### Solvency



### Overview: National Results by Asset Size

Demographic Information   Sep 22   < \$20M1   \$20\$   \$50\$   \$50\$   \$100   \$250\$   \$250\$   \$50\$   \$50\$   \$500\$   \$100   \$250\$   \$250\$   \$500\$   \$100   \$250\$   \$250\$   \$500\$   \$100   \$250\$   \$250\$   \$500\$   \$100   \$250\$   \$250\$   \$500\$   \$100   \$250\$   \$250\$   \$250\$   \$300\$   \$250\$   \$300\$   \$250\$   \$300\$   \$250\$   \$300\$   \$250\$   \$300\$   \$300\$   \$250\$   \$300\$   \$3			· · · · · · · · · · · · · · · · · · ·						
Number of CUS   4/FI 2		U.S.		All U.S.	Credit U	nions Asse	et Groups	- 2022	
Assets per CU (§ mil)									
Medicin assets   Smil    272,674   11,723   29,157   50,346   70,16   20,967,7   10   10   10   10   10   10   10   1									
Total casets (\$ mil)	,								
Total locans (\$ mil)	* * * *								
Tools surplus funds (\$\frac{\frac{1}{1}}{\text{price}}   \text{97.27}{\text{2}}   \text{6.17}{\text{4}}   \text{5.27}{\text{5.27}{\text{2}}}   \text{5.28}{\text{2.28}{\text{2.28}{\text{5.28}{\text	* * *								
Total ramberships (thousands)   1879,291   9,973   25,700   44,527   101,704   123,878   188,462   1,385,028   1,305 (oza total ramberships) (thousands)   1,507   2,578   4,131   8,371   9,576   14,349   95,177   1,001   1,002								·	
Total memberships (thousands)   135,650   1,507   2,598   4,131   8,371   9,576   14,349   95,117									
Total loansets 6.5 1.4 3.2 4.3 4.4 5.2 6.4 7.6 Total loans 18.5 6.9 9.7 12.1 13.2 15.1 17.4 20.3 Total surplus funds 18.5 6.9 9.7 12.1 13.2 15.1 17.4 20.3 Total surplus funds 18.5 6.9 9.7 12.1 13.2 15.1 17.4 20.3 Total surplus funds 18.5 6.9 9.7 12.1 13.2 15.1 17.4 20.3 Total surplus funds 18.5 6.9 9.7 12.1 13.2 15.1 17.4 20.3 Total surplus funds 18.5 16.0 6.1 7.3 Total memberships 4.3 2.0 -0.7 0.0 0.4 1.6 2.7 6.6 8.2 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.0 0.4 1.6 2.7 6.6 8.6 Exercises 19.2 20.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	<b>O</b> (, ,								
Total Lords  18.5  6.9  7.7  12.1  13.2  15.1  17.4  20.3  7.5  11.1  14.9  15.6  16.0  16.3  13.3  3.4  4.8  5.1  6.0  6.1  7.3  7.6  7.6  8.0  8.0  8.6  8.6  8.6  8.6  8.6  8									
Total surplus funds									
Total sovings         6.3         1.3         3.4         4.8         5.1         6.0         6.1         7.3           Total memberships         4.3         2.0         0.7         0.0         0.4         1.6         2.7         6.6           & CUs with increasing assets         72.7         55.0         73.2         78.7         82.1         82.5         89.6         88.6           Econings - Basis Pts.         Yield on total assets         320         289         277         285         298         307         317         326           Dividend/Interest cost of assets         42         285         21         22         25         30         35         46           Net Incine income         111         87         103         123         127         132         132         105           Operating expense         282         315         306         316         323         322         321         24           Uses Provisions         21         14         10         11         12         12         12         14           Uses Provisions         87         22         43         58         65         75         77         93									
Total memberships									
Securing asserts   72.7   55.0   73.2   78.7   82.1   82.5   89.6   88.6									
Saris Pts   Yield on total assets   320   289   277   285   298   307   317   326	·								
Field on total assets   320   289   277   285   298   307   317   326	% Cus with increasing assets	/ 2./	55.0	/3.2	/8./	82.1	82.3	89.6	88.6
Dividend/Interest cost of assets   42   25   21   22   25   30   35   46		200	000	077	005	000	207	217	20.4
Net interest margin   279									
Fee & other income									
Operating expense   282   315   306   316   323   322   321   268									
Loss Provisions   21									
Net Income (ROA) with Stab Exp	. •								
Net Income (ROA) without Stab Exp									
& CUs with positive ROA         82.7         61.8         83.0         90.9         94.7         97.7         98.0         97.6           Capital Adequacy (%)         Expenditure of the worth/assets         10.6         14.3         11.5         11.4         10.7         10.4         10.5         10.5           % CUs with NW > 7% of assets         96.1         94.2         94.0         97.1         96.5         98.7         99.7         99.8           Asset Quality         Delinquencies (60+ day \$)/loans (%)         0.53         1.17         0.79         0.62         0.52         0.47         0.49         0.53           Net chargeoffs/average loans (%)         0.30         0.32         0.22         0.22         0.20         0.21         0.33           Asset/Liability Management         Loans/savings         78.5         53.0         52.9         58.8         65.7         71.7         78.4         81.3           Long-term assets/assets         42.8         14.0         24.5         30.2         35.5         40.0         43.2         44.4           Liquid assets/assets         11.3         30.0         23.8         19.7         15.3         12.2         10.5         10.5									
Net worth/assets   10.6		82.7	61.8	83.0	90.9		97.7	98.0	97.6
Asset Quality         Asset Quality           Delinquencies (60+ day \$\frac{1}{10} for a system of part of the	Capital Adequacy (%)								
Asset Quality   Delinquencies (60+ day \$)/loans (%)   0.53   1.17   0.79   0.62   0.52   0.47   0.49   0.53     Net chargeoffs/average loans (%)   0.30   0.32   0.22   0.22   0.20   0.20   0.20   0.21   0.33     Asset/Liability Management	Net worth/assets								
Delinquencies (60+ day \$)/loans (%)   0.53   1.17   0.79   0.62   0.52   0.47   0.49   0.53     Net chargeoffs/average loans (%)   0.30   0.32   0.22   0.22   0.20   0.20   0.20   0.21   0.33     Asset/Liability Management	% CUs with NW > 7% of assets	96.1	94.2	94.0	97.1	96.5	98.7	99.7	99.8
Net chargeoffs/average loans (%)   0.30   0.32   0.22   0.22   0.20   0.20   0.20   0.21   0.33									
Asset/Liability Management   Loans/savings   78.5   53.0   52.9   58.8   65.7   71.7   78.4   81.3									
Loans/savings		0.30	0.32	0.22	0.22	0.20	0.20	0.21	0.33
Net Long-term assets/assets         42.8         14.0         24.5         30.2         35.5         40.0         43.2         44.4           Liquid assets/assets         11.3         30.0         23.8         19.7         15.3         12.2         10.5         10.5           Core deposits/shares & borrowings         56.1         84.1         77.3         73.8         68.3         64.5         61.6         52.7           Productivity           Members/potential members (%)         3         4         3         2         2         2         2         2         2         3           Borrowers/members (%)         64         53         153         97         90         74         59         58           Members/FTE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13.854         6.632         9.893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6.606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.		78.5	53.0	52.9	58.8	65.7	71.7	78.4	81.3
Liquid assets/assets         11.3         30.0         23.8         19.7         15.3         12.2         10.5         10.5           Core deposits/shares & borrowings         56.1         84.1         77.3         73.8         68.3         64.5         61.6         52.7           Productivity           Members/potential members (%)         3         4         3         2         2         2         2         2         2         3         3         8         4         3         2         2         2         2         2         2         3         3         4         3         97         90         74         59         58         58         58         58         4         391         343         339         351         420         420         40	Loans/assets								
Core deposits/shares & borrowings         56.1         84.1         77.3         73.8         68.3         64.5         61.6         52.7           Productivity         Wembers/potential members (%)         3         4         3         2         2         2         2         2         2         3         3         4         53         153         97         90         74         59         58           Members/FIE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13,854         6,632         9,893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6,606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.16         0.31         0.21         0.21         0.21         0.20         0.19         0.14           Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter <td< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	•								
Productivity           Members/potential members (%)         3         4         3         2         2         2         2         2         3           Borrowers/members (%)         64         53         153         97         90         74         59         58           Members/FTE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13,854         6,632         9,893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6,606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.16         0.31         0.21         0.21         0.21         0.20         0.19         0.14           Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CU									
Members/potential members (%)         3         4         3         2         2         2         2         2         3           Borrowers/members (%)         64         53         153         97         90         74         59         58           Members/FTE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13,854         6,632         9,893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6,606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.16         0.31         0.21         0.21         0.21         0.20         0.19         0.14           Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CUs         32.5         37.5 <t< td=""><td>Core deposits/shares &amp; borrowings</td><td>56.1</td><td>84.1</td><td>77.3</td><td>73.8</td><td>68.3</td><td>64.5</td><td>61.6</td><td>52.7</td></t<>	Core deposits/shares & borrowings	56.1	84.1	77.3	73.8	68.3	64.5	61.6	52.7
Borrowers/members (%)         64         53         153         97         90         74         59         58           Members/FTE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13,854         6,632         9,893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6,606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.16         0.31         0.21         0.21         0.21         0.20         0.19         0.14           Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CUs         32.5         37.5         34.4         32.7         26.8         24.6         28.5         30.5									
Members/FTE         398         419         416         391         343         339         351         420           Average shares/member (\$)         13,854         6,632         9,893         10,778         12,149         12,936         13,134         14,561           Average loan balance (\$)         16,924         6,606         3,418         6,512         8,835         12,570         17,578         20,365           Employees per million in assets         0.16         0.31         0.21         0.21         0.21         0.20         0.19         0.14           Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CUs         32.5         37.5         34.4         32.7         26.8         24.6         28.5         30.5									
Average shares/member (\$) 13,854 6,632 9,893 10,778 12,149 12,936 13,134 14,561 Average loan balance (\$) 16,924 6,606 3,418 6,512 8,835 12,570 17,578 20,365 Employees per million in assets 0.16 0.31 0.21 0.21 0.21 0.21 0.20 0.19 0.14  Structure (%) Fed CUs w/ single-sponsor 11.0 25.5 9.4 3.8 3.5 1.8 1.7 2.1 Fed CUs w/ community charter 17.8 8.2 21.2 24.3 28.7 25.6 17.4 8.6 Other Fed CUs 32.5 37.5 34.4 32.7 26.8 24.6 28.5 30.5	` ,								
Average loan balance (\$) 16,924 6,606 3,418 6,512 8,835 12,570 17,578 20,365 Employees per million in assets 0.16 0.31 0.21 0.21 0.21 0.20 0.19 0.14  Structure (%) Fed CUs w/ single-sponsor 11.0 25.5 9.4 3.8 3.5 1.8 1.7 2.1 Fed CUs w/ community charter 17.8 8.2 21.2 24.3 28.7 25.6 17.4 8.6 Other Fed CUs 32.5 37.5 34.4 32.7 26.8 24.6 28.5 30.5									
Structure (%)         Structure (%)           Fed CUs w/ single-sponsor         11.0         25.5         9.4         3.8         3.5         1.8         1.7         2.1           Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CUs         32.5         37.5         34.4         32.7         26.8         24.6         28.5         30.5									
Fed CUs w/ single-sponsor       11.0       25.5       9.4       3.8       3.5       1.8       1.7       2.1         Fed CUs w/ community charter       17.8       8.2       21.2       24.3       28.7       25.6       17.4       8.6         Other Fed CUs       32.5       37.5       34.4       32.7       26.8       24.6       28.5       30.5									
Fed CUs w/ single-sponsor       11.0       25.5       9.4       3.8       3.5       1.8       1.7       2.1         Fed CUs w/ community charter       17.8       8.2       21.2       24.3       28.7       25.6       17.4       8.6         Other Fed CUs       32.5       37.5       34.4       32.7       26.8       24.6       28.5       30.5									
Fed CUs w/ community charter         17.8         8.2         21.2         24.3         28.7         25.6         17.4         8.6           Other Fed CUs         32.5         37.5         34.4         32.7         26.8         24.6         28.5         30.5		11.0	25.5	9.4	3.8	3.5	1.8	1.7	2.1
Other Fed CUs 32.5 37.5 34.4 32.7 26.8 24.6 28.5 30.5			8.2			28.7			8.6
CUs state chartered 38.7 28.8 35.0 39.2 41.0 48.1 52.3 58.8		32.5							
	CUs state chartered	38.7	28.8	35.0	39.2	41.0	48.1	52.3	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.

**Portfolio: State Trends** 

	U.S.		٨	<b>Michigan</b>	Credit l	Jnions		
Growth Rates	Sep 22	Sep 22	2021	2020	2019	2018	2017	2016
Credit cards	14.1%	12.3%	3.1%	-9.2%	6.0%	6.9%	6.8%	6.8%
Other unsecured loans	19.2%	10.3%	-11.2%	14.2%	3.8%	5.8%	7.1%	9.6%
New automobile	17.9%	28.4%	2.7%	-2.3%	2.1%	15.5%	19.8%	17.5%
Used automobile	18.9%	19.7%	11.0%	4.2%	4.9%	9.5%	11.8%	12.8%
First mortgage**	-2.3%	-7.1%	13.6%	14.3%	10.4%	12.0%	11.8%	9.3%
HEL & 2nd Mtg**	19.3%	24.5%	0.3%	-7.4%	8.5%	7.8%	8.6%	6.0%
Commercial loans*	24.7%	27.3%	23.8%	11.2%	17.9%	21.7%	8.2%	21.9%
Share drafts	9.6%	12.0%	47.3%	39.4%	9.8%	6.5%	7.8%	6.7%
Certificates	2.5%	-0.4%	-11.7%	-6.0%	23.2%	15.0%	8.1%	8.3%
IRAs	-1.1%	-1.9%	-1.6%	3.7%	4.3%	-1.8%	-1.5%	1.2%
Money market shares	6.1%	7.3%	-4.8%	28.6%	6.4%	1.0%	5.0%	8.0%
Regular shares	6.1%	5.2%	33.7%	33.5%	3.8%	3.9%	7.1%	10.0%
Portfolio \$ Distribution								
Credit cards/total loans	4.8%	3.6%	3.9%	4.1%	4.9%	5.0%	5.1%	5.3%
Other unsecured loans/total loans	4.2%	3.5%	3.6%	4.4%	4.2%	4.3%	4.5%	4.7%
New automobile/total loans	11.4% 20.9%	7.3% 22.9%	6.6% 22.5%	7.1% 22.3%	7.8% 23.0%	8.2% 23.6%	7.9% 23.8%	7.3% 23.7%
Used automobile/total loans First mortgage/total loans	37.0%	37.9%	48.4%	47.0%	44.1%	43.0%	42.4%	42.3%
HEL & 2nd Mtg/total loans	6.8%	5.8%	5.5%	6.1%	7.0%	7.0%	7.1%	7.3%
Commercial loans/total loans	9.1%	10.6%	10.5%	9.4%	9.0%	8.2%	7.5%	7.7%
Share drafts/total savings	20.9%	22.6%	22.5%	17.7%	15.7%	15.5%	15.3%	15.0%
Certificates/total savings	13.9%	11.0%	11.0%	14.4%	18.9%	16.7%	15.3%	15.0%
IRAs/total savings	4.5%	3.4%	3.4%	4.1%	4.8%	5.0%	5.4%	5.8%
Money market shares/total savings	22.3%	26.2%	26.2%	31.8%	30.5%	31.2%	32.4%	32.8%
Regular shares/total savings	36.6%	35.6%	35.6%	30.8%	28.5%	29.9%	30.2%	29.9%
Percent of CUs Offering								
Credit cards	64.3%	88.9%	87.0%	85.9%	85.8%	86.6%	85.5%	85.0%
Other unsecured loans	99.2%	100.0%	99.0%	99.5%	99.5%	99.6%	99.6%	99.6%
New automobile Used automobile	95.8% 97.0%	99.0% 99.5%	98.6% 99.0%	98.6% 99.5%	98.6% 99.1%	98.7% 99.1%	98.7% 99.1%	98.0% 99.2%
First mortgage	77.0%	92.9%	91.3%	89.2%	89.4%	89.7%	88.9%	87.8%
HEL & 2nd Mtg	70.1%	88.4%	88.4%	88.7%	88.5%	89.7%	88.9%	88.2%
Commercial loans	37.5%	62.1%	60.9%	60.1%	60.6%	61.2%	60.9%	61.4%
Share drafts	82.5%	96.0%	95.2%	94.8%	95.0%	95.1%	94.5%	93.5%
Certificates	83.2%	91.9%	91.8%	92.0%	92.2%	92.4%	91.1%	89.4%
IRAs	70.5%	87.9%	88.4%	88.3%	88.5%	88.8%	88.5%	87.8%
Money market shares	54.8%	81.8%	80.7%	80.3%	80.3%	79.9%	77.4%	76.8%
Number of Loans as a Percent of Me	mbers in Offe	ring CUs						
Credit cards	19.1%	18.7%	18.8%	18.9%	18.9%	18.6%	18.9%	19.0%
Other unsecured loans	11.4%	12.1%	12.4%	12.2%	13.4%	13.4%	13.5%	13.5%
New automobile	7.8%	3.3%	3.0%	3.2%	3.3%	3.4%	3.1%	2.8%
Used automobile	19.3%	16.6%	15.9%	16.4%	16.9%	16.9%	16.6%	15.8%
First mortgage	19.4%	3.4%	3.4%	3.2%	3.1%	3.0%	2.9%	2.9%
HEL & 2nd Mtg Commercial loans	1.9% 0.2%	2.1% 0.5%	2.0% 0.4%	2.1% 0.4%	2.2% 0.4%	2.2% 0.3%	2.1% 0.3%	2.1% 0.3%
Share drafts	61.9%	64.7%	65.0%	63.1%	61.3%	59.7%	59.0%	58.3%
Certificates	6.3%	6.2%	6.4%	7.3%	8.3%	7.8%	7.2%	7.3%
IRAs Money market shares	3.3%	2.9%	3.0%	3.2%	3.4%	3.4%	3.6%	3.8%
Money market shares	7.1%	9.6%	9.6%	9.6%	9.3%	9.1%	9.2%	9.3%

Current period flow statistics are trailing four quarters.

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

<sup>\*\*</sup>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.

## Portfolio Detail: State Results by Asset Size

	MI		Michiga	n Credit U	Inion Asse	t Groups	- 2022	
Growth Rates	Sep 22	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	12.3%	-1.3%	7.7%	7.1%	9.2%	11.9%	11.2%	14.6%
Other unsecured loans	10.3%	5.3%	5.2%	0.5%	7.2%	10.9%	18.8%	11.0%
New automobile	28.4% 19.7%	1.9% 9.5%	6.5%	46.7%	20.3% 15.7%	27.6%	31.1%	30.8%
Used automobile First mortgage**	-7.1%	9.5% 89.4%	10.9% 12.2%	15.5% 5.6%	-3.0%	19.1% -12.9%	23.3% -18.0%	21.4% -4.5%
HEL & 2nd Mtg**	24.5%	-72.6%	-6.1%	16.3%	10.5%	40.1%	6.2%	30.2%
Commercial loans*	27.3%	-100.0%	39.1%	20.5%	16.6%	26.9%	19.8%	30.3%
Share drafts	12.0%	5.8%	3.3%	1.3%	8.7%	14.4%	11.4%	14.5%
Certificates	-0.4%	-11.3%	-6.3%	-3.1%	-4.8%	-1.4%	-6.1%	2.6%
IRAs	-1.9%	-7.5%	-7.6%	-1.7%	0.9%	2.4%	-0.9%	-1.8%
Money market shares Regular shares	7.3% 5.2%	11.9% 3.4%	1.4% 5.9%	5.5% 3.8%	8.3% 6.9%	13.1% 11.6%	8.4% 4.4%	7.3% 6.7%
Portfolio \$ Distribution								
Credit cards/total loans	3.6%	2.1%	3.7%	4.0%	3.9%	3.7%	4.9%	3.3%
Other unsecured loans/total loans	3.5%	7.2%	7.4%	4.7%	4.0%	4.2%	4.4%	3.1%
New automobile/total loans	7.3%	18.7%	11.3%	8.1%	7.7%	9.0%	7.5%	6.9%
Used automobile/total loans	22.9% 37.9%	38.8%	29.8%	29.0%	27.5%	30.3%	28.4%	20.3%
First mortgage/total loans HEL & 2nd Mtg/total loans	5.8%	17.9% 2.4%	32.4% 4.1%	36.0% 5.9%	35.5% 5.2%	29.4% 5.4%	30.0% 4.7%	40.8% 6.2%
Commercial loans/total loans	10.6%	0.0%	1.9%	3.5%	6.5%	10.0%	12.9%	10.9%
Share drafts/total savings	22.6%	17.0%	23.2%	20.9%	21.2%	20.0%	20.9%	23.6%
Certificates/total savings	11.0%	3.4%	6.8%	8.6%	9.0%	8.8%	10.2%	11.8%
IRAs/total savings	3.4%	1.5%	3.0%	3.7%	4.3%	3.3%	4.0%	3.1%
Money market shares/total savings Regular shares/total savings	26.2% 35.6%	6.4% 70.6%	18.1% 46.6%	17.6% 47.1%	18.1% 45.8%	24.4% 41.5%	24.4% 39.5%	28.4% 31.9%
Percent of CUs Offering								
Credit cards	88.9%	31.6%	84.8%	97.0%	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 Used automobile	99.0% 99.5%	89.5% 94.7%	100.0% 100.0%	100.0% 100.0%	100.0% 100.0%	100.0% 100.0%	100.0% 100.0%	100.0% 100.0%
First mortgage	92.9%	47.4%	87.9%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	88.4%	31.6%	72.7%	97.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	62.1%	0.0%	24.2%	51.5%	74.5%	95.8%	94.7%	95.7%
Share drafts	96.0%	57.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates IRAs	91.9%	42.1%	93.9%	93.9%	97.9% 95.79	100.0%	100.0%	100.0%
Money market shares	87.9% 81.8%	31.6% 10.5%	84.8% 72.7%	90.9% 87.9%	95.7% 89.4%	100.0% 100.0%	100.0% 100.0%	95.7% 95.7%
Number of Loans as a Percent of Mem	bers in Offering	CUs						
Credit cards	18.7%	12.8%	15.9%	16.7%	16.5%	19.9%	19.4%	18.9%
Other unsecured loans	12.1%	12.1%	15.3%	20.6%	14.2%	19.4%	13.0%	9.8%
New automobile	3.3%	3.2%	2.6%	3.4%	2.5%	3.7%	2.6%	3.6%
Used automobile First mortgage	16.6% 3.4%	12.6% 1.8%	13.0% 2.4%	16.1% 2.7%	16.3% 3.2%	18.4% 2.8%	16.7% 2.7%	16.5% 3.7%
HEL & 2nd Mtg	2.1%	0.6%	1.1%	1.4%	1.4%	1.8%	1.5%	2.5%
Commercial loans	0.5%		0.4%	0.3%	0.4%	0.5%	0.6%	0.4%
Share drafts	64.7%	45.3%	61.0%	58.8%	62.5%	59.7%	63.4%	66.8%
Certificates	6.2%	3.1%	4.4%	4.5%	5.3%	6.1%	5.6%	6.6%
IRAs Money market shares	2.9% 9.6%	1.7% 7.8%	2.5% 7.1%	2.6% 5.1%	2.8% 5.2%	2.8% 7.9%	2.7% 7.1%	3.0% 11.7%
money marker shales	7.070	7.070	7.170	J. 1 /0	J.Z/0	/.//0	7.1/0	1 1.7 /0

Current period flow statistics are trailing four quarters.

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

<sup>\*\*</sup>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.

### Portfolio Detail: National Results by Asset Size

	U.S.		All U.S.	Credit Uni	ions Asset	Groups -	2022	
Growth Rates	Sep 22	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	14.1%	2.1%	3.5%	4.5%	6.1%	8.8%	10.2%	15.6%
Other unsecured loans	19.2%	2.9%	0.3%	5.6%	6.8%	10.8%	17.1%	23.3%
New automobile	17.9% 18.9%	5.6%	9.7%	14.1%	15.2%	18.0%	21.6%	18.7%
Used automobile First mortgage**	-2.3%	9.5% 7.9%	11.7% 7.7%	15.0% 4.3%	16.1% -2.1%	17.6% -4.9%	18.9% -11.1%	20.4% -0.6%
HEL & 2nd Mtg**	19.3%	-3.7%	6.7%	5.1%	9.1%	11.7%	15.1%	23.1%
Commercial loans*	24.7%	3.7%	17.3%	10.0%	18.8%	20.3%	26.2%	25.9%
Share drafts	9.6%	6.7%	7.4%	7.2%	7.8%	8.4%	9.1%	10.8%
Certificates	2.5%	-6.2%	-8.5%	-4.9%	-4.1%	-0.2%	1.7%	4.1%
IRAs	-1.1%	-6.4%	-2.8%	-0.8%	-1.8%	-1.2%	-1.2%	-0.5%
Money market shares	6.1%	1.5%	6.5%	7.1%	6.6%	8.1%	5.8%	6.4%
Regular shares	6.1%	1.9%	4.2%	5.4%	6.1%	6.1%	5.3%	7.4%
Portfolio \$ Distribution	4.007	1 47	0.07	0.07	0.07	0.07	0.07	5.49
Credit cards/total loans Other unsecured loans/total loans	4.8% 4.2%	1.6% 13.2%	2.9% 7.8%	2.9% 5.9%	2.8% 4.7%	2.9% 4.0%	2.9% 4.1%	5.4% 4.1%
New automobile/total loans	11.4%	23.0%	7.8% 16.4%	3.4% 13.4%	4.7% 11.7%	11.9%	11.4%	11.2%
Used automobile/total loans	20.9%	38.6%	32.8%	30.3%	28.0%	25.8%	24.8%	19.1%
First mortgage/total loans	37.0%	9.4%	23.7%	29.9%	31.4%	33.4%	32.6%	38.7%
HEL & 2nd Mtg/total loans	6.8%	3.3%	7.1%	7.4%	7.7%	7.9%	7.3%	6.6%
Commercial loans/total loans	9.1%	0.7%	1.4%	3.4%	6.3%	8.0%	11.6%	9.3%
Share drafts/total savings	20.9%	9.9%	17.2%	19.4%	20.9%	21.9%	23.4%	20.7%
Certificates/total savings	13.9%	9.5%	9.1%	9.7%	11.1%	12.3%	13.1%	14.6%
IRAs/total savings	4.5%	1.9% 2.8%	3.7%	4.2%	4.4%	4.3%	4.2%	4.6%
Money market shares/total savings Regular shares/total savings	22.3% 36.6%	74.2%	7.8% 60.2%	10.6% 54.4%	14.2% 47.6%	16.8% 43.1%	18.1% 39.2%	24.7% 33.6%
Percent of CUs Offering								
Credit cards	64.3%	20.3%	70.3%	84.5%	87.7%	89.4%	91.9%	94.0%
Other unsecured loans	99.2%	97.6%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	86.9%	99.5%	99.6%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.0%	90.6%	99.5%	99.9%	100.0%	100.0%	100.0%	99.8%
First mortgage HEL & 2nd Mtg	72.8% 70.1%	25.5% 23.2%	81.5% 75.4%	94.5% 90.6%	98.9% 96.8%	99.7% 99.0%	100.0% 100.0%	99.5% 100.0%
Commercial loans	37.5%	4.5%	16.0%	36.3%	60.8%	78.7%	86.2%	90.5%
Share drafts	82.5%	46.4%	96.1%	99.3%	99.2%	100.0%	100.0%	99.5%
Certificates	83.2%	53.8%	91.4%	95.5%	98.5%	99.0%	99.3%	99.0%
IRAs	70.5%	26.8%	75.5%	88.0%	95.4%	98.5%	99.0%	99.5%
Money market shares	54.8%	10.4%	47.9%	67.7%	84.7%	90.9%	93.0%	96.2%
Number of Loans as a Percent of Mem								
Credit cards	19.1%	12.8%	13.6%	13.8%	14.8%	15.7%	15.8%	20.6%
Other unsecured loans	11.4%	19.2%	16.5%	18.0%	14.0%	12.1%	10.6%	10.7%
New automobile	7.8%	8.3%	39.9%	17.7%	15.8%	10.8%	6.4%	5.6%
Used automobile First mortgage	19.3% 19.4%	19.1% 1.4%	80.8% 1.8%	42.3% 2.4%	37.7% 2.8%	27.8% 2.8%	18.8% 2.5%	14.2% 26.3%
HEL & 2nd Mtg	1.9%	1.1%	1.5%	1.6%	1.9%	2.0%	1.9%	1.9%
Commercial loans	0.2%	0.8%	0.6%	0.4%	0.5%	0.4%	0.4%	0.2%
Share drafts	61.9%	32.8%	45.2%	49.7%	55.7%	57.7%	59.7%	64.4%
Certificates	6.3%	4.7%	4.3%	4.4%	5.4%	5.5%	5.6%	6.8%
IRAs	3.3%	2.0%	2.5%	2.6%	3.0%	3.0%	3.0%	3.5%
Money market shares	7.1%	3.8%	3.6%	3.4%	4.2%	4.6%	5.0%	8.1%

Current period flow statistics are trailing four quarters.

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

<sup>\*\*</sup>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.		Michiga	n Credit	Unions	
Demographic Information	Sep 22	Sep 22	Jun 22	Mar 22	Dec 21	Sep 21
Number CUs	4,914	198	201	205	207	208
Growth Rates (Quarterly % Change)						
Total loans	5.4	6.3	6.3	2.7	3.1	2.4
Credit cards	4.1	4.4	4.4	-1.2	5.0	2.4
Other unsecured loans New automobile	7.2 6.8	7.8 10.8	6.3 11.1	-1.3 3.9	-1.5 1.2	-7.3 1.0
Used automobile	5.1	6.9	6.7	3.4	2.4	3.8
First mortgage**	3.9	4.5	4.8	-17.2	3.4	2.7
HEL & 2nd Mtg**	12.0	17.3	9.4	-3.9	2.1	1.8
Commercial loans*	5.6	3.9	6.0	4.8	10.4	3.5
Total savings	0.5	0.3	0.2	3.2	3.6	1.3
Share drafts	1.7	2.2	-1.0	2.9	8.5	0.5
Certificates	7.9	8.9	-1.0	-4.6	-2.5	-3.0
IRAs Money market shares	-0.1 -2.7	0.3 -1.7	0.3 0.8	0.2 4.1	-1.8 4.6	-0.6 4.1
Regular shares	-1.1	-2.0	0.7	5.4	2.5	1.8
Total memberships	1.6	2.0	0.5	0.6	0.7	0.9
Earnings (Basis Points)						
Yield on total assets	352	338	301	284	285	299
Dividend/interest cost of assets	52	40	31	31	46	35
Fee & other income Operating expense	105 288	130 301	122 292	135 284	158 296	150 291
Loss Provisions	30	17	10	6	270	5
Net Income (ROA)	91	110	90	100	98	118
% CUs with positive ROA	83	94	88	84	89	88
Capital Adequacy (%)						
Net worth/assets	10.9	11.9	11.6	11.2	11.2	11.3
% CUs with NW > 7% of assets	96.2	96.5	97.0	95.1	94.7	94.7
Asset Quality (%)	0.50	0.44	0.00	0.00	0.00	2.24
Loan delinquency rate - Total Ioans Total Consumer	0.53 0.64	0.44 0.58	0.38 0.47	0.33 0.44	0.39 0.49	0.34 0.39
Credit Cards	0.82	0.58	0.43	0.44	0.65	0.56
All Other Consumer	0.62	0.58	0.47	0.44	0.47	0.38
Total Mortgages	0.39	0.27	0.28	0.19	0.31	0.30
First Mortgages All Other Mortgages	0.40 0.34	0.27 0.31	0.26 0.38	0.18 0.30	0.29 0.49	0.29 0.43
Total Commercial Loans	0.41	0.40	0.38	0.33	0.47	0.43
Commercial Ag Loans	0.62	1.29	1.74	0.01	1.75	0.11
All Other Commercial Loans	0.41	0.39	0.37	0.33	0.44	0.47
Net chargeoffs/average loans	0.34	0.21	0.17	0.17	0.16	0.15
Total Consumer	0.61	0.39	0.29	0.34	0.33	0.32
Credit Cards All Other Consumer	2.35 0.45	1.47 0.31	1.28 0.22	1.30 0.26	1.03 0.27	0.89 0.27
Total Mortgages	0.43	-0.02	0.22	0.26	0.27	0.27
First Mortgages	0.00	0.00	0.00	0.00	0.00	0.01
All Other Mortgages	0.02	-0.11	0.07	0.02	0.05	-0.02
Total Commercial Loans	0.02	-0.01	0.03	0.09	0.10	0.48
Commercial Ag Loans All Other Commercial Loans	-0.03 0.02	-0.57 0.00	0.05 0.03	-0.05 0.09	0.00 0.10	1.39 0.47
	0.02	0.00	0.00	0.07	0.10	J.¬/
Asset/Liability Management Loans/savings	78.3	75.6	71.2	67.1	67.4	67.7

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.

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

<sup>\*\*</sup>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.

Third Quarter 2022

## **Bank Comparisons**

	٨	ΛI Credi	l Unions			MI Ba	nks	
Demographic Information	Sep 22	2021	2020	3 Yr Avg	Sep 22	2021	2020	3 Yr Avg
Number of Institutions	198	207	213	206	80	81	86	82
Assets per Institution (\$ mil)	490	459	391	447	1,080	1,085	1,029	1,065
Total assets (\$ mil)	97,107	94,918	83,344	91,789	86,399	87,901	88,452	87,584
Total loans (\$ mil)	64,279	55,977	50,780	57,012	59,683	59,168	65,019	61,290
Total surplus funds (\$ mil)	28,240	34,588	28,717	30,515	20,573	23,831	18,773	21,059
Total savings (\$ mil)	84,924	82,688	71,506	79,706	68,581	70,234	67,633	68,816
12 Month Growth Rates (%)								
Total assets	5.5	13.9	21.0	13.4	1.7	2.5	28.7	11.0
Total loans	17.9	10.2	7.3	11.8	1.8	-6.2	24.3	6.6
Real estate loans**	-3.8	12.1	11.3	6.5	4.7	-1.6	10.9	4.7
Commercial loans*	27.3	23.8	11.2	20.7	7.6	-20.3	49.5	12.3
Total consumer	47.3	4.3	1.2	17.6	17.6	18.6	14.3	16.8
Consumer credit card Other consumer	12.3 51.3	3.1	-9.2 2.7	2.1 19.5	-24.9 17.7	-23.1 18.7	-19.4 14.4	-22.5 16.9
Total surplus funds	-15.8	4.4 20.4	58.0	20.9	-5.3	31.0	52.6	26.1
Total savings	6.3	15.6	23.4	15.1	1.0	7.5	29.6	12.7
YTD Earnings Annualized (BP)								
Yield on Total Assets	309	296	348	318	346	322	362	344
Dividend/Interest cost of assets	34	41	63	46	33	28	55	39
Net Interest Margin	275	255	284	272	313	294	308	305
Fee and other income (2)	129	157	168	151	237	253	311	267
Operating expense	294	296	325	305	434	401	415	417
Loss provisions	11	5	31	16	2	-13	44	11
Net income	101	112	97	103	115	159	159	144
Capital Adequacy (%)								
Net worth/assets	11.3	10.6	10.9	10.9	9.4	10.3	9.4	9.7
Asset Quality (%)								
Delinquencies/loans (3)	0.44	0.39	0.45	0.43	1.43	1.04	1.29	1.25
Real estate loans	0.27	0.31	0.36	0.31 0.52	1.94	1.33 0.71	1.77 0.43	1.68
Consumer loans Total consumer	0.41 0.61	0.43 0.50	0.72 0.49	0.52	0.09 0.21	0.71	0.43	0.41 0.27
Consumer credit card	0.51	0.65	0.49	0.53	0.21	0.23	0.34	0.27
Other consumer	0.38	0.63	0.48	0.53	0.17	0.03	0.14	0.11
Net chargeoffs/avg loans	0.02	0.14	0.40	0.21	0.06	0.23	0.06	0.27
Real estate loans	0.00	0.00	0.00	0.00	0.00	0.02	0.03	0.02
Commercial loans	0.04	0.11	0.04	0.06	0.40	0.14	0.16	0.23
Total consumer	0.43	0.35	0.81	0.53	0.24	0.17	0.29	0.23
Consumer credit card	1.33	0.94	1.66	1.31	0.31	1.55	1.91	1.26
Other consumer	0.34	0.28	0.70	0.44	0.24	0.16	0.29	0.23
Asset Liability Management (%)								
Loans/savings	75.7	67.7	71.0	71.5	87.0	84.2	96.1	89.1
Loans/assets	66.2	59.0	60.9	62.0	68.4	66.6	72.6	69.2
Core deposits/total deposits	58.2	58.1	48.5	54.9	69.0	67.3	67.4	67.9

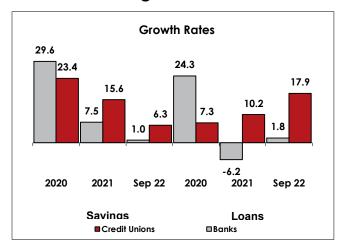
<sup>\*</sup>Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

<sup>\*\*</sup>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

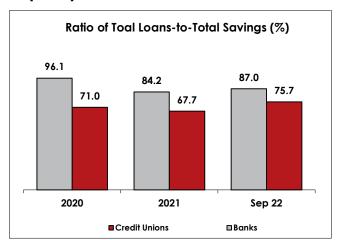
### **Third Quarter 2022**

### **Credit Union and Bank Comparisons**

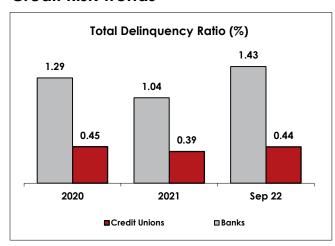
#### **Loan and Savings Growth Trends**



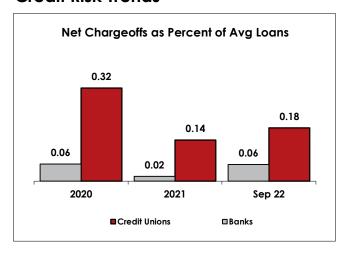
#### **Liquidity Risk Trends**



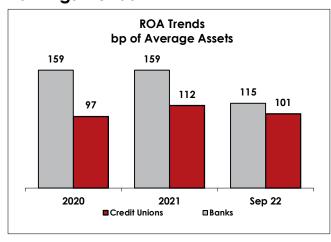
#### **Credit Risk Trends**



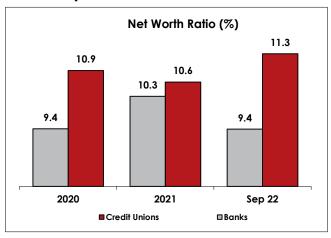
#### **Credit Risk Trends**



#### **Earnings Trends**



#### **Solvency Trends**



## Michigan Credit Union Financial Summary

Data as of September 2022

Configuration   Configuratio			# of				12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
Control Note   Cont										Networth/				Loans/	1st Mtgs.
Machigan Burbumbir COU All 0 \$43820   1462 30 33117 2 2 628   10.08 5.08 1.01	Credit Union Name	State		Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans		ROA	Savings	Assets
Procurement Column   March	Lake Michigan CU	MI	0	\$11,760,791,534	451,935	67	10.2%	28.1%	7.6%	11.3%	0.09%	0.01%	1.39%	92.1%	36.2%
Serving CU	Michigan State University FCU	MI	0	\$6,938,091,962	336,117	23	6.2%	18.0%	5.9%	10.1%	0.34%	0.17%	1.35%	91.8%	27.7%
Winder   Clay   Mile	DFCU Financial CU	MI	0	\$6,041,667,528	232,389	29	-4.0%	7.8%	0.0%	13.4%	0.13%	0.01%	1.33%	17.3%	7.3%
Mexingan Schoolsk Government CI   MI	Genisys CU	MI	0	\$4,316,374,405	268,479	34	10.8%	25.9%	9.1%	15.6%	0.33%	0.15%	1.96%	88.2%	17.8%
Auka Gerald Sturion  M. 0 52646/47 [6] 08 19439 23 29 19.55   11.75 4.65 7.75 0.566 0.005 0.005 19.55 0.005	United FCU														27.7%
See Field CU	Michigan Schools & Government CU	MI		\$3,233,074,431					3.9%				0.86%		35.4%
Description		MI													24.3%
Community Francis Curve															24.2%
Cerest linein CNE															28.4%
Community Fronce Great Briton   Mi				-											30.6%
Name CL   Mil															19.0%
Membann   Mi	·														12.0%
SEAC Floor Uniform															23.4%
DOT Frience Cal Create Humon   Mai	=														14.0%
Community Froncisci Cu				-											13.3%
University of Michigan CU Mil 0 \$1373837 850   11483   15 7.2%   20.1%   6.1%   8.3%   0.4%   0.18%   0.60%   91.2%   24 Perinculal Place CU Mil 0 \$1325524720   83.181   11 57.1%   6.25%   6.1%   12.3%   0.4%   0.21%   0.25%   7.6%   2.2 Miles CU Mil 0 \$1325524720   83.181   11 57.1%   5.27%   7.21%   0.25%   0.25%   0.21%   0.25%															23.2%
Franchic Plys CU Mil 0 \$1,185.7772 74.786 18 18 1 15 5.78 49.28 14.18 12.58 0.498 0.298 0.788 1.788 12.89 0.498 0.298 0.788 1.788 12.89 0.498 0.298 0.	·														24.9%
Vise CU	-														18.5%
Frenchemuch CU MI 0 \$1,073,13871 64.698 29 14.8% 19.2% 7.5% 9.5% 0.45% 0.11% 1.15% 8.7.9% 2.4% Michigen Educational CU MI 0 \$1,073,810 50.049 6 -1.0% 6.4% 0.0% 11.4% 0.3% 0.12% 0.34% 5.05% 2.4% Michigen Educational CU MI 0 \$1,074,073,810 50.049 6 -2.1% 15.8% 0.0% 11.4% 0.03% 0.20% 0.30% 0.30% 5.30% 2.4% Michigen Educational CU MI 0 \$372,687,000 7.77.79 10 4.6% 19.4% 4.5% 11.4% 1.21% 0.02% 0.05% 1.13% 80.5% 14.4% 0.03% 0.00% 0.30															24.0%
Wilding CU         MI         0         \$1,067,308,750         49,977         6         -1,6%         6,4%         0.5%         11,4%         0.33%         0.12%         0.34%         50,0%         50,0%         21,4%         0.33%         0.12%         0.34%         50,0%         24         40,00         11,0%         0.20%         0.14%         0.02%         0.35%         0.20%         4,0%         9.7%         0.14%         0.02%         0.35%         0.20%         4,0%         9.7%         0.7%         0.05%         0.14%         0.02%         0.25%															21.8%
Machigan Raucelineal CU															26.1%
## Aprol Credit Union															22.3%
LACCU	•														14.5%
Aboc Froncial CU Abo															13.9%
Christina Friencial Credit Union MI 0 \$838.104.485 \$8.669 10 4.1% 15.4% 1-1.1% 9.5% 0.27% 0.07% 0.63% 65.5% 2.0    Reliago Community CU MI 0 \$823.255.760 46.761 15 1.4% 14.2% 3.5% 14.7% 1.04% 0.07% 1.58% 87.7% 33    PCU MI 0 \$791.415.217 54.272 13 4.4% 6.7% 0.7% 9.8% 0.69% 0.75% 0.32% 0.76% 7.79% 2.0    Member Frist CU MI 0 \$763.766.399 6.0757 11 6.6.% 33.1% 2.63% 9.9% 0.59% 0.32% 0.76% 7.47% 16    Toam Che Credit Union MI 0 \$764.576.399 6.05% 11 4.4% 6.7% 0.7% 9.8% 0.69% 0.05% 0.76% 7.47% 16    Toam Che Credit Union MI 0 \$704.579.839 6.5386 12 2.1% 13.4% 2.6% 8.8% 0.07% 0.05% 0.02% 6.6% 19    True Community CU MI 0 \$668.988.99 6.4% 6.302 7 7 0.3% 9.2% 11.1% 16.5% 0.66% 0.06% 0.00% 0.00% 10.0% 10.7% 53.1% 2.0    Northland Area FCU MI 0 \$463.283.002 52.948 14 1.1% 17.1% 2.6.% 9.5% 0.35% 0.11% 0.69% 7.48% 9.9    Recurlly CU MI 0 \$463.283.002 52.948 14 1.1% 17.1% 2.6.% 9.5% 0.35% 0.11% 0.69% 8.31% 13.    Alminose Cotholic CU MI 0 \$460.7595.566 45.006 13 0.48% 7.8% 31.1% 13.3% 0.6.6% 0.00% 0.00% 0.00% 1.40% 50.00% 0.00%	Arbor Financial CU	MI	0												43.6%
Kellog Community CU         MI         0         \$8923,355760         46,761         15         1.4%         1.47%         1.04%         0.07%         1.58%         87,7%         33           Members Fist CU         MI         0         \$797,415,217         54,272         13         4.4%         6.7%         0.7%         0.49%         0.07%         0.12%         0.67%         7.7%         22           Members Fist CU         MI         0         \$745,798,899         49,839         12         2.1%         13.4%         2.2%         8.8%         0.21%         0.02%         0.02%         7.7%         7.4%         16.6%           Ince Community CU         MI         0         \$4589,888,896         54.302         7         0.3%         9.2%         1.1%         1.4.6%         0.06%         0.00%         1.07%         \$3.1%         2.2           Security CU         MI         0         \$4512,846,453         32.333         12         1.7%         2.0%         9.3%         0.50%         0.13%         0.67%         1.11.6%         0.36%         0.01%         0.07%         1.83%         2.2           Microbio Cultural Marcoll         MI         0         \$4512,846,453         32.333		MI													21.8%
PECU MI 0 \$791,415,217 \$42,72 13 4.4% 6.7% 0.7% 9.8% 0.49% 0.12% 0.69% 67.9% 22 Members Fist CU MI 0 \$763,766,369 60.757 11 6.6% 33.1% 2.3% 9.7% 0.59% 0.59% 0.22% 0.76% 74.9% 16 Team Cheer Credit Union MI 0 \$763,766,369 60.757 11 6.68% 33.1% 2.3% 9.7% 0.59% 0.59% 0.22% 0.76% 74.9% 16 Team Cheer Credit Union MI 0 \$704,549,535 65.388 12 3.4% 23.7% 3.5% 10.6% 0.66% 0.13% 0.73% 82.6% 24 Team Cheer Credit Union MI 0 \$45704,549,535 65.388 12 3.4% 23.7% 3.5% 10.6% 0.66% 0.13% 0.73% 82.6% 24 Team Cheer Credit Union MI 0 \$459,350,538 43,913 19 7.6% 13.5% 12.0% 8.9% 0.35% 0.11% 0.69% 83.1% 11 Northland Area FCU MI 0 \$4513,280,002 52.948 14 4.1% 17.1% 2.6% 9.3% 0.50% 0.13% 0.09% 83.1% 11 Alaminos Credit Union MI 0 \$4512,844,543 32.333 12 1.7% 25.0% 0.5% 11.6% 0.66% 0.13% 0.09% 83.1% 11 Alaminos Credit Union MI 0 \$4607,595,566 45,000 13 3.4% 7.8% 3.1% 13.5% 13.5% 10.6% 0.66% 0.13% 0.02% 0.29% 44.9% 5.5 Commit Community CU MI 0 \$5704,546,282 33.454 10 9.5% 17.3% 41.1% 11.5% 0.65% 0.20% 0.26% 11.6% 50.0% 0.20% 0.29% 11.6% 50.0% 0.20% 0.29% 11.6% 50.0% 0.20% 0.29% 11.6% 50.0% 0.20% 0.29% 11.6% 50.0% 0.20% 0.29% 0.	Christian Financial Credit Union	MI	0	\$836,104,485	58,669	10	4.1%	15.4%	-1.1%	9.5%	0.27%	0.07%	0.63%	65.8%	20.4%
Member Fird CU	Kellogg Community CU	MI	0	\$823,235,760	46,761	15	1.4%	14.2%	3.5%	14.7%	1.04%	0.07%	1.58%	87.7%	33.0%
Facm none Credit Union	PFCU	MI	0	\$791,415,217	54,272	13	4.4%	6.7%	0.7%	9.8%	0.49%	0.12%	0.69%	67.9%	22.1%
True Community Credit Union Mil 0 \$704,549,535 65,388 12 3.4% 23.7% 3.5% 10.6% 0.66% 0.13% 0.73% 82.6% 24 TLC Community CU Mil 0 \$869,988,696 45,302 7 0.3% 9.2% 1.1% 14.6% 0.06% 0.00% 1.07% 53.1% 2 Northiand Area FCU Mil 0 \$469,350,538 43,913 19 7.6% 13.5% 1.120% 8.9% 0.35% 0.11% 0.69% 74.8% 9 Security CU Mil 0 \$4612,883,002 52.948 14 4.1% 17.1% 2.6% 9.3% 0.50% 0.15% 0.06% 0.00% 8.31,8 13 Alliance Catholic CU Mil 0 \$4612,844,543 32.333 12 17.7% 25.0% 0.5% 11.6% 0.36% 0.00% 0.02% 44.9% 5.00mic Community CU Mil 0 \$407,955,566 45.006 13 3.4% 7.8% 3.1% 11.3% 0.66% 0.02% 0.29% 44.9% 5.00mic Community CU Mil 0 \$589,883,760 61.735 18 5.9% 17.8% 2.5% 15.0% 17.4% 0.71% 1.58% 79.1% 0.00mic Community CU Mil 0 \$589,883,760 61.735 18 5.9% 17.8% 2.5% 15.0% 17.4% 0.71% 1.58% 79.1% 0.00mic Community CU Mil 0 \$550,945,828 33,454 10 9.5% 17.3% 4.1% 11.5% 0.65% 0.20% 1.01.5% 480, 20 Sovita Credit Union Mil 0 \$514,545,546 18.807 5 -2.5% 12.8% -1.8% 14.5% 0.31% 0.02% 0.25% 24.0% 44.00mic Cu Mil 0 \$440,745,192 30,600 8 -0.1% 19.7% 25.9% 17.7% 0.64% 0.07% 0.37% 68.6% 8 mbest of Community CU Mil 0 \$456,549,373 29.259 44 239.8% 39.81% 254.9% 7.5% 0.14% 0.06% 0.11% 0.23% 57.2% 10.00mic Community CU Mil 0 \$456,549,373 29.259 44 239.8% 39.81% 254.9% 7.5% 0.14% 0.06% 0.15% 0.25% 11.8% 52.7% 13.34 0.1CU Mil 0 \$452,149,433 6.686 33.355 10 6.25% 11.8% 10.4% 9.9% 0.56% 0.11% 0.23% 57.2% 10.00mic Community CU Mil 0 \$391,933,117 23,934 7 12.7% 11.3% 11.1% 12.4% 0.66% 0.15% 0.25% 71.5% 5.00mic Community CU Mil 0 \$391,933,117 23,934 7 12.7% 11.3% 11.1% 12.4% 0.66% 0.15% 0.25% 71.5% 5.00mic Community CU Mil 0 \$331,975,880 23,083 5 10 6.2% 30.0% 1.11% 0.2% 0.59% 0.14% 0.05% 13.4% 0.05	Members First CU	MI	0	\$763,766,369	60,757	11	6.6%	33.1%	2.3%	9.9%	0.59%	0.32%	0.76%	74.9%	16.1%
ILC Community CU MI 0 \$688,988,696 \$4,302 7 0.3% 9.2% 1.1% 14.6% 0.06% 0.00% 1.07% 53.1% 21 Northland Area FCU MI 0 \$459,330,338 43.913 17 7.6% 13.5% -12.0% 8.7% 0.35% 0.15% 0.69% 74.8% 9 Security CU MI 0 \$412,844,543 32,333 12 1.7% 2.50% 0.5% 0.5% 0.15% 0.69% 74.8% 5 Security CU MI 0 \$407,595,564 45,006 13 3.4% 7.8% 3.1% 11.6% 0.36% 0.02% 0.29% 44.9% 5 Security CU MI 0 \$507,945,828 33,454 10 9.5% 12.8% 15.0% 15.0% 15.7% 0.65% 0.00% 0.15% 68.0% 20 Security CU MI 0 \$507,945,828 33,454 10 9.5% 12.8% 11.5% 0.65% 0.00% 0.00% 0.05% 0.00% 0	Team One Credit Union	MI	0	\$745,759,839	49,839	12	2.1%	13.4%	2.6%	8.8%	0.21%	0.05%	-0.20%	66.6%	19.4%
Northland Area FCU	True Community Credit Union	MI	0	\$704,549,535	65,388	12	3.4%	23.7%	3.5%	10.6%	0.66%	0.13%	0.73%	82.6%	24.5%
Security CU	TLC Community CU	MI	0	\$688,988,696	54,302	7	0.3%	9.2%	1.1%	14.6%	0.06%	0.00%	1.07%	53.1%	21.8%
Alliance Catholic CU MI 0 \$612,844,543 32,333 12 1.7% 25.0% 0.5% 11.6% 0.36% 0.02% 0.29% 44.9% 5 Omni Community CU MI 0 \$607,595,566 45,006 13 3.4% 7.8% 3.1% 11.3% 0.62% 0.26% 14.2% 50.1% 7.4% 50.1% 50.1% 7.4% 50.1%	Northland Area FCU	MI	0	\$659,350,538	43,913	19	7.6%	13.5%	-12.0%	8.9%	0.35%	0.11%	0.69%	74.8%	9.0%
Omnic Community CU         MI         0         \$607,595,566         45,006         13         3.4%         7.8%         3.1%         13.3%         0.62%         0.26%         1.42%         50.1%         7           American I CU         MI         0         \$588,838,760         61.735         18         5.5%         17.8%         2.5%         15.0%         1.74%         0.71%         1.58%         79.1%         0           Algeno Alcona Area CU         MI         0         \$570,945,828         33.3454         10         9.5%         17.3%         14.1%         11.5%         0.65%         0.20%         1.15%         88.0%         20%           Sovita Credit Union         MI         0         \$514,553,187         28,146         4         0.0%         18.6%         9.9%         17.7%         0.64%         0.07%         0.37%         48.6%         8           Embers CU         MI         0         \$449,745,192         30,600         8         -0.1%         19.7%         2.7%         12.8%         0.16%         0.06%         0.64%         67.2%         10           Member Cus Community CU         MI         0         \$449,145,312         30.600         8         -0.1%         19.7% <td>Security CU</td> <td>MI</td> <td>0</td> <td>\$613,283,002</td> <td>52,948</td> <td>14</td> <td>4.1%</td> <td>17.1%</td> <td>2.6%</td> <td>9.3%</td> <td>0.50%</td> <td>0.13%</td> <td>0.69%</td> <td>83.1%</td> <td>11.3%</td>	Security CU	MI	0	\$613,283,002	52,948	14	4.1%	17.1%	2.6%	9.3%	0.50%	0.13%	0.69%	83.1%	11.3%
American I CU MI 0 \$588,838,760 61,735 18 5,9% 17.8% 2.5% 15.0% 1.74% 0.71% 1.58% 79.1% 0 Alpena Alcona Area CU MI 0 \$570,945,828 33,454 10 9.5% 17.3% 4.1% 11.5% 0.65% 0.20% 1.15% 68.0% 20 Sovita Credit Union MI 0 \$521,545,586 18.807 5 -2.5% 12.8% 1-1.8% 14.5% 0.31% 0.02% 0.57% 24.0% 4 Diversified Members CU MI 0 \$514,553,187 28.146 4 0.8% 18.6% 9.9% 17.7% 0.64% 0.07% 0.37% 68.6% 8 Embers CU MI 0 \$491,745,192 30.600 8 0.1% 19.7% 2.7% 12.8% 0.16% 0.06% 0.64% 67.2% 10 Memberfocus Community CU MI 0 \$452,149,433 29.259 4 239.8% 398.1% 254,9% 7.5% 0.14% 0.05% 1.88% 52.7% 13 Joint CU MI 0 \$452,149,433 26.586 5 3.0% 12.1% 1.8% 10.4% 0.28% 0.11% 0.25% 57.2% 24.0% 24.0% 24.0% 25	Alliance Catholic CU	MI	0	\$612,844,543	32,333	12	1.7%	25.0%	0.5%	11.6%	0.36%	0.02%	0.29%	44.9%	5.7%
Alpena Alcona Area CU MI 0 \$570,945,828 33,454 10 9.5% 17.3% 4.1% 11.5% 0.65% 0.20% 1.15% 68.0% 20 Sovita Credit Union MI 0 \$521,545,586 18,807 5 -2.5% 12.8% -1.8% 14.5% 0.31% 0.02% 0.57% 24.0% 4 0.0% 0.57% 24.0% 4 0.8% 18.6% 9.9% 17.7% 0.64% 0.07% 0.37% 68.6% 8 16.6% 10 \$491,745,192 30,600 8 -0.1% 19.7% 2.7% 12.8% 0.16% 0.06% 0.64% 67.2% 10 Members CU MI 0 \$445,649,373 29.259 4 239.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13.0 Jolf CU MI 0 \$455,649,373 29.259 4 239.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13.0 Jolf CU MI 0 \$455,649,373 29.259 4 239.8% 398.1% 10.4% 0.28% 0.11% 0.28% 0.11% 0.23% 57.2% 12.6% 10 Member Grous Community CU MI 0 \$455,649,373 29.259 4 239.8% 398.1% 10.4% 0.28% 0.11% 0.28% 0.11% 0.23% 57.2% 12.6% 10 Member Grous Community MI 0 \$455,449,33 245,586 5 3.0% 12.1% 1.8% 10.4% 0.28% 0.11% 0.23% 57.2% 12.6% 10 Member Grous Community Financial CU MI 0 \$396,389,568 45.407 6 3.0% 10.2% -0.4% 9.9% 0.56% 0.15% 0.22% 94.1% 14 Cornestone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 1.11% 12.4% 0.60% 0.15% 0.22% 94.1% 14 Cornestone Community Financial CU MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$338,475,680 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$337,446,552 18,844 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$337,716,111 28,763 7 6.3% 16.7% 10.0% 12.5% 10.0% 0.11% 0.04% 65.5% 13 Monroe Community CU MI 0 \$337,716,111 28,763 7 6.3% 16.7% 10.9% 11.6% 0.20% 0.11% 0.04% 65.5% 13 Monroe Community CU MI 0 \$330,6324,942 14.871 3 1.4% 13.8% 2.9% 16.0% 13.1% 0.10% 0.09% 0.20% 73.0% 20 Morshall Community CU MI 0 \$330,6324,942 14.871 3 1.4% 13.8% 2.9% 16.0% 13.1% 0.00% 1.16% 63.8% 14 West Michigan CU MI 1 \$305,110,766 12.293 7 10.9% 17.4% 15.8% 0.3% 0.1% 0.00% 1.16% 63.8% 14 West Michigan CU MI 1 \$307,154,600 19.505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.00% 1.16% 63.8% 14	Omni Community CU	MI		\$607,595,566											7.8%
Sovita Credit Union MI 0 \$521,545,586 18,807 5 -2.5% 12.8% -1.8% 14.5% 0.31% 0.02% 0.57% 24.0% 4 Diversified Members CU MI 0 \$145,531,817 28,146 4 0.8% 18.6% 9.9% 17.7% 0.64% 0.07% 0.37% 68.6% 8 Embers CU MI 0 \$441,745,192 30,600 8 -0.1% 19.7% 2.7% 12.8% 0.16% 0.06% 0.64% 67.2% 10 Member Focus Community CU MI 0 \$445,549,373 29,259 4 239.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13 Joht CU MI 0 \$452,149,433 26,586 5 3.0% 12.1% 1.8% 10.4% 0.28% 0.11% 0.23% 57.2% 24 Adventure Credit Union MI 0 \$439,306.681 33,249 8 0.0% 5.2% 7.9% 13.3% 0.97% 0.14% 0.57% 81.4% 21 Cornerstone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 11.1% 12.4% 0.60% 0.15% 1.44% 101.2% 16 Public Service CU MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 Michigan United Credit Union MI 0 \$334,746,552 18,444 2 10.5% 24.0% 21.1% 11.6% 0.20% 0.11% 0.59% 0.33% 56.5% 13 Montroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 10.7% 12.1% 10.8% 0.40% 0.09% 0.28% 0.33% 63.5% 2.9% Marshall Community CU MI 0 \$319,193,333 18,943 1 0.0% 13.1% 0.9% 12.5% 1.00% 0.40% 0.09% 0.20% 73.0% 2.9% Marshall Community CU MI 0 \$327,114,111 28,763 7 6.3% 16.7% 1.0% 12.1% 10.9% 1.13% 0.28% 0.37% 63.3% 2.9% Marshall Community CU MI 0 \$321,193,033 18,943 1 0.0% 13.1% 0.9% 12.5% 1.00% 0.40% 0.09% 0.20% 73.0% 2.9% Marshall Community CU MI 0 \$327,114,111 28,763 7 6.3% 16.7% 1.0% 1.0.8% 0.4% 0.40% 0.09% 0.20% 73.0% 2.9% Marshall Community CU MI 0 \$327,114,111 28,763 7 6.3% 16.7% 1.0% 1.0.8% 0.4% 0.40% 0.09% 0.20% 73.0% 2.9% Marshall Community CU MI 0 \$321,193,033 18,943 1 0.0% 1.7% 1.0.8% 0.4% 0.40% 0.09% 0.20% 73.0% 2.9% Marshall Community CU MI 0 \$327,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144															0.1%
Diversified Members CU MI 0 \$514,553,187 28,146 4 0.8% 18.6% 9.9% 17.7% 0.64% 0.07% 0.37% 68.6% 8 Embers CU MI 0 \$451,745,192 30,600 8 -0.1% 19.7% 2.7% 12.8% 0.16% 0.06% 0.64% 67.2% 10 Memberfocus Community CU MI 0 \$456,549,373 29,259 4 239.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13 Joh CU MI 0 \$456,549,373 29,259 4 239.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13 Joh CU MI 0 \$456,549,373 26,586 5 3.0% 12.1% 1.8% 10.4% 0.28% 0.11% 0.23% 57.2% 24 Adventure Credit Union MI 0 \$439,306,681 33,249 8 0.0% 5.2% 7.9% 13.3% 0.97% 0.14% 0.57% 814.4% 21 Cornestone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 11.1% 12.4% 0.60% 0.15% 0.22% 94.1% 14 Cornestone Community Financial CU MI 0 \$331,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 15.80 All Michigan United Credit Union MI 0 \$3347,746,552 18.444 2 10.5% 24.0% 21.8 11.6% 0.46% 0.14% 1.11% 0.55% 13.0% 0.14% 0.57% 0.33% 54.6% 9 TBA CU MI 0 \$3327,114,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.16% 0.00% 0.18% 0.33% 54.6% 9 TBA CU MI 0 \$331,973,033 18,943 1 0.0% 13.1% 0.0% 12.5% 1.0% 0.40% 0.18% 0.45% 0.57% 0.71% 56.5% 12 Extra Credit Union MI 0 \$331,973,033 18,943 1 0.0% 13.1% 0.9% 12.5% 1.0% 0.40% 0.09% 0.20% 73.0% 20 Marshall Cu MI 0 \$331,973,033 18,943 1 0.0% 13.1% 0.9% 12.5% 1.0% 0.40% 0.99% 0.20% 73.0% 20 Marshall Cu MI 0 \$331,973,033 18,943 1 0.0% 13.1% 0.9% 12.5% 1.0% 0.40% 0.99% 0.20% 73.0% 20 Marshall Cummunity CU MI 0 \$306,824,942 14.871 3 1.4% 13.8% 2.9% 16.0% 13.1% 0.40% 0.99% 0.20% 73.0% 20 Marshall Cummunity CU MI 0 \$306,824,942 14.871 3 1.4% 13.8% 2.9% 16.0% 13.1% 0.40% 0.09% 0.20% 73.0% 20 Marshall Cummunity CU MI 0 \$281,560,917 18,308 6 13.6% 22.6% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 144 West Michigan CU	· · · · · · · · · · · · · · · · · · ·														20.2%
Embers CU MI 0 \$491,745,192 30,600 8 -0.1% 19.7% 2.7% 12.8% 0.16% 0.06% 0.64% 67.2% 10 Memberfocus Community CU MI 0 \$455,649,373 29,259 4 299.8% 398.1% 254.9% 7.5% 0.14% 0.05% 1.88% 52.7% 13 Joht CU MI 0 \$455,149,433 26,586 5 3.0% 12.1% 1.8% 10.4% 0.28% 0.11% 0.23% 57.2% 24 Adventure Credit Union MI 0 \$439,06,681 33,249 8 0.0% 5.2% 7.9% 13.3% 0.97% 0.14% 0.57% 81.4% 21 CASE Credit Union MI 0 \$396,389,568 45,407 6 3.0% 10.2% -0.4% 9.9% 0.56% 0.15% 0.22% 94.1% 14 Cornerstone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 11.1% 12.4% 0.60% 0.15% 1.44% 101.2% 16 Public Service CU MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.11% 0.25% 70.6% 13 People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.16% 1.11% 0.52% 70.6% 13 Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.14% 0.11% 0.56% 13 Montre Community CU MI 0 \$331,933,33 18,943 1 0.0% 13.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 13 Montre Community CU MI 0 \$311,930,33 18,943 1 0.0% 13.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 13 Montre Community CU MI 0 \$311,930,33 18,943 1 0.0% 13.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 1 \$300,110,726 22,230 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStor Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStor Financial CU MI 1 \$300,110,726 22,293 7 10.0% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Montred Broncoll CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStor Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStor Financial CU MI 1 \$300,110,726 22,293 7 10.0% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Montred Broncoll CU MI 1 \$300,110,726 22,293 7 10.0% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Montred Broncoll CU MI 1 \$300,110,726 22,293 7 10.0% 17.4% 10.8% 7.9% 0.34% 0.00% 0.09% 0.12% 74.5% 34 West Michigan CU M															4.1%
MemberFocus Community CU         MI         0         \$456,549,373         29,259         4         239,8%         398.1%         254,9%         7.5%         0.14%         0.05%         1.88%         52,7%         13           Jolt CU         MI         0         \$452,149,433         26,586         5         3.0%         12.1%         1.8%         10.4%         0.28%         0.11%         0.23%         57.2%         24           Adventure Credit Union         MI         0         \$439,306,681         33,249         8         0.0%         5.2%         7.9%         13,3%         0.97%         0.14%         0.57%         81.4%         21           CASE Credit Union         MI         0         \$396,389,568         45,407         6         3.0%         10.2%         -0.4%         9.9%         0.56%         0.15%         0.22%         94.1%         14           Cornerstone Community Financial CU         MI         0         \$339,331,17         23,934         7         12.7%         11.3%         1.1%         12.4%         0.60%         0.15%         0.14%         101.2%         16           Public Service CU         MI         0         \$3387,216,608         33,355         10         6.2%															8.1%
Jolf CU															10.9%
Adventure Credit Union MI 0 \$439,306,681 33,249 8 0.0% 5.2% 7.9% 13.3% 0.97% 0.14% 0.57% 81.4% 21 CASE Credit Union MI 0 \$396,389,568 45,407 6 3.0% 10.2% -0.4% 9.9% 0.56% 0.15% 0.22% 94.1% 14 Cornerstone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 1.1% 12.4% 0.60% 0.15% 1.44% 101.2% 16 Public Service CU MI 0 \$387,216,608 33,355 10 6.2% 30.5% -1.1% 10.9% 1.13% 0.28% -0.08% 71.5% 5 OUR Credit Union MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$334,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8 Michigan United Credit Union MI 1 \$335,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18.444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStar Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$326,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.01% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.31% 0.08% 1.16% 63.8% 14 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	· ·														13.7%
CASE Credit Union MI 0 \$396,389,568 45,407 6 3.0% 10.2% -0.4% 9.9% 0.56% 0.15% 0.22% 94.1% 14 Comerstone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 1.1% 12.4% 0.60% 0.15% 1.44% 101.2% 16 Public Service CU MI 0 \$387,216,608 33,355 10 6.2% 30.5% -1.1% 10.9% 1.13% 0.28% -0.08% 71.5% 5 OUR Credit Union MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8 Michigan Unified Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.40% 0.49% 65.5% 12 United Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37 United Bay Community CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															24.8%
Cornerstone Community Financial CU MI 0 \$391,933,117 23,934 7 12.7% 11.3% 1.1% 12.4% 0.60% 0.15% 1.44% 101.2% 16 Public Service CU MI 0 \$387,216,608 33,355 10 6.2% 30.5% -1.1% 10.9% 1.13% 0.28% -0.08% 71.5% 5  OUR Credit Union MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13  People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8  Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9  TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13  Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12  Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16  United Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20  Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37  United Bay Community CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															21.2%
Public Service CU MI 0 \$387,216,608 33,355 10 6.2% 30.5% -1.1% 10.9% 1.13% 0.28% -0.08% 71.5% 5 OUR Credit Union MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32,4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8 Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$3316,041,350 22,2330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStar Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															14.6%
OUR Credit Union MI 0 \$381,975,880 23,608 5 4.6% 11.4% 4.7% 8.0% 0.59% 0.14% 0.52% 70.6% 13 People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8 Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$3316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 Marshall Community CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	· ·														16.3%
People Driven CU MI 0 \$354,436,043 20,957 4 3.9% 32.4% -3.1% 9.6% 0.46% 0.14% 1.11% 65.3% 8 Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 Marshall Community CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14.871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															5.6%
Michigan United Credit Union MI 1 \$353,815,852 23,809 8 4.9% 24.2% -2.0% 9.2% 0.10% 0.05% 0.33% 54.6% 9 TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 Marshall Community CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37 United Bay Community CU MI 0 \$227,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															13.6%
TBA CU MI 0 \$347,746,552 18,444 2 10.5% 24.0% 2.1% 11.6% 0.20% 0.11% 0.84% 65.5% 13 Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStar Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$336,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37 United Bay Community CU MI 0 \$221,580,917 18,308 6 13.6% 27.6% 5.6% 7.9% 0.34% 0.01% 0.12% 94.5% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	•														9.2%
Monroe Community CU MI 0 \$327,714,111 28,763 7 6.3% 16.7% 1.0% 8.4% 0.14% 0.07% 0.71% 56.5% 12 Extra Credit Union MI 0 \$319,193,033 18,943 1 0.0% 13.1% -0.9% 12.5% 1.00% 0.41% 1.26% 52.3% 16 United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStar Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37 United Bay Community CU MI 0 \$281,580,917 18,308 6 13.6% 27.6% 5.6% 7.9% 0.34% 0.01% 0.12% 94.5% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	_														13.2%
Extra Credit Union         MI         0         \$319,193,033         18,943         1         0.0%         13.1%         -0.9%         12.5%         1.00%         0.41%         1.26%         52.3%         16           United Financial CU         MI         0         \$316,041,356         22,330         9         4.5%         3.6%         0.3%         10.0%         0.60%         0.28%         0.87%         63.3%         29           FreeStar Financial CU         MI         1         \$309,110,726         22,293         7         10.9%         17.4%         10.8%         9.4%         0.40%         0.09%         0.20%         73.0%         20           Marshall Community CU         MI         0         \$306,824,942         14,871         3         1.4%         13.8%         2.9%         16.0%         1.31%         0.11%         0.54%         76.3%         37           United Bay Community CU         MI         0         \$281,580,917         18,308         6         13.6%         27.6%         5.6%         7.9%         0.34%         0.01%         0.12%         94.5%         34           West Michigan CU         MI         1         \$277,154,600         19,505         7         26.2%															12.5%
United Financial CU MI 0 \$316,041,356 22,330 9 4.5% 3.6% 0.3% 10.0% 0.60% 0.28% 0.87% 63.3% 29 FreeStar Financial CU MI 1 \$309,110,726 22,293 7 10.9% 17.4% 10.8% 9.4% 0.40% 0.09% 0.20% 73.0% 20 Marshall Community CU MI 0 \$306,824,942 14,871 3 1.4% 13.8% 2.9% 16.0% 1.31% 0.11% 0.54% 76.3% 37 United Bay Community CU MI 0 \$281,580,917 18,308 6 13.6% 27.6% 5.6% 7.9% 0.34% 0.01% 0.12% 94.5% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	· ·														16.8%
FreeStar Financial CU         MI         1         \$309,110,726         22,293         7         10.9%         17.4%         10.8%         9.4%         0.40%         0.09%         0.20%         73.0%         20           Marshall Community CU         MI         0         \$306,824,942         14,871         3         1.4%         13.8%         2.9%         16.0%         1.31%         0.11%         0.54%         76.3%         37           United Bay Community CU         MI         0         \$281,580,917         18,308         6         13.6%         27.6%         5.6%         7.9%         0.34%         0.01%         0.12%         94.5%         34           West Michigan CU         MI         1         \$277,154,600         19,505         7         26.2%         9.2%         17.0%         15.5%         0.31%         0.08%         1.16%         63.8%         14															29.1%
Marshall Community CU         MI         0         \$306,824,942         14,871         3         1.4%         13.8%         2.9%         16.0%         1.31%         0.11%         0.54%         76.3%         37           United Bay Community CU         MI         0         \$281,580,917         18,308         6         13.6%         27.6%         5.6%         7.9%         0.34%         0.01%         0.12%         94.5%         34           West Michigan CU         MI         1         \$277,154,600         19,505         7         26.2%         9.2%         17.0%         15.5%         0.31%         0.08%         1.16%         63.8%         14															20.5%
United Bay Community CU MI 0 \$281,580,917 18,308 6 13.6% 27.6% 5.6% 7.9% 0.34% 0.01% 0.12% 94.5% 34 West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14															37.7%
West Michigan CU MI 1 \$277,154,600 19,505 7 26.2% 9.2% 17.0% 15.5% 0.31% 0.08% 1.16% 63.8% 14	•														34.1%
· · · · · · · · · · · · · · · · · · ·															14.1%
	KALSEE CU	MI	0	\$270,496,809	22,504	8	3.8%	17.6%	-2.3%	9.5%	0.14%	0.00%	0.49%	75.0%	13.9%

Third Quarter 2022

## Michigan Credit Union Financial Summary

Data as of September 2022

Company   Margine   Marg			# of				12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
Member of CU										Networth/				Loans/	
Semanlar RSU 48 0 \$\text{particles} \text{particles} \tex	Credit Union Name	State		Assets	Members	Branches							ROA		
Seminate   Column   March	Preferred CU	MI	0	\$263,117,431	24,444	6	5.3%	12.7%	-0.4%	12.9%	0.27%	-0.02%	1.02%	61.1%	12.6%
skingsungery CU My 0 1241 599 177 22 492 5 0.48 1246 778 4.68 248 0.178 0.18 0.18 0.18 0.48 7 1.48 248 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Peninsula FCU														48.0%
Community Name Name Community Name Name Community Name Name Community Name Name Name Name Name Name Name Name															26.1%
See Co-Cy Cy															22.4%
Machan Columb   Machan Colum	,			•											11.8%
Microx COL   Mil															
Fremont NCH MI 0 SZRAMYZ FA 4 1.55 12.65 295 12.65 0.05 0.07 0.971 A487 3.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00															
- Aben Inger One CU Mil 0 \$202,817.06   17.289   3 9.256   2.956   2.															
Sember Ferfetter Check Drain   Ni															
Fig. Col.   M.   0   \$200,496,80   11,197   3   3.18   18,78   5.58   11.95   0.285   0.285   1.955   7.955   1.85   1.955   0.285   1.955				•											
signest Amer RCU MI 0 \$1515,3159/s 17,932 6 1,478 30.07 7.58 11.25 1.198 0.248 1.257 7.578 1.25 1.398 0.258 7.578 1.25 1.398 0.258 1															
Second Community   Cert   Mile   0   \$200.484   28   23.33   4   15.78   26.78   -1.08   0.278   0.2															
Nowmber   Community   FCU															
According from Community CU															
M.C.C.U  MI  MI  MI  MI  MI  MI  MI  MI  MI  M	·			•											
Indeemine FCU   Mi	_ :														
Secret CU															
service IPCU MI 0 \$192533.405 21.812 6 3 3.1% 8.7% 0.9% 14.5% 0.17% 0.13% 1.08% 8.04% 1.324 starts CU MI 0 \$1805461.25 15.377 17.880 3 4.7% 18.6% 0.0% 1.9% 0.2% 0.0% 0.11% 0.9% 8.0.% 1.324 starts CU MI 0 \$184533.747 17.880 3 4.7% 18.6% 0.0% 8.1% 0.27% 8.1% 0.26% 0.06% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11% 0.9% 8.1% 0.25% 0.00% 0.11%															
Sates CU Domey FCU MI O Silko 33377 7 (7 88) 3 4 7 7 88 7 8 20% 4 1 10															
DowneyFCU				•											
size-laid Community Credit Union M															
Seath Advantage FCU   MI	'														12.2%
Mexicon FCU	Isabella Community Credit Union	MI		\$184,060,428	13,346								0.87%	60.3%	25.3%
Poleth-American PCU MI 0 \$173,029.462 6.912 2 5.7% 8.3% 2.9% 9.9% 0.00% 0.95% 5.5.5% 2.8% (action Charled American PCU) MI 0 \$173,029.462 5 1.9% 27.3% 0.00% 0.00% 0.95% 5.5.5% 2.8% 7.3% 0.00%	Health Advantage FCU	MI	0	\$182,459,321	11,149	3	2.1%	2.0%	-3.2%	10.8%	0.13%	0.04%	0.56%	60.4%	19.6%
Instruction   Court	Awakon FCU	MI	0	\$181,415,329	14,059		7.2%	32.1%	4.1%	9.5%	0.34%	0.18%	1.04%	70.0%	16.0%
International Condition   Mi	Polish-American FCU	MI	0	\$173,029,662	6,912	2	5.7%	8.3%	2.9%	9.9%	0.79%	0.00%	0.95%	56.5%	2.8%
From the Foundation of the Community Foundation Foundation of the Community Foundation Foundati	North Central Area CU	MI	0	\$171,368,545	15,424	5	1.9%	27.3%	5.6%	7.3%	0.26%	0.09%	0.36%	40.6%	10.4%
Perside CU MI 0 \$163.150.791 13.908 3 -0.1% 13.1% -1.1% 13.6% 1.5% 0.33% 0.89% 0.29% 22.9% 22.9% 17.1% 13.0% 0.1% 0.04% 0.02% 43.5% 11.1% 17.1% 13.6% 15.0% 0.04% 0.02% 43.5% 11.1% 17.1% 13.6% 15.0% 0.04% 0.02% 43.5% 11.1% 17.1% 13.6% 17.1% 0.04% 0.02% 43.5% 11.1% 17.1%	HarborLight Credit Union	MI	0	\$169,590,748	10,798	2	6.4%	1.9%	-0.5%	7.4%	0.16%	0.14%	0.44%	51.6%	19.9%
PC CU	Family Financial CU	MI	0	\$163,280,883	16,817	4	3.4%	4.4%	0.8%	10.6%	0.46%	0.09%	0.49%	60.3%	15.5%
P State CU	Parkside CU	MI	0	\$163,150,791	13,908	3	-0.1%	13.1%	-1.1%	13.6%	1.55%	0.33%	0.89%	62.9%	22.5%
Noyne Westland FCU MI 0 \$147,207,061 11,377 1 0.7% 22.4% -3.4% 8.4% 0.76% 0.09% 0.49% 46.5% 8.15 volverine State CU MI 0 \$145,258,819 9.655 4 0.67% 14.7% -1.7% 9.0% 0.75% 0.75% 0.17% 0.22% 63.6% 26.15 murine Formity CU MI 0 \$135,540,902 5.347 1 0.9% 7.1% -2.2% 10.9% 0.06% 0.01% 0.19% 32.2% 11.79 volled take School FCU MI 0 \$139,540,902 5.347 1 0.9% 7.1% -2.3% 10.9% 0.06% 0.06% 0.05% 0.32% 23.2% 9.00 murine Formity FCU MI 0 \$133,249,720 9.929 2 7.8% 10.2% -2.3% 10.9% 0.05% 0.05% 0.05% 0.33% 10.55 volver Valley CU MI 0 \$133,249,720 9.929 2 7.8% 10.2% -2.0% 7.6% 0.71% 0.02% 0.02% 0.02% 23.2% 9.00 volver Valley CU MI 0 \$133,470,265 3.970 2 -0.2% 17.2% 2.0% 12.1% 0.06% 0.00% 0.05% 33.3% 22.55 volver Valley CU MI 0 \$133,776,009 8.553 2 1.8% 10.5% 10.2% 12.1% 0.06% 0.00% 0.05% 33.3% 22.55 volver Valley CU MI 0 \$123,776,009 8.553 2 1.8% 10.5% 10.2% 12.1% 0.06% 0.00% 0.05% 33.3% 22.55 volver Valley CU MI 0 \$123,776,009 12.552 2 3.4% 10.5% 0.28% 10.3% 0.06% 0.03% 0.05% 0.33% 32.3% 22.55 volver Valley CU MI 0 \$122,796,009 12.552 2 3.4% 10.5% 0.28% 10.3% 0.06% 0.03% 0.05% 0.2	HPC CU	MI	0	\$162,969,060	7,350	4	4.9%	-0.7%	-5.2%	12.3%	0.01%	0.04%	0.02%	43.5%	11.1%
Noiverine State CU MI 0 \$145,256,819 9,655 4 6,6% 14,7% -1,7% 9,0% 0,75% 0,17% 0,22% 63,6% 26,15 unrise Family CU MI 0 \$145,256,819 1,4379 3 0,1% 3,6% -0,9% 8,0% 0,00% 0,01% 0,19% 32,2% 11,75 unrise Family CU MI 0 \$139,540,902 5,347 1 0,0% 7,1% -2,2% 10,9% 0,22% 0,02% 0,02% 0,32% 23,2% 9,00 rom Mt Kingsford Community FCU MI 0 \$136,601,179 10,850 2 4,0% -0,9% 3,3,3% 11,4% 0,53% 0,00% 0,02% 0,28% 28,1% 10,5% vier Valley CU MI 0 \$133,407,205 3,970 2 -0,2% 10,2% -2,0% 7,6% 0,71% -0,02% 0,78% 51,0% 15,77 kirarionian Self-elicinace Michigan FCU MI 0 \$131,470,265 3,970 2 -0,2% 10,2% 2,0% 12,1% 0,00% 0,00% 0,00% 0,00% 33,3% 22,55 Latholic Vantage Financial MI 0 \$130,775,699 8,553 2 1,8% 14,4% -2,8% 7,7% 0,36% -0,03% 0,05% 0,50% 33,3% 22,55 Latholic Vantage Financial CU MI 0 \$127,796,079 12,652 2 3,4% 4,3% 1,0% 1,0% 10,4% 0,35% 0,05% 0,05% 0,02% 0,64% 78,1% 23,00 Latholic CU MI 0 \$127,796,079 12,652 2 3,4% 4,3% 1,0% 1,0% 1,4% 0,35% 0,05% 0,05% 0,05% 0,02% 0,64% 78,1% 23,00 Latholic CU MI 0 \$127,796,079 12,652 2 3,4% 4,3% 1,5% 1,0% 1,0% 0,05% 0,05% 0,05% 0,05% 0,00% 0	U P State CU	MI	1	\$148,069,745	10,849	5	30.4%	23.5%	15.4%	7.4%	0.16%	0.11%	0.63%	50.7%	15.1%
Varies Family CU  MI  MI  MI  MI  MI  MI  MI  MI  MI  M	Wayne Westland FCU	MI	0	\$147,207,061	11,377	1	0.7%	22.4%	-3.4%	8.4%	0.76%	0.09%	0.49%	46.5%	8.1%
Nalled Lake School FCU MI 0 \$139,540,902 5,347 1 0,9% 7.1% -2.3% 10,9% 0,22% 0,02% 0,32% 23,2% 9.00 m M Kingsford Community FCU MI 0 \$136,601,179 10,850 2 4,0% -0.9% -3.3% 11,4% 0,55% 0,00% 0,02% 28,1% 10,55% (wer Yalley CU MI 0 \$133,247,270 9,929 2 7.8% 10,2% -2.0% 7.4% 0,71% -0.02% 0,78% 51,0% 11,5% (wer Yalley CU MI 0 \$131,470,265 3,970 2 -0.2% 17,2% 2,0% 12,1% 0,06% 0,00% 0,50% 33,3% 22,5% (albiholic Vanlage Financial MI 0 \$130,775,699 8,553 2 1.8% 14,4% -2.8% 7.7% 0,36% -0.03% 0,51% 72,4% 21,7% (albiholic Vanlage Financial MI 0 \$122,796,079 12,652 2 3,4% 4.3% 1.6% 17,4% 0,35% 0,25% 0,64% 78,1% 23,00 (albiholic Vanlage Financial CU MI 0 \$127,749,499 9,483 3 8,6% 13,5% 2,1% 10,5% 0,56% 0,00% 0,09% 0,89% 47,3% 15,22 (albiholic Vanlage Financial CU MI 0 \$127,349,489 9,483 3 8,6% 13,5% 2,1% 10,5% 0,56% 0,00% 0,09% 0,89% 47,3% 15,22 (albiholic Vanlage Financial MI 0 \$125,323,641 7,718 2 5,5% 8,9% 1,4% 9,2% 9,1% 0,43% 0,24% 1,20% 88,0% 34,18 (albiholic Vanlage Financial MI 0 \$125,323,641 7,718 2 5,5% 8,9% 1,4% 9,2% 9,1% 0,43% 0,24% 1,20% 0,46% 66,4% 0,77 (albiholic Vanlage Financial MI 0 \$122,710,577 10,179 1,156 4 2,4% 11,9% 0,5% 0,5% 0,05% 0,04% 0,46% 66,4% 0,77 (albiholic Vanlage Financial Vanlage Financial CU MI 0 \$122,710,577 10,179 1,156 4 2,4% 11,9% 0,5% 0,5% 0,5% 0,04% 0,46% 66,4% 0,77 (albiholic Vanlage Financial Va	Wolverine State CU	MI	0	\$145,256,819	9,655	4	6.9%	14.7%	-1.7%	9.0%	0.75%	0.17%	0.22%	63.6%	26.1%
To Mt Kingsford Community PCU MI 0 \$136,601,179 10.850 2 4.0% -0.9% -3.3% 11.4% 0.53% 0.00% 0.28% 28.1% 10.55 (New Yolley CU MI 0 \$133,249,720 9,929 2 7.8% 10.2% -2.0% 7.6% 0.71% -0.02% 0.76% 51.0% 15.79 (New Yolley CU MI 0 \$131,470,2265 3.9,70 2 -0.2% 17.2% 2.0% 17.2% 0.06% 0.00% 0.50% 33.3% 22.5% 0.00% 0.50% 33.3% 22.5% 0.00% 0.50% 33.3% 22.5% 0.00% 0.00% 0.50% 33.3% 0.00% 0.00% 0.50% 33.3% 0.00% 0.00% 0.50% 33.3% 0.00% 0.00% 0.50% 33.3% 0.00% 0.00% 0.50% 0.00%	Sunrise Family CU	MI	0	\$145,168,218	14,379	3	0.1%	3.6%	-0.9%	8.0%	0.06%	0.01%	0.19%	32.2%	11.7%
To Mt Kingsford Community FCU MI 0 \$133,49/720 9/92 2 4.0% -0.9% -3.3% 11.4% 0.53% 0.00% 0.28% 28.1% 10.5% (ver Voilley CU MI 0 \$133,249/720 9/929 2 7.6% 10.2% -2.0% 7.6% 0.71% -0.02% 0.76% 51.0% 15.7% (ver Voilley CU MI 0 \$131,470/2265 3.9.70 2 -0.2% 17.2% 2.0% 17.2% 0.00% 0.00% 0.50% 33.3% 22.5% 0.00% 0.50% 33.3% 22.5% 0.00% 0.00% 0.50% 33.3% 22.1% 0.00% 0.00% 0.00% 0.50% 33.3% 22.1% 0.00% 0	Walled Lake School FCU	MI	0	•											9.0%
River Valley CU MI 0 \$133,249,720 9,929 2 7.8% 10.2% -2.0% 7.6% 0.71% -0.02% 0.78% 51.0% 15.7% 15.7% [Parainian Selfreliance Michigan FCU MI 0 \$131,470,265 3.970 2 -0.2% 17.2% 2.0% 12.1% 0.66% 0.00% 0.50% 33.3% 22.5% [Parainian Selfreliance Michigan FCU MI 0 \$130,775,699 8.553 2 1.8% 14.4% -2.8% 7.7% 0.36% -0.03% 0.51% 72.4% 62.2% [Parainian Selfreliance Michigan FCU MI 0 \$128,312,744 9.003 2 2.8% 10.0% 0.2% 10.3% 0.33% 0.06% 0.02% 66.2% 29.7% [Parainian Selfreliance Michigan FCU MI 0 \$127,796,079 12.652 2 3.4% 4.3% 1.6% 17.4% 0.35% 0.25% 0.64% 0.09% 0.69% 47.3% 15.2% [Parainian Selfrelian FCU MI 0 \$127,796,079 12.652 2 3.4% 4.3% 1.6% 17.4% 0.35% 0.25% 0.64% 0.09% 0.69% 47.3% 15.2% [Parainian Selfrelian FCU MI 0 \$127,494,499 9,483 3 8.6% 13.3% 21.5% 21.5% 10.5% 0.56% 0.09% 0.69% 47.3% 15.2% [Parainian Selfrelian FCU MI 0 \$125,759,221 7.495 1 14.5% 31.4% 9.2% 9.1% 0.43% 0.24% 1.20% 88.0% 34.1% [Parainian Selfrelian FCU MI 0 \$124,456,995 8.302 2 6.1% 8.2% -2.7% 7.6% 0.10% 0.04% 0.46% 66.4% 29.6% 0.7% [Parainian Selfrelian FCU MI 0 \$124,456,995 8.302 2 6.1% 8.2% 1.2.7% 7.6% 0.10% 0.04% 0.46% 66.4% 29.6% 0.7% [Parainian FCU MI 0 \$122,399,7019 11.456 4 2.4% 11.9% 0.13% 0.05% 0.05% 0.04% 0.46% 66.4% 29.0% [Parainian FCU MI 0 \$121,463,578 12.460 3 2.2% 7.7% 0.07% 9.2% 1.23% 0.04% 0.46% 66.4% 29.0% [Parainian FCU MI 0 \$111,628,314 9.675 3 1.8% 3.4% 5.7% 0.0% 0.68% 0.05% 0.04% 0.46% 66.4% 20.00munity First Federal Credit Union MI 0 \$113,271,572 12.074 4 15.4% 34.7% 6.8% 6.8% 6.8% 0.6% 0.07% 0.11% 0.55% 49.3% 7.6% [Parainian FCU MI 0 \$108,437,266 12.291 1 -6.6% 10.6% 10.4% 0.4% 6.8% 0.37% 0.07% 0.15% 0.00% 0.05% 0.	Iron Mt Kinasford Community FCU	MI	0			2									10.5%
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Fourth Central CU MI 0 \$96,122,034 7,618 1 4.3% 4.1% -3.2% 11.1% 1.61% 0.04% 0.32% 33.7% 2.99 (Compass CU MI 0 \$95,654,449 7,962 2 10.9% 51.1% 8.3% 9.2% 0.49% 0.26% 0.80% 62.1% 9.55 (8.1 CU MI 0 \$94,832,996 4.018 2 3.3% 7.4% 0.9% 17.0% 0.31% 0.05% 0.48% 65.0% 40.55 (averse Catholic FCU MI 0 \$93,797,212 7,758 3 2.3% 27.3% -0.4% 7.4% 0.30% 0.00% 1.98% 60.3% 13.0% (Great Lakes First FCU MI 0 \$93,745,619 8.025 2 -0.7% 6.5% -7.6% 9.6% 1.23% 0.08% 0.20% 43.8% 13.8% (Consumers Professional CU MI 0 \$93,415,992 5,342 3 5.2% 1.4% -2.6% 15.4% 0.16% 0.01% 0.62% 64.9% 33.15	Total Community CU														6.5%
Compass CU MI 0 \$95,654,449 7,962 2 10.9% 51.1% 8.3% 9.2% 0.49% 0.26% 0.80% 62.1% 9.55   8.1 CU MI 0 \$94,832,996 4.018 2 3.3% 7.4% 0.9% 17.0% 0.31% 0.05% 0.48% 65.0% 40.55   raverse Catholic FCU MI 0 \$93,797,212 7,758 3 2.3% 27.3% -0.4% 7.4% 0.30% 0.00% 1.98% 60.3% 13.09   Great Lakes First FCU MI 0 \$93,745,619 8.025 2 -0.7% 6.5% -7.6% 9.6% 1.23% 0.08% 0.20% 43.8% 13.89   Consumers Professional CU MI 0 \$93,415,992 5,342 3 5.2% 1.4% -2.6% 15.4% 0.16% 0.01% 0.62% 64.9% 33.15	Circle Federal Credit Union	MI		\$97,521,889	5,749	3	7.0%	46.4%	4.9%	6.8%	0.37%	0.00%	0.57%	95.2%	37.7%
8 I CU     MI     0     \$94,832,996     4,018     2     3.3%     7.4%     0.9%     17.0%     0.31%     0.05%     0.48%     65.0%     40.59       raverse Catholic FCU     MI     0     \$93,797,212     7,758     3     2.3%     27.3%     -0.4%     7.4%     0.30%     0.00%     1.98%     60.3%     13.09       Great Lakes First FCU     MI     0     \$93,745,619     8,025     2     -0.7%     6.5%     -7.6%     9.6%     1.23%     0.08%     0.20%     43.8%     13.89       Consumers Professional CU     MI     0     \$93,415,992     5,342     3     5.2%     1.4%     -2.6%     15.4%     0.16%     0.01%     0.62%     64.9%     33.19	South Central CU	MI	0	\$96,122,034	7,618	1	4.3%	4.1%	-3.2%	11.1%	1.61%	0.04%	0.32%	33.7%	2.9%
raverse Catholic FCU MI 0 \$93,797,212 7,758 3 2.3% 27.3% -0.4% 7.4% 0.30% 0.00% 1.98% 60.3% 13.05 Great Lakes First FCU MI 0 \$93,745,619 8,025 2 -0.7% 6.5% -7.6% 9.6% 1.23% 0.08% 0.20% 43.8% 13.85 Consumers Professional CU MI 0 \$93,415,992 5,342 3 5.2% 1.4% -2.6% 15.4% 0.16% 0.01% 0.62% 64.9% 33.15	Compass CU	MI	0	\$95,654,449	7,962	2	10.9%	51.1%	8.3%	9.2%	0.49%	0.26%	0.80%	62.1%	9.5%
Great Lakes First FCU         MI         0         \$93,745,619         8.025         2         -0.7%         6.5%         -7.6%         9.6%         1.23%         0.08%         0.20%         43.8%         13.89           Consumers Professional CU         MI         0         \$93,415,992         5,342         3         5.2%         1.4%         -2.6%         15.4%         0.16%         0.01%         0.62%         64.9%         33.15	T & I CU	MI	0	\$94,832,996	4,018	2	3.3%	7.4%	0.9%	17.0%	0.31%	0.05%	0.48%	65.0%	40.5%
Great Lakes First FCU         MI         0         \$93,745,619         8.025         2         -0.7%         6.5%         -7.6%         9.6%         1.23%         0.08%         0.20%         43.8%         13.89           Consumers Professional CU         MI         0         \$93,415,992         5,342         3         5.2%         1.4%         -2.6%         15.4%         0.16%         0.01%         0.62%         64.9%         33.15	Traverse Catholic FCU	MI	0	\$93,797,212	7,758	3	2.3%	27.3%	-0.4%	7.4%	0.30%	0.00%	1.98%	60.3%	13.0%
Consumers Professional CU MI 0 \$93,415,992 5,342 3 5.2% 1.4% -2.6% 15.4% 0.16% 0.01% 0.62% 64.9% 33.15	Great Lakes First FCU														13.8%
	Consumers Professional CU														33.1%
	Family First CU	MI	0	\$90,706,675	6,605	3	-3.9%	9.7%	-1.4%	9.7%	0.83%	0.37%	1.00%	66.3%	17.8%

Third Quarter 2022

## Michigan Credit Union Financial Summary

Data as of September 2022

		# of				12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
		# 01 Mergers				Asset	Loan		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	\$89,294,402	15,149	2	-2.1%	19.9%	2.5%	9.3%	0.46%	0.33%	0.41%	58.2%	20.4%
Route 31 Credit Union	MI	0	\$87,382,678	9,918	2	2.7%	10.6%	-2.2%	12.3%	0.14%	0.04%	0.63%	87.5%	7.6%
Shore To Shore Community FCU	MI	0	\$85,064,885	5,882	2	6.1%	26.8%	-2.6%	7.4%	0.74%	-0.05%	0.45%	36.5%	6.4%
Allegan FCU	MI	0	\$83,630,242	8,708	3	9.4%	24.3%	-4.8%	9.8%	0.85%	0.39%	3.42%	77.3%	19.7%
Wexford Community CU	MI	0	\$82,029,131	8,747	2	0.6%	16.2%	-2.9%	7.6%	0.12%	0.30%	0.26%	62.1%	12.7%
Rivertown Community FCU	MI	0	\$77,162,990	5,190	2	3.2%	7.0%	-13.4%	13.8%	0.88%	0.21%	0.77%	61.5%	18.7%
Tahquamenon Area CU	MI	0	\$72,278,049	5,424	3	-2.3%	9.9%	-2.6%	10.6%	0.55%	0.06%	0.29%	31.7%	8.4%
Intandem CU	MI	0	\$72,013,055	5,118	2	6.4%	7.3%	-1.9%	9.8%	0.93%	0.15%	0.71%	64.7%	22.9%
Lake Huron CU	MI	0	\$70,695,458	7,116	2	1.4%	9.5%	4.9%	12.2%	0.82%	0.04%	0.99%	84.4%	27.6%
Muskegon FCU	MI	0	\$69,239,155	5,128	2	2.6%	6.8%	-1.7%	10.4%	0.03%	0.24%	0.59%	42.8%	17.6%
ABD FCU	MI	0	\$69,162,814	8,163	3	-11.7%	25.2%	-21.6%	11.5%	2.11%	1.59%	-0.85%	29.3%	7.1%
Community Focus FCU	MI	0	\$68,449,037	4,984	2	1.0%	38.2%	-0.4%	14.5%	0.55%	0.52%	0.34%	56.0%	8.0%
Lincoln Park Community CU	MI	0	\$64,478,767	3,191	1	-7.7%	-2.1%	-6.4%	14.6%	0.22%	0.03%	0.61%	22.0%	8.9%
Michigan Columbus FCU	MI	0	\$62,947,029	4,315	1	5.8%	1.5%	-1.0%	10.1%	0.48%	0.01%	0.51%	43.1%	22.9%
Thornapple CU	MI	0	\$62,540,836	7,511	3	8.2%	28.9%	5.9%	7.3%	0.62%	0.17%	1.14%	88.1%	19.6%
First United CU	MI	0	\$61,005,428	4,844	1	12.5%	17.8%	-1.0%	11.0%	0.86%	0.22%	1.66%	96.4%	12.4%
Great Lakes FCU	MI	0	\$59,908,692	4,640	3	-2.9%	4.4%	4.6%	10.3%	2.03%	0.04%	0.43%	40.7%	21.3%
Live Life FCU	MI	0	\$57,356,840	1,277	1	-20.0%	6.5%	-12.4%	9.7%	0.62%	0.07%	0.78%	93.4%	57.7%
Limestone FCU	MI	0	\$57,215,943	4,282	2	1.1%	20.0%	3.3%	12.0%	0.54%	0.08%	0.60%	87.3%	32.9%
One Detroit CU	MI	0	\$56,149,014	11,170	3	-0.2%	4.9%	-2.0%	14.4%	3.26%	1.57%	0.15%	67.6%	10.5%
Aeroquip CU	MI	0	\$55,269,076 \$55,035,923	3,907	3	1.0%	-0.4%	-2.0%	13.3%	0.05%	0.10%	-0.35%	50.2%	19.2%
Gratiot Community CU Baraga County FCU	MI	0	\$55,055,725	6,632 4,507	3	7.5% 1.4%	35.1% 9.3%	4.2% 1.5%	7.2% 8.4%	0.69% 0.01%	0.19% 0.06%	0.29% 0.34%	77.5% 29.7%	10.6% 4.0%
Country Heritage CU	MI	0	\$53,439,892	1,351	1	4.3%	3.1%	-2.2%	17.5%	1.80%	0.00%	0.81%	69.2%	36.3%
GR Consumers CU	MI	0	\$49,842,641	3,158	2	2.5%	14.5%	1.7%	17.3%	0.20%	0.00%	0.57%	49.7%	14.4%
Southeast Michigan State EFCU	MI	0	\$49,622,923	3,784	1	2.0%	1.9%	-2.5%	9.5%	5.21%	0.57%	0.21%	28.6%	0.9%
Saginaw County ECU	MI	0	\$47,785,956	2,860	1	2.0%	2.3%	-2.5%	8.9%	0.94%	0.13%	0.36%	35.1%	15.9%
Tri-Cities CU	MI	0	\$47,779,930	3,806	2	0.5%	21.1%	-2.8%	11.2%	0.00%	0.06%	1.67%	65.9%	26.7%
Chiropractic FCU	MI	0	\$45,925,636	2,758	1	1.5%	14.2%	1.8%	11.2%	0.71%	0.08%	0.80%	50.9%	2.4%
Auto Owners Associates CU	MI	0	\$45,007,671	2,833	1	2.2%	0.7%	-3.6%	12.8%	0.00%	-0.01%	0.65%	21.5%	0.0%
Detour Drummond Comm CU	MI	0	\$44,764,058	2,085	2	1.9%	8.3%	0.4%	12.0%	0.24%	-0.03%	0.53%	36.1%	11.1%
First Area CU	MI	0	\$41,212,846	3,534	2	-0.5%	-1.2%	-3.9%	9.4%	0.20%	-0.12%	0.48%	38.0%	8.2%
Grand Trunk Battle Creek EFCU	MI	0	\$41,154,414	2,708	2	0.4%	2.9%	-1.0%	15.2%	0.77%	0.04%	-0.05%	39.5%	6.0%
Port City FCU	MI	0	\$40,938,428	2,914	1	5.3%	-9.1%	-1.8%	10.6%	0.11%	-0.04%	0.23%	31.3%	16.3%
Lakeshore FCU	MI	0	\$40,329,016	2,503	1	5.0%	2.4%	-3.3%	11.7%	0.11%	0.03%	0.11%	34.6%	14.7%
Manistique FCU	MI	0	\$39,810,139	3,153	1	6.8%	12.2%	-0.5%	9.6%	0.76%	-0.02%	0.61%	47.8%	14.3%
Chippewa County CU	MI	0	\$38,953,458	3,303	2	2.5%	8.6%	-1.6%	9.8%	1.17%	0.01%	0.47%	52.3%	12.9%
Flagship Community FCU	MI	0	\$38,275,156	3,762	2	17.4%	1.3%	13.7%	7.3%	0.53%	0.05%	0.81%	58.6%	22.4%
Gogebic County FCU	MI	0	\$35,432,446	3,935	1	4.8%	9.1%	-11.2%	9.9%	0.54%	0.06%	0.94%	36.5%	0.0%
Settlers FCU	MI	0	\$33,951,455	3,660	2	0.9%	0.7%	0.6%	13.2%	0.74%	0.23%	1.26%	54.8%	0.0%
Gabriels Community CU	MI	0	\$32,812,767	2,681	0	24.4%	29.0%	8.0%	10.3%	1.70%	0.16%	2.14%	96.0%	26.0%
Northwest Consumers FCU	MI	0	\$31,861,761	2,715	1	1.4%	5.4%	0.8%	10.5%	0.33%	0.56%	0.73%	44.2%	6.4%
GraCo FCU	MI	0	\$31,291,199	3,183	1	4.9%	21.4%	-0.5%	7.7%	0.15%	0.21%	0.92%	52.7%	0.0%
Credit Union Advantage	MI	0	\$30,944,308	2,353	1	-3.1%	8.6%	-2.3%	12.1%	0.75%	0.09%	0.42%	30.0%	7.6%
Alpena Community CU	MI	0	\$30,289,823	2,408	1	-0.8%	0.6%	-1.7%	9.0%	0.19%	0.02%	0.30%	43.8%	22.0%
Kenowa Community FCU	MI	0	\$30,003,178	2,495	1	1.2%	11.2%	-0.4%	11.4%	1.18%	0.16%	0.40%	56.3%	17.6%
Construction FCU	MI	0	\$29,695,412	1,202	1	-5.2%	27.2%	-5.1%	10.9%	0.00%	0.01%	0.49%	68.1%	51.8%
International UAW FCU	MI	0	\$26,830,484	2,086	1	7.4%	12.5%	-18.1%	10.9%	0.82%	0.06%	0.63%	37.7%	11.3%
Parkway FCU	MI	0	\$26,468,483	2,177	1	-5.0%	-16.4%	-14.8%	7.3%	2.64%	0.00%	-1.47%	19.0%	11.1%
Dowagiac Area FCU	MI	0	\$25,201,525	2,076	1	4.7%	-14.0%	-4.3%	6.2%	0.62%	0.00%	0.11%	27.9%	8.2%
Michigan Coastal Credit Union	MI	0	\$25,094,363	2,943	1	6.6%	49.4%	-1.1%	9.0%	1.07%	0.54%	0.41%	97.8%	37.0%
Farm Bureau Family CU	MI	0	\$24,569,005	1,689	1	4.4%	14.8%	1.9%	9.2%	0.51%	0.14%	0.58%	64.1%	0.0%
Warren Municipal FCU	MI	0	\$23,902,665	1,417	1	10.2%	35.7%	-2.4%	6.2%	0.13%	0.03%	0.60%	45.8%	26.5%
Tandem FCU	MI	0	\$23,525,850	2,484	1	-11.4%	7.6%	-7.1%	17.7%	0.33%	0.14%	0.14%	39.7%	11.2%
Montcalm Public ECU United Churches CU	MI	0	\$22,548,859 \$22,247,606	1,786 1,314	1	10.3% -1.5%	7.8% 3.5%	1.3%	15.4% 7.1%	0.52% 0.06%	-0.02% 0.04%	0.90%	33.8% 29.3%	0.0% 9.5%
Frankfort Community FCU	MI	0	\$22,247,606 \$20,837,583	2,089	0	2.0%	-4.8%	-4.4% 2.3%	7.1% 8.4%	4.90%	0.04%	0.69%	29.3% 50.6%	9.5% 0.9%
Electrical Workers Local 58 CU	MI	0	\$20,837,383	2,360	1	-0.3%	-4.8% 12.3%	4.1%	10.0%	0.00%	-0.03%	0.69%	32.1%	0.9%
Blue Water FCU	MI	0	\$19,559,753	1,203	0	4.4%	4.9%	-3.8%	14.0%	0.00%	0.01%	-0.18%	60.0%	32.1%
Teamsters CU	MI	0	\$18,184,142	1,797	1	2.5%	23.5%	-2.3%	9.4%	0.89%	0.01%	0.15%	32.7%	0.0%
Muskegon St Joseph FCU	MI	0	\$17,965,790	1,747	1	7.3%	12.4%	1.0%	10.2%	3.27%	-0.51%	-0.10%	54.4%	16.8%
1s.x.ogori or 3030piri C0	1411	Ū	ψ17,700,770	1,511	'	7.5/6	12.7/0	1.0/0	10.2/0	5.27/0	0.01/0	0.10/0	J4.4/0	10.0/0

Third Quarter 2022

## Michigan Credit Union Financial Summary

Data as of September 2022

		# of				12-Month	12-Month	12-Month	No. 1 and 1	Delinq	Net		Line	Fixed Rate
Credit Union Name	State	Mergers (Last 12mo)	Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth	Networth/ Assets	Loans/ Loans	Chg-offs/ Avg Loans	ROA	Loans/ Savings	1st Mtgs. Assets
Federal Employees of Chippewa Cnty	C MI	0	\$16,442,543	1,344	1	10.4%	0.1%	-6.3%	8.3%	0.00%	0.00%	0.86%	71.7%	0.4%
Torch Lake FCU	MI	0	\$12,362,473	1,785	2	9.0%	1.6%	-2.6%	8.0%	1.01%	0.49%	0.60%	41.6%	0.6%
Northern Lights Community FCU	MI	0	\$11,751,600	1,425	3	0.5%	3.9%	-9.0%	7.0%	0.25%	-0.01%	-0.43%	37.6%	0.0%
Eastpointe Community CU	MI	0	\$11,195,938	1,487	1	-4.3%	14.2%	-0.9%	6.4%	0.93%	0.01%	0.50%	56.0%	4.7%
Lake Superior CU	MI	0	\$10,174,631	1,297	1	5.6%	-5.9%	0.5%	6.6%	1.51%	0.00%	0.50%	39.5%	0.0%
Rock Community FCU	MI	0	\$8,586,490	860	1	10.1%	2.0%	-2.1%	7.1%	0.00%	0.00%	-0.18%	31.6%	0.1%
Westacres CU	MI	0	\$7,956,001	575	1	7.0%	25.7%	-8.6%	11.7%	0.00%	0.00%	0.16%	17.6%	7.3%
Mason County School ECU	MI	0	\$7,844,698	574	1	-1.8%	4.3%	-2.0%	17.4%	0.09%	0.07%	0.51%	37.5%	0.0%
West Michigan Postal Service FCU	MI	0	\$7,222,471	834	1	-0.8%	2.9%	-0.6%	10.3%	0.20%	-0.02%	0.80%	61.6%	4.6%
Latvian Heritage FCU	MI	0	\$3,450,743	408	2	-12.4%	7.8%	-10.3%	15.6%	2.83%	0.00%	0.06%	98.8%	78.8%
Muskegon Patternmakers FCU	MI	0	\$3,153,556	397	0	-2.2%	0.8%	-6.1%	27.6%	0.37%	0.05%	0.12%	82.7%	0.0%
IM Detroit District CU	MI	0	\$1,601,259	35	2	1.7%	381.7%	52.2%	21.4%	0.00%	0.00%	1.15%	1.9%	0.0%
Community Promise FCU	MI	0	\$911,856	388	1	-30.1%	-14.0%	-13.0%	27.4%	12.04%	-0.19%	6.72%	47.2%	0.0%
Ann Arbor Postal FCU	MI	0	\$749,406	121	1	-15.9%	14.7%	-5.5%	41.9%	2.24%	0.00%	0.38%	109.8%	0.0%
New Rising Star FCU	MI	0	\$112,101	140	1	0.1%	4.0%	-6.7%	9.9%	0.00%	0.00%	2.11%	6.9%	0.0%
Medians			\$131,122,982	10,489	3	3.4%	12.3%	-0.3%	10.2%	0.47%	0.08%	0.60%	61.8%	14.7%
By Asset Size		N	umber of Insts.											
\$5 million and less			6	264	1	-9.7%	4.7%	-8.4%	23.3%	2.45%	0.00%	0.96%	73.0%	27.2%
\$5 to \$10 million			4	705	1	3.6%	5.3%	-3.0%	11.5%	0.10%	0.01%	0.31%	36.4%	2.9%
\$10 to \$20 million			9	1,487	1	3.9%	6.9%	-1.9%	9.3%	0.86%	0.00%	0.19%	47.5%	7.1%
\$20 to \$50 million			33	2,708	1	2.9%	10.3%	-2.0%	10.7%	0.81%	0.11%	0.55%	45.4%	12.4%
\$50 to \$100 million			33	5,749	2	1.6%	16.6%	-1.6%	10.9%	0.70%	0.21%	0.69%	60.1%	18.2%
\$100 to \$250 million			47	12,074	3	4.4%	14.0%	-0.2%	10.2%	0.51%	0.10%	0.66%	60.6%	18.0%
\$250 million+			66	49,883	11	6.9%	19.4%	4.9%	11.4%	0.43%	0.13%	1.05%	78.1%	22.9%

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 2012-3Q '22

Year	No. of MI CUs	No. of MI Mergers/Liquidations	Percentage of MI CUs Mergers/Liquidations
2012	306	12	3.92%
2013	295	12	4.07%
2014	280	15	5.36%
2015	256	24	9.38%
2016	248	8	3.23%
2017	237	11	4.64%
2018	224	13	5.80%
2019	219	5	2.28%
2020	213	6	2.82%
2021	208	5	2.40%
2022	198	10	5.05%

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

Merged/Liquidated CU	City	Assets	Members	Branches	Type	Surviving CU	City	State	Assets	Members	Branches
ATL Federal Credit Union	Wyoming	15,263,402	1,800	1	М	Honor CU	Saint Joseph	MI	1,557,317,430	105,934	29
Belle River Community CU	Casco	27,814,449	1,797	1	M	FreeStar Financial CU	Clinton Twp	MI	309,110,726	22,293	7
Northern United FCU	Escanaba	24,083,571	2,185	1	M	U P State CU	Escanaba	MI	148,069,745	10,849	5
LOC FCU	FARMINGTON	312,254,047	24,759	3	Α						
Grtr New Mt Moriah Bapt Church CU	DETROIT	77,898	14	1	L						
Harbor Beach Community FCU	HARBOR BEACH	4,311,595	638	1	Α						
Four Flags Area CU	Niles	6,376,006	749	1	M	Great River FCU	Saint Cloud	MN	334,360,937	19,551	9
Wanigas CU	Saginaw	413,000,566	24,482	4	P	Financial Plus CU	Ottawa	IL	460,447,778	41,242	5
Western Districts Members Credit Union	Grand Rapids	48,476,692	2,845	2	M	West Michigan CU	Grand Rapids	MI	277,154,600	19,505	7
Unified Communities FCU	Canton	21,528,852	2,756	1	M	Genisys CU	Auburn Hills	MI	4,316,374,405	268,479	34
*Based on year last call report was filed.											

## Michigan Home Price Changes By MSA

Source: FHFA All Transactions Index. NSA.

Source. This wall transactions mack. NSA.		
	Year	
	Ending Qtr-	Since Qtr-3
Metropolitan Area	3 2022	2007
Ann Arbor, MI	15.4%	77.3%
Battle Creek, MI	14.1%	54.7%
Bay City, MI	15.1%	42.9%
Detroit-Dearborn-Livonia, MI (MSAD)	12.2%	52.9%
Flint, MI	10.4%	50.3%
Grand Rapids-Kentwood, MI	15.8%	101.4%
Jackson, MI	16.8%	55.7%
Kalamazoo-Portage, MI	14.0%	70.5%
Lansing-East Lansing, MI	12.3%	47.2%
Midland, MI	17.1%	53.2%
Monroe, MI	10.3%	44.1%
Muskegon, MI	14.1%	86.8%
Niles, MI	16.8%	61.2%
Saginaw, MI	12.4%	43.0%
South Bend-Mishawaka, IN-MI	17.2%	74.2%
Warren-Troy-Farmington Hills, MI (MSAD)	11.2%	60.0%

Michigan Unemployment Rate	
Trends-By MSA (%)	

Source BLS. Not seasonally adjusted.

	September	September	
Metropolitan Area	2022 (%)	2021 (%)	Change (%)
Ann Arbor, MI	3.3	3.8	-0.5
Battle Creek, MI	4.7	5.6	-0.9
Bay City, MI	4.5	4.9	-0.4
Detroit-Warren-Dearborn, MI	3.2	5.7	-2.5
Flint, MI	5.5	6.9	-1.4
Grand Rapids-Wyoming, MI	3.2	3.9	-0.7
Jackson, MI	4.0	4.9	-0.9
Kalamazoo-Portage, MI	3.8	4.4	-0.6
Lansing-East Lansing, MI	3.7	5.4	-1.7
Midland, MI	3.9	4.1	-0.2
Monroe, MI	4.3	5.6	-1.3
Muskegon, MI	5.2	6.4	-1.2
Niles-Benton Harbor, MI	4.2	4.9	-0.7
Saginaw, MI	5.3	6.3	-1.0

### Overview: State Trends by City

	MI		Mi	chigan	Credit l	Jnions b	y City		
Demographic Information	State Total	Alpena	Detroit	Flint	Grand Rapids	Lansing	Junquette	Muskegon	Traverse City
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)	198 490.4 131.1 97,107 64,279 28,240 84,924 5,945	5 313.8 163.0 1,569 946 558 1,402 97	7 91.0 19.6 637 338 273 523 46	2 878.4 878.4 1,757 934 719 1,542 102	8 1637.3 228.3 13,099 10,205 2,385 11,353 565	7 250.8 93.4 1,756 1,294 361 1,499	2 308.2 308.2 616 330 256 556 39	9 67.7 40.9 609 366 222 525 60	4 362.5 220.8 1450 966 385 1291 127
Growth Rates Total assets Total loans Total surplus funds Total savings Total memberships	5.5	7.8	0.9	33.0	9.3	3.9	1.1	3.5	10.6
	17.9	13.7	17.0	59.5	26.1	14.7	18.4	8.8	21.6
	-15.8	-0.9	-14.2	5.9	-32.1	-23.4	-15.6	-4.4	-9.2
	6.3	10.0	-0.4	36.7	10.6	2.3	3.8	3.5	9.7
	2.9	-5.2	4.3	33.4	6.4	1.8	1.5	-0.7	4.1
% CUs with increasing assets  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	309 34 275 129 294 11 99 99	306 31 275 90 271 21 73 73	335 34 301 144 392 19 34	261 22 238 112 277 12 61 61 100.0	75.0 295 51 244 143 244 6 137 137	364 35 329 132 363 28 69	50.0 286 18 268 107 310 0 65 65	305 34 270 174 367 8 69 69 88.9	367 31 336 140 368 -3 112
% CUs with positive ROA  Capital Adequacy  Net worth/assets  % CUs with NW > 7% of assets	11.3 96.5	100.0 10.2 100.0	16.7 100.0	12.9	100.0 11.6 100.0	100.0 11.0 100.0	100.0 11.7 100.0	13.5	9.7 100.0
Asset Quality Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%)	0.44	0.47	0.89	0.46	0.13	0.99	0.16	0.32	0.63
	0.18	0.21	0.34	0.23	0.03	0.38	0.10	0.20	0.02
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	75.7	67.5	64.6	60.6	89.9	86.3	59.3	69.8	74.8
	66.2	60.3	53.0	53.2	77.9	73.7	53.5	60.1	66.6
	47.1	42.1	54.4	41.8	61.8	34.8	45.7	26.7	38.2
	8.9	15.2	10.8	11.9	11.2	9.0	11.7	14.0	5.9
	57.0	56.9	61.3	50.4	71.8	50.1	61.3	53.5	67.0
Productivity  Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	1	8	4	1	1	1	6	1	1
	61	61	52	66	53	64	60	53	52
	337	291	319	308	293	403	297	391	433
	14,284	14,482	11,430	15,116	20,093	10,190	14,300	8,715	10,147
	17,848	15,949	14,159	13,933	34,382	13,763	14,101	11,434	14,524
	0.18	0.21	0.23	0.19	0.15	0.21	0.21	0.25	0.20
Structure Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs CUs state chartered	3.0	0.0	0.0	0.0	0.0	0.0	0.0	11.1	0.0
	16.7	0.0	0.0	0.0	0.0	0.0	50.0	44.4	50.0
	15.2	20.0	28.6	0.0	12.5	0.0	0.0	22.2	0.0
	65.2	80.0	71.4	100.0	87.5	100.0	50.0	22.2	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 Trends by City

	MI	MI Michigan Credit Unions by City							
Growth Rates	State Total	Alpena	Detroit	Flint	Grand Rapids	Lansing	Junquette	Muskegon	Traverse City
Credit cards Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans	12.3%	7.0%	35.5%	61.7%	16.0%	14.2%	3.9%	6.5%	7.2%
	10.3%	-0.4%	24.0%	79.3%	4.5%	13.5%	-0.3%	7.7%	14.7%
	28.4%	7.1%	72.1%	20.4%	53.9%	20.3%	12.4%	39.2%	83.9%
	19.7%	12.7%	81.9%	37.7%	28.5%	24.9%	19.1%	3.4%	22.0%
	-7.1%	-18.4%	-60.0%	32.9%	5.3%	-24.1%	-52.1%	12.8%	-18.7%
	24.5%	-10.2%	-19.8%	82.3%	75.2%	-58.3%	14.4%	-14.7%	27.3%
	27.3%	28.2%	-2.6%	52.1%	84.5%	7.9%	39.3%	73.8%	29.1%
Share drafts Certificates IRAs Money market shares Regular shares	12.0%	10.5%	5.6%	42.0%	18.3%	3.7%	3.3%	4.9%	14.4%
	-0.4%	10.3%	-8.9%	25.5%	1.6%	-0.4%	-8.9%	1.8%	-3.3%
	-1.9%	2.5%	-6.0%	37.8%	0.1%	-5.3%	0.2%	1.4%	-3.8%
	7.3%	14.6%	32.4%	24.6%	17.7%	3.1%	5.4%	2.4%	10.5%
	5.2%	4.7%	-0.5%	54.4%	5.5%	1.4%	6.1%	3.7%	8.5%
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%	4.4%	2.4%	3.8%	1.8%	3.5%	4.0%	4.9%	1.9%
	3.5%	3.6%	8.4%	3.8%	1.4%	3.6%	4.4%	2.8%	4.5%
	7.3%	7.4%	11.3%	7.5%	2.2%	10.8%	5.4%	6.4%	5.5%
	22.9%	17.8%	22.8%	25.3%	9.4%	43.6%	26.2%	40.1%	37.6%
	37.9%	36.1%	15.0%	26.8%	61.4%	19.8%	16.6%	27.9%	23.3%
	5.8%	2.1%	12.1%	5.0%	5.3%	2.4%	5.2%	3.3%	2.6%
	10.6%	19.2%	24.6%	12.2%	12.9%	11.6%	29.4%	1.6%	13.6%
Share drafts/total savings	22.6%	18.5%	10.6%	22.1%	33.7%	19.3%	18.6%	15.0%	29.8%
Certificates/total savings	11.0%	7.3%	22.4%	9.0%	8.3%	13.9%	7.9%	11.9%	7.1%
IRAs/total savings	3.4%	6.3%	8.2%	2.5%	3.1%	3.4%	3.9%	4.9%	3.1%
Money market shares/total savings	26.2%	25.6%	7.0%	36.3%	14.0%	28.9%	26.8%	25.9%	20.3%
Regular shares/total savings	35.6%	39.6%	50.7%	29.1%	39.5%	31.6%	42.7%	38.5%	38.5%
Percent of CUs Offering Credit cards Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans Share drafts Certificates IRAS	88.9% 100.0% 99.0% 99.5% 92.9% 88.4% 62.1% 96.0% 91.9% 87.9%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 80.0%	71.4% 100.0% 71.4% 85.7% 42.9% 57.1% 14.3% 71.4% 57.1%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	87.5% 100.0% 100.0% 100.0% 100.0% 87.5% 62.5% 87.5% 87.5%	100.0% 100.0% 100.0% 100.0% 71.4% 85.7% 71.4% 100.0% 100.0% 85.7%	100.0% 100.0% 100.0% 100.0% 100.0% 50.0% 100.0% 100.0%	88.9% 100.0% 100.0% 100.0% 100.0% 88.9% 22.2% 88.9% 88.9% 77.8%	100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 75.0% 100.0% 100.0%
Money market shares  Number of Loans as a Percent of Me	81.8% embers in Offe	100.0%	42.9%	100.0%	87.5%	85.7%	100.0%	77.8%	100.0%
Credit cards Other unsecured loans New automobile Used automobile First mortgage HEL & 2nd Mtg Commercial loans	18.7% 12.1% 3.3% 16.6% 3.4% 2.1% 0.5%	19.3% 13.3% 2.9% 12.6% 5.1% 0.8% 1.1%	12.0% 20.6% 3.5% 9.7% 0.8% 1.9%	18.3% 17.6% 3.2% 15.5% 2.7% 1.4% 0.4%	19.0% 9.3% 1.6% 11.8% 5.6% 2.8% 0.3%	14.5% 13.7% 3.9% 24.2% 2.5% 1.1% 0.6%	20.0% 8.8% 3.9% 17.0% 2.0% 1.8% 1.1%	16.8% 8.9% 1.4% 19.3% 2.0% 0.7% 0.3%	4.2% 14.8% 1.3% 22.0% 1.9% 0.6% 0.7%
Share drafts	64.7%	69.7%	57.0%	66.5%	77.2%	51.9%	68.0%	53.5%	58.3%
Certificates	6.2%	7.2%	6.0%	6.9%	4.6%	6.6%	4.7%	5.8%	2.8%
IRAs	2.9%	4.2%	3.1%	2.8%	3.6%	2.4%	2.5%	2.7%	1.7%
Money market shares	9.6%	8.8%	1.6%	15.3%	7.9%	7.0%	21.4%	5.6%	5.5%

<sup>\*</sup> Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.