

<b>MICHIGAN ▪ LOWER PENINSULA (lending began in LP in 2007)</b>									
County Name	Pop. 2012 US Census Estimate	Median HH Income 2011 US Census	% of State Median HH Income 2007-2011 US Census	Un-employment Rate Jan, 2014 US	Poverty Rate 2007-11 US Census	Children in Poverty (0-17) 2011 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2007-2011 Census	Women Owned Firms US Census 2007	
Michigan Total	313,914,000 (1.7% since 2010)	\$50,411	0%	6.6%	14.3%	28.2%	28.2%	28.8%	
Median Age 2012 US Census Estimate (37.4)									
Michigan Total	<b>9,883,360</b>	<b>\$45,931</b>	<b>RED=&lt;8</b>	Jan, 2014	17.5%	24.6%	Mich. 25.3%*	Mich. 30.4%	
Median Age 2012 Census Estimate (38.9)	Red= decline between 2010 and 2012 (.0%)	90.9% of US Median* (34 <sup>th</sup> rank among States)	Blue =80 to 90% Black = 90 to 100%, Green >100%*	7.8% MI-DLEG Red= higher than the Mich. Jobless Rate	Red = higher than the Mich. Poverty Rate*	Red = higher than the Mich. Poverty Rate		Red=<30.4% - Data suppressed or sample size too small	
<b>Region 2 - Loan Performance 2007 – January 31, 2014: 71 loans totaling \$3,160,423</b>									
Emmet	(44)	32,915 .7	\$48,285	105.1%	12.1%	13.1%	19.2%	29.6%	24.4%
<b>Region 3 – Loan Performance 2007 – January 31, 2014: 63 loans totaling \$4,798,740</b>									
Alcona	(56.5)	10,635 (2.8)	\$35,407	77.1%	12.1%	17.9%	32.6%	12.8%	20.4%
Alpena	(46.5)	29,234 (1.2)	\$37,270	81.1%	10.1%	18.6%	27.4%	15.4%	27.5%
Cheboygan	(48.3)	25,835 (1.2)	\$37,133	80.8%	19%	18.9%	31%	17.3%	30.2%
Crawford	(48.7)	14,009 (.5)	\$37,874	82.5%	11%	17.6%	29.6%	15%	-
Iosco	(51.8)	25,357 (2)	\$33,487	72.9%	13.9%	22.1%	36.5%	13.7%	30.3%
Montmorency	(53.8)	9,476(3)	\$32,241	70.2%	16.1%	18.9%	35.3%	10.4%	30.1%
Ogemaw	(48.8)	21,437 (1.2)	\$33,222	72.3%	11.9%	22.1%	37.5%	10.5%	-
Oscoda	(50.5)	8,592 (.6)	\$31,579	68.8%	14.6%	19.2%	33.2%	9.7%	17.4%
Otsego	(44.2)	24,020 (.6)	\$44,129	96.1%	10.2%	13.6%	22.5%	20%	20.5%
Presque Isle	(53)	13,129 (1.8)	\$39,483	86%	17.1%	15.5%	25.5%	14.3%	17.3%
Roscommon	(54.1)	24,106 (1.4)	\$32,742	71.3%	13%	21.2%	35.8%	13.8%	22%
		208,746							

Source: Northern Initiatives

Region 5 – Loan Performance 2007 – January 31, 2014: 6 loans totaling \$505,658									
Arenac	(48.1)	15,477 (2.7)	\$38,008	82.8%	13.8%	18.7%	31.9%	10.8%	28.2%
Clare	(46)	30,753 (.6)	\$31,443	68.5%	12.2%	27%	40%	11%	22.9%
Gladwin	(48.7)	25,484 (.8)	\$34,747	75.7%	12%	22.1%	35.9%	11.3%	-
Isabella	(25.6)	70,617 .4	\$38,154	83.1%	6%	23.5%	30.0%	25.7%	30.8%
		142,828							
*left shift lower since last report, right higher, middle same		829,140							
<b>MICHIGAN ▪ UPPER PENINSULA (lending began 1994)</b>									
County Name	Pop. 2012 US Census Estimate (37.4)	Median HH Income 2011 US Census \$50,401	% of State Median HH Income 2010 US Census	Un-employment Rate Jan, 2014 US 6.6%	Poverty Rate 2011 US Census 14.3%	Children in Poverty (0-17) 2011 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2007-2011 Census 28.2%	Women Owned Firms 2007 Census 28.8%	
Michigan Total	9,883,640 Red= decline between 2010 and 2012 (0%)	\$45,931 90.9% of US Median*	RED=< 80% Blue =80 to 90% Black = 90 to 100% Green => 100%*	Jan, 2014 7.8% MI-DLEG Red= higher than the Mich. Jobless Rate	17.5% Red = higher than the Mich. Poverty Rate*	24.6% Red = higher than the Michigan Poverty Rate	25.3% Red =<25.3% *	30.4% Red =<30.4% – Data suppressed or sample size too small	
Region 1 - Loan Performance 1994 – January 31, 2014: 583 loans totaling \$32,602,672									
Alger	(48.6)	9,541 (.6)	\$39,486	86%	11.7%	16.3%	22.7%	17.1%	-
Baraga	(43.5)	8,683 (2)	\$38,119	83%	13.7%	17.2%	24.9%	11.3%	-
Chippewa	(39.8)	38,917 1	\$39,520	86%	12.7%	18.6%	24.9%	17.9%	23.2%
Delta	(46)	36,884 (.5)	\$40,982	89.2%	9.8%	16.8%	21%	18.3%	-
Dickinson	(46)	26,220 .2	\$44,262	96.4%	7.3%	12%	18.5%	19.3%	-
Gogebic	(47.6)	16,084 (2.1)	\$33,382	72.7%	8.9%	20.5%	30.8%	18.4%	29.6%
Houghton	(33.4)	36,520 (.3)	\$35,425	77.1%	8.2%	20.1%	21%	27.1%	24.1%
Iron	(52.7)	11,587(1.9)	\$34,384	74.9%	10%	15.1%	26.6%	16.3%	-
Keweenaw	(53.5)	2,215 2.7	\$38,207	83.2%	11%	13.5%	22.6%	22.6%	-
Luce	(43.8)	6,522 (1.6)	\$36,515	79.5%	10.5%	21%	29.9%	13.7%	11%
Mackinac	(50.3)	11,137 .2	\$36,393	79.2%	22.9%	14.5%	23.8%	19.8%	21%
Marquette	(39.1)	67,906 1.2	\$41,663	90.1%	7.8%	18%	20.6%	28.6%	-
Menominee	(47.2)	23,815 (.9)	\$39,292	85.3%	6.9%	15.8%	26.2%	13.4%	-
Ontonagon	(54.8)	6,413 (5.4)	\$34,352	74.8%	12.4%	15.7%	27%	16.9%	27.6%
Schoolcraft	(49.7)	8,343 (1.7)	\$38,366	83.5%	14%	14.8%	25.2%	12.1%	-
*left shift lower since last report, right higher, middle same		310,787							

<b>WISCONSIN</b>									
County Name	Pop. 2012 US Census Estimate 5,726,398 (.7% since 2010)	Median HH Income 2011 US Census \$50,401	% of State Median HH Income	Un-employment Rate Jan, 2014 US 6.6%	Poverty Rate 2007-11 US Census 12%	Children in Poverty (0-17) 2009 Kids Count Wi Data Book 18%	% Bachelors Degrees; Adults over 25 2007-2011 Census 26%	Women Owned Firms US Census 2007 25.9%	
<b>Wisconsin Total</b>	Red= decline between 2010 and 2012 (0%)		RED=<80% Blue =80 to 90% Black = 90 to 100% Green => 100%*	Red= higher than the Wisc. Jobless Rate Jan, 2014 6.7%	Red = higher than the Wisc. Poverty Rate*	18% Red = higher than the Wisconsin Poverty Rate	25.3% Red =<25.3% *	30.4% Red =<30.4% - Data suppressed or sample size too small	
<b>Five Wisconsin Border Counties – Loan Performance 2007 – January 31, 2014: 5 loans totaling \$512,500</b>									
Florence	(50.8)	4,482 .1	\$46,041	91.3%	8.6%	14.1%	20.7%	14.5%	-
Forest	(44.7)	9,206 (1.1)	\$39,282	77.9%	10.3%	18.4%	24.2%	12.8%	-
Iron	(52.3)	5934 .3	\$38,355	76.1%	13.5%	15.8%	19.3%	19%	-
Marinette	(46.7)	41,563 (.4)	\$39,705	78.8%	8.1%	12.8%	14.7%	14.3%	17.5%
Vilas	(52)	21,338 (.4)	\$40,901	81.2%	11.3%	12.9%	19.5%	23.5%	19.1%