



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2016

(Sorted by Asset Size)

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Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																	
1 Billion +		10,914,722	801,585	5.87%	11.63%	0.62%	2.12%	4.29%	3.13%	0.53%	62.44%	4,277,954	207,321	52.14%	0.50%	0.50%	0.72%
\$999K - \$500K		3,319,278	367,468	12.21%	10.85%	0.52%	2.77%	4.94%	3.87%	0.58%	73.85%	1,907,268	204,239	64.79%	0.92%	0.46%	0.87%
\$499K - \$250K		2,367,334	278,679	4.73%	12.16%	0.76%	3.13%	5.19%	4.35%	0.52%	71.11%	1,401,974	114,012	68.63%	0.83%	0.50%	0.99%
\$249K - \$100K		2,410,591	299,728	3.81%	11.36%	0.56%	2.84%	5.26%	3.89%	0.52%	69.95%	1,325,689	40,947	61.25%	1.05%	0.65%	0.86%
\$99K - \$50K		684,837	68,483	3.23%	12.63%	0.55%	3.07%	6.20%	4.15%	0.61%	68.28%	322,393	5,135	54.03%	1.08%	0.52%	0.92%
Under \$50K		1,107,387	162,374	4.93%	16.04%	0.42%	3.60%	7.24%	5.10%	0.48%	79.90%	543,245	6,013	58.00%	1.87%	0.56%	1.60%
1 Billion +																	
Redstone Federal Credit Union	Huntsville	4,396,278	387,293	5.17	10.63	0.71	2.26	4.86	2.85	0.31	71.49	1,430,250	60,022	40.32	0.28	0.69	1.16
Apco Employees Credit Union	Birmingham	2,706,715	71,797	8.27	10.75	0.85	1.23	4.37	3.27	1.10	21.31	745,324	289	30.89	0.37	0.45	0.32
America's First Federal Credit Union	Birmingham	1,418,639	140,868	4.20	10.82	0.50	2.11	3.45	3.06	0.45	71.60	908,193	293	72.50	0.47	0.28	0.42
Max Credit Union	Montgomery	1,205,723	105,295	4.67	13.93	0.57	2.71	4.46	3.60	0.48	72.80	715,603	144,742	70.12	1.01	0.61	1.22
Army Aviation Center Federal Credit Union	Daleville	1,187,367	96,332	7.05	12.00	0.46	2.31	4.29	2.88	0.30	75.01	478,584	1,975	46.85	0.38	0.46	0.48
Total/Average		10,914,722	801,585	5.87%	11.63%	0.62%	2.12%	4.29%	3.13%	0.53%	62.44%	4,277,954	207,321	52.14%	0.50%	0.50%	0.72%
\$999K - \$500K																	
Alabama Telco Credit Union	Hoover	743,161	77,449	40.94	10.09	0.47	3.31	5.24	4.36	0.48	75.32	484,383	53,448	74.33	0.69	0.62	0.54
Alabama Credit Union	Tuscaloosa	707,606	67,105	5.92	10.20	0.56	2.53	4.72	3.40	0.50	73.78	311,914	37,292	50.66	0.41	0.30	0.34
Listerhill Credit Union	Muscle Shoals	704,877	86,169	4.92	10.96	0.74	3.61	5.50	4.90	0.67	69.58	522,031	93,309	83.00	0.82	0.62	0.94
Alabama One Credit Union	Tuscaloosa	586,574	61,128	2.18	9.10	-0.08	2.22	5.30	3.39	0.74	85.05	256,116	17,319	48.71	2.32	0.36	1.89
Family Security Credit Union	Decatur	577,060	75,617	7.08	13.89	0.91	2.17	3.93	3.33	0.53	65.53	332,824	2,871	67.25	0.38	0.38	0.62
Total/Average		3,319,278	367,468	12.21%	10.85%	0.52%	2.77%	4.94%	3.87%	0.58%	73.85%	1,907,268	204,239	64.79%	0.92%	0.46%	0.87%
\$499K - \$250K																	
Legacy Community Federal Credit Union	Birmingham	416,197	37,819	1.46	13.71	0.45	2.19	4.01	3.04	0.37	79.17	193,183	11,665	53.64	0.48	0.29	0.27
Five Star Credit Union	Dothan	369,274	36,837	1.88	9.91	1.38	3.66	5.74	5.60	0.56	63.81	239,603	60,962	72.89	0.79	0.38	1.99
Family Savings Credit Union	Rainbow City	367,666	83,653	5.82	11.20	0.71	3.99	6.10	5.70	0.49	77.52	261,271	693	81.31	1.54	0.72	0.84
Guardian Credit Union	Montgomery	355,390	46,217	12.27	10.29	0.63	4.58	6.64	5.94	0.72	69.05	266,677	1,486	90.44	1.09	1.26	1.29
TVA Community Credit Union	Muscle Shoals	309,309	18,140	4.43	13.90	0.71	2.17	4.97	2.96	0.53	64.91	108,075	-	40.67	0.50	0.12	0.46
AOD Federal Credit Union	Oxford	279,838	32,408	-0.24	13.40	0.66	2.16	4.14	2.97	0.35	72.92	136,896	496	57.15	0.22	0.53	0.52
Alabama Teachers Credit Union	Gadsden	269,660	23,605	7.46	12.74	0.80	3.19	4.70	4.28	0.65	70.36	196,269	38,710	84.31	1.18	0.23	1.56
Total/Average		2,367,334	278,679	4.73%	12.16%	0.76%	3.13%	5.19%	4.35%	0.52%	71.11%	1,401,974	114,012	68.63%	0.83%	0.50%	0.99%



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\$249K - \$100K																	
WinSouth Credit Union	Gadsden	248,535	41,335	4.16	8.84	0.47	2.84	4.42	3.87	0.56	79.76	174,620	14,669	76.66	0.62	0.28	0.61
Alabama State Employees Credit Union	Montgomery	244,065	30,458	4.59	11.18	0.64	2.90	5.58	3.63	0.36	73.66	115,958	562	53.89	0.68	0.68	0.77
Coosa Pines Federal Credit Union	Childersburg	237,040	21,226	4.59	12.70	0.88	2.90	5.17	3.85	0.44	65.36	126,081	1,874	61.16	0.45	0.64	0.64
New Horizons Credit Union	Mobile	223,684	41,321	1.46	10.15	0.44	4.00	6.14	4.64	0.29	68.88	148,580	-	74.82	4.42	2.18	1.33
Fort McClellan Credit Union	Anniston	218,591	23,463	3.96	13.29	0.68	2.19	5.17	3.41	0.63	55.88	98,507	-	52.22	0.82	0.56	1.10
Mutual Savings Credit Union	Hoover	178,344	43,418	-2.39	9.01	0.14	3.02	4.66	4.23	0.50	82.51	126,713	13,871	87.20	1.15	0.60	0.84
Auburn University Federal Credit Union	Auburn	169,135	20,168	4.39	11.19	0.29	2.21	5.38	3.26	0.50	75.27	56,871	880	38.16	1.01	0.58	0.94
ACIPCO Federal Credit Union	Birmingham	149,136	7,512	5.65	13.03	2.17	3.42	5.00	4.67	0.75	36.41	112,834	-	86.67	0.45	0.16	0.30
Alabama Central Credit Union	Birmingham	135,294	17,872	-1.85	9.22	0.38	3.79	5.28	4.78	0.42	80.94	105,043	1,855	86.34	0.28	0.38	0.69
Alatrust Credit Union	Birmingham	134,657	12,947	3.18	12.64	0.51	2.73	4.85	3.80	0.31	79.14	67,272	5,200	57.16	0.76	0.19	2.03
eCO Credit Union	Birmingham	133,022	15,152	6.04	10.51	0.41	2.91	5.42	3.63	0.31	78.32	58,020	567	48.40	0.83	1.36	0.98
Tuscaloosa Teachers Credit Union	Tuscaloosa	121,245	8,767	6.07	13.91	0.20	2.04	4.51	3.08	0.66	74.79	43,777	-	41.51	2.56	0.32	0.59
Heritage South Credit Union	Sylacauga	111,267	10,530	9.98	11.15	0.60	3.60	6.05	5.65	0.69	72.14	76,953	1,469	77.77	0.45	0.60	0.39
Railroad Federal Credit Union	Irontdale	106,576	5,559	3.49	12.27	0.07	1.18	6.00	2.03	0.86	56.25	14,460	-	15.59	0.28	0.51	0.78
Total/Average		2,410,591	299,728	3.81%	11.36%	0.56%	2.84%	5.26%	3.89%	0.52%	69.95%	1,325,689	40,947	61.25%	1.05%	0.65%	0.86%
\$99K - \$50K																	
North Alabama Educators Credit Union	Huntsville	88,728	10,231	7.11	7.55	0.28	2.55	4.85	3.23	0.21	87.83	38,814	-	47.71	0.42	0.07	0.40
Naheola Credit Union	Pennington	84,205	6,854	4.51	22.81	1.42	3.41	5.86	4.38	0.71	61.42	49,608	3,231	76.61	1.32	0.16	0.56
Mobile Educators Credit Union	Mobile	79,914	10,070	8.04	9.89	0.54	1.92	5.82	2.53	0.10	83.56	10,654	-	14.83	0.35	0.45	1.33
Valley Credit Union	Tusculum	69,724	6,567	2.48	16.60	0.21	2.83	6.32	3.82	0.40	74.71	27,269	183	46.98	1.13	0.57	0.82
Riverdale Credit Union	Selma	69,709	11,679	8.17	12.63	1.30	6.79	9.44	8.49	0.92	51.72	56,055	-	94.70	2.88	2.50	2.17
Tuscaloosa Credit Union	Tuscaloosa	69,020	7,014	2.90	9.86	0.50	2.95	5.26	4.49	0.84	68.78	44,504	740	71.38	0.62	0.46	0.38
Jefferson Credit Union	Hoover	66,219	7,657	-0.22	9.54	0.19	4.14	7.28	5.63	0.48	74.73	38,760	618	64.89	0.77	1.59	2.02
Champion Community Credit Union	Courtland	53,405	3,438	-4.44	11.62	0.16	2.72	5.00	3.87	0.62	78.95	31,661	363	67.23	1.48	0.13	0.32
Mead Coated Board Federal Credit Union	Phenix City	52,108	1,574	1.88	14.58	0.53	1.41	6.83	2.38	1.24	30.02	9,753	-	21.94	1.75	-0.71	1.16
Florence Federal Credit Union	Florence	51,805	3,399	1.86	11.26	0.41	1.99	5.34	2.68	0.61	71.11	15,315	-	34.03	0.05	0.01	0.07
Total/Average		684,837	68,483	3.23%	12.63%	0.55%	3.07%	6.20%	4.15%	0.61%	68.28%	322,393	5,135	54.03%	1.08%	0.52%	0.92%
Under \$50K																	
Four Seasons Federal Credit Union	Opelika	48,770	8,685	2.21	9.24	0.23	3.98	7.55	5.76	0.22	90.49	22,156	1,684	50.85	0.74	0.73	1.14
Rocket City Federal Credit Union	Huntsville	47,970	4,815	8.66	14.93	0.12	2.65	5.98	3.55	0.25	91.57	19,914	368	49.34	0.22	0.24	0.78
Wiregrass Federal Credit Union	Dothan	43,463	6,675	-1.46	8.92	0.54	3.87	5.00	4.69	0.38	79.77	35,630	-	90.50	0.34	0.49	0.58
Landmark Credit Union	Fairfield	42,281	3,652	-10.21	13.13	0.49	3.64	5.83	4.91	0.68	82.25	29,099	433	78.02	2.39	0.50	1.42
University of South Alabama Federal Credit Union	Mobile	40,296	8,690	-0.56	10.17	0.38	1.83	5.03	2.20	0.15	79.57	11,096	-	30.75	0.63	0.40	2.93
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	38,300	4,121	-7.34	11.75	0.17	2.70	6.38	3.14	0.16	91.39	12,921	1,084	38.63	0.86	0.33	2.55
Energen Credit Union	Birmingham	34,660	2,273	9.84	10.05	0.76	3.85	6.08	6.14	1.33	55.43	28,282	-	90.91	0.14	0.48	0.59
IAM Community Federal Credit Union	Daleville	34,120	4,851	1.74	9.75	-0.77	2.73	4.47	3.31	0.36	104.45	18,845	-	61.95	1.95	1.43	1.97
Gulf Coast Federal Credit Union	Mobile	33,618	4,919	7.25	13.62	0.14	2.50	5.96	3.23	0.27	89.36	12,128	-	42.19	1.67	0.28	0.48
Alabama Rural Electric Credit Union	Montgomery	33,003	3,704	5.74	11.01	0.17	2.81	6.01	3.38	0.40	85.43	14,723	1,800	50.35	0.19	-0.07	1.03
DCH Credit Union	Tuscaloosa	30,563	5,603	3.05	12.81	0.46	2.73	7.41	4.08	0.46	80.61	10,331	-	38.97	2.61	1.12	1.55
Lauderdale County Teachers Credit Union	Florence	29,483	2,614	-0.22	11.55	0.35	1.96	4.30	2.54	0.36	76.20	10,762	-	41.49	0.40	0.00	0.59
Social Security Credit Union	Birmingham	29,138	3,998	4.75	20.87	0.36	3.28	5.30	3.70	0.27	80.30	17,619	-	76.68	1.20	0.49	0.49
WCU Credit Union	Decatur	23,784	3,535	2.11	9.40	0.02	2.90	4.92	3.93	0.07	96.85	12,758	-	59.45	0.00	0.16	0.55
Electrical Workers No. 558 Federal Credit Union	Sheffield	23,664	2,608	15.71	19.77	0.85	2.85	4.97	3.67	0.65	54.50	14,262	-	75.49	0.13	-0.09	0.65
Brewton Mill Federal Credit Union	Brewton	22,224	1,597	26.01	8.65	0.44	3.21	6.38	4.52	1.01	69.06	13,504	-	66.65	1.52	0.30	0.53
Mobile Government Employees Credit Union	Mobile	22,193	1,005	4.75	14.59	-0.05	1.70	4.65	2.72	0.74	62.16	5,711	-	30.29	1.73	1.14	0.74
McIntosh Chemical Federal Credit Union	McIntosh	21,752	2,397	3.49	16.28	0.41	1.99	5.17	2.59	0.39	85.53	7,444	-	41.03	2.07	-0.32	0.98



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Azalea City Credit Union	Mobile	21,514	3,193	20.77	16.88	1.44	5.54	8.74	7.06	0.43	63.52	14,280	267	80.20	2.72	1.41	1.53
Health Credit Union	Birmingham	20,290	1,789	3.05	23.70	0.45	3.28	7.15	3.85	0.38	77.92	7,674	-	48.63	4.24	0.50	1.03
Baldwin County Federal Credit Union	Bay Minette	19,934	2,630	2.19	13.04	0.51	3.33	6.13	4.37	0.18	85.16	9,668	123	55.61	0.07	0.11	0.67
ANG Federal Credit Union	Birmingham	19,158	2,034	-4.43	7.50	0.05	2.93	6.53	3.45	0.17	86.72	7,040	-	39.82	0.00	0.28	0.60
Alabama River Credit Union	Monroeville	18,647	2,066	10.43	11.20	0.43	2.37	5.56	3.31	0.22	85.49	5,320	-	32.24	1.18	0.78	1.65
Infirmiry Federal Credit Union	Mobile	18,576	4,285	13.22	17.16	0.67	2.32	5.21	3.31	0.27	88.53	5,798	-	38.08	0.09	0.32	0.81
City Credit Union	Tuscaloosa	17,957	2,686	8.52	21.07	0.09	2.98	6.03	4.14	0.38	82.23	8,501	-	59.34	0.14	0.91	1.45
Railway Employees Credit Union	Muscle Shoals	17,806	1,617	5.53	23.43	0.44	2.93	6.40	4.41	0.26	81.73	7,493	-	55.53	0.23	-0.03	0.45
Covington Schools Federal Credit Union	Andalusia	17,419	1,708	-3.11	33.07	0.80	2.34	4.51	3.24	0.20	61.95	8,047	-	69.20	0.05	-0.08	1.12
Sycamore Federal Credit Union	Talladega	17,391	1,575	27.26	18.99	2.43	5.23	8.71	7.60	1.08	49.91	11,861	-	84.27	1.60	0.25	0.80
Federal Employees Credit Union	Birmingham	16,700	1,485	18.50	18.99	0.52	3.37	8.36	4.76	0.90	69.69	6,863	-	51.01	4.90	0.12	1.27
Tri-Rivers Federal Credit Union	Montgomery	15,919	5,968	-2.37	4.91	-0.05	6.21	9.71	8.57	0.44	96.56	10,143	15	67.86	5.06	0.11	3.76
Chattahoochee Federal Credit Union	Valley	14,745	3,781	4.72	12.98	0.60	3.73	6.31	4.29	0.22	84.63	8,289	-	64.72	0.46	0.17	1.52
East Alabama Community Federal Credit Union	Opelika	13,776	3,851	0.17	17.72	0.79	3.33	6.63	4.62	0.16	87.13	6,856	-	61.09	0.76	0.21	0.58
Opp-Micolas Credit Union	Opp	13,162	2,041	-6.30	24.58	-0.04	2.98	7.92	3.35	0.25	95.52	3,860	65	38.90	2.46	0.10	3.16
Fedmont Federal Credit Union	Montgomery	12,974	1,437	3.85	14.13	0.37	3.43	8.45	4.35	0.31	77.47	4,887	-	44.04	3.23	0.69	0.88
Craig Credit Union	Selma	12,251	5,726	6.14	13.33	0.02	4.26	8.54	7.24	0.08	89.29	5,352	-	50.43	8.18	-1.19	4.60
Northeast Alabama Postal Federal Credit Union	Anniston	12,237	1,163	-0.75	18.78	0.91	2.96	5.00	4.22	0.80	58.44	8,228	-	82.92	0.00	-0.05	0.45
EBSCO Federal Credit Union	Birmingham	11,856	1,456	2.51	9.12	0.19	2.05	4.17	3.59	0.69	80.00	7,072	-	66.09	0.00	0.00	1.64
Mobile Postal Employees Credit Union	Mobile	10,491	1,589	-8.44	14.77	1.15	4.77	7.46	5.65	0.59	62.17	7,113	-	80.23	2.97	1.50	1.69
Birmingham Police Credit Union	Birmingham	10,023	1,573	26.10	14.67	3.33	5.11	9.49	8.68	1.80	45.77	6,747	-	79.17	2.40	0.52	0.62
L&N Employees Credit Union	Birmingham	9,451	1,272	-4.81	20.50	0.18	4.86	6.61	6.44	0.29	92.62	7,287	-	91.87	1.85	0.19	0.56
Tuskegee Federal Credit Union	Tuskegee	9,048	3,957	49.74	6.80	0.07	3.93	8.03	7.43	0.48	91.88	4,549	-	55.05	18.93	-0.48	1.36
Tuscaloosa County Credit Union	Tuscaloosa	8,971	1,320	6.82	8.75	0.56	4.00	7.11	5.57	0.81	76.07	5,567	-	68.11	0.77	2.78	1.46
Phenix Pride Federal Credit Union	Phenix City	8,767	1,599	13.96	10.71	1.76	7.50	10.63	10.58	0.69	64.69	6,690	-	86.65	1.41	0.88	0.64
Blue Flame Credit Union	Mobile	8,446	905	10.52	13.96	0.46	3.24	5.85	4.32	0.36	82.14	4,527	101	62.36	0.04	-0.14	0.42
City of Birmingham General Employees Credit Union	Birmingham	8,409	1,973	12.40	14.96	3.53	6.50	10.20	8.42	1.23	50.92	6,067	-	84.84	0.49	0.24	1.04
Evonik Employees Federal Credit Union	Theodore	8,052	892	24.48	9.04	0.90	3.08	5.23	3.54	0.03	74.31	3,894	-	54.26	0.03	0.00	0.51
Alabama Postal Credit Union	Birmingham	8,043	820	4.11	27.63	1.00	3.98	11.58	5.27	1.00	62.56	2,764	-	47.52	5.43	1.59	3.94
Pike Teachers Credit Union	Troy	7,948	2,118	-5.51	14.63	0.10	1.87	5.59	2.68	0.26	85.06	2,322	-	34.23	5.86	0.34	1.25
Marvel City Federal Credit Union	Bessemer	7,083	965	-6.00	15.12	0.42	3.58	10.12	4.36	0.40	76.84	2,409	-	40.32	0.46	1.11	1.54
Montgomery VA Federal Credit Union	Montgomery	6,505	1,284	1.36	18.82	0.12	4.29	9.27	6.18	0.27	93.12	2,939	-	55.60	2.14	-0.14	0.75
Chem Family Credit Union	Anniston	6,176	288	0.78	17.81	0.32	1.38	5.08	2.78	1.48	41.46	924	4	18.23	0.00	0.00	1.62
Progressive Federal Credit Union	Mobile	5,893	1,164	7.90	22.93	-0.55	3.91	10.60	7.32	0.32	107.53	2,030	-	44.76	3.65	2.29	4.98
Chemco Credit Union	McIntosh	5,552	441	-2.00	13.42	0.14	2.42	6.40	4.92	0.29	76.25	2,090	-	43.53	0.00	0.85	2.44
Southern Research Institute Employees Federal Credit Union	Birmingham	5,550	304	-6.11	25.73	-0.04	1.20	5.22	1.66	0.42	81.40	291	-	7.07	0.00	-0.75	1.72
Brassies Credit Union	Anniston	5,414	581	-2.12	15.52	0.48	3.39	7.42	4.11	0.22	110.68	2,144	-	46.92	0.14	-0.91	2.80
Monroe Education Employees Federal Credit Union	Monroeville	5,245	1,710	11.71	9.76	-0.16	5.41	8.62	8.62	0.26	77.78	3,143	-	66.38	4.90	1.98	1.75
Fireman's Credit Union	Birmingham	4,979	835	5.02	29.08	3.25	5.52	11.47	8.93	2.50	29.83	2,989	-	84.77	0.43	0.67	1.81
People's First Federal Credit Union	Birmingham	4,929	767	5.55	10.61	-4.28	2.78	5.08	4.77	0.94	140.59	3,171	69	72.17	1.77	2.24	0.91
TVH Federal Credit Union	Tuskegee	4,693	742	19.50	24.72	-1.05	6.19	12.37	7.91	0.83	65.22	2,272	-	64.73	0.48	2.29	3.35
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,120	862	-5.38	8.30	0.05	4.03	6.43	4.86	0.16	96.40	2,418	-	64.14	5.38	0.00	1.12
Clarke Educators Federal Credit Union	Grove Hill	3,681	782	3.82	23.34	0.93	4.17	9.33	8.79	0.79	67.68	1,900	-	67.35	0.79	0.44	0.89
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,284	939	11.39	21.83	-0.94	3.06	10.06	7.98	0.49	98.57	937	-	36.59	3.09	2.01	2.35
Councill Federal Credit Union	Normal	3,237	646	-11.25	14.95	0.06	3.54	7.15	4.56	0.28	71.23	1,646	-	59.96	6.32	2.84	1.70
Postal Employees Credit Union	Huntsville	3,068	353	3.38	13.89	1.77	3.48	6.52	4.58	0.00	49.06	1,514	-	57.31	0.00	0.00	1.65
Nucor Employees Federal Credit Union	Fort Payne	3,058	341	-14.39	22.66	0.06	2.29	6.72	2.98	0.24	90.00	1,107	-	46.91	0.18	0.00	0.99
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,870	491	2.76	27.91	-0.07	2.68	9.86	3.85	0.49	93.62	735	-	35.63	2.59	0.55	7.76



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2016

(Sorted by Asset Size)

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Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/Gross Loans (%)
O'Neal Credit Union	Birmingham	2,461	794	-4.68	24.18	0.56	4.01	6.85	5.71	0.32	83.33	1,459	-	78.27	2.81	0.96	2.47
Dixie Craft Employees Credit Union	Goodwater	2,351	732	5.87	15.19	0.17	3.47	7.74	3.91	0.00	78.85	1,083	-	54.39	5.36	-0.39	1.66
North Alabama Papermakers Federal Credit Union	Stevenson	2,141	395	3.13	22.33	0.28	3.08	5.71	4.27	0.12	102.78	1,087	-	65.40	0.00	0.00	0.46
FOGCE Federal Credit Union	Eutaw	1,436	696	10.87	19.78	1.43	3.14	9.29	4.00	0.36	78.79	372	-	32.43	1.34	0.55	2.15
Tuscumbia Federal Credit Union	Tuscumbia	1,327	304	-12.97	37.98	0.44	5.55	9.63	6.32	0.46	90.00	741	-	90.70	0.00	0.00	4.72
New Pilgrim Federal Credit Union	Birmingham	1,320	463	4.18	10.08	-1.38	3.99	7.34	4.63	0.17	85.71	676	-	57.09	0.44	3.95	1.48
NRS Community Development Federal Credit Union	Birmingham	1,050	378	6.08	10.67	0.95	5.34	8.38	8.55	0.21	86.05	723	-	77.49	0.41	0.30	1.80
Demopolis Federal Credit Union	Demopolis	721	866	11.44	7.21	-0.85	9.09	14.23	14.23	0.62	94.87	501	-	75.68	1.20	0.84	2.59
Total/Average		1,107,387	162,374	4.93%	16.04%	0.42%	3.60%	7.24%	5.10%	0.48%	79.90%	543,245	6,013	58.00%	1.87%	0.56%	1.60%