

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2016

(Sorted by Region)

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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																	
North - Total/Average		14,281,659	1,286,900	0.99	15.70	0.52	2.96	5.95	4.02	0.47	76.53	5,843,132	299,996	60.18	0.86	0.29	1.11
Central - Total/Average		4,276,741	450,260	7.11	12.82	0.54	3.86	7.33	5.51	0.57	72.72	2,248,630	214,178	59.18	1.93	0.52	1.25
Gulf Coast - Total/Average		576,004	89,786	6.27	16.74	0.32	2.92	6.57	4.34	0.37	80.03	271,361	556	50.01	1.53	0.65	1.61
South - Total/Average		1,669,745	151,371	4.70	12.90	0.37	3.44	6.43	5.37	0.40	79.30	785,347	62,937	58.30	2.08	0.84	1.34
North																	
Anniston - Oxford, AL (Metro)																	
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
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
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
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
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
Total/Average		522,256	57,903	0.33%	15.76%	0.61%	2.42%	5.36%	3.50%	0.70%	67.88%	246,699	500	51.49%	0.24%	0.03%	1.30%
Birmingham - Hoover, AL (Metro)																	
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	1,418,868	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
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
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
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
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
Railroad Federal Credit Union	Irondale	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		6,390,050	462,582	4.74%	15.04%	0.53%	3.41%	6.73%	4.80%	0.66%	73.71%	2,966,471	87,875	62.37%	1.38%	0.66%	1.39%

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Florence - Muscle Shoals, AL (Metro)																	
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
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
Valley Credit Union	Tuscumbia	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
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
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
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
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
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
Total/Average		1,207,995	121,418	2.72%	18.18%	0.52%	2.99%	5.93%	3.91%	0.49%	72.84%	705,948	93,492	58.49%	0.41%	0.15%	1.09%
Fort Payne, AL (Micro)																	
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
Total/Average		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%
Gadsden, AL (Metro)																	
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
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
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
Total/Average		885,861	148,593	5.81%	10.93%	0.66%	3.34%	5.07%	4.62%	0.57%	75.88%	2,107	54,072	80.76%	1.11%	0.41%	1.00%
Huntsville - Decatur, AL (Metro)																	
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
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
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
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
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
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
Total/Average		5,136,888	481,844	5.59%	11.72%	0.64%	2.67%	5.18%	3.58%	0.23%	77.06%	1,836,074	63,261	53.56%	0.22%	0.26%	0.86%
Other																	
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
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
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
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
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
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
Total/Average		135,551	14,219	2.15%	15.60%	0.60%	3.63%	6.64%	4.77%	0.43%	78.37%	84,726	796	67.71%	2.52%	0.50%	1.13%
North Total/Average		14,281,659	1,286,900	0.99%	15.70%	0.52%	2.96%	5.95%	4.02%	0.47%	76.53%	5,843,132	299,996	60.18%	0.86%	0.29%	1.11%

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Central																	
Montgomery, AL (Metro)																	
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
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
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
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
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
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
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
Total/Average		1,873,579	194,363	4.30%	12.04%	0.35%	3.85%	7.16%	5.09%	0.43%	81.16%	1,130,930	148,605	61.76%	1.91%	0.45%	1.39%
Childersburg - Sylacauga, AL (Micro)																	
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
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
Total/Average		348,307	31,756	7.29%	11.93%	0.74%	3.25%	5.61%	4.75%	0.57%	68.75%	203,034	3,343	69.47%	0.45%	0.62%	0.52%
Auburn - Opelika, AL (Micro)																	
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
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
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
Total/Average		231,681	32,704	2.26%	12.72%	0.44%	3.17%	6.52%	4.54%	0.29%	84.30%	85,883	2,564	50.03%	0.84%	0.51%	0.89%
Phenix City, AL (Metro)																	
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
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
Total/Average		60,875	3,173	7.92%	12.65%	1.15%	4.46%	8.73%	6.48%	0.97%	47.36%	16,443	-	54.30%	1.58%	0.09%	0.90%
Tuscaloosa, AL (Metro)																	
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
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
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
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
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
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
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
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
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
Total/Average		1,581,672	158,440	4.33%	13.03%	0.43%	2.81%	6.22%	3.92%	0.55%	79.05%	694,003	56,435	49.97%	1.29%	0.79%	1.37%
Other																	
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
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
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
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
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
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		180,627	29,824	16.58%	14.58%	0.15%	5.61%	9.75%	8.28%	0.61%	75.73%	118,337	3,231	69.53%	5.50%	0.69%	2.44%
Central Total/Average		4,276,741	450,260	7.11%	12.82%	0.54%	3.86%	7.33%	5.51%	0.57%	72.72%	2,248,630	214,178	59.18%	1.93%	0.52%	1.25%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2016

(Sorted by Region)

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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 (%)
Gulf Coast																	
Mobile - Bay Minette, AL																	
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
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
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
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
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
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
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
Infirmary 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
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
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
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
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
Total/Average		492,611	80,663	7.63%	13.85%	0.50%	3.18%	6.40%	4.24%	0.31%	78.91%	235,479	491	50.70%	1.53%	0.83%	1.45%
Other																	
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
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
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
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
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
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,284	939	11.39	21.83	-0.94	3.06	10.06	7.98	0.44	98.57	937	-	36.59	3.09	2.01	2.35
Total/Average		83,393	9,123	4.91%	19.64%	0.14%	2.67%	6.74%	4.43%	0.44%	81.15%	35,882	65	49.32%	1.53%	0.48%	1.76%
Gulf Coast Total/Average		576,004	89,786	6.27%	16.74%	0.32%	2.92%	6.57%	4.34%	0.37%	80.03%	271,361	556	50.01%	1.53%	0.65%	1.61%
South																	
Daleville, Dothan, Troy, AL																	
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
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
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
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
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
Total/Average		1,642,172	146,813	0.74%	11.04%	0.34%	2.89%	5.02%	3.83%	0.37%	81.62%	774,984	62,937	61.28%	1.86%	0.62%	1.25%
Other																	
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
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
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
Total/Average		27,573	4,558	8.65%	14.77%	0.40%	3.98%	7.84%	6.91%	0.42%	76.98%	10,363	-	55.32%	2.29%	1.07%	1.43%
South Total/Average		1,669,745	151,371	4.70%	12.90%	0.37%	3.44%	6.43%	5.37%	0.40%	79.30%	785,347	62,937	58.30%	2.08%	0.84%	1.34%