



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2017

(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 +		11,712,975	818,864	14.69%	11.50%	0.75%	2.21%	4.21%	3.23%	0.53%	62.38%	4,649,370	247,105	53.39%	0.47%	0.49%	0.67%
\$999K - \$500K		3,508,635	374,177	16.86%	10.66%	0.56%	2.80%	4.78%	3.88%	0.58%	74.03%	2,023,547	211,633	64.57%	0.69%	0.46%	0.83%
\$499K - \$250K		3,040,955	337,325	15.73%	11.58%	0.65%	3.11%	5.02%	4.23%	0.51%	71.91%	1,830,216	126,291	68.18%	0.71%	0.65%	0.91%
\$249K - \$100K		5,822,838	662,346	11.73%	10.40%	0.49%	2.70%	4.79%	3.66%	0.48%	67.12%	3,393,946	216,186	57.76%	1.00%	0.73%	1.08%
\$99K - \$50K		765,756	77,877	10.44%	12.20%	0.72%	3.15%	6.19%	4.25%	0.56%	71.49%	353,970	6,041	52.61%	1.32%	0.78%	0.91%
Under \$50K		1,956,506	239,226	10.98%	15.68%	0.25%	3.56%	7.08%	4.98%	0.46%	81.46%	926,450	11,590	56.38%	1.88%	0.98%	1.39%
1 Billion +																	
Redstone Federal Credit Union	Huntsville	4,885,933	395,613	17.07	10.22	1.17	2.29	4.81	3.14	0.40	69.85	1,594,924	84,214	41.36	0.18	0.62	0.98
Apco Employees Credit Union	Birmingham	2,828,708	71,869	13.41	10.81	0.84	1.27	4.22	2.87	1.08	22.68	766,582	220	30.07	0.29	0.47	0.31
America's First Federal Credit Union	Birmingham	1,495,038	147,564	14.15	10.68	0.44	2.17	3.39	3.19	0.43	74.90	947,883	678	71.54	0.41	0.27	0.41
Max Credit Union	Montgomery	1,291,938	106,398	15.79	13.54	0.72	2.80	4.47	3.69	0.46	71.67	749,567	158,632	67.70	1.05	0.54	1.18
Army Aviation Center Federal Credit Union	Daleville	1,211,358	97,420	13.04	12.23	0.58	2.50	4.17	3.28	0.28	72.81	590,414	3,361	56.30	0.43	0.56	0.46
Total/Average		11,712,975	818,864	14.69%	11.50%	0.75%	2.21%	4.21%	3.23%	0.53%	62.38%	4,649,370	247,105	53.39%	0.47%	0.49%	0.67%
\$999K - \$500K																	
Alabama Credit Union	Tuscaloosa	766,459	69,296	15.66	9.91	0.48	2.58	4.66	3.43	0.48	76.39	341,173	41,655	50.63	0.50	0.24	0.35
Alabama Telco Credit Union	Hoover	755,999	75,956	12.25	10.19	0.16	3.12	4.99	4.25	0.53	78.05	479,490	51,487	71.46	0.57	0.74	0.60
Listerhill Credit Union	Muscle Shoals	752,624	88,554	13.37	10.69	0.79	3.69	5.31	4.97	0.69	72.22	568,743	101,314	84.17	0.74	0.62	0.89
Family Security Credit Union	Decatur	625,938	78,747	25.97	13.56	0.90	2.30	3.88	3.42	0.50	67.15	370,507	2,780	68.43	0.48	0.38	0.59
Alabama One Credit Union	Tuscaloosa	607,615	61,624	17.03	8.95	0.47	2.31	5.06	3.32	0.70	76.32	263,634	14,397	48.15	1.14	0.30	1.71
Total/Average		3,508,635	374,177	16.86%	10.66%	0.56%	2.80%	4.78%	3.88%	0.58%	74.03%	2,023,547	211,633	64.57%	0.69%	0.46%	0.83%
\$499K - \$250K																	
Legacy Community Federal Credit Union	Birmingham	433,468	38,129	12.44	13.53	0.48	2.25	3.73	3.21	0.36	76.52	227,733	9,873	60.44	0.36	0.55	0.30
Family Savings Credit Union	Rainbow City	405,908	62,547	25.37	10.69	0.59	4.00	5.98	5.73	0.48	75.65	280,174	376	78.23	1.10	1.01	0.89
Guardian Credit Union	Montgomery	399,100	50,372	24.00	9.70	0.53	4.36	6.35	5.74	0.75	68.65	296,704	1,349	86.90	0.80	1.34	1.25
Five Star Credit Union	Dothan	387,741	37,609	3.25	10.52	1.39	3.62	5.73	5.30	0.54	65.39	241,631	51,042	70.15	1.08	0.64	1.96
TVA Community Credit Union	Muscle Shoals	314,582	18,229	10.46	14.34	0.89	2.30	4.97	2.98	0.48	58.68	107,382	-	39.55	0.35	0.25	0.48
AOD Federal Credit Union	Oxford	293,641	32,591	20.42	13.24	0.66	2.16	3.88	2.83	0.43	73.54	149,779	758	59.12	0.46	0.45	0.53
Alabama Teachers Credit Union	Gadsden	285,967	24,218	10.58	12.49	0.63	3.08	4.52	4.13	0.62	71.05	207,979	40,728	83.86	1.08	0.07	1.46
WinSouth Credit Union	Gadsden	262,499	41,618	21.18	8.70	0.34	2.74	4.26	3.78	0.54	78.12	173,592	14,598	71.95	0.64	0.50	0.48
Alabama State Employees Credit Union	Montgomery	258,049	32,012	13.88	10.98	0.31	3.44	5.73	4.38	0.35	79.61	145,242	7,567	63.39	0.56	1.02	0.81
Total/Average		3,040,955	337,325	15.73%	11.58%	0.65%	3.11%	5.02%	4.23%	0.51%	71.91%	1,830,216	126,291	68.18%	0.71%	0.65%	0.91%



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\$249K - \$100K																	
Coosa Pines Federal Credit Union	Childersburg	240,336	21,700	12.76	12.98	0.70	2.92	5.03	3.73	0.42	70.91	125,983	1,674	60.15	0.69	0.71	0.55
Fort McClellan Credit Union	Anniston	235,674	23,864	12.18	12.81	0.66	2.11	4.98	3.29	0.64	54.18	100,216	-	49.00	0.94	0.70	1.11
New Horizons Credit Union	Mobile	224,234	41,261	19.12	6.32	1.50	3.58	5.71	4.37	0.29	82.52	133,645	-	64.59	4.72	4.45	5.07
Mutual Savings Credit Union	Hoover	183,918	41,423	13.65	8.74	0.00	3.06	4.50	4.19	0.48	84.33	129,992	13,666	86.10	1.10	0.76	0.81
Auburn University Federal Credit Union	Auburn	178,682	20,307	11.93	10.91	0.65	2.24	5.20	3.21	0.49	70.73	64,245	2,619	40.44	0.38	-0.23	0.81
ACIPCO Federal Credit Union	Birmingham	148,960	7,510	2.97	13.37	2.00	3.36	4.93	4.52	0.73	37.24	110,656	-	84.81	0.29	0.17	0.38
Alabama Central Credit Union	Birmingham	142,339	18,011	18.92	9.00	-0.28	4.24	5.82	5.30	0.40	78.24	104,310	1,655	80.78	0.79	1.13	0.87
eCO Credit Union	Birmingham	135,977	15,664	13.29	10.54	0.35	2.89	5.34	3.63	0.30	78.85	60,171	-	48.74	0.73	1.06	0.88
Alatrust Credit Union	Birmingham	135,374	12,118	7.32	12.74	0.15	2.71	4.64	3.48	0.29	81.08	64,966	4,983	54.48	1.36	0.47	1.98
Tuscaloosa Teachers Credit Union	Tuscaloosa	122,527	8,985	9.20	13.88	0.15	2.02	4.40	3.09	0.62	74.31	46,179	-	43.01	1.76	0.26	0.65
Heritage South Credit Union	Sylacauga	118,718	10,936	16.44	10.77	0.64	3.72	5.81	5.45	0.68	71.79	82,585	2,405	77.49	0.61	0.32	0.59
Railroad Federal Credit Union	Irondele	108,629	5,394	4.08	12.07	0.01	1.09	5.75	1.93	0.84	60.19	13,969	-	14.62	0.42	0.25	0.90
Total/Average		5,822,838	662,346	11.73%	10.40%	0.49%	2.70%	4.79%	3.66%	0.48%	67.12%	3,393,946	216,186	57.76%	1.00%	0.73%	1.08%
\$99K - \$50K																	
North Alabama Educators Credit Union	Huntsville	91,604	10,231	10.56	7.46	0.07	2.46	4.49	3.06	0.21	91.89	39,988	-	47.72	0.43	0.09	0.35
Naheola Credit Union	Pennington	90,184	7,104	13.05	22.32	1.26	3.47	5.95	4.46	0.66	64.04	52,628	3,098	75.23	1.34	0.29	0.50
Mobile Educators Credit Union	Mobile	82,750	9,742	16.23	9.84	0.33	1.91	5.44	2.51	0.10	87.63	10,740	-	14.42	0.29	0.69	1.15
Riverdale Credit Union	Selma	76,182	12,433	19.31	12.59	3.88	7.27	9.52	8.85	0.91	46.61	63,358	-	100.23	3.69	1.88	2.32
Tuscaloosa Credit Union	Tuscaloosa	74,543	7,089	9.26	9.51	0.16	2.70	5.09	4.05	0.81	80.06	44,177	819	65.30	0.75	0.27	0.39
Valley Credit Union	Tuscumbia	71,836	6,651	6.11	16.34	0.47	2.83	6.07	3.75	0.42	76.33	28,443	170	47.40	0.84	0.28	0.81
Jefferson Credit Union	Hoover	68,219	7,471	8.61	9.49	0.23	4.01	7.09	5.57	0.43	76.44	37,298	405	60.82	2.88	2.62	1.93
Mead Coated Board Federal Credit Union	Phenix City	53,739	1,573	6.00	14.52	0.55	1.30	6.60	2.26	1.23	27.02	9,786	-	21.32	2.56	0.77	1.00
Champion Community Credit Union	Courtland	52,431	3,568	1.79	11.87	0.35	2.99	5.10	4.12	0.62	76.48	31,597	330	68.59	0.82	0.59	0.36
Four Seasons Federal Credit Union	Opelika	52,290	8,641	19.60	8.81	0.13	3.63	7.44	5.42	0.20	92.91	20,721	1,219	44.26	0.64	1.16	0.97
Florence Federal Credit Union	Florence	51,928	3,374	4.30	11.40	0.45	2.07	5.28	2.71	0.58	66.99	15,234	-	33.40	0.30	-0.03	0.28
Total/Average		765,756	77,877	10.44%	12.20%	0.72%	3.15%	6.19%	4.25%	0.56%	71.49%	353,970	6,041	52.61%	1.32%	0.78%	0.91%
Under \$50K																	
Rocket City Federal Credit Union	Huntsville	49,102	4,800	14.42	14.69	0.03	2.72	5.82	3.60	0.27	86.05	20,841	388	49.81	0.55	0.33	0.67
Wiregrass Federal Credit Union	Dothan	46,192	6,979	13.30	8.95	1.04	4.10	5.33	5.08	0.47	73.96	38,281	-	91.45	0.84	0.35	0.53
University of South Alabama Federal Credit Union	Mobile	43,717	8,651	7.74	9.69	0.51	1.79	4.92	2.28	0.14	79.20	10,663	-	27.06	1.17	0.59	2.86
Landmark Credit Union	Fairfield	42,106	3,482	1.50	13.44	0.44	3.77	5.70	4.96	0.61	82.35	29,478	404	79.04	1.31	0.43	1.18
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	39,573	3,990	8.64	11.36	-0.58	2.53	5.94	2.98	0.15	109.90	12,379	1,036	35.88	1.49	2.16	1.83
Energen Credit Union	Birmingham	36,246	2,366	12.81	10.26	1.30	4.10	5.89	5.94	1.30	50.10	32,048	-	98.78	0.20	0.10	0.59
Gulf Coast Federal Credit Union	Mobile	34,679	5,033	11.75	13.34	0.35	2.87	6.15	3.73	0.27	79.75	13,838	-	46.43	2.73	0.86	0.64
IAM Community Federal Credit Union	Daleville	32,542	4,704	4.37	8.63	-1.08	2.90	4.57	3.60	0.31	117.82	19,312	-	65.54	1.38	0.58	2.58
Alabama Rural Electric Credit Union	Montgomery	32,399	3,727	9.62	11.49	0.31	3.16	5.73	3.64	0.38	83.29	16,623	1,794	57.92	0.31	0.15	0.79
DCH Credit Union	Tuscaloosa	30,917	5,590	19.09	12.97	0.89	2.86	6.91	4.14	0.44	76.31	11,452	-	42.55	2.10	0.25	1.41
Social Security Credit Union	Birmingham	29,623	3,518	5.02	20.78	0.38	3.45	5.43	3.89	0.26	78.00	17,373	-	74.23	1.08	0.84	0.54
Lauderdale County Teachers Credit Union	Florence	28,572	2,594	4.37	12.22	0.21	2.04	4.17	2.60	0.32	80.48	11,197	-	44.92	0.48	0.00	0.58
Azalea City Credit Union	Mobile	25,051	3,330	14.97	15.48	1.51	5.32	8.09	7.30	0.66	60.64	17,884	191	84.75	3.35	1.40	1.59
WCU Credit Union	Decatur	24,813	3,472	12.35	9.56	0.11	2.88	4.84	3.83	0.05	92.77	12,761	-	57.11	0.06	0.38	0.55
Electrical Workers No. 558 Federal Credit Union	Sheffield	23,860	2,643	2.92	20.13	0.64	2.54	4.38	3.26	0.61	62.98	14,230	-	75.06	0.42	0.03	0.64
McIntosh Chemical Federal Credit Union	McIntosh	22,736	2,420	12.44	15.44	-0.09	1.86	4.77	2.50	0.38	84.82	7,361	-	38.55	2.69	0.27	1.15
Baldwin County Federal Credit Union	Bay Minette	22,176	2,624	30.10	11.87	0.39	2.97	5.77	4.01	0.24	85.42	9,671	121	51.00	0.44	0.04	0.67



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Mobile Government Employees Credit Union	Mobile	22,056	972	4.62	14.62	-0.38	1.61	4.79	2.62	0.73	65.32	5,390	-	28.81	1.61	4.21	0.24
Brewton Mill Federal Credit Union	Brewton	21,649	1,601	-5.84	9.19	0.73	3.56	6.68	4.89	1.03	61.30	13,514	-	68.87	1.41	-0.09	0.70
ANG Federal Credit Union	Birmingham	20,520	2,005	17.99	7.29	0.32	2.77	6.45	3.33	0.15	83.51	6,710	-	35.38	0.22	0.70	0.51
Infirmary Federal Credit Union	Mobile	20,003	4,225	38.18	16.33	0.86	2.38	4.74	3.56	0.33	83.93	7,439	-	44.83	0.03	-0.32	0.81
Health Credit Union	Birmingham	19,824	1,823	5.73	24.33	0.12	3.37	7.25	3.88	0.34	87.28	7,650	-	49.96	2.42	1.16	0.90
Alabama River Credit Union	Monroeville	19,033	2,069	12.62	11.17	0.62	2.39	5.90	3.41	0.22	80.40	5,132	-	30.62	1.93	0.71	1.31
Federal Employees Credit Union	Birmingham	18,947	1,499	14.50	17.03	0.67	3.27	8.83	4.86	1.02	63.23	7,181	-	45.91	1.70	2.26	0.85
Sycamore Federal Credit Union	Talladega	18,689	1,661	8.41	19.61	3.05	5.69	8.91	7.36	1.10	45.56	13,117	167	87.60	0.38	-0.06	0.64
Railway Employees Credit Union	Muscle Shoals	18,427	1,613	15.12	22.74	0.35	2.70	6.27	4.18	0.29	83.33	7,065	-	50.10	0.18	-0.06	0.59
City Credit Union	Tuscaloosa	17,554	2,580	-0.05	21.82	0.46	3.12	6.25	3.93	0.37	81.68	8,271	-	58.96	0.00	0.10	1.69
Covington Schools Federal Credit Union	Andalusia	17,252	1,625	1.44	34.04	0.95	2.51	4.49	3.32	0.21	53.39	8,052	-	70.91	0.09	0.39	1.08
Chattahoochee Federal Credit Union	Valley	15,771	3,636	19.66	12.59	0.42	3.74	6.28	4.34	0.24	89.47	8,449	-	61.40	0.44	0.74	1.36
Tri-Rivers Federal Credit Union	Montgomery	14,806	4,173	3.30	1.84	-14.02	3.66	5.98	5.41	0.43	250.32	9,376	7	65.64	5.17	5.21	3.07
East Alabama Community Federal Credit Union	Opelika	14,413	1,613	21.12	17.21	0.23	3.16	6.00	3.85	0.14	91.92	6,756	-	57.29	0.22	0.53	0.53
Fedmont Federal Credit Union	Montgomery	13,305	1,456	-0.12	14.18	0.12	3.28	8.33	4.29	0.32	77.85	4,824	-	42.37	2.47	4.57	0.08
Opp-Micolas Credit Union	Opp	13,162	2,001	1.71	24.58	-0.18	2.98	7.84	3.40	0.24	100.00	3,955	57	39.85	1.90	-0.10	1.77
Craig Credit Union	Selma	12,891	5,517	29.38	12.68	0.03	3.60	9.11	6.76	0.07	96.69	4,148	-	36.87	7.18	10.39	2.43
Northeast Alabama Postal Federal Credit Union	Anniston	12,521	1,176	8.18	18.94	0.87	2.97	4.83	4.14	0.76	61.74	8,500	-	83.82	0.89	0.00	0.42
EBSCO Federal Credit Union	Birmingham	12,038	1,456	1.43	9.27	0.07	2.06	4.03	3.59	0.70	82.05	7,352	-	67.74	0.00	0.00	1.01
Birmingham Police Credit Union	Birmingham	11,471	1,657	24.11	14.78	3.80	5.63	9.78	8.78	1.75	44.36	8,088	-	84.09	0.52	0.30	0.83
Mobile Postal Employees Credit Union	Mobile	10,962	1,643	26.25	14.36	0.30	4.59	7.47	5.83	0.58	87.04	7,042	-	75.48	4.10	0.75	2.02
Tuskegee Federal Credit Union	Tuskegee	9,639	2,545	4.74	8.44	0.79	4.05	9.82	7.93	0.44	80.65	3,837	-	43.78	2.19	0.67	0.78
L&N Employees Credit Union	Birmingham	9,603	1,438	24.21	20.24	0.09	4.63	6.40	6.32	0.31	94.67	6,723	-	84.89	0.00	0.00	0.45
Tuscaloosa County Credit Union	Tuscaloosa	9,292	1,342	8.98	9.09	0.57	3.92	6.97	5.44	0.77	87.66	5,663	-	67.14	1.82	-0.35	1.41
Phenix Pride Federal Credit Union	Phenix City	9,237	1,686	35.09	10.40	1.31	8.21	10.78	10.70	0.56	67.56	7,226	-	89.18	0.15	0.84	0.86
City of Birmingham General Employees Credit Union	Birmingham	8,796	2,066	9.31	13.61	-0.69	5.66	10.59	8.54	2.35	74.09	5,970	-	78.56	1.61	1.18	1.04
Blue Flame Credit Union	Mobile	8,477	836	0.52	14.03	0.14	3.31	5.89	4.34	0.38	86.05	4,330	97	59.14	0.14	1.00	0.14
Alabama Postal Credit Union	Birmingham	7,954	816	5.92	28.58	0.61	4.05	11.90	5.64	1.21	65.00	2,659	-	46.82	4.93	6.61	2.11
Pike Teachers Credit Union	Troy	7,937	2,229	-8.15	14.79	0.35	1.85	5.29	2.65	0.29	74.42	2,301	-	34.03	7.13	0.00	0.78
Evonik Employees Federal Credit Union	Theodore	7,821	903	18.07	10.04	1.25	3.35	5.51	3.96	0.00	67.09	3,784	-	54.13	0.00	0.21	0.53
Marvel City Federal Credit Union	Bessemer	7,408	970	12.41	14.73	0.22	3.62	9.85	4.31	0.39	82.61	2,415	-	38.46	0.66	0.33	1.86
Montgomery VA Federal Credit Union	Montgomery	6,806	1,235	12.36	17.75	-0.24	4.00	9.36	5.74	0.22	92.13	2,707	-	48.85	2.62	1.32	0.63
Chem Family Credit Union	Anniston	6,560	289	21.05	17.03	0.63	1.88	5.09	2.11	0.00	66.67	756	-	13.41	0.00	0.00	1.19
Progressive Federal Credit Union	Mobile	6,065	714	15.62	20.74	-1.34	3.36	10.02	6.13	0.26	108.96	1,957	-	40.86	5.47	-0.82	5.47
Southern Research Institute Employees Federal Credit Union	Birmingham	5,524	301	-0.07	25.92	0.07	1.16	4.24	1.59	0.39	80.00	279	-	6.83	0.00	1.41	1.79
Fireman's Credit Union	Birmingham	5,249	850	6.82	30.22	4.23	6.07	11.93	9.27	2.42	24.51	3,171	-	86.71	1.04	0.75	1.96
Monroe Education Employees Federal Credit Union	Monroeville	5,204	1,631	9.04	8.53	-4.04	4.82	10.51	10.51	0.43	98.89	2,387	-	50.08	9.09	7.06	1.26
Brassies Credit Union	Anniston	5,080	543	-15.95	16.48	-0.69	3.01	7.51	4.16	0.83	111.11	2,121	-	50.04	2.97	0.00	1.23
Chemco Credit Union	McIntosh	5,040	421	-3.38	14.62	0.32	2.53	6.06	4.43	0.28	80.56	2,045	-	47.55	0.00	1.14	2.05
TVH Federal Credit Union	Tuskegee	4,719	748	15.59	25.73	2.33	6.65	13.06	7.98	0.46	63.10	2,296	-	65.92	1.52	1.38	2.66
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,251	867	9.73	8.19	0.38	4.09	6.66	5.25	0.21	91.23	2,467	-	63.39	3.93	-0.16	0.69
People's First Federal Credit Union	Birmingham	4,157	544	15.28	11.04	-1.47	3.72	5.16	5.03	0.22	124.49	3,061	68	82.95	1.24	-0.13	1.01
Clarke Educators Federal Credit Union	Grove Hill	3,622	788	6.85	24.08	0.78	4.90	9.48	9.07	0.74	69.09	2,041	-	74.35	0.34	2.77	0.69
Nucor Employees Federal Credit Union	Fort Payne	3,103	341	18.05	22.62	0.66	2.90	6.03	3.58	0.17	73.91	1,429	-	59.64	4.90	0.00	0.98
Postal Employees Credit Union	Huntsville	3,058	343	-0.52	13.47	1.57	3.14	6.20	3.89	0.00	50.00	1,328	-	50.19	0.08	0.00	1.88
Council Federal Credit Union	Normal	3,052	620	0.66	15.99	-0.13	3.67	7.38	4.99	0.31	75.00	1,423	-	55.65	0.84	1.64	1.97
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,960	960	15.00	23.48	0.69	3.30	10.92	6.70	0.54	116.13	839	-	37.16	2.86	-0.91	1.67
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,819	492	10.33	28.20	-0.72	2.73	10.18	3.80	0.40	113.64	693	-	34.34	3.32	-0.57	8.51



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2017

(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	2,473	747	5.41	24.55	0.65	4.23	6.44	5.99	0.22	85.19	1,546	-	82.90	3.43	0.26	1.94
Dixie Craft Employees Credit Union	Goodwater	2,449	773	29.84	14.58	-0.68	4.06	7.42	4.84	0.00	74.19	1,221	-	58.39	6.22	4.19	1.06
North Alabama Papermakers Federal Credit Union	Stevenson	2,314	385	19.01	20.35	-0.18	3.18	5.87	4.38	0.00	100.00	1,060	-	57.58	0.00	0.00	0.94
NRS Community Development Federal Credit Union	Birmingham	1,482	387	70.85	7.89	2.63	6.13	8.37	8.28	0.32	64.52	1,053	-	77.71	0.66	0.00	1.71
Tuscumbia Federal Credit Union	Tuscumbia	1,348	296	-0.59	38.50	1.78	5.63	10.01	6.54	0.00	73.68	733	-	89.06	0.68	0.00	5.32
FOGCE Federal Credit Union	Eutaw	1,346	706	-19.24	21.32	-0.29	3.19	7.76	3.87	0.37	93.75	458	-	43.49	0.44	0.00	1.97
New Pilgrim Federal Credit Union	Birmingham	1,266	469	11.04	9.64	0.96	4.16	8.02	5.27	0.00	78.95	630	-	55.17	12.54	0.00	2.06
Demopolis Federal Credit Union	Demopolis	773	892	13.37	7.37	0.00	8.94	13.69	13.69	0.57	86.96	513	-	72.05	5.46	3.04	2.14
Total/Average		1,956,506	239,226	10.98%	15.68%	0.25%	3.56%	7.08%	4.98%	0.46%	81.46%	926,450	11,590	56.38%	1.88%	0.98%	1.39%