

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 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 (%)
<b>State Summary</b>																	
1 Billion +		11,833,999	840,750	5.98%	11.80%	0.77%	2.26%	4.26%	3.32%	0.57%	60.34%	5,041,208	250,781	57.65%	0.61%	0.47%	0.68%
\$999K - \$500K		3,506,258	382,619	5.45%	11.11%	0.72%	2.85%	4.80%	3.94%	0.59%	71.08%	2,114,202	188,245	68.08%	0.79%	0.53%	0.75%
\$499K - \$250K		3,074,045	346,552	6.49%	11.92%	0.75%	3.19%	5.06%	4.32%	0.50%	70.22%	1,962,018	96,727	72.56%	0.75%	0.65%	0.91%
\$249K - \$100K		1,956,157	213,996	2.93%	11.44%	0.46%	2.89%	5.20%	3.92%	0.51%	68.39%	1,059,437	18,301	60.79%	0.91%	1.01%	1.18%
\$99K - \$50K		740,162	77,378	-1.12%	10.32%	-2.29%	3.12%	6.12%	4.20%	0.58%	70.28%	348,282	8,362	53.05%	2.50%	3.40%	2.01%
Under \$50K		1,089,748	149,567	3.63%	16.29%	0.42%	3.65%	7.15%	5.07%	0.47%	78.65%	549,964	1,677	58.91%	1.85%	0.77%	1.47%
<b>1 Billion +</b>																	
Redstone Federal Credit Union	Huntsville	4,980,149	409,679	8.37	10.30	0.76	2.33	4.93	3.27	0.50	71.33	1,795,166	89,343	46.01	0.30	0.64	1.00
Apco Employees Credit Union	Birmingham	2,830,397	71,825	4.55	11.32	0.97	1.29	4.22	2.94	1.14	20.51	784,809	157	31.05	0.35	0.35	0.33
America's First Federal Credit Union	Birmingham	1,501,150	152,158	5.28	10.95	0.58	2.23	3.43	3.24	0.44	71.70	994,040	445	75.31	0.50	0.25	0.41
Max Credit Union	Montgomery	1,303,987	107,477	6.56	13.76	0.70	2.80	4.45	3.70	0.47	71.26	781,434	160,836	70.37	1.33	0.55	1.13
Army Aviation Center Federal Credit Union	Daleville	1,218,316	99,611	5.14	12.66	0.86	2.67	4.29	3.46	0.29	66.89	685,759	-	65.53	0.59	0.55	0.51
<b>Total/Average</b>		<b>11,833,999</b>	<b>840,750</b>	<b>5.98%</b>	<b>11.80%</b>	<b>0.77%</b>	<b>2.26%</b>	<b>4.26%</b>	<b>3.32%</b>	<b>0.57%</b>	<b>60.34%</b>	<b>5,041,208</b>	<b>250,781</b>	<b>57.65%</b>	<b>0.61%</b>	<b>0.47%</b>	<b>0.68%</b>
<b>\$999K - \$500K</b>																	
Alabama Credit Union	Tuscaloosa	776,402	73,133	7.02	10.13	0.64	2.59	4.59	3.45	0.48	73.92	364,664	28,947	53.71	0.61	0.17	0.33
Listerhill Credit Union	Muscle Shoals	753,443	90,491	4.61	11.02	0.72	3.73	5.32	5.02	0.71	70.42	591,553	100,991	87.86	0.91	0.63	0.93
Alabama Telco Credit Union	Hoover	752,567	76,838	3.51	10.51	0.42	3.14	5.01	4.26	0.56	74.87	488,531	47,203	73.43	0.43	0.96	0.66
Family Security Credit Union	Decatur	622,373	80,513	7.85	14.31	1.19	2.39	3.94	3.54	0.52	62.71	397,290	1,704	74.83	0.47	0.41	0.53
Alabama One Credit Union	Tuscaloosa	601,473	61,644	4.27	9.59	0.65	2.38	5.15	3.42	0.69	73.50	272,164	9,400	50.57	1.55	0.50	1.32
<b>Total/Average</b>		<b>3,506,258</b>	<b>382,619</b>	<b>5.45%</b>	<b>11.11%</b>	<b>0.72%</b>	<b>2.85%</b>	<b>4.80%</b>	<b>3.94%</b>	<b>0.59%</b>	<b>71.08%</b>	<b>2,114,202</b>	<b>188,245</b>	<b>68.08%</b>	<b>0.79%</b>	<b>0.53%</b>	<b>0.75%</b>
<b>\$499K - \$250K</b>																	
Guardian Credit Union	Montgomery	451,004	56,565	26.38	9.17	1.04	4.47	6.37	5.81	0.76	65.28	341,804	2,064	88.28	1.33	1.00	1.26
Legacy Community Federal Credit Union	Birmingham	425,750	38,269	1.70	14.07	0.55	2.30	3.73	3.25	0.35	74.48	242,824	7,420	66.14	0.41	0.47	0.35
Family Savings Credit Union	Rainbow City	399,819	62,175	6.33	10.97	0.34	3.97	5.94	5.74	0.48	78.59	290,528	317	83.01	1.21	1.15	0.90
Five Star Credit Union	Dothan	388,390	38,603	1.31	11.27	1.49	3.72	5.79	5.37	0.56	60.97	245,334	42,068	72.14	0.84	0.93	1.96
TVA Community Credit Union	Muscle Shoals	312,399	18,220	2.54	14.96	0.98	2.32	4.98	3.06	0.48	58.42	111,631	-	41.77	0.15	0.18	0.50
AOD Federal Credit Union	Oxford	292,267	33,029	6.15	13.57	0.57	2.33	3.95	2.94	0.36	74.47	163,864	1,057	64.47	0.66	0.55	0.51
Alabama Teachers Credit Union	Gadsden	287,471	24,669	4.25	12.85	0.79	3.14	4.55	4.20	0.63	68.51	218,143	21,732	88.15	0.80	0.29	1.38
WinSouth Credit Union	Gadsden	261,695	41,434	6.63	9.03	0.52	2.78	4.29	3.83	0.53	77.10	179,795	13,739	74.94	0.83	0.28	0.44
Alabama State Employees Credit Union	Montgomery	255,250	33,588	3.13	11.41	0.51	3.69	5.90	4.67	0.37	74.15	168,095	8,330	74.18	0.53	0.98	0.89
<b>Total/Average</b>		<b>3,074,045</b>	<b>346,552</b>	<b>6.49%</b>	<b>11.92%</b>	<b>0.75%</b>	<b>3.19%</b>	<b>5.06%</b>	<b>4.32%</b>	<b>0.50%</b>	<b>70.22%</b>	<b>1,962,018</b>	<b>96,727</b>	<b>72.56%</b>	<b>0.75%</b>	<b>0.65%</b>	<b>0.91%</b>

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<b>\$249K - \$100K</b>																	
Coosa Pines Federal Credit Union	Childersburg	235,032	21,834	1.22	13.69	0.79	3.02	5.12	3.85	0.44	65.46	130,505	1,646	64.44	0.70	0.72	0.64
Fort McClellan Credit Union	Anniston	233,524	24,156	2.81	13.31	0.74	2.21	5.01	3.35	0.63	54.50	106,335	-	52.80	1.00	0.66	1.02
New Horizons Credit Union	Mobile	217,575	40,584	2.22	5.45	-0.91	3.56	5.71	4.47	0.29	79.02	125,188	-	61.78	2.23	5.83	4.83
Auburn University Federal Credit Union	Auburn	181,175	17,378	5.89	11.10	0.66	2.29	5.09	3.27	0.49	72.39	68,088	923	42.29	0.79	0.11	0.84
Mutual Savings Credit Union	Hoover	174,122	30,504	-2.79	9.38	0.20	3.18	4.53	4.19	0.42	81.75	128,636	8,465	88.08	1.12	0.66	0.86
ACIPCO Federal Credit Union	Birmingham	154,654	7,645	6.12	13.91	2.08	3.43	4.98	4.60	0.73	35.70	115,753	-	86.32	0.42	0.23	0.37
eCO Credit Union	Birmingham	138,007	15,904	6.49	10.55	0.33	2.97	5.39	3.73	0.30	77.86	62,442	556	50.07	0.66	1.10	0.83
Alabama Central Credit Union	Birmingham	136,738	18,034	0.81	9.34	-0.09	4.26	5.81	5.44	0.40	73.43	109,844	2,605	89.03	0.61	1.06	1.18
Alatrust Credit Union	Birmingham	136,043	12,200	3.11	12.91	0.37	2.74	4.72	3.53	0.30	80.52	63,163	1,709	53.08	1.33	0.64	1.73
Tuscaloosa Teachers Credit Union	Tuscaloosa	121,072	9,108	1.45	14.30	0.38	2.11	4.48	3.19	0.63	73.13	48,355	-	45.94	1.09	0.30	0.52
Heritage South Credit Union	Sylacauga	119,892	11,303	6.85	11.16	0.87	3.82	5.86	5.51	0.68	68.25	87,378	2,397	81.18	0.62	0.48	0.59
Railroad Federal Credit Union	Irondale	108,323	5,346	0.98	12.14	0.06	1.11	5.75	1.96	0.84	58.61	13,750	-	14.47	0.39	0.34	0.72
<b>Total/Average</b>		<b>1,956,157</b>	<b>213,996</b>	<b>2.93%</b>	<b>11.44%</b>	<b>0.46%</b>	<b>2.89%</b>	<b>5.20%</b>	<b>3.92%</b>	<b>0.51%</b>	<b>68.39%</b>	<b>1,059,437</b>	<b>18,301</b>	<b>60.79%</b>	<b>0.91%</b>	<b>1.01%</b>	<b>1.18%</b>
<b>\$99K - \$50K</b>																	
Naheola Credit Union	Pennington	93,200	7,364	8.95	22.46	1.62	3.60	6.05	4.60	0.71	59.40	58,144	5,684	80.59	1.46	0.16	0.50
North Alabama Educators Credit Union	Huntsville	91,512	10,374	3.38	7.59	0.18	2.46	4.47	3.11	0.23	86.26	40,709	-	48.61	0.64	0.25	0.43
Mobile Educators Credit Union	Mobile	83,729	9,599	7.05	9.94	0.40	1.94	5.42	2.54	0.10	85.36	10,474	-	13.98	0.32	0.66	1.08
Tuscaloosa Credit Union	Tuscaloosa	73,592	7,130	1.35	9.98	0.52	2.76	5.15	4.05	0.84	73.83	45,898	781	69.45	0.63	0.31	0.34
Valley Credit Union	Tuscumbia	70,296	6,680	-0.87	16.93	0.45	2.95	6.16	3.84	0.43	74.18	29,216	160	50.15	0.97	0.45	0.98
Jefferson Credit Union	Hoover	65,267	7,424	-3.02	10.07	0.28	3.85	6.88	5.46	0.44	71.47	36,168	385	61.88	1.66	2.51	1.95
Riverdale Credit Union	Selma	54,924	11,572	-32.57	-11.06	-29.65	6.50	8.40	7.89	1.00	60.22	49,740	-	87.23	14.33	30.00	12.95
Mead Coated Board Federal Credit Union	Phenix City	52,641	1,563	-0.77	14.96	0.36	1.34	6.55	2.30	1.24	26.17	9,941	-	22.25	3.74	1.73	1.89
Florence Federal Credit Union	Florence	51,703	3,384	0.72	11.64	0.39	2.16	5.40	2.82	0.59	68.37	15,963	-	35.34	0.23	0.09	0.33
Four Seasons Federal Credit Union	Opelika	51,677	8,643	4.89	9.05	0.22	3.68	7.61	5.39	0.20	90.11	20,221	1,177	43.83	0.82	0.76	1.11
Champion Community Credit Union	Courtland	51,621	3,645	-1.47	11.97	0.01	3.05	5.18	4.24	0.65	77.73	31,808	175	70.27	2.66	0.46	0.60
<b>Total/Average</b>		<b>740,162</b>	<b>77,378</b>	<b>-1.12%</b>	<b>10.32%</b>	<b>-2.29%</b>	<b>3.12%</b>	<b>6.12%</b>	<b>4.20%</b>	<b>0.58%</b>	<b>70.28%</b>	<b>348,282</b>	<b>8,362</b>	<b>53.05%</b>	<b>2.50%</b>	<b>3.40%</b>	<b>2.01%</b>
<b>Under \$50K</b>																	
Rocket City Federal Credit Union	Huntsville	49,216	4,857	5.13	14.92	0.37	2.78	5.86	3.69	0.29	82.50	21,662	358	51.98	0.33	0.94	0.67
Wiregrass Federal Credit Union	Dothan	46,627	7,127	5.73	9.34	0.97	4.22	5.48	5.24	0.47	71.43	39,280	-	93.39	1.06	0.54	0.62
University of South Alabama Federal Credit Union	Mobile	43,771	8,671	2.75	9.83	0.38	1.85	4.84	2.32	0.15	81.75	11,496	-	29.22	0.14	0.39	2.81
Landmark Credit Union	Fairfield	40,754	3,392	-3.80	14.09	0.42	3.81	5.76	5.03	0.62	81.90	28,999	355	81.65	1.58	0.96	0.63
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	38,594	3,984	-0.49	11.80	0.00	2.59	5.96	3.05	0.15	99.57	12,204	-	36.41	1.58	0.77	1.94
Energen Credit Union	Birmingham	37,056	2,388	7.35	10.70	1.33	4.08	5.92	5.97	1.37	49.02	31,935	-	96.78	0.14	0.29	0.65
Gulf Coast Federal Credit Union	Mobile	32,897	4,934	-3.13	14.10	0.17	3.04	6.33	3.85	0.27	83.96	14,462	-	51.57	1.24	1.08	0.48
Alabama Rural Electric Credit Union	Montgomery	32,501	3,743	3.64	11.74	0.48	3.21	5.56	3.70	0.39	79.65	18,153	282	64.00	1.01	0.18	0.73
IAM Community Federal Credit Union	Daleville	32,447	4,501	1.06	8.45	-0.64	2.99	4.72	3.72	0.32	103.47	18,993	-	64.23	0.51	0.97	2.18
DCH Credit Union	Tuscaloosa	30,327	5,482	3.70	13.55	0.72	2.93	7.01	4.29	0.43	73.82	11,923	-	45.72	2.73	1.80	1.50
Social Security Credit Union	Birmingham	29,841	3,560	2.67	20.82	0.38	3.35	5.24	3.80	0.26	78.67	17,943	-	76.20	0.90	0.75	0.48
Lauderdale County Teachers Credit Union	Florence	28,376	2,573	0.53	12.49	0.31	2.15	4.23	2.71	0.31	79.06	10,912	-	44.19	0.10	0.24	0.41
Azalea City Credit Union	Mobile	27,456	3,504	18.27	14.62	1.18	5.36	8.09	7.44	0.69	60.40	19,932	169	85.36	4.02	1.64	1.69
WCU Credit Union	Decatur	24,770	3,454	3.88	9.85	0.41	2.92	4.84	3.79	0.06	88.46	12,764	-	57.62	0.04	0.16	0.55
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,679	2,654	5.58	19.85	0.74	2.58	4.44	3.30	0.62	59.43	15,015	-	76.27	0.35	-0.02	0.64
McIntosh Chemical Federal Credit Union	McIntosh	23,022	2,430	5.88	15.30	0.04	1.93	4.81	2.62	0.39	78.41	7,656	-	39.46	2.82	0.57	1.40
Brewton Mill Federal Credit Union	Brewton	22,223	1,617	1.54	9.18	0.56	3.56	6.49	4.90	1.04	65.04	14,864	-	73.83	1.79	0.50	0.54

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Mobile Government Employees Credit Union	Mobile	22,151	935	2.12	14.65	0.00	1.72	4.58	2.69	0.75	62.05	5,151	-	27.31	0.45	1.11	0.78
Baldwin County Federal Credit Union	Bay Minette	21,936	2,629	8.48	12.19	0.38	3.04	5.81	4.03	0.26	85.71	10,238	119	54.95	0.00	0.14	0.60
ANG Federal Credit Union	Birmingham	21,038	2,008	9.51	7.28	0.34	2.79	6.39	3.34	0.13	82.35	6,720	-	34.53	0.67	0.62	0.52
Infirmiry Federal Credit Union	Mobile	20,099	4,245	13.43	16.76	0.96	2.48	4.87	3.76	0.35	81.67	8,012	-	48.66	0.15	0.36	0.87
Sycamore Federal Credit Union	Talladega	20,015	1,694	12.46	19.79	3.06	5.71	8.96	7.55	1.28	44.63	14,208	148	88.78	0.76	-0.07	0.79
Health Credit Union	Birmingham	19,877	1,841	2.27	24.34	0.14	3.57	7.29	4.12	0.35	81.90	7,762	-	50.14	1.92	1.28	0.98
Federal Employees Credit Union	Birmingham	19,510	1,503	8.94	16.90	0.71	3.06	8.23	4.64	1.01	62.77	7,800	-	48.37	3.12	0.72	0.92
Alabama River Credit Union	Monroeville	18,947	2,059	3.58	11.38	0.43	2.49	5.80	3.50	0.22	84.29	5,119	-	30.75	1.60	0.84	1.02
Railway Employees Credit Union	Muscle Shoals	18,586	1,606	6.23	22.65	0.25	2.61	6.15	4.08	0.29	85.62	7,081	-	49.78	0.34	0.04	0.56
City Credit Union	Tuscaloosa	18,430	2,558	6.64	20.91	0.33	2.98	6.01	3.88	0.37	92.53	8,317	-	56.25	0.18	-0.23	1.91
Covington Schools Federal Credit Union	Andalusia	17,232	1,612	0.33	34.56	1.00	2.52	4.51	3.45	0.20	54.78	7,819	-	69.51	2.15	0.20	1.15
Chattahoochee Federal Credit Union	Valley	15,801	3,592	6.82	12.85	0.53	3.66	6.13	4.25	0.24	86.83	8,850	-	64.39	0.32	0.02	1.46
East Alabama Community Federal Credit Union	Opelika	14,207	3,851	5.04	17.55	0.21	3.14	6.07	4.34	0.15	89.41	6,693	-	58.18	0.36	0.72	0.75
Tri-Rivers Federal Credit Union	Montgomery	13,958	4,139	-6.60	1.84	-4.86	5.72	9.25	8.13	0.43	134.17	9,102	-	67.25	3.67	2.30	2.92
Fedmont Federal Credit Union	Montgomery	13,659	1,457	3.51	13.85	0.12	3.23	8.14	4.32	0.30	81.60	5,048	-	43.05	3.66	1.65	0.63
Opp-Micolas Credit Union	Opp	13,036	1,966	-0.71	24.72	-0.18	3.02	7.73	3.44	0.24	100.00	4,077	52	41.56	1.15	-0.10	1.77
EBSCO Federal Credit Union	Birmingham	12,748	1,416	8.37	9.28	0.75	2.10	4.08	3.77	0.71	76.94	7,257	-	63.19	0.00	0.00	0.41
Northeast Alabama Postal Federal Credit Union	Anniston	12,662	1,172	4.26	19.23	0.96	3.03	4.94	4.26	0.79	55.97	8,706	-	85.26	0.11	0.53	0.49
Craig Credit Union	Selma	12,358	5,723	3.87	13.07	0.01	3.28	8.56	5.97	0.07	96.51	3,764	-	35.15	9.33	3.40	3.00
Birmingham Police Credit Union	Birmingham	11,563	1,729	9.17	16.28	3.43	6.12	10.15	9.15	1.78	47.69	9,080	-	95.68	1.34	0.30	0.95
Mobile Postal Employees Credit Union	Mobile	10,909	1,652	8.06	14.96	1.04	4.75	7.67	6.09	0.59	67.32	6,975	-	75.45	3.77	1.21	1.92
Tuskegee Federal Credit Union	Tuskegee	9,813	2,520	4.02	8.19	0.12	3.51	9.55	7.62	0.46	88.86	3,671	-	41.03	2.89	0.65	0.46
L&N Employees Credit Union	Birmingham	9,407	1,450	5.18	20.73	0.11	4.49	6.36	6.34	0.30	93.56	6,445	-	81.93	0.73	0.18	0.37
Phenix Pride Federal Credit Union	Phenix City	9,379	1,767	13.93	11.21	1.72	8.18	10.98	10.91	0.70	65.37	7,717	33	99.36	0.56	0.72	1.48
Tuscaloosa County Credit Union	Tuscaloosa	9,064	1,332	-0.35	9.62	0.58	3.91	6.98	5.47	0.78	80.87	5,577	-	68.29	2.73	0.05	1.54
City of Birmingham General Employees Credit Union	Birmingham	9,045	2,120	7.05	13.91	1.08	6.46	9.93	8.00	0.82	67.58	6,135	-	78.79	0.36	1.04	1.34
Blue Flame Credit Union	Mobile	8,539	814	1.15	13.94	0.05	3.18	5.76	4.28	0.36	85.66	4,159	94	56.42	0.24	0.41	0.36
Evonik Employees Federal Credit Union	Theodore	8,278	916	14.17	10.09	1.24	3.48	5.59	4.04	0.06	67.72	4,318	-	58.23	0.00	0.07	0.53
Pike Teachers Credit Union	Troy	7,985	2,124	-1.93	14.70	0.12	1.94	5.67	2.74	0.29	65.69	2,231	-	32.77	6.86	1.52	0.76
Alabama Postal Credit Union	Birmingham	7,801	814	-0.63	29.32	0.44	4.18	12.59	5.82	1.24	65.47	2,456	-	44.60	3.34	3.62	2.16
Marvel City Federal Credit Union	Bessemer	7,425	1,022	4.45	15.11	0.63	3.82	10.07	4.61	0.43	74.75	2,712	-	43.46	1.00	0.85	1.81
Chem Family Credit Union	Anniston	6,808	285	12.32	16.66	0.57	1.48	5.10	2.47	0.83	42.20	816	-	13.97	0.00	0.00	1.23
Montgomery VA Federal Credit Union	Montgomery	6,672	1,220	1.41	17.70	-0.59	3.92	9.18	5.45	0.26	91.18	2,648	-	49.18	2.57	1.55	1.17
Progressive Federal Credit Union	Mobile	5,947	663	2.51	20.65	-1.13	3.02	9.47	5.65	0.28	106.81	1,705	-	36.28	8.15	1.92	5.81
Southern Research Institute Employees Federal Credit Union	Birmingham	5,511	295	-0.34	26.04	0.10	1.33	4.47	1.80	0.42	76.81	331	-	8.13	0.00	0.00	1.51
Fireman's Credit Union	Birmingham	5,406	888	6.33	31.08	3.77	5.64	11.18	8.76	2.48	26.28	3,411	-	91.57	1.32	0.20	1.85
Chemco Credit Union	McIntosh	5,153	415	1.84	14.57	0.47	2.68	5.75	4.56	0.25	77.39	2,296	-	52.19	0.00	0.25	1.87
TVH Federal Credit Union	Tuskegee	4,856	756	9.22	25.54	1.49	6.09	11.79	7.36	0.49	68.60	2,731	-	76.16	0.95	0.77	2.34
Brassies Credit Union	Anniston	4,691	592	-15.12	17.18	-1.07	3.52	7.60	4.40	0.45	110.63	2,262	-	58.33	2.17	0.06	1.55
Monroe Education Employees Federal Credit Union	Monroeville	4,619	1,616	-12.31	7.60	-3.90	4.33	9.37	9.37	0.29	99.57	2,245	-	52.48	5.52	6.74	1.78
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,483	884	10.70	7.76	0.31	4.06	6.63	5.17	0.17	88.14	2,483	-	60.33	4.07	0.27	0.72
People's First Federal Credit Union	Birmingham	4,064	558	2.00	10.63	-1.37	4.09	5.56	5.50	0.22	123.23	2,922	67	80.65	0.00	0.31	0.79
Clarke Educators Federal Credit Union	Grove Hill	3,498	800	-2.36	23.96	-0.96	4.52	8.78	8.36	0.73	77.78	1,941	-	73.13	2.68	4.19	0.26
Postal Employees Credit Union	Huntsville	3,076	341	0.61	14.43	1.91	3.35	6.11	4.30	0.00	42.86	1,351	-	51.33	0.00	0.00	1.85
Council Federal Credit Union	Normal	3,051	622	0.18	16.49	0.66	3.85	7.47	4.90	0.31	71.00	1,394	-	54.82	0.43	0.55	2.15
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,949	991	4.49	23.19	-0.32	3.28	10.62	5.98	0.48	111.34	765	-	33.86	0.78	-0.63	1.83
Nucor Employees Federal Credit Union	Fort Payne	2,932	352	-1.66	24.05	0.35	2.83	5.96	3.54	0.23	79.41	1,317	-	59.38	7.21	0.00	1.21
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,687	477	-2.96	29.62	-0.19	2.81	10.20	3.92	0.41	97.18	687	-	36.39	5.68	0.57	8.01

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 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	2,513	722	3.99	24.39	0.54	4.03	6.22	5.81	0.29	81.71	1,588	-	83.76	1.26	0.51	1.64
North Alabama Papermakers Federal Credit Union	Stevenson	2,398	378	11.41	19.68	0.00	3.07	5.92	4.41	0.07	96.67	1,124	-	58.39	0.00	0.00	0.89
Dixie Craft Employees Credit Union	Goodwater	2,332	791	3.10	15.82	0.39	4.04	7.85	4.77	0.26	61.54	1,176	-	59.88	6.21	0.65	1.96
NRS Community Development Federal Credit Union	Birmingham	1,491	389	24.57	8.45	1.66	5.72	8.10	7.56	0.30	65.17	1,069	-	78.72	1.87	0.90	1.96
FOGCE Federal Credit Union	Eutaw	1,362	724	-4.90	21.81	0.99	3.56	8.37	4.21	0.25	80.70	488	-	46.21	0.41	-0.29	2.05
Tuscumbia Federal Credit Union	Tuscumbia	1,332	297	-1.78	39.11	0.79	5.14	9.58	5.88	0.32	79.63	629	-	78.04	1.75	0.00	5.88
New Pilgrim Federal Credit Union	Birmingham	1,198	480	-3.68	10.68	0.95	3.82	7.23	5.34	0.12	81.03	656	-	61.37	1.07	-0.20	2.29
Demopolis Federal Credit Union	Demopolis	704	894	-7.84	9.52	1.77	8.49	12.89	12.89	0.39	77.78	536	-	84.68	6.72	1.81	1.87
<b>Total/Average</b>		<b>1,089,748</b>	<b>149,567</b>	<b>3.63%</b>	<b>16.29%</b>	<b>0.42%</b>	<b>3.65%</b>	<b>7.15%</b>	<b>5.07%</b>	<b>0.47%</b>	<b>78.65%</b>	<b>549,964</b>	<b>1,677</b>	<b>58.91%</b>	<b>1.85%</b>	<b>0.77%</b>	<b>1.47%</b>