



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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 +		11,882,671	843,733	4.78%	11.97%	0.79%	2.29%	4.28%	3.37%	0.59%	59.77%	5,195,650	269,031	59.19%	0.64%	0.48%	0.70%
\$999K - \$500K		3,496,040	382,214	3.76%	11.33%	0.73%	2.84%	4.79%	3.95%	0.62%	70.34%	2,147,267	199,496	69.15%	0.85%	0.54%	0.80%
\$499K - \$250K		3,059,373	343,437	4.42%	12.17%	0.76%	3.21%	5.05%	4.34%	0.51%	69.79%	2,010,213	94,699	74.77%	0.88%	0.65%	0.93%
\$249K - \$100K		1,940,622	212,232	1.42%	11.51%	0.33%	2.89%	5.05%	3.81%	0.54%	67.92%	1,065,992	18,843	61.73%	1.02%	1.00%	1.21%
\$99K - \$50K		689,633	65,895	2.11%	12.52%	0.46%	2.80%	5.89%	3.86%	0.55%	71.56%	302,735	8,935	49.97%	1.17%	0.66%	0.81%
Under \$50K		1,071,262	144,435	2.08%	16.57%	0.33%	3.60%	7.09%	5.04%	0.51%	79.27%	544,037	1,543	59.52%	1.95%	0.80%	1.48%
1 Billion +																	
Redstone Federal Credit Union	Huntsville	5,032,136	409,920	7.39	10.41	0.79	2.36	4.96	3.33	0.53	70.98	1,871,759	102,974	47.50	0.39	0.64	1.01
Apco Employees Credit Union	Birmingham	2,814,713	71,688	2.84	11.57	0.92	1.28	4.23	2.95	1.18	21.09	790,600	151	31.37	0.35	0.33	0.34
America's First Federal Credit Union	Birmingham	1,505,444	152,893	4.26	11.12	0.63	2.26	3.45	3.28	0.44	70.24	1,007,727	714	76.44	0.66	0.26	0.44
Max Credit Union	Montgomery	1,315,417	107,868	5.84	13.84	0.72	2.81	4.44	3.70	0.48	70.12	804,371	165,192	71.89	1.22	0.56	1.15
Army Aviation Center Federal Credit Union	Daleville	1,214,961	101,364	3.57	12.93	0.88	2.72	4.32	3.58	0.30	66.43	721,193	-	68.77	0.58	0.59	0.55
Total/Average		11,882,671	843,733	4.78%	11.97%	0.79%	2.29%	4.28%	3.37%	0.59%	59.77%	5,195,650	269,031	59.19%	0.64%	0.48%	0.70%
\$999K - \$500K																	
Alabama Credit Union	Tuscaloosa	776,286	74,001	5.25	10.51	0.86	2.59	4.58	3.44	0.49	72.96	375,145	34,498	55.30	0.54	0.21	0.32
Listerhill Credit Union	Muscle Shoals	755,123	90,821	3.69	10.95	0.49	3.74	5.32	5.04	0.72	70.69	590,136	102,619	87.14	0.95	0.74	1.09
Alabama Telco Credit Union	Hoover	747,425	77,256	1.93	10.82	0.55	3.15	5.00	4.27	0.57	72.93	500,639	50,651	74.98	0.45	0.86	0.65
Family Security Credit Union	Decatur	623,144	80,967	6.02	14.60	1.21	2.34	3.95	3.59	0.61	60.84	400,562	1,656	75.69	0.48	0.43	0.57
Alabama One Credit Union	Tuscaloosa	594,062	59,169	1.93	9.76	0.53	2.37	5.09	3.41	0.69	74.28	280,785	10,072	52.65	1.83	0.48	1.36
Total/Average		3,496,040	382,214	3.76%	11.33%	0.73%	2.84%	4.79%	3.95%	0.62%	70.34%	2,147,267	199,496	69.15%	0.85%	0.54%	0.80%
\$499K - \$250K																	
Guardian Credit Union	Montgomery	450,092	58,121	19.54	9.45	1.04	4.38	6.27	5.74	0.78	64.99	357,048	1,476	91.15	1.30	1.06	1.19
Legacy Community Federal Credit Union	Birmingham	423,342	38,294	0.70	14.32	0.59	2.32	3.72	3.28	0.35	73.03	248,813	7,312	68.21	0.44	0.52	0.39
Family Savings Credit Union	Rainbow City	397,957	62,132	4.26	10.94	0.18	4.00	5.93	5.73	0.49	78.01	295,878	284	85.17	1.49	1.30	1.04
Five Star Credit Union	Dothan	383,487	39,028	-0.29	11.84	1.54	3.72	5.81	5.40	0.57	60.56	246,073	40,550	73.64	0.90	0.90	1.99
TVA Community Credit Union	Muscle Shoals	310,300	18,236	1.22	15.23	0.91	2.32	4.98	3.07	0.49	60.98	114,729	-	43.23	0.32	0.13	0.48
AOD Federal Credit Union	Oxford	289,562	33,128	3.65	13.87	0.60	2.38	3.95	2.99	0.35	72.90	165,926	1,065	65.95	0.84	0.58	0.58
Alabama Teachers Credit Union	Gadsden	285,803	24,792	2.59	13.11	0.77	3.18	4.56	4.21	0.63	69.42	223,264	21,987	91.56	0.93	0.30	1.34
Alabama State Employees Credit Union	Montgomery	259,704	34,381	4.13	11.52	0.69	3.79	5.94	4.80	0.38	71.96	176,827	7,848	77.03	0.65	0.85	0.92
WinSouth Credit Union	Gadsden	259,126	35,325	3.94	9.29	0.56	2.81	4.29	3.83	0.53	76.24	181,655	14,177	76.96	1.02	0.23	0.46
Total/Average		3,059,373	343,437	4.42%	12.17%	0.76%	3.21%	5.05%	4.34%	0.51%	69.79%	2,010,213	94,699	74.77%	0.88%	0.65%	0.93%



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\$249K - \$100K																	
Coosa Pines Federal Credit Union	Childersburg	235,160	21,909	0.97	13.80	0.71	3.05	4.99	3.79	0.47	64.59	132,499	1,734	65.31	0.72	0.74	0.68
Fort McClellan Credit Union	Anniston	231,728	24,257	1.32	13.63	0.76	2.25	5.01	3.39	0.64	54.59	107,271	-	53.85	0.93	0.66	0.98
New Horizons Credit Union	Mobile	214,292	40,022	0.13	5.45	-0.76	3.51	5.68	4.41	0.29	78.01	121,246	-	60.85	1.90	5.53	4.58
Auburn University Federal Credit Union	Auburn	181,489	15,808	4.60	11.18	0.60	2.28	5.01	3.27	0.51	71.24	68,683	988	42.49	0.67	0.19	0.82
Mutual Savings Credit Union	Hoover	170,048	30,418	-4.39	9.64	0.19	3.21	4.53	4.20	0.42	81.43	126,612	8,581	88.95	1.51	0.66	0.90
ACIPCO Federal Credit Union	Birmingham	151,026	7,680	2.14	13.67	0.97	3.28	3.71	3.53	0.93	35.26	116,024	-	88.12	0.33	0.22	0.39
eCO Credit Union	Birmingham	138,308	15,999	5.09	10.66	0.38	2.98	5.41	3.76	0.32	76.10	62,298	555	49.58	1.14	1.09	0.90
Alabama Central Credit Union	Birmingham	135,830	18,014	-0.06	9.09	-0.38	4.28	5.74	5.42	0.40	75.07	114,191	2,884	92.85	1.38	1.20	1.39
Alatrust Credit Union	Birmingham	134,265	12,160	1.00	13.18	0.37	2.74	4.73	3.52	0.30	80.80	65,121	1,684	55.33	1.38	0.57	1.66
Heritage South Credit Union	Sylacauga	121,207	11,506	6.29	10.97	0.58	3.79	5.57	5.25	0.72	68.89	88,263	2,417	80.90	0.87	0.55	0.61
Tuscaloosa Teachers Credit Union	Tuscaloosa	120,084	9,140	0.26	14.60	0.47	2.14	4.51	3.23	0.63	70.87	50,168	-	48.05	0.98	0.24	0.57
Railroad Federal Credit Union	Irondale	107,185	5,319	-0.32	12.25	0.02	1.12	5.75	1.97	0.85	58.19	13,616	-	14.49	0.47	0.31	1.08
Total/Average		1,940,622	212,232	1.42%	11.51%	0.33%	2.89%	5.05%	3.81%	0.54%	67.92%	1,065,992	18,843	61.73%	1.02%	1.00%	1.21%
\$99K - \$50K																	
Naheola Credit Union	Pennington	94,091	7,429	7.74	22.56	1.52	3.67	6.07	4.66	0.72	61.08	59,825	6,234	82.25	1.17	0.25	0.45
North Alabama Educators Credit Union	Huntsville	92,930	10,408	4.13	7.63	0.29	2.45	4.46	3.13	0.24	84.82	40,428	-	47.63	0.77	0.29	0.28
Mobile Educators Credit Union	Mobile	82,995	9,585	4.36	10.16	0.43	1.92	5.38	2.51	0.10	84.75	10,731	-	14.48	0.29	0.46	1.10
Tuscaloosa Credit Union	Tuscaloosa	75,224	7,171	3.25	9.93	0.55	2.78	5.16	4.06	0.86	73.02	47,505	762	70.14	0.73	0.34	0.31
Valley Credit Union	Tuscumbia	69,690	6,645	-1.51	17.23	0.49	2.98	6.17	3.87	0.43	74.25	28,826	154	50.01	0.61	0.43	0.91
Jefferson Credit Union	Hoover	66,524	7,483	-0.39	9.95	0.28	3.81	6.78	5.43	0.45	73.32	36,912	387	61.87	1.38	2.14	1.94
Mead Coated Board Federal Credit Union	Phenix City	53,486	1,568	1.02	14.90	0.44	1.39	6.52	2.35	1.25	26.36	9,845	-	21.64	2.17	1.16	1.05
Florence Federal Credit Union	Florence	52,823	3,376	2.72	11.43	0.33	2.19	5.45	2.88	0.61	69.10	16,292	-	35.11	1.17	0.26	0.41
Champion Community Credit Union	Courtland	51,200	3,641	-1.91	12.10	0.03	3.06	5.22	4.28	0.67	79.02	32,156	238	71.75	2.37	0.50	0.48
Four Seasons Federal Credit Union	Opelika	50,670	8,589	1.65	9.26	0.20	3.72	7.64	5.41	0.20	89.84	20,215	1,160	44.82	1.08	0.81	1.19
Total/Average		689,633	65,895	2.11%	12.52%	0.46%	2.80%	5.89%	3.86%	0.55%	71.56%	302,735	8,935	49.97%	1.17%	0.66%	0.81%
Under \$50K																	
Rocket City Federal Credit Union	Huntsville	48,299	4,861	1.91	15.35	0.42	2.80	5.85	3.70	0.30	81.17	21,896	284	53.67	0.63	0.75	0.76
Wiregrass Federal Credit Union	Dothan	46,685	7,191	4.43	9.52	0.92	4.25	5.51	5.27	0.48	71.18	39,278	52	93.31	1.88	0.66	0.63
University of South Alabama Federal Credit Union	Mobile	44,843	8,651	4.56	9.71	0.40	1.88	4.82	2.34	0.15	81.76	12,256	-	30.49	1.43	0.28	2.71
Landmark Credit Union	Fairfield	41,137	3,384	-1.94	13.71	0.06	3.82	5.77	5.04	0.62	86.23	29,002	336	80.48	1.14	0.88	0.61
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	38,350	3,928	-1.00	11.94	0.06	2.63	5.98	3.09	0.15	96.78	12,429	-	37.31	2.16	0.49	2.05
Energen Credit Union	Birmingham	37,368	2,395	6.40	10.88	1.26	4.05	5.95	6.02	1.38	49.32	31,081	-	93.59	0.09	0.45	0.56
Gulf Coast Federal Credit Union	Mobile	33,140	4,909	-1.63	13.77	-0.04	3.12	6.36	3.91	0.26	83.76	14,763	-	52.03	1.73	1.43	0.62
IAM Community Federal Credit Union	Daleville	32,117	4,439	-0.23	8.49	-0.52	3.01	4.77	3.74	0.33	101.30	18,441	-	62.83	1.25	0.81	2.16
Alabama Rural Electric Credit Union	Montgomery	31,950	3,748	0.99	12.05	0.47	3.21	5.49	3.72	0.40	79.55	18,881	262	67.64	1.39	0.15	0.76
DCH Credit Union	Tuscaloosa	30,157	4,922	2.20	13.82	0.74	2.96	7.01	4.31	0.44	73.61	12,213	-	46.96	2.62	1.20	1.58
Social Security Credit Union	Birmingham	29,376	3,565	0.41	21.31	0.44	3.34	5.18	3.79	0.27	76.98	18,058	-	78.37	1.53	0.63	0.61
Lauderdale County Teachers Credit Union	Florence	28,742	2,573	1.69	12.41	0.37	2.16	4.23	2.72	0.31	79.13	11,039	-	44.12	1.18	0.18	0.41
Azalea City Credit Union	Mobile	27,312	3,507	13.11	14.76	0.94	5.35	8.06	7.46	0.71	60.27	19,934	159	85.84	4.01	1.96	1.83
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,846	2,664	4.89	19.85	0.69	2.61	4.47	3.33	0.63	61.15	14,865	-	74.97	0.17	-0.01	0.68
WCU Credit Union	Decatur	24,717	3,425	2.69	10.05	0.48	2.93	4.84	3.82	0.06	87.69	12,465	-	56.61	0.02	0.30	0.56
McIntosh Chemical Federal Credit Union	McIntosh	23,285	2,415	5.60	15.40	0.31	1.93	4.75	2.63	0.39	78.32	7,395	-	37.72	2.43	0.74	1.26
Brewton Mill Federal Credit Union	Brewton	22,489	1,605	2.36	9.16	0.50	3.53	6.39	4.89	1.05	66.33	15,027	-	73.64	1.72	0.51	0.50



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Mobile Government Employees Credit Union	Mobile	22,130	925	1.50	14.66	-0.01	1.64	4.54	2.73	0.90	63.47	5,223	-	27.74	1.49	0.64	0.71
Baldwin County Federal Credit Union	Bay Minette	21,595	2,620	4.71	12.42	0.32	3.08	5.81	4.02	0.27	85.93	10,368	119	56.76	2.91	0.10	0.69
ANG Federal Credit Union	Birmingham	20,961	2,008	6.74	7.32	0.27	2.82	6.37	3.37	0.13	84.35	7,091	-	36.55	0.42	0.53	0.56
Sycamore Federal Credit Union	Talladega	20,664	1,729	12.89	19.76	2.90	5.59	8.95	7.61	1.33	46.32	14,439	122	87.43	0.64	0.10	0.67
Infirmary Federal Credit Union	Mobile	19,110	4,246	4.65	17.93	1.02	2.51	4.87	3.79	0.35	81.11	8,222	-	52.91	0.07	0.40	0.90
Health Credit Union	Birmingham	19,585	1,841	0.21	24.70	0.10	3.61	7.33	4.14	0.33	81.49	7,538	-	49.29	2.22	1.90	0.57
Federal Employees Credit Union	Birmingham	19,539	1,533	6.86	16.97	0.63	3.07	8.13	4.62	1.02	65.80	8,034	-	49.85	3.95	0.55	0.86
Alabama River Credit Union	Monroeville	18,602	2,053	0.82	11.54	0.27	2.49	5.82	3.50	0.22	87.07	5,328	-	32.39	1.13	0.70	1.09
City Credit Union	Tuscaloosa	18,415	2,545	4.89	21.00	0.32	2.93	5.94	3.87	0.40	88.71	8,092	-	55.31	0.09	0.29	1.87
Railway Employees Credit Union	Muscle Shoals	18,283	1,601	2.97	22.85	0.02	2.63	6.16	4.10	0.28	92.65	7,015	-	50.29	1.60	0.04	0.54
Covington Schools Federal Credit Union	Andalusia	17,137	1,602	-0.31	34.87	0.86	2.51	4.43	3.50	0.20	53.49	8,117	-	72.90	1.75	0.60	1.12
Chattahoochee Federal Credit Union	Valley	16,041	3,546	6.71	12.81	0.55	3.64	6.07	4.27	0.24	86.30	9,182	-	65.89	0.27	-0.12	1.52
East Alabama Community Federal Credit Union	Opelika	14,247	3,846	4.07	17.74	0.39	3.18	6.12	4.35	0.15	87.79	6,421	-	56.06	0.40	0.69	0.78
Opp-Micolas Credit Union	Opp	13,151	1,951	0.34	24.53	-0.11	3.04	7.65	3.47	0.25	104.55	4,017	49	40.48	1.54	-0.10	1.05
Fedmont Federal Credit Union	Montgomery	12,841	1,448	-3.52	14.87	0.21	3.29	8.10	4.40	0.31	81.95	5,066	-	46.59	4.17	1.55	0.38
Northeast Alabama Postal Federal Credit Union	Anniston	12,594	1,180	2.64	18.62	0.97	3.05	4.95	4.29	0.79	56.20	8,755	-	86.57	0.61	0.45	0.49
Birmingham Police Credit Union	Birmingham	12,334	1,772	14.00	15.96	3.29	6.12	10.19	9.22	1.95	50.12	9,442	-	91.92	3.63	0.26	0.90
Craig Credit Union	Selma	12,178	5,735	1.41	12.56	-0.67	3.25	8.48	6.00	0.07	96.28	3,557	-	33.49	5.06	2.33	3.04
EBSCO Federal Credit Union	Birmingham	11,933	1,316	-0.52	7.89	-1.41	2.12	4.08	3.85	0.71	128.45	7,339	-	67.42	0.19	-0.01	0.41
Mobile Postal Employees Credit Union	Mobile	10,917	1,661	6.12	14.95	0.78	4.82	7.71	6.12	0.59	66.76	7,201	-	78.81	4.94	1.70	1.74
Tuskegee Federal Credit Union	Tuskegee	9,710	2,514	1.93	8.24	0.19	3.43	9.40	7.61	0.46	83.45	3,771	-	42.61	4.53	0.49	0.93
Phenix Pride Federal Credit Union	Phenix City	9,496	1,692	11.82	12.02	2.26	8.16	10.97	10.91	0.80	64.36	7,728	-	93.71	1.94	0.63	1.38
Tuscaloosa County Credit Union	Tuscaloosa	9,402	1,508	3.46	9.50	0.68	3.97	7.07	5.50	0.80	79.16	5,875	-	69.20	2.62	0.00	1.50
L&N Employees Credit Union	Birmingham	9,183	1,453	1.41	21.27	0.11	4.51	6.37	6.37	0.31	93.65	6,620	-	86.46	0.85	0.14	0.36
City of Birmingham General Employees Credit Union	Birmingham	8,952	2,149	4.20	14.06	0.81	6.78	10.26	8.39	0.81	74.91	6,469	-	84.23	0.65	1.02	1.08
Blue Flame Credit Union	Mobile	8,332	784	-1.58	14.25	0.01	3.18	5.74	4.30	0.35	87.65	3,992	93	55.95	0.75	0.31	0.40
Evonik Employees Federal Credit Union	Theodore	7,923	905	5.88	10.88	1.27	3.49	5.61	4.04	0.08	67.25	4,287	-	60.99	0.56	0.05	0.54
Pike Teachers Credit Union	Troy	7,956	1,953	-1.80	13.75	-0.91	1.93	5.65	2.81	0.33	64.86	2,180	-	31.78	6.56	2.69	3.35
Alabama Postal Credit Union	Birmingham	7,719	818	-1.52	29.76	0.46	4.17	12.78	5.88	1.29	65.69	2,371	-	43.74	3.84	3.04	2.15
Marvel City Federal Credit Union	Bessemer	7,491	1,021	4.26	15.03	0.51	3.92	10.14	4.69	0.41	73.98	2,621	-	41.45	0.84	1.61	1.68
Chem Family Credit Union	Anniston	6,815	282	9.35	16.36	0.12	1.11	5.11	2.56	1.37	43.79	895	-	15.33	0.00	0.00	1.12
Montgomery VA Federal Credit Union	Montgomery	6,459	1,207	-2.17	18.15	-0.59	3.91	9.09	5.33	0.25	94.13	2,521	-	48.56	1.07	1.22	1.27
Progressive Federal Credit Union	Mobile	5,951	645	2.13	20.47	-1.02	3.03	9.51	5.64	0.28	107.87	1,870	-	39.62	6.31	2.76	4.12
Fireman's Credit Union	Birmingham	5,515	888	6.86	31.06	3.42	5.43	10.81	8.53	2.47	28.65	3,320	-	87.41	1.84	0.12	1.93
Southern Research Institute Employees Federal Credit Union	Birmingham	5,363	291	-2.93	26.83	0.13	1.33	4.47	1.81	0.42	73.63	385	-	9.82	0.00	0.00	1.30
Chemco Credit Union	McIntosh	5,055	416	-0.55	15.15	0.65	2.70	5.66	4.61	0.28	81.01	2,427	-	56.63	0.37	0.27	1.69
TVH Federal Credit Union	Tuskegee	4,826	758	6.25	25.57	0.99	5.85	11.12	7.10	0.59	72.19	2,815	-	79.01	1.46	1.12	2.13
Monroe Education Employees Federal Credit Union	Monroeville	4,326	1,601	-14.99	5.55	-5.29	4.32	8.97	8.90	0.27	102.61	2,240	-	54.34	4.73	7.17	3.97
Brassies Credit Union	Anniston	4,456	614	-15.78	17.80	-1.07	3.70	7.72	4.56	0.42	107.80	2,299	-	62.83	1.13	0.32	1.70
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,378	887	5.49	7.79	0.07	3.97	6.48	5.07	0.17	93.13	2,446	-	61.78	6.05	0.20	0.74
People's First Federal Credit Union	Birmingham	3,755	548	-6.22	11.32	-1.21	4.24	5.71	5.66	0.20	120.48	2,872	67	86.45	1.53	0.23	0.80
Clarke Educators Federal Credit Union	Grove Hill	3,391	803	-4.77	24.36	-1.07	4.50	8.44	8.06	0.52	84.34	1,950	-	76.02	3.18	3.22	0.72
Postal Employees Credit Union	Huntsville	3,091	340	0.95	12.94	0.00	1.40	6.01	4.23	2.19	41.58	1,306	-	48.53	0.00	0.00	1.91
Council Federal Credit Union	Normal	3,030	626	-0.56	16.83	0.69	3.80	7.48	4.85	0.31	72.73	1,374	-	54.65	0.07	0.62	1.89
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	1,021	1,021	-5.47	25.29	-0.31	3.28	10.46	5.91	0.50	111.45	766	-	38.13	0.78	0.36	0.52
Nucor Employees Federal Credit Union	Fort Payne	2,919	352	-1.68	23.43	-0.40	2.74	5.79	3.46	0.26	82.02	1,282	-	57.51	1.95	1.47	1.25
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,680	474	-2.47	29.59	-0.26	2.75	9.91	3.84	0.47	97.87	645	-	34.29	4.03	0.57	8.22



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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	2,525	725	3.48	23.88	0.00	3.97	6.12	5.78	0.32	80.73	1,575	-	82.03	2.03	0.76	2.22
North Alabama Papermakers Federal Credit Union	Stevenson	2,323	380	5.16	20.45	0.09	3.11	5.94	4.37	0.05	95.00	1,143	-	61.92	0.00	0.00	0.87
Dixie Craft Employees Credit Union	Goodwater	2,174	768	-4.61	16.42	-0.17	4.13	8.06	4.92	0.35	67.61	1,106	-	60.87	7.87	0.75	2.71
New Pilgrim Federal Credit Union	Birmingham	1,500	480	21.75	8.47	0.62	3.75	7.08	5.33	0.17	81.82	665	-	48.43	0.75	-0.15	2.41
NRS Community Development Federal Credit Union	Birmingham	1,440	385	14.38	9.17	1.66	5.86	8.16	7.64	0.23	66.39	1,038	-	79.97	1.45	0.96	1.73
FOGCE Federal Credit Union	Eutaw	1,343	729	-5.02	22.49	1.04	3.77	8.70	4.38	0.19	81.01	504	-	48.79	0.20	-0.21	1.98
Tuscumbia Federal Credit Union	Tuscumbia	1,348	294	-0.15	38.65	0.52	4.98	9.56	5.90	0.37	85.71	632	-	76.98	0.16	0.29	6.17
Demopolis Federal Credit Union	Demopolis	668	784	-10.70	10.48	1.76	8.96	12.90	12.90	0.30	75.76	577	-	96.97	7.97	1.71	1.91
Total/Average		1,071,262	144,435	2.08%	16.57%	0.33%	3.60%	7.09%	5.04%	0.51%	79.27%	544,037	1,543	59.52%	1.95%	0.80%	1.48%