



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2017

(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		15,237,720	1,283,852	12.99	15.59	0.57	3.08	5.77	4.09	0.43	74.55	6,204,847	329,262	61.14	1.53	0.44	1.04
Central - Total/Average		4,548,032	458,507	14.58	12.68	0.30	3.85	7.16	5.36	0.53	77.37	2,402,511	238,271	58.25	1.49	1.19	1.08
Gulf Coast - Total/Average		590,790	88,962	10.25	16.64	0.43	2.94	6.50	4.21	0.39	81.91	262,149	466	49.89	1.75	0.60	1.58
South - Total/Average		1,713,629	153,429	7.33	12.81	-0.21	3.52	6.82	5.82	0.42	81.84	901,499	54,403	57.59	2.98	1.97	1.17
North																	
Anniston - Oxford, AL (Metro)																	
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
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
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
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
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
Total/Average		553,476	58,463	9.18%	15.70%	0.43%	2.43%	5.26%	3.31%	0.53%	73.45%	261,372	758	51.08%	1.05%	0.23%	0.90%
Birmingham - Hoover, AL (Metro)																	
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
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
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
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
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
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
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
Railroad Federal Credit Union	Irondale	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
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
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
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
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
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
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
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
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
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
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
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
Southern Research Institute Employees Federal Credit Union	Birmingham	5,524	301	-0.07	25.92	0.17	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
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
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
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
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
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
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
Total/Average		6,646,280	465,380	12.80%	14.92%	0.60%	3.50%	6.73%	4.86%	0.66%	73.87%	3,060,119	83,035	61.96%	1.62%	0.78%	1.32%

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Florence - Muscle Shoals, AL (Metro)																	
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
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
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
Florence Federal Credit Union	Florence	51,978	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
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
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
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
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
Total/Average		1,263,227	123,954	7.01%	18.30%	0.70%	2.98%	5.81%	3.87%	0.42%	71.84%	753,027	101,484	57.96%	0.50%	0.14%	1.20%
Fort Payne, AL (Micro)																	
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
Total/Average		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%
Gadsden, AL (Metro)																	
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
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
Total/Average		954,374	128,383	19.04%	10.63%	0.52%	3.27%	4.92%	4.55%	0.55%	74.94%	2,206	55,702	78.01%	0.94%	0.53%	0.94%
Huntsville - Decatur, AL (Metro)																	
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
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
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
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
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
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
Total/Average		5,680,448	493,206	13.31%	11.49%	0.64%	2.63%	5.01%	3.49%	0.24%	76.29%	2,040,349	87,382	52.44%	0.30%	0.30%	0.84%
Other																	
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
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
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
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
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
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
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
Total/Average		136,812	14,125	11.55%	15.49%	0.47%	3.87%	6.67%	5.00%	0.41%	77.58%	86,345	901	66.89%	1.43%	1.08%	1.07%
North Total/Average		15,237,720	1,283,852	12.99%	15.59%	0.57%	3.08%	5.77%	4.09%	0.43%	74.55%	6,204,847	329,262	61.14%	1.53%	0.44%	1.04%

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Central																	
Montgomery, AL (Metro)																	
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
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
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
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
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
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
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
Total/Average		2,016,403	199,373	11.26%	11.35%	-1.75%	3.53%	6.56%	4.70%	0.42%	103.36%	1,225,043	169,349	61.82%	1.85%	2.02%	1.12%
Childersburg - Sylacauga, AL (Micro)																	
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
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
Total/Average		359,054	32,636	14.60%	11.88%	0.67%	3.32%	5.42%	4.59%	0.55%	71.35%	208,568	4,079	68.82%	0.65%	0.52%	0.57%
Auburn - Opelika, AL (Micro)																	
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
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
East Alabama Community Federal Credit Union	Opelika	14,413	3,850	21.12	17.21	0.23	3.16	6.00	4.35	0.14	91.92	6,756	-	57.29	0.22	0.53	0.53
Total/Average		245,385	32,798	17.55%	12.31%	0.34%	3.01%	6.21%	4.33%	0.28%	85.19%	91,722	3,838	47.33%	0.41%	0.49%	0.77%
Phenix City, AL (Metro)																	
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
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
Total/Average		62,976	3,259	20.55%	12.46%	0.93%	4.76%	8.69%	6.48%	0.90%	47.29%	17,012	-	55.25%	1.36%	0.81%	0.93%
Tuscaloosa, AL (Metro)																	
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 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
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
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
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
DCH Credit Union	Tuscaloosa	30,917	5,990	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
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
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
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
Total/Average		1,669,826	161,202	7.62%	13.20%	0.26%	2.80%	5.89%	3.81%	0.52%	84.04%	733,386	57,907	50.57%	1.11%	0.36%	1.27%
Other																	
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
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
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
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
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
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		194,388	29,239	15.91%	14.86%	1.38%	5.66%	10.19%	8.28%	0.52%	73.01%	126,780	3,098	65.68%	3.56%	2.94%	1.81%
Central Total/Average		4,548,032	458,507	14.58%	12.68%	0.30%	3.85%	7.16%	5.36%	0.53%	77.37%	2,402,511	238,271	58.25%	1.49%	1.19%	1.08%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2017

(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	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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		507,991	79,934	16.93%	13.06%	0.45%	3.09%	6.21%	4.22%	0.33%	81.13%	226,383	409	49.29%	2.00%	1.09%	1.77%
Other																	
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
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
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
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
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
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
Total/Average		82,799	9,028	3.56%	20.23%	0.40%	2.79%	6.79%	4.21%	0.45%	82.70%	35,766	57	50.48%	1.49%	0.12%	1.40%
Gulf Coast Total/Average		590,790	88,962	10.25%	16.64%	0.43%	2.94%	6.50%	4.21%	0.39%	81.91%	262,149	466	49.89%	1.75%	0.60%	1.58%
South																	
Daleville, Dothan, Troy, AL																	
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
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
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
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
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
Total/Average		1,685,770	148,941	5.16%	11.02%	0.46%	2.99%	5.02%	3.98%	0.38%	80.88%	891,939	54,403	63.49%	2.17%	0.43%	1.26%
Other																	
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
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
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
Total/Average		27,859	4,488	9.50%	14.59%	-0.88%	4.04%	8.63%	7.66%	0.46%	82.79%	9,560	-	51.68%	3.79%	3.51%	1.09%
South Total/Average		1,713,629	153,429	7.33%	12.81%	-0.21%	3.52%	6.82%	5.82%	0.42%	81.84%	901,499	54,403	57.59%	2.98%	1.97%	1.17%