

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 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 (%)
<b>State Summary</b>																	
North - Total/Average		15,305,433	1,297,792	3.10	16.08	0.58	3.10	5.78	4.14	0.46	73.09	6,583,448	299,091	63.02	1.82	0.37	1.10
Central - Total/Average		4,587,205	468,452	3.50	12.37	-0.29	3.87	7.17	5.39	0.54	72.89	2,545,003	222,500	61.15	2.12	1.67	1.54
Gulf Coast - Total/Average		586,902	88,177	4.33	16.68	0.29	2.98	6.42	4.21	0.39	80.06	259,587	434	50.83	1.59	0.68	1.62
South - Total/Average		1,720,829	156,441	-0.72	12.80	-0.46	3.44	6.59	5.59	0.40	80.45	1,000,902	42,068	58.87	2.62	2.41	1.11
<b>North</b>																	
<b>Anniston - Oxford, AL (Metro)</b>																	
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
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
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
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
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
<b>Total/Average</b>		<b>549,952</b>	<b>59,234</b>	<b>2.08%</b>	<b>15.99%</b>	<b>0.35%</b>	<b>2.51%</b>	<b>5.32%</b>	<b>3.49%</b>	<b>0.61%</b>	<b>67.55%</b>	<b>281,983</b>	<b>1,057</b>	<b>54.97%</b>	<b>0.79%</b>	<b>0.36%</b>	<b>0.96%</b>
<b>Birmingham - Hoover, AL (Metro)</b>																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
<b>Total/Average</b>		<b>6,635,682</b>	<b>460,691</b>	<b>4.39%</b>	<b>15.28%</b>	<b>0.70%</b>	<b>3.53%</b>	<b>6.68%</b>	<b>4.87%</b>	<b>0.62%</b>	<b>71.37%</b>	<b>3,159,352</b>	<b>69,012</b>	<b>63.45%</b>	<b>1.22%</b>	<b>0.69%</b>	<b>1.29%</b>

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<b>Florence - Muscle Shoals, AL (Metro)</b>																	
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
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
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
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
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
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
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
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
<b>Total/Average</b>		<b>1,260,814</b>	<b>125,905</b>	<b>2.20%</b>	<b>18.58%</b>	<b>0.58%</b>	<b>2.96%</b>	<b>5.78%</b>	<b>3.84%</b>	<b>0.47%</b>	<b>71.89%</b>	<b>782,000</b>	<b>101,151</b>	<b>57.93%</b>	<b>0.60%</b>	<b>0.20%</b>	<b>1.28%</b>
<b>Fort Payne, AL (Micro)</b>																	
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
<b>Total/Average</b>		<b>2,932</b>	<b>352</b>	<b>-1.66%</b>	<b>24.05%</b>	<b>0.35%</b>	<b>2.83%</b>	<b>5.96%</b>	<b>3.54%</b>	<b>0.23%</b>	<b>79.41%</b>	<b>1,317</b>	<b>-</b>	<b>59.38%</b>	<b>7.21%</b>	<b>0.00%</b>	<b>1.21%</b>
<b>Gadsden, AL (Metro)</b>																	
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
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
<b>Total/Average</b>		<b>948,985</b>	<b>128,278</b>	<b>5.74%</b>	<b>10.95%</b>	<b>0.55%</b>	<b>3.30%</b>	<b>4.93%</b>	<b>4.59%</b>	<b>0.55%</b>	<b>74.73%</b>	<b>2,295</b>	<b>35,788</b>	<b>82.03%</b>	<b>0.95%</b>	<b>0.57%</b>	<b>0.91%</b>
<b>Huntsville - Decatur, AL (Metro)</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
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
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
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
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
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
<b>Total/Average</b>		<b>5,771,096</b>	<b>509,218</b>	<b>4.87%</b>	<b>11.90%</b>	<b>0.80%</b>	<b>2.71%</b>	<b>5.03%</b>	<b>3.62%</b>	<b>0.27%</b>	<b>72.35%</b>	<b>2,268,942</b>	<b>91,405</b>	<b>55.06%</b>	<b>0.30%</b>	<b>0.40%</b>	<b>0.84%</b>
<b>Other</b>																	
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
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
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
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
Councill 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
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
<b>Total/Average</b>		<b>135,972</b>	<b>14,114</b>	<b>4.10%</b>	<b>15.81%</b>	<b>0.72%</b>	<b>3.88%</b>	<b>6.75%</b>	<b>5.02%</b>	<b>0.49%</b>	<b>74.33%</b>	<b>87,559</b>	<b>678</b>	<b>68.31%</b>	<b>1.71%</b>	<b>0.37%</b>	<b>1.21%</b>
<b>North Total/Average</b>		<b>15,305,433</b>	<b>1,297,792</b>	<b>3.10%</b>	<b>16.08%</b>	<b>0.58%</b>	<b>3.10%</b>	<b>5.78%</b>	<b>4.14%</b>	<b>0.46%</b>	<b>73.09%</b>	<b>6,583,448</b>	<b>299,091</b>	<b>63.02%</b>	<b>1.82%</b>	<b>0.37%</b>	<b>1.10%</b>

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<b>Central</b>																	
<b>Montgomery, AL (Metro)</b>																	
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
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
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
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
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
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
<b>Total/Average</b>		<b>2,077,031</b>	<b>208,189</b>	<b>5.43%</b>	<b>11.35%</b>	<b>-0.37%</b>	<b>3.86%</b>	<b>6.98%</b>	<b>5.11%</b>	<b>0.43%</b>	<b>85.33%</b>	<b>1,326,284</b>	<b>171,512</b>	<b>65.19%</b>	<b>2.01%</b>	<b>1.17%</b>	<b>1.25%</b>
<b>Childersburg - Sylacauga, AL (Micro)</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
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
<b>Total/Average</b>		<b>354,924</b>	<b>33,137</b>	<b>4.04%</b>	<b>12.43%</b>	<b>0.83%</b>	<b>3.42%</b>	<b>5.49%</b>	<b>4.68%</b>	<b>0.56%</b>	<b>66.86%</b>	<b>217,883</b>	<b>4,043</b>	<b>72.81%</b>	<b>0.66%</b>	<b>0.60%</b>	<b>0.62%</b>
<b>Auburn - Opelika, AL (Micro)</b>																	
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
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
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
<b>Total/Average</b>		<b>247,059</b>	<b>29,872</b>	<b>5.27%</b>	<b>12.57%</b>	<b>0.36%</b>	<b>3.04%</b>	<b>6.26%</b>	<b>4.33%</b>	<b>0.28%</b>	<b>83.97%</b>	<b>95,002</b>	<b>2,100</b>	<b>48.10%</b>	<b>0.66%</b>	<b>0.53%</b>	<b>0.90%</b>
<b>Phenix City, AL (Metro)</b>																	
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
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
<b>Total/Average</b>		<b>62,020</b>	<b>3,330</b>	<b>6.58%</b>	<b>13.09%</b>	<b>1.04%</b>	<b>4.76%</b>	<b>8.77%</b>	<b>6.61%</b>	<b>0.97%</b>	<b>45.77%</b>	<b>17,658</b>	<b>33</b>	<b>60.81%</b>	<b>2.15%</b>	<b>1.23%</b>	<b>1.69%</b>
<b>Tuscaloosa, AL (Metro)</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
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
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
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
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
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
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
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
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
<b>Total/Average</b>		<b>1,670,316</b>	<b>165,095</b>	<b>2.08%</b>	<b>13.52%</b>	<b>0.53%</b>	<b>2.87%</b>	<b>5.97%</b>	<b>3.89%</b>	<b>0.51%</b>	<b>80.21%</b>	<b>769,590</b>	<b>39,128</b>	<b>52.51%</b>	<b>1.28%</b>	<b>0.38%</b>	<b>1.27%</b>
<b>Other</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
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
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
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
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
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>175,855</b>	<b>28,829</b>	<b>-2.39%</b>	<b>11.29%</b>	<b>-4.11%</b>	<b>5.25%</b>	<b>9.54%</b>	<b>7.72%</b>	<b>0.52%</b>	<b>75.23%</b>	<b>118,586</b>	<b>5,684</b>	<b>67.47%</b>	<b>5.95%</b>	<b>6.13%</b>	<b>3.52%</b>
<b>Central Total/Average</b>		<b>4,587,205</b>	<b>468,452</b>	<b>3.50%</b>	<b>12.37%</b>	<b>-0.29%</b>	<b>3.87%</b>	<b>7.17%</b>	<b>5.39%</b>	<b>0.54%</b>	<b>72.89%</b>	<b>2,545,003</b>	<b>222,500</b>	<b>61.15%</b>	<b>2.12%</b>	<b>1.67%</b>	<b>1.54%</b>

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 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 (%)
<b>Gulf Coast</b>																	
<b>Mobile - Bay Minette, AL</b>																	
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
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
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
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
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
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
Infirmary 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
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
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
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
<b>Total/Average</b>		<b>503,287</b>	<b>79,146</b>	<b>6.42%</b>	<b>13.10%</b>	<b>0.31%</b>	<b>3.12%</b>	<b>6.18%</b>	<b>4.26%</b>	<b>0.35%</b>	<b>78.95%</b>	<b>222,110</b>	<b>382</b>	<b>49.93%</b>	<b>1.73%</b>	<b>1.24%</b>	<b>1.81%</b>
<b>Other</b>																	
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
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
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
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
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
<b>Total/Average</b>		<b>83,615</b>	<b>9,031</b>	<b>2.23%</b>	<b>20.25%</b>	<b>0.26%</b>	<b>2.83%</b>	<b>6.65%</b>	<b>4.16%</b>	<b>0.43%</b>	<b>81.16%</b>	<b>37,477</b>	<b>52</b>	<b>51.74%</b>	<b>1.45%</b>	<b>0.13%</b>	<b>1.43%</b>
<b>Gulf Coast Total/Average</b>		<b>586,902</b>	<b>88,177</b>	<b>4.33%</b>	<b>16.68%</b>	<b>0.29%</b>	<b>2.98%</b>	<b>6.42%</b>	<b>4.21%</b>	<b>0.39%</b>	<b>80.06%</b>	<b>259,587</b>	<b>434</b>	<b>50.83%</b>	<b>1.59%</b>	<b>0.68%</b>	<b>1.62%</b>
<b>South</b>																	
<b>Daleville, Dothan, Troy, AL</b>																	
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
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
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
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
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
<b>Total/Average</b>		<b>1,693,765</b>	<b>151,966</b>	<b>2.26%</b>	<b>11.28%</b>	<b>0.56%</b>	<b>3.11%</b>	<b>5.19%</b>	<b>4.11%</b>	<b>0.39%</b>	<b>73.69%</b>	<b>991,597</b>	<b>42,068</b>	<b>65.61%</b>	<b>1.97%</b>	<b>0.90%</b>	<b>1.21%</b>
<b>Other</b>																	
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
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
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
<b>Total/Average</b>		<b>27,064</b>	<b>4,475</b>	<b>-3.70%</b>	<b>14.31%</b>	<b>-1.48%</b>	<b>3.78%</b>	<b>7.98%</b>	<b>7.07%</b>	<b>0.41%</b>	<b>87.21%</b>	<b>9,305</b>	<b>-</b>	<b>52.12%</b>	<b>3.27%</b>	<b>3.92%</b>	<b>1.02%</b>
<b>South Total/Average</b>		<b>1,720,829</b>	<b>156,441</b>	<b>-0.72%</b>	<b>12.80%</b>	<b>-0.46%</b>	<b>3.44%</b>	<b>6.59%</b>	<b>5.59%</b>	<b>0.40%</b>	<b>80.45%</b>	<b>1,000,902</b>	<b>42,068</b>	<b>58.87%</b>	<b>2.62%</b>	<b>2.41%</b>	<b>1.11%</b>