



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2018

(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 +		11,722,244	855,861	3.24%	12.12%	1.02%	2.38%	4.28%	3.43%	0.69%	56.76%	5,325,624	285,119	58.97%	0.48%	0.46%	0.69%
\$999K - \$500K		3,693,480	393,760	21.86%	11.13%	0.82%	2.89%	4.74%	4.06%	0.62%	70.75%	2,243,150	208,225	68.32%	0.70%	0.53%	0.80%
\$499K - \$250K		3,182,575	352,178	16.39%	12.00%	0.98%	3.30%	4.97%	4.41%	0.52%	68.37%	2,062,235	97,330	73.01%	0.74%	0.62%	0.91%
\$249K - \$100K		1,984,487	211,065	8.70%	11.41%	0.56%	2.88%	5.05%	3.91%	0.52%	67.13%	1,061,354	19,514	59.67%	0.79%	0.97%	1.20%
\$99K - \$50K		631,238	59,007	10.22%	12.58%	0.40%	2.83%	5.90%	3.90%	0.54%	69.84%	256,592	9,457	46.36%	0.74%	0.58%	0.89%
Under \$50K		1,070,929	137,373	7.37%	16.61%	0.34%	3.71%	7.12%	5.05%	0.48%	79.10%	529,230	1,198	57.56%	1.53%	1.00%	1.45%
<b>1 Billion +</b>																	
Redstone Federal Credit Union	Huntsville	4,706,113	415,550	-25.92	11.50	1.44	2.54	5.05	3.56	0.68	64.11	1,897,141	114,646	45.66	0.23	0.93	1.02
Apco Employees Credit Union	Birmingham	2,860,375	71,813	6.49	11.59	0.79	1.15	4.14	2.97	1.46	19.46	801,611	146	31.10	0.30	0.20	0.38
America's First Federal Credit Union	Birmingham	1,554,083	155,986	12.92	10.97	0.84	2.37	3.48	3.45	0.46	67.92	1,038,959	704	75.91	0.48	0.26	0.42
Max Credit Union	Montgomery	1,346,318	108,512	9.40	13.74	0.88	2.90	4.38	3.75	0.48	67.25	825,385	169,623	71.67	0.92	0.51	1.15
Army Aviation Center Federal Credit Union	Daleville	1,255,355	104,000	13.30	12.80	1.16	2.92	4.37	3.43	0.35	65.07	762,528	-	70.50	0.45	0.40	0.49
<b>Total/Average</b>		<b>11,722,244</b>	<b>855,861</b>	<b>3.24%</b>	<b>12.12%</b>	<b>1.02%</b>	<b>2.38%</b>	<b>4.28%</b>	<b>3.43%</b>	<b>0.69%</b>	<b>56.76%</b>	<b>5,325,624</b>	<b>285,119</b>	<b>58.97%</b>	<b>0.48%</b>	<b>0.46%</b>	<b>0.69%</b>
<b>\$999K - \$500K</b>																	
Alabama Credit Union	Tuscaloosa	876,592	82,010	51.69	10.13	0.44	2.78	4.92	3.78	0.56	78.23	429,754	36,751	55.72	0.57	0.25	0.32
Listerhill Credit Union	Muscle Shoals	780,311	90,821	13.34	10.65	0.24	3.62	5.21	5.00	0.72	70.73	591,715	101,653	84.23	0.79	0.80	1.15
Alabama Telco Credit Union	Hoover	771,459	79,436	12.86	10.72	0.43	3.20	4.81	4.25	0.55	73.93	531,475	56,107	77.00	0.34	0.65	0.64
Family Security Credit Union	Decatur	650,191	81,932	17.36	14.35	1.47	2.44	3.92	3.77	0.57	56.26	404,391	1,666	72.88	0.49	0.53	0.57
Alabama One Credit Union	Tuscaloosa	614,927	59,561	14.05	9.80	1.53	2.42	4.82	3.51	0.69	74.58	285,815	12,048	51.78	1.30	0.43	1.32
<b>Total/Average</b>		<b>3,693,480</b>	<b>393,760</b>	<b>21.86%</b>	<b>11.13%</b>	<b>0.82%</b>	<b>2.89%</b>	<b>4.74%</b>	<b>4.06%</b>	<b>0.62%</b>	<b>70.75%</b>	<b>2,243,150</b>	<b>208,225</b>	<b>68.32%</b>	<b>0.70%</b>	<b>0.53%</b>	<b>0.80%</b>
<b>\$499K - \$250K</b>																	
Guardian Credit Union	Montgomery	469,632	60,052	17.37	9.21	0.61	4.51	6.25	5.85	0.80	66.42	377,771	1,119	92.03	0.85	1.40	1.18
Legacy Community Federal Credit Union	Birmingham	432,822	38,388	8.96	14.14	0.56	2.41	3.64	3.30	0.33	75.17	250,636	7,198	66.98	0.34	0.56	0.36
Family Savings Credit Union	Rainbow City	414,586	62,847	16.71	10.76	1.04	4.00	5.70	5.57	0.48	72.70	301,941	800	82.95	1.32	0.90	1.06
Five Star Credit Union	Dothan	404,678	39,930	22.10	11.66	1.82	3.61	5.52	5.24	0.68	61.15	258,364	43,159	73.08	0.84	0.59	1.82
TVA Community Credit Union	Muscle Shoals	316,185	18,293	7.59	15.34	1.60	2.40	4.89	3.17	0.50	54.36	114,807	-	42.29	0.27	0.13	0.48
AOD Federal Credit Union	Oxford	302,396	33,378	17.73	13.46	0.71	2.55	3.95	3.29	0.33	68.85	164,893	1,412	62.33	0.57	0.74	0.64
Alabama Teachers Credit Union	Gadsden	292,890	25,093	9.92	12.97	0.72	3.21	4.49	4.21	0.63	72.62	221,465	21,664	87.64	0.63	0.22	1.35
Alabama State Employees Credit Union	Montgomery	283,282	39,928	36.32	11.32	1.27	4.10	6.02	5.28	0.42	67.69	189,677	7,933	75.11	0.56	0.60	0.91
WinSouth Credit Union	Gadsden	266,104	34,269	10.77	9.16	0.46	2.88	4.24	3.81	0.52	76.34	182,681	14,045	74.72	1.29	0.48	0.42
<b>Total/Average</b>		<b>3,182,575</b>	<b>352,178</b>	<b>16.39%</b>	<b>12.00%</b>	<b>0.98%</b>	<b>3.30%</b>	<b>4.97%</b>	<b>4.41%</b>	<b>0.52%</b>	<b>68.37%</b>	<b>2,062,235</b>	<b>97,330</b>	<b>73.01%</b>	<b>0.74%</b>	<b>0.62%</b>	<b>0.91%</b>



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<b>\$249K - \$100K</b>																	
Coosa Pines Federal Credit Union	Childersburg	242,713	22,060	12.85	13.61	0.96	3.14	5.16	4.04	0.49	61.95	134,092	1,792	63.75	0.74	0.87	0.70
Fort McClellan Credit Union	Anniston	238,426	24,624	11.56	13.35	0.44	2.12	4.80	3.15	0.67	65.90	110,653	-	53.85	1.00	0.63	0.87
New Horizons Credit Union	Mobile	217,667	39,306	6.30	5.21	-0.59	3.12	5.28	4.06	0.26	68.75	116,853	-	57.08	1.21	4.83	4.63
Auburn University Federal Credit Union	Auburn	182,076	15,730	1.29	11.23	0.35	2.35	4.82	3.39	0.54	73.50	68,368	1,283	42.13	0.46	0.36	0.80
Mutual Savings Credit Union	Hoover	177,045	29,001	16.46	9.30	0.17	3.16	4.48	4.11	0.42	80.05	123,654	8,499	82.65	1.38	0.69	0.97
ACIPCO Federal Credit Union	Birmingham	153,658	7,738	6.97	13.97	2.15	3.45	4.89	4.60	0.72	35.76	116,385	-	87.14	0.54	0.17	0.40
eCO Credit Union	Birmingham	140,449	16,075	6.19	10.68	0.73	3.07	5.42	3.83	0.30	72.68	61,354	554	47.98	0.71	0.73	0.93
Alabama Central Credit Union	Birmingham	141,705	18,069	17.30	8.82	0.45	4.18	5.34	5.19	0.39	76.72	114,378	3,309	89.01	1.16	1.05	1.31
Alatrust Credit Union	Birmingham	136,534	12,130	6.76	13.14	0.74	2.71	4.67	3.59	0.31	74.25	62,854	1,520	52.19	0.68	0.74	1.60
Heritage South Credit Union	Sylacauga	126,081	11,927	16.08	10.68	0.54	3.79	5.71	5.51	0.67	73.24	88,128	2,557	77.48	0.47	0.73	0.61
Tuscaloosa Teachers Credit Union	Tuscaloosa	121,496	9,212	4.70	14.60	0.67	2.25	4.41	3.34	0.61	65.49	51,391	-	48.68	0.87	0.21	0.57
Railroad Federal Credit Union	Irondale	106,637	5,193	-2.05	12.34	0.12	1.20	5.60	2.06	0.84	57.30	13,244	-	14.06	0.27	0.63	0.99
<b>Total/Average</b>		<b>1,984,487</b>	<b>211,065</b>	<b>8.70%</b>	<b>11.41%</b>	<b>0.56%</b>	<b>2.88%</b>	<b>5.05%</b>	<b>3.91%</b>	<b>0.52%</b>	<b>67.13%</b>	<b>1,061,354</b>	<b>19,514</b>	<b>59.67%</b>	<b>0.79%</b>	<b>0.97%</b>	<b>1.20%</b>
<b>\$99K - \$50K</b>																	
Naheola Credit Union	Pennington	98,641	7,584	19.34	21.86	1.42	3.77	5.98	4.73	0.74	58.02	63,032	7,709	82.24	1.35	0.25	0.59
North Alabama Educators Credit Union	Huntsville	96,623	10,406	15.90	7.51	0.67	2.31	4.40	3.17	0.33	74.04	39,590	-	44.68	0.80	0.29	0.29
Mobile Educators Credit Union	Mobile	85,211	9,550	10.68	10.00	0.45	1.95	5.07	2.52	0.10	85.01	10,876	-	14.23	0.26	0.07	1.08
Valley Credit Union	Tuscumbia	70,951	6,686	7.24	17.04	0.49	3.00	6.02	3.87	0.43	73.76	28,429	67	48.30	0.25	0.88	0.86
Jefferson Credit Union	Hoover	67,208	7,539	4.11	9.90	0.22	3.92	6.82	5.59	0.45	78.38	37,120	391	61.45	1.35	1.18	1.97
Mead Coated Board Federal Credit Union	Phenix City	53,398	1,581	-0.66	15.08	0.64	1.37	6.24	2.31	1.23	25.90	9,889	-	21.83	1.46	0.12	1.01
Four Seasons Federal Credit Union	Opelika	53,233	8,605	20.23	8.67	-0.59	3.73	7.62	5.40	0.20	91.88	20,003	1,118	41.92	0.76	1.57	1.20
Florence Federal Credit Union	Florence	53,199	3,402	2.85	11.53	0.73	2.38	5.63	3.08	0.63	59.04	16,664	-	35.67	0.05	0.19	0.50
Champion Community Credit Union	Courtland	52,774	3,654	12.30	11.64	-0.41	3.00	5.28	4.40	0.76	82.52	30,989	172	66.88	0.37	0.68	0.54
<b>Total/Average</b>		<b>631,238</b>	<b>59,007</b>	<b>10.22%</b>	<b>12.58%</b>	<b>0.40%</b>	<b>2.83%</b>	<b>5.90%</b>	<b>3.90%</b>	<b>0.54%</b>	<b>69.84%</b>	<b>256,592</b>	<b>9,457</b>	<b>46.36%</b>	<b>0.74%</b>	<b>0.58%</b>	<b>0.89%</b>
<b>Under \$50K</b>																	
Rocket City Federal Credit Union	Huntsville	49,399	4,883	9.11	15.13	0.49	2.89	5.82	3.74	0.34	81.49	21,541	222	51.51	0.18	0.15	0.79
Wiregrass Federal Credit Union	Dothan	49,089	7,264	20.60	9.27	0.88	4.10	5.47	5.28	0.52	69.98	39,060	-	88.08	1.67	0.36	0.79
University of South Alabama Federal Credit Union	Mobile	45,756	8,685	8.14	9.66	0.60	2.07	4.75	2.47	0.15	74.06	13,009	-	31.59	0.89	0.35	2.68
Landmark Credit Union	Fairfield	41,187	3,366	0.49	13.65	-0.15	3.80	5.87	5.19	0.65	91.78	28,272	322	78.07	0.42	0.41	0.52
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	39,234	3,893	9.22	11.77	0.38	2.69	5.91	3.20	0.21	82.19	12,483	-	36.57	2.16	-0.55	2.25
Energen Credit Union	Birmingham	38,647	2,405	13.69	10.74	0.89	3.76	5.92	6.18	1.40	53.94	30,395	-	88.23	0.33	0.60	0.52
Gulf Coast Federal Credit Union	Mobile	34,028	5,084	10.72	13.42	0.00	3.23	6.39	3.96	0.24	82.20	14,391	-	49.31	1.00	1.40	0.69
Alabama Rural Electric Credit Union	Montgomery	32,864	3,751	11.44	11.82	0.43	3.26	5.30	3.86	0.45	79.35	19,306	430	67.19	0.41	0.59	0.65
IAM Community Federal Credit Union	Enterprise	32,516	4,320	4.97	8.41	0.09	3.06	4.87	3.74	0.37	96.65	18,388	-	62.89	0.48	0.76	1.88
DCH Credit Union	Tuscaloosa	31,462	4,830	17.31	13.41	0.66	3.10	6.91	4.46	0.39	74.19	11,996	-	43.90	3.30	1.55	1.65
Social Security Credit Union	Birmingham	30,081	3,570	9.60	21.00	0.78	3.50	5.35	3.98	0.29	73.64	17,378	-	73.35	1.17	0.20	0.71
Lauderdale County Teachers Credit Union	Florence	29,381	2,552	8.89	12.26	0.54	2.27	4.25	2.90	0.32	73.54	10,786	-	42.22	0.51	0.00	0.43
Azalea City Credit Union	Mobile	28,124	3,553	11.89	14.42	0.35	4.96	7.59	7.28	0.75	57.42	19,818	-	82.56	4.57	2.68	1.99
WCU Credit Union	Decatur	26,293	3,433	25.50	9.47	0.13	2.81	4.71	3.84	0.07	95.06	12,325	-	52.21	0.00	0.13	0.58
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,933	2,681	1.40	19.98	0.77	2.73	4.48	3.45	0.64	60.10	15,343	-	77.19	0.25	-0.11	0.68
McIntosh Chemical Federal Credit Union	McIntosh	23,982	2,425	11.97	14.87	-0.36	1.81	4.42	2.48	0.40	81.03	7,267	-	35.71	2.30	0.44	1.65
Brewton Mill Federal Credit Union	Brewton	22,758	1,603	4.78	9.19	0.55	3.34	5.86	4.68	1.03	61.44	15,665	-	75.97	1.77	0.96	0.45



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Baldwin County Federal Credit Union	Bay Minette	22,510	2,629	16.95	11.81	0.31	3.10	5.79	4.05	0.32	80.95	10,063	-	51.06	0.00	2.00	0.41
Mobile Government Employees Credit Union	Mobile	22,113	921	-0.31	14.79	0.49	1.95	4.86	2.85	0.74	56.64	4,989	-	26.55	3.05	-0.16	0.80
Sycamore Federal Credit Union	Talladega	21,438	1,766	14.86	19.77	2.93	5.43	9.00	8.06	1.50	44.23	15,057	86	87.85	0.85	0.73	0.53
ANG Federal Credit Union	Birmingham	21,294	2,003	6.35	7.39	0.74	2.90	6.10	3.42	0.12	76.92	7,083	-	35.98	0.45	0.28	0.54
Infirmary Federal Credit Union	Mobile	20,619	4,259	31.59	16.87	1.05	2.56	4.75	3.85	0.34	82.63	8,104	-	47.66	0.41	0.15	0.94
Health Credit Union	Birmingham	20,076	1,851	10.03	23.83	-1.05	3.59	7.25	4.09	0.31	79.75	7,254	-	46.27	4.69	0.32	1.71
Federal Employees Credit Union	Birmingham	19,627	1,526	1.68	16.57	0.78	3.19	7.89	4.61	1.01	63.91	7,782	-	47.79	1.46	4.10	1.20
Railway Employees Credit Union	Muscle Shoals	19,072	1,588	17.26	21.97	0.28	2.48	5.75	3.95	0.28	83.45	6,886	-	48.18	0.74	0.00	0.55
Alabama River Credit Union	Monroeville	18,366	2,063	-5.07	11.70	0.02	2.51	5.61	3.49	0.22	92.04	5,357	-	33.06	0.91	1.95	0.71
City Credit Union	Tuscaloosa	18,312	2,496	-2.24	21.17	0.17	3.03	6.00	4.06	0.35	93.75	7,905	-	53.85	0.10	0.35	1.90
Covington Schools Federal Credit Union	Andalusia	17,115	1,599	-0.51	35.21	1.21	2.62	4.44	3.84	0.25	58.54	8,082	-	73.09	1.32	0.15	0.99
Chattahoochee Federal Credit Union	Valley	16,865	3,577	20.55	12.23	0.19	3.55	5.72	4.26	0.25	92.56	9,272	-	62.84	0.19	-0.13	1.54
East Alabama Community Federal Credit Union	Opelika	14,434	3,840	5.25	17.54	0.14	3.10	6.00	4.19	0.14	91.51	6,368	-	54.54	0.17	0.94	0.77
Birmingham Police Credit Union	Birmingham	13,493	1,808	37.59	15.13	2.26	5.02	10.00	9.17	3.04	48.42	9,671	-	85.31	3.79	0.33	0.87
Opp-Nicolas Credit Union	Opp	12,848	1,923	-9.22	25.06	-0.15	3.11	7.21	3.52	0.25	100.00	4,191	47	43.54	2.08	0.49	0.88
Fedmont Federal Credit Union	Montgomery	12,815	1,438	-0.81	13.59	-5.24	3.40	7.54	4.35	0.29	83.66	4,914	-	44.52	3.17	8.26	2.04
Northeast Alabama Postal Federal Credit Union	Anniston	12,654	1,183	1.91	19.70	0.79	2.79	4.75	4.09	0.87	59.65	8,577	-	84.51	0.36	-0.05	0.49
Mobile Postal Employees Credit Union	Mobile	11,146	1,666	8.39	14.70	0.18	5.00	7.73	6.16	0.56	63.19	7,296	-	77.84	4.22	-0.11	2.41
Tuscaloosa County Credit Union	Tuscaloosa	10,025	1,389	26.50	9.13	0.95	3.95	7.31	5.36	0.91	71.90	6,047	-	66.66	1.03	0.00	1.22
Tuskegee Federal Credit Union	Tuskegee	9,964	2,521	10.46	8.01	-0.12	3.29	8.95	7.49	0.47	92.14	3,556	-	39.03	2.22	1.97	0.51
Phenix Pride Federal Credit Union	Phenix City	9,667	1,736	7.20	12.07	1.09	7.10	10.44	10.43	1.44	70.80	7,596	-	90.12	0.79	3.13	0.96
L&N Employees Credit Union	Birmingham	9,494	1,465	13.55	20.59	0.09	4.63	6.35	6.28	0.31	90.41	6,617	-	82.95	1.03	0.30	0.36
City of Birmingham General Employees Credit Union	Birmingham	8,929	2,145	-1.03	14.46	1.43	6.49	9.50	8.18	0.73	74.07	6,246	-	82.11	0.77	-0.06	1.17
Evonik Employees Federal Credit Union	Theodore	8,543	915	31.30	10.36	1.12	3.50	5.66	4.10	0.16	58.43	4,478	-	58.74	0.42	0.91	0.51
Blue Flame Credit Union	Mobile	8,145	786	-8.98	14.60	0.05	3.20	5.38	4.30	0.34	90.12	4,185	91	60.24	0.24	0.49	0.26
Alabama Postal Credit Union	Birmingham	7,716	814	-0.16	29.85	0.36	3.78	12.11	5.55	1.26	66.67	2,253	-	41.65	3.91	1.56	2.13
Marvel City Federal Credit Union	Bessemer	7,608	1,012	6.25	14.97	0.74	4.24	10.79	5.11	0.44	73.64	2,566	-	39.88	0.90	1.08	1.79
Pike Teachers Credit Union	Troy	7,448	1,945	-25.54	14.69	0.05	2.08	5.73	3.02	0.42	85.42	2,148	-	33.82	5.96	0.00	3.40
Chem Family Credit Union	Anniston	6,883	282	3.99	16.48	1.11	2.34	4.90	2.47	0.00	52.50	901	-	15.03	1.66	0.00	1.11
Montgomery VA Federal Credit Union	Montgomery	6,540	1,202	5.02	17.89	-0.12	3.82	9.10	5.00	0.23	98.81	2,312	-	43.80	1.47	0.83	1.08
Progressive Federal Credit Union	Mobile	6,131	664	11.68	19.59	-0.79	2.58	7.68	4.39	0.25	116.95	1,879	-	38.21	5.59	2.13	3.83
Fireman's Credit Union	Birmingham	5,611	891	6.96	31.33	3.24	5.46	11.15	8.64	2.41	27.00	3,350	-	87.06	1.58	0.00	2.09
Southern Research Institute Employees Federal Credit Union	Birmingham	5,286	285	-5.74	27.30	0.38	1.73	6.33	2.18	0.41	66.67	373	-	9.72	0.00	0.00	1.34
Chemco Credit Union	McIntosh	5,122	491	5.30	14.94	-0.08	2.83	5.30	4.56	0.28	80.00	2,405	-	55.24	0.08	3.15	1.16
TVH Federal Credit Union	Tuskegee	4,778	755	-3.98	25.51	-1.25	7.00	11.83	7.87	0.45	61.96	2,729	-	77.09	1.50	3.75	2.82
Monroe Education Employees Federal Credit Union	Monroeville	4,546	1,602	20.34	4.33	-3.88	5.14	10.21	7.83	0.19	98.73	2,147	-	49.37	2.84	5.83	4.70
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,518	887	12.79	7.77	0.81	4.14	6.87	5.11	0.20	80.95	2,444	-	59.67	5.28	0.16	0.70
Brassies Credit Union	Anniston	4,278	620	-15.98	18.40	-0.55	4.31	7.51	5.03	0.34	96.72	2,282	-	65.41	1.93	0.70	1.75
People's First Federal Credit Union	Birmingham	3,551	530	-21.73	11.41	-2.19	4.60	5.75	5.73	0.12	139.58	2,829	-	90.56	1.70	0.14	0.78
Clarke Educators Federal Credit Union	Grove Hill	3,375	759	-1.89	24.77	1.18	5.44	9.90	9.23	0.31	77.78	1,847	-	72.77	2.06	-1.69	1.25
Postal Employees Credit Union	Huntsville	3,123	336	4.14	13.22	1.67	3.09	5.87	3.84	0.00	50.00	1,283	-	47.33	0.08	0.00	1.95
Nucor Employees Federal Credit Union	Fort Payne	3,007	336	12.06	22.15	-2.56	2.70	5.91	3.34	0.18	90.48	1,153	-	49.40	0.61	6.24	1.30
Council Federal Credit Union	Normal	2,894	597	-17.95	17.90	0.88	3.92	7.80	4.81	0.33	69.70	1,291	-	54.47	0.08	0.30	2.01
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,857	1,051	23.73	23.66	-0.86	3.31	10.96	5.59	0.38	115.63	693	-	31.80	0.29	0.00	0.43
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,820	472	20.90	29.43	5.38	2.91	10.71	4.12	0.41	87.50	624	-	31.50	1.92	0.00	2.72



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2018

(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	2,611	718	13.62	23.25	0.62	3.89	6.10	5.93	0.41	81.48	1,572	-	78.48	0.06	0.51	2.10
North Alabama Papermakers Federal Credit Union	Stevenson	2,351	383	4.82	20.12	-0.34	3.08	6.04	4.46	0.00	110.53	976	-	52.03	0.00	0.00	1.02
Dixie Craft Employees Credit Union	Goodwater	2,264	753	16.56	15.86	0.36	4.51	8.82	4.89	0.00	74.19	980	-	51.55	6.53	3.84	2.86
New Pilgrim Federal Credit Union	Birmingham	1,527	481	7.20	8.51	0.79	3.70	8.20	5.20	0.29	88.89	603	-	43.19	0.83	0.63	2.16
FOGCE Federal Credit Union	Eutaw	1,435	735	27.40	21.18	0.86	3.74	9.15	4.61	0.37	82.35	457	-	40.80	0.00	0.00	2.41
NRS Community Development Federal Credit Union	Birmingham	1,352	389	-24.44	10.28	1.72	6.02	8.55	8.06	0.32	74.07	925	-	76.76	1.19	0.41	1.95
Tuscumbia Federal Credit Union	Tuscumbia	1,257	267	-27.00	41.37	-0.61	3.99	7.84	4.78	0.51	114.29	694	-	94.55	0.00	0.60	5.62
Demopolis Federal Credit Union	Demopolis	742	725	44.31	9.57	0.00	10.21	13.19	13.19	0.00	86.96	515	-	77.10	3.30	3.66	1.55
<b>Total/Average</b>		<b>1,070,929</b>	<b>137,373</b>	<b>7.37%</b>	<b>16.61%</b>	<b>0.34%</b>	<b>3.71%</b>	<b>7.12%</b>	<b>5.05%</b>	<b>0.48%</b>	<b>79.10%</b>	<b>529,230</b>	<b>1,198</b>	<b>57.56%</b>	<b>1.53%</b>	<b>1.00%</b>	<b>1.45%</b>