



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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 +		11,801,074	871,879	2.45%	12.28%	0.93%	2.44%	4.34%	3.51%	0.70%	56.83%	5,554,049	292,044	61.50%	0.45%	0.47%	0.68%
\$999K - \$500K		3,701,298	402,849	11.32%	11.34%	0.84%	2.90%	4.70%	4.07%	0.63%	69.75%	2,348,797	221,946	71.25%	0.78%	0.44%	0.80%
\$499K - \$250K		3,209,786	357,018	9.80%	12.17%	0.96%	3.32%	4.99%	4.45%	0.54%	68.52%	2,159,116	101,963	76.10%	0.76%	0.58%	0.91%
\$249K - \$100K		1,975,531	212,997	3.46%	11.54%	0.47%	2.92%	5.06%	3.96%	0.53%	67.30%	1,093,825	21,261	61.96%	0.85%	0.84%	1.24%
\$99K - \$50K		632,852	59,345	5.44%	12.70%	0.50%	2.88%	5.93%	3.99%	0.57%	69.20%	261,725	11,106	47.40%	1.03%	0.53%	0.91%
Under \$50K		1,064,559	137,004	2.22%	16.75%	0.36%	3.61%	6.94%	4.96%	0.51%	78.19%	534,798	1,138	58.53%	1.59%	0.91%	1.49%
<b>1 Billion +</b>																	
Redstone Federal Credit Union	Huntsville	4,776,490	421,993	-10.16	11.53	1.13	2.66	5.14	3.62	0.70	64.39	1,973,458	120,135	46.71	0.23	0.80	1.02
Apco Employees Credit Union	Birmingham	2,858,688	71,922	3.12	11.80	0.81	1.18	4.14	3.01	1.48	19.63	824,222	140	32.10	0.25	0.22	0.36
America's First Federal Credit Union	Birmingham	1,559,992	158,966	7.25	11.16	0.87	2.43	3.53	3.48	0.47	66.83	1,086,264	866	79.36	0.39	0.29	0.41
Max Credit Union	Montgomery	1,346,152	109,933	4.67	13.92	0.80	2.92	4.39	3.78	0.50	68.30	859,230	170,903	74.68	0.89	0.54	1.12
Army Aviation Center Federal Credit Union	Daleville	1,259,752	109,065	7.37	12.99	1.04	3.01	4.49	3.69	0.37	64.99	810,875	-	74.66	0.47	0.50	0.50
<b>Total/Average</b>		<b>11,801,074</b>	<b>871,879</b>	<b>2.45%</b>	<b>12.28%</b>	<b>0.93%</b>	<b>2.44%</b>	<b>4.34%</b>	<b>3.51%</b>	<b>0.70%</b>	<b>56.83%</b>	<b>5,554,049</b>	<b>292,044</b>	<b>61.50%</b>	<b>0.45%</b>	<b>0.47%</b>	<b>0.68%</b>
<b>\$999K - \$500K</b>																	
Alabama Credit Union	Tuscaloosa	877,686	88,639	26.12	10.31	0.48	2.72	4.76	3.72	0.57	76.89	465,211	38,703	60.12	0.67	0.22	0.33
Listerhill Credit Union	Muscle Shoals	786,169	90,726	8.22	10.77	0.51	3.62	5.18	4.99	0.74	69.54	622,124	107,893	88.05	0.80	0.71	1.13
Alabama Telco Credit Union	Hoover	772,816	80,535	6.79	10.88	0.58	3.21	4.79	4.27	0.58	72.84	556,672	58,972	80.58	0.58	0.42	0.67
Family Security Credit Union	Decatur	653,843	82,622	9.85	14.57	1.32	2.49	3.97	3.83	0.59	57.62	408,153	1,644	73.28	0.40	0.52	0.60
Alabama One Credit Union	Tuscaloosa	610,784	60,327	5.63	10.15	1.33	2.46	4.81	3.55	0.69	71.87	296,637	14,734	54.20	1.45	0.31	1.28
<b>Total/Average</b>		<b>3,701,298</b>	<b>402,849</b>	<b>11.32%</b>	<b>11.34%</b>	<b>0.84%</b>	<b>2.90%</b>	<b>4.70%</b>	<b>4.07%</b>	<b>0.63%</b>	<b>69.75%</b>	<b>2,348,797</b>	<b>221,946</b>	<b>71.25%</b>	<b>0.78%</b>	<b>0.44%</b>	<b>0.80%</b>
<b>\$499K - \$250K</b>																	
Guardian Credit Union	Montgomery	488,388	62,172	17.02	9.15	0.92	4.55	6.30	5.88	0.85	64.43	410,243	1,108	98.35	0.92	1.07	1.19
Legacy Community Federal Credit Union	Birmingham	429,567	38,638	2.94	14.38	0.53	2.44	3.65	3.34	0.34	76.03	259,766	7,083	70.11	0.28	0.45	0.40
Family Savings Credit Union	Rainbow City	418,184	62,910	10.17	10.92	1.02	4.01	5.69	5.58	0.48	74.05	309,559	770	84.67	1.25	0.84	1.03
Five Star Credit Union	Dothan	407,177	40,789	12.36	12.06	1.86	3.58	5.50	5.24	0.72	60.33	264,876	42,129	74.60	0.80	0.64	1.74
TVA Community Credit Union	Muscle Shoals	311,676	18,326	0.89	15.82	1.29	2.43	4.88	3.20	0.52	56.35	115,768	-	43.42	0.27	0.15	0.48
AOD Federal Credit Union	Oxford	302,293	33,632	8.79	13.64	0.72	2.63	4.05	3.41	0.34	69.36	171,717	1,962	64.98	0.39	0.76	0.65
Alabama Teachers Credit Union	Gadsden	298,278	25,391	8.73	12.92	0.74	3.23	4.49	4.27	0.64	72.83	233,703	24,731	90.91	0.93	0.19	1.27
Alabama State Employees Credit Union	Montgomery	287,940	40,878	21.74	11.36	1.08	4.09	6.06	5.32	0.44	67.38	202,098	10,159	79.43	0.86	0.63	0.99
WinSouth Credit Union	Gadsden	266,283	34,282	5.52	9.26	0.45	2.92	4.25	3.84	0.51	75.96	191,386	14,021	78.43	1.16	0.45	0.43
<b>Total/Average</b>		<b>3,209,786</b>	<b>357,018</b>	<b>9.80%</b>	<b>12.17%</b>	<b>0.96%</b>	<b>3.32%</b>	<b>4.99%</b>	<b>4.45%</b>	<b>0.54%</b>	<b>68.52%</b>	<b>2,159,116</b>	<b>101,963</b>	<b>76.10%</b>	<b>0.76%</b>	<b>0.58%</b>	<b>0.91%</b>



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<b>\$249K - \$100K</b>																	
Coosa Pines Federal Credit Union	Childersburg	243,259	22,255	6.89	13.80	0.93	3.20	5.22	4.12	0.50	63.47	140,669	1,848	66.80	0.82	0.73	0.71
Fort McClellan Credit Union	Anniston	238,455	25,494	5.81	13.48	0.47	2.23	4.78	3.29	0.69	63.52	115,509	-	56.19	1.01	0.53	0.88
New Horizons Credit Union	Mobile	209,874	39,115	-4.12	5.63	0.13	3.17	5.23	4.13	0.25	70.73	117,449	-	59.65	0.78	3.88	4.14
Auburn University Federal Credit Union	Auburn	178,760	15,700	-3.01	11.50	0.30	2.36	4.83	3.41	0.54	73.44	68,998	982	43.33	0.80	0.30	0.87
Mutual Savings Credit Union	Hoover	177,230	29,148	8.45	9.36	0.21	3.20	4.50	4.18	0.43	81.53	125,359	8,632	83.81	1.63	0.68	0.94
ACIPCO Federal Credit Union	Birmingham	159,976	7,789	11.85	13.95	2.16	3.46	4.90	4.63	0.71	36.14	121,164	-	90.80	0.53	0.39	0.29
eCO Credit Union	Birmingham	141,448	16,111	4.54	10.78	0.71	3.07	5.42	3.84	0.32	71.88	61,809	553	47.95	0.91	0.90	0.91
Alabama Central Credit Union	Birmingham	141,705	18,366	8.65	8.89	0.35	4.19	5.35	5.24	0.40	75.43	118,135	4,476	91.97	0.33	1.12	1.31
Alatrust Credit Union	Birmingham	137,497	12,252	4.81	13.23	0.73	2.78	4.74	3.73	0.32	74.72	64,278	1,271	52.96	1.42	0.45	1.57
Heritage South Credit Union	Sylacauga	122,533	12,276	2.19	10.26	-1.17	3.80	5.71	5.50	0.68	74.74	92,615	3,499	83.37	0.82	0.51	1.75
Tuscaloosa Teachers Credit Union	Tuscaloosa	119,675	9,336	-0.68	14.99	0.68	2.30	4.47	3.40	0.61	66.93	54,429	-	52.22	1.08	0.18	0.50
Railroad Federal Credit Union	Irondale	105,119	5,155	-3.86	12.57	0.15	1.22	5.59	2.09	0.86	55.04	13,411	-	14.50	0.12	0.42	0.99
<b>Total/Average</b>		<b>1,975,531</b>	<b>212,997</b>	<b>3.46%</b>	<b>11.54%</b>	<b>0.47%</b>	<b>2.92%</b>	<b>5.06%</b>	<b>3.96%</b>	<b>0.53%</b>	<b>67.30%</b>	<b>1,093,825</b>	<b>21,261</b>	<b>61.96%</b>	<b>0.85%</b>	<b>0.84%</b>	<b>1.24%</b>
<b>\$99K - \$50K</b>																	
Naheola Credit Union	Pennington	99,831	7,716	12.20	22.02	1.54	3.88	6.03	4.85	0.76	58.52	66,091	9,424	86.15	1.21	0.11	0.66
North Alabama Educators Credit Union	Huntsville	96,701	10,449	8.12	7.65	0.65	2.36	4.44	3.25	0.36	72.50	39,305	-	44.47	0.82	0.35	0.32
Mobile Educators Credit Union	Mobile	86,130	9,567	7.55	10.11	0.66	2.01	5.01	2.62	0.10	79.48	10,958	-	14.11	0.57	-0.07	1.14
Valley Credit Union	Tuscumbia	71,424	6,704	4.98	17.02	0.41	2.98	6.02	3.92	0.47	75.76	28,526	-	48.08	0.42	0.57	0.88
Jefferson Credit Union	Hoover	66,433	7,485	-0.27	10.10	0.27	4.01	6.84	5.62	0.44	77.11	38,447	421	65.10	1.58	1.71	1.79
Mead Coated Board Federal Credit Union	Phenix City	53,305	1,577	-0.68	15.30	0.70	1.53	6.38	2.58	1.36	24.52	10,402	-	23.07	1.24	0.20	1.08
Four Seasons Federal Credit Union	Opelika	53,967	8,692	13.01	8.57	-0.25	3.78	7.70	5.50	0.19	89.82	20,400	1,099	42.02	0.40	1.48	1.26
Florence Federal Credit Union	Florence	52,957	3,454	0.51	11.76	0.71	2.44	5.69	3.16	0.65	62.75	17,000	-	36.66	0.38	0.12	0.48
Champion Community Credit Union	Courtland	52,104	3,701	3.53	11.79	-0.16	2.95	5.29	4.38	0.78	82.35	30,596	162	66.90	2.62	0.28	0.58
<b>Total/Average</b>		<b>632,852</b>	<b>59,345</b>	<b>5.44%</b>	<b>12.70%</b>	<b>0.50%</b>	<b>2.88%</b>	<b>5.93%</b>	<b>3.99%</b>	<b>0.57%</b>	<b>69.20%</b>	<b>261,725</b>	<b>11,106</b>	<b>47.40%</b>	<b>1.03%</b>	<b>0.53%</b>	<b>0.91%</b>
<b>Under \$50K</b>																	
Rocket City Federal Credit Union	Huntsville	49,007	4,906	2.93	15.39	0.53	2.89	5.80	3.78	0.39	80.45	21,914	216	52.97	0.23	0.47	0.63
Wiregrass Federal Credit Union	Dothan	48,532	7,313	7.91	9.56	0.81	4.09	5.51	5.35	0.53	70.45	39,067	-	89.42	1.12	0.67	0.79
University of South Alabama Federal Credit Union	Mobile	46,422	8,674	7.04	9.61	0.48	2.11	4.64	2.51	0.14	77.45	13,592	-	32.53	0.13	0.49	2.58
Landmark Credit Union	Fairfield	40,708	3,349	-2.09	13.88	0.07	3.79	5.89	5.21	0.67	89.43	27,909	307	78.33	0.67	0.16	0.63
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	39,526	3,903	6.13	10.95	0.19	2.72	5.85	3.25	0.22	90.10	12,535	-	36.32	0.06	0.13	1.97
Energen Credit Union	Birmingham	37,988	2,420	3.32	11.20	0.99	3.75	5.99	6.28	1.43	50.69	30,107	-	89.43	0.82	0.33	0.64
Gulf Coast Federal Credit Union	Mobile	34,118	5,111	5.90	13.13	-0.51	3.33	6.43	4.13	0.23	83.26	14,666	-	50.01	2.37	1.09	1.45
Alabama Rural Electric Credit Union	Montgomery	33,636	3,629	10.55	11.75	0.62	3.30	5.27	3.92	0.47	75.88	20,404	337	69.17	0.78	0.35	0.63
IAM Community Federal Credit Union	Enterprise	32,434	4,195	1.97	8.60	0.38	3.08	4.93	3.81	0.39	87.94	18,457	-	62.44	0.70	0.25	1.97
DCH Credit Union	Tuscaloosa	31,503	4,775	8.93	13.75	1.04	3.24	7.23	4.68	0.39	70.77	11,810	-	43.24	3.45	1.40	1.73
Social Security Credit Union	Birmingham	30,470	3,564	7.45	21.03	0.99	3.44	5.34	3.95	0.30	71.91	16,891	-	70.41	1.13	0.21	0.67
Lauderdale County Teachers Credit Union	Florence	28,687	2,544	-0.38	12.62	0.37	2.27	4.28	2.90	0.31	78.57	10,179	-	40.83	0.54	-0.02	0.45
Azalea City Credit Union	Mobile	27,749	3,568	3.20	14.65	0.25	4.97	7.64	7.42	0.72	59.14	19,309	-	81.78	4.19	2.78	2.16
WCU Credit Union	Decatur	25,887	3,452	9.47	9.70	0.23	2.85	4.69	3.82	0.07	93.70	13,199	-	56.96	0.02	0.05	0.56
Electrical Workers No. 558 Federal Credit Union	Sheffield	25,028	2,681	1.47	20.14	0.86	2.81	4.49	3.56	0.66	58.71	15,796	-	79.36	0.16	-0.10	0.68
McIntosh Chemical Federal Credit Union	McIntosh	24,274	2,432	8.49	14.75	-0.05	1.96	4.44	2.61	0.40	75.78	7,448	-	36.28	1.29	0.84	1.66
Brewton Mill Federal Credit Union	Brewton	22,696	1,617	1.84	9.29	0.42	3.44	5.93	4.82	1.04	64.39	15,566	-	77.37	1.70	0.70	0.58



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Baldwin County Federal Credit Union	Bay Minette	23,080	2,615	13.75	11.59	0.30	3.15	5.86	4.16	0.31	80.47	10,623	-	52.52	0.00	1.36	0.39
Mobile Government Employees Credit Union	Mobile	21,303	916	-7.47	15.34	0.22	1.94	4.58	2.89	0.74	57.75	4,882	-	27.17	2.68	0.88	0.86
Sycamore Federal Credit Union	Talladega	21,669	1,796	9.67	20.23	2.81	5.32	8.89	7.87	1.58	45.12	15,671	78	90.97	1.31	0.35	0.58
ANG Federal Credit Union	Birmingham	21,216	2,001	2.43	7.60	0.75	2.94	6.16	3.39	0.11	79.05	6,645	-	33.98	0.00	0.46	0.35
Infirmary Federal Credit Union	Mobile	20,138	4,291	10.76	17.36	0.70	2.56	4.78	3.90	0.34	86.80	8,345	-	50.53	0.08	0.27	0.89
Health Credit Union	Birmingham	19,422	1,856	-1.66	24.83	-0.15	3.67	7.36	4.22	0.34	75.62	7,192	-	47.37	1.74	0.71	1.71
Federal Employees Credit Union	Birmingham	19,138	1,563	-4.16	17.12	0.65	3.20	7.86	4.59	1.02	61.19	7,968	-	50.49	2.33	2.48	1.41
Railway Employees Credit Union	Muscle Shoals	18,306	1,582	0.25	22.81	-0.02	2.55	5.82	4.08	0.28	88.22	6,975	-	49.89	0.10	0.61	0.49
Alabama River Credit Union	Monroeville	18,212	2,080	-4.19	11.92	0.26	2.55	5.52	3.50	0.21	86.72	5,410	-	33.75	1.07	1.12	0.74
City Credit Union	Tuscaloosa	17,962	2,262	-4.92	21.61	0.15	3.06	5.94	4.02	0.37	93.49	8,040	-	56.40	0.17	0.15	2.00
Covington Schools Federal Credit Union	Andalusia	17,202	1,599	0.76	35.30	1.13	2.61	4.36	3.90	0.25	55.06	8,224	-	74.08	0.94	0.05	1.11
Chattahoochee Federal Credit Union	Valley	16,630	3,504	7.34	12.63	0.55	3.58	5.68	4.29	0.26	85.65	9,720	-	67.01	0.43	-0.17	1.52
East Alabama Community Federal Credit Union	Opelika	14,818	3,862	8.02	17.13	0.17	3.08	5.97	4.17	0.15	92.83	6,420	-	53.34	0.00	0.50	0.79
Birmingham Police Credit Union	Birmingham	13,975	1,859	26.61	14.45	0.75	5.34	10.07	9.31	2.59	50.84	9,992	-	83.85	1.75	1.67	1.28
Opp-Micolasa Credit Union	Opp	12,902	1,900	-3.79	25.01	0.03	3.12	7.15	3.56	0.25	94.14	4,275	44	44.20	2.06	0.19	0.89
Fedmont Federal Credit Union	Montgomery	12,641	1,429	-1.46	13.46	-1.05	3.49	7.65	4.51	0.31	80.07	4,881	-	44.78	2.48	5.14	1.95
Northeast Alabama Postal Federal Credit Union	Anniston	12,853	1,177	4.11	19.63	0.88	2.96	4.83	4.28	0.90	58.26	8,861	-	85.90	0.56	0.35	0.30
Mobile Postal Employees Credit Union	Mobile	11,193	1,684	5.06	15.16	1.41	5.30	7.77	6.16	0.28	61.79	7,450	-	78.74	3.93	0.38	2.15
Tuscaloosa County Credit Union	Tuscaloosa	9,487	1,397	8.23	9.48	0.82	3.89	7.11	5.31	0.95	73.20	6,337	-	72.01	1.33	0.56	1.10
Tuskegee Federal Credit Union	Tuskegee	9,487	2,534	-4.59	8.61	0.35	3.29	8.90	7.08	0.50	88.04	3,577	-	41.20	2.32	4.04	1.06
Phenix Pride Federal Credit Union	Phenix City	9,589	1,808	1.96	12.46	1.10	7.43	10.72	10.68	1.34	67.91	7,827	-	94.02	1.29	2.89	0.86
L&N Employees Credit Union	Birmingham	9,088	1,475	-2.07	21.57	0.15	4.59	6.26	6.14	0.28	88.44	6,847	-	90.70	1.71	0.48	0.35
City of Birmingham General Employees Credit Union	Birmingham	8,841	2,117	-2.48	15.13	1.80	6.62	9.56	8.23	0.71	72.15	6,563	-	87.73	0.88	0.13	1.04
Evonik Employees Federal Credit Union	Theodore	8,320	916	10.02	10.73	0.74	3.50	5.63	4.22	0.19	58.47	4,515	-	61.32	0.00	1.67	0.51
Blue Flame Credit Union	Mobile	7,589	769	-17.83	15.42	-0.40	3.33	5.63	4.48	0.35	89.57	4,119	90	64.23	0.58	1.16	0.32
Alabama Postal Credit Union	Birmingham	7,805	812	2.23	29.60	0.36	3.88	12.54	5.69	1.36	64.77	2,439	-	44.43	3.28	1.80	1.93
Marvel City Federal Credit Union	Bessemer	7,612	1,034	3.23	15.17	0.79	4.27	10.75	5.13	0.44	70.67	2,739	-	42.80	1.13	0.76	2.04
Pike Teachers Credit Union	Troy	7,189	1,944	-19.28	15.30	0.16	2.16	5.78	3.12	0.47	78.79	2,107	-	34.61	7.55	0.09	3.42
Chem Family Credit Union	Anniston	6,728	279	-2.55	16.68	0.23	1.23	4.64	2.59	1.45	40.70	927	-	15.71	3.13	0.00	1.08
Montgomery VA Federal Credit Union	Montgomery	6,467	1,178	0.25	17.95	-0.34	3.84	9.16	5.05	0.27	101.79	2,198	-	42.21	2.14	0.86	1.05
Progressive Federal Credit Union	Mobile	5,898	676	-1.98	20.14	-0.80	2.79	7.98	4.40	0.29	113.11	1,884	-	40.12	4.78	1.60	3.72
Fireman's Credit Union	Birmingham	5,721	890	7.47	31.39	2.96	5.09	10.63	8.09	2.49	28.65	3,454	-	88.16	1.65	0.77	1.71
Southern Research Institute Employees Federal Credit Union	Birmingham	5,211	281	-5.67	27.75	0.26	1.55	5.31	2.04	0.47	70.00	375	-	9.98	0.00	0.00	1.33
Chemco Credit Union	McIntosh	5,211	407	6.17	14.80	0.20	2.81	5.08	4.53	0.28	79.01	2,676	-	60.31	0.00	1.37	1.12
TVH Federal Credit Union	Tuskegee	4,602	755	-9.28	26.51	-0.59	6.70	11.15	7.62	0.45	67.05	2,914	-	84.66	0.96	2.93	2.78
Monroe Education Employees Federal Credit Union	Monroeville	4,354	1,601	1.29	4.50	-1.98	4.82	9.49	7.25	0.19	85.63	2,142	-	51.55	3.69	4.24	4.95
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,343	881	-1.60	8.20	0.63	4.10	6.80	5.17	0.20	85.25	2,434	-	61.22	9.08	-0.16	0.82
Brassies Credit Union	Anniston	4,233	619	-10.01	17.98	-1.48	4.27	7.39	5.02	0.28	107.96	2,221	-	64.06	2.03	0.97	2.07
People's First Federal Credit Union	Birmingham	3,491	516	-14.06	11.37	-1.56	4.80	6.08	6.03	0.13	126.53	2,527	66	82.02	1.94	0.36	0.71
Clarke Educators Federal Credit Union	Grove Hill	3,311	720	-4.72	24.68	1.01	5.31	9.49	8.94	0.24	80.77	1,859	-	74.54	1.78	-1.17	2.69
Postal Employees Credit Union	Huntsville	3,139	333	3.11	13.73	1.92	3.46	6.04	4.07	0.00	42.59	1,289	-	47.58	0.23	0.00	1.94
Nucor Employees Federal Credit Union	Fort Payne	3,023	335	7.13	21.96	-1.34	2.48	5.70	3.40	0.26	97.50	1,179	-	50.17	0.42	3.19	1.27
Council Federal Credit Union	Normal	2,884	595	-9.64	18.10	0.82	3.90	7.99	4.82	0.42	74.24	1,246	-	52.82	0.40	-0.15	2.25
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,992	1,126	21.88	22.53	-0.56	3.37	10.97	5.91	0.46	108.70	691	-	29.86	0.00	-0.56	0.43
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,842	477	12.09	29.10	2.44	2.65	10.36	4.15	0.51	95.65	653	-	32.49	2.60	-0.31	2.60



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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	2,620	705	7.52	23.28	0.54	3.94	6.06	5.82	0.30	81.82	1,615	-	80.51	0.99	0.13	2.04
North Alabama Papermakers Federal Credit Union	Stevenson	2,440	381	10.07	19.43	-0.08	2.87	6.13	4.47	0.11	100.00	952	-	48.45	0.00	0.00	1.05
Dixie Craft Employees Credit Union	Goodwater	2,003	754	-15.73	17.17	-1.19	4.04	8.32	4.84	0.44	68.85	874	-	52.71	4.81	4.67	3.78
New Pilgrim Federal Credit Union	Birmingham	1,511	490	1.47	8.60	0.40	3.43	7.68	4.85	0.43	94.44	629	-	45.61	0.16	1.60	1.11
FOGCE Federal Credit Union	Eutaw	1,378	745	5.21	22.28	0.72	3.86	8.88	4.64	0.18	83.33	470	-	44.26	0.00	-0.42	2.34
NRS Community Development Federal Credit Union	Birmingham	1,416	376	-3.33	9.96	0.00	0.58	0.43	0.79	0.00	100.00	804	-	63.46	6.09	0.22	2.24
Tuscumbia Federal Credit Union	Tuscumbia	1,360	269	1.78	38.31	-0.15	4.29	7.76	4.82	0.51	93.55	761	-	91.03	0.00	0.00	5.26
Demopolis Federal Credit Union	Demopolis	747	700	23.65	9.50	0.00	9.10	12.71	12.71	0.31	82.61	531	-	78.90	3.01	3.36	1.88
<b>Total/Average</b>		<b>1,064,559</b>	<b>137,004</b>	<b>2.22%</b>	<b>16.75%</b>	<b>0.36%</b>	<b>3.61%</b>	<b>6.94%</b>	<b>4.96%</b>	<b>0.51%</b>	<b>78.19%</b>	<b>534,798</b>	<b>1,138</b>	<b>58.53%</b>	<b>1.59%</b>	<b>0.91%</b>	<b>1.49%</b>