

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2018

(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		15,254,244	1,304,178	7.77	15.91	0.22	3.13	5.73	4.15	0.45	75.53	6,800,880	335,183	60.75	0.86	1.32	1.12
Central - Total/Average		4,660,661	456,073	12.65	13.54	0.32	3.91	7.09	5.42	0.60	71.90	2,629,489	242,363	59.52	1.11	1.35	1.09
Gulf Coast - Total/Average		594,675	87,110	8.77	16.72	0.16	2.97	6.14	4.14	0.39	79.57	254,244	138	51.07	1.56	1.05	1.31
South - Total/Average		1,775,373	161,883	5.77	12.48	-0.05	3.76	6.88	5.50	0.35	82.59	1,089,839	43,159	58.70	1.91	1.23	1.95
North																	
Anniston - Oxford, AL (Metro)																	
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
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
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
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
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
Total/Average		564,637	60,087	3.84%	16.28%	0.50%	2.82%	5.18%	3.61%	0.44%	68.72%	287,306	1,412	56.23%	1.10%	0.40%	0.97%
Birmingham - Hoover, AL (Metro)																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		6,746,216	464,620	7.04%	15.50%	0.86%	3.60%	6.83%	4.98%	0.68%	71.00%	3,261,635	78,428	61.58%	1.33%	0.60%	1.20%

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Florence - Muscle Shoals, AL (Metro)																	
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
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
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
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
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
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
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
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
Total/Average		1,295,289	126,290	3.95%	18.77%	0.51%	2.86%	5.51%	3.78%	0.50%	73.66%	785,324	101,720	59.08%	0.36%	0.31%	1.28%
Fort Payne, AL (Micro)																	
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
Total/Average		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%
Gadsden, AL (Metro)																	
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
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
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
Total/Average		973,580	122,209	12.47%	10.96%	0.74%	3.36%	4.81%	4.53%	0.54%	73.89%	2,354	36,509	81.77%	1.08%	0.53%	0.94%
Huntsville - Decatur, AL (Metro)																	
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
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
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
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
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
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
Total/Average		5,531,742	516,540	7.68%	11.86%	0.98%	2.68%	4.96%	3.65%	0.33%	70.16%	2,376,271	116,534	52.38%	0.30%	0.34%	0.87%
Other																	
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
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
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
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
Council Federal Credit Union	Normal	2,894	597	-17.95	17.90	1.08	3.92	7.80	4.81	0.33	69.70	1,291	-	54.47	0.08	0.30	2.01
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
Total/Average		139,773	14,096	7.38%	15.88%	0.52%	3.90%	6.93%	5.15%	0.50%	80.79%	86,837	580	64.81%	1.21%	0.83%	1.29%
North Total/Average		15,254,244	1,304,178	7.77%	15.91%	0.22%	3.13%	5.73%	4.15%	0.45%	75.53%	6,800,880	335,183	60.75%	0.86%	1.32%	1.12%

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Central																	
Montgomery, AL (Metro)																	
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
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
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
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
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
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
Total/Average		2,151,451	214,883	13.12%	12.93%	-0.36%	3.67%	6.43%	4.68%	0.45%	77.20%	1,419,365	179,105	65.72%	1.23%	2.03%	1.17%
Childersburg - Sylacauga, AL (Micro)																	
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
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
Total/Average		368,794	33,987	14.47%	12.15%	0.75%	3.47%	5.44%	4.77%	0.58%	67.60%	222,220	4,349	70.62%	0.61%	0.80%	0.66%
Auburn - Opelika, AL (Micro)																	
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
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	2.00
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
Total/Average		249,743	28,175	8.92%	12.48%	-0.03%	3.06%	6.15%	4.33%	0.29%	85.63%	94,739	2,401	46.20%	0.46%	0.96%	0.92%
Phenix City, AL (Metro)																	
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
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
Total/Average		63,065	3,317	3.27%	13.58%	0.87%	4.24%	8.34%	6.37%	1.34%	48.35%	17,485	-	55.98%	1.13%	1.63%	0.99%
Tuscaloosa, AL (Metro)																	
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
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
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
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
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
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
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
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
Total/Average		1,713,483	164,126	18.58%	13.90%	0.71%	3.00%	6.18%	4.04%	0.51%	77.84%	805,848	48,799	49.75%	1.17%	0.28%	1.46%
Other																	
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
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
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
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
Total/Average		114,125	11,585	17.53%	16.24%	0.01%	6.07%	9.99%	8.32%	0.42%	74.77%	69,832	7,709	68.87%	2.09%	2.41%	1.37%
Central Total/Average		4,660,661	456,073	12.65%	13.54%	0.32%	3.91%	7.09%	5.42%	0.60%	71.90%	2,629,489	242,363	59.52%	1.11%	1.35%	1.09%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2018

(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	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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		509,993	78,018	11.53%	12.95%	0.27%	3.10%	5.91%	4.17%	0.35%	76.36%	215,941	91	49.59%	1.82%	1.23%	1.69%
Other																	
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
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
Opp-Micolas 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
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
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
Total/Average		84,682	9,092	6.01%	20.49%	0.05%	2.84%	6.37%	4.11%	0.43%	82.77%	38,303	47	52.56%	1.31%	0.87%	0.93%
Gulf Coast Total/Average		594,675	87,110	8.77%	16.72%	0.16%	2.97%	6.14%	4.14%	0.39%	79.57%	254,244	138	51.07%	1.56%	1.05%	1.31%
South																	
Daleville, Dothan, Troy, AL																	
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
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
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
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
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
Total/Average		1,749,086	157,459	7.09%	11.37%	0.80%	3.15%	5.19%	4.14%	0.47%	75.65%	1,080,488	43,159	65.67%	1.88%	0.42%	1.68%
Other																	
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
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
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
Total/Average		26,287	4,424	4.46%	13.60%	-0.89%	4.36%	8.57%	6.85%	0.24%	89.52%	9,351	-	51.73%	1.94%	2.03%	2.22%
South Total/Average		1,775,373	161,883	5.77%	12.48%	-0.05%	3.76%	6.88%	5.50%	0.35%	82.59%	1,089,839	43,159	58.70%	1.91%	1.23%	1.95%