

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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		15,342,623	1,317,924	3.75	15.98	0.30	3.06	5.65	4.16	0.53	75.82	7,043,679	354,399	61.91	0.95	0.89	1.13
Central - Total/Average		4,674,425	468,478	5.38	13.68	0.37	3.92	7.08	5.45	0.62	71.56	2,774,967	252,796	62.17	1.12	1.21	1.22
Gulf Coast - Total/Average		587,091	86,983	4.27	16.76	0.23	3.03	6.13	4.24	0.39	78.01	256,672	134	52.37	1.34	0.86	1.33
South - Total/Average		1,780,961	167,707	-0.24	12.70	0.31	3.71	6.70	5.40	0.35	78.44	1,144,793	42,129	60.21	2.15	0.91	2.24
North																	
Anniston - Oxford, AL (Metro)																	
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
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
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
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
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
Total/Average		564,562	61,201	1.23%	16.28%	0.16%	2.66%	5.14%	3.72%	0.73%	67.96%	299,235	1,962	57.37%	1.42%	0.52%	1.00%
Birmingham - Hoover, AL (Metro)																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		6,753,181	469,684	3.21%	15.67%	0.69%	3.41%	6.51%	4.73%	0.67%	71.55%	3,379,401	82,480	62.55%	1.56%	0.64%	1.16%

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Florence - Muscle Shoals, AL (Metro)																	
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
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
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
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
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
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
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
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
Total/Average		1,295,607	126,286	2.22%	18.66%	0.50%	2.92%	5.52%	3.83%	0.52%	72.93%	817,129	107,893	59.67%	0.33%	0.26%	1.23%
Fort Payne, AL (Micro)																	
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
Total/Average		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%
Gadsden, AL (Metro)																	
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
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
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
Total/Average		982,745	122,583	8.14%	11.03%	0.74%	3.39%	4.81%	4.57%	0.54%	74.28%	2,449	39,522	84.67%	1.11%	0.49%	0.91%
Huntsville - Decatur, AL (Metro)																	
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
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
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
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
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
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
Total/Average		5,605,067	523,755	3.89%	12.10%	0.96%	2.79%	5.01%	3.73%	0.35%	68.54%	2,457,318	121,995	53.66%	0.32%	0.37%	0.85%
Other																	
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
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
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
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
Councill 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
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
Total/Average		138,438	14,080	0.45%	16.18%	0.40%	3.78%	6.88%	5.13%	0.61%	77.95%	86,968	547	65.31%	1.46%	0.73%	1.48%
North Total/Average		15,342,623	1,317,924	3.75%	15.98%	0.30%	3.06%	5.65%	4.16%	0.53%	75.82%	7,043,679	354,399	61.91%	0.95%	0.89%	1.13%



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Central																	
Montgomery, AL (Metro)																	
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
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
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
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
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
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
Total/Average		2,175,224	219,219	8.80%	12.93%	0.34%	3.70%	6.47%	4.74%	0.47%	76.31%	1,499,054	182,507	68.10%	1.35%	1.43%	1.16%
Childersburg - Sylacauga, AL (Micro)																	
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
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
Total/Average		365,792	34,531	4.54%	12.03%	-0.12%	3.50%	5.47%	4.81%	0.59%	69.11%	233,284	5,347	75.09%	0.82%	0.62%	1.23%
Auburn - Opelika, AL (Micro)																	
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
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
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
Total/Average		247,545	28,254	6.01%	12.40%	0.07%	3.07%	6.17%	4.36%	0.29%	85.36%	95,818	2,081	46.23%	0.40%	0.76%	0.97%
Phenix City, AL (Metro)																	
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
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
Total/Average		62,894	3,385	0.64%	13.88%	0.90%	4.48%	8.55%	6.63%	1.35%	46.22%	18,229	-	58.55%	1.27%	1.55%	0.97%
Tuscaloosa, AL (Metro)																	
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
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
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
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
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
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
Tuscaloosa County Credit Union	Tuscaloosa	9,789	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
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
Total/Average		1,708,303	171,384	6.83%	14.19%	0.68%	3.03%	6.13%	4.07%	0.50%	78.32%	855,469	53,437	52.35%	1.03%	0.32%	1.41%
Other																	
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
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
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
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
Total/Average		114,667	11,705	5.50%	16.66%	0.33%	5.74%	9.70%	8.06%	0.51%	74.06%	73,113	9,424	72.73%	1.88%	2.61%	1.60%
Central Total/Average		4,674,425	468,478	5.38%	13.68%	0.37%	3.92%	7.08%	5.45%	0.62%	71.56%	2,774,967	252,796	62.17%	1.12%	1.21%	1.22%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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	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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		501,814	77,902	2.66%	13.24%	0.27%	3.18%	5.93%	4.25%	0.33%	76.50%	217,792	90	51.06%	1.67%	1.29%	1.69%
Other																	
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
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
Opp-Micolas 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
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
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
Total/Average		85,277	9,081	5.89%	20.28%	0.20%	2.89%	6.32%	4.22%	0.45%	79.51%	38,880	44	53.68%	1.00%	0.43%	0.97%
Gulf Coast Total/Average		587,091	86,983	4.27%	16.76%	0.23%	3.03%	6.13%	4.24%	0.39%	78.01%	256,672	134	52.37%	1.34%	0.86%	1.33%
South																	
Daleville, Dothan, Troy, AL																	
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
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
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
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
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
Total/Average		1,755,084	163,306	2.07%	11.70%	0.85%	3.18%	5.24%	4.24%	0.50%	72.50%	1,135,382	42,129	67.15%	2.13%	0.43%	1.68%
Other																	
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
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
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
Total/Average		25,877	4,401	-2.54%	13.70%	-0.24%	4.23%	8.17%	6.56%	0.21%	84.37%	9,411	-	53.28%	2.18%	1.40%	2.79%
South Total/Average		1,780,961	167,707	-0.24%	12.70%	0.31%	3.71%	6.70%	5.40%	0.35%	78.44%	1,144,793	42,129	60.21%	2.15%	0.91%	2.24%