



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 (%)
State Summary																	
1 Billion +		11,832,850	887,157	1.98%	12.45%	0.89%	2.48%	4.40%	3.59%	0.74%	56.58%	5,715,194	304,700	63.29%	0.52%	0.47%	0.70%
\$999K - \$500K		3,695,958	401,727	7.31%	11.58%	0.87%	2.93%	4.72%	4.10%	0.65%	68.66%	2,394,470	232,663	72.85%	0.82%	0.59%	0.80%
\$499K - \$250K		3,196,017	360,650	5.91%	12.52%	1.02%	3.36%	5.02%	4.50%	0.56%	67.43%	2,205,172	103,587	78.09%	0.77%	0.65%	0.93%
\$249K - \$100K		1,962,249	212,447	1.66%	11.85%	0.67%	2.95%	5.08%	4.00%	0.54%	66.14%	1,114,416	21,491	63.78%	0.72%	0.77%	1.12%
\$99K - \$50K		631,018	59,567	2.98%	12.93%	0.60%	2.92%	5.98%	4.04%	0.59%	67.66%	265,928	12,184	48.37%	1.27%	0.54%	0.93%
Under \$50K		1,059,248	136,849	0.43%	17.02%	0.40%	3.73%	7.07%	5.11%	0.52%	76.47%	543,827	1,303	60.10%	1.80%	0.78%	1.60%
1 Billion +																	
Redstone Federal Credit Union	Huntsville	4,810,282	430,954	-5.88	11.61	0.97	2.70	5.25	3.68	0.75	64.59	2,036,801	124,282	48.01	0.27	0.79	1.06
Apco Employees Credit Union	Birmingham	2,838,700	71,993	1.14	12.14	0.92	1.21	4.16	3.04	1.49	18.88	831,899	134	32.64	0.33	0.21	0.34
America's First Federal Credit Union	Birmingham	1,572,500	161,590	5.94	11.23	0.80	2.45	3.58	3.48	0.52	67.07	1,131,767	725	82.27	0.47	0.30	0.42
Max Credit Union	Montgomery	1,335,280	110,394	2.01	14.22	0.79	2.96	4.44	3.84	0.53	68.41	874,819	179,559	76.88	0.96	0.48	1.15
Army Aviation Center Federal Credit Union	Daleville	1,276,088	112,226	6.71	13.05	0.99	3.07	4.58	3.91	0.42	63.96	839,908	-	76.65	0.55	0.57	0.53
Total/Average		11,832,850	887,157	1.98%	12.45%	0.89%	2.48%	4.40%	3.59%	0.74%	56.58%	5,715,194	304,700	63.29%	0.52%	0.47%	0.70%
\$999K - \$500K																	
Alabama Credit Union	Tuscaloosa	873,909	85,918	16.77	10.53	0.57	2.77	4.77	3.75	0.56	76.58	484,484	40,943	63.00	0.72	0.23	0.33
Listerhill Credit Union	Muscle Shoals	784,080	91,173	5.11	10.82	0.38	3.67	5.20	5.00	0.76	68.73	632,619	113,468	89.86	0.89	0.86	1.26
Alabama Telco Credit Union	Hoover	778,569	80,986	5.56	11.08	0.77	3.22	4.79	4.29	0.61	71.27	563,008	60,006	81.06	0.62	0.41	0.61
Family Security Credit Union	Decatur	656,064	82,590	7.04	14.87	1.34	2.52	4.03	3.89	0.61	57.14	407,158	1,609	73.21	0.39	0.52	0.62
Alabama One Credit Union	Tuscaloosa	603,336	61,060	2.08	10.59	1.30	2.49	4.82	3.56	0.70	69.57	307,201	16,637	57.10	1.48	0.92	1.19
Total/Average		3,695,958	401,727	7.31%	11.58%	0.87%	2.93%	4.72%	4.10%	0.65%	68.66%	2,394,470	232,663	72.85%	0.82%	0.59%	0.80%
\$499K - \$250K																	
Guardian Credit Union	Montgomery	487,548	63,500	11.10	9.76	1.41	4.62	6.37	5.96	0.90	60.66	413,547	1,033	99.99	0.97	1.02	1.24
Legacy Community Federal Credit Union	Birmingham	421,699	38,986	-0.52	14.83	0.59	2.48	3.67	3.36	0.37	75.58	274,643	6,964	76.03	0.21	0.41	0.41
Family Savings Credit Union	Rainbow City	415,992	63,093	6.04	11.25	1.05	4.06	5.71	5.61	0.48	73.27	318,248	880	87.86	1.33	0.84	1.03
Five Star Credit Union	Dothan	413,529	41,632	10.45	12.24	1.73	3.54	5.48	5.20	0.76	60.22	272,294	42,879	75.81	0.74	0.76	1.67
TVA Community Credit Union	Muscle Shoals	308,644	18,344	-0.71	16.20	1.17	2.46	4.92	3.24	0.53	57.40	117,495	-	44.61	0.33	0.17	0.51
AOD Federal Credit Union	Oxford	299,550	33,774	4.60	13.98	0.76	2.69	4.10	3.46	0.35	68.71	174,063	2,047	66.27	0.53	0.72	0.75
Alabama Teachers Credit Union	Gadsden	298,752	25,547	6.04	13.17	0.85	3.27	4.52	4.33	0.66	71.31	238,797	27,749	92.65	0.53	0.21	1.23
Alabama State Employees Credit Union	Montgomery	286,809	41,591	13.92	11.65	1.04	4.18	6.12	5.45	0.47	64.89	205,829	10,277	81.19	0.81	1.26	1.10
WinSouth Credit Union	Gadsden	263,494	34,183	2.25	9.56	0.56	2.98	4.29	3.89	0.51	74.79	190,256	11,758	78.42	1.45	0.43	0.42
Total/Average		3,196,017	360,650	5.91%	12.52%	1.02%	3.36%	5.02%	4.50%	0.56%	67.43%	2,205,172	103,587	78.09%	0.77%	0.65%	0.93%



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\$249K - \$100K																	
Coosa Pines Federal Credit Union	Childersburg	243,572	22,416	4.77	14.03	0.95	3.28	5.30	4.20	0.52	61.85	143,196	1,949	68.04	0.50	0.87	0.72
Fort McClellan Credit Union	Anniston	233,458	25,103	1.00	14.01	0.64	2.27	4.78	3.35	0.72	59.92	117,768	-	58.89	0.84	0.54	0.82
New Horizons Credit Union	Mobile	204,634	38,946	-6.01	6.49	1.01	3.18	5.18	4.12	0.24	72.23	119,290	-	62.98	0.84	3.13	3.01
Auburn University Federal Credit Union	Auburn	177,674	15,648	-2.80	11.76	0.45	2.48	4.84	3.56	0.55	69.73	71,344	973	45.05	0.38	0.29	0.90
Mutual Savings Credit Union	Hoover	173,330	28,970	2.57	9.69	0.31	3.23	4.53	4.19	0.44	81.84	124,077	8,723	85.31	1.34	0.56	0.93
ACIPCO Federal Credit Union	Birmingham	160,466	7,834	8.33	14.46	2.18	3.46	4.92	4.66	0.74	35.54	123,242	-	92.66	0.33	0.31	0.33
eCO Credit Union	Birmingham	141,370	16,198	2.95	10.93	0.67	3.08	5.43	3.85	0.33	72.07	66,085	551	51.47	0.95	0.94	0.86
Alabama Central Credit Union	Birmingham	139,916	18,047	4.01	9.11	0.38	4.19	5.32	5.23	0.43	76.43	120,878	4,750	95.60	0.43	1.02	1.22
Alatrust Credit Union	Birmingham	136,300	12,016	2.02	13.56	0.78	2.80	4.77	3.75	0.32	73.58	64,809	1,264	54.06	0.86	0.36	1.58
Heritage South Credit Union	Sylacauga	126,600	12,617	5.93	10.21	-0.40	3.85	5.73	5.52	0.70	74.41	92,925	3,281	81.13	0.77	0.50	1.59
Tuscaloosa Teachers Credit Union	Tuscaloosa	119,288	9,496	-0.88	15.30	0.80	2.34	4.52	3.46	0.62	65.04	57,380	-	55.72	1.25	0.21	0.47
Railroad Federal Credit Union	Irondale	105,641	5,156	-1.92	12.62	0.26	1.21	5.60	2.13	0.91	51.07	13,422	-	14.42	0.18	0.45	0.95
Total/Average		1,962,249	212,447	1.66%	11.85%	0.67%	2.95%	5.08%	4.00%	0.54%	66.14%	1,114,416	21,491	63.78%	0.72%	0.77%	1.12%
\$99K - \$50K																	
Naheola Credit Union	Pennington	103,055	7,850	12.70	21.76	1.61	3.92	6.09	4.92	0.79	58.12	69,432	10,862	88.43	1.37	0.18	0.64
North Alabama Educators Credit Union	Huntsville	96,500	10,506	5.12	7.79	0.60	2.41	4.50	3.31	0.37	72.94	39,546	-	44.90	0.72	0.33	0.39
Mobile Educators Credit Union	Mobile	85,444	9,503	3.93	10.49	0.83	2.05	4.97	2.67	0.10	75.44	11,378	-	14.84	0.67	-0.05	1.14
Valley Credit Union	Tuscumbia	70,373	6,704	1.31	17.40	0.44	2.96	6.04	3.93	0.51	74.09	27,814	-	47.75	0.40	0.67	0.93
Jefferson Credit Union	Hoover	64,507	7,517	-4.04	10.49	0.30	4.09	6.87	5.65	0.45	74.65	38,337	85	66.65	1.61	1.95	1.78
Mead Coated Board Federal Credit Union	Phenix City	52,861	1,576	-1.56	15.60	0.70	1.55	6.54	2.64	1.41	23.75	10,475	-	23.52	2.55	0.11	1.28
Four Seasons Federal Credit Union	Opelika	54,086	8,721	8.99	8.67	0.00	3.85	7.74	5.57	0.19	88.54	21,445	1,082	44.24	0.75	1.29	1.20
Florence Federal Credit Union	Florence	53,137	3,471	0.79	11.98	0.83	2.47	5.76	3.24	0.71	61.31	17,706	-	38.18	0.55	0.12	0.43
Champion Community Credit Union	Courtland	51,055	3,719	-0.38	12.21	0.10	2.97	5.34	4.41	0.80	80.06	29,795	155	66.79	2.78	0.28	0.54
Total/Average		631,018	59,567	2.98%	12.93%	0.60%	2.92%	5.98%	4.04%	0.59%	67.66%	265,928	12,184	48.37%	1.27%	0.54%	0.93%
Under \$50K																	
Rocket City Federal Credit Union	Huntsville	49,617	4,910	3.64	15.51	0.77	2.93	5.86	3.89	0.43	77.01	22,057	211	52.92	0.26	0.23	0.64
Wiregrass Federal Credit Union	Dothan	48,058	7,236	3.92	9.82	0.75	4.09	5.52	5.37	0.55	70.42	38,819	-	90.04	1.11	0.80	0.80
University of South Alabama Federal Credit Union	Mobile	46,682	8,661	5.47	9.80	0.65	2.18	4.66	2.59	0.14	74.87	14,090	-	33.63	0.84	0.35	2.53
Landmark Credit Union	Fairfield	40,299	3,308	-2.72	14.00	0.02	3.79	5.91	5.23	0.68	89.40	27,844	288	79.13	0.50	0.10	0.64
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	39,188	3,833	2.91	11.38	0.57	2.77	5.82	3.30	0.24	84.33	13,802	-	40.24	0.11	0.03	1.83
Energen Credit Union	Birmingham	38,999	2,431	5.82	11.18	1.04	3.75	6.04	6.27	1.47	48.24	28,876	-	83.58	0.94	0.56	0.64
Gulf Coast Federal Credit Union	Mobile	33,426	5,197	1.15	13.64	-0.02	3.53	6.42	4.42	0.23	77.51	14,908	-	52.10	1.52	1.03	1.53
Alabama Rural Electric Credit Union	Montgomery	33,538	3,658	6.63	12.01	0.72	3.34	5.28	4.00	0.52	73.56	21,271	275	72.43	0.87	0.26	0.63
IAM Community Federal Credit Union	Enterprise	31,909	4,087	-0.86	8.81	0.34	3.11	5.00	3.90	0.42	86.75	18,110	-	62.02	0.62	0.47	1.88
DCH Credit Union	Tuscaloosa	29,612	4,757	-2.41	14.95	1.11	3.27	7.21	4.66	0.39	70.48	11,787	-	46.62	4.76	1.47	1.77
Social Security Credit Union	Birmingham	30,430	3,558	4.78	21.14	0.77	3.39	5.28	3.92	0.30	75.13	16,981	-	71.15	1.18	0.42	0.64
Lauderdale County Teachers Credit Union	Florence	29,357	2,548	2.85	12.50	0.47	2.29	4.28	2.93	0.30	76.65	10,577	-	41.36	0.45	-0.01	0.43
Azalea City Credit Union	Mobile	27,726	3,595	2.02	14.03	-0.67	5.09	7.76	7.62	0.70	59.63	19,768	-	83.26	3.75	3.61	2.61
WCU Credit Union	Decatur	25,897	3,444	6.37	9.82	0.31	2.88	4.66	3.81	0.07	92.59	14,017	-	60.61	0.06	0.00	0.56
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,490	2,690	-1.91	20.90	0.99	2.89	4.52	3.64	0.67	56.62	16,573	-	85.97	0.04	-0.10	0.68
McIntosh Chemical Federal Credit Union	McIntosh	23,774	2,458	2.80	15.24	0.21	1.93	4.42	2.57	0.40	74.38	7,332	-	36.94	0.86	0.65	1.64
Brewton Mill Federal Credit Union	Brewton	23,388	1,622	5.33	9.18	0.42	3.39	5.94	4.85	1.10	64.72	15,921	-	75.18	2.24	0.34	0.60



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Baldwin County Federal Credit Union	Bay Minette	23,370	2,616	10.96	11.57	0.36	3.26	6.01	4.30	0.31	79.86	11,323	-	55.33	0.00	0.85	0.57
Mobile Government Employees Credit Union	Mobile	20,767	910	-8.21	15.84	0.28	1.99	4.54	2.92	0.74	55.88	4,833	-	27.82	2.65	0.48	1.32
Sycamore Federal Credit Union	Talladega	22,415	1,818	11.26	18.22	2.97	5.32	8.88	7.83	1.65	43.80	16,158	334	90.83	2.01	0.34	0.54
ANG Federal Credit Union	Birmingham	20,441	1,996	-3.31	8.20	0.89	2.99	6.20	3.42	0.12	75.04	7,135	-	38.14	0.80	0.33	0.39
Infirmary Federal Credit Union	Mobile	20,459	4,335	9.41	17.07	0.45	2.64	4.86	3.97	0.33	88.10	8,774	-	52.54	0.52	0.22	0.92
Health Credit Union	Birmingham	19,124	1,862	-3.14	25.38	0.12	3.72	7.38	4.28	0.37	73.46	7,118	-	48.53	1.74	0.92	1.85
Federal Employees Credit Union	Birmingham	19,153	1,563	-2.67	17.19	0.54	3.27	7.82	4.61	1.03	59.50	8,336	-	52.83	2.98	2.04	1.67
Railway Employees Credit Union	Muscle Shoals	18,095	1,583	-1.37	23.08	-0.01	2.58	5.73	4.07	0.28	90.13	7,304	-	53.10	0.12	0.49	0.40
Alabama River Credit Union	Monroeville	18,504	2,077	-0.70	11.79	0.25	2.59	5.55	3.57	0.21	86.91	5,453	-	33.44	1.03	0.82	0.83
City Credit Union	Tuscaloosa	18,156	2,155	-1.88	21.56	0.34	3.13	5.93	4.06	0.37	89.10	8,317	-	58.30	0.35	0.15	2.15
Covington Schools Federal Credit Union	Andalusia	17,031	1,595	-0.82	35.97	1.17	2.71	4.44	3.97	0.24	51.02	8,490	-	78.07	0.06	0.28	1.12
Chattahoochee Federal Credit Union	Valley	16,339	3,514	2.48	13.02	0.58	3.65	5.68	4.35	0.26	85.47	10,129	-	71.47	0.35	-0.20	1.51
East Alabama Community Federal Credit Union	Opelika	14,317	3,843	0.66	17.90	0.33	3.12	5.99	4.20	0.16	91.08	6,320	-	54.89	0.16	0.46	0.78
Birmingham Police Credit Union	Birmingham	14,034	1,897	18.38	14.27	0.32	5.42	10.05	9.35	2.44	51.21	10,151	-	84.48	2.57	2.12	1.68
Opp-Nicolais Credit Union	Opp	12,726	1,891	-4.31	25.44	0.12	3.29	7.19	3.73	0.25	91.38	4,099	41	43.22	0.93	0.22	0.85
Fedmont Federal Credit Union	Montgomery	12,483	1,428	-2.63	13.73	-0.58	3.52	7.67	4.57	0.35	76.25	4,954	-	46.23	2.46	3.54	2.44
Northeast Alabama Postal Federal Credit Union	Anniston	12,803	1,173	2.21	19.82	0.73	2.91	4.80	4.22	0.98	56.65	9,021	-	88.02	0.58	0.44	0.33
Mobile Postal Employees Credit Union	Mobile	11,009	1,708	1.12	16.01	1.55	5.13	7.83	6.21	0.60	59.69	7,856	-	85.27	4.40	0.40	2.07
Tuscaloosa County Credit Union	Tuscaloosa	9,728	1,416	4.62	9.73	0.82	4.08	7.00	5.57	0.98	73.53	6,596	-	75.94	1.29	0.32	1.11
Tuskegee Federal Credit Union	Tuskegee	9,178	2,531	-7.31	8.26	-0.54	3.23	8.72	6.74	0.51	87.70	3,801	-	45.47	7.42	3.26	0.61
Phenix Pride Federal Credit Union	Phenix City	9,262	1,850	-3.29	12.86	0.70	7.70	10.88	10.83	1.35	67.98	8,038	-	104.92	0.34	2.15	1.56
L&N Employees Credit Union	Birmingham	9,003	1,485	-2.61	21.80	0.14	4.70	6.30	6.06	0.29	86.53	6,690	-	90.00	0.73	0.42	0.55
City of Birmingham General Employees Credit Union	Birmingham	8,732	2,135	-3.28	15.86	1.91	6.75	9.64	8.37	0.73	71.79	6,487	-	88.56	0.89	0.15	1.02
Evonik Employees Federal Credit Union	Theodore	8,034	918	1.87	11.53	1.05	3.65	5.69	4.40	0.16	58.33	4,977	-	73.13	0.00	1.17	0.64
Blue Flame Credit Union	Mobile	7,831	772	-8.02	15.08	-0.10	3.41	5.62	4.55	0.38	86.56	4,447	88	66.94	0.00	0.77	0.31
Alabama Postal Credit Union	Birmingham	7,473	809	-4.25	30.96	0.31	3.84	12.22	5.61	1.41	63.70	2,448	-	47.51	3.84	1.92	1.92
Marvel City Federal Credit Union	Bessemer	7,476	1,042	-0.27	15.85	1.04	4.35	10.64	5.19	0.46	67.34	2,789	-	44.60	1.90	0.90	2.04
Pike Teachers Credit Union	Troy	7,198	1,976	-12.70	15.28	0.11	2.11	5.90	3.22	0.63	70.20	2,058	-	33.77	7.73	1.00	3.50
Chem Family Credit Union	Anniston	6,720	276	-1.86	17.10	0.69	1.69	4.67	2.63	0.97	40.00	932	-	15.69	0.43	3.36	1.07
Montgomery VA Federal Credit Union	Montgomery	6,243	1,169	-4.46	18.63	-0.17	3.84	8.99	4.96	0.26	98.82	2,067	-	41.23	5.90	0.53	1.21
Progressive Federal Credit Union	Mobile	5,865	614	-2.06	19.57	-1.43	2.92	8.18	4.44	0.28	110.70	1,850	-	39.36	3.14	2.35	4.59
Fireman's Credit Union	Birmingham	5,741	894	5.46	32.19	3.18	5.26	10.77	8.34	2.65	26.82	3,505	-	90.10	0.74	0.59	1.68
Southern Research Institute Employees Federal Credit Union	Birmingham	5,156	278	-5.15	28.16	0.36	1.65	5.36	2.11	0.46	63.29	507	-	13.64	0.39	0.00	0.99
Chemco Credit Union	McIntosh	5,373	405	8.39	14.59	0.46	2.80	4.96	4.53	0.27	77.95	2,727	-	59.49	0.00	0.78	1.03
TVH Federal Credit Union	Tuskegee	4,805	751	-0.58	25.95	0.37	6.73	10.94	7.62	0.46	64.42	3,073	-	87.03	1.01	2.10	2.60
Monroe Education Employees Federal Credit Union	Monroeville	4,337	1,569	0.34	4.61	-1.24	4.84	9.57	7.34	0.19	84.71	2,056	-	49.66	3.31	3.48	5.16
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,401	887	0.70	8.23	0.60	4.11	6.79	5.17	0.20	85.79	2,401	-	59.43	8.54	-0.38	1.00
Brassies Credit Union	Anniston	4,163	590	-8.77	17.68	-1.78	4.37	7.55	5.08	0.27	109.58	2,150	-	62.79	1.86	0.59	2.19
People's First Federal Credit Union	Birmingham	3,544	514	-7.49	10.75	-1.65	4.83	6.32	6.26	0.17	120.39	2,481	66	79.01	1.33	1.19	0.36
Clarke Educators Federal Credit Union	Grove Hill	3,036	699	-13.96	27.31	1.17	5.27	9.25	8.72	0.27	78.48	1,877	-	85.12	1.17	-0.57	2.61
Postal Employees Credit Union	Huntsville	3,148	330	2.46	14.33	2.17	3.58	6.18	4.25	0.00	38.10	1,319	-	48.92	0.38	0.00	1.90
Nucor Employees Federal Credit Union	Fort Payne	3,054	330	6.17	21.68	-1.02	2.53	5.74	3.43	0.23	88.89	1,165	-	48.79	0.00	1.35	2.49
Council Federal Credit Union	Normal	2,917	581	-4.97	18.20	0.96	4.07	8.35	5.01	0.45	71.84	1,122	-	47.06	6.60	-0.53	2.85
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,066	1,123	18.24	22.05	-0.27	3.30	11.10	6.07	0.54	104.67	717	-	30.11	0.28	-1.13	0.42
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,857	474	8.81	29.02	1.71	2.80	10.55	4.27	0.47	91.89	743	-	36.71	2.96	0.20	2.15



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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	2,683	700	8.34	23.00	0.71	3.88	5.98	5.76	0.33	79.07	1,545	-	74.82	0.65	-0.25	2.39
North Alabama Papermakers Federal Credit Union	Stevenson	2,494	383	9.81	19.01	-0.06	2.83	6.07	4.53	0.07	103.57	925	-	45.81	0.00	0.00	1.08
Dixie Craft Employees Credit Union	Goodwater	1,936	748	-14.60	16.84	-1.96	4.17	8.70	5.00	0.46	73.91	798	-	49.63	5.51	2.00	4.89
New Pilgrim Federal Credit Union	Birmingham	1,491	491	-0.80	8.85	0.44	3.44	7.45	4.73	0.39	90.57	629	-	46.35	0.32	1.06	1.11
FOGCE Federal Credit Union	Eutaw	1,372	750	2.88	22.59	0.77	3.84	8.98	4.66	0.25	82.46	489	-	46.39	0.82	-0.28	2.25
NRS Community Development Federal Credit Union	Birmingham	1,483	455	3.98	8.70	-0.28	5.30	8.19	7.60	0.11	102.94	682	-	51.05	8.50	0.15	2.64
Tuscumbia Federal Credit Union	Tuscumbia	1,173	266	-17.31	44.50	0.10	4.43	7.64	5.13	0.52	89.58	751	-	116.07	0.53	0.37	5.33
Demopolis Federal Credit Union	Demopolis	659	681	-1.80	10.62	0.00	9.10	12.70	12.70	0.21	84.06	481	-	82.22	3.33	1.52	3.12
Total/Average		1,059,248	136,849	0.43%	17.02%	0.40%	3.73%	7.07%	5.11%	0.52%	76.47%	543,827	1,303	60.10%	1.80%	0.78%	1.60%