

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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		15,461,635	1,333,402	0.30	16.48	0.29	3.09	5.71	4.27	0.63	73.75	7,350,172	376,191	64.84	0.91	0.62	1.43
Central - Total/Average		4,691,513	474,384	1.25	14.10	0.52	3.99	7.03	5.47	0.67	70.01	2,897,227	286,932	65.30	2.01	0.94	1.30
Gulf Coast - Total/Average		569,347	86,101	-0.44	17.38	0.26	3.12	6.14	4.37	0.43	75.82	265,579	370	56.12	1.17	0.83	1.34
South - Total/Average		1,827,146	170,084	-2.15	13.60	0.24	3.67	6.62	5.35	0.42	77.41	1,212,054	39,268	62.42	3.22	1.16	2.33
North																	
Anniston - Oxford, AL (Metro)																	
AOD Federal Credit Union	Oxford	299,928	33,854	3.58	14.18	0.79	2.76	4.16	3.52	0.36	64.86	174,272	2,588	66.67	0.54	0.67	1.18
Fort McClellan Credit Union	Anniston	230,262	25,211	-0.63	14.04	0.32	2.28	4.78	3.42	0.77	55.45	119,246	-	60.10	0.51	1.05	1.22
Northeast Alabama Postal Federal Credit Union	Anniston	13,021	1,175	3.39	19.55	0.62	2.86	4.77	4.19	1.05	58.00	9,123	-	87.20	0.54	0.33	0.39
Chem Family Credit Union	Anniston	6,737	269	-1.14	16.61	0.06	1.24	4.74	2.73	1.60	40.56	844	-	14.31	0.00	0.77	1.18
Brassies Credit Union	Anniston	4,042	564	-9.29	17.69	-1.84	4.42	7.56	5.12	0.26	111.82	2,071	-	62.30	3.52	0.77	2.12
Total/Average		553,990	61,073	-0.82%	16.41%	-0.01%	2.71%	5.20%	3.80%	0.81%	66.14%	305,556	2,588	58.12%	1.02%	0.72%	1.22%
Birmingham - Hoover, AL (Metro)																	
Apco Employees Credit Union	Birmingham	2,863,041	71,993	1.72	12.24	0.89	1.25	4.19	3.08	1.51	20.29	841,927	129	33.02	0.32	0.20	0.33
America's First Federal Credit Union	Birmingham	1,576,168	163,732	4.70	11.41	0.80	2.48	3.62	3.51	0.56	66.36	1,174,668	361	84.86	0.55	0.29	0.41
Avadian Credit Union	Hoover	787,591	81,466	5.37	11.14	0.76	3.21	4.80	4.33	0.66	70.48	569,049	60,211	80.97	0.60	0.45	0.60
Legacy Community Federal Credit Union	Birmingham	426,627	39,129	0.78	14.75	0.54	2.50	3.68	3.38	0.41	73.26	288,656	6,844	79.63	0.21	0.40	0.39
Mutual Savings Credit Union	Hoover	173,641	29,072	2.11	9.85	0.32	3.25	4.56	4.21	0.46	82.30	123,421	8,173	84.93	1.41	0.54	0.89
ACIPCO Federal Credit Union	Birmingham	156,892	7,841	3.88	14.21	1.21	3.48	3.67	3.59	0.75	35.26	124,440	-	95.25	0.35	0.28	0.36
eCO Credit Union	Birmingham	141,452	16,267	2.27	11.06	0.64	3.10	5.41	3.87	0.35	71.45	68,448	547	53.40	0.91	0.97	0.88
Alabama Central Credit Union	Birmingham	137,711	18,271	1.38	9.27	0.30	4.21	5.32	5.23	0.47	78.54	123,066	4,960	98.88	0.47	0.95	1.12
Alatrust Credit Union	Birmingham	135,820	11,830	1.16	13.78	0.75	2.78	4.79	3.81	0.41	73.04	67,380	1,256	57.03	0.76	0.29	1.57
Railroad Federal Credit Union	Irondale	105,749	5,155	-1.34	12.45	0.04	1.16	5.33	2.14	1.01	53.67	13,643	-	14.67	0.46	0.36	1.34
Jefferson Credit Union	Hoover	65,115	7,531	-2.12	10.47	0.31	4.14	6.85	5.67	0.46	73.80	39,120	24	66.97	1.01	1.79	1.93
1st Resource Credit Union	Birmingham	39,588	2,439	5.94	11.24	1.00	3.71	6.07	6.16	1.51	47.66	28,734	-	82.12	0.57	0.73	0.53
Social Security Credit Union	Birmingham	30,822	3,585	4.92	20.99	0.69	3.41	5.31	3.94	0.30	77.73	16,698	-	69.17	1.77	0.24	0.72
ANG Federal Credit Union	Birmingham	20,480	1,993	-2.29	8.19	0.69	3.06	6.19	3.49	0.11	77.12	7,313	-	39.07	0.00	0.51	0.51
Health Credit Union	Birmingham	19,127	1,854	-2.34	25.49	0.20	3.75	7.43	4.32	0.41	73.82	7,172	-	49.43	3.18	1.08	1.73
Federal Employees Credit Union	Birmingham	18,903	1,563	-3.28	17.39	0.38	3.33	7.80	4.65	1.06	61.33	8,631	-	55.63	4.08	1.79	1.88
Alabama Law Enforcement Credit Union	Birmingham	14,146	1,915	14.69	14.40	0.50	5.42	9.98	9.35	2.40	52.63	10,108	-	83.90	2.82	2.14	1.56
City of Birmingham General Employees Credit Union	Birmingham	8,766	2,144	-2.08	16.04	1.66	6.78	9.65	8.43	0.79	72.02	6,751	-	91.98	1.67	0.32	1.08
L&N Employees Credit Union	Birmingham	8,696	1,490	-5.30	22.62	0.15	4.75	6.33	6.06	0.29	86.40	6,184	-	86.89	1.07	0.44	0.61
Marvel City Federal Credit Union	Bessemer	7,438	1,033	-0.71	16.38	1.22	4.47	10.70	5.29	0.49	65.82	2,869	-	46.33	0.70	1.03	1.88
Alabama Postal Credit Union	Birmingham	7,190	794	-6.85	30.96	-0.93	3.91	12.39	5.71	1.51	63.52	2,327	-	46.94	1.98	3.79	4.00
Fireman's Credit Union	Birmingham	5,822	901	5.57	32.29	2.92	5.07	10.50	8.13	2.73	29.15	3,488	-	88.57	2.12	0.41	1.72
Southern Research Institute Employees Federal Credit Union	Birmingham	5,188	272	-3.26	28.08	0.34	1.61	4.98	2.12	0.50	64.42	477	-	12.80	0.21	0.00	1.05
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,302	897	-1.74	8.55	0.59	4.07	6.60	5.08	0.20	86.59	2,496	-	63.66	6.57	0.04	0.64
People's First Federal Credit Union	Birmingham	3,458	501	-7.91	10.24	-2.00	4.90	6.44	6.44	0.16	120.69	2,449	65	79.36	0.98	0.15	0.78
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,766	480	3.21	29.90	1.21	2.81	10.32	4.28	0.56	91.18	818	-	42.34	4.40	0.00	1.96
O'Neal Credit Union	Birmingham	2,574	699	1.94	24.20	0.76	3.94	5.94	5.74	0.35	77.59	1,613	-	82.85	0.99	0.06	2.05
NRS Community Development Federal Credit Union	Birmingham	1,469	463	2.01	7.42	-1.68	4.84	8.26	7.59	0.23	122.73	628	35	46.35	10.83	-0.12	3.03
New Pilgrim Federal Credit Union	Birmingham	1,456	492	-2.93	9.07	0.33	3.46	7.29	4.71	0.44	90.14	656	-	49.55	2.90	1.11	1.07
Total/Average		6,771,998	475,802	0.67%	16.00%	0.50%	3.62%	6.70%	4.98%	0.73%	71.00%	3,543,230	82,605	64.36%	1.86%	0.70%	1.26%

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Florence - Muscle Shoals, AL (Metro)																	
Listerhill Credit Union	Muscle Shoals	790,038	91,237	4.62	10.81	0.35	3.68	5.20	5.00	0.78	69.03	644,866	123,925	90.71	1.00	0.91	1.24
TVA Community Credit Union	Muscle Shoals	312,333	18,393	0.66	16.22	1.09	2.51	4.94	3.30	0.55	58.50	118,902	-	44.86	0.34	0.19	0.56
Valley Credit Union	Tuscumbia	71,774	6,702	2.99	17.17	0.44	2.96	6.03	3.97	0.54	74.76	27,694	-	46.62	0.98	0.59	0.90
Florence Federal Credit Union	Florence	52,785	3,449	-0.07	12.19	0.75	2.52	5.86	3.34	0.76	62.53	18,164	-	39.64	0.22	0.15	0.46
Lauderdale County Teachers Credit Union	Florence	29,538	2,557	2.77	12.52	0.45	2.33	4.26	2.98	0.31	77.39	11,556	-	44.93	0.74	-0.01	0.41
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,664	2,694	-0.73	21.01	1.00	2.98	4.56	3.75	0.68	57.22	16,802	-	86.69	0.04	-0.13	0.73
Railway Employees Credit Union	Muscle Shoals	17,982	1,575	-1.65	23.07	-0.15	2.62	5.64	4.07	0.28	95.23	7,411	-	54.07	0.40	0.37	0.39
Tuscumbia Federal Credit Union	Tuscumbia	1,129	265	-16.25	46.06	0.40	4.45	7.56	5.19	0.55	85.48	667	-	110.43	0.30	-0.14	6.45
Total/Average		1,300,243	126,872	-0.96%	19.88%	0.54%	3.01%	5.51%	3.95%	0.56%	72.52%	846,062	123,925	64.74%	0.50%	0.24%	1.39%
Fort Payne, AL (Micro)																	
Nucor Employees Federal Credit Union	Fort Payne	2,927	329	0.27	22.51	-0.87	2.53	5.59	3.39	0.26	90.48	1,305	-	57.67	0.08	1.00	2.53
Total/Average		2,927	329	0.27%	22.51%	-0.87%	2.53%	5.59%	3.39%	0.26%	90.48%	1,305	-	57.67%	0.08%	1.00%	2.53%
Gadsden, AL (Metro)																	
Family Savings Credit Union	Rainbow City	405,735	63,058	1.95	11.80	1.05	4.12	5.73	5.63	0.49	72.95	322,358	846	91.09	1.43	0.92	1.04
Alabama Teachers Credit Union	Gadsden	302,816	25,672	5.95	13.24	0.89	3.28	4.52	4.35	0.69	69.58	244,062	28,713	93.65	0.78	0.25	1.20
WinSouth Credit Union	Gadsden	261,600	34,040	0.95	9.74	0.53	3.01	4.32	3.94	0.52	75.45	186,802	11,061	78.43	0.64	0.39	0.39
Total/Average		970,151	122,770	2.95%	11.59%	0.82%	3.47%	4.86%	4.64%	0.57%	72.66%	2,511	40,620	87.72%	0.95%	0.52%	0.88%
Huntsville - Decatur, AL (Metro)																	
Redstone Federal Credit Union	Huntsville	4,898,596	430,842	-2.65	11.44	0.76	2.74	5.34	3.76	0.81	66.88	2,082,994	124,194	48.15	0.37	0.78	1.10
Family Security Credit Union	Decatur	654,624	82,482	5.05	15.39	1.50	2.48	4.07	3.99	0.73	55.36	406,453	1,565	73.37	0.52	0.49	0.62
North Alabama Educators Credit Union	Huntsville	95,556	10,543	2.83	8.11	0.69	2.45	4.54	3.38	0.40	71.26	38,753	-	44.44	0.68	0.38	0.40
Rocket City Federal Credit Union	Huntsville	49,700	4,904	2.90	15.69	0.78	2.96	5.88	3.96	0.46	76.43	21,505	207	51.85	0.63	0.23	0.63
WCU Credit Union	Decatur	25,139	3,439	1.71	10.32	0.43	2.91	4.65	3.86	0.08	90.11	14,283	-	63.54	0.12	0.05	0.53
Postal Employees Credit Union	Huntsville	3,182	328	2.94	12.60	0.03	1.40	6.04	4.34	2.62	35.65	1,243	-	44.70	0.48	0.00	2.01
Total/Average		5,726,797	532,538	2.13%	12.26%	0.70%	2.49%	5.09%	3.88%	0.85%	65.95%	2,565,231	125,966	54.34%	0.47%	0.32%	0.88%
Other																	
Champion Community Credit Union	Courtland	50,595	3,730	-1.18	12.33	0.08	3.00	5.37	4.45	0.82	79.85	29,258	132	66.08	1.90	0.31	0.51
Landmark Credit Union	Fairfield	39,549	3,273	-3.86	14.21	-0.05	3.80	5.92	5.26	0.70	90.16	27,371	280	79.11	1.21	0.09	0.63
Sycamore Federal Credit Union	Talladega	22,290	1,850	7.84	21.09	2.83	5.32	8.91	7.86	1.73	45.01	16,472	75	94.15	0.38	0.30	0.57
Chattahoochee Federal Credit Union	Valley	15,975	3,434	-0.41	13.55	0.66	3.71	5.66	4.39	0.27	84.06	10,198	-	73.97	0.33	-0.03	1.40
Councill Federal Credit Union	Normal	2,884	574	-4.82	18.65	0.96	4.05	8.62	5.13	0.50	70.71	1,141	-	48.70	1.05	-0.73	3.24
North Alabama Papermakers Federal Credit Union	Stevenson	2,450	387	5.47	19.51	0.12	2.85	5.97	4.66	0.05	97.37	1,063	-	53.96	0.00	0.00	0.94
Dixie Craft Employees Credit Union	Goodwater	1,786	770	-17.85	17.58	-2.15	4.01	8.69	4.98	0.59	75.21	774	-	52.62	5.56	6.01	5.43
Total/Average		135,529	14,018	-2.12%	16.70%	0.35%	3.82%	7.02%	5.25%	0.67%	77.48%	86,277	487	66.94%	1.49%	0.85%	1.82%
North Total/Average		15,461,635	1,333,402	0.30%	16.48%	0.29%	3.09%	5.71%	4.27%	0.63%	73.75%	7,350,172	376,191	64.84%	0.91%	0.62%	1.43%

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Central																	
Montgomery, AL (Metro)																	
Max Credit Union	Montgomery	1,365,063	110,535	3.77	14.11	0.79	2.98	4.47	3.89	0.56	68.99	887,584	188,975	76.22	1.20	0.42	1.14
Guardian Credit Union	Montgomery	486,969	64,720	8.19	10.04	1.32	4.55	6.31	5.94	0.98	61.93	415,024	992	97.81	1.15	1.03	1.18
Alabama State Employees Credit Union	Montgomery	294,473	41,689	13.39	11.45	0.88	4.17	6.11	5.50	0.51	64.25	199,378	11,460	76.40	1.05	1.55	1.24
Alabama Rural Electric Credit Union	Montgomery	33,754	3,671	5.65	12.07	0.68	3.38	5.28	4.07	0.57	74.05	22,653	276	76.94	0.87	0.18	0.64
Fedmont Federal Credit Union	Montgomery	12,497	1,424	-1.86	13.84	-0.29	3.62	7.77	4.68	0.38	74.58	4,741	-	44.15	3.69	3.17	2.38
Montgomery VA Federal Credit Union	Montgomery	6,138	1,156	-4.97	18.57	-0.50	3.87	8.95	4.93	0.25	102.07	2,025	-	41.10	5.28	0.95	1.19
Total/Average		2,198,894	223,195	4.03%	13.35%	0.48%	3.76%	6.48%	4.84%	0.54%	74.31%	1,531,405	201,703	68.77%	2.21%	1.22%	1.30%
Childersburg - Sylacauga, AL (Micro)																	
Coosa Pines Federal Credit Union	Childersburg	239,704	22,681	1.93	14.52	0.97	3.32	5.17	4.17	0.55	60.54	144,274	2,064	70.04	0.77	0.77	0.76
Heritage South Credit Union	Sylacauga	125,141	12,706	3.25	10.56	-0.06	3.83	5.48	5.30	0.76	72.55	94,783	3,010	83.92	1.18	0.47	1.34
Total/Average		364,845	35,387	2.59%	12.54%	0.46%	3.58%	5.33%	4.73%	0.66%	66.55%	239,057	5,074	76.98%	0.98%	0.62%	1.05%
Auburn - Opelika, AL (Micro)																	
Auburn University Federal Credit Union	Auburn	178,328	16,929	-1.74	11.88	0.50	2.47	4.83	3.56	0.58	68.52	71,331	1,048	45.04	0.34	0.23	0.87
Four Seasons Federal Credit Union	Opelika	54,297	8,731	7.16	8.87	0.24	3.93	7.74	5.63	0.19	87.16	21,867	1,064	45.14	0.95	1.08	1.10
East Alabama Community Federal Credit Union	Opelika	14,345	3,860	0.69	18.00	0.37	3.16	5.97	4.21	0.16	89.15	6,382	-	54.79	0.08	0.75	0.66
Total/Average		246,970	29,520	2.04%	12.92%	0.37%	3.19%	6.18%	4.47%	0.31%	81.61%	99,580	2,112	48.32%	0.46%	0.69%	0.88%
Phenix City, AL (Metro)																	
Mead Coated Board Federal Credit Union	Phenix City	53,091	1,573	-0.74	15.68	0.67	1.53	6.48	2.69	1.49	24.14	10,743	-	24.01	3.19	0.09	1.26
Phenix Pride Federal Credit Union	Phenix City	9,724	1,866	2.40	12.95	1.24	7.77	10.93	10.87	1.41	66.50	8,014	-	96.31	0.67	1.98	1.37
Total/Average		62,815	3,439	0.83%	14.32%	0.96%	4.65%	8.71%	6.78%	1.45%	45.32%	18,757	-	60.16%	1.93%	1.04%	1.32%
Tuscaloosa, AL (Metro)																	
Alabama Credit Union	Tuscaloosa	876,272	86,974	12.88	10.69	0.61	2.78	4.72	3.77	0.57	73.31	508,158	47,094	66.46	0.93	0.27	0.38
Alabama One Credit Union	Tuscaloosa	606,536	61,632	2.10	10.55	1.00	2.56	4.83	3.63	0.71	72.39	316,517	17,340	58.63	1.55	0.34	1.17
Riverfall Credit Union	Tuscaloosa	119,474	9,595	-0.51	15.46	0.78	2.40	4.54	3.54	0.64	63.99	61,540	-	59.81	0.94	0.22	0.45
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	39,531	3,792	3.08	11.38	0.54	2.83	5.66	3.33	0.25	83.18	14,177	-	40.82	2.55	-0.08	1.98
DCH Credit Union	Tuscaloosa	29,360	4,780	-2.64	15.17	0.93	3.36	7.30	4.72	0.39	70.76	11,785	-	47.12	4.63	2.07	1.73
City Credit Union	Tuscaloosa	18,165	1,962	-1.36	21.57	0.28	3.13	5.84	4.07	0.39	85.55	8,431	-	59.11	0.12	0.66	2.18
Tuscaloosa County Credit Union	Tuscaloosa	9,572	1,424	1.81	9.99	0.71	4.06	6.98	5.63	1.00	74.33	6,587	-	76.51	2.58	0.48	0.88
FOGCE Federal Credit Union	Eutaw	1,315	757	-2.08	23.73	0.73	3.99	9.03	4.77	0.19	83.33	467	-	46.84	3.85	-0.21	2.36
Total/Average		1,700,225	170,916	1.66%	14.82%	0.70%	3.14%	6.11%	4.18%	0.52%	75.86%	927,662	64,434	56.91%	2.14%	0.47%	1.39%
Other																	
Naheola Credit Union	Pennington	104,222	8,034	10.77	21.87	1.56	3.96	6.11	5.00	0.83	59.36	73,323	13,609	94.86	1.35	0.23	0.60
Tuskegee Federal Credit Union	Tuskegee	8,266	2,531	-14.87	5.84	-2.09	3.37	8.73	6.54	0.52	95.87	3,989	-	52.35	8.02	2.46	2.41
TVH Federal Credit Union	Tuskegee	4,654	686	-3.56	27.22	0.70	6.40	10.34	7.30	0.54	65.03	2,965	-	85.82	2.66	1.62	2.63
Demopolis Federal Credit Union	Demopolis	622	676	-6.89	11.74	0.43	8.87	12.43	12.43	0.32	85.39	489	-	89.56	5.32	2.14	1.84
Total/Average		117,764	11,927	-3.64%	16.67%	0.15%	5.65%	9.40%	7.82%	0.55%	76.41%	80,766	13,609	80.65%	4.34%	1.61%	1.87%
Central Total/Average		4,691,513	474,384	1.25%	14.10%	0.52%	3.99%	7.03%	5.47%	0.67%	70.01%	2,897,227	286,932	65.30%	2.01%	0.94%	1.30%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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	198,667	38,156	-7.29	7.29	1.34	3.19	5.11	4.08	0.24	72.36	120,944	-	65.55	0.77	2.59	2.38
Mobile Educators Credit Union	Mobile	85,570	9,452	3.10	10.62	0.77	2.08	4.93	2.71	0.10	76.85	12,123	-	15.83	0.60	0.24	0.93
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
Gulf Coast Federal Credit Union	Mobile	32,614	5,217	-1.59	14.20	0.23	3.56	6.41	4.46	0.23	78.45	14,616	-	52.58	1.51	0.91	1.32
Azalea City Credit Union	Mobile	27,326	3,578	0.05	13.07	-1.66	5.10	7.75	7.65	0.71	60.76	19,313	332	81.62	2.71	4.37	3.21
Baldwin County Federal Credit Union	Bay Minette	22,517	2,585	4.27	12.14	0.40	3.34	6.08	4.42	0.31	78.30	11,815	-	60.24	0.00	0.98	0.52
Mobile Government Employees Credit Union	Mobile	20,560	907	-7.09	15.78	0.00	1.73	4.46	2.92	1.05	59.41	4,815	-	27.87	2.51	0.34	1.39
Infirmary Federal Credit Union	Mobile	19,276	4,334	0.87	18.40	0.60	2.69	4.90	4.03	0.33	85.99	8,921	-	57.98	1.17	0.59	0.99
Mobile Postal Employees Credit Union	Mobile	11,210	1,728	2.68	15.83	1.28	5.09	7.68	6.17	0.61	62.20	7,925	-	84.43	2.66	0.89	1.75
Evonik Employees Federal Credit Union	Theodore	8,004	924	1.02	12.09	1.29	3.79	5.72	4.55	0.14	58.42	5,100	-	74.16	0.00	0.79	0.65
Blue Flame Credit Union	Mobile	7,578	819	-9.05	15.68	0.00	3.50	5.65	4.63	0.39	85.71	4,486	-	70.32	0.00	0.52	0.33
Progressive Federal Credit Union	Mobile	5,884	655	-1.23	19.37	-1.21	2.96	8.11	4.35	0.27	110.40	1,802	-	38.06	0.89	2.25	4.22
Total/Average		485,888	77,016	-0.73%	13.69%	0.31%	3.27%	5.96%	4.38%	0.38%	75.31%	225,950	332	55.19%	1.14%	1.24%	1.69%
Other																	
McIntosh Chemical Federal Credit Union	McIntosh	23,447	2,467	0.70	15.68	0.38	2.03	4.41	2.67	0.40	72.80	7,403	-	37.58	0.96	0.79	1.32
Brewton Mill Federal Credit Union	Brewton	22,766	1,618	1.23	8.16	-0.89	3.31	5.92	4.87	1.18	64.59	15,774	-	75.58	1.71	1.94	1.23
Covington Schools Federal Credit Union	Andalusia	17,024	1,594	-0.66	36.39	1.29	2.76	4.40	4.01	0.25	49.62	8,703	-	80.59	1.29	0.16	1.13
Opp-Micolas Credit Union	Opp	12,335	1,875	-6.20	26.19	0.04	3.33	7.11	3.77	0.26	93.56	4,150	38	45.57	2.70	0.17	0.87
Chemco Credit Union	McIntosh	5,112	412	1.13	15.40	0.40	2.90	4.95	4.62	0.27	80.11	2,806	-	64.92	0.00	0.54	1.03
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,775	1,119	2.89	24.61	0.03	3.47	11.11	6.22	0.54	97.35	793	-	38.05	0.50	-1.11	0.38
Total/Average		83,459	9,085	-0.15%	21.07%	0.21%	2.97%	6.32%	4.36%	0.48%	76.34%	39,629	38	57.05%	1.19%	0.42%	0.99%
Gulf Coast Total/Average		569,347	86,101	-0.44%	17.38%	0.26%	3.12%	6.14%	4.37%	0.43%	75.82%	265,579	370	56.12%	1.17%	0.83%	1.34%
South																	
Daleville, Dothan, Troy, AL																	
Army Aviation Center Federal Credit Union	Daleville	1,278,254	110,457	5.21	12.93	0.64	3.10	4.65	3.71	0.47	66.35	876,588	660	79.35	0.77	0.66	0.66
Five Star Credit Union	Dothan	434,524	42,216	13.31	12.06	1.71	3.52	5.49	5.20	0.79	59.71	268,021	38,608	70.64	0.96	0.76	1.68
Wiregrass Federal Credit Union	Dothan	49,762	7,063	6.59	9.53	0.62	4.07	5.52	5.39	0.56	72.45	38,384	-	85.69	1.13	0.79	0.78
IAM Community Federal Credit Union	Enterprise	32,097	4,012	-0.06	8.78	0.28	3.14	5.06	3.97	0.47	85.30	17,845	-	61.03	1.90	0.57	1.84
Pike Teachers Credit Union	Troy	7,285	1,978	-8.43	15.17	0.16	2.06	5.92	3.26	0.72	65.07	1,942	-	31.44	7.26	0.62	3.86
Total/Average		1,801,922	165,726	3.32%	11.69%	0.68%	3.18%	5.33%	4.30%	0.60%	69.78%	1,202,780	39,268	65.63%	2.40%	0.68%	1.76%
Other																	
Alabama River Credit Union	Monroeville	18,211	2,078	-2.10	11.88	0.09	2.63	5.52	3.61	0.22	90.55	5,552	-	34.62	2.59	0.79	0.76
Monroe Education Employees Federal Credit Union	Monroeville	4,330	1,585	0.09	5.10	-0.46	4.76	9.42	7.50	0.17	79.94	1,883	-	45.74	8.18	2.76	5.47
Clarke Educators Federal Credit Union	Grove Hill	2,683	695	-20.88	29.52	-0.25	5.12	8.77	8.08	0.34	84.65	1,839	-	97.25	1.31	1.34	2.45
Total/Average		25,224	4,358	-7.63%	15.50%	-0.21%	4.17%	7.90%	6.40%	0.24%	85.05%	9,274	-	59.20%	4.03%	1.63%	2.89%
South Total/Average		1,827,146	170,084	-2.15%	13.60%	0.24%	3.67%	6.62%	5.35%	0.42%	77.41%	1,212,054	39,268	62.42%	3.22%	1.16%	2.33%

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