

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2019

(Sorted by Asset Size)

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Company Name	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 +	12,857,270	945,456	8.60%	12.31%	0.83%	2.62%	4.70%	3.94%	0.98%	55.07%	6,467,415	322,767	66.95%	0.67%	0.46%	0.77%
\$999K - \$500K	4,486,691	483,299	7.45%	11.38%	0.88%	3.23%	5.07%	4.69%	0.91%	66.78%	3,021,885	289,270	77.29%	0.71%	0.56%	0.81%
\$499K - \$250K	3,164,555	328,484	7.00%	13.04%	0.93%	3.25%	5.01%	4.53%	0.69%	65.44%	1,994,802	102,714	72.16%	0.67%	0.66%	0.95%
\$249K - \$100K	1,845,669	197,663	2.34%	12.84%	0.66%	3.02%	4.97%	4.14%	0.75%	66.22%	1,094,861	45,068	68.34%	0.71%	0.47%	1.03%
\$99K - \$50K	594,063	56,899	2.82%	12.44%	0.53%	2.89%	5.95%	4.18%	0.75%	68.70%	223,537	1,164	44.30%	0.68%	0.43%	0.90%
Under \$50K	954,805	121,483	-1.53%	18.03%	0.10%	3.76%	6.96%	5.28%	0.72%	78.72%	495,497	1,792	61.86%	1.82%	1.00%	1.64%
\$1 Billion +																
Redstone Federal Credit Union	5,318,424	463,371	10.56	11.29	0.80	2.81	5.64	4.01	1.01	65.29	2,300,957	118,963	49.74	0.32	0.71	1.18
Apco Employees Credit Union	2,987,506	72,007	5.24	12.35	0.92	1.28	4.28	3.24	1.61	20.08	835,980	111	31.96	0.35	0.14	0.31
America's First Federal Credit Union	1,658,075	172,838	5.44	11.32	0.67	2.56	3.78	3.65	0.75	67.05	1,315,737	380	90.79	0.39	0.26	0.41
All In Federal Credit Union	1,469,824	125,503	15.18	12.44	0.98	3.44	5.18	4.64	0.77	56.15	1,088,191	1,057	85.41	0.84	0.79	0.83
MAX Credit Union	1,423,441	111,737	6.60	14.13	0.80	3.02	4.64	4.16	0.75	66.79	926,550	202,256	76.87	1.45	0.42	1.14
Total/Average	12,857,270	945,456	8.60%	12.31%	0.83%	2.62%	4.70%	3.94%	0.98%	55.07%	6,467,415	322,767	66.95%	0.67%	0.46%	0.77%
\$999K - \$500K																
Alabama Credit Union	920,254	92,050	5.30	10.63	0.64	2.89	4.73	4.04	0.68	67.99	571,221	64,075	70.81	0.63	0.48	0.42
Listerhill Credit Union	864,982	93,329	10.32	10.19	0.39	3.50	5.16	5.07	0.96	69.53	649,974	134,745	83.23	0.85	0.86	1.27
Avadian Credit Union	839,697	83,075	7.85	11.10	0.86	3.14	4.86	4.47	0.92	67.39	595,619	64,819	79.78	0.18	0.36	0.50
Family Security Credit Union	681,838	83,631	3.93	15.81	1.52	2.58	4.25	4.43	0.84	57.54	411,944	2,557	71.78	0.49	0.39	0.52
Alabama One Credit Union	627,830	62,046	4.06	10.92	0.75	2.72	4.85	3.86	0.78	74.80	349,834	22,417	63.50	0.92	0.24	0.99
Guardian Credit Union	552,090	69,168	13.24	9.65	1.13	4.56	6.54	6.26	1.26	63.41	443,293	657	94.61	1.20	1.02	1.18
Total/Average	4,486,691	483,299	7.45%	11.38%	0.88%	3.23%	5.07%	4.69%	0.91%	66.78%	3,021,885	289,270	77.29%	0.71%	0.56%	0.81%
\$499K - \$250K																
Legacy Community Federal Credit Union	462,473	39,790	9.67	14.10	0.59	2.46	3.75	3.56	0.67	71.03	304,254	6,276	77.25	0.24	0.34	0.35
Five Star Credit Union	460,715	46,131	11.41	12.82	1.89	3.36	5.60	5.20	0.97	57.54	265,339	37,573	67.02	1.11	0.74	1.42
Family Savings Credit Union	422,435	63,897	1.55	12.23	1.15	4.30	5.81	5.75	0.53	72.68	348,634	978	95.24	1.25	0.85	0.98
Alabama Teachers Credit Union	339,197	26,719	13.54	12.52	0.99	3.12	4.53	4.53	0.91	63.20	255,243	29,862	86.63	0.74	0.25	1.23
TVA Community Credit Union	330,448	18,657	7.06	15.92	0.81	2.50	5.03	3.46	0.72	60.22	117,554	-	42.33	0.17	0.18	0.63
AOD Federal Credit Union	320,477	33,966	6.99	13.86	0.82	2.96	4.47	3.87	0.45	64.58	172,714	3,337	63.27	0.50	0.68	1.45
Alabama State Employees Credit Union	311,361	43,009	8.56	11.30	0.54	3.99	6.12	5.76	0.70	66.10	201,816	11,277	73.11	0.78	1.82	1.33
WinSouth Credit Union	265,707	33,532	0.84	9.96	0.48	3.09	4.50	4.13	0.55	75.01	177,923	11,174	74.00	0.84	0.41	0.42
Coosa Pines Federal Credit Union	251,742	22,783	3.35	14.62	1.06	3.43	5.30	4.47	0.67	58.57	151,325	2,237	70.63	0.39	0.66	0.75
Total/Average	3,164,555	328,484	7.00%	13.04%	0.93%	3.25%	5.01%	4.53%	0.69%	65.44%	1,994,802	102,714	72.16%	0.67%	0.66%	0.95%

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\$249K - \$100K																
Fort McClellan Credit Union	215,440	25,024	-7.43	14.70	-0.46	2.19	4.62	3.89	0.98	57.23	107,445	-	58.39	0.86	1.07	2.05
New Horizons Credit Union	197,077	35,728	-3.69	9.06	2.28	3.25	4.66	3.98	0.21	70.70	123,081	-	68.61	0.81	0.93	1.12
Auburn University Credit Union	177,728	17,013	0.03	12.20	0.44	2.53	4.95	3.74	0.63	70.69	73,728	2,183	47.35	0.27	0.13	0.97
Mutual Savings Credit Union	173,195	28,675	-0.08	10.17	0.39	3.27	4.60	4.23	0.50	83.00	118,902	7,817	78.68	0.49	0.44	0.94
ACIPCO Federal Credit Union	164,205	7,969	2.33	15.12	1.03	3.26	3.72	3.68	1.10	34.68	127,281	-	94.05	0.91	0.09	0.41
Alabama Central Credit Union	149,024	17,756	6.51	9.14	0.61	4.17	5.35	5.33	0.63	80.37	123,637	6,038	91.51	0.63	0.49	0.82
eCO Credit Union	145,655	15,526	3.03	11.12	0.52	3.04	5.27	3.93	0.45	71.98	70,711	540	54.13	0.91	0.93	0.82
Alatrust Credit Union	140,794	11,820	3.30	13.85	0.73	2.89	4.92	3.92	0.51	71.00	72,133	2,672	59.51	0.41	0.10	1.76
Heritage South Credit Union	140,189	13,528	10.73	9.81	0.63	3.77	5.47	5.37	0.92	72.87	103,336	2,576	81.39	0.97	0.44	1.12
Riverfall Credit Union	124,107	10,448	4.04	15.38	0.68	2.57	4.64	3.86	0.71	67.82	70,730	-	66.20	1.06	0.25	0.31
Naheola Credit Union	111,554	9,054	8.25	21.14	1.10	4.12	6.20	5.47	1.10	62.20	90,605	23,242	105.98	0.81	0.43	0.73
Railroad Community Credit Union	106,701	5,122	1.00	12.44	-0.06	1.17	5.26	2.35	1.25	52.12	13,272	-	14.24	0.39	0.30	1.36
Total/Average	1,845,669	197,663	2.34%	12.84%	0.66%	3.02%	4.97%	4.14%	0.75%	66.22%	1,094,861	45,068	68.34%	0.71%	0.47%	1.03%
\$99K - \$50K																
North Alabama Educators Credit Union	98,875	10,676	2.46	8.16	0.56	2.52	4.70	3.63	0.60	72.75	39,155	-	43.62	0.72	0.32	0.38
Mobile Educators Credit Union	87,259	9,422	2.12	11.07	0.81	2.27	4.55	2.94	0.10	76.07	13,773	-	17.78	0.53	0.32	0.90
Valley Credit Union	74,739	6,393	6.20	16.74	0.36	2.75	6.04	3.99	0.78	73.31	26,957	-	43.44	0.37	0.29	0.88
Jefferson Credit Union	65,708	7,592	1.86	10.70	0.40	4.16	6.74	5.68	0.59	73.12	38,536	-	65.72	1.48	1.25	2.07
Four Seasons Federal Credit Union	57,908	8,962	7.07	8.74	0.66	4.13	7.67	5.84	0.18	85.17	23,802	859	46.19	0.58	0.72	0.98
Florence Federal Credit Union	54,472	3,545	2.51	12.37	0.68	3.67	6.06	3.69	0.96	61.78	19,086	-	40.55	0.60	0.23	0.53
Mead Coated Board Federal Credit Union	52,864	1,574	0.01	16.21	0.61	1.37	6.21	2.91	1.93	23.78	11,555	-	26.14	1.00	0.03	1.18
Champion Community Credit Union	51,509	3,802	0.89	11.99	-0.11	3.05	5.55	4.70	0.97	78.34	28,676	59	63.35	0.61	0.56	0.51
Rocket City Federal Credit Union	50,729	4,933	2.24	15.95	0.79	3.08	6.06	4.27	0.60	74.02	21,997	246	51.91	0.25	0.19	0.63
Total/Average	594,063	56,899	2.82%	12.44%	0.53%	2.89%	5.95%	4.18%	0.75%	68.70%	223,537	1,164	44.30%	0.68%	0.43%	0.90%
Under \$50K																
University of South Alabama Federal Credit Union	45,122	8,518	-3.34	10.99	0.83	2.59	4.40	2.98	0.14	72.71	17,292	-	43.62	0.51	0.23	2.28
Gulf Coast Federal Credit Union	40,507	6,160	21.18	14.04	0.41	3.84	6.42	4.89	0.20	85.58	18,801	-	54.37	0.98	0.79	0.95
Landmark Credit Union	39,330	3,194	-2.40	13.97	-0.37	3.73	5.92	5.34	0.81	95.89	27,423	257	80.00	1.40	0.00	0.64
Tuscaloosa Veterans Federal Credit Union	38,861	3,484	-0.83	12.16	0.67	3.07	5.35	3.62	0.41	72.55	15,008	-	44.32	0.01	-0.20	1.97
1st Resource Credit Union	38,177	2,228	-2.11	11.88	0.56	3.49	6.17	6.18	1.70	46.91	28,102	-	83.85	1.70	0.85	0.80
Alabama Rural Electric Credit Union	35,250	3,705	5.10	12.05	0.65	3.45	5.22	4.32	0.82	72.66	24,270	279	79.14	0.55	0.23	0.46
Solutions First Federal Credit Union	32,860	4,018	2.98	8.86	0.31	3.12	5.23	4.21	0.77	82.63	17,590	-	59.34	0.51	0.23	1.63
Social Security Credit Union	31,088	3,593	2.16	21.05	0.35	3.41	5.22	4.00	0.29	83.32	16,756	-	69.20	1.22	0.48	0.58
DCH Credit Union	31,004	4,755	4.70	14.78	0.51	3.56	7.70	5.07	0.44	73.10	11,320	-	43.04	5.45	2.73	1.98
Lauderdale County Teachers Credit Union	28,513	2,522	-2.87	13.23	0.35	2.51	4.12	3.22	0.38	80.00	11,620	-	47.49	0.08	-0.01	0.40
Azalea City Credit Union	27,138	3,651	-2.12	14.12	-0.22	5.07	7.79	7.80	0.78	64.65	18,623	300	80.30	3.30	2.74	3.31
WCU Credit Union	26,300	3,474	1.47	10.03	0.37	2.99	4.58	4.12	0.11	91.20	14,301	-	60.68	0.00	0.03	0.55
Sycamore Federal Credit Union	25,460	1,941	13.58	20.50	2.80	5.06	8.83	7.72	2.14	42.69	18,492	339	91.95	1.30	0.12	0.58
Electrical Workers No. 558 Federal Credit Union	24,978	2,671	1.99	21.79	1.30	3.36	4.76	4.24	0.78	52.40	18,638	-	95.96	0.06	0.03	0.57
Baldwin County Federal Credit Union	24,182	2,566	3.47	11.87	0.65	3.44	6.10	4.77	0.49	74.63	11,503	-	54.00	0.28	0.37	0.70
McIntosh Chemical Federal Credit Union	23,285	2,285	-2.06	16.20	0.64	2.24	4.26	2.88	0.40	74.50	8,155	-	42.18	0.49	0.37	1.13
Brewton Mill Federal Credit Union	22,879	1,635	-2.18	8.22	-1.08	2.98	5.88	4.88	1.53	63.70	15,562	-	74.44	1.61	1.91	1.02
Infirmary Federal Credit Union	21,553	4,394	5.35	16.77	0.58	2.87	4.91	4.24	0.36	85.06	10,024	-	57.64	1.38	0.90	1.02
Mobile Government Employees Credit Union	20,024	849	-3.58	16.68	0.25	1.89	4.56	3.12	1.06	59.69	4,630	-	27.95	2.42	-0.11	1.51
Health Credit Union	19,512	1,842	2.03	25.24	0.84	3.75	7.52	4.45	0.60	66.44	7,248	-	48.86	0.28	1.35	1.72
ANG Federal Credit Union	18,945	1,948	-7.32	9.27	0.40	3.39	6.01	3.87	0.12	80.87	7,823	-	45.78	0.08	0.61	0.59
Alabama River Credit Union	18,482	2,081	-0.12	11.81	0.00	2.82	5.28	3.75	0.22	93.05	6,419	-	39.40	1.56	0.34	0.78
City Credit Union	17,670	1,901	-2.68	22.60	0.44	3.37	5.77	4.41	0.38	81.50	8,793	-	64.77	0.66	1.12	2.00
Railway Employees Credit Union	17,518	1,565	-3.19	23.34	-0.49	2.67	5.43	4.12	0.49	89.55	7,416	-	55.60	0.16	-0.08	0.89
Federal Employees Credit Union	17,065	1,614	-10.90	19.79	0.47	3.67	7.60	4.91	1.13	66.57	8,647	-	63.51	2.00	1.21	1.31
Chattahoochee Federal Credit Union	16,988	3,469	3.97	13.34	0.83	3.94	5.64	4.60	0.31	80.19	10,536	-	71.60	0.19	0.26	1.21
Covington Schools Federal Credit Union	16,930	1,596	-0.59	37.77	1.59	3.02	4.50	4.24	0.30	44.11	8,831	-	84.04	1.81	-0.01	1.29
Alabama Law Enforcement Credit Union	15,190	1,990	8.24	14.31	1.17	5.02	9.54	9.07	2.21	58.35	10,171	-	77.75	3.50	1.30	1.47
Northeast Alabama Postal Federal Credit Union	15,029	1,190	17.39	17.09	0.23	2.62	4.72	4.18	1.43	56.05	9,732	-	78.21	0.33	0.15	0.78
East Alabama Community Federal Credit Union	14,627	3,812	2.17	17.73	0.20	3.17	5.84	4.19	0.20	87.71	6,133	-	51.42	0.55	0.15	0.78

paullien@saltmarshcpa.com
robells@saltmarshcpa.com

connie.edwards@saltmarshcpa.com
bill.massey@saltmarshcpa.com
denice.miller@saltmarshcpa.com
kristen.stogniew@saltmarshcpa.com

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Opp-Micolas Credit Union	12,124	1,835	-4.73	26.77	0.06	3.53	7.10	4.06	0.29	95.82	3,748	29	42.25	0.72	0.10	0.40
Fedmont Federal Credit Union	12,088	1,387	-3.16	13.45	-0.70	3.75	8.00	4.83	0.50	75.62	4,384	-	42.12	1.73	3.20	3.67
Mobile Postal Employees Credit Union	11,569	1,804	5.09	17.04	1.83	5.30	7.52	6.57	0.71	61.61	8,940	-	95.39	3.60	0.93	1.45
Phenix Pride Federal Credit Union	10,758	2,005	16.15	12.03	0.99	7.02	10.84	10.78	1.62	64.25	8,083	137	86.63	1.21	2.49	1.31
Tuscaloosa County Credit Union	10,255	1,415	5.42	8.70	-0.52	4.16	6.96	5.92	1.18	79.34	7,292	-	80.04	1.10	1.29	0.88
Birmingham City Credit Union	8,853	2,150	1.39	17.62	1.96	7.04	9.69	8.67	0.81	73.01	6,921	-	95.19	1.11	0.34	1.07
L&N Employees Credit Union	8,539	1,518	-5.15	23.26	0.26	4.93	6.57	6.38	0.32	88.11	6,140	-	88.88	0.37	0.44	0.54
Tuskegee Federal Credit Union	7,916	2,265	-13.75	4.91	-2.79	4.51	9.04	6.81	0.56	96.48	4,060	353	54.22	0.99	2.18	3.13
Blue Flame Credit Union	7,770	829	-0.78	15.56	0.35	3.97	5.96	5.22	0.47	82.72	4,773	-	72.84	0.19	0.07	0.31
Pike Teachers Credit Union	7,418	1,896	3.06	14.46	-0.37	1.45	6.00	3.50	1.49	66.35	1,866	-	29.42	8.47	-0.46	4.34
Marvel City Federal Credit Union	7,073	1,010	-5.39	17.29	0.52	4.64	10.11	5.46	0.56	68.70	2,707	-	46.52	2.59	2.46	2.44
Chem Family Credit Union	6,903	251	2.72	16.92	0.26	1.38	4.80	3.05	1.84	33.50	909	-	15.78	0.66	-1.83	1.10
Alabama Postal Credit Union	6,414	823	-14.17	34.94	-1.06	3.97	11.71	5.76	1.83	66.22	2,479	-	59.51	2.30	2.30	4.20
Fireman's Credit Union	6,274	898	9.28	32.02	2.69	4.58	10.28	7.84	2.98	29.32	3,387	-	79.41	2.66	-0.09	1.86
Montgomery VA Federal Credit Union	5,733	1,064	-8.17	19.52	-0.75	3.97	8.67	4.83	0.25	107.96	1,812	-	39.75	3.81	0.61	1.16
Progressive Federal Credit Union	5,590	663	-4.69	20.39	-0.16	3.30	7.62	4.25	0.26	101.89	1,967	-	44.35	2.19	0.95	3.41
TVH Federal Credit Union	5,081	684	5.74	24.96	0.43	6.08	10.13	7.28	0.66	70.59	2,952	-	77.91	1.90	2.13	2.44
Southern Research Employees Federal Credit Union	4,725	259	-8.36	31.09	0.34	1.70	4.52	2.36	0.61	68.81	464	-	14.26	0.00	0.86	0.86
Chemco Credit Union	4,677	356	-12.95	17.49	0.67	3.18	4.69	4.61	0.23	75.27	3,033	-	78.66	1.19	0.11	0.86
Sixth Avenue Baptist Federal Credit Union	4,191	897	-4.77	8.83	0.18	4.11	6.17	4.91	0.18	89.88	2,495	-	65.49	4.29	1.23	0.28
Brassies Credit Union	3,765	531	-9.56	18.09	-1.41	4.61	7.52	5.34	0.28	118.66	2,140	-	69.44	4.63	0.19	1.92
People's First Federal Credit Union	3,130	473	-10.34	10.73	-1.76	5.15	6.77	6.79	0.10	116.00	2,322	64	83.62	1.12	0.82	0.99
Andalusia Mills Employees Credit Association Federal Credit Union	3,069	1,057	0.10	22.48	0.48	3.82	11.30	7.31	0.63	84.85	629	-	26.54	1.75	-0.72	0.64
Postal Employees Credit Union	3,029	309	-3.78	14.92	0.03	1.52	5.91	4.62	2.66	38.14	1,176	-	45.62	0.26	0.00	2.13
Councill Federal Credit Union	2,880	576	-1.27	19.20	0.80	4.26	9.80	5.63	0.69	72.48	997	-	42.97	4.01	-0.56	4.21
Nucor Employees Federal Credit Union	2,865	320	-6.19	23.18	0.10	2.83	5.07	3.60	0.27	86.52	1,344	-	61.31	0.00	0.00	2.60
U S Pipe Bessemer Employees Federal Credit Union	2,846	484	-0.39	28.36	-0.82	2.99	9.39	4.60	0.86	84.68	862	-	42.57	10.56	2.20	2.32
Clarke Educators Federal Credit Union	2,672	688	-11.99	28.56	-2.36	5.33	8.58	7.19	0.50	97.83	1,626	-	85.26	0.31	3.40	3.01
North Alabama Papermakers Federal Credit Union	2,622	394	5.13	18.65	0.59	3.28	5.49	5.14	0.05	81.72	1,459	-	68.47	0.00	0.00	0.69
O'Neal Credit Union	2,400	661	-10.55	26.58	0.82	4.19	5.85	5.99	0.36	76.47	1,610	-	91.58	0.43	0.82	1.49
Dixie Craft Employees Credit Union	1,735	521	-10.38	17.98	-0.83	3.95	8.87	4.91	0.54	83.18	551	-	38.72	2.18	9.16	5.44
New Pilgrim Federal Credit Union	1,482	509	-0.60	8.77	0.27	3.44	6.96	4.68	0.52	81.16	631	-	46.67	6.66	0.95	1.11
FOGCE Federal Credit Union	1,404	775	2.33	23.01	0.95	3.88	8.78	4.85	0.19	91.78	434	-	40.37	1.15	0.00	2.53
Tuscumbia Federal Credit Union	909	255	-22.51	55.23	-1.97	4.14	7.14	5.33	1.21	130.61	533	-	133.92	0.38	1.90	3.00
NRS Community Development Federal Credit Union	865	625	-41.67	6.36	-7.00	4.20	8.17	7.92	0.30	168.75	466	34	57.67	5.79	5.33	3.00
Demopolis Federal Credit Union	714	645	8.35	9.24	-0.72	7.60	11.96	11.96	0.32	100.00	446	-	69.25	5.38	3.70	2.69
Total/Average	954,805	121,483	-1.53%	18.03%	0.10%	3.76%	6.96%	5.28%	0.72%	78.72%	495,497	1,792	61.86%	1.82%	1.00%	1.64%