

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019

(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		16,666,487	1,404,377	2.47	16.83	0.46	3.15	5.65	4.49	0.79	74.18	7,884,466	402,682	64.72	1.02	0.46	1.26
Central - Total/Average		5,050,395	494,773	5.75	13.71	0.32	3.91	7.00	5.64	0.83	71.17	3,169,703	356,230	65.00	1.70	1.10	1.42
Gulf Coast - Total/Average		568,504	82,481	0.28	18.25	0.63	3.27	6.03	4.67	0.53	75.52	274,830	315	58.41	1.18	0.29	1.18
South - Total/Average		2,038,263	183,953	1.37	16.77	0.07	3.50	6.27	5.01	0.70	80.52	1,431,986	41,961	64.69	2.14	0.69	1.88
North																	
Anniston - Oxford, AL (Metro)																	
AOD Federal Credit Union	Oxford	325,066	33,862	8.38	14.05	0.99	2.93	4.53	3.89	0.49	63.45	171,375	3,549	60.28	0.64	0.73	1.55
Fort McClellan Credit Union	Anniston	212,598	24,852	-7.86	14.83	-0.36	2.14	4.58	4.05	0.96	67.50	102,574	-	56.52	0.69	0.70	1.91
Northeast Alabama Postal Federal Credit Union	Anniston	15,023	1,200	15.38	17.21	0.28	2.57	4.75	4.19	1.50	54.72	9,793	-	78.83	1.25	0.26	0.50
Chem Family Credit Union	Anniston	6,863	253	1.87	16.44	0.13	1.08	4.67	2.96	2.06	34.69	884	-	15.21	0.00	0.00	1.13
Brassies Credit Union	Anniston	3,678	511	-9.01	18.41	-1.02	4.62	7.49	5.38	0.29	119.42	2,033	-	67.81	5.26	-0.05	1.48
Total/Average		563,228	60,678	1.75%	16.19%	0.00%	2.67%	5.20%	4.09%	1.06%	67.96%	286,659	3,549	55.73%	1.57%	0.33%	1.31%
Birmingham - Hoover, AL (Metro)																	
Apco Employees Credit Union	Birmingham	3,006,802	71,800	5.02	12.43	0.88	1.21	4.30	3.25	1.65	20.03	841,782	105	32.12	0.50	0.13	0.28
America's First Federal Credit Union	Birmingham	1,682,540	174,652	6.75	11.74	1.04	2.58	3.82	4.16	0.79	62.14	1,329,695	405	90.45	0.50	0.27	0.42
Avadian Credit Union	Hoover	867,917	83,592	10.20	10.82	0.73	3.07	4.88	4.46	0.98	68.30	595,238	65,917	76.74	0.25	0.44	0.50
Legacy Community Federal Credit Union	Birmingham	478,509	39,796	12.16	13.74	0.63	2.40	3.78	3.68	0.77	72.51	305,890	6,173	73.81	0.20	0.33	0.32
Mutual Savings Credit Union	Hoover	173,443	28,519	-0.11	10.17	0.31	3.23	4.61	4.18	0.49	84.61	116,772	6,891	77.02	0.50	0.42	0.84
ACIPCO Federal Credit Union	Birmingham	159,843	7,979	1.88	14.96	1.00	3.17	3.76	3.71	1.20	34.87	125,360	-	94.96	0.73	0.09	0.37
Alabama Central Credit Union	Birmingham	152,863	17,626	11.00	8.87	0.54	4.07	5.36	5.38	0.68	81.04	123,646	6,188	88.92	1.41	0.48	0.72
eCO Credit Union	Birmingham	144,668	15,644	2.27	11.29	0.47	2.97	5.23	3.93	0.47	73.10	70,816	539	54.65	0.56	0.85	0.86
Alatrust Credit Union	Birmingham	140,792	11,800	3.66	13.99	0.70	2.91	5.04	3.93	0.54	70.70	73,834	2,865	60.77	0.74	0.13	1.79
Railroad Community Credit Union	Irondale	106,270	5,101	0.49	12.42	0.03	1.21	5.39	2.41	1.24	51.52	13,045	-	14.09	0.24	0.46	1.66
Jefferson Credit Union	Hoover	67,331	7,604	3.40	10.52	0.39	4.09	6.74	5.62	0.64	73.57	38,161	-	63.41	1.46	1.16	2.23
1st Resource Credit Union	Birmingham	39,459	2,294	-0.33	11.37	0.09	3.39	6.12	6.32	1.74	50.60	30,267	-	86.99	1.55	0.75	0.92
Social Security Credit Union	Birmingham	31,043	3,647	0.72	21.25	0.41	3.43	5.19	4.01	0.29	81.75	17,138	-	71.25	1.36	0.52	0.65
ANG Federal Credit Union	Birmingham	20,258	1,943	-1.08	8.65	0.38	3.41	5.95	3.99	0.12	82.22	7,667	-	41.60	0.00	0.63	0.61
Health Credit Union	Birmingham	19,962	1,839	4.37	24.95	0.54	3.73	7.59	4.50	0.63	73.42	7,150	-	47.27	0.57	1.19	1.61
Federal Employees Credit Union	Birmingham	16,852	1,626	-10.85	19.66	0.15	3.72	7.02	4.71	1.20	68.64	8,803	-	65.45	2.28	1.21	1.35
Alabama Law Enforcement Credit Union	Birmingham	15,535	2,021	9.82	12.82	-0.31	4.77	9.37	8.86	2.21	62.15	10,282	-	75.48	4.43	1.35	2.79
Birmingham City Credit Union	Birmingham	8,984	2,198	2.49	16.66	1.02	7.08	9.81	8.91	0.99	78.21	7,413	-	99.56	1.07	0.45	1.08
L&N Employees Credit Union	Birmingham	8,492	1,530	-2.35	23.42	0.25	4.93	6.66	6.54	0.34	89.92	6,067	-	88.36	2.84	0.36	0.49
Marvel City Federal Credit Union	Bessemer	6,961	1,014	-6.41	17.58	0.08	4.57	9.92	5.44	0.57	70.97	2,744	-	48.17	1.68	2.52	2.88
Alabama Postal Credit Union	Birmingham	6,451	822	-10.28	35.06	0.53	4.05	11.47	5.84	1.85	64.77	2,550	-	60.99	2.55	-0.50	4.51
Fireman's Credit Union	Birmingham	6,378	905	9.55	31.88	2.52	4.41	10.24	7.68	2.99	29.90	3,459	-	79.63	1.71	-0.09	1.82
Southern Research Employees Federal Credit Union	Birmingham	4,718	253	-9.06	31.18	0.28	1.70	4.58	2.38	0.63	69.16	472	-	14.55	0.00	0.22	0.85
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,179	899	-2.86	8.85	0.05	4.11	6.07	4.83	0.15	92.08	2,587	-	68.10	5.84	0.87	0.31
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,832	481	2.39	28.39	-0.82	3.13	9.07	4.73	0.86	84.96	929	-	46.26	10.01	2.36	2.26
O'Neal Credit Union	Birmingham	2,386	658	-7.30	26.82	0.68	4.21	5.81	6.13	0.32	79.31	1,653	-	94.84	0.73	0.75	1.27
New Pilgrim Federal Credit Union	Birmingham	1,468	562	0.82	8.65	0.07	3.37	6.94	4.76	0.52	79.41	669	-	49.93	6.58	1.10	1.20
NRS Community Development Federal Credit Union	Birmingham	779	614	-47.11	10.91	-2.64	4.63	8.03	8.07	0.12	154.24	510	33	76.81	0.00	5.93	3.02
Total/Average		7,177,715	487,419	-0.38%	16.75%	0.36%	3.56%	6.53%	5.09%	0.89%	71.58%	3,744,630	89,116	65.79%	1.80%	0.87%	1.34%

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Florence - Muscle Shoals, AL (Metro)																	
Listerhill Credit Union	Muscle Shoals	876,029	93,548	10.88	10.18	0.44	3.37	5.16	5.13	1.02	70.19	639,149	135,241	80.32	0.95	0.76	1.17
TVA Community Credit Union	Muscle Shoals	335,593	18,744	7.45	15.46	0.76	2.40	5.08	3.42	0.79	60.42	117,591	-	41.65	0.05	0.15	0.60
Valley Credit Union	Tuscumbia	76,955	5,919	7.22	17.03	0.38	2.71	6.20	3.98	0.84	72.47	26,735	-	41.96	0.37	0.33	0.82
Florence Federal Credit Union	Florence	54,164	3,538	2.61	12.62	0.72	2.70	6.12	3.73	0.98	60.78	20,797	-	44.44	0.90	0.24	0.52
Lauderdale County Teachers Credit Union	Florence	28,788	2,521	-2.54	13.09	0.24	2.50	4.10	3.22	0.42	82.04	11,754	-	47.41	0.96	-0.01	0.41
Electrical Workers No. 558 Federal Credit Union	Sheffield	25,377	2,602	2.89	21.76	1.35	3.41	4.80	4.34	0.84	51.21	18,953	-	96.03	0.27	0.07	0.58
Railway Employees Credit Union	Muscle Shoals	17,406	1,556	-3.20	23.35	-0.48	2.69	5.34	4.20	0.59	96.18	7,620	-	57.81	0.22	0.15	0.89
Tuscumbia Federal Credit Union	Tuscumbia	909	255	-25.98	55.23	-2.20	4.13	7.06	5.31	1.18	137.14	533	-	133.92	0.38	3.31	3.00
Total/Average		1,415,221	128,683	-0.08%	21.09%	0.15%	2.99%	5.48%	4.17%	0.83%	78.80%	843,132	135,241	67.94%	0.51%	0.63%	1.00%
Fort Payne, AL (Micro)																	
Nucor Employees Federal Credit Union	Fort Payne	2,924	324	-0.10	23.22	0.70	2.89	4.96	3.65	0.27	85.56	1,363	-	60.85	0.00	0.00	1.47
Total/Average		2,924	324	-0.10%	23.22%	0.70%	2.89%	4.96%	3.65%	0.27%	85.56%	1,363	-	60.85%	0.00%	0.00%	1.47%
Gadsden, AL (Metro)																	
Family Savings Credit Union	Rainbow City	434,578	63,889	7.11	12.24	1.24	4.34	5.83	5.76	0.56	72.58	358,382	4,739	95.17	1.42	0.76	0.93
Alabama Teachers Credit Union	Gadsden	343,754	26,881	13.52	12.57	0.95	3.04	4.55	4.58	0.98	63.25	258,047	28,642	86.67	0.77	0.19	1.21
WinSouth Credit Union	Gadsden	264,101	33,248	0.96	10.04	0.38	3.09	4.56	4.15	0.55	75.08	174,568	11,991	73.03	0.61	0.44	0.65
Total/Average		1,042,433	124,018	7.20%	11.62%	0.86%	3.49%	4.98%	4.83%	0.70%	70.30%	2,637	45,372	84.96%	0.93%	0.46%	0.93%
Huntsville - Decatur, AL (Metro)																	
Redstone Federal Credit Union	Huntsville	5,454,143	486,469	11.34	11.15	0.89	2.84	5.63	4.01	0.98	65.49	2,433,671	125,670	51.26	0.44	0.73	1.20
Family Security Credit Union	Decatur	686,741	83,458	4.91	15.97	1.31	2.57	4.30	4.48	0.86	59.29	408,261	2,492	70.78	0.47	0.41	0.55
North Alabama Educators Credit Union	Huntsville	99,939	10,699	4.59	8.28	0.53	2.53	4.75	3.67	0.60	73.58	39,291	-	43.17	0.79	0.25	0.42
Rocket City Federal Credit Union	Huntsville	50,912	4,926	2.44	16.07	0.76	3.13	6.14	4.32	0.63	73.81	22,431	240	52.91	0.34	0.24	0.62
WCU Credit Union	Decatur	26,663	3,485	6.06	10.04	0.31	3.00	4.62	4.17	0.12	92.40	14,587	-	61.04	0.11	-0.11	0.63
Postal Employees Credit Union	Huntsville	3,122	306	-1.89	12.84	0.00	1.50	5.95	4.63	2.68	37.61	1,176	-	43.22	0.00	0.17	1.96
Total/Average		6,321,520	589,343	4.58%	12.39%	0.63%	2.60%	5.23%	4.21%	0.98%	67.03%	2,919,417	128,402	53.73%	0.36%	0.28%	0.90%
Other																	
Champion Community Credit Union	Courtland	52,431	3,811	3.63	11.81	-0.09	3.03	5.60	4.77	1.01	77.52	27,678	50	59.89	0.83	0.44	0.59
Landmark Credit Union	Fairfield	39,580	3,167	0.08	13.63	-0.56	3.66	5.90	5.33	0.84	98.59	26,943	429	77.94	1.12	0.28	0.36
Sycamore Federal Credit Union	Talladega	27,025	1,957	21.24	19.86	2.73	4.91	8.78	7.60	2.20	42.62	18,680	523	86.47	1.38	0.14	0.58
Chattahoochee Federal Credit Union	Valley	17,334	3,494	8.51	13.25	0.77	3.96	5.66	4.64	0.33	80.77	10,357	-	68.97	0.10	0.23	1.15
Councill Federal Credit Union	Normal	2,842	575	-1.46	19.70	0.77	4.35	10.02	5.62	0.70	73.15	1,003	-	44.09	4.09	-0.29	4.19
North Alabama Papermakers Federal Credit Union	Stevenson	2,567	392	4.78	19.24	0.62	3.43	5.32	5.11	0.05	82.47	1,430	-	69.05	0.00	0.00	0.70
Dixie Craft Employees Credit Union	Goodwater	1,667	516	-6.66	18.36	-0.45	3.92	8.74	4.75	0.35	91.09	548	-	41.86	6.39	3.66	5.66
Total/Average		143,446	13,912	4.30%	16.55%	0.54%	3.89%	7.15%	5.40%	0.78%	78.03%	86,639	1,002	64.04%	1.99%	0.64%	1.89%
North Total/Average		16,666,487	1,404,377	2.47%	16.83%	0.46%	3.15%	5.65%	4.49%	0.79%	74.18%	7,884,466	402,682	64.72%	1.02%	0.46%	1.26%

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Central																	
Montgomery, AL (Metro)																	
MAX Credit Union	Montgomery	1,460,586	113,428	7.00	13.97	0.81	2.99	4.67	4.18	0.80	65.28	925,356	200,164	74.56	1.55	0.49	1.14
Guardian Credit Union	Montgomery	574,065	69,577	17.89	9.35	0.91	4.44	6.62	6.35	1.36	63.94	444,049	620	90.37	1.37	1.06	1.16
Alabama State Employees Credit Union	Montgomery	323,920	42,717	10.00	10.98	0.55	3.88	6.16	5.77	0.78	68.23	200,521	11,449	69.44	0.89	1.57	1.33
Alabama Rural Electric Credit Union	Montgomery	34,519	3,723	2.27	12.40	0.60	3.39	5.22	4.38	0.92	71.92	24,471	-	80.95	0.63	0.41	0.36
Fedmont Federal Credit Union	Montgomery	12,470	1,393	-0.22	13.06	-0.81	3.61	7.90	4.65	0.53	79.56	4,470	-	41.43	2.82	3.41	3.00
Montgomery VA Federal Credit Union	Montgomery	5,759	1,043	-6.17	19.20	-0.58	3.93	8.70	4.80	0.25	108.22	1,758	-	38.32	2.28	-0.05	1.25
Total/Average		2,411,319	231,881	5.13%	13.16%	0.25%	3.71%	6.55%	5.02%	0.77%	76.19%	1,600,625	212,504	65.85%	1.59%	1.15%	1.37%
Childersburg - Sylacauga, AL (Micro)																	
Coosa Pines Federal Credit Union	Childersburg	250,740	22,802	4.60	14.89	1.01	3.41	5.28	4.48	0.72	58.82	155,346	2,530	73.05	0.63	0.69	0.72
Heritage South Credit Union	Sylacauga	142,915	13,665	14.20	9.59	0.37	3.66	5.49	5.43	1.01	73.78	106,038	2,691	81.44	0.93	0.47	1.06
Total/Average		393,655	36,467	9.40%	12.24%	0.69%	3.54%	5.39%	4.95%	0.87%	66.30%	261,384	5,221	77.25%	0.78%	0.58%	0.89%
Auburn - Opelika, AL (Micro)																	
Auburn University Credit Union	Auburn	178,720	16,998	0.22	12.25	0.40	2.54	4.97	3.79	0.61	73.32	74,012	2,154	47.07	0.31	0.17	0.81
Four Seasons Federal Credit Union	Opelika	58,915	8,925	8.51	8.69	0.52	4.10	7.62	5.79	0.17	86.52	23,821	838	45.16	0.83	0.73	1.01
East Alabama Community Federal Credit Union	Opelika	14,712	3,755	2.56	17.77	0.22	3.18	5.85	4.17	0.21	88.55	5,986	-	49.91	0.42	0.86	0.80
Total/Average		252,347	29,678	3.76%	12.90%	0.38%	3.27%	6.15%	4.58%	0.33%	82.80%	103,819	2,992	47.38%	0.52%	0.59%	0.87%
Phenix City, AL (Metro)																	
Mead Coated Board Federal Credit Union	Phenix City	53,715	1,572	1.18	16.06	0.57	1.35	6.07	2.93	1.99	23.83	11,508	-	25.54	1.72	0.00	1.20
Phenix Pride Federal Credit Union	Phenix City	10,761	2,010	10.66	12.38	0.68	6.88	10.76	10.70	1.45	65.38	8,118	129	91.50	3.57	2.79	2.41
Total/Average		64,476	3,582	5.92%	14.22%	0.63%	4.12%	8.42%	6.81%	1.72%	44.61%	19,626	129	58.52%	2.65%	1.40%	1.81%
Tuscaloosa, AL (Metro)																	
Alabama Credit Union	Tuscaloosa	939,531	93,432	7.22	10.64	0.69	2.96	4.79	4.13	0.67	67.81	586,637	73,802	71.12	0.60	0.54	0.44
Alabama One Credit Union	Tuscaloosa	630,401	62,716	3.93	11.05	0.90	2.70	4.83	3.85	0.81	72.39	373,453	30,699	67.41	0.92	0.26	0.93
Riverfall Credit Union	Tuscaloosa	126,565	10,768	5.94	15.28	0.71	2.59	4.69	3.92	0.74	68.13	74,543	-	68.39	1.03	0.20	0.30
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	38,654	3,479	-2.22	12.45	0.79	3.08	5.40	3.71	0.48	68.94	15,362	-	45.70	0.00	-0.17	2.15
DCH Credit Union	Tuscaloosa	31,719	4,726	8.03	14.18	0.14	3.50	7.75	5.09	0.47	73.22	11,062	-	40.82	5.04	2.98	2.30
City Credit Union	Tuscaloosa	17,174	1,876	-5.46	23.55	0.71	3.43	5.77	4.51	0.39	81.24	8,802	-	66.22	0.18	0.63	2.00
Tuscaloosa County Credit Union	Tuscaloosa	10,736	1,584	12.16	7.29	-1.66	4.13	6.97	5.88	1.28	81.05	7,408	-	74.53	1.09	1.68	1.03
FOGCE Federal Credit Union	Eutaw	1,375	781	4.56	23.64	0.94	3.63	8.64	4.64	0.19	92.86	392	-	37.48	1.28	0.47	2.55
Total/Average		1,796,155	179,362	4.27%	14.76%	0.40%	3.25%	6.11%	4.47%	0.63%	75.71%	1,077,659	104,501	58.96%	1.27%	0.82%	1.46%
Other																	
Naheola Credit Union	Pennington	119,144	10,223	14.32	20.10	1.05	4.20	6.24	5.61	1.19	62.08	98,838	30,364	112.84	1.22	0.36	0.72
Tuskegee Federal Credit Union	Tuskegee	7,726	2,255	-6.56	5.24	-0.74	4.77	9.03	7.01	0.59	86.95	4,305	519	59.35	1.09	1.99	2.60
TVH Federal Credit Union	Tuskegee	4,879	683	4.83	25.87	-0.10	6.10	10.31	7.41	0.60	73.98	2,985	-	82.89	2.21	2.65	2.41
Demopolis Federal Credit Union	Demopolis	694	642	11.58	8.79	-1.82	7.29	11.92	11.92	0.31	102.67	462	-	73.22	9.09	3.31	2.81
Total/Average		132,443	13,803	6.04%	15.00%	-0.40%	5.59%	9.38%	7.99%	0.67%	81.42%	106,590	30,883	82.08%	3.40%	2.08%	2.14%
Central Total/Average		5,050,395	494,773	5.75%	13.71%	0.32%	3.91%	7.00%	5.64%	0.83%	71.17%	3,169,703	356,230	65.00%	1.70%	1.10%	1.42%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2019

(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	196,684	34,931	-1.00	9.23	1.85	3.23	4.53	3.93	0.20	72.28	124,566	-	69.79	0.52	0.95	1.00
Mobile Educators Credit Union	Mobile	86,457	9,380	1.04	11.34	0.83	2.32	4.43	2.98	0.10	75.98	13,854	-	18.04	0.32	0.11	0.88
University of South Alabama Federal Credit Union	Mobile	45,620	8,450	-2.82	11.20	0.98	2.69	4.32	3.06	0.14	70.30	17,676	-	43.98	0.76	0.15	2.25
Gulf Coast Federal Credit Union	Mobile	40,271	6,160	23.48	14.10	0.20	3.84	6.38	4.94	0.19	88.58	18,250	-	53.15	0.84	0.69	0.96
Azalea City Credit Union	Mobile	27,519	3,632	0.71	14.08	1.12	4.96	7.78	7.77	0.84	63.87	18,105	289	76.74	3.42	1.83	3.26
Baldwin County Federal Credit Union	Bay Minette	24,580	2,553	9.16	11.88	0.73	3.32	6.04	4.71	0.58	73.89	11,398	-	52.57	0.00	0.14	0.60
Infirmary Federal Credit Union	Mobile	20,601	4,437	6.87	17.53	0.30	2.88	4.87	4.25	0.36	88.21	10,216	-	60.92	1.89	0.74	0.98
Mobile Government Employees Credit Union	Mobile	20,155	843	-1.97	16.11	0.01	1.74	4.37	3.09	1.23	62.85	4,601	-	27.40	1.46	-0.13	1.56
Mobile Postal Employees Credit Union	Mobile	11,727	1,815	4.61	16.98	1.88	5.44	7.60	6.79	0.76	61.87	9,048	-	93.88	3.91	0.00	1.61
Blue Flame Credit Union	Mobile	7,687	836	1.44	15.82	0.36	4.03	6.03	5.34	0.50	82.82	4,795	-	74.28	0.50	0.09	0.38
Progressive Federal Credit Union	Mobile	5,577	655	-5.22	20.42	-0.02	3.41	7.50	4.31	0.26	98.88	1,941	-	43.80	1.80	0.67	3.19
Total/Average		486,878	73,692	3.30%	14.43%	0.75%	3.44%	5.80%	4.65%	0.47%	76.32%	234,450	289	55.87%	1.40%	0.48%	1.52%
Other																	
McIntosh Chemical Federal Credit Union	McIntosh	22,820	2,307	-2.67	16.77	0.64	2.28	4.18	2.90	0.40	74.81	8,734	-	46.17	0.81	0.04	1.09
Brewton Mill Federal Credit Union	Brewton	22,520	1,625	-1.08	8.28	0.03	2.95	5.91	4.86	1.59	65.83	15,091	-	73.31	1.37	0.57	1.06
Covington Schools Federal Credit Union	Andalusia	17,002	1,590	-0.13	37.98	1.55	3.03	4.54	4.28	0.32	43.46	8,997	-	85.57	2.10	0.02	1.37
Opp-Micolas Credit Union	Opp	11,973	1,820	-2.93	26.99	0.00	3.55	7.15	4.11	0.30	97.07	3,727	26	42.66	0.67	0.08	0.48
Chemco Credit Union	McIntosh	4,439	390	-13.17	18.41	0.61	3.21	4.59	4.37	0.22	77.97	3,171	-	87.62	0.00	0.31	0.63
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,872	1,057	3.50	23.99	0.20	3.60	11.18	7.58	0.67	89.17	660	-	30.37	0.76	-0.45	0.45
Total/Average		81,626	8,789	-2.75%	22.07%	0.51%	3.10%	6.26%	4.68%	0.58%	74.72%	40,380	26	60.95%	0.95%	0.10%	0.85%
Gulf Coast Total/Average		568,504	82,481	0.28%	18.25%	0.63%	3.27%	6.03%	4.67%	0.53%	75.52%	274,830	315	58.41%	1.18%	0.29%	1.18%
South																	
Daleville, Dothan, Troy, AL																	
All In Federal Credit Union	Daleville	1,514,223	128,556	18.46	12.36	1.33	3.53	5.37	5.13	0.89	51.92	1,134,702	1,035	86.19	1.22	0.74	0.90
Five Star Credit Union	Dothan	463,276	46,672	6.62	13.16	1.88	3.32	5.67	5.22	1.02	57.38	269,943	40,926	67.84	0.98	0.78	1.38
Solutions First Federal Credit Union	Enterprise	32,956	4,067	2.68	9.02	0.47	3.05	5.25	4.23	0.84	81.04	17,373	-	57.72	0.50	0.17	1.43
Pike Teachers Credit Union	Troy	7,334	1,886	0.67	14.55	-0.52	1.39	6.15	3.57	1.54	71.57	1,757	-	28.05	7.80	0.89	3.30
Total/Average		2,017,789	181,181	7.11%	12.27%	0.79%	2.82%	5.61%	4.54%	1.07%	65.48%	1,423,775	41,961	59.95%	2.63%	0.65%	1.75%
Other																	
Alabama River Credit Union	Monroeville	17,993	2,071	-1.20	12.03	0.01	2.84	5.19	3.73	0.21	93.32	6,529	-	41.28	2.31	0.38	0.63
Clarke Educators Federal Credit Union	Grove Hill	2,481	701	-7.53	30.51	-1.29	5.51	8.66	7.21	0.46	97.81	1,682	-	97.56	1.01	1.07	3.39
Total/Average		20,474	2,772	-4.37%	21.27%	-0.64%	4.18%	6.93%	5.47%	0.34%	95.57%	8,211	-	69.42%	1.66%	0.73%	2.01%
South Total/Average		2,038,263	183,953	1.37%	16.77%	0.07%	3.50%	6.27%	5.01%	0.70%	80.52%	1,431,986	41,961	64.69%	2.14%	0.69%	1.88%