

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 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 (%)
<b>State Summary</b>																
1 Billion +	12,668,377	920,443	7.11%	12.29%	0.83%	2.59%	4.62%	3.86%	0.91%	55.78%	6,228,653	336,896	66.05%	0.59%	0.46%	0.76%
\$999K - \$500K	4,414,010	477,203	5.23%	11.34%	0.93%	3.24%	5.03%	4.60%	0.85%	66.13%	2,969,458	274,278	77.06%	0.69%	0.61%	0.84%
\$499K - \$250K	3,140,346	326,665	5.72%	12.96%	0.93%	3.27%	4.97%	4.47%	0.63%	65.75%	1,982,049	101,092	72.24%	0.71%	0.70%	0.94%
\$249K - \$100K	1,844,438	199,015	1.62%	12.69%	0.73%	3.03%	4.97%	4.09%	0.71%	65.60%	1,080,915	37,387	67.58%	0.65%	0.50%	1.08%
\$99K - \$50K	593,306	56,797	2.08%	12.29%	0.57%	2.88%	5.98%	4.13%	0.69%	68.36%	220,933	1,254	43.68%	0.85%	0.43%	0.93%
Under \$50K	967,307	122,947	-1.50%	17.67%	0.17%	3.76%	7.02%	5.28%	0.68%	78.79%	489,938	1,379	60.43%	2.18%	0.92%	1.68%
<b>\$1 Billion +</b>																
Redstone Federal Credit Union	5,227,320	444,612	9.44	11.28	0.78	2.81	5.58	3.98	0.97	65.44	2,176,780	136,235	47.89	0.33	0.72	1.17
Apco Employees Credit Union	2,976,120	72,056	4.11	12.17	0.97	1.28	4.24	3.19	1.57	19.69	842,718	117	32.25	0.26	0.16	0.33
America's First Federal Credit Union	1,648,681	170,436	5.69	11.24	0.70	2.53	3.73	3.59	0.70	66.49	1,265,783	415	88.16	0.42	0.27	0.42
MAX Credit Union	1,423,824	110,933	5.77	13.92	0.79	3.02	4.58	4.09	0.68	67.89	906,674	199,013	75.20	1.27	0.38	1.14
All In Federal Credit Union	1,392,432	122,406	10.53	12.85	0.92	3.32	4.98	4.43	0.65	59.39	1,036,698	1,116	86.77	0.66	0.75	0.72
<b>Total/Average</b>	<b>12,668,377</b>	<b>920,443</b>	<b>7.11%</b>	<b>12.29%</b>	<b>0.83%</b>	<b>2.59%</b>	<b>4.62%</b>	<b>3.86%</b>	<b>0.91%</b>	<b>55.78%</b>	<b>6,228,653</b>	<b>336,896</b>	<b>66.05%</b>	<b>0.59%</b>	<b>0.46%</b>	<b>0.76%</b>
<b>\$999K - \$500K</b>																
Alabama Credit Union	921,780	89,998	4.98	10.39	0.55	2.87	4.71	3.94	0.63	71.55	540,315	54,504	67.16	0.77	0.45	0.42
Listerhill Credit Union	842,014	92,683	7.10	10.33	0.29	3.59	5.17	5.01	0.89	68.18	656,313	134,601	86.44	0.80	0.99	1.34
Avadian Credit Union	820,190	82,394	6.13	11.19	0.97	3.17	4.82	4.43	0.83	67.25	589,725	63,229	80.98	0.27	0.42	0.51
Family Security Credit Union	684,411	83,432	4.68	15.41	1.53	2.56	4.19	4.28	0.81	55.56	413,111	2,584	71.97	0.45	0.46	0.59
Alabama One Credit Union	635,697	60,670	4.08	10.63	0.90	2.68	4.84	3.78	0.75	72.66	335,196	18,616	59.52	0.97	0.28	1.00
Guardian Credit Union	509,918	68,026	4.41	10.09	1.36	4.58	6.45	6.15	1.17	61.56	434,798	744	96.27	0.85	1.03	1.16
<b>Total/Average</b>	<b>4,414,010</b>	<b>477,203</b>	<b>5.23%</b>	<b>11.34%</b>	<b>0.93%</b>	<b>3.24%</b>	<b>5.03%</b>	<b>4.60%</b>	<b>0.85%</b>	<b>66.13%</b>	<b>2,969,458</b>	<b>274,278</b>	<b>77.06%</b>	<b>0.69%</b>	<b>0.61%</b>	<b>0.84%</b>
<b>\$499K - \$250K</b>																
Five Star Credit Union	461,296	45,247	13.29	12.31	1.77	3.42	5.52	5.18	0.92	58.49	267,246	37,981	67.48	1.05	0.78	1.50
Legacy Community Federal Credit Union	449,138	39,559	4.56	14.36	0.62	2.50	3.72	3.48	0.58	72.20	300,114	6,302	78.49	0.24	0.36	0.37
Family Savings Credit Union	430,247	63,685	2.88	11.66	1.07	4.22	5.77	5.70	0.51	73.18	336,005	1,017	90.53	1.31	0.85	1.01
Alabama Teachers Credit Union	330,537	26,483	10.82	12.57	0.97	3.21	4.53	4.47	0.83	65.26	254,918	28,419	89.30	0.87	0.30	1.15
TVA Community Credit Union	326,566	18,586	4.78	15.90	0.83	2.56	5.00	3.46	0.65	60.66	118,076	-	42.92	0.13	0.23	0.60
AOD Federal Credit Union	319,666	33,951	5.75	13.65	0.78	2.93	4.35	3.77	0.42	63.99	174,070	3,067	62.94	0.35	0.67	1.42
Alabama State Employees Credit Union	302,796	42,746	5.16	12.04	0.71	4.11	6.11	5.73	0.63	64.21	201,399	11,203	75.24	1.25	1.94	1.29
WinSouth Credit Union	269,176	33,724	1.09	9.72	0.57	3.07	4.43	4.08	0.54	74.87	181,493	10,795	73.73	0.74	0.36	0.39
Coosa Pines Federal Credit Union	250,924	22,684	3.15	14.43	1.08	3.43	5.29	4.40	0.63	58.85	148,728	2,308	69.53	0.44	0.77	0.75
<b>Total/Average</b>	<b>3,140,346</b>	<b>326,665</b>	<b>5.72%</b>	<b>12.96%</b>	<b>0.93%</b>	<b>3.27%</b>	<b>4.97%</b>	<b>4.47%</b>	<b>0.63%</b>	<b>65.75%</b>	<b>1,982,049</b>	<b>101,092</b>	<b>72.24%</b>	<b>0.71%</b>	<b>0.70%</b>	<b>0.94%</b>



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<b>\$249K - \$100K</b>																
Fort McClellan Credit Union	227,399	25,173	-4.64	13.85	-0.27	2.23	4.67	3.68	0.92	55.20	111,874	-	57.24	0.73	0.83	2.21
New Horizons Credit Union	199,345	37,611	-5.02	8.18	2.21	3.24	4.80	4.02	0.22	74.29	121,627	-	66.37	0.92	1.20	1.50
Auburn University Credit Union	177,464	17,060	-0.72	12.11	0.52	2.55	4.89	3.73	0.63	68.33	73,667	1,679	47.47	0.37	0.13	0.96
Mutual Savings Credit Union	174,933	28,780	-1.30	9.99	0.43	3.28	4.58	4.23	0.49	81.93	119,939	7,893	78.31	0.42	0.47	0.95
ACIPCO Federal Credit Union	161,772	7,946	1.12	14.79	1.01	3.29	3.71	3.65	1.06	34.74	126,840	-	95.14	0.60	0.12	0.43
Alabama Central Credit Union	146,273	17,844	3.22	9.14	0.55	4.19	5.30	5.26	0.58	80.12	123,507	5,757	93.54	0.60	0.61	0.90
eCO Credit Union	146,057	15,496	3.26	10.94	0.51	3.09	5.31	3.92	0.42	72.26	70,572	542	54.18	0.69	0.95	0.84
Alatrust Credit Union	139,074	11,801	1.15	13.85	0.78	2.86	4.87	3.88	0.46	71.14	69,935	2,463	58.50	0.26	0.10	1.74
Heritage South Credit Union	131,723	13,310	7.50	10.39	0.87	3.83	5.48	5.35	0.85	72.42	102,429	2,867	86.23	0.64	0.41	1.14
Riverfall Credit Union	124,450	10,098	3.99	15.15	0.75	2.54	4.61	3.78	0.68	66.00	66,502	-	62.67	0.87	0.30	0.38
Naheola Credit Union	108,921	8,756	9.11	21.50	1.39	4.05	6.17	5.28	1.00	60.25	80,286	16,186	96.59	0.77	0.42	0.64
Railroad Community Credit Union	107,027	5,140	1.82	12.36	0.02	1.16	5.27	2.29	1.19	50.57	13,737	-	14.70	0.87	0.41	1.32
<b>Total/Average</b>	<b>1,844,438</b>	<b>199,015</b>	<b>1.62%</b>	<b>12.69%</b>	<b>0.73%</b>	<b>3.03%</b>	<b>4.97%</b>	<b>4.09%</b>	<b>0.71%</b>	<b>65.60%</b>	<b>1,080,915</b>	<b>37,387</b>	<b>67.58%</b>	<b>0.65%</b>	<b>0.50%</b>	<b>1.08%</b>
<b>\$99K - \$50K</b>																
North Alabama Educators Credit Union	97,263	10,597	0.58	8.19	0.58	2.51	4.64	3.57	0.54	72.39	38,406	-	43.55	0.87	0.30	0.43
Mobile Educators Credit Union	86,278	9,426	0.17	11.00	0.91	2.21	4.69	2.87	0.10	73.73	12,901	-	16.73	0.67	0.28	0.93
Valley Credit Union	75,369	6,455	5.52	16.48	0.36	2.79	6.04	3.98	0.71	73.66	26,741	-	42.54	0.42	0.44	0.90
Jefferson Credit Union	66,930	7,587	0.75	10.34	0.32	4.20	6.78	5.70	0.53	72.52	38,815	-	64.83	1.33	1.57	2.08
Four Seasons Federal Credit Union	57,844	8,923	7.18	8.65	0.68	4.06	7.70	5.77	0.18	85.25	22,918	878	44.20	0.66	0.70	0.97
Florence Federal Credit Union	53,881	3,508	1.74	12.34	0.78	2.63	5.99	3.59	0.91	61.25	18,552	-	39.82	0.18	0.21	0.49
Mead Coated Board Federal Credit Union	52,760	1,575	-1.02	16.10	0.64	1.41	6.47	2.87	1.80	23.84	11,286	-	25.53	1.43	-0.05	1.22
Champion Community Credit Union	52,114	3,815	0.02	11.84	0.02	3.04	5.50	4.61	0.91	78.84	29,521	122	64.59	1.56	0.34	0.67
Rocket City Federal Credit Union	50,867	4,911	3.80	15.67	0.85	3.04	5.98	4.21	0.57	73.72	21,793	254	51.31	0.55	0.10	0.65
<b>Total/Average</b>	<b>593,306</b>	<b>56,797</b>	<b>2.08%</b>	<b>12.29%</b>	<b>0.57%</b>	<b>2.88%</b>	<b>5.98%</b>	<b>4.13%</b>	<b>0.69%</b>	<b>68.36%</b>	<b>220,933</b>	<b>1,254</b>	<b>43.68%</b>	<b>0.85%</b>	<b>0.43%</b>	<b>0.93%</b>
<b>Under \$50K</b>																
University of South Alabama Federal Credit Union	46,016	8,547	-0.87	10.59	0.89	2.47	4.49	2.87	0.14	72.29	16,662	-	40.86	0.65	0.12	2.27
Gulf Coast Federal Credit Union	41,441	6,092	21.46	15.68	0.65	3.87	6.46	4.90	0.21	82.65	19,516	-	55.07	0.96	0.66	0.73
Tuscaloosa Veterans Federal Credit Union	40,447	3,498	2.33	11.46	0.78	3.01	5.57	3.58	0.34	74.97	14,247	-	40.71	0.41	-0.17	2.01
Landmark Credit Union	40,242	3,223	-1.14	13.78	-0.26	3.77	5.93	5.33	0.76	94.27	27,439	267	78.36	2.19	-0.07	0.70
1st Resource Credit Union	38,443	2,214	1.20	11.99	0.91	3.59	6.15	6.05	1.64	45.47	26,577	-	78.85	0.53	0.88	0.70
Alabama Rural Electric Credit Union	33,740	3,689	0.31	12.45	0.74	3.45	5.23	4.25	0.74	71.95	23,650	357	79.91	0.52	0.12	0.58
Solutions First Federal Credit Union	32,316	3,967	-0.36	8.90	0.27	3.13	5.19	4.16	0.68	83.35	17,783	-	61.89	1.36	0.49	1.68
Social Security Credit Union	31,570	3,593	3.61	20.61	0.32	3.38	5.25	3.96	0.29	83.09	16,957	-	68.44	1.33	0.49	0.68
DCH Credit Union	31,494	4,770	-0.03	14.42	0.69	3.51	7.51	4.93	0.41	72.90	11,317	-	42.14	4.99	2.37	1.94
Lauderdale County Teachers Credit Union	28,858	2,525	0.60	12.99	0.44	2.43	4.14	3.13	0.34	77.95	11,563	-	46.32	0.44	0.00	0.41
Azalea City Credit Union	27,237	3,646	-1.85	13.73	-1.19	5.17	7.83	7.85	0.72	63.70	18,534	310	79.28	4.11	3.64	3.40
WCU Credit Union	26,791	3,458	3.49	9.81	0.44	2.96	4.57	4.01	0.10	90.16	14,525	-	60.76	0.00	0.02	0.53
Electrical Workers No. 558 Federal Credit Union	24,984	2,683	-0.18	21.43	1.26	3.24	4.67	4.07	0.74	52.98	17,663	-	90.45	0.13	-0.07	0.69
Sycamore Federal Credit Union	24,193	1,901	11.65	20.82	2.88	5.13	8.85	7.73	2.03	42.98	17,244	92	90.33	0.95	0.15	0.60
Brewton Mill Federal Credit Union	24,171	1,638	6.50	7.74	-1.02	3.08	5.90	4.89	1.41	63.50	15,502	-	69.72	0.77	1.82	1.12
Baldwin County Federal Credit Union	24,046	2,588	4.19	11.78	0.62	3.47	6.16	4.75	0.41	76.15	11,662	-	55.05	0.29	0.33	0.62
McIntosh Chemical Federal Credit Union	23,734	2,266	-2.22	15.73	0.65	2.15	4.31	2.79	0.40	74.64	7,667	-	38.89	1.02	0.48	1.16
Infirmary Federal Credit Union	21,159	4,390	5.07	16.84	0.64	2.83	4.93	4.21	0.34	86.28	9,972	-	57.92	1.21	0.95	1.04
Mobile Government Employees Credit Union	20,379	872	-4.34	16.29	0.26	1.83	4.44	3.04	1.06	57.64	4,595	-	27.15	2.59	-0.23	1.57
ANG Federal Credit Union	19,374	1,958	-8.68	8.97	0.61	3.27	6.06	3.72	0.12	76.26	7,728	-	43.97	0.12	0.59	0.57
Health Credit Union	19,356	1,852	-0.34	25.26	0.35	1.852	7.44	4.40	0.54	75.77	7,067	-	47.46	1.15	1.71	1.39
Alabama River Credit Union	18,674	2,095	2.54	11.71	0.09	2.79	5.39	3.77	0.22	90.91	5,975	-	36.26	2.04	0.27	0.87
Federal Employees Credit Union	18,124	1,602	-5.30	18.46	0.37	3.56	7.64	4.79	1.11	65.13	8,554	-	58.21	2.96	1.21	1.37
City Credit Union	17,788	1,923	-0.97	22.36	0.53	3.31	5.79	4.27	0.39	80.23	8,469	-	60.98	0.18	1.03	2.00
Railway Employees Credit Union	17,407	1,567	-4.91	23.62	-0.36	2.61	5.33	4.00	0.40	96.56	7,542	-	57.39	0.91	0.00	0.85
Chattahoochee Federal Credit Union	16,975	3,461	2.07	13.18	0.82	3.87	5.62	4.53	0.28	80.99	10,309	-	70.12	0.16	0.07	1.37
Covington Schools Federal Credit Union	16,819	1,597	-2.23	37.59	1.47	2.94	4.40	4.16	0.27	44.88	8,856	-	84.60	0.73	0.20	1.17
East Alabama Community Federal Credit Union	15,122	3,824	2.05	17.17	0.39	3.20	5.92	4.22	0.19	88.01	6,176	-	50.52	0.08	0.86	0.65
Alabama Law Enforcement Credit Union	15,018	1,934	7.46	14.19	0.78	5.20	9.67	9.20	2.19	56.84	10,245	-	79.71	3.06	1.83	1.43
Northeast Alabama Postal Federal Credit Union	14,280	1,180	11.10	17.84	0.19	2.73	4.76	4.21	1.32	56.95	9,530	-	81.37	0.35	0.44	0.50
Fedmont Federal Credit Union	12,615	1,409	-0.21	13.71	-0.55	3.68	7.85	4.76	0.47	74.24	4,350	-	39.89	1.20	2.85	3.29

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Opp-Micolas Credit Union	12,451	1,855	-3.50	26.04	0.11	3.54	7.11	4.04	0.28	94.85	3,752	32	40.77	1.39	0.05	0.59
Mobile Postal Employees Credit Union	11,564	1,781	3.31	16.42	1.67	5.13	7.60	6.43	0.81	62.03	8,611	-	90.39	4.05	0.86	1.58
Phenix Pride Federal Credit Union	11,396	1,985	18.84	11.18	0.80	7.43	10.94	10.88	1.56	66.28	8,212	126	86.22	0.83	1.73	1.42
Tuscaloosa County Credit Union	9,785	1,409	-0.04	9.37	-0.06	4.11	6.78	5.82	1.08	78.50	6,951	-	79.20	2.79	0.89	0.73
Birmingham City Credit Union	8,889	2,149	0.54	17.19	2.14	6.96	9.68	8.61	0.81	68.49	7,014	-	95.64	1.20	0.32	1.07
L&N Employees Credit Union	8,823	1,506	-2.92	22.42	0.20	4.89	6.47	6.15	0.32	86.88	6,110	-	84.66	0.44	0.27	0.67
Blue Flame Credit Union	7,997	813	5.38	15.03	0.39	3.81	5.82	5.03	0.46	81.84	4,671	-	68.80	0.00	-0.05	0.43
Tuskegee Federal Credit Union	7,939	2,254	-16.48	5.23	-2.62	4.06	8.89	6.50	0.55	100.00	3,926	97	52.28	1.78	1.89	2.65
Pike Teachers Credit Union	7,349	1,895	2.23	15.01	0.04	1.93	6.07	3.44	0.98	62.44	1,933	-	30.96	6.78	0.25	4.19
Marvel City Federal Credit Union	7,167	1,017	-5.85	17.08	0.91	4.63	10.28	5.43	0.55	66.18	2,786	-	47.09	6.78	2.63	1.54
Chem Family Credit Union	6,830	260	1.52	16.57	0.13	1.30	4.74	3.01	1.83	37.06	857	-	14.79	0.82	0.79	1.17
Alabama Postal Credit Union	6,718	811	-13.93	33.28	-1.04	3.92	11.95	5.71	1.73	64.16	2,386	-	53.28	3.52	3.13	4.07
Fireman's Credit Union	6,104	896	6.69	32.14	2.83	4.77	10.27	8.01	2.96	28.61	3,551	-	85.86	3.55	0.00	1.75
Montgomery VA Federal Credit Union	5,865	1,077	-9.31	19.25	-0.50	3.99	8.75	4.88	0.24	103.63	1,956	-	41.93	2.66	0.49	1.12
Progressive Federal Credit Union	5,622	659	-4.68	20.24	-0.87	3.26	8.00	4.32	0.26	104.94	1,971	-	44.06	1.67	1.17	4.16
Southern Research Employees Federal Credit Union	4,956	266	-4.89	29.56	0.37	1.63	4.75	2.23	0.57	64.15	433	-	12.43	0.00	0.22	0.92
TVH Federal Credit Union	4,942	682	7.39	26.39	1.75	6.26	10.24	7.39	0.68	67.53	2,965	-	80.40	3.00	0.91	1.92
Chemco Credit Union	4,896	401	-6.04	16.36	0.57	3.01	4.71	4.59	0.25	79.44	2,795	-	68.34	1.32	0.07	0.89
Monroe Education Employees Federal Credit Union	4,463	1,578	2.50	3.36	-1.05	4.20	9.24	8.62	0.12	92.57	1,522	-	35.27	1.84	3.01	7.03
Sixth Avenue Baptist Federal Credit Union	4,344	898	0.02	8.49	0.30	4.14	6.35	4.97	0.18	88.80	2,546	-	64.08	6.87	0.64	0.43
Brassies Credit Union	3,799	541	-10.25	18.29	-1.67	4.56	7.62	5.25	0.27	118.01	2,151	-	69.30	4.51	0.14	1.91
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
Postal Employees Credit Union	3,061	311	-2.48	14.21	0.19	1.63	5.98	4.72	2.63	36.89	1,153	-	43.92	0.17	0.00	2.17
Andalusia Mills Employees Credit Association Federal Credit Union	2,981	1,055	-0.37	23.15	0.55	3.71	11.27	6.86	0.62	87.65	619	-	27.09	1.78	-1.27	0.48
Clarke Educators Federal Credit Union	2,835	693	-14.38	27.83	-0.97	5.28	8.59	7.46	0.48	94.27	1,656	-	80.94	0.72	3.35	1.27
Nucor Employees Federal Credit Union	2,813	326	-6.95	23.53	-0.07	2.79	5.33	3.55	0.26	83.33	1,364	-	63.62	0.07	-0.64	2.57
Council Federal Credit Union	2,795	570	-3.09	19.50	0.80	4.24	9.43	5.49	0.60	72.79	1,024	-	45.63	11.72	-1.08	4.10
U S Pipe Bessemer Employees Federal Credit Union	2,764	485	-2.74	29.12	0.00	2.95	9.59	4.49	0.71	87.16	843	-	43.28	10.44	2.69	2.25
North Alabama Papermakers Federal Credit Union	2,559	390	4.88	18.95	0.44	3.08	5.66	5.03	0.05	88.24	1,254	-	60.46	0.00	0.00	0.80
O'Neal Credit Union	2,457	680	-6.22	25.72	0.84	4.06	5.86	5.81	0.35	75.83	1,572	-	86.28	0.25	0.13	1.97
Dixie Craft Employees Credit Union	1,795	517	-10.38	17.10	-2.00	4.00	9.03	5.05	0.65	84.07	599	-	40.34	2.67	5.98	6.68
New Pilgrim Federal Credit Union	1,493	505	-1.19	8.64	0.34	3.43	6.79	4.55	0.44	82.09	614	-	45.08	7.98	0.47	1.14
FOGCE Federal Credit Union	1,381	765	0.22	23.39	1.18	3.89	8.93	4.77	0.19	87.84	411	-	38.99	1.46	0.00	2.68
Tusculum Federal Credit Union	928	260	-31.76	54.42	-1.45	4.18	7.21	5.52	1.38	116.07	584	-	140.72	0.51	3.68	2.57
NRS Community Development Federal Credit Union	834	565	-41.10	7.55	-6.46	4.34	8.25	7.67	0.27	202.78	487	34	63.49	9.24	3.81	2.67
Demopolis Federal Credit Union	769	657	2.95	10.14	1.02	8.01	12.05	12.05	0.33	93.83	461	-	67.01	4.99	1.06	2.39
<b>Total/Average</b>	<b>967,307</b>	<b>122,947</b>	<b>-1.50%</b>	<b>17.67%</b>	<b>0.17%</b>	<b>3.76%</b>	<b>7.02%</b>	<b>5.28%</b>	<b>0.68%</b>	<b>78.79%</b>	<b>489,938</b>	<b>1,379</b>	<b>60.43%</b>	<b>2.18%</b>	<b>0.92%</b>	<b>1.68%</b>