

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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		16,240,899	1,357,231	2.54	16.71	0.42	3.24	5.65	4.49	0.69	74.36	7,582,090	404,269	65.13	1.18	0.53	1.45
Central - Total/Average		4,891,384	482,721	9.89	13.79	0.53	3.93	7.07	5.66	0.81	71.71	3,017,289	308,578	63.29	1.25	0.93	1.31
Gulf Coast - Total/Average		576,136	85,237	5.89	17.63	0.73	3.29	6.06	4.63	0.48	75.39	269,913	342	54.80	1.36	0.19	1.28
South - Total/Average		1,919,365	177,881	7.92	13.28	-0.05	3.52	6.67	5.82	0.56	84.29	1,332,813	39,097	56.30	2.00	1.44	2.54
North																	
Anniston - Oxford, AL (Metro)																	
AOD Federal Credit Union	Oxford	319,666	33,951	13.16	13.65	0.70	2.97	4.45	3.92	0.45	67.14	174,070	3,067	62.94	0.35	0.77	1.42
Fort McClellan Credit Union	Anniston	227,399	25,173	-2.89	13.85	-0.72	2.14	4.55	3.83	0.98	62.79	111,874	-	57.24	0.73	0.10	2.21
Northeast Alabama Postal Federal Credit Union	Anniston	14,280	1,180	19.34	17.84	0.03	2.69	4.80	4.31	1.43	56.20	9,530	-	81.37	0.35	0.56	0.50
Chem Family Credit Union	Anniston	6,830	260	2.76	16.57	0.38	1.35	4.62	3.14	1.90	33.98	857	-	14.79	0.82	0.00	1.17
Brassies Credit Union	Anniston	3,799	541	-12.02	18.29	-1.08	4.55	7.52	5.27	0.32	120.19	2,151	-	69.30	4.51	-0.29	1.91
Total/Average		571,974	61,105	4.07%	16.04%	-0.14%	2.74%	5.19%	4.09%	1.02%	68.06%	298,482	3,067	57.13%	1.35%	0.23%	1.44%
Birmingham - Hoover, AL (Metro)																	
Apco Employees Credit Union	Birmingham	2,976,120	72,056	7.90	12.17	0.96	1.25	4.24	3.22	1.60	18.51	842,718	117	32.25	0.26	0.14	0.33
America's First Federal Credit Union	Birmingham	1,648,681	170,436	9.20	11.24	0.67	2.54	3.77	3.63	0.75	67.02	1,265,783	415	88.16	0.42	0.25	0.42
Avadian Credit Union	Hoover	820,190	82,394	8.28	11.19	1.00	3.14	4.83	4.46	0.90	66.24	589,725	63,229	80.98	0.27	0.36	0.51
Legacy Community Federal Credit Union	Birmingham	449,138	39,559	10.55	14.36	0.68	2.45	3.74	3.53	0.67	73.81	300,114	6,302	78.49	0.24	0.36	0.37
Mutual Savings Credit Union	Hoover	174,933	28,780	1.49	9.99	0.43	3.25	4.54	4.21	0.48	80.81	119,939	7,893	78.31	0.42	0.53	0.95
ACIPCO Federal Credit Union	Birmingham	161,772	7,946	6.22	14.79	2.05	3.39	4.91	4.71	0.97	35.03	126,840	-	95.14	0.60	0.06	0.43
Alabama Central Credit Union	Birmingham	146,273	17,844	12.43	9.14	0.84	4.16	5.31	5.29	0.62	78.56	123,507	5,757	93.54	0.60	0.43	0.90
eCO Credit Union	Birmingham	146,057	15,496	6.51	10.94	0.46	3.04	5.22	3.92	0.46	73.51	70,572	542	54.18	0.69	0.88	0.84
Alatrust Credit Union	Birmingham	139,074	11,801	4.79	13.85	0.80	2.95	4.90	3.89	0.42	70.85	69,935	2,463	58.50	0.26	0.06	1.74
Railroad Community Credit Union	Irondale	107,027	5,140	2.42	12.36	0.12	1.21	5.47	2.39	1.21	48.68	13,737	-	14.70	0.87	0.53	1.32
Jefferson Credit Union	Hoover	66,930	7,587	5.57	10.34	0.30	4.12	6.70	5.68	0.59	74.38	38,815	-	64.83	1.33	1.27	2.08
1st Resource Credit Union	Birmingham	38,443	2,214	-5.78	11.99	0.81	3.52	6.17	6.05	1.68	46.15	26,577	-	78.85	0.53	0.61	0.70
Social Security Credit Union	Birmingham	31,570	3,593	4.85	20.61	0.25	3.38	5.21	3.99	0.29	82.82	16,957	-	68.44	1.33	0.70	0.68
ANG Federal Credit Union	Birmingham	19,374	1,958	-10.80	8.97	0.59	3.35	5.92	3.85	0.12	77.22	7,728	-	43.97	0.12	0.61	0.57
Health Credit Union	Birmingham	19,356	1,852	2.39	25.26	0.13	3.67	7.38	4.38	0.60	79.55	7,067	-	47.46	1.15	1.97	1.39
Federal Employees Credit Union	Birmingham	18,124	1,602	-8.24	18.46	0.63	3.65	7.55	4.87	1.12	68.92	8,554	-	58.21	2.96	1.29	1.37
Alabama Law Enforcement Credit Union	Birmingham	15,018	1,934	12.33	14.19	1.28	4.93	9.44	9.00	2.17	59.35	10,245	-	79.71	3.06	1.07	1.43
Birmingham City Credit Union	Birmingham	8,889	2,149	2.81	17.19	2.74	6.99	9.63	8.58	0.76	65.26	7,014	-	95.64	1.20	0.12	1.07
L&N Employees Credit Union	Birmingham	8,823	1,506	2.92	22.42	0.25	4.86	6.55	6.33	0.34	89.42	6,110	-	84.66	0.44	0.13	0.67
Marvel City Federal Credit Union	Bessemer	7,167	1,017	-7.29	17.08	0.16	4.59	9.90	5.43	0.55	71.24	2,786	-	47.09	6.78	3.96	1.54
Alabama Postal Credit Union	Birmingham	6,718	811	-13.13	33.28	0.29	3.87	11.64	5.69	1.82	66.13	2,386	-	53.28	3.52	0.51	4.07
Fireman's Credit Union	Birmingham	6,104	896	9.69	32.14	2.77	4.51	10.16	7.86	2.96	27.55	3,551	-	85.86	3.55	-0.06	1.75
Southern Research Employees Federal Credit Union	Birmingham	4,956	266	-8.94	29.56	0.31	1.60	4.79	2.27	0.60	69.23	433	-	12.43	0.00	0.44	0.92
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,344	898	1.95	8.49	0.05	4.24	6.29	4.95	0.15	89.68	2,546	-	64.08	6.87	1.02	0.43
People's First Federal Credit Union	Birmingham	3,130	473	-18.97	10.73	-1.00	5.31	6.69	6.68	0.00	116.84	2,322	64	83.62	1.12	-0.33	0.99
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,764	485	-0.14	29.12	0.00	2.92	8.98	4.60	0.81	86.79	843	-	43.28	10.44	4.85	2.25
O'Neal Credit Union	Birmingham	2,457	680	-9.09	25.72	0.70	4.19	5.90	5.95	0.31	77.97	1,572	-	86.28	0.25	0.25	1.97
New Pilgrim Federal Credit Union	Birmingham	1,493	505	5.08	8.64	0.40	3.37	6.66	4.52	0.44	78.13	614	-	45.08	7.98	0.32	1.14
NRS Community Development Federal Credit Union	Birmingham	834	565	-86.76	7.55	-9.38	4.69	8.23	8.08	0.22	237.50	487	34	63.49	9.24	9.30	2.67
Total/Average		7,035,759	482,443	-1.78%	16.27%	0.32%	3.63%	6.58%	5.10%	0.81%	75.07%	3,669,477	86,816	64.85%	2.29%	1.09%	1.22%

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Florence - Muscle Shoals, AL (Metro)																	
Listerhill Credit Union	Muscle Shoals	842,014	92,683	13.16	10.33	0.37	3.44	5.12	5.03	0.95	67.83	656,313	134,601	86.44	0.80	0.87	1.34
TVA Community Credit Union	Muscle Shoals	326,566	18,586	9.11	15.90	0.79	2.53	4.99	3.52	0.73	60.73	118,076	-	42.92	0.13	0.25	0.60
Valley Credit Union	Tuscumbia	75,369	6,455	10.02	16.48	0.25	2.64	6.03	3.93	0.79	73.50	26,741	-	42.54	0.42	0.27	0.90
Florence Federal Credit Union	Florence	53,881	3,508	4.15	12.34	0.77	2.65	5.97	3.66	0.95	60.18	18,552	-	39.82	0.18	0.24	0.49
Lauderdale County Teachers Credit Union	Florence	28,858	2,525	-4.60	12.99	0.36	2.48	4.06	3.20	0.38	79.55	-	46.32	0.44	0.00	0.41	
Electrical Workers No. 558 Federal Credit Union	Sheffield	24,984	2,683	2.59	21.43	1.37	3.32	4.70	4.20	0.79	50.20	17,663	-	90.45	0.13	0.01	0.69
Railway Employees Credit Union	Muscle Shoals	17,407	1,567	-6.40	23.62	-0.43	2.53	5.19	3.94	0.52	91.00	7,542	-	57.39	0.91	-0.14	0.85
Tuscumbia Federal Credit Union	Tuscumbia	928	260	-35.61	54.42	-2.62	4.23	7.02	5.43	1.26	140.00	584	-	140.72	0.51	8.93	2.57
Total/Average		1,370,007	128,267	-0.95%	20.94%	0.11%	2.98%	5.39%	4.11%	0.80%	77.87%	857,034	134,601	68.33%	0.44%	1.30%	0.98%
Fort Payne, AL (Micro)																	
Nucor Employees Federal Credit Union	Fort Payne	2,813	326	-7.79	23.53	0.28	3.00	5.19	3.72	0.27	82.61	1,364	-	63.62	0.07	-0.15	2.57
Total/Average		2,813	326	-7.79%	23.53%	0.28%	3.00%	5.19%	3.72%	0.27%	82.61%	1,364	-	63.62%	0.07%	-0.15%	2.57%
Gadsden, AL (Metro)																	
Family Savings Credit Union	Rainbow City	430,247	63,685	12.08	11.66	1.07	4.21	5.76	5.71	0.52	74.42	336,005	1,017	90.53	1.31	0.72	1.01
Alabama Teachers Credit Union	Gadsden	330,537	26,483	18.31	12.57	0.91	3.09	4.50	4.53	0.92	63.91	254,918	28,419	89.30	0.87	0.30	1.15
WinSouth Credit Union	Gadsden	269,176	33,724	5.79	9.72	0.52	3.03	4.46	4.13	0.55	74.76	181,493	10,795	73.73	0.74	0.39	0.39
Total/Average		1,029,960	123,892	12.06%	11.32%	0.83%	3.44%	4.91%	4.79%	0.66%	71.03%	2,575	40,231	84.52%	0.97%	0.47%	0.85%
Huntsville - Decatur, AL (Metro)																	
Redstone Federal Credit Union	Huntsville	5,227,320	444,612	13.42	11.28	1.15	2.81	5.63	4.06	1.03	61.91	2,176,780	136,235	47.89	0.33	0.67	1.17
Family Security Credit Union	Decatur	684,411	83,432	9.10	15.41	1.38	2.63	4.21	4.41	0.75	57.87	413,111	2,584	71.97	0.45	0.44	0.59
North Alabama Educators Credit Union	Huntsville	97,263	10,597	3.57	8.19	0.43	2.47	4.65	3.63	0.62	74.74	38,406	-	43.55	0.87	0.18	0.43
Rocket City Federal Credit Union	Huntsville	50,867	4,911	4.70	15.67	0.69	3.04	5.99	4.28	0.61	74.66	21,793	254	51.31	0.55	0.20	0.65
WCU Credit Union	Decatur	26,791	3,458	13.14	9.81	0.25	2.94	4.53	4.13	0.11	93.66	14,525	-	60.76	0.00	-0.01	0.53
Postal Employees Credit Union	Huntsville	3,061	311	-7.61	14.21	2.27	3.95	5.93	4.83	0.00	44.26	1,153	-	43.92	0.17	0.00	2.17
Total/Average		6,089,713	547,321	6.05%	12.43%	1.03%	2.97%	5.16%	4.22%	0.52%	67.85%	2,665,768	139,073	53.23%	0.40%	0.25%	0.92%
Other																	
Champion Community Credit Union	Courtland	52,114	3,815	6.00	11.84	-0.30	3.04	5.54	4.70	0.95	80.23	29,521	122	64.59	1.56	0.34	0.67
Landmark Credit Union	Fairfield	40,242	3,223	3.50	13.78	-0.36	3.72	5.90	5.35	0.80	97.71	27,439	267	78.36	2.19	-0.14	0.70
Sycamore Federal Credit Union	Talladega	24,193	1,901	17.07	20.82	2.89	4.94	8.77	7.62	2.16	41.09	17,244	92	90.33	0.95	0.05	0.60
Chattahoochee Federal Credit Union	Valley	16,975	3,461	12.52	13.18	0.86	3.90	5.60	4.56	0.30	79.41	10,309	-	70.12	0.16	0.04	1.37
Councill Federal Credit Union	Normal	2,795	570	-6.17	19.50	0.49	4.27	9.53	5.55	0.61	78.08	1,024	-	45.63	11.72	-0.75	4.10
North Alabama Papermakers Federal Credit Union	Stevenson	2,559	390	8.90	18.95	0.55	3.31	5.54	5.19	0.10	82.98	1,254	-	60.46	0.00	0.00	0.80
Dixie Craft Employees Credit Union	Goodwater	1,795	517	1.01	17.10	-0.67	4.04	8.92	4.94	0.54	86.79	599	-	40.34	2.67	4.03	6.68
Total/Average		140,673	13,877	6.12%	16.45%	0.49%	3.89%	7.11%	5.42%	0.78%	78.04%	87,390	481	64.26%	2.75%	0.51%	2.13%
North Total/Average		16,240,899	1,357,231	2.54%	16.71%	0.42%	3.24%	5.65%	4.49%	0.69%	74.36%	7,582,090	404,269	65.13%	1.18%	0.53%	1.45%

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Central																	
Montgomery, AL (Metro)																	
MAX Credit Union	Montgomery	1,423,824	110,933	8.61	13.92	0.80	3.01	4.62	4.18	0.74	66.18	906,674	199,013	75.20	1.27	0.44	1.14
Guardian Credit Union	Montgomery	509,918	68,026	9.43	10.09	1.01	4.62	6.57	6.30	1.23	63.41	434,798	744	96.27	0.85	1.07	1.16
Alabama State Employees Credit Union	Montgomery	302,796	42,746	5.65	12.04	0.73	3.98	6.06	5.78	0.68	67.12	201,399	11,203	75.24	1.25	1.45	1.29
Alabama Rural Electric Credit Union	Montgomery	33,740	3,689	-0.08	12.45	0.74	3.44	5.17	4.28	0.81	71.44	23,650	357	79.91	0.52	0.21	0.58
Fedmont Federal Credit Union	Montgomery	12,615	1,409	1.89	13.71	-1.57	3.61	7.79	4.67	0.50	79.23	4,350	-	39.89	1.20	4.65	3.29
Montgomery VA Federal Credit Union	Montgomery	5,865	1,077	-8.90	19.25	-0.33	4.10	8.79	4.94	0.25	104.97	1,956	-	41.93	2.66	-0.10	1.12
Total/Average		2,288,758	227,880	2.77%	13.58%	0.23%	3.79%	6.50%	5.03%	0.70%	75.39%	1,572,827	211,317	68.07%	1.29%	1.29%	1.43%
Childersburg - Sylacauga, AL (Micro)																	
Coosa Pines Federal Credit Union	Childersburg	250,924	22,684	9.36	14.43	1.14	3.43	5.44	4.59	0.65	59.87	148,728	2,308	69.53	0.44	0.73	0.75
Heritage South Credit Union	Sylacauga	131,723	13,310	10.52	10.39	0.72	3.82	5.69	5.58	0.85	74.33	102,429	2,867	86.23	0.64	0.38	1.14
Total/Average		382,647	35,994	9.94%	12.41%	0.93%	3.63%	5.57%	5.08%	0.75%	67.10%	251,157	5,175	77.88%	0.54%	0.56%	0.95%
Auburn - Opelika, AL (Micro)																	
Auburn University Credit Union	Auburn	177,464	17,060	-0.97	12.11	0.34	2.53	4.96	3.75	0.62	72.78	73,667	1,679	47.47	0.37	0.10	0.96
Four Seasons Federal Credit Union	Opelika	57,844	8,923	13.07	8.65	0.65	4.06	7.63	5.79	0.18	85.77	22,918	878	44.20	0.66	0.70	0.97
East Alabama Community Federal Credit Union	Opelika	15,122	3,824	10.83	17.17	0.20	3.17	5.87	4.20	0.20	90.58	6,176	-	50.52	0.08	0.71	0.65
Total/Average		250,430	29,807	7.64%	12.64%	0.40%	3.25%	6.15%	4.58%	0.33%	83.04%	102,761	2,557	47.40%	0.37%	0.50%	0.86%
Phenix City, AL (Metro)																	
Mead Coated Board Federal Credit Union	Phenix City	52,760	1,575	-1.25	16.10	0.65	1.29	6.38	2.93	1.97	23.88	11,286	-	25.53	1.43	-0.07	1.22
Phenix Pride Federal Credit Union	Phenix City	11,396	1,985	34.39	11.18	0.29	6.81	10.75	10.71	1.65	67.41	8,212	126	86.22	0.83	2.35	1.42
Total/Average		64,156	3,560	16.57%	13.64%	0.47%	4.05%	8.57%	6.82%	1.81%	45.65%	19,498	126	55.88%	1.13%	1.14%	1.32%
Tuscaloosa, AL (Metro)																	
Alabama Credit Union	Tuscaloosa	921,780	89,998	10.39	10.39	0.47	2.89	4.73	4.06	0.68	71.39	540,315	54,504	67.16	0.77	0.58	0.42
Alabama One Credit Union	Tuscaloosa	635,697	60,670	9.62	10.63	1.14	2.70	4.83	3.85	0.77	72.47	335,196	18,616	59.52	0.97	0.19	1.00
Riverfall Credit Union	Tuscaloosa	124,450	10,098	8.33	15.15	0.62	2.57	4.61	3.89	0.69	70.68	66,502	-	62.67	0.87	0.19	0.38
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	40,447	3,498	4.63	11.46	0.68	3.08	5.64	3.74	0.39	72.92	14,247	-	40.71	0.41	-0.09	2.01
DCH Credit Union	Tuscaloosa	31,494	4,770	14.54	14.42	0.57	3.53	7.65	5.11	0.43	75.05	11,317	-	42.14	4.99	1.98	1.94
City Credit Union	Tuscaloosa	17,788	1,923	-4.15	22.36	0.66	3.41	5.83	4.42	0.37	82.54	8,469	-	60.98	0.18	0.90	2.00
Tuscaloosa County Credit Union	Tuscaloosa	9,785	1,409	4.45	9.37	-0.71	4.00	6.71	5.68	1.11	81.85	6,951	-	79.20	2.79	1.35	0.73
FOGCE Federal Credit Union	Eutaw	1,381	765	10.04	23.39	1.62	3.67	8.68	4.61	0.19	93.75	411	-	38.99	1.46	0.00	2.68
Total/Average		1,782,822	173,131	7.23%	14.65%	0.63%	3.23%	6.09%	4.42%	0.58%	77.58%	983,408	73,120	56.42%	1.56%	0.64%	1.40%
Other																	
Naheola Credit Union	Pennington	108,921	8,756	9.02	21.50	1.21	4.05	6.16	5.42	1.09	60.34	80,286	16,186	96.59	0.77	0.49	0.64
Tuskegee Federal Credit Union	Tuskegee	7,939	2,254	-7.96	5.23	-1.68	4.73	9.20	6.91	0.57	93.65	3,926	97	52.28	1.78	2.63	2.65
TVH Federal Credit Union	Tuskegee	4,942	682	12.38	26.39	1.52	6.41	10.92	7.81	0.72	71.91	2,965	-	80.40	3.00	1.44	1.92
Demopolis Federal Credit Union	Demopolis	769	657	47.27	10.14	1.14	7.41	11.97	11.97	0.32	100.00	461	-	67.01	4.99	1.33	2.39
Total/Average		122,571	12,349	15.18%	15.82%	0.55%	5.65%	9.56%	8.03%	0.68%	81.48%	87,638	16,283	74.07%	2.64%	1.47%	1.90%
Central Total/Average		4,891,384	482,721	9.89%	13.79%	0.53%	3.93%	7.07%	5.66%	0.81%	71.71%	3,017,289	308,578	63.29%	1.25%	0.93%	1.31%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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	199,345	37,611	0.68	8.18	1.81	3.26	4.60	4.01	0.20	74.49	121,627	-	66.37	0.92	1.10	1.50
Mobile Educators Credit Union	Mobile	86,278	9,426	1.65	11.00	0.95	2.27	4.53	2.95	0.10	73.01	12,901	-	16.73	0.67	0.05	0.93
University of South Alabama Federal Credit Union	Mobile	46,016	8,547	-3.96	10.59	0.92	2.57	4.39	2.95	0.14	71.06	16,662	-	40.86	0.65	0.06	2.27
Gulf Coast Federal Credit Union	Mobile	41,441	6,092	54.13	15.68	0.37	3.92	6.52	4.97	0.19	90.10	19,516	-	55.07	0.96	0.59	0.73
Azalea City Credit Union	Mobile	27,237	3,646	-0.65	13.73	1.25	5.12	7.78	7.83	0.74	65.14	18,534	310	79.28	4.11	1.23	3.40
Baldwin County Federal Credit Union	Bay Minette	24,046	2,588	13.58	11.78	0.74	3.42	6.03	4.82	0.49	75.91	11,662	-	55.05	0.29	0.03	0.62
Infirmary Federal Credit Union	Mobile	21,159	4,390	19.54	16.84	0.76	2.86	4.85	4.27	0.35	87.33	9,972	-	57.92	1.21	1.00	1.04
Mobile Government Employees Credit Union	Mobile	20,379	872	-1.76	16.29	0.75	2.16	4.54	3.12	0.73	54.40	4,595	-	27.15	2.59	-0.26	1.57
Mobile Postal Employees Credit Union	Mobile	11,564	1,781	6.32	16.42	2.17	5.36	7.60	6.66	0.69	61.50	8,611	-	90.39	4.05	0.39	1.58
Blue Flame Credit Union	Mobile	7,997	813	11.06	15.03	0.36	3.93	5.96	5.29	0.49	81.48	4,671	-	68.80	0.00	0.00	0.43
Progressive Federal Credit Union	Mobile	5,622	659	-8.91	20.24	-0.10	3.39	7.76	4.33	0.26	102.22	1,971	-	44.06	1.67	-0.52	4.16
Total/Average		491,084	76,425	8.33%	14.16%	0.91%	3.48%	5.87%	4.66%	0.40%	76.06%	230,722	310	54.70%	1.56%	0.33%	1.66%
Other																	
Brewton Mill Federal Credit Union	Brewton	24,171	1,638	12.34	7.74	0.11	2.99	5.88	4.86	1.50	62.23	15,502	-	69.72	0.77	0.46	1.12
Mcintosh Chemical Federal Credit Union	Mcintosh	23,734	2,266	2.45	15.73	0.49	2.20	4.24	2.83	0.39	79.41	7,667	-	38.89	1.02	0.24	1.16
Covington Schools Federal Credit Union	Andalusia	16,819	1,597	-2.41	37.59	1.50	2.98	4.37	4.20	0.30	44.88	8,856	-	84.60	0.73	0.14	1.17
Opp-Micolas Credit Union	Opp	12,451	1,855	1.88	26.04	0.18	3.54	7.15	4.11	0.28	96.68	3,752	32	40.77	1.39	-0.05	0.59
Chemco Credit Union	Mcintosh	4,896	401	-8.45	16.36	0.54	3.02	4.59	4.48	0.23	77.65	2,795	-	68.34	1.32	0.36	0.89
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,981	1,055	14.85	23.15	0.48	3.87	11.30	7.20	0.64	87.50	619	-	27.09	1.78	-0.87	0.48
Total/Average		85,052	8,812	3.44%	21.10%	0.55%	3.10%	6.26%	4.61%	0.56%	74.73%	39,191	32	54.90%	1.17%	0.05%	0.90%
Gulf Coast Total/Average																	
		576,136	85,237	5.89%	17.63%	0.73%	3.29%	6.06%	4.63%	0.48%	75.39%	269,913	342	54.80%	1.36%	0.19%	1.28%
South																	
Daleville, Dothan, Troy, AL																	
All In Federal Credit Union	Daleville	1,392,432	122,406	17.86	12.85	1.55	3.44	5.14	5.09	0.73	53.27	1,036,698	1,116	86.77	0.66	0.69	0.72
Five Star Credit Union	Dothan	461,296	45,247	12.32	12.31	1.95	3.37	5.56	5.20	0.96	57.90	267,246	37,981	67.48	1.05	0.69	1.50
Solutions First Federal Credit Union	Enterprise	32,316	3,967	1.36	8.90	0.35	3.06	5.18	4.19	0.79	83.87	17,783	-	61.89	1.36	0.08	1.68
Pike Teachers Credit Union	Troy	7,349	1,895	1.76	15.01	-0.08	1.90	6.06	3.48	0.97	72.82	1,933	-	30.96	6.78	-0.72	4.19
Total/Average		1,893,393	173,515	8.33%	12.27%	0.94%	2.94%	5.49%	4.49%	0.86%	66.97%	1,323,660	39,097	61.78%	2.46%	0.19%	2.02%
Other																	
Alabama River Credit Union	Monroeville	18,674	2,095	5.08	11.71	0.25	2.87	5.26	3.83	0.21	87.73	5,975	-	36.26	2.04	0.07	0.87
Monroe Education Employees Federal Credit Union	Monroeville	4,463	1,578	6.14	3.36	-3.17	3.72	9.13	9.95	0.09	117.09	1,522	-	35.27	1.84	5.22	7.03
Clarke Educators Federal Credit Union	Grove Hill	2,835	693	11.33	27.83	-0.22	5.69	9.17	7.65	0.50	100.00	1,656	-	80.94	0.72	2.79	1.27
Total/Average		25,972	4,366	7.52%	14.30%	-1.05%	4.09%	7.85%	7.14%	0.27%	101.61%	9,153	-	50.82%	1.53%	2.69%	3.06%
South Total/Average																	
		1,919,365	177,881	7.92%	13.28%	-0.05%	3.52%	6.67%	5.82%	0.56%	84.29%	1,332,813	39,097	56.30%	2.00%	1.44%	2.54%