



ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 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 (%)
<b>State Summary</b>																	
North - Total/Average		16,130,116	1,355,832	7.65	16.48	0.37	3.26	5.63	4.42	0.61	75.68	7,405,898	388,364	63.60	1.10	0.48	1.49
Central - Total/Average		4,843,587	479,668	14.74	13.76	0.50	4.04	7.13	5.67	0.75	72.20	2,936,414	300,178	61.99	1.51	0.73	1.41
Gulf Coast - Total/Average		582,090	85,598	14.62	17.30	0.63	3.27	6.09	4.57	0.47	76.56	266,305	356	53.56	0.99	0.15	1.31
South - Total/Average		1,902,740	172,630	17.44	13.21	-0.40	3.65	6.76	5.95	0.54	84.33	1,260,075	38,612	56.22	2.06	1.22	2.56
<b>North</b>																	
<b>Anniston - Oxford, AL (Metro)</b>																	
AOD Federal Credit Union	Oxford	314,073	33,970	18.86	13.72	0.72	2.96	4.38	3.83	0.42	67.95	171,506	3,024	62.44	0.39	0.78	1.30
Fort McClellan Credit Union	Anniston	230,691	25,187	-0.08	13.96	-0.20	2.18	4.54	3.69	0.95	58.90	115,765	-	58.25	0.99	0.24	1.52
Northeast Alabama Postal Federal Credit Union	Anniston	13,859	1,179	25.74	18.50	0.54	2.71	4.72	4.33	1.36	53.79	9,333	-	82.75	0.51	0.00	0.43
Chem Family Credit Union	Anniston	6,879	263	8.43	16.66	1.59	2.76	4.64	2.89	0.00	42.55	879	-	14.84	0.91	0.00	1.14
Brassies Credit Union	Anniston	3,823	546	-21.67	18.49	-0.81	4.47	7.49	5.17	0.25	119.61	2,092	-	67.14	4.16	-0.58	2.06
<b>Total/Average</b>		<b>569,325</b>	<b>61,145</b>	<b>6.26%</b>	<b>16.27%</b>	<b>0.37%</b>	<b>3.02%</b>	<b>5.15%</b>	<b>3.98%</b>	<b>0.60%</b>	<b>68.56%</b>	<b>299,575</b>	<b>3,024</b>	<b>57.08%</b>	<b>1.39%</b>	<b>0.09%</b>	<b>1.29%</b>
<b>Birmingham - Hoover, AL (Metro)</b>																	
Apco Employees Credit Union	Birmingham	2,975,138	82,012	15.66	11.92	0.95	1.28	4.22	3.14	1.57	19.27	834,670	123	31.68	0.24	0.17	0.32
America's First Federal Credit Union	Birmingham	1,643,634	167,324	17.12	11.07	0.52	2.52	3.74	3.57	0.72	68.64	1,213,104	431	84.35	0.45	0.28	0.41
Avadian Credit Union	Hoover	820,296	82,412	16.61	11.01	1.28	3.12	4.78	4.45	0.88	61.21	578,786	60,434	79.14	0.27	0.43	0.52
Legacy Community Federal Credit Union	Birmingham	445,043	39,413	17.27	14.33	0.79	2.47	3.72	3.48	0.63	74.85	296,138	6,729	78.19	0.20	0.38	0.38
Mutual Savings Credit Union	Hoover	173,997	29,118	0.82	9.86	0.13	3.22	4.51	4.17	0.47	83.18	120,484	7,959	78.73	1.49	0.57	0.95
ACIPCO Federal Credit Union	Birmingham	157,993	7,893	2.81	14.60	1.96	3.36	4.86	4.65	0.95	35.39	124,717	-	95.19	0.35	0.09	0.41
eCO Credit Union	Birmingham	144,852	15,402	9.61	10.91	0.44	3.06	5.24	3.91	0.45	73.95	68,122	547	52.47	0.62	1.03	0.84
Alabama Central Credit Union	Birmingham	142,760	17,944	14.67	9.11	0.68	4.18	5.27	5.20	0.59	80.54	122,555	5,065	95.03	1.11	0.48	1.00
Alatrust Credit Union	Birmingham	139,040	11,882	9.48	13.67	0.84	2.93	4.85	3.85	0.38	70.31	66,472	2,110	55.11	0.48	0.03	1.72
Railroad Federal Credit Union	Irondale	106,575	5,131	3.12	12.39	0.14	1.20	5.46	2.35	1.17	50.64	13,447	-	14.39	0.80	0.38	1.26
Jefferson Credit Union	Hoover	66,755	7,557	10.07	10.28	0.27	4.17	6.67	5.68	0.53	75.29	39,268	15	65.67	1.53	0.91	2.07
1st Resource Credit Union	Birmingham	39,943	2,445	3.59	11.34	0.80	3.56	6.13	5.77	1.65	46.63	28,576	-	80.84	0.20	1.02	0.49
Social Security Credit Union	Birmingham	31,045	3,576	2.89	20.87	0.16	3.27	5.09	3.87	0.28	86.63	16,653	-	68.47	1.60	1.15	0.55
ANG Federal Credit Union	Birmingham	20,267	1,984	-4.16	8.45	0.67	3.30	5.95	3.76	0.11	76.04	7,611	-	41.06	0.14	0.43	0.53
Health Credit Union	Birmingham	19,298	1,855	3.58	25.37	0.40	3.58	7.19	4.26	0.55	77.82	7,071	-	48.04	1.98	1.57	1.56
Federal Employees Credit Union	Birmingham	18,311	1,574	-12.53	18.09	0.56	3.63	7.55	4.81	1.10	66.94	8,422	-	56.44	2.85	22.09	1.47
Alabama Law Enforcement Credit Union	Birmingham	14,873	1,924	20.56	13.78	0.36	5.04	9.50	9.07	2.16	63.04	10,026	-	78.46	1.52	1.67	1.54
City of Birmingham General Employees Credit Union	Birmingham	8,970	2,146	9.31	16.33	2.66	7.31	10.06	8.96	0.70	67.27	6,532	-	87.22	0.66	0.18	1.07
L&N Employees Credit Union	Birmingham	8,685	1,499	-0.51	22.72	0.28	4.79	6.47	6.07	0.34	88.81	6,064	-	85.53	1.10	0.00	0.71
Marvel City Federal Credit Union	Bessemer	7,498	1,026	3.23	16.52	1.12	4.71	10.11	5.48	0.52	62.39	2,826	-	45.40	1.13	1.54	2.02
Alabama Postal Credit Union	Birmingham	6,988	800	-11.24	31.93	0.28	3.44	10.69	5.26	1.81	70.11	2,386	-	50.19	4.07	0.85	3.69
Fireman's Credit Union	Birmingham	6,002	912	12.37	32.09	3.18	4.94	10.73	8.25	2.90	26.21	3,371	-	82.83	1.93	-0.12	1.81
Southern Research Institute Employees Federal Credit Union	Birmingham	5,156	270	-2.47	28.37	0.46	1.93	5.11	2.44	0.43	62.07	463	-	12.55	0.22	0.85	1.08
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,364	893	5.76	8.36	-0.28	4.06	6.17	4.83	0.20	90.00	2,561	-	64.25	6.95	1.11	0.62
People's First Federal Credit Union	Birmingham	3,109	485	-40.37	11.10	-0.85	5.12	6.60	6.67	0.14	112.24	2,398	65	87.30	1.13	-0.66	0.96
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,846	480	11.57	29.16	0.43	3.28	9.79	4.98	0.81	78.57	816	-	40.70	2.94	-0.49	2.21
O'Neal Credit Union	Birmingham	2,633	682	9.17	23.78	0.46	4.15	5.99	5.74	0.40	80.00	1,591	-	79.39	0.88	0.00	2.07
New Pilgrim Federal Credit Union	Birmingham	1,492	496	-18.90	8.51	0.00	3.40	6.86	4.76	0.57	76.47	625	-	45.79	3.20	0.62	1.12
NRS Community Development Federal Credit Union	Birmingham	807	514	NM	8.67	-13.33	4.56	8.07	7.93	0.00	162.50	559	35	76.16	5.55	18.15	2.15
<b>Total/Average</b>		<b>7,018,370</b>	<b>489,649</b>	<b>3.90%</b>	<b>16.02%</b>	<b>0.18%</b>	<b>3.64%</b>	<b>6.60%</b>	<b>5.08%</b>	<b>0.79%</b>	<b>71.97%</b>	<b>3,586,314</b>	<b>83,513</b>	<b>64.16%</b>	<b>1.57%</b>	<b>1.89%</b>	<b>1.23%</b>

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<b>Florence - Muscle Shoals, AL (Metro)</b>																	
Listerhill Credit Union	Muscle Shoals	841,687	91,837	26.15	10.23	0.33	3.51	5.10	4.98	0.90	71.36	644,032	128,787	84.62	0.88	0.83	1.24
TVA Community Credit Union	Muscle Shoals	323,421	18,492	14.20	15.88	0.89	2.64	4.95	3.60	0.67	59.97	118,608	-	43.29	0.32	0.16	0.59
Valley Credit Union	Tuscumbia	75,556	6,728	21.08	16.36	0.21	2.64	5.94	3.92	0.75	75.49	26,825	-	42.44	0.71	0.32	0.90
Florence Federal Credit Union	Florence	53,450	3,492	5.04	12.25	0.80	2.65	5.98	3.65	0.95	59.10	18,096	-	39.05	0.13	0.26	0.47
Lauderdale County Teachers Credit Union	Florence	28,876	2,532	-8.96	12.87	0.23	2.40	4.11	3.09	0.36	83.47	11,586	-	46.25	0.08	0.00	0.41
Electrical Workers No. 558 Federal Credit Union	Sheffield	25,262	2,720	9.70	20.85	1.35	3.25	4.63	4.11	0.75	50.21	17,226	-	86.55	0.03	0.02	0.70
Railway Employees Credit Union	Muscle Shoals	17,694	1,568	-6.41	23.34	-0.45	2.60	5.27	3.99	0.44	96.00	7,312	-	54.52	0.16	-0.38	0.62
Tuscumbia Federal Credit Union	Tuscumbia	957	266	-60.94	53.08	-3.45	3.45	6.80	4.73	1.53	172.73	627	-	142.18	4.15	0.00	6.86
<b>Total/Average</b>		<b>1,366,903</b>	<b>127,635</b>	<b>-0.02%</b>	<b>20.61%</b>	<b>-0.01%</b>	<b>2.89%</b>	<b>5.35%</b>	<b>4.01%</b>	<b>0.79%</b>	<b>83.54%</b>	<b>844,312</b>	<b>128,787</b>	<b>67.36%</b>	<b>0.81%</b>	<b>0.15%</b>	<b>1.47%</b>
<b>Fort Payne, AL (Micro)</b>																	
Nucor Employees Federal Credit Union	Fort Payne	2,870	332	-7.79	23.03	0.28	3.04	5.26	3.61	0.18	82.61	1,282	-	58.19	0.00	0.00	2.57
<b>Total/Average</b>		<b>2,870</b>	<b>332</b>	<b>-7.79%</b>	<b>23.03%</b>	<b>0.28%</b>	<b>3.04%</b>	<b>5.26%</b>	<b>3.61%</b>	<b>0.18%</b>	<b>82.61%</b>	<b>1,282</b>	<b>-</b>	<b>58.19%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.57%</b>
<b>Gadsden, AL (Metro)</b>																	
Family Savings Credit Union	Rainbow City	433,655	63,663	27.53	11.31	1.14	4.24	5.75	5.69	0.52	73.73	327,888	813	87.14	1.09	0.73	1.02
Alabama Teachers Credit Union	Gadsden	323,766	26,058	27.67	12.59	0.83	3.14	4.49	4.48	0.88	64.45	247,356	28,049	88.19	0.68	0.11	1.26
WinSouth Credit Union	Gadsden	271,547	33,714	15.21	9.53	0.59	3.02	4.41	4.10	0.55	73.60	180,778	10,165	72.70	0.85	0.42	0.38
<b>Total/Average</b>		<b>1,028,968</b>	<b>123,435</b>	<b>23.47%</b>	<b>11.14%</b>	<b>0.85%</b>	<b>3.47%</b>	<b>4.88%</b>	<b>4.76%</b>	<b>0.65%</b>	<b>70.59%</b>	<b>2,520</b>	<b>39,027</b>	<b>82.68%</b>	<b>0.87%</b>	<b>0.42%</b>	<b>0.89%</b>
<b>Huntsville - Decatur, AL (Metro)</b>																	
Redstone Federal Credit Union	Huntsville	5,137,043	437,238	19.47	11.12	0.85	2.79	5.58	4.05	1.03	62.14	2,104,131	131,591	46.72	0.29	0.64	1.15
Family Security Credit Union	Decatur	684,901	83,039	18.50	15.04	1.34	2.61	4.15	4.34	0.73	58.20	406,717	1,667	70.39	0.39	0.46	0.61
North Alabama Educators Credit Union	Huntsville	99,380	10,536	16.01	7.87	0.30	2.36	4.60	3.53	0.64	76.24	38,346	-	42.37	0.61	0.31	0.41
Rocket City Federal Credit Union	Huntsville	51,023	4,917	10.65	15.41	0.53	3.03	5.92	4.27	0.60	75.12	21,569	262	50.31	0.41	0.43	0.66
WCU Credit Union	Decatur	27,237	3,448	33.38	9.50	-0.11	2.87	4.45	4.01	0.10	100.28	14,127	-	57.90	0.00	0.08	0.51
Postal Employees Credit Union	Huntsville	3,057	316	-15.71	13.48	1.54	3.59	5.82	4.40	0.00	57.14	1,231	-	46.54	1.06	0.00	2.03
<b>Total/Average</b>		<b>6,002,641</b>	<b>539,494</b>	<b>13.72%</b>	<b>12.07%</b>	<b>0.74%</b>	<b>2.88%</b>	<b>5.09%</b>	<b>4.10%</b>	<b>0.52%</b>	<b>71.52%</b>	<b>2,586,121</b>	<b>133,520</b>	<b>52.37%</b>	<b>0.46%</b>	<b>0.32%</b>	<b>0.90%</b>
<b>Other</b>																	
Champion Community Credit Union	Courtland	52,150	3,764	12.29	11.96	-0.02	3.03	5.50	4.62	0.92	76.40	29,037	123	63.60	0.53	0.56	0.51
Landmark Credit Union	Fairfield	40,776	3,262	12.41	13.76	-0.07	3.77	5.95	5.37	0.79	96.16	27,396	275	76.97	1.30	-0.15	0.67
Sycamore Federal Credit Union	Talladega	23,333	1,877	18.72	20.82	2.75	5.03	8.80	7.73	2.14	42.67	16,327	95	88.71	1.04	0.07	0.61
Chattahoochee Federal Credit Union	Valley	17,569	3,504	39.91	12.48	0.67	3.86	5.56	4.54	0.27	82.13	10,103	-	65.96	0.20	0.08	1.40
Council Federal Credit Union	Normal	2,870	564	-1.94	18.75	0.00	4.03	9.46	5.40	0.69	85.71	1,056	-	45.38	7.01	-1.82	4.07
North Alabama Papermakers Federal Credit Union	Stevenson	2,564	386	18.61	18.72	0.32	3.51	5.78	5.22	0.00	87.50	1,153	-	55.38	0.00	0.00	0.87
Dixie Craft Employees Credit Union	Goodwater	1,777	785	-2.02	16.99	-2.47	4.04	8.67	4.88	0.54	96.15	702	-	47.69	8.12	4.88	6.41
<b>Total/Average</b>		<b>141,039</b>	<b>14,142</b>	<b>14.00%</b>	<b>16.21%</b>	<b>0.17%</b>	<b>3.90%</b>	<b>7.10%</b>	<b>5.40%</b>	<b>0.76%</b>	<b>80.96%</b>	<b>85,774</b>	<b>493</b>	<b>63.38%</b>	<b>2.60%</b>	<b>0.52%</b>	<b>2.08%</b>
<b>North Total/Average</b>		<b>16,130,116</b>	<b>1,355,832</b>	<b>7.65%</b>	<b>16.48%</b>	<b>0.37%</b>	<b>3.26%</b>	<b>5.63%</b>	<b>4.42%</b>	<b>0.61%</b>	<b>75.68%</b>	<b>7,405,898</b>	<b>388,364</b>	<b>63.60%</b>	<b>1.10%</b>	<b>0.48%</b>	<b>1.49%</b>

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<b>Central</b>																	
<b>Montgomery, AL (Metro)</b>																	
Max Credit Union	Montgomery	1,404,891	110,560	11.67	13.90	0.78	3.02	4.58	4.14	0.71	67.24	893,576	192,681	74.76	0.96	0.34	1.16
Guardian Credit Union	Montgomery	510,566	66,449	19.38	9.80	0.95	4.57	6.46	6.18	1.17	63.62	421,270	928	94.50	0.82	1.10	1.18
Alabama State Employees Credit Union	Montgomery	301,846	42,186	10.02	11.88	0.68	3.91	5.95	5.67	0.66	67.24	197,813	11,134	73.83	1.15	1.34	1.31
Alabama Rural Electric Credit Union	Montgomery	34,246	3,678	5.83	12.06	0.64	3.38	5.10	4.19	0.77	71.93	23,143	316	77.39	0.60	0.10	0.65
Fedmont Federal Credit Union	Montgomery	12,476	1,414	-0.67	13.59	-1.06	3.49	7.37	4.57	0.48	82.89	4,490	-	41.88	2.69	3.21	2.74
Montgomery VA Federal Credit Union	Montgomery	6,085	1,088	-3.45	18.60	-0.52	3.93	8.42	4.75	0.24	105.06	1,966	-	40.18	3.56	-0.40	1.37
<b>Total/Average</b>		<b>2,270,110</b>	<b>225,375</b>	<b>7.13%</b>	<b>13.31%</b>	<b>0.25%</b>	<b>3.72%</b>	<b>6.31%</b>	<b>4.91%</b>	<b>0.67%</b>	<b>76.33%</b>	<b>1,542,258</b>	<b>205,059</b>	<b>67.09%</b>	<b>1.63%</b>	<b>0.95%</b>	<b>1.40%</b>
<b>Childersburg - Sylacauga, AL (Micro)</b>																	
Coosa Pines Federal Credit Union	Childersburg	248,670	22,744	14.96	14.24	1.01	3.40	5.39	4.48	0.61	60.62	144,476	2,226	67.71	0.34	0.96	0.74
Heritage South Credit Union	Sylacauga	131,451	13,020	20.17	10.20	0.60	3.80	5.66	5.53	0.83	75.05	94,016	2,912	79.20	0.66	0.22	1.32
<b>Total/Average</b>		<b>380,121</b>	<b>35,764</b>	<b>17.57%</b>	<b>12.22%</b>	<b>0.81%</b>	<b>3.60%</b>	<b>5.53%</b>	<b>5.00%</b>	<b>0.72%</b>	<b>67.84%</b>	<b>238,492</b>	<b>5,138</b>	<b>73.46%</b>	<b>0.50%</b>	<b>0.59%</b>	<b>1.03%</b>
<b>Auburn - Opelika, AL (Micro)</b>																	
Auburn University Federal Credit Union	Auburn	180,135	17,003	4.05	11.83	0.29	2.51	4.90	3.68	0.58	74.46	72,360	1,032	45.46	0.33	0.03	0.93
Four Seasons Federal Credit Union	Opelika	58,147	8,875	28.36	8.43	0.60	4.01	7.61	5.71	0.17	86.64	22,469	903	42.99	0.60	0.60	1.04
East Alabama Community Federal Credit Union	Opelika	14,802	3,845	12.74	17.48	0.16	3.24	6.04	4.28	0.20	93.90	6,200	-	51.90	0.34	0.32	0.65
<b>Total/Average</b>		<b>253,084</b>	<b>29,723</b>	<b>15.05%</b>	<b>12.58%</b>	<b>0.35%</b>	<b>3.25%</b>	<b>6.18%</b>	<b>4.56%</b>	<b>0.32%</b>	<b>85.00%</b>	<b>101,029</b>	<b>1,935</b>	<b>46.78%</b>	<b>0.42%</b>	<b>0.32%</b>	<b>0.87%</b>
<b>Phenix City, AL (Metro)</b>																	
Mead Coated Board Federal Credit Union	Phenix City	53,526	1,577	3.28	15.72	0.68	1.25	6.84	2.94	1.97	24.29	11,259	-	24.98	1.08	-0.11	1.23
Phenix Pride Federal Credit Union	Phenix City	10,405	1,940	28.01	12.15	0.16	7.15	10.77	10.70	1.52	69.72	7,881	81	87.18	0.99	2.11	1.50
<b>Total/Average</b>		<b>63,931</b>	<b>3,517</b>	<b>15.65%</b>	<b>13.94%</b>	<b>0.42%</b>	<b>4.20%</b>	<b>8.81%</b>	<b>6.82%</b>	<b>1.75%</b>	<b>47.01%</b>	<b>19,140</b>	<b>81</b>	<b>56.08%</b>	<b>1.04%</b>	<b>1.00%</b>	<b>1.37%</b>
<b>Tuscaloosa, AL (Metro)</b>																	
Alabama Credit Union	Tuscaloosa	903,432	88,194	12.40	10.54	0.71	2.89	4.73	3.98	0.65	70.52	523,233	52,672	66.36	0.88	0.31	0.40
Alabama One Credit Union	Tuscaloosa	628,557	62,478	14.52	10.58	1.60	2.74	4.81	3.86	0.74	70.59	324,756	20,392	58.45	1.06	0.24	1.11
Riverfall Credit Union	Tuscaloosa	123,162	9,836	12.35	15.20	0.81	2.62	4.54	3.92	0.67	69.10	62,819	-	59.35	0.70	0.20	0.37
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	40,074	3,538	5.49	11.39	0.65	2.99	5.48	3.60	0.34	78.21	13,876	-	39.63	2.51	-0.11	2.05
DCH Credit Union	Tuscaloosa	31,569	4,821	30.10	14.23	0.49	3.53	7.46	4.96	0.38	76.16	11,500	-	42.47	3.97	2.16	1.80
City Credit Union	Tuscaloosa	18,002	1,935	-3.59	22.00	0.95	3.47	6.05	4.44	0.36	81.19	8,366	-	58.70	0.07	0.00	2.20
Tuscaloosa County Credit Union	Tuscaloosa	10,038	1,620	19.47	9.53	0.08	3.83	6.56	5.55	1.09	82.43	6,820	-	76.00	3.28	0.42	0.75
FOGCE Federal Credit Union	Eutaw	1,375	761	18.25	23.05	1.78	3.87	7.96	4.55	0.00	93.75	437	-	41.54	2.29	0.00	2.52
<b>Total/Average</b>		<b>1,756,209</b>	<b>173,183</b>	<b>13.62%</b>	<b>14.57%</b>	<b>0.88%</b>	<b>3.24%</b>	<b>5.95%</b>	<b>4.36%</b>	<b>0.53%</b>	<b>77.74%</b>	<b>951,807</b>	<b>73,064</b>	<b>55.31%</b>	<b>1.85%</b>	<b>0.40%</b>	<b>1.40%</b>
<b>Other</b>																	
Naheola Credit Union	Pennington	106,438	8,489	8.50	21.70	1.21	4.01	6.13	5.25	1.06	63.97	76,448	14,901	94.45	1.33	0.36	0.57
Tuskegee Federal Credit Union	Tuskegee	8,043	2,267	-10.89	5.00	-4.02	4.76	9.37	6.96	0.56	91.56	3,953	-	51.77	0.83	4.33	3.47
TVH Federal Credit Union	Tuskegee	4,943	678	24.84	26.16	2.17	7.00	11.40	8.14	0.45	66.67	2,860	-	78.68	2.55	-0.14	2.73
Demopolis Federal Credit Union	Demopolis	708	672	55.31	10.88	1.80	9.02	13.10	13.10	0.00	95.00	427	-	67.99	9.84	0.00	2.81
<b>Total/Average</b>		<b>120,132</b>	<b>12,106</b>	<b>19.44%</b>	<b>15.94%</b>	<b>0.29%</b>	<b>6.20%</b>	<b>10.00%</b>	<b>8.36%</b>	<b>0.52%</b>	<b>79.30%</b>	<b>83,688</b>	<b>14,901</b>	<b>73.22%</b>	<b>3.64%</b>	<b>1.14%</b>	<b>2.40%</b>
<b>Central Total/Average</b>		<b>4,843,587</b>	<b>479,668</b>	<b>14.74%</b>	<b>13.76%</b>	<b>0.50%</b>	<b>4.04%</b>	<b>7.13%</b>	<b>5.67%</b>	<b>0.75%</b>	<b>72.20%</b>	<b>2,936,414</b>	<b>300,178</b>	<b>61.99%</b>	<b>1.51%</b>	<b>0.73%</b>	<b>1.41%</b>

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**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2019**

(Sorted by Region)

[www.thecreditunionadvisors.com](http://www.thecreditunionadvisors.com)

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 (%)
<b>Gulf Coast</b>																	
<b>Mobile - Bay Minette, AL</b>																	
New Horizons Credit Union	Mobile	203,932	37,883	10.60	7.60	2.04	3.30	4.62	4.07	0.21	73.57	121,141	-	64.28	0.43	1.35	1.82
Mobile Educators Credit Union	Mobile	87,239	9,426	7.80	10.61	0.81	2.21	4.62	2.87	0.09	75.81	12,293	-	15.79	0.76	-0.20	0.98
University of South Alabama Federal Credit Union	Mobile	46,347	8,547	-5.10	10.28	0.90	2.52	4.52	2.90	0.14	71.22	15,216	-	36.71	0.87	0.11	2.40
Gulf Coast Federal Credit Union	Mobile	41,328	6,172	106.87	15.79	0.70	4.21	6.99	5.32	0.20	87.32	19,275	-	54.48	1.36	0.71	0.90
Azalea City Credit Union	Mobile	26,923	3,617	-5.90	13.56	1.19	5.09	7.64	7.67	0.68	64.21	18,909	321	81.78	3.20	0.77	3.42
Baldwin County Federal Credit Union	Bay Minette	23,790	2,592	22.61	11.64	0.60	3.37	5.96	4.81	0.51	78.93	11,661	-	56.01	0.00	-0.10	0.62
Mobile Government Employees Credit Union	Mobile	20,593	893	0.64	15.90	0.60	2.20	4.74	3.13	0.74	57.24	4,636	-	26.85	2.59	-0.25	1.49
Infirmary Federal Credit Union	Mobile	21,339	4,349	42.81	16.62	0.00	2.76	4.58	4.15	0.39	89.55	9,422	-	53.61	0.64	1.18	0.94
Mobile Postal Employees Credit Union	Mobile	11,653	1,759	15.81	15.85	2.52	5.39	7.66	6.68	0.67	56.37	8,259	-	84.52	3.80	0.20	1.63
Blue Flame Credit Union	Mobile	7,784	804	10.87	15.33	0.31	3.91	5.84	5.16	0.43	79.35	4,415	-	67.06	0.05	0.00	0.45
Progressive Federal Credit Union	Mobile	5,804	655	-5.44	19.56	-0.41	3.22	7.73	4.15	0.26	106.15	1,925	-	41.34	1.51	0.21	3.95
<b>Total/Average</b>		<b>496,732</b>	<b>76,697</b>	<b>18.32%</b>	<b>13.89%</b>	<b>0.84%</b>	<b>3.47%</b>	<b>5.90%</b>	<b>4.63%</b>	<b>0.39%</b>	<b>76.34%</b>	<b>227,152</b>	<b>321</b>	<b>52.95%</b>	<b>1.38%</b>	<b>0.36%</b>	<b>1.69%</b>
<b>Other</b>																	
McIntosh Chemical Federal Credit Union	McIntosh	24,132	2,332	11.69	15.29	0.24	1.98	4.25	2.61	0.40	83.65	7,480	-	37.21	0.96	-0.16	1.35
Brewton Mill Federal Credit Union	Brewton	23,491	1,619	12.74	7.84	-0.29	3.03	5.88	4.81	1.45	57.05	15,491	-	71.79	0.80	0.67	1.18
Covington Schools Federal Credit Union	Andalusia	17,038	1,591	0.33	36.69	1.34	2.91	4.39	4.15	0.30	48.91	8,797	-	81.80	0.39	0.55	1.02
Opp-Micolas Credit Union	Opp	12,452	1,864	3.79	25.96	0.03	3.55	7.12	4.00	0.26	107.50	3,940	35	42.76	0.86	-0.10	0.51
Chemco Credit Union	McIntosh	5,335	408	17.45	14.88	0.54	2.91	4.59	4.53	0.27	78.57	2,773	-	61.11	0.00	-0.29	1.12
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,910	1,087	19.46	23.64	0.70	4.08	11.46	6.95	0.56	85.00	672	-	30.34	0.60	-1.09	0.45
<b>Total/Average</b>		<b>85,358</b>	<b>8,901</b>	<b>10.91%</b>	<b>20.72%</b>	<b>0.43%</b>	<b>3.08%</b>	<b>6.28%</b>	<b>4.51%</b>	<b>0.54%</b>	<b>76.78%</b>	<b>39,153</b>	<b>35</b>	<b>54.17%</b>	<b>0.60%</b>	<b>-0.07%</b>	<b>0.94%</b>
<b>Gulf Coast Total/Average</b>																	
		<b>582,090</b>	<b>85,598</b>	<b>14.62%</b>	<b>17.30%</b>	<b>0.63%</b>	<b>3.27%</b>	<b>6.09%</b>	<b>4.57%</b>	<b>0.47%</b>	<b>76.56%</b>	<b>266,305</b>	<b>356</b>	<b>53.56%</b>	<b>0.99%</b>	<b>0.15%</b>	<b>1.31%</b>
<b>South</b>																	
<b>Daleville, Dothan, Troy, AL</b>																	
Army Aviation Center Federal Credit Union	Daleville	1,383,189	118,820	32.84	12.61	1.82	3.37	5.04	5.42	0.70	50.29	965,328	1,059	80.98	0.59	0.66	0.69
Five Star Credit Union	Dothan	452,251	43,629	16.32	11.96	1.51	3.38	5.46	5.15	0.93	60.20	265,639	37,553	67.73	0.94	0.65	1.69
IAM Community Federal Credit Union	Enterprise	33,028	3,923	11.60	8.56	0.11	3.03	5.18	4.14	0.76	87.21	18,000	-	59.97	1.43	0.04	1.77
Pike Teachers Credit Union	Troy	7,241	1,901	-2.42	15.16	-0.44	1.82	5.95	3.44	0.97	87.76	1,956	-	31.86	7.00	-1.23	4.14
<b>Total/Average</b>		<b>1,875,709</b>	<b>168,273</b>	<b>14.59%</b>	<b>12.07%</b>	<b>0.75%</b>	<b>2.90%</b>	<b>5.41%</b>	<b>4.54%</b>	<b>0.84%</b>	<b>71.37%</b>	<b>1,250,923</b>	<b>38,612</b>	<b>60.14%</b>	<b>2.49%</b>	<b>0.03%</b>	<b>2.07%</b>
<b>Other</b>																	
Alabama River Credit Union	Monroeville	19,809	2,091	35.10	10.96	0.17	2.82	5.15	3.81	0.21	89.52	5,783	-	32.80	2.51	0.00	0.83
Monroe Education Employees Federal Credit Union	Monroeville	4,425	1,573	8.78	3.62	-5.57	3.93	9.45	9.90	0.10	116.39	1,671	-	39.11	1.97	6.08	5.98
Clarke Educators Federal Credit Union	Grove Hill	2,797	693	17.00	28.49	0.73	6.42	9.72	8.39	0.41	86.00	1,698	-	84.98	0.41	1.13	2.36
<b>Total/Average</b>		<b>27,031</b>	<b>4,357</b>	<b>20.29%</b>	<b>14.36%</b>	<b>-1.56%</b>	<b>4.39%</b>	<b>8.11%</b>	<b>7.37%</b>	<b>0.24%</b>	<b>97.30%</b>	<b>9,152</b>	<b>-</b>	<b>52.30%</b>	<b>1.63%</b>	<b>2.40%</b>	<b>3.06%</b>
<b>South Total/Average</b>																	
		<b>1,902,740</b>	<b>172,630</b>	<b>17.44%</b>	<b>13.21%</b>	<b>-0.40%</b>	<b>3.65%</b>	<b>6.76%</b>	<b>5.95%</b>	<b>0.54%</b>	<b>84.33%</b>	<b>1,260,075</b>	<b>38,612</b>	<b>56.22%</b>	<b>2.06%</b>	<b>1.22%</b>	<b>2.56%</b>