

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2020

(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)	PPP Loans (\$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 +	15,606,511	1,132,684	15.45%	11.06%	0.72%	2.62%	4.81%	4.04%	0.95%	56.44%	7,428,544	50,658	411,520	61.27%	0.59%	0.54%	0.82%
\$999K - \$500K	5,718,190	553,392	18.59%	10.81%	0.74%	3.08%	5.14%	4.77%	0.95%	69.11%	3,549,835	5,921	327,056	70.67%	0.52%	0.58%	0.79%
\$499K - \$250K	2,067,768	181,187	14.75%	11.90%	0.68%	2.91%	5.04%	4.21%	0.77%	66.79%	1,097,594	576	60,001	60.50%	0.34%	0.54%	0.93%
\$249K - \$100K	2,156,609	200,982	11.94%	11.51%	0.49%	2.83%	4.97%	4.09%	0.76%	71.31%	1,158,297	6,480	66,297	60.05%	0.69%	0.36%	0.92%
\$99K - \$50K	606,630	54,013	11.87%	11.76%	0.45%	2.81%	5.88%	4.04%	0.71%	70.86%	202,849	-	886	39.29%	0.74%	0.40%	1.06%
Under \$50K	1,010,824	112,172	8.04%	16.43%	-0.06%	3.54%	6.92%	5.20%	0.78%	81.50%	471,649	440	1,683	54.00%	1.96%	0.79%	1.60%
\$1 Billion +																	
Redstone Federal Credit Union	6,103,882	536,723	16.77	10.22	0.59	2.89	5.56	3.74	0.77	67.11	2,550,608	31,198	127,143	47.63	0.40	0.79	1.37
Apco Employees Credit Union	3,215,266	71,692	8.04	11.99	0.77	1.14	4.33	3.15	1.52	21.89	830,416	-	98	29.64	0.49	0.21	0.21
America's First Federal Credit Union	1,861,814	178,951	12.93	10.66	0.73	2.52	3.84	4.04	0.77	64.63	1,297,538	2,387	2,264	78.92	0.64	0.30	0.52
All In Federal Credit Union	1,713,746	132,349	23.08	11.27	0.93	3.55	5.67	5.20	1.08	49.78	1,177,315	3,978	1,295	78.27	0.89	1.07	1.13
MAX Credit Union	1,629,264	114,935	14.43	12.83	0.73	2.79	4.66	4.04	0.84	65.47	936,376	9,647	193,860	67.04	0.75	0.51	1.27
Alabama Credit Union	1,082,539	98,034	17.44	9.36	0.58	2.82	4.79	4.10	0.73	69.73	636,291	3,448	86,860	66.12	0.38	0.38	0.44
Total/Average	15,606,511	1,132,684	15.45%	11.06%	0.72%	2.62%	4.81%	4.04%	0.95%	56.44%	7,428,544	50,658	411,520	61.27%	0.59%	0.54%	0.82%
\$999K - \$500K																	
Listerhill Credit Union	997,759	94,808	18.50	9.19	0.53	3.07	5.15	5.00	1.06	72.53	653,902	692	127,573	71.69	0.34	0.72	0.82
Avadian Credit Union	985,269	84,772	20.13	9.59	0.28	2.80	4.82	4.29	1.03	72.77	600,458	3,247	71,920	67.83	0.15	0.41	0.55
Family Security Credit Union	776,303	85,213	13.43	14.65	1.17	2.47	4.38	4.21	0.77	61.86	418,179	-	2,313	63.52	0.34	0.32	0.60
Alabama One Credit Union	716,905	64,031	12.77	9.92	0.55	2.59	4.73	3.76	0.84	72.95	430,967	555	55,616	67.89	0.49	0.30	0.80
Guardian Credit Union	650,153	72,329	27.50	8.46	0.62	4.21	6.74	6.35	1.42	64.93	486,215	1,427	547	86.48	0.68	0.99	1.16
Legacy Community Federal Credit Union	540,855	39,644	20.42	12.13	0.24	2.19	3.79	3.68	0.84	74.08	329,931	-	24,949	69.40	0.16	0.32	0.25
Five Star Credit Union	532,827	47,966	15.51	11.88	1.36	3.09	5.72	5.10	1.04	60.47	266,080	-	38,103	58.88	1.05	0.88	1.31
Family Savings Credit Union	518,119	64,629	20.42	10.68	1.16	4.19	5.80	5.72	0.62	73.31	364,103	-	6,035	79.70	0.91	0.69	0.84
Total/Average	5,718,190	553,392	18.59%	10.81%	0.74%	3.08%	5.14%	4.77%	0.95%	69.11%	3,549,835	5,921	327,056	70.67%	0.52%	0.58%	0.79%
\$499K - \$250K																	
Alabama Teachers Credit Union	395,811	27,612	19.75	11.21	0.80	2.81	4.53	4.45	1.02	64.69	277,076	-	29,914	79.94	0.39	0.09	1.12
TVA Community Credit Union	365,914	18,850	12.05	14.58	0.79	2.19	5.13	3.18	0.79	61.96	115,489	-	-	37.39	0.13	0.10	0.54
Alabama State Employees Credit Union	365,424	43,379	20.68	9.88	0.34	3.43	6.13	5.55	0.90	70.20	203,455	-	13,173	61.86	0.40	1.35	1.26
AOD Federal Credit Union	359,266	34,875	12.39	13.02	0.95	2.65	4.54	3.68	0.64	64.39	172,178	314	2,877	55.92	0.31	0.64	1.43
WinSouth Credit Union	298,325	33,135	10.83	9.03	0.28	3.05	4.66	4.06	0.53	78.37	171,048	-	11,676	62.59	0.41	0.44	0.62
Coosa Pines Federal Credit Union	283,028	23,336	12.79	13.65	0.94	3.31	5.25	4.36	0.73	61.11	158,348	262	2,361	65.32	0.40	0.60	0.62
Total/Average	2,067,768	181,187	14.75%	11.90%	0.68%	2.91%	5.04%	4.21%	0.77%	66.79%	1,097,594	576	60,001	60.50%	0.34%	0.54%	0.93%

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\$249K - \$100K																	
New Horizons Credit Union	226,071	29,272	13.41	8.53	1.48	2.99	4.37	3.68	0.19	73.77	129,102	-	-	62.32	0.40	0.62	0.62
Fort McClellan Credit Union	223,789	22,283	-1.59	14.08	0.00	2.04	4.60	4.06	0.84	81.86	91,958	-	-	47.54	0.45	0.77	1.49
Mutual Savings Credit Union	197,468	28,176	12.88	8.92	0.08	3.01	4.58	3.95	0.49	89.89	121,717	599	11,637	69.57	0.40	0.28	0.78
Auburn University Credit Union	194,832	17,170	9.79	11.33	0.33	2.51	4.96	3.72	0.50	77.67	74,387	408	2,366	43.39	0.23	0.13	0.88
Alabama Central Credit Union	171,468	17,427	17.22	8.01	0.24	3.73	5.33	5.35	0.74	84.03	124,955	1,365	5,681	79.69	0.92	0.47	0.65
ACIPCO Federal Credit Union	165,120	7,972	2.07	15.38	0.91	3.04	3.80	3.73	1.20	38.36	122,492	-	-	86.75	0.24	0.14	0.30
Heritage South Credit Union	162,756	14,050	23.56	8.59	0.21	3.40	5.52	5.41	1.10	72.88	106,624	-	2,611	71.31	0.95	0.57	0.99
eCO Credit Union	160,736	15,723	10.05	10.44	0.54	2.83	5.21	3.82	0.44	75.17	70,947	-	532	48.85	0.26	0.58	0.99
Alatrust Credit Union	154,541	11,930	11.12	13.00	0.58	2.88	5.19	3.94	0.57	73.31	76,216	969	4,355	56.98	2.20	0.19	1.89
Riverfall Credit Union	140,319	11,345	12.75	13.97	0.58	2.56	4.73	3.92	0.80	67.52	78,779	-	-	64.61	1.09	0.25	0.38
Naheola Credit Union	139,479	9,738	28.06	17.59	0.92	4.07	6.13	5.66	1.38	61.86	107,962	3,139	39,115	96.04	0.75	0.28	0.84
Railroad Community Credit Union	110,366	5,034	3.12	12.00	0.01	1.22	5.36	2.40	1.18	54.23	12,310	-	-	12.78	0.30	0.12	1.83
North Alabama Educators Credit Union	109,664	10,862	12.75	7.73	0.51	2.55	4.79	3.55	0.45	76.43	40,848	-	-	40.87	0.82	0.28	0.32
Total/Average	2,156,609	200,982	11.94%	11.51%	0.49%	2.83%	4.97%	4.09%	0.76%	71.31%	1,158,297	6,480	66,297	60.05%	0.69%	0.36%	0.92%
\$99K - \$50K																	
Mobile Educators Credit Union	96,121	9,322	11.41	10.40	0.57	2.20	4.27	2.84	0.10	81.09	13,541	-	-	15.73	0.39	0.23	0.82
Valley Credit Union	84,081	5,758	11.56	15.66	0.32	2.59	6.17	3.79	0.83	75.79	25,922	-	-	36.80	0.62	0.26	0.69
Jefferson Credit Union	73,620	7,678	10.00	9.71	0.34	3.85	6.59	5.30	0.65	75.97	39,054	-	-	59.36	0.97	0.96	2.19
Four Seasons Federal Credit Union	70,703	8,860	22.23	7.21	0.16	3.81	7.58	5.52	0.15	91.24	22,747	-	636	35.13	1.27	0.84	0.94
Florence Federal Credit Union	60,606	3,626	12.48	11.59	0.68	2.76	6.20	3.85	0.98	61.75	23,578	-	-	44.80	0.55	0.24	0.52
Champion Community Credit Union	57,832	3,835	10.97	10.71	0.06	2.86	5.68	4.64	1.02	76.72	26,926	-	36	52.21	0.63	0.29	0.59
Mead Coated Board Federal Credit Union	57,181	1,574	8.38	15.42	0.59	1.43	5.98	2.97	1.93	23.07	10,827	-	-	22.42	1.27	0.11	1.19
Rocket City Federal Credit Union	56,159	4,908	10.40	14.63	0.47	3.11	6.25	4.31	0.55	79.08	21,950	-	214	46.09	0.33	0.38	0.56
University of South Alabama Federal Credit Union	50,327	8,452	9.37	10.51	0.90	2.70	4.19	3.12	0.14	73.03	18,304	-	-	41.04	0.63	0.26	2.03
Total/Average	606,630	54,013	11.87%	11.76%	0.45%	2.81%	5.88%	4.04%	0.71%	70.86%	202,849	-	886	39.29%	0.74%	0.40%	1.06%
Under \$50K																	
Alabama Rural Electric Credit Union	48,613	3,735	44.08	5.24	-4.43	0.19	5.27	4.35	4.29	98.52	23,911	-	57	61.84	0.72	0.34	1.50
1st Resource Credit Union	46,675	2,407	21.41	9.66	-0.17	2.24	4.44	4.71	1.33	55.01	33,332	-	-	79.21	0.38	0.60	0.93
Gulf Coast Federal Credit Union	45,367	6,147	9.47	12.57	-0.01	3.42	6.14	4.76	0.19	88.93	16,672	-	-	42.36	0.90	0.71	0.93
Tuscaloosa Veterans Federal Credit Union	42,777	3,341	5.51	11.60	0.79	2.95	5.14	3.52	0.50	69.34	15,282	-	-	40.87	7.06	-0.16	2.20
Landmark Credit Union	42,427	3,158	5.43	12.14	-0.99	3.46	5.91	5.22	0.90	105.15	25,694	-	413	67.38	0.86	0.34	0.40
Red Oak Credit Union	36,707	4,499	16.55	12.45	0.09	3.18	7.86	4.92	0.51	73.67	9,957	-	-	31.24	6.30	3.12	2.34
Solutions First Federal Credit Union	35,214	4,106	8.97	8.59	0.45	2.97	5.45	4.22	0.84	81.45	16,905	-	-	53.42	0.54	0.16	1.27
Social Security Credit Union	34,031	3,564	7.80	19.72	0.68	3.51	5.31	4.08	0.30	78.23	16,036	-	-	59.58	1.57	0.49	0.59
Sycamore Federal Credit Union	32,526	2,045	34.44	17.41	2.27	4.57	8.58	7.31	2.04	45.45	20,198	-	550	75.47	1.66	0.23	0.53
Azalea City Credit Union	32,020	3,732	17.56	12.37	0.78	4.44	7.59	7.37	0.89	64.89	18,543	-	266	66.28	2.01	2.21	2.99
Lauderdale County Teachers Credit Union	31,286	2,486	8.41	12.03	0.04	2.37	4.05	3.16	0.48	85.59	12,010	-	-	44.16	0.06	-0.01	0.40
WCU Credit Union	29,744	3,501	11.02	8.89	0.06	2.87	4.64	4.13	0.13	96.24	14,537	-	-	53.86	0.01	0.08	0.48
Electrical Workers No. 558 Federal Credit Union	28,150	2,628	12.67	20.07	1.15	3.33	4.88	4.30	0.87	51.09	19,095	-	-	85.40	0.00	0.22	0.62
Baldwin County Federal Credit Union	26,647	2,581	10.82	11.19	0.60	3.06	5.99	4.62	0.56	74.67	10,594	-	-	44.72	0.04	0.28	0.50
McIntosh Chemical Federal Credit Union	25,635	2,362	8.01	15.17	0.66	2.28	4.05	2.94	0.40	73.27	8,483	-	-	39.34	0.90	-0.15	1.21
Infirmary Federal Credit Union	24,798	4,406	17.20	14.53	-0.10	2.77	4.91	4.16	0.40	90.68	10,356	-	-	49.58	1.07	0.63	0.85
Brewton Mill Federal Credit Union	22,838	1,643	-5.51	8.31	0.11	2.92	6.00	4.82	1.63	68.90	14,523	-	-	69.65	1.08	0.46	0.98
Health Credit Union	21,539	1,852	11.28	23.50	0.86	3.74	7.68	4.53	0.63	71.29	8,181	-	-	48.39	0.72	0.34	1.28
Mobile Government Employees Credit Union	21,050	816	3.29	15.51	-0.28	1.63	4.14	3.00	1.24	71.05	4,117	-	-	23.22	1.58	-0.04	1.77
Alabama River Credit Union	20,710	2,093	10.90	10.45	-0.12	2.69	5.07	3.55	0.20	96.31	6,158	-	-	33.22	0.78	0.46	0.68
ANG Federal Credit Union	20,607	1,926	6.36	8.74	0.33	3.33	5.93	4.13	0.11	85.49	8,093	-	-	43.27	0.48	0.49	0.47
Chattahoochee Federal Credit Union	20,279	3,507	19.46	11.52	0.55	3.84	5.67	4.49	0.34	83.58	10,080	-	-	56.20	0.07	0.26	1.14
City Credit Union	18,790	1,864	5.63	21.80	0.67	3.46	5.95	4.51	0.39	79.26	8,806	-	-	59.76	0.05	0.36	2.00
Railway Employees Credit Union	18,270	1,540	4.96	22.28	-0.23	2.66	5.28	4.15	0.54	95.07	6,741	-	-	48.00	0.12	-0.10	1.07
Federal Employees Credit Union	18,236	1,655	0.62	18.37	0.03	3.78	6.97	4.77	1.20	72.37	8,699	-	-	58.77	1.53	0.83	0.98
Covington Schools Federal Credit Union	17,547	1,590	4.33	37.37	1.37	2.95	4.80	4.37	0.35	45.80	8,879	-	-	81.01	0.96	0.51	1.02
East Alabama Community Federal Credit Union	17,020	3,717	12.55	15.38	0.14	3.04	5.80	4.00	0.20	89.40	5,677	-	-	39.75	0.83	0.87	0.81
Alabama Law Enforcement Credit Union	16,649	2,028	10.86	11.59	-1.29	4.25	8.95	8.32	2.07	67.73	10,478	-	-	71.12	1.23	2.58	1.95
Northeast Alabama Postal Federal Credit Union	15,331	1,224	7.36	17.07	0.46	2.47	4.74	4.05	1.52	54.72	9,786	-	-	77.06	0.77	0.09	0.42

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Fedmont Federal Credit Union	13,678	1,375	8.43	11.58	-0.30	3.24	8.04	4.28	0.58	86.60	3,975	-	-	33.05	1.43	2.15	3.12
Phenix Pride Federal Credit Union	13,660	2,030	19.87	10.47	1.48	6.51	10.69	10.64	1.32	58.85	8,399	71	-	70.49	1.31	3.33	3.19
Mobile Postal Employees Credit Union	12,569	1,818	8.69	16.41	1.38	5.35	7.57	6.74	0.86	63.86	8,773	-	-	83.38	1.90	-0.02	1.87
Opp-Micolas Credit Union	12,146	1,788	-2.45	26.29	-0.41	3.44	7.20	3.97	0.27	105.08	3,378	-	19	37.74	0.56	-0.08	0.74
Tuscaloosa County Credit Union	11,500	1,398	17.53	6.29	-1.79	4.09	7.24	5.93	1.41	79.15	7,136	-	-	66.31	0.91	1.26	1.68
L&N Employees Credit Union	9,633	1,542	9.18	20.66	0.14	4.60	6.74	6.41	0.37	92.42	5,350	-	-	66.79	0.77	0.37	0.49
Tuskegee Federal Credit Union	9,491	2,253	19.78	4.55	0.62	4.63	8.85	6.94	0.48	84.29	3,897	-	346	43.19	0.95	0.95	2.34
Birmingham City Credit Union	9,415	2,208	5.92	16.20	-0.03	6.99	9.73	9.21	0.93	81.80	6,914	NA	-	88.19	1.76	1.40	1.13
Blue Flame Credit Union	8,015	842	0.23	14.83	-0.15	3.99	6.01	5.20	0.49	87.17	4,640	-	-	68.11	0.00	0.55	0.50
Marvel City Federal Credit Union	7,408	969	3.36	16.54	0.01	4.18	9.61	5.08	0.58	72.77	2,583	-	-	42.13	0.58	1.66	3.06
Pike Teachers Credit Union	7,380	1,854	0.42	14.13	-0.82	1.06	6.25	3.35	1.58	78.33	1,569	-	-	24.77	10.33	2.22	2.74
Chem Family Credit Union	7,030	252	2.93	16.57	0.48	1.35	4.78	2.95	1.72	31.63	851	-	-	14.54	1.06	0.00	1.18
Alabama Postal Credit Union	6,720	845	0.03	34.15	0.90	4.12	11.18	6.17	1.71	61.82	2,310	-	-	52.25	4.24	-0.98	5.19
Fireman's Credit Union	6,499	892	6.47	32.47	2.34	4.36	10.29	7.36	2.74	31.57	3,190	-	-	72.78	2.57	0.12	1.94
Montgomery VA Federal Credit Union	6,123	1,032	4.40	17.49	-1.02	3.68	8.50	4.58	0.26	116.25	2,173	-	-	43.52	0.32	0.43	0.64
Progressive Federal Credit Union	5,824	686	3.59	19.25	-0.29	3.46	7.39	4.39	0.27	103.08	1,899	-	-	40.48	1.47	0.92	3.16
TVH Federal Credit Union	5,121	682	3.62	22.38	-3.19	6.08	10.15	7.22	0.35	74.70	2,743	-	-	69.37	1.86	4.65	4.92
Chemco Credit Union	4,969	376	1.49	16.62	0.54	3.32	4.50	4.06	0.21	80.81	3,075	-	-	74.26	0.00	0.07	0.72
Sixth Avenue Baptist Federal Credit Union	4,675	912	7.62	8.21	0.35	3.83	5.89	4.64	0.15	90.21	2,609	369	-	61.97	7.47	0.20	0.46
Southern Research Employees Federal Credit Union	4,659	246	-5.99	31.81	0.36	1.84	4.80	2.53	0.71	63.06	522	-	-	16.46	0.00	0.00	0.96
Brassies Credit Union	3,507	474	-7.69	14.94	-4.67	4.53	7.38	5.40	0.27	162.69	1,883	-	-	63.15	4.62	0.59	1.96
Andalusia Mills Employees Credit Association Federal Credit Union	3,236	1,020	8.55	20.80	-0.56	2.86	10.88	7.44	0.68	104.48	580	-	-	22.70	1.03	-0.80	0.69
U S Pipe Bessemer Employees Federal Credit Union	2,971	478	7.49	27.33	-0.63	4.22	10.67	5.81	0.93	82.12	1,015	-	-	47.43	9.66	-0.42	2.46
Postal Employees Credit Union	2,951	267	-3.59	14.16	-0.59	0.89	5.99	4.58	2.73	42.86	962	-	-	37.98	0.73	0.18	2.60
Council Federal Credit Union	2,899	547	3.72	19.35	0.56	4.38	10.27	5.53	0.57	73.97	929	-	-	39.91	8.93	1.11	4.41
Nucor Employees Federal Credit Union	2,852	318	1.39	23.81	0.55	2.77	4.76	3.47	0.27	88.51	1,401	-	-	64.68	0.00	0.07	1.43
North Alabama Papermakers Federal Credit Union	2,678	387	4.65	18.82	0.73	3.34	5.04	4.93	0.05	79.17	1,549	-	-	71.38	0.00	0.00	0.65
Clarke Educators Federal Credit Union	2,617	706	-7.69	27.78	-2.33	5.40	8.30	6.69	0.32	104.12	1,587	-	-	83.97	0.63	0.92	3.21
O'Neal Credit Union	2,501	620	1.79	25.75	0.50	4.09	5.84	6.18	0.28	84.26	1,536	-	-	82.85	0.39	0.87	1.11
Diez Craft Employees Credit Union	1,745	581	-2.79	16.79	-0.77	3.47	8.78	4.04	0.07	109.76	375	-	-	25.93	9.60	6.87	1.07
New Pilgrim Federal Credit Union	1,525	557	2.14	5.11	-3.43	3.29	7.21	4.64	0.44	127.27	635	-	-	43.88	1.26	1.10	2.05
FOGCE Federal Credit Union	1,469	789	6.37	21.99	0.00	3.35	8.53	4.45	0.19	95.52	312	-	-	27.34	0.64	1.03	2.56
NRS Community Development Federal Credit Union	1,135	641	36.09	8.55	3.67	4.89	8.30	8.33	0.00	117.24	671	-	32	64.83	4.77	0.00	2.24
Demopolis Federal Credit Union	840	634	9.23	7.38	-2.16	6.75	11.69	11.69	0.30	105.63	405	-	-	52.26	7.65	2.92	2.22
Total/Average	1,010,824	112,172	8.04%	16.43%	-0.06%	3.54%	6.92%	5.20%	0.78%	81.50%	471,649	440	1,683	54.00%	1.96%	0.79%	1.60%