

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2020

(Sorted by Asset Size)

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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)	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 +	18,013,394	1,356,179	17.43%	10.54%	0.62%	2.61%	4.84%	4.10%	0.92%	60.94%	8,953,955	58,270	609,118	63.03%	0.45%	0.51%	0.83%
	\$999K - \$500K	3,855,873	383,258	20.44%	11.31%	0.82%	3.01%	5.15%	4.67%	0.89%	67.86%	2,438,875	2,014	141,603	72.51%	0.47%	0.54%	0.82%
	\$499K - \$250K	2,115,853	181,906	16.18%	11.77%	0.64%	2.76%	4.98%	4.04%	0.73%	68.28%	1,116,318	262	58,501	59.82%	0.29%	0.42%	0.92%
	\$249K - \$100K	2,202,298	198,546	13.84%	11.35%	0.42%	2.72%	4.92%	3.94%	0.70%	73.50%	1,163,924	6,546	73,598	59.01%	0.69%	0.35%	0.87%
	\$99K - \$50K	611,133	53,959	13.14%	11.72%	0.38%	2.68%	5.84%	3.91%	0.65%	72.72%	204,358	-	831	39.29%	0.76%	0.35%	1.06%
	Under \$50K	973,941	108,463	10.16%	16.38%	0.05%	3.39%	6.87%	5.06%	0.69%	83.21%	449,093	679	2,123	52.98%	1.87%	0.65%	1.69%
\$1 Billion +																		
Redstone Federal Credit Union	Huntsville	6,238,783	569,752	17.31	10.35	0.78	2.97	5.60	3.72	0.61	66.38	2,762,199	34,313	127,733	50.12	0.38	0.74	1.27
Apco Employees Credit Union	Birmingham	3,273,917	71,816	9.59	11.91	0.67	1.06	4.30	3.01	1.41	23.52	808,938	-	92	28.29	0.38	0.19	0.24
America's First Federal Credit Union	Birmingham	1,895,921	181,254	14.34	10.68	0.81	2.41	3.82	4.12	0.71	63.62	1,279,726	2,685	2,212	76.40	0.44	0.28	0.59
All In Federal Credit Union	Daleville	1,767,612	135,717	20.26	11.14	0.87	3.50	5.77	5.17	1.09	49.47	1,229,594	4,063	1,339	79.27	0.68	1.17	1.19
MAX Credit Union	Montgomery	1,697,505	115,603	19.25	12.47	0.69	2.67	4.65	3.89	0.80	64.84	922,792	9,647	181,676	63.12	0.80	0.45	1.50
Alabama Credit Union	Tuscaloosa	1,117,475	100,149	21.43	9.13	0.41	2.73	4.73	4.03	0.71	72.78	664,191	3,523	87,841	66.69	0.40	0.34	0.45
Listerhill Credit Union	Muscle Shoals	1,013,700	95,970	17.19	9.14	0.48	2.94	5.12	4.76	1.01	73.71	675,571	753	134,422	72.94	0.37	0.58	0.78
Avadian Credit Union	Hoover	1,008,481	85,918	20.10	9.50	0.26	2.63	4.75	4.12	0.98	73.23	610,944	3,286	73,803	67.43	0.12	0.34	0.62
	Total/Average	18,013,394	1,356,179	17.43%	10.54%	0.62%	2.61%	4.84%	4.10%	0.92%	60.94%	8,953,955	58,270	609,118	63.03%	0.45%	0.51%	0.83%
\$999K - \$500K																		
Family Security Credit Union	Decatur	789,984	86,156	15.86	14.66	1.10	2.36	4.36	3.94	0.68	61.66	424,704	-	2,111	63.01	0.32	0.29	0.64
Alabama One Credit Union	Tuscaloosa	776,391	68,602	23.66	9.60	0.50	2.52	4.64	3.66	0.84	71.94	506,500	580	68,487	73.22	0.43	0.29	0.76
Guardian Credit Union	Montgomery	665,799	74,379	20.60	8.66	0.72	4.11	6.68	6.21	1.37	63.67	518,356	1,434	703	90.19	0.55	0.94	1.16
Legacy Community Federal Credit Union	Birmingham	559,068	39,725	20.89	11.85	0.22	2.09	3.75	3.57	0.80	74.83	341,499	-	24,734	69.25	0.17	0.30	0.25
Family Savings Credit Union	Rainbow City	534,934	65,026	26.63	10.75	1.11	3.97	5.78	5.68	0.63	74.09	373,167	-	9,293	79.12	0.78	0.60	0.79
Five Star Credit Union	Dothan	529,697	49,370	14.97	12.31	1.24	2.98	5.70	4.97	0.99	60.94	274,649	-	36,275	60.26	0.55	0.83	1.31
	Total/Average	3,855,873	383,258	20.44%	11.31%	0.82%	3.01%	5.15%	4.67%	0.89%	67.86%	2,438,875	2,014	141,603	72.51%	0.47%	0.54%	0.82%
\$499K - \$250K																		
Alabama Teachers Credit Union	Gadsden	405,050	27,932	19.41	11.07	0.65	2.66	4.45	4.30	0.96	66.72	281,962	-	28,521	79.15	0.43	0.10	1.12
Alabama State Employees Credit Union	Montgomery	378,276	43,406	21.49	9.60	0.33	3.15	6.01	5.33	0.88	72.12	208,719	-	12,968	61.08	0.50	0.89	1.37
AOD Federal Credit Union	Oxford	377,031	35,277	17.65	12.54	0.83	2.47	4.42	3.42	0.65	65.59	190,529	-	3,773	58.75	0.22	0.56	1.22
TVA Community Credit Union	Muscle Shoals	368,099	18,905	11.39	14.68	0.78	2.14	5.12	3.07	0.74	62.02	111,699	-	-	35.83	0.13	0.10	0.56
WinSouth Credit Union	Gadsden	297,545	33,026	11.98	9.10	0.22	2.91	4.64	3.88	0.49	81.13	165,175	-	10,816	60.50	0.23	0.38	0.63
Coosa Pines Federal Credit Union	Childersburg	289,852	23,360	15.14	13.61	1.00	3.21	5.21	4.22	0.68	62.11	158,234	262	2,423	63.58	0.25	0.51	0.63
	Total/Average	2,115,853	181,906	16.18%	11.77%	0.64%	2.76%	4.98%	4.04%	0.73%	68.28%	1,116,318	262	58,501	59.82%	0.29%	0.42%	0.92%

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\$249K - \$100K																		
Fort McClellan Credit Union	Anniston	227,023	19,515	5.38	13.82	-0.13	1.91	4.60	3.69	0.73	91.92	87,176	-	-	44.31	0.42	0.77	1.28
New Horizons Credit Union	Mobile	226,302	29,046	14.83	8.73	0.90	2.84	4.30	3.56	0.18	78.52	128,193	-	-	61.98	0.49	0.48	0.64
Auburn University Credit Union	Auburn	199,082	17,240	12.01	11.13	0.26	2.39	4.90	3.56	0.45	80.83	72,508	449	2,747	41.25	0.10	0.09	0.90
Mutual Savings Credit Union	Hoover	198,417	28,241	14.56	8.83	-0.06	2.83	4.47	3.75	0.45	92.46	119,747	599	11,606	68.09	0.35	0.25	0.76
Alabama Central Credit Union	Birmingham	177,532	17,380	19.13	7.82	0.16	3.50	5.24	5.20	0.72	84.85	128,571	1,383	7,145	78.89	0.84	0.42	0.60
ACIPCO Federal Credit Union	Birmingham	169,092	8,007	2.98	15.49	0.82	2.99	3.80	3.67	1.14	40.25	121,891	-	-	84.45	0.18	0.15	0.28
eCO Credit Union	Birmingham	166,229	15,799	14.13	10.26	0.56	2.76	5.20	3.69	0.41	75.31	72,813	-	532	48.54	0.28	0.40	1.03
Heritage South Credit Union	Sylacauga	161,757	14,117	15.38	8.75	0.26	3.23	5.47	5.25	1.03	72.98	105,426	-	2,097	70.93	0.56	0.88	0.58
Alatrust Credit Union	Birmingham	157,334	11,917	11.75	12.89	0.53	2.80	5.23	3.89	0.53	74.64	77,235	969	4,514	56.69	2.44	0.16	1.96
Naheola Credit Union	Pennington	149,966	9,997	34.43	16.76	1.18	3.98	6.01	5.49	1.28	60.11	115,381	3,146	44,957	95.04	1.04	0.21	0.76
Riverfall Credit Union	Tuscaloosa	146,568	11,524	18.10	13.43	0.45	2.48	4.72	3.83	0.81	68.56	80,758	-	-	63.17	1.44	0.30	0.37
North Alabama Educators Credit Union	Huntsville	111,975	10,742	13.25	7.65	0.47	2.51	4.73	3.40	0.35	78.33	42,210	-	-	41.39	0.65	0.28	0.28
Railroad Community Credit Union	Irondale	111,021	5,021	4.05	11.95	0.00	1.18	5.31	2.26	1.05	56.77	12,015	-	-	12.38	0.14	0.17	1.81
Total/Average		2,202,298	198,546	13.84%	11.35%	0.42%	2.72%	4.92%	3.94%	0.70%	73.50%	1,163,924	6,546	73,598	59.01%	0.69%	0.35%	0.87%
\$99K - \$50K																		
Mobile Educators Credit Union	Mobile	98,283	9,235	12.63	10.26	0.45	2.07	4.20	2.70	0.10	83.81	13,275	-	-	15.10	0.20	0.28	0.75
Valley Credit Union	Tuscumbia	83,776	5,664	12.09	15.79	0.27	2.46	6.10	3.62	0.77	77.83	26,269	-	-	37.47	0.39	0.24	0.57
Jefferson Credit Union	Hoover	73,635	7,726	12.06	9.77	0.24	3.68	6.45	5.06	0.61	77.41	40,026	-	-	60.91	0.80	1.03	2.17
Four Seasons Federal Credit Union	Opelika	68,379	8,891	18.08	7.37	-0.04	3.50	7.49	5.26	0.13	94.24	23,383	-	625	37.36	1.16	0.77	1.04
Florence Federal Credit Union	Florence	63,385	3,669	16.36	11.27	0.71	2.75	6.16	3.85	0.93	61.69	25,098	-	-	45.53	0.78	0.24	0.53
Mead Coated Board Federal Credit Union	Phenix City	58,579	1,562	10.81	15.21	0.61	1.43	6.09	2.91	1.80	23.81	10,747	-	-	21.67	1.44	0.13	1.13
Rocket City Federal Credit Union	Huntsville	57,586	4,903	13.52	14.34	0.31	2.99	6.23	4.27	0.46	82.12	21,935	-	206	44.74	0.29	0.31	0.71
Champion Community Credit Union	Courtland	56,714	3,831	10.11	10.91	0.01	2.72	5.70	4.52	0.95	78.95	25,267	-	-	50.08	1.38	0.00	0.61
University of South Alabama Federal Credit Union	Mobile	50,796	8,478	12.57	10.56	0.84	2.55	4.10	3.04	0.14	74.66	18,358	-	-	40.78	0.36	0.17	1.99
Total/Average		611,133	53,959	13.14%	11.72%	0.38%	2.68%	5.84%	3.91%	0.65%	72.72%	204,358	-	831	39.29%	0.76%	0.35%	1.06%
Under \$50K																		
1st Resource Credit Union	Birmingham	48,568	2,421	27.22	9.33	-0.02	2.78	5.81	6.02	1.78	54.55	34,648	-	-	78.83	0.08	0.50	0.90
Gulf Coast Federal Credit Union	Mobile	45,810	6,174	13.09	12.47	0.07	3.19	6.11	4.71	0.19	93.13	16,015	-	-	40.31	0.87	0.29	1.23
Landmark Credit Union	Fairfield	43,108	3,158	9.61	11.58	-1.23	3.27	5.88	5.10	0.91	109.25	25,491	-	202	65.45	0.51	0.22	0.46
Tuscaloosa Veterans Federal Credit Union	Tuscaloosa	42,855	3,304	10.28	11.69	0.70	2.77	5.09	3.35	0.45	72.06	15,265	-	-	40.69	8.38	-0.11	2.22
Red Oak Credit Union	Tuscaloosa	36,928	4,500	19.11	12.27	-0.15	2.86	7.86	4.73	0.50	78.46	9,521	-	-	29.61	6.96	2.87	2.36
Solutions First Federal Credit Union	Enterprise	35,348	4,117	7.57	8.65	0.43	2.97	5.56	4.19	0.79	80.63	16,626	-	-	52.32	0.25	0.45	1.14
Sycamore Federal Credit Union	Talladega	34,682	2,219	36.22	16.87	2.12	4.38	8.45	7.28	1.86	46.81	22,258	-	1,319	77.48	0.96	0.13	0.55
Social Security Credit Union	Birmingham	34,165	3,663	9.90	19.73	0.62	3.40	5.31	4.04	0.28	75.72	15,921	-	-	58.92	1.09	0.58	0.63
Lauderdale County Teachers Credit Union	Florence	31,384	2,485	10.07	11.95	-0.07	2.23	3.99	3.06	0.47	88.74	11,951	-	-	43.50	0.00	0.00	0.40
Azalea City Credit Union	Mobile	31,234	3,757	15.09	12.96	0.74	4.19	7.47	7.08	0.83	66.84	18,688	156	225	68.96	1.34	1.89	2.94
WCU Credit Union	Decatur	30,383	3,514	15.52	8.66	-0.03	2.67	4.63	4.14	0.13	97.81	15,031	-	-	54.39	0.34	0.08	0.48
Electrical Workers No. 558 Federal Credit Union	Sheffield	29,892	2,648	19.67	19.18	1.08	3.16	4.89	4.12	0.86	50.82	19,003	-	-	79.10	0.00	0.14	0.63
Baldwin County Federal Credit Union	Bay Minette	27,236	2,559	12.63	11.00	0.50	2.87	5.94	4.51	0.49	77.66	10,492	-	-	43.26	0.02	0.26	0.51
McIntosh Chemical Federal Credit Union	McIntosh	25,878	2,376	11.14	15.12	0.58	2.21	3.99	2.92	0.39	74.68	8,433	-	-	38.68	0.94	-0.14	1.23
Infirmary Federal Credit Union	Mobile	25,191	4,383	16.88	14.26	-0.11	2.64	4.95	4.08	0.41	93.39	10,225	-	-	47.98	1.33	0.65	0.90
Brewton Mill Federal Credit Union	Brewton	22,690	1,657	-0.83	8.43	0.14	2.93	6.02	4.76	1.58	68.64	15,376	-	-	74.41	1.01	0.48	0.84
Health Credit Union	Birmingham	21,793	1,852	11.69	23.42	0.43	3.74	7.62	4.51	0.58	82.22	8,148	-	-	47.84	0.71	0.56	1.09
Mobile Government Employees Credit Union	Mobile	21,258	812	6.16	15.35	-0.38	1.39	3.90	2.73	1.22	73.35	3,793	-	-	21.15	1.08	-0.12	1.98
ANG Federal Credit Union	Birmingham	21,063	1,924	11.18	8.57	0.25	3.15	5.84	4.07	0.12	86.61	8,035	-	-	41.80	0.47	0.52	0.72
Alabama River Credit Union	Monroeville	21,062	2,091	13.96	10.29	-0.08	2.56	5.05	3.39	0.18	96.21	6,244	-	-	33.07	0.22	0.30	0.70
Chattahoochee Federal Credit Union	Valley	20,248	3,496	19.19	11.59	0.43	3.63	5.61	4.22	0.30	85.78	10,551	-	-	59.14	0.01	0.13	1.08
City Credit Union	Tuscaloosa	19,178	1,849	8.53	21.63	0.85	3.34	5.90	4.31	0.40	75.00	9,138	-	-	61.63	0.22	0.11	2.00
Railway Employees Credit Union	Muscle Shoals	18,556	1,529	5.93	21.86	-0.19	2.50	5.12	3.94	0.44	95.30	6,453	-	-	44.88	1.39	-0.11	1.15
Federal Employees Credit Union	Birmingham	18,462	1,675	8.19	18.25	-0.05	3.67	6.91	4.67	1.16	76.01	8,917	-	-	59.42	1.18	0.66	0.83
Covington Schools Federal Credit Union	Andalusia	18,169	1,578	7.32	36.25	1.11	2.80	4.82	4.30	0.34	47.96	8,700	-	-	75.32	0.18	1.06	0.82
East Alabama Community Federal Credit Union	Opelika	17,250	3,692	17.93	15.19	0.17	2.88	5.70	3.77	0.17	91.70	5,474	-	-	37.71	0.73	0.55	0.82
Alabama Law Enforcement Credit Union	Birmingham	17,092	2,042	12.52	11.09	-1.72	3.99	8.65	7.97	1.97	70.70	11,067	-	-	72.71	1.68	2.83	1.94
Northeast Alabama Postal Federal Credit Union	Anniston	15,500	1,223	3.13	16.99	0.43	2.44	4.79	4.02	1.44	55.08	10,015	-	-	77.92	0.81		

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Fedmont Federal Credit Union	Montgomery	14,234	1,385	17.75	11.00	-0.46	2.89	8.09	4.02	0.59	93.03	3,914	-	-	31.00	1.58	1.28	3.37
Mobile Postal Employees Credit Union	Mobile	13,440	1,824	16.17	15.73	1.17	5.01	7.46	6.48	0.88	66.08	8,690	-	-	76.43	2.38	-0.11	1.78
Phenix Pride Federal Credit Union	Phenix City	13,367	2,053	24.25	11.37	1.99	6.26	10.41	10.39	1.08	78.76	9,027	71	-	77.75	1.07	2.98	2.81
Opp-Micolas Credit Union	Opp	12,262	1,770	1.14	25.91	-0.58	3.22	7.02	3.73	0.23	111.35	3,399	-	16	37.43	2.24	-0.22	0.74
Tuscaloosa County Credit Union	Tuscaloosa	10,846	1,545	5.76	6.71	-1.46	3.90	7.22	5.76	1.37	79.17	6,900	-	-	68.27	1.52	1.16	2.00
Tuskegee Federal Credit Union	Tuskegee	10,098	2,353	27.56	4.22	0.66	4.31	8.81	6.76	0.40	85.24	3,683	-	329	38.32	1.14	1.04	2.12
L&N Employees Credit Union	Birmingham	9,686	1,554	13.43	20.49	-0.01	4.24	6.74	6.07	0.38	94.15	5,593	-	-	69.51	1.38	0.24	0.39
Birmingham City Credit Union	Birmingham	9,521	2,195	7.55	15.73	-0.66	6.92	9.85	9.46	0.85	79.23	6,481	-	-	81.16	1.13	2.29	1.54
Blue Flame Credit Union	Mobile	8,561	873	10.18	13.96	-0.16	3.88	6.01	5.09	0.40	88.28	4,570	-	-	62.13	0.00	0.42	0.53
Pike Teachers Credit Union	Troy	7,443	1,858	0.34	13.66	-0.75	1.24	6.31	3.18	1.00	94.90	1,483	-	-	23.09	11.13	2.52	2.63
Marvel City Federal Credit Union	Bessemer	7,432	971	5.08	16.63	0.18	3.93	9.56	4.84	0.56	74.02	2,707	-	-	43.92	2.70	1.38	3.32
Chem Family Credit Union	Anniston	7,109	246	2.98	16.53	0.13	1.00	5.09	2.64	1.71	37.21	805	-	-	13.60	0.87	0.12	1.49
Alabama Postal Credit Union	Birmingham	6,998	840	9.11	32.97	1.00	4.01	11.28	6.25	1.50	61.36	2,329	-	-	49.71	5.07	-1.20	5.71
Fireman's Credit Union	Birmingham	6,540	891	4.24	32.84	2.16	4.28	10.18	7.12	2.48	32.81	3,094	-	-	70.43	1.91	0.27	2.13
Montgomery VA Federal Credit Union	Montgomery	6,106	1,024	6.51	17.34	-1.02	3.52	8.20	4.61	0.25	117.69	2,243	-	-	44.96	0.31	0.31	0.67
Progressive Federal Credit Union	Mobile	6,000	710	7.33	18.68	-0.32	3.43	7.49	4.49	0.27	103.89	2,034	-	-	41.81	0.69	0.10	3.05
TVH Federal Credit Union	Tuskegee	5,163	686	1.61	22.93	-1.66	5.98	10.13	7.21	0.32	75.99	2,896	-	-	73.21	2.83	3.42	3.76
Chemco Credit Union	McIntosh	5,112	422	9.30	15.94	-0.06	3.06	4.43	3.79	0.23	96.41	3,137	-	-	73.07	0.00	0.06	0.70
Southern Research Employees Federal Credit Union	Birmingham	4,705	241	-0.42	31.50	0.28	1.84	4.84	2.59	0.72	67.89	513	-	-	15.94	0.00	-0.60	0.97
Sixth Avenue Baptist Federal Credit Union	Birmingham	4,646	905	10.86	8.09	0.14	3.70	5.73	4.62	0.15	94.85	2,425	389	-	57.88	5.20	-0.24	0.54
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,377	1,037	10.04	19.46	-1.09	2.44	10.42	6.74	0.58	121.55	575	-	-	21.21	1.39	-0.65	0.70
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	3,015	477	5.94	27.03	0.27	3.40	8.40	4.55	0.57	82.35	927	-	-	42.46	10.79	-0.51	2.91
Postal Employees Credit Union	Huntsville	2,942	248	-2.87	14.41	-0.93	0.57	6.03	4.85	2.75	47.73	779	-	-	30.94	0.90	0.19	3.21
Councill Federal Credit Union	Normal	2,923	535	1.49	18.71	-0.24	4.25	10.22	5.33	0.43	77.14	902	-	-	38.14	5.99	1.86	5.76
Nucor Employees Federal Credit Union	Fort Payne	2,804	320	-2.13	24.32	0.59	2.66	4.74	3.36	0.32	92.86	1,360	-	-	64.30	0.00	-0.07	1.18
North Alabama Papermakers Federal Credit Union	Stevenson	2,780	385	6.03	18.31	0.76	3.15	4.94	4.79	0.05	78.02	1,570	-	-	69.29	0.83	0.00	0.64
Clarke Educators Federal Credit Union	Grove Hill	2,719	704	1.76	26.52	-1.54	5.25	8.30	6.46	0.33	111.73	1,513	-	-	75.80	1.72	0.93	3.17
O'Neal Credit Union	Birmingham	2,498	607	4.08	25.82	0.29	3.85	5.77	5.97	0.22	89.11	1,514	-	-	81.88	0.13	0.56	0.92
Dixie Craft Employees Credit Union	Goodwater	1,721	472	-0.81	14.99	-3.20	2.90	8.55	3.56	0.15	142.25	330	-	-	22.68	5.76	1.92	4.55
FOGCE Federal Credit Union	Eutaw	1,510	792	7.55	21.26	-0.07	3.16	8.84	4.23	0.18	100.00	335	-	-	28.32	0.30	1.10	2.39
New Pilgrim Federal Credit Union	Birmingham	1,328	564	-10.39	6.02	-3.39	3.19	7.08	4.62	0.36	132.79	703	-	-	56.38	1.14	2.62	1.85
NRS Community Development Federal Credit Union	Birmingham	1,250	642	44.51	8.08	4.67	4.77	8.21	8.24	0.11	92.42	717	63	32	62.51	2.93	0.34	2.23
Demopolis Federal Credit Union	Demopolis	822	636	15.13	7.54	-0.39	6.16	11.14	11.14	0.29	110.45	466	-	-	61.64	6.22	1.14	2.58
Total/Average		973,941	108,463	10.16%	16.38%	0.05%	3.39%	6.87%	5.06%	0.69%	83.21%	449,093	679	2,123	52.98%	1.87%	0.65%	1.69%