

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2021

(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 +	20,193,634	1,442,656	15.31	10.06	0.91	2.38	4.56	3.51	0.58	62.51	9,508,943	35,154	690,594	59.46	0.31	0.16	0.74
\$999K - \$500K	4,394,933	400,232	18.98	10.73	1.06	2.70	4.77	4.13	0.57	67.56	2,650,383	669	203,298	68.25	0.32	0.14	0.70
\$499K - \$250K	2,637,360	215,244	18.42	10.71	0.93	2.25	4.42	3.24	0.41	69.68	1,301,608	1,081	80,926	55.22	0.22	0.07	0.90
\$249K - \$100K	2,262,992	179,039	13.82	10.83	0.54	2.34	4.74	3.29	0.40	76.00	1,085,821	5,478	74,825	51.98	0.52	0.07	0.86
\$99K - \$50K	606,866	50,990	11.57	11.22	0.28	2.20	5.79	3.56	0.47	77.12	206,666	-	665	38.18	0.67	0.10	1.12
Under \$50K	946,666	96,712	11.76	15.69	0.25	2.82	6.52	4.36	0.41	87.57	424,235	643	2,681	50.69	1.57	0.26	1.58
1 Billion +																	
Redstone Federal Credit Union	7,027,829	635,024	15.38	10.18	1.41	2.63	4.89	3.13	0.28	64.95	3,018,100	18,697	121,848	48.20	0.33	0.28	1.03
Apco Employees Credit Union	3,578,569	71,986	12.00	11.30	0.62	1.00	4.07	2.33	0.98	28.81	769,048	-	-	24.29	0.31	0.04	0.22
Americas First Federal Credit Union	2,139,305	185,890	17.56	10.29	1.00	2.01	3.64	3.37	0.34	68.71	1,236,770	2,299	10,465	65.07	0.25	0.08	0.51
All In Federal Credit Union	2,037,989	141,660	19.44	10.59	1.37	3.62	5.95	5.01	0.82	47.62	1,384,981	5,400	3,948	76.66	0.29	0.62	1.29
MAX Credit Union	1,932,761	118,775	18.46	11.55	0.88	2.11	4.42	3.03	0.53	70.00	925,794	4,712	176,734	54.61	0.60	0.62	1.36
Alabama Credit Union	1,290,188	106,745	20.46	8.50	0.87	2.52	4.50	3.74	0.52	65.38	774,428	1,537	172,786	66.46	0.35	0.11	0.43
Listerhill Credit Union	1,109,429	97,896	12.46	8.75	0.65	2.77	4.75	4.04	0.60	75.94	719,622	823	132,282	70.67	0.25	0.09	0.55
Avadian Credit Union	1,077,566	84,680	6.70	9.32	0.50	2.42	4.29	3.41	0.57	78.64	680,200	1,686	72,531	69.70	0.09	0.02	0.56
Total/Average	20,193,634	1,442,656	15.31%	10.06%	0.91%	2.38%	4.56%	3.51%	0.58%	62.51%	9,508,943	35,154	690,594	59.46%	0.31%	0.16%	0.74%
\$999K - \$500K																	
Alabama One Credit Union	926,665	72,597	32.14	8.37	0.52	2.20	4.04	3.36	0.69	70.24	580,535	347	98,692	69.42	0.40	0.06	0.86
Family Security Credit Union	899,064	87,974	19.58	13.83	1.34	1.94	4.06	3.31	0.34	60.25	421,608	-	2,309	54.24	0.19	0.02	0.53
Guardian Credit Union	725,539	80,175	9.06	8.99	1.23	4.24	6.37	5.82	0.87	62.59	567,988	322	175	87.20	0.43	0.33	1.07
Five Star Credit Union	630,844	53,610	26.46	11.48	1.51	2.58	5.12	4.03	0.60	63.36	313,160	-	38,095	56.77	0.25	0.21	0.98
Family Savings Credit Union	620,228	66,910	16.50	10.17	1.33	3.29	5.52	5.33	0.53	73.68	430,061	-	41,151	78.03	0.52	0.10	0.55
Legacy Community Federal Credit Union	592,593	38,966	10.16	11.55	0.40	1.97	3.51	2.90	0.39	75.23	337,031	-	22,876	63.82	0.12	0.11	0.22
Total/Average	4,394,933	400,232	18.98%	10.73%	1.06%	2.70%	4.77%	4.13%	0.57%	67.56%	2,650,383	669	203,298	68.25%	0.32%	0.14%	0.70%
\$499K - \$250K																	
Alabama Teachers Credit Union	448,596	29,194	15.78	10.48	0.60	2.24	4.08	3.78	0.67	69.68	291,110	-	32,863	73.30	0.36	0.03	1.09
Alabama State Employees Credit Union	422,692	44,001	15.04	8.87	0.41	2.63	5.36	4.41	0.49	76.58	220,986	-	12,315	57.18	0.17	0.07	1.59
AOD Federal Credit Union	415,300	36,030	8.06	11.70	0.39	2.08	3.83	2.73	0.38	74.71	196,243	786	17,232	54.13	0.19	0.17	1.44
TVA Community Credit Union	399,011	18,981	10.94	14.09	0.83	1.74	4.97	2.42	0.49	58.01	103,609	-	-	30.22	0.07	0.04	0.55
WinSouth Credit Union	380,953	36,227	50.44	8.37	2.50	1.94	3.65	2.76	0.33	58.23	187,852	-	15,023	54.16	0.19	0.04	0.70
Coosa Pines Federal Credit Union	316,644	23,940	10.84	13.17	1.08	2.83	4.97	3.70	0.35	65.94	174,684	295	3,493	63.57	0.30	0.05	0.57
New Horizons Credit Union	254,164	26,871	17.82	8.28	0.71	2.26	4.08	2.90	0.16	84.62	127,124	-	-	53.97	0.24	0.05	0.39
Total/Average	2,637,360	215,244	18.42%	10.71%	0.93%	2.25%	4.42%	3.24%	0.41%	69.68%	1,301,608	1,081	80,926	55.22%	0.22%	0.07%	0.90%
\$249K - \$100K																	
Fort McClellan Credit Union	243,337	17,484	9.44	12.68	-0.26	1.62	4.61	2.65	0.34	100.07	85,115	-	-	39.87	0.50	0.09	1.08
Auburn University Credit Union	219,249	17,576	15.94	10.22	0.17	2.06	4.69	3.03	0.33	83.52	78,023	201	4,559	39.86	0.34	0.01	0.78
Mutual Savings Credit Union	215,705	28,010	12.72	8.13	0.27	2.52	4.16	3.22	0.29	88.23	127,630	110	12,886	65.96	0.07	0.07	0.67
Alabama Central Credit Union	199,237	17,381	15.90	7.06	0.50	2.94	4.64	4.31	0.41	81.88	136,081	1,787	5,815	73.93	0.25	0.04	0.56
eCO Credit Union	184,043	16,024	16.36	9.98	1.13	2.46	4.82	3.16	0.29	66.34	79,346	-	525	47.43	0.18	0.16	0.86
ACIPCO Federal Credit Union	179,401	8,170	12.58	14.72	1.56	2.90	4.77	4.06	0.57	46.12	114,775	-	-	74.26	0.22	0.05	0.23
Alatrust Credit Union	175,113	12,055	18.42	12.08	0.58	2.52	5.15	3.56	0.33	77.73	78,870	166	4,474	51.37	2.21	0.04	1.90
Heritage South Credit Union	170,893	14,458	9.16	8.66	0.62	3.17	5.33	4.63	0.42	76.64	108,872	-	2,222	69.49	0.47	0.16	0.56
Naheola Credit Union	162,725	10,666	10.26	16.31	1.23	3.44	5.50	4.68	0.98	56.75	121,601	3,214	44,344	91.31	0.77	0.06	0.88
Riverfall Credit Union	162,379	12,135	13.76	12.55	0.57	2.21	4.54	3.30	0.69	68.12	87,903	-	-	61.49	0.96	0.19	0.38
North Alabama Educators Credit Union	128,778	11,063	25.06	7.09	0.25	2.01	4.26	2.49	0.17	87.25	44,409	-	-	37.35	0.55	0.03	0.33
Railroad Community Credit Union	112,648	4,919	0.96	11.91	0.34	1.04	5.18	1.57	0.40	60.90	11,213	-	-	11.37	0.05	0.00	2.16
Mobile Educators Credit Union	109,486	9,098	19.12	9.35	0.10	1.58	4.01	2.11	0.04	94.45	11,983	-	-	12.09	0.13	0.01	0.77
Total/Average	2,262,992	179,039	13.82%	10.83%	0.54%	2.34%	4.74%	3.29%	0.40%	76.00%	1,085,821	5,478	74,825	51.98%	0.52%	0.07%	0.86%
\$99K - \$50K																	
Valley Credit Union	91,317	5,657	13.34	14.81	0.50	2.11	5.51	3.01	0.49	69.90	27,639	-	-	35.66	0.13	0.18	0.51
Jefferson Credit Union	80,818	7,291	16.20	9.11	0.28	3.01	5.89	4.15	0.39	79.51	36,763	-	-	50.46	0.47	0.34	2.43
Four Seasons Federal Credit Union	76,189	9,047	14.70	6.48	0.35	2.66	6.72	4.42	0.06	88.93	24,960	-	616	35.26	0.42	0.03	1.32
Florence Federal Credit Union	67,049	3,721	6.34	11.24	0.93	2.61	5.83	3.51	0.71	58.20	25,844	-	-	44.07	0.39	0.11	0.57
Rocket City Federal Credit Union	63,832	4,913	14.20	13.09	-0.01	2.28	6.07	3.78	0.22	91.55	21,313	-	49	38.70	0.04	0.22	0.70
Mead Coated Board Federal Credit Union	60,516	1,530	5.28	15.13	0.55	1.12	6.83	2.46	1.47	25.71	10,917	-	-	21.28	3.19	0.03	1.09
Champion Community Credit Union	59,411	3,862	5.80	10.42	-0.08	2.25	5.52	4.12	0.62	86.17	24,182	-	-	45.49	1.18	0.09	0.51
University of South Alabama Federal Credit Union	57,011	8,498	16.34	9.54	0.18	1.69	3.77	2.26	0.14	89.21	19,661	-	-	38.40	0.09	-0.06	1.90
Gulf Coast Federal Credit Union	50,723	6,471	11.90	11.13	-0.14	2.11	5.98	4.31	0.14	104.91	15,387	-	-	34.32	0.08	-0.08	1.03
Total/Average	606,866	50,990	11.57%	11.22%	0.28%	2.20%	5.79%	3.56%	0.47%	77.12%	206,666	-	665	38.18%	0.67%	0.10%	1.12%

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Under \$50K																	
1st Resource Credit Union	48,977	2,502	-0.70	9.56	0.58	2.68	5.08	4.91	1.22	59.63	38,851	-	-	88.01	0.06	0.05	0.78
Tuscaloosa VA Federal Credit Union	45,963	3,221	9.16	11.25	0.57	2.14	5.00	2.57	0.29	73.95	15,066	-	-	37.20	5.15	0.11	2.19
Red Oak Credit Union	40,789	4,470	19.36	10.73	-0.54	2.10	7.87	3.94	0.36	91.49	9,822	-	-	27.04	1.07	1.27	2.34
Sycamore Federal Credit Union	38,334	2,316	14.48	17.11	2.49	4.30	7.45	7.13	1.19	44.53	28,732	-	1,939	90.76	0.78	0.05	0.47
Solutions First Federal Credit Union	38,006	4,166	9.50	8.35	0.36	3.18	5.73	3.99	0.34	82.57	18,801	-	108	53.79	0.07	0.19	1.11
Social Security Credit Union	37,104	3,627	13.90	18.41	0.34	2.58	5.01	3.54	0.14	87.37	15,379	-	-	51.27	0.43	-0.01	0.69
WCU Credit Union	35,230	3,530	22.48	7.35	-0.18	1.95	4.43	4.14	0.03	104.02	14,291	-	-	43.93	0.00	0.00	0.52
Lauderdale County Teachers Credit Union	34,475	2,339	16.56	10.52	-0.02	1.67	3.72	2.57	0.29	89.67	11,421	-	-	37.24	0.02	0.01	0.41
Azalea City Credit Union	34,029	3,893	16.46	12.78	1.32	3.64	6.57	5.57	0.41	72.69	20,522	84	314	69.46	1.87	0.27	2.18
Electrical Workers No 558 Federal Credit Union	33,010	2,666	16.00	17.84	0.63	2.32	4.78	3.11	0.70	58.63	18,554	-	-	68.78	0.02	0.01	0.63
The Infirmary Federal Credit Union	29,347	4,500	21.46	12.38	0.44	2.09	5.03	3.68	0.27	85.95	10,233	-	-	40.17	1.45	0.07	1.11
Baldwin Educators Federal Credit Union	28,552	2,566	5.58	10.65	0.24	2.46	5.71	4.31	0.26	86.43	11,550	-	-	45.27	0.03	0.00	0.46
McIntosh Chemical Federal Credit Union	27,867	2,413	9.92	14.28	0.54	1.56	3.97	2.26	0.38	73.94	8,259	-	-	34.79	0.56	-0.01	0.44
Health Credit Union	24,288	1,852	17.38	21.61	0.75	3.43	6.76	4.17	0.41	72.99	10,234	-	-	52.73	1.11	0.34	0.71
Brewton Mill Federal Credit Union	24,256	1,699	12.70	8.00	0.28	2.86	5.31	4.37	1.23	71.92	17,296	-	-	77.99	0.25	0.08	0.54
Mobile Government Employees Credit Union	23,027	788	9.14	14.10	0.05	1.30	3.88	2.00	0.57	70.27	3,234	-	-	16.42	0.00	-0.03	2.06
Alabama River Credit Union	22,697	2,090	10.98	9.65	0.21	2.09	5.02	2.78	0.14	90.12	6,038	-	-	29.47	0.08	-0.10	0.81
ANG Federal Credit Union	22,372	1,889	0.24	8.10	0.09	2.46	5.32	2.95	0.10	95.99	8,389	-	-	40.99	0.00	-0.06	0.15
City Credit Union	21,337	1,724	9.54	19.82	0.35	2.42	5.49	3.26	0.38	82.64	8,694	-	-	51.37	0.18	0.02	2.12
Chattahoochee Federal Credit Union	21,113	3,459	14.98	11.15	-0.04	2.90	5.04	3.36	0.15	97.77	11,236	-	-	60.16	0.48	-0.01	1.04
Railway Employees Federal Credit Union	20,383	1,514	14.80	19.80	-0.22	1.93	5.46	3.51	0.19	102.72	5,261	-	-	32.45	0.15	-0.11	1.30
Federal Employees Credit Union	19,767	1,701	11.54	16.99	0.22	3.27	6.68	4.12	0.63	86.42	9,599	-	-	58.70	0.78	-0.01	0.51
Covington Schools Federal Credit Union	19,663	1,575	12.08	34.08	0.89	2.18	4.78	3.80	0.35	54.07	9,087	-	-	70.26	1.10	-0.02	0.94
East Alabama Community Federal Credit Union	19,643	3,562	14.96	13.49	0.14	2.07	5.00	2.58	0.05	97.00	5,642	-	-	33.41	0.18	0.05	0.47
Alabama Law Enforcement Credit Union	18,441	2,051	11.06	10.51	0.76	3.45	7.77	7.24	1.66	66.89	11,104	-	-	67.22	2.72	0.37	1.69
Northeast Alabama Postal Federal Credit Union	16,899	1,227	18.52	15.93	0.45	2.34	4.71	3.80	0.67	66.05	10,101	-	-	71.17	0.28	-0.04	0.52
Mobile Postal Employees Credit Union	15,787	1,826	19.22	12.89	0.83	3.56	7.17	5.01	0.96	67.60	9,036	-	-	67.05	1.87	0.41	1.70
Fedmont Federal Credit Union	15,514	1,398	11.00	9.48	-0.78	1.69	7.90	3.08	0.46	113.71	3,693	-	-	26.37	2.00	0.16	3.28
The Bridgeway Federal Credit Union	14,511	2,139	18.20	12.69	2.74	6.40	9.76	9.73	0.35	66.61	10,131	-	-	81.32	0.70	0.40	2.57
Opp-Micolas Credit Union	12,626	1,739	6.16	23.96	-1.78	2.29	6.89	2.78	0.10	168.67	3,117	-	5	32.50	1.76	0.09	0.72
Tuscaloosa County Credit Union	11,523	1,413	0.76	6.55	0.49	3.92	7.73	5.94	0.99	75.76	6,434	-	-	59.81	1.73	-0.11	1.86
Tuskegee Federal Credit Union	10,414	2,255	7.46	6.30	0.30	3.37	9.18	6.55	0.22	98.85	3,760	-	285	38.76	2.39	0.03	1.44
L&N Employees Credit Union	10,371	1,549	7.72	18.97	-0.13	3.49	6.48	5.53	0.33	97.01	6,046	-	-	69.92	0.89	0.00	0.34
Birmingham City Credit Union	9,619	2,191	8.02	16.19	1.25	6.21	9.88	9.73	0.26	75.49	5,977	-	-	74.52	0.35	0.54	2.02
Blue Flame Credit Union	9,291	863	17.70	13.01	0.30	3.22	5.89	3.93	0.16	88.25	4,815	-	-	59.66	0.00	-0.08	0.62
Marvel City Federal Credit Union	8,210	947	8.92	15.73	0.60	3.21	9.35	3.97	0.32	78.69	2,604	-	-	37.87	1.80	0.35	3.49
Chem Family Credit Union	7,220	248	1.36	15.83	0.35	1.00	4.59	1.44	0.40	49.08	731	-	-	12.05	0.14	0.00	2.05
Alabama Postal Credit Union	7,097	820	1.50	32.69	0.10	3.18	10.09	6.11	0.32	91.16	2,104	-	-	44.09	2.80	-0.05	4.64
Firemans Credit Union	6,837	880	5.64	32.59	1.60	3.40	9.34	5.58	1.97	34.75	3,244	-	-	70.46	0.83	0.26	1.85
Montgomery VA Federal Credit Union	6,754	1,014	9.68	14.65	-1.53	2.57	7.09	5.24	0.25	131.17	2,370	-	-	41.54	1.65	-0.08	0.59
Progressive Federal Credit Union	6,722	703	16.38	16.66	0.05	0.52	1.19	0.74	0.04	87.96	2,762	-	-	49.41	0.00	0.23	2.28
Chemco Credit Union	5,649	419	13.18	14.24	-0.11	2.32	4.15	3.29	0.24	85.90	3,329	-	-	68.78	0.00	0.24	0.66
TVH Federal Credit Union	5,218	682	8.88	23.26	0.45	5.65	10.19	7.15	0.24	89.20	2,765	-	-	69.49	0.33	1.10	2.39
Sixth Avenue Baptist Federal Credit Union	4,796	907	10.38	8.30	1.02	2.92	4.70	3.87	0.15	60.38	2,758	552	-	63.53	6.56	1.64	0.56
SRI Employees Federal Credit Union	4,531	223	-5.06	32.56	0.21	1.59	5.01	2.09	0.43	73.15	497	-	-	16.28	0.00	0.00	0.91
Andalusia Mills Employees Credit Association Federal Credit Union	3,743	1,090	27.00	16.67	-1.28	1.86	8.17	3.89	0.14	145.10	952	-	-	30.58	0.32	-0.12	0.37
U S Pipe Bessemer Employees Federal Credit Union	3,422	466	25.56	22.94	-0.56	2.39	7.91	3.95	0.70	101.21	1,055	-	-	40.31	18.58	-0.19	2.05
Clarke Educators Federal Credit Union	3,289	704	49.78	20.25	-1.71	3.75	8.15	4.62	0.25	134.35	1,331	-	-	50.74	0.98	1.68	3.24
Council Federal Credit Union	3,008	534	10.00	18.54	0.69	2.86	11.00	3.71	0.35	78.79	804	-	-	32.99	4.35	1.54	5.09
North Alabama Papermakers Federal Credit Union	2,822	379	2.04	18.16	0.19	2.34	4.39	4.10	0.07	90.58	1,588	-	-	68.95	0.00	0.00	0.49
Nucor Employees Federal Credit Union	2,805	313	-7.04	24.08	0.09	2.27	4.69	3.00	0.10	119.50	1,183	-	-	55.67	0.00	0.08	0.51
O'Neal Credit Union	2,457	545	5.68	26.21	-0.15	3.29	5.41	5.32	0.14	99.05	1,466	-	-	80.99	2.25	0.20	0.83
Dixie Craft Employees Credit Union	1,656	425	-4.46	13.15	-1.96	2.08	9.27	2.50	0.00	166.85	239	-	-	16.67	5.44	2.72	8.82
FOGCE Federal Credit Union	1,535	813	12.30	21.00	-0.36	2.25	8.69	3.14	0.19	105.28	330	-	-	27.36	0.00	0.00	2.56
New Pilgrim Federal Credit Union	1,344	572	3.10	6.01	-0.05	3.22	7.34	4.72	0.22	84.98	551	-	-	43.63	4.54	0.85	1.86
N.R.S. Community Development Federal Credit Union	1,304	671	8.74	10.23	2.84	4.34	8.21	8.12	0.10	63.80	732	7	30	62.67	2.05	-0.14	2.34
Demopolis Federal Credit Union	1,022	644	38.58	6.04	-0.38	4.52	10.00	10.04	0.26	102.38	435	-	-	45.45	6.21	0.46	1.92
Total/Average	946,666	96,712	11.76%	15.69%	0.25%	2.82%	6.52%	4.36%	0.41%	87.57%	424,235	643	2,681	50.69%	1.57%	0.26%	1.58%