

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 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 (%)
Less than \$50 Million																	
1st Resource Credit Union	49,650	2,541	1.02	9.99	0.86	2.87	5.14	4.95	1.19	55.10	38,744	-	-	86.97	0.00	0.23	0.61
Tuscaloosa VA Federal Credit Union	47,364	3,229	7.77	11.34	0.71	2.12	4.98	2.54	0.29	73.93	15,460	-	-	37.00	3.31	-0.15	1.97
Sycamore Federal Credit Union	43,001	2,450	20.29	16.58	2.64	4.41	7.56	7.29	1.30	42.39	31,985	-	1,765	89.43	0.84	0.11	0.45
Solutions First Federal Credit Union	40,581	4,340	11.85	7.85	0.21	3.13	5.68	3.93	0.29	88.32	19,542	-	97	52.35	0.36	0.40	0.87
Red Oak Credit Union	37,790	4,537	1.62	11.33	-0.52	2.17	7.87	3.78	0.27	98.85	9,207	-	-	27.45	3.90	2.03	2.18
Social Security Credit Union	36,284	3,549	4.59	19.03	0.37	2.55	5.32	3.51	0.11	90.97	14,232	-	-	48.65	0.33	-0.01	0.39
WCU Credit Union	35,435	3,533	11.89	7.20	-0.20	1.93	4.51	3.95	0.03	104.57	13,051	-	-	39.83	0.13	0.00	0.56
Azalea City Credit Union	34,496	3,872	9.72	13.13	1.18	3.69	6.56	5.56	0.38	75.11	20,487	80	189	68.58	2.56	0.66	1.84
Lauderdale County Teachers Credit Union	34,423	2,329	8.12	10.55	0.00	1.64	3.68	2.46	0.25	89.78	11,834	-	-	38.59	0.03	0.00	0.41
Electrical Workers No 558 Federal Credit Union	33,870	2,693	10.82	17.69	0.62	2.32	4.83	3.08	0.69	59.17	19,606	-	-	70.73	0.03	0.00	0.61
The Infirmary Federal Credit Union	30,129	4,465	13.68	12.19	0.35	2.12	5.11	3.62	0.21	85.69	9,961	-	-	37.77	1.41	0.82	1.08
Baldwin Educators Federal Credit Union	28,794	2,563	3.66	10.65	0.20	2.50	5.75	4.30	0.22	88.82	11,215	-	-	43.57	0.45	-0.08	0.55
McIntosh Chemical Federal Credit Union	27,871	2,414	4.98	14.24	0.23	1.46	4.04	2.16	0.39	81.35	8,325	-	-	35.03	0.56	-0.11	0.39
Health Credit Union	25,247	1,868	12.99	21.35	1.06	3.57	6.76	4.29	0.40	70.81	10,978	-	-	55.27	0.70	0.48	0.56
Brewton Mill Federal Credit Union	24,554	1,715	7.65	8.04	0.28	2.94	5.29	4.37	1.16	73.30	17,770	-	-	79.18	0.88	0.22	0.38
ANG Federal Credit Union	23,844	1,873	6.80	7.49	-0.07	2.43	5.34	2.84	0.11	97.47	8,663	-	-	39.39	0.02	0.13	0.20
Mobile Government Employees Credit Union	23,671	772	7.49	11.47	-0.07	1.29	4.02	1.97	0.54	82.65	2,891	-	-	13.83	0.14	0.08	1.48
Alabama River Credit Union	23,010	2,085	6.95	9.47	0.06	2.06	5.15	2.77	0.14	94.65	5,778	-	-	27.73	1.28	-0.30	1.05
City Credit Union	22,323	1,631	9.61	19.06	0.29	2.41	5.60	3.12	0.32	85.43	8,494	-	-	47.48	0.02	0.09	2.10
Chattahoochee Federal Credit Union	21,091	3,417	7.37	11.18	0.00	2.77	4.92	3.23	0.14	96.77	11,257	-	-	60.19	0.51	0.25	0.78
Covington Schools Federal Credit Union	20,842	1,563	12.40	32.55	0.85	2.03	4.66	3.79	0.40	93.62	9,362	-	-	66.72	1.70	0.07	0.83
Railway Employees Credit Union	20,714	1,505	9.15	19.62	0.03	1.89	5.63	3.65	0.18	97.77	4,972	-	-	29.98	0.00	-0.08	0.85
East Alabama Community Federal Credit Union	20,681	3,480	13.15	12.93	0.19	2.02	5.01	2.49	0.06	95.51	5,729	-	-	32.05	0.16	0.06	0.40
Federal Employees Credit Union	18,708	1,693	0.10	18.14	0.29	3.38	6.64	4.11	0.56	84.49	10,084	-	-	66.11	1.12	-0.02	0.49
Alabama Law Enforcement Credit Union	18,318	2,074	4.83	10.19	-0.03	3.43	7.70	7.17	1.59	68.87	11,437	-	-	69.52	4.61	1.58	1.84
Northeast Alabama Postal Federal Credit Union	17,706	1,238	14.48	15.41	0.44	2.33	4.71	3.66	0.56	68.53	9,777	-	-	65.34	0.64	-0.04	0.53
Mobile Postal Employees Credit Union	16,498	1,818	14.55	12.48	0.56	3.39	7.19	4.80	0.99	68.01	8,960	-	-	62.40	1.90	0.78	1.87
The Bridgeway Federal Credit Union	15,307	1,990	15.09	12.82	2.17	6.30	9.91	9.87	0.36	72.41	9,492	-	-	77.78	0.54	1.49	1.86
Fedmont Federal Credit Union	15,209	1,375	3.42	9.52	-0.88	1.71	8.18	3.10	0.40	119.03	3,343	-	-	24.38	0.30	1.22	0.94
Opp-Micolas Credit Union	12,744	1,721	4.05	22.94	-1.69	2.13	6.95	2.60	0.08	170.66	2,956	-	-	30.14	0.37	0.10	0.75
Tuscaloosa County Credit Union	11,333	1,292	-1.28	6.70	0.28	4.00	7.95	5.84	0.96	79.94	6,173	-	-	58.42	0.50	0.45	1.37
Tuskegee Federal Credit Union	10,385	2,253	3.44	6.33	0.36	3.63	9.13	6.52	0.22	93.18	4,737	-	175	48.87	4.01	-0.01	1.10
L&N Employees Credit Union	9,707	1,526	-2.79	19.58	-0.71	3.58	6.49	5.52	0.31	99.88	5,768	-	-	71.06	0.42	0.51	0.65
Blue Flame Credit Union	9,689	869	13.52	12.68	0.35	3.14	5.88	3.81	0.16	86.78	4,810	-	-	56.91	0.00	-0.17	0.68
Birmingham City Credit Union	9,689	2,210	4.76	16.54	1.10	6.12	9.95	9.85	0.36	80.66	6,068	-	-	75.39	1.02	0.64	1.87
Marvel City Federal Credit Union	8,387	912	6.70	15.48	0.37	3.09	9.37	3.82	0.28	81.14	2,347	-	-	33.28	3.71	1.35	3.45
Chem Family Credit Union	7,364	251	2.68	15.39	-0.01	0.88	4.20	1.33	0.42	72.33	923	-	-	14.84	0.11	0.00	1.63
Montgomery VA Federal Credit Union	7,151	948	11.00	13.17	-1.45	2.36	6.86	4.30	0.26	133.54	2,175	-	-	35.33	2.76	-0.09	0.66
Firemans Credit Union	7,124	875	7.13	32.09	1.62	3.46	9.80	5.60	1.99	37.04	3,079	-	-	63.62	0.94	0.15	2.05
Alabama Postal Credit Union	7,047	816	0.05	32.91	0.04	3.15	10.20	6.53	0.26	93.73	2,015	-	-	42.67	3.13	-0.23	5.04
Progressive Federal Credit Union	6,649	712	7.03	16.90	0.06	2.96	6.63	4.05	0.24	93.44	2,970	-	-	53.88	0.13	0.03	2.30
Chemco Credit Union	5,537	407	4.48	14.46	-0.12	2.31	4.15	3.31	0.25	84.24	3,341	-	-	70.56	0.00	0.52	0.71
TVH Federal Credit Union	5,143	688	2.94	23.68	0.31	5.46	9.66	6.85	0.25	88.09	3,094	-	-	78.81	1.10	1.60	1.97
Sixth Avenue Baptist Federal Credit Union	4,934	881	8.22	7.03	-0.50	2.96	4.93	4.05	0.15	91.10	2,637	-	-	57.68	4.17	1.83	0.43
SRI Employees Federal Credit Union	4,440	213	-4.49	32.99	-0.18	1.48	5.00	1.98	0.42	93.94	484	-	-	16.28	0.00	0.00	0.93
U S Pipe Bessemer Employees Federal Credit Union	3,341	481	10.12	22.11	-1.68	2.65	8.88	4.46	0.40	95.40	894	-	-	34.57	2.91	4.11	3.40
Andalusia Mills Employees Credit Association Federal Credit Union	3,312	1,089	0.43	18.41	-1.04	2.11	8.01	3.91	0.11	128.11	1,129	-	-	41.88	0.00	0.28	0.31
Clarke Educators Federal Credit Union	3,237	705	22.93	20.30	-1.10	3.31	7.66	4.26	0.35	120.13	1,430	-	-	55.49	1.68	1.05	3.26
Council Federal Credit Union	2,981	511	4.08	16.56	-1.81	2.70	10.58	3.55	0.33	96.87	799	-	-	32.28	0.75	5.66	7.11
North Alabama Papermakers Federal Credit Union	2,835	359	1.48	17.92	-0.06	2.31	4.18	3.92	0.07	100.32	1,624	-	-	70.00	0.00	0.00	0.48
Nucor Employees Federal Credit Union	2,713	311	-6.69	24.47	-0.38	2.20	4.73	2.94	0.10	127.07	1,099	-	-	53.93	0.00	0.09	0.56
O'Neal Credit Union	2,501	524	4.68	25.71	-0.11	3.18	5.38	5.31	0.15	97.16	1,425	-	-	76.90	1.82	0.30	0.88
FOGCE Federal Credit Union	1,597	830	10.47	19.56	-0.81	2.11	8.79	2.84	0.17	118.33	320	-	-	25.04	0.31	0.01	2.58
Dixie Craft Employees Credit Union	1,496	580	-11.69	12.99	-2.47	2.23	9.74	2.67	0.10	164.22	268	-	-	21.27	4.48	5.84	5.03
New Pilgrim Federal Credit Union	1,470	571	2.56	3.89	-1.61	2.57	6.92	4.56	0.16	133.25	500	-	-	35.39	13.60	1.21	2.22
Demopolis Federal Credit Union	1,422	654	65.95	26.10	27.07	3.78	9.67	9.85	0.34	21.03	545	-	-	53.54	0.73	3.91	1.78
N.R.S. Community Development Federal Credit Union	1,350	693	8.03	10.44	2.00	4.41	8.04	7.96	0.10	70.18	821	-	29	67.91	3.05	0.09	1.85
Total/Average	962,992	96,494	7.65%	15.80%	0.52%	2.83%	6.62%	4.36%	0.39%	89.73%	427,067	80	2,255	50.34%	1.41%	0.69%	1.46%