

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2022**

(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)	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>																
1 Billion +	21,624,224	1,542,025	6.27	10.52	0.80	2.49	4.35	3.45	0.48	66.23	10,800,575	903,612	63.93	0.33	0.25	0.59
\$999K - \$500K	4,814,047	411,931	10.60	12.12	1.18	2.88	4.61	4.08	0.46	67.54	3,051,352	290,893	72.35	0.53	0.35	0.61
\$499K - \$250K	2,737,582	216,427	0.76	11.15	0.89	2.41	4.42	3.29	0.32	69.76	1,433,548	98,714	56.73	0.26	0.15	0.75
\$249K - \$100K	2,292,221	173,039	0.20	11.18	0.66	2.49	4.58	3.29	0.30	75.30	1,189,914	93,986	54.58	0.39	0.17	0.74
\$99K - \$50K	637,453	50,691	7.42	10.81	0.29	2.13	5.57	3.11	0.43	79.06	233,901	2,658	40.85	0.71	0.11	0.91
Under \$50K	1,047,323	103,471	17.86	16.01	0.57	2.81	6.51	4.05	0.35	88.21	465,522	1,952	50.21	1.30	0.57	1.44
<b>1 Billion +</b>																
Redstone Federal Credit Union	7,623,966	703,835	5.82	10.32	0.85	2.47	4.46	2.99	0.21	69.33	3,259,644	155,987	46.40	0.43	0.58	0.98
Apco Employees Credit Union	3,628,223	72,521	-2.90	11.78	0.64	1.05	3.82	2.19	1.03	27.66	781,797	-	22.96	0.25	0.04	0.19
Americas First Federal Credit Union	2,270,716	192,008	5.58	10.12	0.03	2.02	3.52	3.32	0.28	88.64	1,385,203	13,955	68.12	0.29	0.11	0.35
All In Federal Credit Union	2,221,214	151,807	8.12	11.58	1.77	3.68	5.82	4.90	0.66	51.20	1,593,464	15,896	80.21	0.44	0.84	1.01
MAX Credit Union	2,018,277	118,576	-0.34	11.80	0.64	2.20	4.27	2.90	0.34	74.87	981,622	200,803	53.24	0.47	0.06	1.04
Alabama Credit Union	1,483,389	124,160	11.78	10.27	1.02	2.81	4.44	3.83	0.49	66.09	1,046,466	249,683	77.83	0.49	0.15	0.44
Listerhill Credit Union	1,232,628	90,909	15.80	8.55	0.79	2.99	4.41	4.00	0.43	75.33	937,262	187,524	83.34	0.24	0.13	0.41
Avadian Credit Union	1,145,811	88,209	6.32	9.77	0.64	2.68	4.05	3.47	0.41	76.77	815,117	79,764	79.33	0.05	0.08	0.33
<b>Total/Average</b>	<b>21,624,224</b>	<b>1,542,025</b>	<b>6.27%</b>	<b>10.52%</b>	<b>0.80%</b>	<b>2.49%</b>	<b>4.35%</b>	<b>3.45%</b>	<b>0.48%</b>	<b>66.23%</b>	<b>10,800,575</b>	<b>903,612</b>	<b>63.93%</b>	<b>0.33%</b>	<b>0.25%</b>	<b>0.59%</b>
<b>\$999K - \$500K</b>																
Alabama One Credit Union	985,696	76,543	10.02	8.98	0.60	2.38	3.97	3.52	0.61	73.10	691,232	154,279	77.92	1.13	0.28	0.73
Family Security Credit Union	966,276	88,799	5.32	14.08	1.19	2.00	3.93	3.37	0.27	62.52	438,727	1,927	51.86	0.25	0.10	0.38
Guardian Credit Union	815,457	82,973	13.58	9.64	1.94	4.65	6.43	5.93	0.66	59.97	648,599	2,085	92.22	0.92	0.56	1.21
Five Star Credit Union	740,115	55,322	23.92	18.05	1.56	2.65	4.84	3.86	0.52	59.97	373,145	40,542	60.27	0.17	0.77	0.74
Family Savings Credit Union	705,800	70,165	11.80	9.99	1.21	3.51	5.02	5.02	0.46	72.63	563,377	70,537	89.84	0.58	0.28	0.44
Legacy Community Federal Credit Union	600,703	38,129	-1.02	11.98	0.55	2.09	3.47	2.77	0.24	77.07	336,272	21,523	62.00	0.10	0.13	0.17
<b>Total/Average</b>	<b>4,814,047</b>	<b>411,931</b>	<b>10.60%</b>	<b>12.12%</b>	<b>1.18%</b>	<b>2.88%</b>	<b>4.61%</b>	<b>4.08%</b>	<b>0.46%</b>	<b>67.54%</b>	<b>3,051,352</b>	<b>290,893</b>	<b>72.35%</b>	<b>0.53%</b>	<b>0.35%</b>	<b>0.61%</b>
<b>\$499K - \$250K</b>																
Alabama Teachers Credit Union	498,276	30,436	8.72	10.30	0.95	2.47	4.04	3.65	0.51	65.30	335,425	49,864	74.59	0.43	0.05	1.10
Alabama State Employees Credit Union	433,154	44,250	-0.40	9.39	0.60	2.82	5.17	4.49	0.37	76.66	245,309	10,612	61.51	0.15	0.21	1.18
AOD Federal Credit Union	425,417	37,034	0.24	12.19	0.72	2.01	3.59	2.48	0.30	72.32	208,926	14,165	54.34	0.31	0.42	1.17
TVA Community Credit Union	402,669	19,211	-6.12	14.53	0.65	1.85	4.89	2.37	0.36	62.48	109,181	-	29.36	0.13	0.12	0.48
WinSouth Credit Union	377,994	35,916	-3.12	9.41	1.12	2.51	4.36	3.45	0.29	72.25	208,336	20,361	58.42	0.15	0.13	0.51
Coosa Pines Federal Credit Union	342,952	24,911	7.60	13.37	1.41	3.03	4.94	3.95	0.26	60.27	192,048	3,712	62.95	0.57	0.22	0.55
New Horizons Credit Union	257,120	24,669	-1.60	8.84	0.81	2.19	3.97	2.66	0.15	79.02	134,323	-	55.94	0.06	-0.14	0.25
<b>Total/Average</b>	<b>2,737,582</b>	<b>216,427</b>	<b>0.76%</b>	<b>11.15%</b>	<b>0.89%</b>	<b>2.41%</b>	<b>4.42%</b>	<b>3.29%</b>	<b>0.32%</b>	<b>69.76%</b>	<b>1,433,548</b>	<b>98,714</b>	<b>56.73%</b>	<b>0.26%</b>	<b>0.15%</b>	<b>0.75%</b>
<b>\$249K - \$100K</b>																
Auburn University Credit Union	229,629	15,848	-2.40	9.91	0.26	2.28	4.55	3.06	0.22	83.49	94,457	11,915	44.11	0.47	0.19	0.57
Fort McClellan Credit Union	229,387	17,541	-7.08	13.36	0.04	2.12	4.72	2.87	0.18	93.60	86,631	1,505	41.30	0.42	0.32	0.70
Mutual Savings Credit Union	208,599	23,091	-8.16	8.95	0.64	2.74	4.03	3.41	0.21	82.60	129,297	7,554	65.07	0.04	0.15	0.66
Alabama Central Credit Union	204,273	17,214	6.22	7.46	0.82	3.07	4.21	3.90	0.20	79.67	157,924	11,449	83.29	0.36	-0.10	0.49
eCO Credit Union	189,193	14,991	1.40	10.35	0.47	2.51	4.55	3.32	0.26	79.17	90,141	512	49.80	0.27	0.19	0.78
ACIPCO Federal Credit Union	185,282	8,345	9.80	15.14	1.95	2.98	4.63	3.85	0.43	41.09	126,377	-	80.91	0.20	0.12	0.13
Alatrust Credit Union	180,697	12,262	-3.44	12.70	1.15	2.78	4.86	3.71	0.30	66.03	100,244	3,550	60.38	0.41	0.17	1.26
Heritage South Credit Union	176,782	14,772	4.82	8.81	0.59	3.26	5.24	4.74	0.31	78.11	113,850	2,557	69.93	0.31	0.54	0.52
Naheola Credit Union	168,019	11,195	1.76	17.11	1.48	3.60	5.40	4.64	0.80	56.61	131,261	54,944	95.35	1.01	0.13	0.95
Riverfall Credit Union	166,792	13,016	2.50	12.83	0.57	2.37	4.43	3.50	0.56	67.05	91,235	-	60.40	0.99	0.29	0.47
North Alabama Educators Credit Union	131,869	10,966	0.34	7.15	0.18	1.94	4.05	2.37	0.16	86.48	45,325	-	35.85	0.40	0.36	0.25
Mobile Educators Credit Union	111,023	8,944	0.72	9.50	0.27	1.55	3.99	2.00	0.04	88.03	11,145	-	11.04	0.12	0.04	0.79
Railroad Community Credit Union	110,676	4,854	-3.82	12.11	0.13	1.10	4.81	1.40	0.22	76.96	12,027	-	12.19	0.03	-0.16	2.03
<b>Total/Average</b>	<b>2,292,221</b>	<b>173,039</b>	<b>0.20%</b>	<b>11.18%</b>	<b>0.66%</b>	<b>2.49%</b>	<b>4.58%</b>	<b>3.29%</b>	<b>0.30%</b>	<b>75.30%</b>	<b>1,189,914</b>	<b>93,986</b>	<b>54.58%</b>	<b>0.39%</b>	<b>0.17%</b>	<b>0.74%</b>

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<b>\$99K - \$50K</b>																
Valley Credit Union	96,030	5,653	3.50	14.52	0.51	2.09	5.30	2.79	0.39	73.77	30,093	-	35.66	0.08	-0.03	0.46
Jefferson Credit Union	80,746	7,095	-1.30	9.66	0.72	2.93	5.78	4.07	0.31	78.81	38,549	-	52.84	0.60	0.53	2.05
Four Seasons Federal Credit Union	78,225	9,034	3.52	7.29	1.01	2.87	6.02	3.79	0.04	77.53	33,324	602	46.49	0.42	0.35	0.47
Florence Federal Credit Union	67,997	3,811	4.76	12.03	0.98	2.78	5.89	3.56	0.62	61.77	28,815	-	47.96	0.67	0.16	0.45
Rocket City Federal Credit Union	66,366	5,025	-1.34	12.80	0.17	2.12	5.90	2.85	0.16	93.05	21,905	21	37.94	0.77	-0.07	0.47
Mead Coated Board Federal Credit Union	64,763	1,521	5.40	14.30	0.13	0.73	6.92	2.10	1.48	31.44	9,343	-	16.85	2.38	-0.04	1.17
Gulf Coast Federal Credit Union	63,192	6,547	45.82	7.36	-0.92	2.02	5.23	3.59	0.25	115.02	27,674	2,035	47.65	0.03	-0.04	0.77
University of South Alabama Federal Credit Union	61,314	8,514	9.58	8.85	0.10	1.43	3.85	1.98	0.10	92.51	19,642	-	35.43	0.26	-0.06	1.94
Champion Community Credit Union	58,820	3,491	-3.20	10.50	-0.05	2.21	5.24	3.26	0.50	87.60	24,556	-	46.80	1.22	0.16	0.38
<b>Total/Average</b>	<b>637,453</b>	<b>50,691</b>	<b>7.42%</b>	<b>10.81%</b>	<b>0.29%</b>	<b>2.13%</b>	<b>5.57%</b>	<b>3.11%</b>	<b>0.43%</b>	<b>79.06%</b>	<b>233,901</b>	<b>2,658</b>	<b>40.85%</b>	<b>0.71%</b>	<b>0.11%</b>	<b>0.91%</b>
<b>Under \$50K</b>																
The Bridgeway Federal Credit Union	82,360	8,919	876.08	13.12	0.24	5.01	12.77	8.04	1.01	87.04	26,059	-	36.95	0.82	1.16	2.41
1st Resource Credit Union	49,499	2,474	-0.62	10.48	0.90	2.94	4.98	5.02	1.08	52.12	37,656	-	85.15	0.97	0.25	0.60
Tuscaloosa VA Federal Credit Union	46,953	3,204	-1.74	11.64	0.41	2.06	4.71	2.44	0.29	79.48	15,701	-	36.80	3.76	0.32	1.71
Sycamore Federal Credit Union	46,948	2,579	18.36	16.57	2.90	4.48	7.44	6.82	1.35	38.59	35,028	1,505	89.76	0.44	0.06	0.44
Solutions First Federal Credit Union	44,811	4,698	20.84	7.09	-0.04	3.16	5.37	3.89	0.26	91.84	26,766	83	64.92	0.19	0.11	0.77
Red Oak Credit Union	36,425	4,853	-7.22	11.84	0.16	2.63	6.32	3.37	0.15	85.51	15,131	-	44.96	1.37	2.05	1.08
Social Security Credit Union	36,330	3,366	0.26	19.19	0.36	2.28	5.41	3.05	0.07	85.29	13,189	-	45.04	0.45	0.29	0.38
WCU Credit Union	36,033	3,503	3.38	6.98	-0.20	1.85	4.50	3.62	0.02	105.34	13,217	-	39.55	0.00	0.00	0.55
Lauderdale County Teachers Credit Union	35,771	2,156	7.82	10.20	0.09	1.61	3.51	2.15	0.20	87.37	11,890	-	37.26	0.00	0.03	0.39
Azalea City Credit Union	35,660	3,872	6.76	13.26	1.13	3.55	6.25	5.02	0.30	75.12	21,666	183	70.72	2.04	0.27	1.68
Electrical Workers No 558 Federal Credit Union	34,550	2,700	4.02	17.71	0.74	2.47	4.79	3.21	0.64	55.34	21,260	-	75.20	0.02	0.07	0.59
The Infirmary Federal Credit Union	30,938	4,475	5.36	12.16	0.59	2.08	5.01	3.33	0.15	85.84	9,708	-	34.83	1.37	0.10	1.23
McIntosh Chemical Federal Credit Union	29,069	2,433	8.60	13.74	0.17	1.37	4.00	1.97	0.32	82.57	8,454	-	33.82	1.40	-0.19	0.40
Baldwin Educators Federal Credit Union	29,064	2,573	1.88	10.65	0.21	2.60	5.46	3.76	0.14	90.49	11,578	-	44.61	0.41	0.18	0.47
Brewton Mill Federal Credit Union	27,321	1,725	22.54	7.46	0.50	3.00	5.13	4.49	1.01	70.99	19,473	-	77.52	0.27	0.12	0.32
Health Credit Union	26,447	1,925	9.50	20.90	1.04	3.70	6.53	4.17	0.32	71.01	13,572	-	66.25	0.60	0.08	0.49
Alabama River Credit Union	24,430	2,101	12.34	8.86	-0.13	1.99	5.21	2.69	0.13	100.25	5,734	-	25.78	0.65	0.28	0.92
ANG Federal Credit Union	23,990	1,860	1.22	7.39	-0.11	2.27	5.00	2.51	0.11	94.41	8,539	-	38.66	0.02	0.26	0.32
Mobile Government Employees Credit Union	23,055	766	-5.20	13.92	-0.12	1.19	3.70	1.61	0.40	85.95	2,811	-	14.22	0.00	0.43	1.29
Chattahoochee Federal Credit Union	22,227	3,312	10.78	10.91	0.61	3.46	4.73	3.95	0.17	81.08	10,830	-	54.79	0.44	0.32	0.69
Covington Schools Federal Credit Union	21,858	1,559	9.76	31.59	1.05	2.03	4.74	4.01	0.35	46.95	9,760	-	65.35	0.81	-0.06	0.82
City Credit Union	21,812	1,573	-4.58	19.55	0.08	2.37	5.44	2.77	0.18	91.30	8,285	-	47.66	0.12	-0.12	0.00
East Alabama Community Federal Credit Union	19,836	3,397	-8.16	13.56	0.15	1.92	4.91	2.25	0.07	95.00	5,504	-	32.35	0.11	-0.11	0.48
Federal Employees Credit Union	19,339	1,712	6.74	17.58	0.05	3.41	6.46	4.01	0.44	90.71	9,895	-	62.24	1.29	0.30	0.34
Railway Employees Credit Union	18,990	1,488	-16.66	21.42	0.03	2.22	5.98	3.40	0.11	95.82	4,745	-	30.86	0.17	-0.04	0.90
Northeast Alabama Postal Federal Credit Union	17,983	1,242	3.12	15.40	0.45	2.28	4.51	3.01	0.39	71.31	9,823	-	64.65	0.38	0.04	0.51
Mobile Postal Employees Credit Union	17,852	1,846	16.42	11.90	0.75	3.15	7.23	4.34	0.99	63.72	9,227	-	59.01	2.23	0.33	1.84
Alabama Law Enforcement Credit Union	15,870	1,774	-26.74	10.31	-2.63	3.87	7.84	7.09	1.32	71.49	11,203	-	78.82	0.02	4.87	2.22
Fedmont Federal Credit Union	15,217	1,373	0.10	9.05	-0.92	1.84	8.65	3.26	0.29	118.05	3,251	-	23.46	0.40	0.54	1.05
Opp-Micolas Credit Union	12,896	1,698	2.38	21.72	-1.92	2.06	6.85	2.39	0.06	185.82	2,702	-	26.80	0.22	-0.07	0.84
Tuscaloosa County Credit Union	11,570	1,480	4.18	7.01	0.90	3.97	8.33	5.54	0.95	72.11	6,579	-	61.22	0.90	-0.19	1.23
Tuskegee Federal Credit Union	10,674	2,264	5.58	6.35	0.38	3.43	7.17	4.83	0.20	88.68	4,850	153	48.69	2.56	1.49	0.33
Blue Flame Credit Union	861	9.02	12.50	0.75	2.85	5.68	3.39	0.14	75.00	5,035	-	59.42	0.00	-0.08	0.69	
L&N Employees Credit Union	9,853	1,530	3.02	19.08	-0.43	3.88	6.51	4.96	0.27	103.37	6,105	-	74.32	1.65	-0.10	0.67
Birmingham City Credit Union	9,770	2,253	1.68	17.17	1.55	6.45	10.26	10.41	0.22	74.43	6,519	-	80.90	0.14	0.87	1.77
Marvel City Federal Credit Union	8,455	897	1.62	15.50	0.30	2.95	9.18	4.83	0.23	84.41	2,563	-	36.10	4.80	0.98	2.99
Chem Family Credit Union	7,558	237	5.28	15.01	0.04	0.88	3.96	1.04	0.09	86.49	931	-	14.52	0.00	0.00	1.61
Firemans Credit Union	7,100	882	-0.66	32.80	1.21	2.81	8.85	4.70	2.04	39.07	3,009	-	63.08	2.82	-0.13	2.20
Montgomery VA Federal Credit Union	7,018	927	-3.72	13.42	-1.42	2.08	6.18	2.69	0.26	140.20	2,031	-	33.47	2.90	0.00	0.72
Progressive Federal Credit Union	6,606	697	-1.32	17.17	0.29	3.02	6.52	3.81	0.25	87.77	2,989	-	54.77	3.38	0.07	2.27

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<b>Under \$50K (continued)</b>																
Chemco Credit Union	5,932	405	14.28	13.56	0.11	2.34	4.26	3.51	0.20	94.81	3,099	-	60.46	0.00	-0.06	0.67
Alabama Postal Credit Union	5,928	826	-31.78	39.20	0.14	3.23	9.55	5.26	0.20	92.92	2,100	-	58.37	2.05	-0.10	4.87
Sixth Avenue Baptist Federal Credit Union	5,271	872	13.56	6.24	-0.70	2.76	4.82	3.96	0.17	113.08	3,028	-	61.47	0.86	-0.70	0.70
TVH Federal Credit Union	5,098	688	-1.74	23.75	-0.29	5.57	9.44	7.40	0.25	80.25	3,112	-	79.17	0.42	2.41	1.86
SRI Employees Federal Credit Union	4,504	209	2.86	32.21	-0.64	1.25	4.89	1.70	0.40	123.53	410	-	13.44	0.00	0.00	1.10
Andalusia Mills Employees Credit Association Federal Credit Union	3,526	1,076	12.94	17.13	-0.47	2.79	8.03	3.98	0.07	113.43	1,016	-	34.82	0.49	-0.37	0.35
U S Pipe Bessemer Employees Federal Credit Union	3,251	490	-5.38	22.74	0.03	2.51	9.31	4.45	0.23	91.67	826	-	33.09	5.33	-1.40	4.35
Council Federal Credit Union	3,110	500	8.66	15.25	-1.26	2.49	9.25	3.53	0.23	135.56	902	-	34.34	1.22	2.14	5.31
Clarke Educators Federal Credit Union	3,097	707	-8.68	21.07	-0.28	3.50	7.84	3.79	-0.08	109.59	1,352	-	55.34	2.51	-0.15	3.53
Nucor Employees Federal Credit Union	2,711	312	-0.12	24.27	-0.41	2.20	4.93	2.91	0.10	122.58	1,034	-	50.56	0.00	-0.36	0.50
O'Neal Credit Union	2,620	506	9.56	24.64	0.20	3.14	5.27	4.07	0.10	90.70	1,536	-	77.81	1.30	1.08	0.30
North Alabama Papermakers Federal Credit Union	2,522	349	-22.06	20.04	-0.20	2.23	3.77	3.75	0.09	106.25	1,438	-	71.72	0.07	0.00	0.55
Demopolis Federal Credit Union	1,945	650	73.48	30.27	24.60	3.62	10.43	5.56	0.33	13.46	598	-	45.54	1.00	1.44	1.97
FOGCE Federal Credit Union	1,562	836	-4.34	21.12	2.22	1.77	8.31	2.28	0.16	63.46	265	-	22.12	0.00	0.69	2.65
Dixie Craft Employees Credit Union	1,370	591	-16.80	12.72	-2.79	1.80	10.16	2.21	0.16	186.36	215	-	18.02	6.05	1.69	5.31
N.R.S. Community Development Federal Credit Union	1,331	703	-2.92	11.00	0.82	5.65	8.43	8.33	0.00	69.39	914	28	77.59	1.53	0.91	2.12
New Pilgrim Federal Credit Union	1,280	567	-25.78	5.31	1.50	1.95	6.19	6.35	0.15	33.33	409	-	33.75	11.00	10.62	5.90
<b>Total/Average</b>	<b>1,047,323</b>	<b>103,471</b>	<b>17.86%</b>	<b>16.01%</b>	<b>0.57%</b>	<b>2.81%</b>	<b>6.51%</b>	<b>4.05%</b>	<b>0.35%</b>	<b>88.21%</b>	<b>465,522</b>	<b>1,952</b>	<b>50.21%</b>	<b>1.30%</b>	<b>0.57%</b>	<b>1.44%</b>