

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 (%)
State Summary																
1 Billion +	22,043,256	1,583,317	8.14	10.62	0.80	2.59	4.41	3.60	0.53	65.12	11,550,609	1,053,007	67.65	0.37	0.27	0.58
\$999K - \$500K	4,824,064	414,631	7.63	12.45	1.27	3.01	4.68	4.23	0.49	66.18	3,166,158	309,558	74.58	0.59	0.36	0.59
\$499K - \$250K	2,713,817	216,322	-0.56	11.52	0.95	2.56	4.47	3.42	0.33	68.80	1,514,833	113,415	60.21	0.29	0.17	0.73
\$249K - \$100K	2,285,637	173,085	-0.20	11.42	0.70	2.59	4.61	3.40	0.32	73.37	1,243,337	92,419	57.09	0.45	0.19	0.70
\$99K - \$50K	715,730	59,490	59.60	11.31	0.32	2.42	6.15	3.53	0.47	77.34	266,916	2,603	41.67	0.73	0.31	1.04
Under \$50K	977,559	93,445	2.41	16.20	0.56	2.88	6.43	4.09	0.35	85.09	458,657	2,264	52.14	1.31	0.51	1.38
1 Billion +																
Redstone Federal Credit Union	7,769,382	725,558	6.49	10.32	0.82	2.62	4.63	3.20	0.24	69.41	3,407,716	236,856	48.60	0.44	0.64	0.98
Apco Employees Credit Union	3,508,010	73,138	-6.28	12.39	0.71	1.14	3.84	2.34	1.07	27.19	793,876	-	23.71	0.26	0.05	0.17
All In Federal Credit Union	2,413,271	157,011	17.41	11.00	1.64	3.73	5.83	4.98	0.75	50.45	1,786,350	20,777	90.92	0.46	0.82	1.00
Americas First Federal Credit Union	2,327,194	194,961	7.13	9.96	0.14	2.16	3.55	3.51	0.34	83.60	1,513,480	15,795	72.58	0.30	0.14	0.33
MAX Credit Union	1,977,949	118,705	-2.88	12.30	0.76	2.36	4.35	3.07	0.34	72.88	991,385	203,069	54.18	0.48	0.01	1.03
Alabama Credit Union	1,540,313	130,047	13.27	11.29	0.95	2.94	4.50	3.94	0.53	66.98	1,150,977	272,862	86.17	0.60	0.22	0.42
Listerhill Credit Union	1,295,664	91,855	17.89	8.26	0.69	3.00	4.46	4.10	0.54	74.89	1,005,019	220,437	83.17	0.27	0.14	0.41
Avadian Credit Union	1,211,473	92,042	12.09	9.42	0.67	2.79	4.13	3.62	0.45	75.56	901,806	83,211	81.84	0.20	0.11	0.30
Total/Average	22,043,256	1,583,317	8.14%	10.62%	0.80%	2.59%	4.41%	3.60%	0.53%	65.12%	11,550,609	1,053,007	67.65%	0.37%	0.27%	0.58%
\$999K - \$500K																
Alabama One Credit Union	956,825	77,610	2.59	9.42	0.70	2.54	4.03	3.65	0.61	73.15	717,523	166,408	83.50	0.93	0.25	0.65
Family Security Credit Union	962,337	88,658	2.99	14.56	1.36	2.19	4.02	3.67	0.30	60.27	435,666	1,873	51.30	0.34	0.12	0.36
Guardian Credit Union	840,261	83,835	13.39	9.87	1.99	4.67	6.45	6.01	0.74	58.93	680,488	2,889	93.76	1.15	0.63	1.19
Five Star Credit Union	732,997	55,359	14.51	18.66	1.63	2.80	4.98	4.04	0.59	58.91	386,043	42,172	62.59	0.41	0.70	0.78
Family Savings Credit Union	725,809	71,148	11.87	10.09	1.31	3.70	5.09	5.14	0.46	71.53	607,127	74,869	94.35	0.66	0.31	0.43
Legacy Community Federal Credit Union	605,835	38,021	0.45	12.09	0.65	2.18	3.54	2.87	0.26	74.29	339,311	21,347	61.96	0.07	0.14	0.15
Total/Average	4,824,064	414,631	7.63%	12.45%	1.27%	3.01%	4.68%	4.23%	0.49%	66.18%	3,166,158	309,558	74.58%	0.59%	0.36%	0.59%
\$499K - \$250K																
Alabama Teachers Credit Union	488,142	30,877	2.97	10.79	0.99	2.66	4.09	3.76	0.51	65.49	363,876	55,118	83.32	0.41	0.08	1.05
Alabama State Employees Credit Union	429,851	44,403	-1.28	9.71	0.73	3.06	5.23	4.69	0.36	75.07	260,091	12,601	65.70	0.30	0.26	1.13
AOD Federal Credit Union	425,370	37,066	0.15	12.44	0.82	2.16	3.69	2.65	0.31	69.41	207,439	20,243	53.68	0.32	0.45	1.18
TVA Community Credit Union	393,671	19,312	-6.97	15.09	0.73	1.91	4.90	2.47	0.38	60.21	112,958	-	30.24	0.19	0.10	0.48
WinSouth Credit Union	382,934	36,124	-0.37	9.56	1.12	2.68	4.38	3.56	0.29	73.05	233,982	21,593	64.64	0.17	0.11	0.44
Coosa Pines Federal Credit Union	335,957	24,333	2.24	14.03	1.44	3.16	4.98	4.08	0.30	58.86	198,341	3,860	66.63	0.39	0.29	0.56
New Horizons Credit Union	257,892	24,207	-0.67	9.00	0.79	2.30	4.03	2.75	0.15	79.53	138,146	-	57.26	0.22	-0.10	0.25
Total/Average	2,713,817	216,322	-0.56%	11.52%	0.95%	2.56%	4.47%	3.42%	0.33%	68.80%	1,514,833	113,415	60.21%	0.29%	0.17%	0.73%
\$249K - \$100K																
Auburn University Credit Union	227,706	16,211	-2.71	10.08	0.28	2.44	4.70	3.25	0.24	80.95	100,236	11,847	46.96	0.58	0.28	0.58
Fort McClellan Credit Union	222,750	16,832	-8.44	13.79	0.07	2.24	4.68	2.99	0.22	91.83	96,888	2,300	48.16	0.20	0.39	0.54
Mutual Savings Credit Union	211,571	23,016	-3.63	9.00	0.66	2.83	4.07	3.45	0.20	82.21	138,008	6,608	69.25	0.08	0.19	0.63
Alabama Central Credit Union	203,911	17,135	3.89	7.63	0.75	3.18	4.24	3.96	0.21	80.90	164,880	11,783	87.24	0.26	-0.08	0.48
ACIPCO Federal Credit Union	189,492	8,441	9.71	15.26	1.91	2.96	4.65	3.91	0.54	41.01	131,388	-	84.59	0.26	0.09	0.12
eCO Credit Union	189,280	14,977	0.99	10.55	0.58	2.61	4.59	3.46	0.29	75.52	94,825	510	52.48	0.41	0.37	0.72
Alatrust Credit Union	185,007	12,323	0.84	12.83	1.34	3.02	5.04	3.90	0.30	63.53	105,774	4,159	62.21	0.56	0.26	1.09
Heritage South Credit Union	173,577	14,813	0.75	9.13	0.61	3.43	5.26	4.89	0.31	78.40	116,820	2,547	73.14	0.43	0.39	0.58
Naheola Credit Union	165,618	11,326	-0.75	17.68	1.41	3.69	5.45	4.71	0.80	58.30	129,574	52,665	94.05	1.10	0.12	1.01
Riverfall Credit Union	163,633	13,243	-0.89	13.25	0.61	2.48	4.46	3.65	0.56	67.18	92,068	-	61.30	1.73	0.32	0.47
North Alabama Educators Credit Union	131,640	10,997	0.00	7.27	0.27	1.98	4.07	2.44	0.19	83.86	47,253	-	37.10	0.17	0.31	0.22
Mobile Educators Credit Union	111,822	8,920	1.44	9.55	0.34	1.65	3.95	2.11	0.04	86.11	12,645	-	12.42	0.12	0.04	0.71
Railroad Community Credit Union	109,630	4,851	-3.77	12.39	0.31	1.14	4.78	1.48	0.25	64.00	12,978	-	13.23	0.00	-0.14	1.90
Total/Average	2,285,637	173,085	-0.20%	11.42%	0.70%	2.59%	4.61%	3.40%	0.32%	73.37%	1,243,337	92,419	57.09%	0.45%	0.19%	0.70%

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\$99K - \$50K																
Valley Credit Union	97,041	5,652	3.76	14.51	0.53	2.17	5.34	2.90	0.42	73.42	30,641	-	35.64	0.27	0.03	0.43
Jefferson Credit Union	80,431	7,137	-1.37	9.85	0.67	3.07	5.88	4.27	0.31	78.99	41,297	-	56.22	1.13	0.49	1.92
The Bridgeway Federal Credit Union	78,995	8,800	554.75	13.51	-0.25	3.89	10.48	5.99	0.74	90.60	24,698	-	36.47	0.83	1.71	2.40
Four Seasons Federal Credit Union	78,078	9,021	2.09	7.56	1.01	3.07	6.07	3.94	0.04	74.60	37,163	599	52.08	0.35	0.53	0.59
Rocket City Federal Credit Union	68,603	5,037	3.57	12.52	0.30	2.25	5.94	2.97	0.15	89.32	22,080	13	36.67	0.56	-0.07	0.41
Florence Federal Credit Union	68,566	3,850	4.31	12.10	0.88	2.82	5.93	3.64	0.65	63.68	30,222	-	49.38	1.13	0.17	0.45
Mead Coated Board Federal Credit Union	63,852	1,519	1.68	14.56	0.15	0.75	7.01	2.14	1.49	31.06	9,046	-	16.61	2.05	0.07	1.14
University of South Alabama Federal Credit Union	62,064	8,512	8.09	8.82	0.18	1.56	3.86	2.13	0.10	90.16	20,144	-	36.03	0.10	-0.02	1.88
Gulf Coast Federal Credit Union	61,659	6,531	26.57	8.52	-0.51	2.29	5.80	3.95	0.29	102.33	26,452	1,991	47.29	0.07	0.05	0.76
Champion Community Credit Union	56,441	3,431	-7.44	11.17	0.25	2.38	5.25	3.39	0.51	79.26	25,173	-	50.34	0.82	0.11	0.37
Total/Average	715,730	59,490	59.60%	11.31%	0.32%	2.42%	6.15%	3.53%	0.47%	77.34%	266,916	2,603	41.67%	0.73%	0.31%	1.04%
Under \$50K																
1st Resource Credit Union	49,037	2,479	-1.64	10.85	0.96	2.98	5.04	5.25	1.19	49.94	36,234	-	82.97	0.39	0.28	0.59
Sycamore Federal Credit Union	48,530	2,631	17.15	16.86	3.06	4.59	7.59	6.85	1.45	36.72	36,488	1,842	90.87	0.39	0.10	0.42
Solutions First Federal Credit Union	46,973	4,806	21.00	6.82	0.06	3.25	5.52	4.08	0.34	89.12	29,364	75	66.47	0.23	0.18	0.70
Tuscaloosa VA Federal Credit Union	46,963	3,199	-1.13	11.82	0.51	2.17	4.87	2.56	0.31	76.49	16,134	-	37.75	2.40	0.23	1.66
Red Oak Credit Union	40,800	4,828	10.61	10.68	0.26	2.86	6.34	3.55	0.16	81.55	17,296	-	45.05	1.13	1.48	1.39
WCU Credit Union	37,398	3,482	7.39	6.73	-0.12	2.07	4.42	3.78	0.02	102.91	17,960	-	51.69	0.00	0.00	0.40
Lauderdale County Teachers Credit Union	35,847	2,146	5.52	10.32	0.26	1.73	3.56	2.23	0.21	80.37	12,737	-	40.07	0.00	0.02	0.37
Social Security Credit Union	35,679	3,042	-2.23	19.69	0.44	2.50	5.44	3.24	0.07	84.58	13,703	-	47.87	0.69	0.19	0.37
Electrical Workers No 558 Federal Credit Union	35,439	2,716	6.17	17.53	0.85	2.56	4.86	3.35	0.71	52.99	21,806	-	75.06	0.06	0.03	0.59
Azalea City Credit Union	35,240	3,853	2.88	13.78	1.24	3.72	6.26	5.11	0.31	74.20	22,842	181	76.08	1.51	0.43	1.45
The Infirmary Federal Credit Union	30,958	4,513	3.67	12.33	0.64	2.24	5.08	3.50	0.15	85.05	10,475	-	37.99	1.11	0.36	1.07
Baldwin Educators Federal Credit Union	29,695	2,566	4.17	10.49	0.21	2.76	5.53	3.89	0.19	88.41	11,459	-	43.19	0.16	0.18	0.52
McIntosh Chemical Federal Credit Union	29,176	2,430	6.24	13.72	0.16	1.39	4.04	1.98	0.32	82.98	8,540	-	34.13	1.41	-0.08	0.36
Brewton Mill Federal Credit Union	27,011	1,748	13.35	7.77	0.64	3.08	5.16	4.62	1.06	67.36	20,637	-	83.46	0.56	0.17	0.29
Health Credit Union	26,760	1,944	7.99	21.05	1.24	3.85	6.60	4.35	0.32	67.89	14,712	-	70.52	0.35	0.27	0.39
ANG Federal Credit Union	25,246	1,859	7.84	7.16	0.13	2.29	5.05	2.56	0.11	93.07	8,684	-	37.09	0.00	0.11	0.07
Alabama River Credit Union	23,624	2,097	3.56	9.26	0.04	2.13	5.20	2.79	0.13	95.29	6,019	-	28.13	0.32	0.23	0.84
Mobile Government Employees Credit Union	23,080	752	-3.33	14.02	0.07	1.41	3.82	1.87	0.44	75.31	2,860	-	14.46	0.00	0.28	1.30
Chattahoochee Federal Credit Union	22,602	3,177	9.56	10.74	0.42	3.29	4.77	3.77	0.18	84.22	10,732	-	53.01	0.34	0.41	0.63
City Credit Union	22,059	1,560	-1.59	19.38	0.12	2.39	5.47	2.80	0.20	89.98	8,497	-	48.66	0.04	0.08	0.00
Covington Schools Federal Credit Union	22,054	1,557	7.76	31.73	1.27	2.22	4.76	4.31	0.38	41.92	9,858	-	65.62	0.81	0.45	0.07
East Alabama Community Federal Credit Union	20,160	3,362	-3.36	13.39	0.17	1.90	4.91	2.26	0.08	94.17	5,526	-	31.95	0.09	0.00	0.45
Federal Employees Credit Union	19,527	1,731	5.84	17.54	0.22	3.42	6.53	4.10	0.48	85.17	9,764	-	60.80	1.58	0.30	0.33
Railway Employees Credit Union	19,179	1,476	-9.88	21.55	0.47	2.31	6.00	3.35	0.11	79.80	5,072	-	32.28	0.89	0.03	0.81
Mobile Postal Employees Credit Union	18,443	1,841	15.72	11.83	0.93	3.18	7.23	4.33	0.96	61.56	9,356	-	57.87	2.40	0.13	1.89
Northeast Alabama Postal Federal Credit Union	17,326	1,240	-2.87	16.06	0.40	2.37	4.49	3.05	0.39	73.84	10,251	-	70.61	0.97	0.03	0.49
Fedmont Federal Credit Union	15,628	1,354	3.68	8.73	-0.72	2.00	8.68	3.50	0.30	112.88	3,341	-	23.50	1.29	0.08	1.25
Alabama Law Enforcement Credit Union	15,605	1,786	-19.75	11.38	-0.71	4.09	8.07	7.29	1.42	62.04	11,206	-	79.70	5.27	2.52	2.56
Opp-Micolas Credit Union	12,807	1,680	0.65	21.65	-1.58	2.23	6.90	2.53	0.05	165.35	2,709	-	27.02	0.48	-0.19	0.98
Tuscaloosa County Credit Union	12,145	1,416	9.56	6.65	0.55	3.94	8.15	5.46	0.97	75.39	6,771	-	59.98	1.67	0.02	1.07
Tuskegee Federal Credit Union	11,185	2,282	10.28	6.12	0.33	3.43	6.85	4.69	0.21	89.49	5,368	139	51.31	1.64	1.16	0.22
L&N Employees Credit Union	10,074	1,526	5.04	18.61	-0.35	4.06	6.66	5.11	0.26	102.43	5,846	-	68.81	1.69	-0.07	0.69
Blue Flame Credit Union	10,064	864	5.16	12.85	0.85	3.01	5.78	3.59	0.19	72.20	5,355	-	63.82	0.00	-0.08	0.68
Birmingham City Credit Union	9,956	2,280	3.68	17.25	1.56	6.71	10.32	10.64	0.25	71.30	6,793	-	82.87	0.07	1.16	1.87
Marvel City Federal Credit Union	8,803	892	6.61	15.12	0.52	3.15	9.27	5.34	0.26	80.27	2,524	-	33.96	1.27	1.14	2.80
Chem Family Credit Union	7,366	241	0.04	15.40	0.03	0.84	4.04	0.95	0.06	92.16	973	-	15.64	0.00	0.00	1.54
Montgomery VA Federal Credit Union	7,357	920	3.85	11.92	-1.22	2.16	6.38	2.80	0.28	133.13	2,053	-	32.04	3.70	0.00	0.72
Firemans Credit Union	7,052	878	-1.35	33.36	1.08	2.76	8.78	4.67	2.15	39.38	3,070	-	65.33	2.74	0.26	1.96
Progressive Federal Credit Union	6,641	688	-0.17	17.05	0.16	3.00	6.42	3.75	0.27	91.13	3,038	-	55.33	0.99	0.09	2.20
Chemco Credit Union	5,910	404	8.99	13.78	0.31	2.51	4.28	3.81	0.21	85.27	3,136	-	61.61	0.00	0.08	0.59
Alabama Postal Credit Union	5,616	836	-27.09	41.71	0.50	3.69	10.07	5.94	0.28	83.51	2,116	-	64.81	2.27	0.39	4.54
Sixth Avenue Baptist Federal Credit Union	5,254	869	8.59	6.51	-0.13	2.94	4.93	4.04	0.17	99.44	3,083	-	62.97	0.45	-0.37	0.62
TVH Federal Credit Union	4,943	687	-5.17	24.71	0.09	5.71	9.42	7.32	0.24	82.04	3,179	-	83.90	0.60	1.63	1.80
SRI Employees Federal Credit Union	4,444	209	0.11	32.58	-0.51	1.37	5.17	1.82	0.40	112.50	404	-	13.50	0.00	0.00	1.12
Andalusia Mills Employees Credit Association Federal Credit Union	3,505	1,018	7.80	17.31	-0.11	2.97	8.07	4.20	0.05	102.86	1,018	-	35.18	1.18	-0.25	0.35
U S Pipe Bessemer Employees Federal Credit Union	3,182	486	-6.36	22.99	-0.30	2.46	9.09	4.26	0.21	104.29	883	-	36.23	9.63	-1.23	4.26
Council Federal Credit Union	3,126	497	6.45	15.42	-0.51	2.52	9.48	3.57	0.26	102.94	848	-	32.08	0.24	3.63	4.48

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Under \$50K (Continued)																
Clarke Educators Federal Credit Union	3,109	709	-5.28	20.87	-0.34	3.53	7.89	3.90	-0.05	108.49	1,276	-	51.85	0.71	2.66	1.55
Nucor Employees Federal Credit Union	2,665	310	-2.39	24.69	-0.29	2.31	5.00	3.28	0.13	116.33	978	-	48.97	0.00	-0.38	0.50
North Alabama Papermakers Federal Credit Union	2,460	342	-17.61	20.60	-0.07	2.33	3.77	3.87	0.06	102.04	1,465	-	75.48	0.20	0.09	0.49
O'Neal Credit Union	2,328	451	-9.23	26.76	-1.05	3.31	5.18	4.19	0.14	126.87	1,632	-	95.72	2.88	0.88	0.37
Demopolis Federal Credit Union	1,998	647	54.00	30.16	16.91	3.87	10.28	5.50	0.22	20.60	666	-	51.15	0.30	0.91	1.60
FOGCE Federal Credit Union	1,669	831	5.99	20.32	2.21	1.91	8.11	2.51	0.21	65.85	318	-	24.33	0.00	0.90	2.12
Dixie Craft Employees Credit Union	1,336	493	-14.27	12.90	-2.07	1.88	10.02	2.31	0.11	161.76	249	-	21.47	4.82	0.00	5.38
N.R.S. Community Development Federal Credit Union	1,302	709	-4.77	11.72	1.18	5.71	8.25	8.30	0.12	65.79	987	27	86.13	0.20	0.59	2.49
New Pilgrim Federal Credit Union	1,223	105	-22.41	4.97	0.35	2.03	6.50	6.51	0.10	42.50	366	-	31.50	11.48	6.81	8.35
Total/Average	977,559	93,445	2.41%	16.20%	0.56%	2.88%	6.43%	4.09%	0.35%	85.09%	458,657	2,264	52.14%	1.31%	0.51%	1.38%