

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2023

(Sorted by Asset Size)

www.thecreditunionadvisors.com

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)	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 +		23,725,733	1,783,047	8.26	10.98	0.83	2.80	4.97	4.62	1.46	55.19	14,124,635	1,476,287	76.19	0.55	0.35	0.74
\$500 Million to \$1 Billion		4,675,777	376,211	10.57	12.87	1.29	3.30	5.33	5.19	1.22	57.95	3,137,692	267,111	78.90	0.55	0.44	0.80
\$250 Million to \$500 Million		2,242,929	185,943	3.81	12.58	1.45	3.14	4.97	4.42	0.68	56.61	1,228,461	55,208	60.87	0.30	0.26	0.69
\$100 Million to \$250 Million		2,357,973	181,317	5.19	11.52	0.61	2.67	4.72	4.66	0.75	68.24	1,326,244	87,885	60.13	0.53	0.30	0.74
Less than \$100 Million		1,593,789	150,987	-2.98	16.22	0.70	3.44	6.42	8.66	0.66	76.37	746,769	4,574	55.49	1.60	0.43	1.35
1 Billion +																	
Redstone Federal Credit Union	Huntsville	7,403,797	789,516	-5.16	11.80	1.18	3.43	5.92	4.64	0.89	59.12	3,776,233	317,516	55.49	0.40	0.77	1.09
Apco Employees Credit Union	Birmingham	3,547,968	88,288	7.46	13.51	0.72	1.33	4.10	3.46	1.92	24.75	905,383	3,241	27.02	0.15	0.11	0.14
All In Federal Credit Union	Daleville	2,916,347	171,908	23.20	9.84	0.85	3.39	6.39	6.01	2.44	40.03	2,293,427	21,775	97.86	0.73	1.04	1.05
Americas First Federal Credit Union	Birmingham	2,376,066	200,663	2.24	10.92	1.37	2.83	3.98	4.45	0.89	55.05	1,828,995	27,216	86.59	0.43	0.15	0.63
MAX Credit Union	Montgomery	2,012,607	120,732	4.90	13.19	1.58	3.00	5.02	4.17	0.76	55.73	1,043,651	225,404	57.37	0.58	0.27	1.29
Alabama Credit Union	Tuscaloosa	1,804,557	145,365	19.98	10.03	0.49	2.61	5.04	4.75	2.03	57.69	1,411,173	331,939	98.65	1.31	0.23	0.45
Listerhill Credit Union	Muscle Shoals	1,345,057	93,548	4.44	11.11	0.07	2.94	4.94	4.78	1.41	73.92	1,082,147	253,250	89.16	0.34	0.17	0.44
Avadian Credit Union	Hoover	1,310,528	92,647	9.12	9.06	0.58	2.87	4.89	4.88	1.51	62.21	988,357	93,508	82.50	0.28	0.18	0.43
Alabama One Credit Union	Tuscaloosa	1,008,806	80,380	8.14	9.34	0.65	2.82	4.47	4.45	1.26	68.21	795,269	202,438	91.06	0.69	0.23	1.10
Total/Average		23,725,733	1,783,047	8.26%	10.98%	0.83%	2.80%	4.97%	4.62%	1.46%	55.19%	14,124,635	1,476,287	76.19%	0.55%	0.35%	0.74%
\$500 Million to \$1 Billion																	
Family Security Credit Union	Decatur	939,506	88,754	-5.28	16.51	2.04	3.21	4.72	5.09	0.59	51.18	444,719	1,232	55.10	0.37	0.33	0.34
Guardian Credit Union	Montgomery	913,133	86,445	11.06	9.42	1.13	4.51	6.97	6.83	1.65	56.50	747,431	4,265	93.94	1.42	0.92	1.34
Family Savings Credit Union	Rainbow City	878,223	72,959	32.10	8.98	1.29	3.86	5.61	5.89	1.43	62.86	741,706	126,426	101.60	0.65	0.41	0.69
Five Star Credit Union	Dothan	773,162	55,860	6.54	19.00	1.83	3.08	5.76	5.09	1.34	54.55	407,793	48,277	65.64	0.26	0.67	1.28
Legacy Community Federal Credit Union	Birmingham	644,668	39,886	-0.64	12.67	0.43	2.06	4.35	3.94	1.36	59.52	401,035	20,540	69.64	0.19	0.15	0.21
Alabama Teachers Credit Union	Gadsden	527,085	32,307	19.64	10.64	0.99	3.06	4.54	4.30	0.96	63.12	395,008	66,371	87.48	0.40	0.15	0.94
Total/Average		4,675,777	376,211	10.57%	12.87%	1.29%	3.30%	5.33%	5.19%	1.22%	57.95%	3,137,692	267,111	78.90%	0.55%	0.44%	0.80%
\$250 Million to \$500 Million																	
AOD Federal Credit Union	Oxford	429,306	37,377	5.48	13.43	1.75	3.06	4.09	3.82	0.43	57.79	220,275	17,170	57.32	0.30	0.41	1.17
Alabama State Employees Credit Union	Montgomery	416,583	44,590	-0.48	11.21	1.38	3.78	5.83	5.59	0.88	63.23	263,761	11,321	69.77	0.22	0.49	0.86
TVA Community Credit Union	Muscle Shoals	395,779	19,490	1.06	16.24	1.94	2.57	5.22	3.65	0.70	29.75	123,839	-	33.93	0.12	0.19	0.52
WinSouth Credit Union	Gadsden	393,995	36,540	4.48	10.37	1.24	3.01	4.75	4.04	0.77	62.19	268,817	22,904	74.60	0.26	0.00	0.78
Coosa Pines Federal Credit Union	Childersburg	355,242	24,707	11.04	14.39	1.78	3.57	5.43	5.29	0.94	49.55	208,054	3,813	66.43	0.65	0.30	0.57
New Horizons Credit Union	Mobile	252,024	23,239	1.26	9.84	0.58	2.83	4.47	4.15	0.35	77.18	143,715	-	63.17	0.26	0.19	0.22
Total/Average		2,242,929	185,943	3.81%	12.58%	1.45%	3.14%	4.97%	4.42%	0.68%	56.61%	1,228,461	55,208	60.87%	0.30%	0.26%	0.69%
\$100 Million to \$250 Million																	
Auburn University Credit Union	Auburn	236,602	16,735	10.92	9.95	0.40	3.00	5.25	4.31	0.49	74.13	111,545	12,550	50.32	1.03	0.49	0.98
Fort McClellan Credit Union	Anniston	235,290	16,480	1.78	12.80	-0.25	2.10	4.98	3.86	1.15	80.20	105,100	600	51.09	0.20	0.19	0.65
Mutual Savings Credit Union	Hoover	229,278	21,513	9.48	8.55	0.33	2.99	4.49	4.28	0.87	78.85	152,558	6,005	71.56	0.15	0.25	0.79
Alabama Central Credit Union	Birmingham	207,966	23,835	3.70	7.58	0.13	1.65	2.25	2.19	0.30	84.11	165,388	13,714	88.51	0.17	0.07	0.42
ACIPCO Federal Credit Union	Birmingham	199,653	8,488	6.58	14.78	1.51	2.74	4.91	4.53	1.24	41.73	135,008	-	81.75	0.63	0.04	0.37
eCO Credit Union	Birmingham	199,504	16,262	14.12	10.42	0.58	2.63	4.49	4.01	0.69	70.47	96,255	501	54.51	0.78	0.37	0.55
Alatrust Credit Union	Hoover	189,843	12,900	2.62	14.11	1.44	3.49	5.31	4.41	0.55	58.65	116,143	4,530	67.59	0.66	0.63	1.05
Naheola Credit Union	Pennington	178,928	11,699	15.80	17.27	1.26	3.54	5.81	5.51	1.61	50.55	140,663	46,845	95.40	1.14	0.49	0.93
Heritage South Credit Union	Sylacauga	173,282	15,405	7.28	9.73	0.74	4.02	5.88	5.93	0.65	75.17	126,959	3,140	82.89	0.31	0.35	0.68
Riverfall Credit Union	Tuscaloosa	158,253	13,777	-1.92	14.06	0.38	2.89	4.84	4.38	0.86	69.39	94,273	-	65.55	1.27	0.53	0.52
North Alabama Educators Credit Union	Huntsville	130,480	10,625	-1.68	7.57	0.39	2.13	4.40	3.44	0.56	73.96	51,362	-	40.89	0.49	0.10	0.31
Mobile Educators Credit Union	Mobile	110,945	8,757	0.92	10.30	0.90	2.41	4.38	11.49	0.12	71.02	16,908	-	16.94	0.06	0.09	0.74
Railroad Community Credit Union	Irondale	107,949	4,841	-2.14	12.64	0.18	1.19	4.67	2.19	0.68	58.92	14,082	-	14.73	0.00	0.28	1.64
Total/Average		2,357,973	181,317	5.19%	11.52%	0.61%	2.67%	4.72%	4.66%	0.75%	68.24%	1,326,244	87,885	60.13%	0.53%	0.30%	0.74%

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2023

(Sorted by Asset Size)

www.thecreditunionadvisors.com

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)	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 \$100 Million																	
Valley Credit Union	Tuscumbia	98,427	5,728	4.48	14.74	0.62	2.51	5.70	4.28	0.79	67.21	32,296	-	37.33	0.12	0.08	0.49
Four Seasons Federal Credit Union	Opelika	80,251	9,077	9.90	8.24	1.23	4.00	6.69	5.65	0.32	68.21	46,145	604	63.16	0.84	0.85	1.35
Jefferson Credit Union	Hoover	74,902	7,001	-9.68	11.07	0.66	3.80	6.21	5.35	0.43	77.64	44,189	-	65.18	1.02	0.78	1.70
The Bridgeway Federal Credit Union	Phenix City	72,195	9,311	-9.24	14.80	-0.07	2.90	6.89	8.20	0.51	93.78	30,422	-	49.98	1.05	0.13	1.68
Florence Federal Credit Union	Florence	67,695	3,995	-2.06	12.62	0.47	2.91	6.08	5.81	1.08	64.67	32,377	-	54.18	0.72	0.34	0.46
Rocket City Federal Credit Union	Huntsville	63,444	5,167	-9.28	14.44	1.00	3.20	6.03	9.38	0.34	72.06	27,447	-	50.49	0.51	0.22	0.26
University of South Alabama Federal Credit Union	Mobile	60,017	8,622	-1.24	10.00	1.41	3.05	4.17	8.05	0.10	58.23	26,343	-	49.13	0.01	0.13	1.75
Gulf Coast Federal Credit Union	Mobile	59,050	6,123	-1.76	8.29	-0.86	2.34	6.49	5.35	0.82	101.24	23,966	1,798	43.68	1.03	0.54	0.11
Mead Coated Board Federal Credit Union	Pittsview	54,293	1,498	-21.38	17.28	0.09	0.80	6.85	8.07	1.47	36.01	8,905	-	19.85	8.58	1.78	0.14
Champion Community Credit Union	Courtland	51,978	3,304	-14.60	12.90	1.11	3.29	5.52	8.47	0.71	59.74	25,128	-	55.59	1.57	0.34	0.61
Sycamore Federal Credit Union	Talladega	51,299	2,730	16.10	17.59	2.19	3.85	7.95	8.74	3.40	34.15	38,235	1,669	90.85	0.43	0.28	0.41
Solutions First Federal Credit Union	Enterprise	51,206	4,878	10.70	5.99	-0.59	3.07	6.01	5.51	1.46	76.04	32,855	127	67.42	1.23	0.82	1.10
Tuscaloosa VA Federal Credit Union	Tuscaloosa	45,670	3,225	-4.60	12.74	0.86	2.94	5.60	5.48	0.43	69.55	16,984	-	41.27	2.73	0.15	1.48
Red Oak Credit Union	Tuscaloosa	42,549	4,486	8.08	9.50	0.01	3.13	6.11	4.06	0.51	84.28	19,355	-	50.24	1.54	1.39	1.61
Electrical Workers No 558 Federal Credit Union	Sheffield	39,703	2,595	19.64	16.72	1.73	3.25	5.26	7.62	1.67	33.74	24,054	-	73.65	0.02	0.02	0.53
Azalea City Credit Union	Mobile	36,230	4,453	11.40	16.09	2.00	4.39	6.55	7.49	0.73	67.62	25,232	167	83.14	1.62	1.32	2.44
WCU Credit Union	Decatur	35,477	3,401	-2.66	7.70	0.60	3.46	5.04	5.99	0.01	82.41	17,418	-	53.38	0.00	0.01	0.41
Lauderdale County Teachers Credit Union	Florence	35,315	2,108	-6.58	10.87	0.62	2.09	3.81	2.83	0.46	63.19	12,985	-	41.64	0.02	-0.02	1.11
Social Security Credit Union	Birmingham	34,820	2,927	-1.82	20.77	1.24	3.90	5.67	4.61	0.12	67.38	14,142	-	51.30	0.74	0.29	1.05
The Infirmary Federal Credit Union	Mobile	31,718	4,645	-9.06	12.73	1.23	3.10	5.09	4.32	0.17	76.44	14,389	-	51.13	0.56	0.52	1.04
Baldwin Educators Federal Credit Union	Bay Minette	29,512	2,555	6.66	10.85	0.38	2.87	5.75	9.31	0.91	72.89	11,227	-	42.88	0.28	0.05	0.62
McIntosh Chemical Federal Credit Union	Mc Intosh	28,829	2,463	0.02	14.13	0.37	2.08	3.88	7.91	0.31	74.22	9,010	-	36.72	0.17	0.39	0.48
Brewton Mill Federal Credit Union	Brewton	26,227	1,729	-1.40	8.37	0.86	3.26	5.45	5.76	1.51	59.32	21,303	-	89.07	1.11	0.27	0.62
Health Credit Union	Birmingham	26,195	2,026	-5.22	22.72	1.56	4.40	6.68	7.84	0.60	58.62	17,304	-	86.33	0.83	1.31	0.05
ANG Federal Credit Union	Birmingham	25,672	1,890	1.30	7.38	0.58	2.75	5.05	7.53	0.21	77.61	10,474	-	44.19	0.00	0.16	0.45
Alabama River Credit Union	Monroeville	22,186	2,113	-5.44	9.91	0.13	2.53	5.10	3.41	0.20	92.15	6,684	-	33.86	1.59	0.37	0.56
Mobile Government Employees Credit Union	Mobile	21,733	766	-9.88	15.01	0.12	1.81	4.48	17.92	1.15	56.09	3,447	-	20.51	0.00	-0.06	1.70
City Credit Union	Tuscaloosa	21,566	1,551	3.94	20.45	0.76	2.93	5.38	7.25	0.27	70.15	9,952	-	59.27	0.34	0.41	2.06
Chattahoochee Federal Credit Union	Valley	21,506	3,428	-5.22	11.96	1.08	3.52	5.18	7.47	0.30	73.94	11,174	-	59.07	0.11	-0.36	1.35
Covington Schools Federal Credit Union	Andalusia	20,132	1,576	-11.44	36.50	2.52	6.50	4.51	7.70	0.62	28.37	11,432	-	89.54	0.84	0.00	0.59
East Alabama Community Federal Credit Union	Opelika	20,097	3,275	7.28	13.52	0.20	1.99	4.91	6.01	0.15	92.47	5,978	-	34.48	0.13	0.03	1.13
Railway Employees Credit Union	Muscle Shoals	18,528	1,471	-4.02	22.50	0.56	2.88	6.09	4.27	0.21	78.03	5,448	-	36.37	1.56	0.45	1.04
Federal Employees Credit Union	Birmingham	18,440	1,776	-1.38	18.07	-0.34	3.32	6.66	7.98	1.06	80.50	9,643	-	64.20	1.42	0.52	0.89
Mobile Postal Employees Credit Union	Mobile	17,316	1,859	-3.50	12.78	-0.03	2.88	6.68	7.64	1.65	69.93	10,005	-	66.87	3.30	2.13	0.33
Northeast Alabama Postal Federal Credit Union	Anniston	15,740	2,381	-15.28	14.24	1.18	3.34	5.07	5.64	0.45	59.55	10,332	-	77.27	0.12	0.00	0.00
Fedmont Federal Credit Union	Montgomery	13,520	1,303	-24.74	10.90	0.86	4.02	8.09	16.38	0.28	71.59	3,803	-	31.65	0.87	0.99	1.44
Alabama Law Enforcement Credit Union	Birmingham	12,620	1,774	-28.70	13.53	0.59	5.82	8.52	8.95	1.13	82.88	9,606	-	90.12	3.42	3.55	1.09
Opp-Micolas Credit Union	Opp	12,278	1,636	-3.50	22.64	0.57	3.22	6.98	16.01	0.37	83.44	2,764	-	29.17	0.14	-0.15	1.12
Tuscaloosa County Credit Union	Tuscaloosa	12,195	1,430	-1.70	5.99	-0.79	3.23	7.34	8.41	1.68	87.07	7,027	-	63.28	1.35	-0.23	0.77
Tuskegee Federal Credit Union	Tuskegee	12,061	2,045	5.92	5.82	0.58	3.35	5.97	8.02	0.38	80.84	5,659	183	50.09	1.15	-0.18	1.74
Blue Flame Credit Union	Mobile	9,772	842	-3.02	13.83	0.80	3.38	6.14	7.76	0.68	68.81	4,890	-	60.62	0.00	-0.12	0.80
Birmingham City Credit Union	Birmingham	9,745	2,370	8.42	17.69	1.44	7.63	10.31	10.65	1.06	74.86	7,915	-	99.41	0.59	1.06	2.16
Marvel City Federal Credit Union	Bessemer	9,147	902	7.02	15.64	1.52	4.35	8.12	15.88	0.79	61.51	2,936	-	38.41	3.75	1.05	2.32
L&N Employees Credit Union	Birmingham	8,831	1,488	-18.74	20.84	0.03	4.87	6.86	8.50	0.39	94.59	5,412	-	74.03	0.04	0.00	0.75
Firemans Credit Union	Birmingham	7,140	876	0.26	34.03	1.53	3.26	9.01	10.90	2.68	33.70	3,399	-	72.30	1.53	0.79	1.62
Montgomery VA Federal Credit Union	Montgomery	7,076	870	-5.04	11.87	-0.35	2.67	6.67	10.30	0.29	103.15	2,198	-	35.80	3.41	0.00	0.70
Progressive Federal Credit Union	Mobile	6,844	669	-3.78	16.50	0.19	2.87	6.01	6.79	0.25	94.78	3,025	-	53.11	5.12	0.65	2.07
Chem Family Credit Union	Anniston	6,713	227	-15.16	16.88	0.00	1.09	3.82	9.94	0.48	73.08	1,131	-	20.33	0.44	0.00	1.33
Chemco Credit Union	Mc Intosh	5,852	412	1.48	14.38	0.87	3.06	4.48	6.94	0.91	59.20	3,495	-	69.84	0.52	-0.06	0.79
Alabama Postal Credit Union	Birmingham	5,689	864	3.00	42.64	2.54	6.18	11.40	17.63	1.41	54.11	2,338	-	71.74	2.91	0.09	3.84
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,581	869	11.52	6.81	1.14	4.09	5.82	7.50	0.16	77.58	3,106	-	59.88	1.03	-0.06	0.74
TVH Federal Credit Union	Tuskegee	4,998	698	8.62	24.64	0.61	6.53	9.54	10.73	0.21	79.66	3,060	-	81.00	1.08	1.84	1.96
SRI Employees Federal Credit Union	Birmingham	3,945	205	-22.40	36.33	-0.79	1.73	4.66	18.23	0.52	97.67	519	-	20.69	0.00	0.00	0.78
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	3,056	501	-5.12	24.07	-0.14	3.31	9.35	11.79	0.50	93.55	997	-	43.24	10.33	-0.41	3.75
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,049	859	-8.14	20.06	0.37	4.45	8.35	13.43	0.40	81.82	1,146	-	47.14	1.92	0.73	0.30
Nucor Employees Federal Credit Union	Fort Payne	2,728	306	2.64	24.39	0.71	3.53	4.89	8.44	0.19	80.00	1,322	-	64.55	0.23	-0.68	0.56
Council Federal Credit Union	Normal	2,688	581	-19.56	17.81	0.15	2.93	9.49	11.87	0.24	87.76	751	-	29.49	1.20	-0.53	5.38
North Alabama Papermakers Federal Credit Union	Stevenson	2,289	324	-14.18	22.15	0.09	3.55	4.25	6.44	0.11	95.65	1,322	-	74.94	0.30	0.00	0.30
Demopolis Federal Credit Union	Demopolis	1,936	651	7.60	34.39	4.02	4.85	9.41	12.55	0.34	45.71	821	-	69.69	0.73	1.83	1.83
FOGCE Federal Credit Union	Eutaw	1,640	844	4.08	22.47	3.50	4.04	8.01	16.95	0.50	62.50	424	-	35.72	0.24	0.00	2.64
N.R.S. Community Development Federal Credit Union	Birmingham	1,403	758	0.80	13.10	2.43	6.24	8.57	8.57	0.16	62.30	1,086	26	89.24	1.29	0.57	1.97
New Pilgrim Federal Credit Union	Birmingham	1,081	550	-15.16	2.64	-4.38	2.67	7.12	8.21	0.00	350.00	337	-	31.91	19.58	0.00	9.26
Total/Average		1,593,789	150,987	-2.98%	16.22%	0.70%	3.44% </										