

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2023**

(Sorted by Asset Size)

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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 (%)
<b>State Summary</b>																	
1 Billion +		23,916,310	1,807,820	7.54	10.99	0.74	2.78	5.13	4.67	1.61	55.05	14,440,727	1,559,116	77.45	0.59	0.36	0.81
\$500 Million to \$1 Billion		4,744,872	380,059	8.97	13.08	1.30	3.29	5.47	5.24	1.38	56.73	3,239,897	274,353	80.05	0.62	0.45	0.81
\$250 Million to \$500 Million		2,239,724	186,316	2.80	12.90	1.39	3.15	5.10	4.34	0.80	57.12	1,267,267	58,227	63.29	0.36	0.30	0.65
\$100 Million to \$250 Million		2,330,676	179,699	1.72	11.85	0.67	2.82	5.05	4.16	0.91	65.96	1,325,977	91,800	61.01	0.61	0.29	0.74
Less than \$100 Million		1,577,735	148,032	-3.26	16.49	0.56	3.49	6.50	5.03	0.75	72.60	759,282	4,649	57.80	1.45	0.60	1.39
<b>1 Billion +</b>																	
Redstone Federal Credit Union	Huntsville	7,404,560	802,634	-3.43	12.06	1.16	3.50	6.19	4.81	0.94	59.01	3,784,040	347,990	56.21	0.50	0.80	1.43
Apco Employees Credit Union	Birmingham	3,455,874	87,096	1.39	13.97	0.62	1.24	4.21	3.45	2.04	24.75	912,540	3,225	27.73	0.16	0.10	0.36
All In Federal Credit Union	Daleville	2,982,002	173,864	18.81	9.90	0.94	3.43	6.59	6.05	2.62	39.03	2,377,047	25,706	98.33	0.82	1.08	1.02
Americas First Federal Credit Union	Birmingham	2,397,592	201,695	2.71	10.99	1.14	2.81	4.13	4.44	1.05	56.48	1,866,554	27,125	87.70	0.56	0.15	0.61
MAX Credit Union	Montgomery	2,025,950	122,081	4.17	13.36	1.40	3.00	5.15	4.28	0.87	56.24	1,075,972	227,022	58.70	0.63	0.24	1.31
Alabama Credit Union	Tuscaloosa	1,925,047	150,927	23.11	9.49	0.37	2.57	5.19	4.89	2.28	57.52	1,483,169	354,583	101.57	1.13	0.23	0.45
Listerhill Credit Union	Muscle Shoals	1,378,427	94,244	6.33	10.70	-0.13	2.84	5.07	4.87	1.63	73.76	1,103,532	262,525	88.24	0.40	0.17	0.65
Avadian Credit Union	Hoover	1,327,887	93,874	7.93	9.07	0.57	2.86	5.03	4.92	1.65	61.27	1,025,304	99,093	85.63	0.28	0.22	0.37
Alabama One Credit Union	Tuscaloosa	1,018,971	81,405	6.83	9.38	0.62	2.76	4.57	4.35	1.40	67.36	812,569	211,847	92.92	0.80	0.23	1.06
<b>Total/Average</b>		23,916,310	1,807,820	7.54%	10.99%	0.74%	2.78%	5.13%	4.67%	1.61%	55.05%	14,440,727	1,559,116	77.45%	0.59%	0.36%	0.81%
<b>\$500 Million to \$1 Billion</b>																	
Guardian Credit Union	Montgomery	963,302	87,859	15.11	9.35	1.34	4.45	7.07	6.79	1.85	54.64	801,249	4,265	95.78	1.66	0.91	1.29
Family Security Credit Union	Decatur	931,719	88,706	-4.60	17.14	2.01	3.25	4.91	5.15	0.71	50.38	448,089	1,192	56.48	0.41	0.33	0.41
Family Savings Credit Union	Rainbow City	896,831	74,791	24.68	9.13	1.33	3.86	5.76	5.99	1.59	60.89	762,563	131,688	102.92	0.77	0.43	0.71
Five Star Credit Union	Dothan	780,464	56,298	5.67	19.22	1.75	3.04	5.88	5.17	1.53	54.33	418,097	48,833	65.49	0.23	0.67	1.27
Legacy Community Federal Credit Union	Birmingham	643,453	39,785	-0.67	12.81	0.44	2.09	4.49	3.89	1.43	58.78	409,922	20,374	71.53	0.26	0.18	0.22
Alabama Teachers Credit Union	Gadsden	529,103	32,620	13.65	10.80	0.93	3.04	4.69	4.43	1.17	61.36	399,977	68,001	88.11	0.37	0.18	0.93
<b>Total/Average</b>		4,744,872	380,059	8.97%	13.08%	1.30%	3.29%	5.47%	5.24%	1.38%	56.73%	3,239,897	274,353	80.05%	0.62%	0.45%	0.81%
<b>\$250 Million to \$500 Million</b>																	
AOD Federal Credit Union	Oxford	435,411	37,478	5.60	13.75	1.84	3.06	4.21	3.96	0.56	56.03	232,787	17,848	58.97	0.26	0.44	0.96
Alabama State Employees Credit Union	Montgomery	398,260	44,636	-6.17	12.01	1.29	3.85	5.94	5.63	0.92	63.24	265,332	12,151	73.89	0.22	0.55	0.86
WinSouth Credit Union	Gadsden	393,371	36,398	2.76	10.66	1.19	3.03	4.91	4.20	0.92	62.36	271,688	24,050	74.96	0.31	0.22	0.76
TVA Community Credit Union	Muscle Shoals	390,967	19,587	-0.93	16.73	1.67	2.58	5.38	3.69	0.79	35.71	129,090	-	35.50	0.25	0.18	0.56
Coosa Pines Federal Credit Union	Childersburg	357,842	25,133	8.39	14.71	1.77	3.58	5.57	5.10	1.06	48.93	214,068	4,178	67.97	0.86	0.33	0.55
New Horizons Credit Union	Mobile	263,873	23,084	7.15	9.55	0.59	2.77	4.59	3.48	0.52	76.45	154,302	-	68.44	0.28	0.09	0.18
<b>Total/Average</b>		2,239,724	186,316	2.80%	12.90%	1.39%	3.15%	5.10%	4.34%	0.80%	57.12%	1,267,267	58,227	63.29%	0.36%	0.30%	0.65%
<b>\$100 Million to \$250 Million</b>																	
Auburn University Credit Union	Auburn	238,969	16,914	8.68	9.89	0.32	2.90	5.39	4.33	0.77	71.09	113,305	13,265	50.45	1.16	0.59	0.88
Fort McClellan Credit Union	Anniston	237,724	15,904	2.57	12.64	-0.32	2.12	5.11	3.93	1.35	78.27	104,853	599	52.97	0.25	0.32	0.61
Mutual Savings Credit Union	Hoover	224,606	20,899	3.48	8.87	0.41	2.99	4.60	4.28	0.96	76.27	150,618	5,482	71.84	0.28	0.26	0.85
Alabama Central Credit Union	Birmingham	198,577	23,250	-3.67	8.37	0.67	3.46	4.77	4.59	0.72	75.92	159,926	14,655	90.65	0.76	0.70	0.70
eCO Credit Union	Birmingham	195,345	16,292	6.57	11.00	0.80	2.71	4.76	4.15	0.82	64.99	96,105	498	55.32	0.60	0.28	0.53
ACIPCO Federal Credit Union	Birmingham	194,439	8,530	0.79	15.58	1.55	2.73	5.02	4.51	1.37	40.02	133,230	-	80.62	0.58	0.19	0.32
Alatrust Credit Union	Hoover	191,204	12,964	2.72	14.31	1.37	3.52	5.44	4.49	0.65	59.21	114,820	3,988	66.54	0.50	0.59	0.99
Naheola Credit Union	Pennington	179,214	11,783	10.76	17.57	1.27	3.57	5.99	5.45	1.79	49.65	144,006	49,915	96.73	1.33	0.35	0.98
Heritage South Credit Union	Sylacauga	172,894	15,400	4.55	10.00	0.82	3.99	5.71	5.72	0.85	72.51	129,589	3,398	84.89	0.66	0.19	0.68
Riverfall Credit Union	Tuscaloosa	156,839	13,883	-2.47	14.26	0.34	2.87	4.99	4.47	0.98	69.11	93,538	-	65.45	1.16	0.55	0.49
North Alabama Educators Credit Union	Huntsville	127,500	10,643	-4.15	7.82	0.36	2.13	4.55	3.05	0.64	72.78	53,707	-	43.75	0.32	0.08	0.31
Mobile Educators Credit Union	Mobile	108,542	8,702	-2.28	10.74	0.88	2.44	4.47	3.08	0.16	71.37	17,692	-	18.18	0.14	0.08	0.70
Railroad Community Credit Union	Irondale	104,823	4,535	-5.25	13.06	0.18	1.19	4.80	2.03	0.77	56.27	14,588	-	15.72	0.21	0.26	1.56
<b>Total/Average</b>		2,330,676	179,699	1.72%	11.85%	0.67%	2.82%	5.05%	4.16%	0.91%	65.96%	1,325,977	91,800	61.01%	0.61%	0.29%	0.74%

