

Alabama Credit Union Profile

Mid-Year 2018

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	Jun 18	Jun 18
Number of CUs	5,594	110
Assets per CU (\$ mil)	258.6	203.5
Median assets (\$ mil)	32.9	24.7
Total assets (\$ mil)	1,446,368	22,385
Total loans (\$ mil)	1,017,569	11,987
Total surplus funds (\$ mil)	369,688	9,362
Total savings (\$ mil)	1,222,323	19,660
Total memberships (thousands)	115,375	2,041
Growth Rates (%)		
Total assets	5.8	1.6
Total loans	9.6	10.9
Total surplus funds	-3.8	-8.3
Total savings	5.4	3.5
Total memberships	4.3	1.9
% CUs with increasing assets	66.8	63.6
Earnings - Basis Pts.		
Yield on total assets	368	331
Dividend/interest cost of assets	61	61
Net interest margin	306	270
Fee & other income	140	169
Operating expense	309	317
Loss Provisions	48	36
Net Income (ROA) with Stab Exp	90	87
Net Income (ROA) without Stab Exp	90	87
% CUs with positive ROA	84.9	80.9
Capital Adequacy (%)		
Net worth/assets	11.0	12.0
% CUs with NW > 7% of assets	97.6	98.2
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.67	0.64
Net chargeoffs/average loans (%)	0.60	0.59
Total borrower-bankruptcies	197,564	5,726
Bankruptcies per CU	35.3	52.1
Bankruptcies per 1000 members	1.7	2.8
Asset/Liability Management		
Loans/savings	83.2	61.0
Loans/assets	70.4	53.6
Net Long-term assets/assets	33.1	35.0
Liquid assets/assets	12.2	15.8
Core deposits/shares & borrowings	51.0	62.2
Productivity		
Members/potential members (%)	4	7
Borrowers/members (%)	58	50
Members/FTE	386	391
Average shares/member (\$)	10,594	9,632
Average loan balance (\$)	15,298	11,797
Employees per million in assets	0.21	0.23
Structure (%)		
Fed CUs w/ single-sponsor	11.9	12.7
Fed CUs w/ community charter	17.9	13.6
Other Fed CUs	31.8	20.0
CUs state chartered	38.5	53.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Alabama Credit Unions						
	Jun 18	Jun 18	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,594	110	113	115	115	118	120	124
Assets per CU (\$ mil)	258.6	203.5	195.9	185.2	175.4	161.0	152.9	143.3
Median assets (\$ mil)	32.9	24.7	23.3	22.0	21.4	20.6	20.3	19.2
Total assets (\$ mil)	1,446,368	22,385	22,140	21,300	20,168	18,999	18,343	17,767
Total loans (\$ mil)	1,017,569	11,987	11,295	10,299	9,266	8,635	8,123	7,736
Total surplus funds (\$ mil)	369,688	9,362	9,821	10,032	9,998	9,475	9,389	9,247
Total savings (\$ mil)	1,222,323	19,660	18,915	18,253	17,365	16,577	16,122	15,569
Total memberships (thousands)	115,375	2,041	1,992	1,971	1,943	1,919	1,878	1,838
Growth Rates (%)								
Total assets	5.8	1.6	3.9	5.6	6.2	3.6	3.2	6.4
Total loans	9.6	10.9	9.7	11.1	7.3	6.3	5.0	3.2
Total surplus funds	-3.8	-8.3	-2.1	0.3	5.5	0.9	1.5	9.2
Total savings	5.4	3.5	3.6	5.1	4.8	2.8	3.6	6.3
Total memberships	4.3	1.9	1.1	1.4	1.3	2.2	2.2	3.0
% CUs with increasing assets	66.8	63.6	71.7	68.7	71.3	63.6	65.0	74.2
Earnings - Basis Pts.								
Yield on total assets	368	331	311	297	295	299	298	323
Dividend/interest cost of assets	61	61	53	48	50	53	60	75
Net interest margin	306	270	258	249	246	246	238	249
Fee & other income	140	169	157	150	143	142	145	147
Operating expense	309	317	310	307	303	295	302	304
Loss Provisions	48	36	34	33	24	27	28	28
Net Income (ROA) with Stab Exp	90	87	71	59	62	65	54	64
Net Income (ROA) without Stab Exp	90	87	71	59	62	65	60	71
% CUs with positive ROA	84.9	80.9	82.3	91.3	87.0	82.2	83.3	81.5
Capital Adequacy (%)								
Net worth/assets	11.0	12.0	11.7	11.5	11.5	11.6	11.3	11.1
% CUs with NW > 7% of assets	97.6	98.2	98.2	98.3	99.1	99.2	99.2	96.8
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	0.64	0.80	0.87	0.87	1.00	1.36	1.35
Net chargeoffs/average loans (%)	0.60	0.59	0.64	0.60	0.56	0.60	0.66	0.68
Total borrower-bankruptcies	197,564	5,726	6,078	5,553	4,747	4,821	5,154	5,298
Bankruptcies per CU	35.3	52.1	53.8	48.3	41.3	40.9	43.0	42.7
Bankruptcies per 1000 members	1.7	2.8	3.1	2.8	2.4	2.5	2.7	2.9
Asset/Liability Management								
Loans/savings	83.2	61.0	59.7	56.4	53.4	52.1	50.4	49.7
Loans/assets	70.4	53.6	51.0	48.4	45.9	45.4	44.3	43.5
Net Long-term assets/assets	33.1	35.0	34.1	35.6	36.5	37.8	39.1	33.1
Liquid assets/assets	12.2	15.8	18.7	18.9	19.5	17.0	17.7	20.4
Core deposits/shares & borrowings	51.0	62.2	61.1	59.7	58.4	56.0	54.0	51.9
Productivity								
Members/potential members (%)	4	7	7	7	8	7	7	7
Borrowers/members (%)	58	50	50	48	46	45	44	44
Members/FTE	386	391	382	390	402	405	409	407
Average shares/member (\$)	10,594	9,632	9,496	9,261	8,936	8,640	8,586	8,472
Average loan balance (\$)	15,298	11,797	11,321	10,876	10,348	10,022	9,771	9,511
Employees per million in assets	0.21	0.23	0.24	0.24	0.24	0.25	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.9	12.7	13.3	12.2	12.2	12.7	12.5	12.1
Fed CUs w/ community charter	17.9	13.6	13.3	13.0	13.0	12.7	12.5	13.7
Other Fed CUs	31.8	20.0	19.5	21.7	21.7	21.2	20.8	21.0
CUs state chartered	38.5	53.6	54.0	53.0	53.0	53.4	54.2	53.2

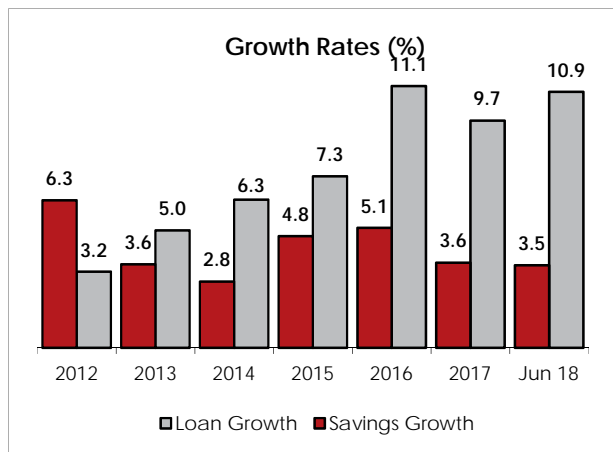
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

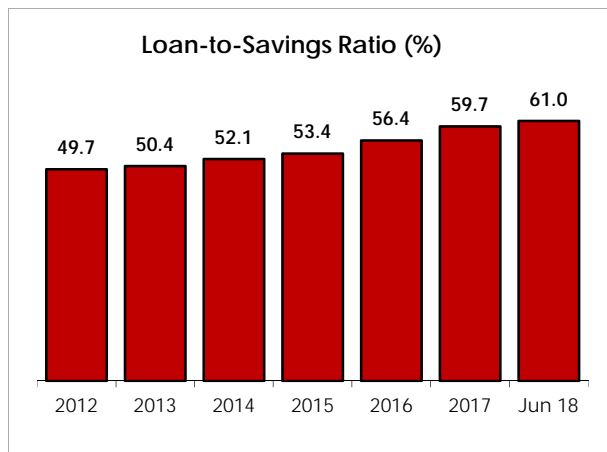
Alabama Credit Union Profile

Mid-Year 2018

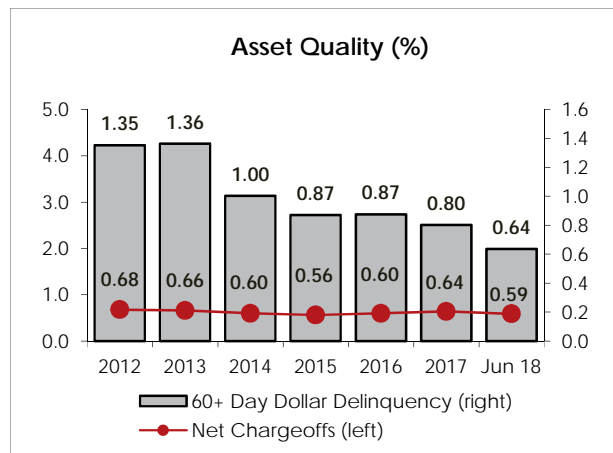
Loan and Savings Growth Trends



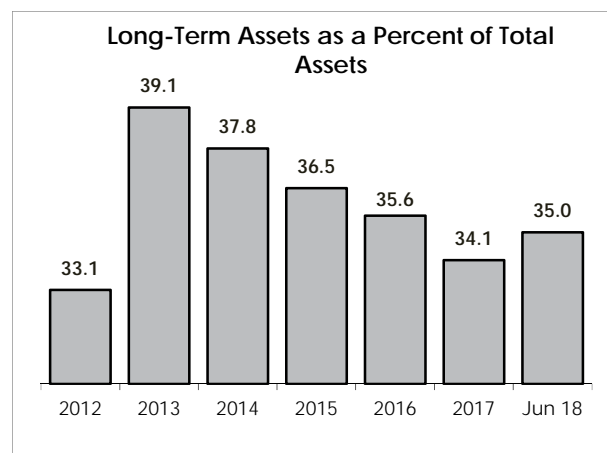
Liquidity Trends



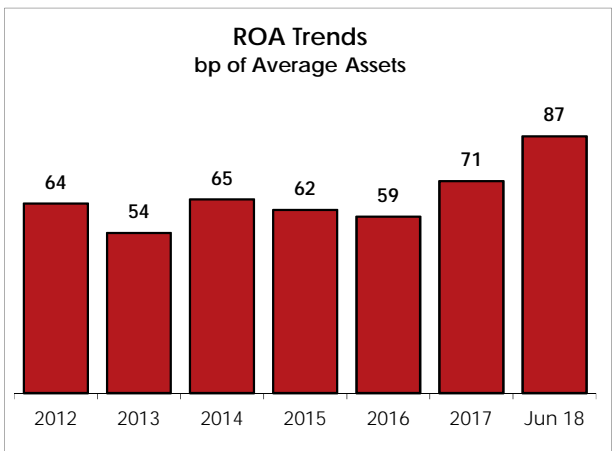
Credit Risk Trends



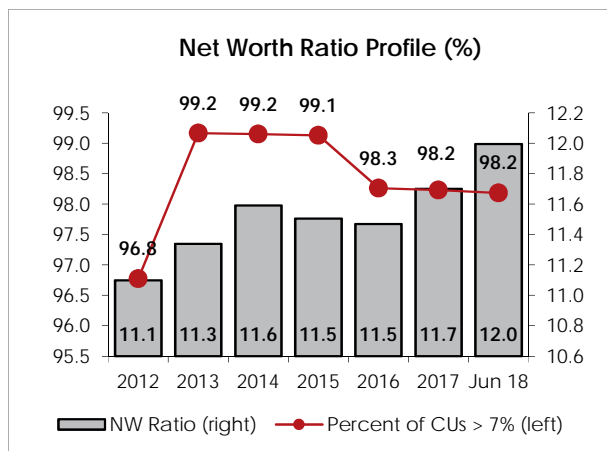
Interest Rate Risk Trends



Earnings Trends



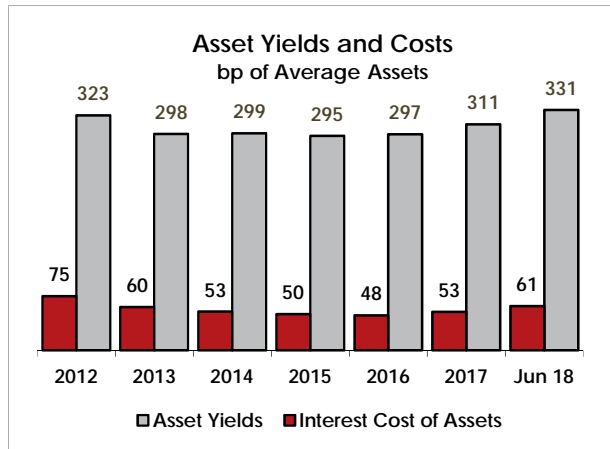
Solvency Trends



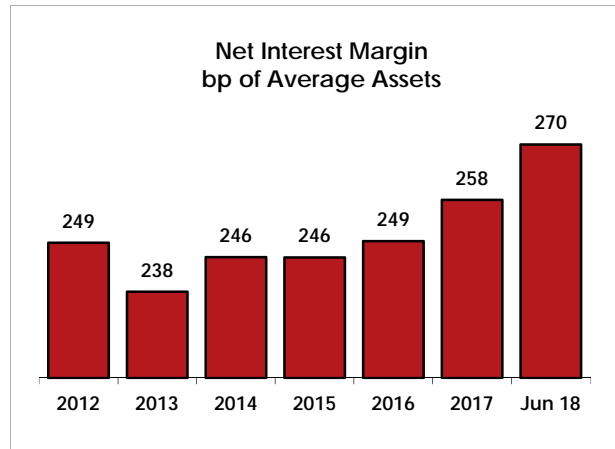
Alabama Credit Union Profile

Mid-Year 2018

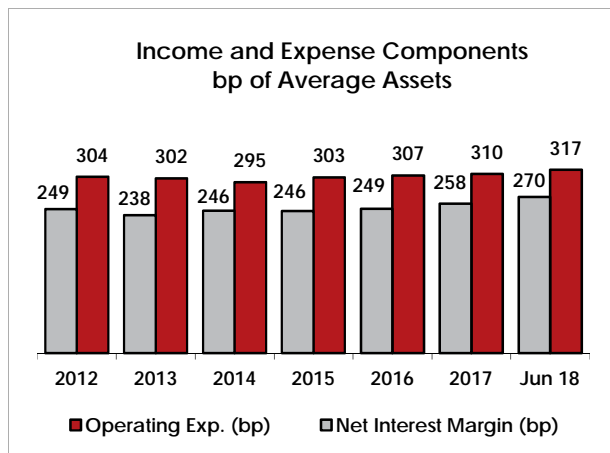
Asset Yields and Funding Costs



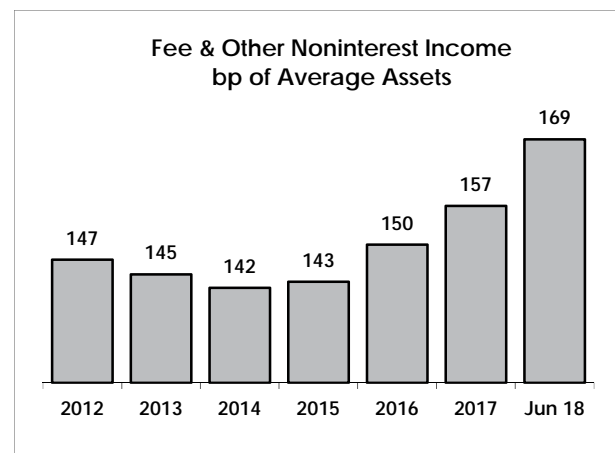
Interest Margins



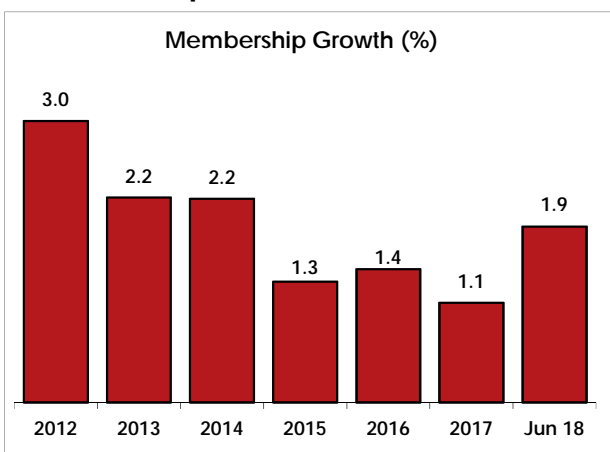
Interest Margins & Overhead



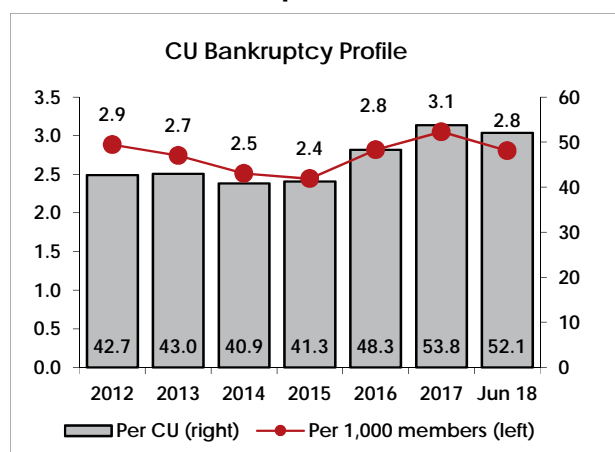
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2018							
	Jun 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil	
Demographic Information									
Number of CUs	110	48	22	9	12	9	5	5	
Assets per CU (\$ mil)	203.5	7.9	31.2	70.3	164.6	356.6	740.3	2,360.2	
Median assets (\$ mil)	24.7	6.6	29.6	66.4	150.8	311.7	772.8	1,560.0	
Total assets (\$ mil)	22,385	378	686	633	1,976	3,210	3,701	11,801	
Total loans (\$ mil)	11,987	180	355	262	1,094	2,160	2,354	5,583	
Total surplus funds (\$ mil)	9,362	191	299	341	757	864	1,137	5,774	
Total savings (\$ mil)	19,660	309	594	547	1,742	2,795	3,276	10,398	
Total memberships (thousands)	2,041	57	80	59	213	357	403	872	
Growth Rates (%)									
Total assets	1.6	-0.6	2.1	3.3	0.4	5.1	5.4	1.3	
Total loans	10.9	2.3	1.3	5.4	3.8	13.8	13.6	14.2	
Total surplus funds	-8.3	-3.0	2.8	2.3	-4.4	-9.6	-8.4	-9.0	
Total savings	3.5	-0.9	1.8	3.2	0.5	4.9	5.6	5.0	
Total memberships	1.9	-0.9	-0.8	1.5	-6.5	4.7	6.4	5.2	
% CUs with increasing assets	63.6	45.8	77.3	77.8	66.7	77.8	100.0	80.0	
Earnings - Basis Pts.									
Yield on total assets	331	410	362	335	339	386	349	305	
Dividend/interest cost of assets	61	46	43	46	46	48	56	71	
Net interest margin	270	364	319	289	293	338	293	234	
Fee & other income	169	108	156	139	147	236	204	149	
Operating expense	317	393	384	339	334	425	381	257	
Loss Provisions	36	45	36	29	56	51	36	28	
Net Income (ROA) with Stab Exp	87	34	54	59	50	97	80	97	
Net Income (ROA) without Stab Exp	87	34	54	59	50	97	80	97	
% CUs with positive ROA	80.9	66.7	90.9	77.8	91.7	100.0	100.0	100.0	
Capital Adequacy (%)									
Net worth/assets	12.0	18.5	13.0	13.0	11.5	12.1	11.3	12.0	
% CUs with NW > 7% of assets	98.2	97.9	100.0	100.0	91.7	100.0	100.0	100.0	
Asset Quality									
Delinquencies (60+ day \$)/loans (%)	0.64	1.56	1.06	1.14	0.89	0.82	0.73	0.40	
Net chargeoffs/average loans (%)	0.59	1.06	0.58	0.56	0.97	0.64	0.46	0.53	
Total borrower-bankruptcies	5,726	224	184	120	596	1,766	1,336	1,500	
Bankruptcies per CU	52.1	4.7	8.4	13.3	49.7	196.2	267.2	300.0	
Bankruptcies per 1000 members	2.8	3.9	2.3	2.0	2.8	4.9	3.3	1.7	
Asset/Liability Management (%)									
Loans/savings	61.0	58.2	59.8	47.9	62.8	77.3	71.9	53.7	
Loans/assets	53.6	47.5	51.7	41.4	55.4	67.3	63.6	47.3	
Net Long-term assets/assets	35.0	12.3	16.3	25.4	27.8	29.2	30.1	41.7	
Liquid assets/assets	15.8	29.8	24.7	24.2	16.9	13.1	17.2	14.5	
Core deposits/shares & borrowings	62.2	72.7	65.3	63.6	61.6	62.1	53.9	64.5	
Productivity									
Members/potential members (%)	7	7	4	3	3	8	5	22	
Borrowers/members (%)	50	47	50	46	41	53	54	49	
Members/FTE	391	373	364	339	391	348	385	424	
Average shares/member (\$)	9,632	5,394	7,449	9,215	8,178	7,828	8,131	11,926	
Average loan balance (\$)	11,797	6,692	8,852	9,549	12,531	11,382	10,794	13,087	
Employees per million in assets	0.23	0.41	0.32	0.28	0.28	0.32	0.28	0.17	
Structure (%)									
Fed CUs w/ single-sponsor	12.7	22.9	4.5	11.1	8.3	0.0	0.0	0.0	
Fed CUs w/ community charter	13.6	10.4	27.3	11.1	8.3	11.1	0.0	20.0	
Other Fed CUs	20.0	22.9	27.3	11.1	8.3	11.1	0.0	40.0	
CUs state chartered	53.6	43.8	40.9	66.7	75.0	77.8	100.0	40.0	

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

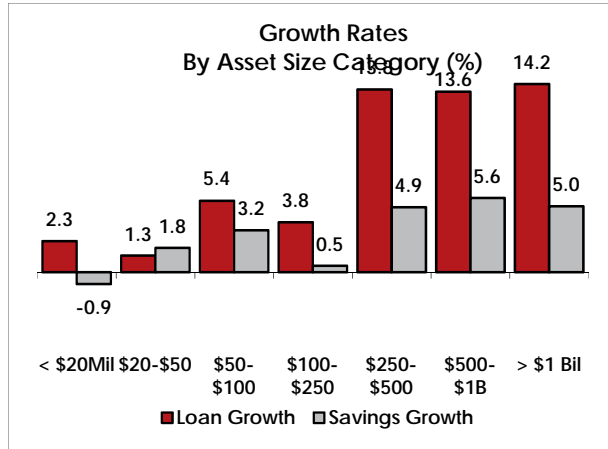
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

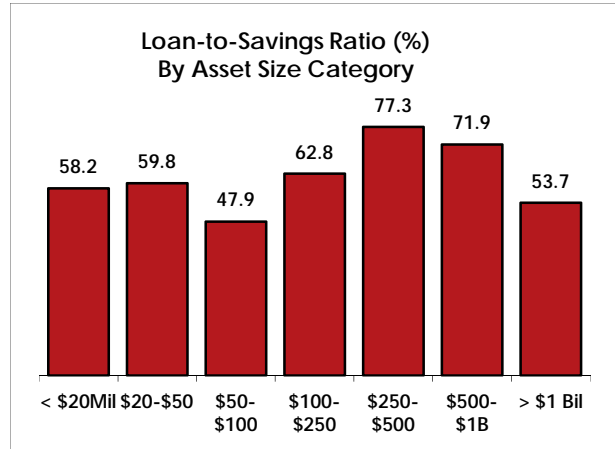
Mid-Year 2018

Results By Asset Size

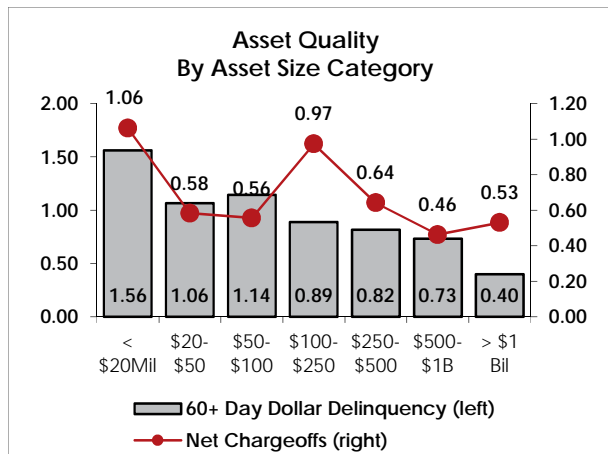
Loan and Savings growth



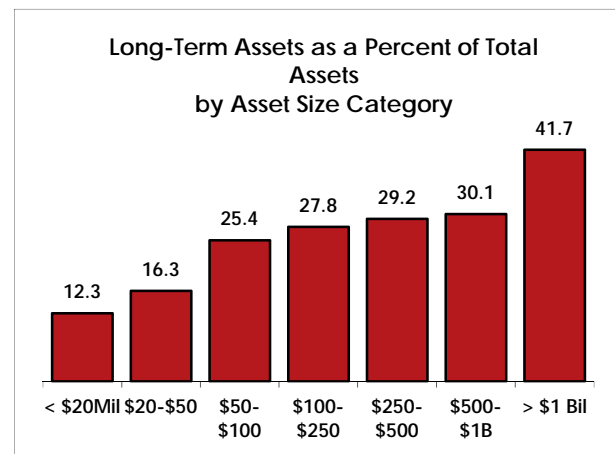
Liquidity Risk Exposure



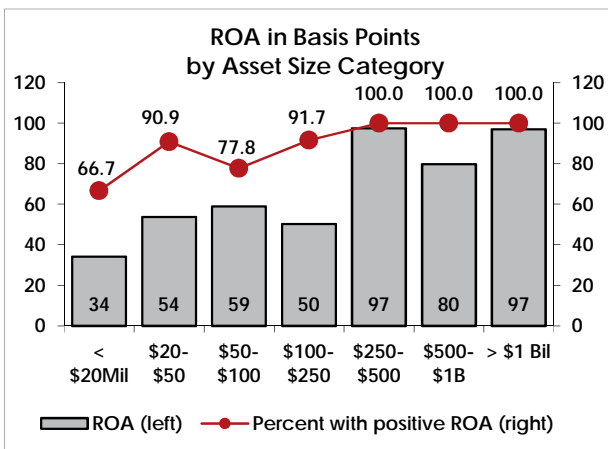
Credit Risk Exposure



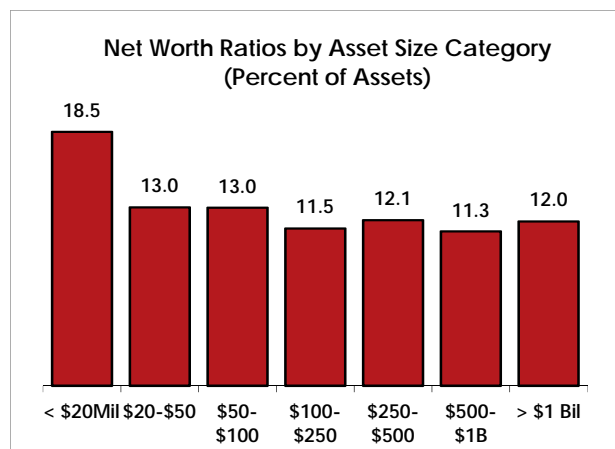
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Jun 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,594	2,204	1,049	727	709	354	246	305
Assets per CU (\$ mil)	258.6	7.5	32.4	71.9	159.6	357.1	707.9	3,048.9
Median assets (\$ mil)	32.9	6.4	31.2	70.0	151.0	348.0	687.1	1,700.6
Total assets (\$ mil)	1,446,368	16,544	33,952	52,263	113,134	126,417	174,142	929,917
Total loans (\$ mil)	1,017,569	8,130	17,646	29,758	73,141	86,405	123,520	678,970
Total surplus funds (\$ mil)	369,688	8,057	15,122	20,128	34,171	33,498	41,991	216,721
Total savings (\$ mil)	1,222,323	14,118	29,597	45,718	98,970	109,452	148,560	775,909
Total memberships (thousands)	115,375	2,587	3,885	5,553	10,934	11,519	14,338	66,558
Growth Rates (%)								
Total assets	5.8	0.5	1.8	2.8	3.6	4.7	6.3	7.2
Total loans	9.6	4.2	5.3	6.4	7.9	8.6	9.8	10.8
Total surplus funds	-3.8	-3.0	-2.1	-2.7	-5.0	-4.3	-3.4	-3.1
Total savings	5.4	0.2	1.5	2.4	3.3	4.5	5.5	6.9
Total memberships	4.3	-1.2	-0.4	0.4	1.7	3.8	4.4	6.8
<i>% CUs with increasing assets</i>	66.8	49.4	65.9	75.5	82.4	86.7	92.3	95.4
Earnings - Basis Pts.								
Yield on total assets	368	361	345	350	363	364	363	372
Dividend/interest cost of assets	61	33	31	34	39	45	50	72
Net interest margin	306	329	314	317	324	318	313	300
Fee & other income	140	82	108	128	145	157	154	138
Operating expense	309	358	349	362	369	365	347	282
Loss Provisions	48	28	25	29	37	39	39	54
Net Income (ROA) with Stab Exp	90	25	47	54	62	72	82	102
Net Income (ROA) without Stab Exp	90	25	47	54	62	72	82	102
<i>% CUs with positive ROA</i>	84.9	72.1	87.9	93.0	94.8	98.6	98.0	99.7
Capital Adequacy (%)								
Net worth/assets	11.0	14.2	12.2	11.6	11.0	11.0	11.0	10.9
<i>% CUs with NW > 7% of assets</i>	97.6	96.9	96.9	98.2	98.0	99.2	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.37	0.98	0.81	0.76	0.82	0.62	0.62
Net chargeoffs/average loans (%)	0.60	0.55	0.48	0.52	0.55	0.58	0.52	0.63
Total borrower-bankruptcies	197,564	3,610	6,030	12,164	19,218	21,048	26,908	108,586
Bankruptcies per CU	35.3	1.6	5.7	16.7	27.1	59.5	109.4	356.0
Bankruptcies per 1000 members	1.7	1.4	1.6	2.2	1.8	1.8	1.9	1.6
Asset/Liability Management								
Loans/savings	83.2	57.6	59.6	65.1	73.9	78.9	83.1	87.5
Loans/assets	70.4	49.1	52.0	56.9	64.6	68.3	70.9	73.0
Net Long-term assets/assets	33.1	12.6	21.0	24.6	28.4	31.9	34.2	35.0
Liquid assets/assets	12.2	27.6	22.7	19.1	15.2	12.7	11.4	10.9
Core deposits/shares & borrowings	51.0	79.8	71.1	65.9	60.6	57.2	55.0	46.1
Productivity								
Members/potential members (%)	4	5	3	3	3	3	3	5
Borrowers/members (%)	58	41	49	53	54	54	57	61
Members/FTE	386	420	403	374	342	344	348	412
Average shares/member (\$)	10,594	5,457	7,618	8,233	9,051	9,502	10,361	11,658
Average loan balance (\$)	15,298	7,627	9,289	10,127	12,390	13,986	15,187	16,807
Employees per million in assets	0.21	0.37	0.28	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.9	23.2	8.0	3.9	2.5	2.0	2.8	2.3
Fed CUs w/ community charter	17.9	8.7	20.9	26.5	31.9	25.4	19.1	11.8
Other Fed CUs	31.8	36.6	34.4	29.6	23.1	23.4	21.5	30.8
CUs state chartered	38.5	31.4	36.7	40.0	42.5	49.2	56.5	55.1

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.	Alabama Credit Unions						
Growth Rates	Jun 18	Jun 18	2017	2016	2015	2014	2013	2012
Credit cards	9.1%	4.4%	6.0%	6.1%	4.0%	4.9%	1.7%	2.6%
Other unsecured loans	7.3%	1.7%	2.1%	6.8%	4.2%	5.5%	5.6%	0.6%
New automobile	11.7%	27.8%	23.8%	24.9%	14.9%	8.4%	-0.8%	-7.9%
Used automobile	9.9%	14.7%	11.9%	15.8%	11.6%	6.3%	4.3%	4.0%
First mortgage	10.6%	6.6%	6.8%	7.3%	3.2%	3.8%	7.4%	7.9%
HEL & 2nd Mtg	5.1%	3.7%	3.3%	5.3%	0.1%	1.6%	-2.6%	-3.6%
Commercial loans*	-6.6%	-0.5%	-2.9%	16.4%	1.5%	2.5%	4.9%	12.8%
Share drafts	8.2%	7.2%	6.8%	6.5%	14.4%	9.6%	6.1%	8.5%
Certificates	7.2%	-0.4%	0.6%	1.3%	-3.8%	-3.4%	-2.6%	-4.4%
IRAs	-1.1%	1.4%	-4.4%	1.9%	0.1%	-1.2%	1.2%	3.8%
Money market shares	1.9%	-0.2%	2.3%	1.6%	0.8%	-0.3%	0.2%	6.4%
Regular shares	6.5%	5.2%	5.8%	7.7%	8.0%	5.9%	7.9%	12.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	4.9%	5.4%	5.6%	5.8%	6.0%	6.1%	6.3%
Other unsecured loans/total loans	4.1%	5.0%	5.4%	5.8%	6.0%	6.2%	6.2%	6.2%
New automobile/total loans	13.8%	12.1%	11.4%	10.1%	9.0%	8.4%	8.2%	8.7%
Used automobile/total loans	21.1%	31.2%	30.1%	29.5%	28.3%	27.2%	27.2%	27.4%
First mortgage/total loans	40.8%	33.4%	34.4%	35.3%	36.6%	38.0%	39.0%	38.1%
HEL & 2nd Mtg/total loans	8.3%	4.8%	5.0%	5.3%	5.6%	6.0%	6.3%	6.8%
Commercial loans/total loans	6.8%	5.4%	5.2%	5.9%	5.7%	6.0%	6.2%	6.2%
Share drafts/total savings	14.9%	14.0%	13.4%	13.0%	12.9%	11.8%	11.1%	10.8%
Certificates/total savings	18.2%	14.9%	15.2%	15.7%	16.3%	17.7%	18.9%	20.1%
IRAs/total savings	6.4%	9.0%	9.2%	10.0%	10.3%	10.8%	11.2%	11.5%
Money market shares/total savings	21.7%	12.9%	13.5%	13.7%	14.1%	14.7%	15.1%	15.7%
Regular shares/total savings	37.0%	48.3%	47.7%	46.7%	45.6%	44.2%	43.0%	41.2%
Percent of CUs Offering								
Credit cards	61.3%	53.6%	53.1%	53.0%	51.3%	50.8%	50.0%	48.4%
Other unsecured loans	99.2%	99.1%	99.1%	99.1%	98.3%	98.3%	98.3%	97.6%
New automobile	95.7%	99.1%	99.1%	99.1%	99.1%	99.2%	99.2%	97.6%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.4%
First mortgage	68.3%	79.1%	79.6%	80.0%	80.0%	78.0%	76.7%	75.0%
HEL & 2nd Mtg	69.6%	68.2%	67.3%	70.4%	70.4%	69.5%	70.0%	69.4%
Commercial loans	34.0%	31.8%	35.4%	36.5%	35.7%	35.6%	35.0%	34.7%
Share drafts	79.8%	76.4%	77.0%	77.4%	77.4%	77.1%	76.7%	75.0%
Certificates	81.1%	80.0%	79.6%	80.9%	80.9%	82.2%	82.5%	80.6%
IRAs	68.4%	70.0%	69.0%	71.3%	71.3%	72.0%	71.7%	71.0%
Money market shares	51.3%	45.5%	45.1%	45.2%	45.2%	43.2%	42.5%	41.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.7%	12.5%	12.7%	12.5%	13.0%	12.8%	12.4%	12.3%
Other unsecured loans	11.6%	13.7%	14.4%	14.3%	14.0%	13.8%	13.5%	13.4%
New automobile	6.0%	3.0%	2.9%	2.4%	2.1%	2.0%	2.2%	2.4%
Used automobile	14.9%	14.4%	14.0%	13.2%	12.3%	11.7%	11.7%	11.7%
First mortgage	2.5%	2.1%	2.1%	2.0%	2.0%	2.0%	2.0%	1.9%
HEL & 2nd Mtg	2.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Share drafts	57.0%	55.8%	55.0%	53.2%	51.8%	50.2%	49.4%	48.6%
Certificates	7.7%	5.0%	5.1%	5.3%	5.5%	5.9%	6.5%	7.0%
IRAs	4.2%	3.8%	4.0%	4.2%	4.3%	4.3%	4.5%	4.6%
Money market shares	6.9%	3.7%	3.8%	4.0%	4.2%	4.3%	4.5%	4.6%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2018						
	Jun 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.4%	16.8%	-1.2%	0.0%	3.9%	5.7%	6.1%	4.7%
Other unsecured loans	1.7%	4.3%	-1.0%	1.2%	-9.7%	10.2%	0.6%	8.5%
New automobile	27.8%	8.0%	5.4%	4.0%	15.7%	32.3%	45.3%	29.6%
Used automobile	14.7%	7.0%	4.7%	5.2%	5.9%	14.2%	17.2%	22.4%
First mortgage	6.6%	-9.6%	-4.9%	7.4%	3.4%	11.4%	9.1%	6.8%
HEL & 2nd Mtg	3.7%	-16.8%	-3.0%	-1.5%	-7.8%	3.0%	6.2%	6.2%
Commercial loans*	-0.5%	-8.4%	-75.4%	120.6%	-27.9%	-18.7%	0.5%	9.2%
Share drafts	7.2%	10.7%	8.4%	9.7%	6.0%	9.3%	10.8%	6.4%
Certificates	-0.4%	-3.9%	-2.7%	0.1%	-4.7%	4.2%	4.4%	1.3%
IRAs	1.4%	-5.5%	-2.8%	1.4%	-7.5%	-1.0%	0.9%	5.9%
Money market shares	-0.2%	1.7%	-0.3%	-8.3%	2.6%	1.3%	0.2%	0.7%
Regular shares	5.2%	-1.6%	4.3%	3.4%	1.9%	4.6%	7.9%	6.6%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	0.9%	3.0%	2.9%	3.0%	3.6%	4.2%	6.5%
Other unsecured loans/total loans	5.0%	18.9%	8.2%	10.2%	4.9%	5.1%	3.9%	4.6%
New automobile/total loans	12.1%	19.9%	13.7%	8.1%	9.6%	9.9%	9.8%	14.1%
Used automobile/total loans	31.2%	39.3%	37.3%	30.0%	28.6%	39.3%	30.7%	28.2%
First mortgage/total loans	33.4%	12.7%	26.5%	35.1%	41.3%	31.9%	36.8%	32.1%
HEL & 2nd Mtg/total loans	4.8%	2.0%	2.8%	5.4%	4.3%	2.5%	5.9%	5.5%
Commercial loans/total loans	5.4%	0.1%	0.3%	4.2%	1.9%	4.7%	9.4%	5.2%
Share drafts/total savings	14.0%	9.5%	13.9%	15.7%	15.0%	20.6%	17.0%	11.1%
Certificates/total savings	14.9%	13.6%	16.1%	14.9%	18.4%	20.6%	19.7%	11.1%
IRAs/total savings	9.0%	4.7%	7.7%	11.6%	9.1%	6.9%	10.3%	9.2%
Money market shares/total savings	12.9%	3.6%	7.9%	5.1%	9.4%	7.5%	16.0%	15.0%
Regular shares/total savings	48.3%	63.3%	51.4%	47.9%	47.0%	41.5%	36.9%	53.3%
Percent of CUs Offering								
Credit cards	53.6%	16.7%	59.1%	77.8%	100.0%	100.0%	100.0%	100.0%
Other unsecured loans	99.1%	97.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.1%	97.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	79.1%	54.2%	95.5%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	68.2%	35.4%	86.4%	88.9%	100.0%	100.0%	100.0%	100.0%
Commercial loans	31.8%	6.3%	18.2%	44.4%	58.3%	88.9%	100.0%	80.0%
Share drafts	76.4%	52.1%	90.9%	88.9%	100.0%	100.0%	100.0%	100.0%
Certificates	80.0%	62.5%	86.4%	88.9%	100.0%	100.0%	100.0%	100.0%
IRAs	70.0%	39.6%	81.8%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	45.5%	18.8%	40.9%	66.7%	75.0%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.5%	5.8%	12.7%	12.3%	8.4%	10.9%	13.0%	14.0%
Other unsecured loans	13.7%	27.0%	16.6%	16.9%	10.8%	15.1%	14.2%	12.2%
New automobile	3.0%	3.3%	2.9%	1.9%	2.4%	2.4%	2.9%	3.6%
Used automobile	14.4%	11.9%	14.6%	11.1%	12.8%	18.4%	16.1%	12.7%
First mortgage	2.1%	1.3%	1.9%	2.3%	2.4%	2.3%	2.0%	1.9%
HEL & 2nd Mtg	1.1%	0.7%	0.5%	0.9%	0.9%	0.6%	1.4%	1.3%
Commercial loans	0.2%	0.1%	5.7%	0.6%	0.1%	0.3%	0.2%	0.1%
Share drafts	55.8%	42.0%	51.0%	52.0%	54.4%	61.3%	55.9%	55.1%
Certificates	5.0%	4.8%	4.8%	5.2%	5.5%	5.8%	4.5%	4.7%
IRAs	3.8%	2.5%	3.0%	3.3%	3.5%	2.8%	3.8%	4.5%
Money market shares	3.7%	2.7%	3.4%	2.3%	3.2%	1.2%	4.3%	4.5%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	Jun 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	9.1%	-0.5%	-0.1%	0.7%	3.3%	3.0%	4.4%	11.3%
Other unsecured loans	7.3%	2.7%	3.2%	4.0%	4.0%	5.3%	12.4%	8.9%
New automobile	11.7%	8.2%	9.3%	12.2%	15.1%	13.6%	14.8%	11.3%
Used automobile	9.9%	5.7%	6.7%	8.3%	9.3%	10.8%	9.0%	11.3%
First mortgage	10.6%	2.7%	5.6%	4.9%	8.2%	7.8%	10.9%	11.7%
HEL & 2nd Mtg	5.1%	-2.1%	-0.3%	3.6%	2.7%	8.0%	7.6%	5.4%
Commercial loans*	-6.6%	-15.9%	-20.2%	-12.2%	-10.3%	-9.4%	-0.5%	-6.4%
Share drafts	8.2%	6.9%	7.2%	6.6%	7.7%	8.3%	9.1%	9.1%
Certificates	7.2%	-4.9%	-4.3%	-1.9%	0.4%	4.2%	5.6%	9.9%
IRAs	-1.1%	-7.9%	-4.2%	-4.0%	-3.6%	-2.0%	-2.0%	0.3%
Money market shares	1.9%	-3.4%	-2.1%	-1.5%	-0.6%	-0.2%	1.0%	3.1%
Regular shares	6.5%	0.6%	2.6%	3.9%	5.0%	5.5%	6.7%	8.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.7%	4.0%	4.0%	3.8%	4.1%	4.2%	6.6%
Other unsecured loans/total loans	4.1%	15.8%	8.5%	6.5%	5.0%	4.4%	4.2%	3.5%
New automobile/total loans	13.8%	20.3%	14.6%	13.5%	12.4%	12.8%	13.7%	14.0%
Used automobile/total loans	21.1%	35.5%	30.2%	28.8%	27.1%	25.6%	23.8%	18.7%
First mortgage/total loans	40.8%	10.8%	25.2%	29.2%	33.7%	36.1%	38.9%	43.8%
HEL & 2nd Mtg/total loans	8.3%	5.6%	9.3%	9.5%	9.3%	9.9%	8.6%	8.0%
Commercial loans/total loans	6.8%	0.7%	1.8%	3.9%	5.7%	7.5%	8.4%	6.9%
Share drafts/total savings	14.9%	10.1%	15.4%	17.9%	18.8%	19.6%	19.6%	12.7%
Certificates/total savings	18.2%	10.8%	12.2%	13.8%	15.4%	16.6%	16.9%	19.6%
IRAs/total savings	6.4%	3.1%	5.5%	6.1%	6.2%	5.9%	6.0%	6.7%
Money market shares/total savings	21.7%	4.0%	9.2%	12.4%	15.6%	17.5%	19.7%	24.8%
Regular shares/total savings	37.0%	69.7%	55.6%	48.2%	42.0%	38.2%	36.2%	34.4%
Percent of CUs Offering								
Credit cards	61.3%	25.5%	74.8%	85.0%	87.7%	92.1%	93.1%	94.4%
Other unsecured loans	99.2%	98.2%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.3%	99.8%	99.9%	99.9%	99.4%	100.0%	99.7%
First mortgage	68.3%	28.9%	84.2%	95.5%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.6%	32.8%	84.4%	94.5%	98.3%	99.4%	100.0%	100.0%
Commercial loans	34.0%	5.2%	23.5%	42.1%	67.8%	78.0%	83.7%	89.5%
Share drafts	79.8%	51.1%	96.4%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	81.1%	57.4%	92.7%	97.1%	98.6%	99.4%	99.2%	98.7%
IRAs	68.4%	31.8%	82.6%	92.0%	97.7%	98.6%	99.6%	99.3%
Money market shares	51.3%	13.5%	53.6%	74.6%	88.2%	91.0%	92.7%	95.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.7%	13.0%	13.4%	13.8%	15.0%	15.2%	16.9%	20.9%
Other unsecured loans	11.6%	17.1%	13.5%	12.1%	11.3%	11.1%	11.4%	11.5%
New automobile	6.0%	3.7%	4.2%	5.2%	4.3%	4.6%	5.7%	6.8%
Used automobile	14.9%	11.6%	13.8%	15.7%	15.7%	15.4%	15.9%	14.5%
First mortgage	2.5%	1.3%	1.9%	2.4%	2.6%	2.5%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.0%	2.2%
Commercial loans	0.2%	0.7%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	57.0%	33.1%	42.7%	48.1%	53.1%	55.1%	58.4%	60.3%
Certificates	7.7%	4.8%	5.1%	5.6%	6.3%	6.4%	6.7%	8.7%
IRAs	4.2%	2.4%	2.9%	3.3%	3.6%	3.6%	3.8%	4.7%
Money market shares	6.9%	3.8%	3.6%	3.8%	4.5%	5.4%	5.9%	8.0%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Alabama CU Profile - Quarterly Trends

	U.S.	Alabama Credit Unions				
	Jun 18	Jun 18	Mar 18	Dec 17	Sep 17	Jun 17
Demographic Information						
Number CUs	5,594	110	110	113	115	115
Growth Rates (Quarterly % Change)						
Total loans	3.2	4.1	2.4	2.3	2.8	3.3
Credit cards	2.2	1.7	-4.6	6.3	1.7	2.2
Other unsecured loans	3.0	2.4	-2.4	1.9	2.5	2.7
New automobile	3.6	8.3	3.8	6.6	7.5	5.9
Used automobile	3.5	5.4	5.2	2.1	2.9	4.3
First mortgage	3.0	2.2	1.5	1.5	1.9	1.7
HEL & 2nd Mtg	2.3	1.0	0.7	1.0	1.3	1.5
Commercial loans*	3.6	4.6	4.9	5.0	-13.6	4.9
Total savings	0.4	0.3	4.1	0.1	-0.1	0.0
Share drafts	-0.6	-1.0	9.8	0.1	-0.6	-1.8
Certificates	1.9	1.6	0.8	0.1	-0.9	0.5
IRAs	0.1	-0.3	2.4	-1.0	1.1	-0.8
Money market shares	-0.5	-1.0	1.4	0.1	0.1	0.4
Regular shares	0.4	0.7	4.7	0.4	-0.1	0.4
Total memberships	1.3	1.6	1.6	-0.2	0.4	0.9
Earnings (Basis Points)						
Yield on total assets	372	338	324	318	320	308
Dividend/interest cost of assets	63	62	60	58	55	51
Fee & other income	137	157	181	166	158	154
Operating expense	310	318	315	314	313	309
Loss Provisions	47	35	37	42	45	52
Net Income (ROA)	89	80	93	70	64	50
% CUs with positive ROA	85	81	81	82	87	83
Capital Adequacy (%)						
Net worth/assets	11.0	12.0	11.8	11.7	11.5	11.4
% CUs with NW > 7% of assets	97.6	98.2	98.2	98.2	97.4	97.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.64	0.63	0.80	0.80	0.78
Total Consumer	0.83	0.72	0.71	0.93	0.96	0.91
Credit Cards	1.15	0.55	0.55	0.66	0.62	0.52
All Other Consumer	0.79	0.74	0.73	0.96	0.99	0.95
Total Mortgages	0.51	0.51	0.49	0.61	0.55	0.59
First Mortgages	0.52	0.53	0.49	0.61	0.56	0.59
All Other Mortgages	0.48	0.36	0.49	0.56	0.46	0.61
Total Commercial Loans	1.42	1.06	0.85	0.90	0.69	0.64
Commercial Ag Loans	1.67	2.18	2.60	0.00	0.00	0.00
All Other Commercial Loans	1.40	1.05	0.84	0.90	0.70	0.65
Net chargeoffs/average loans	0.61	0.53	0.65	0.66	0.87	0.88
Total Consumer	1.18	0.83	1.02	1.01	1.36	1.39
Credit Cards	2.95	1.62	1.76	1.65	1.71	1.52
All Other Consumer	0.95	0.76	0.95	0.95	1.33	1.38
Total Mortgages	0.03	0.07	0.08	0.12	0.13	0.13
First Mortgages	0.03	0.05	0.03	0.10	0.11	0.10
All Other Mortgages	0.02	0.18	0.40	0.22	0.21	0.33
Total Commercial Loans	1.45	-0.08	-0.06	-0.14	-0.09	-0.14
Commercial Ag Loans	0.22	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.51	-0.08	-0.06	-0.14	-0.09	-0.14
Asset/Liability Management						
Loans/savings	82.9	60.8	58.5	59.6	58.4	56.7

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

Mid-Year 2018

Bank Comparisons

	AL Credit Unions				AL Banks			
Demographic Information	Jun 18	2017	2016	3 Yr Avg	Jun 18	2017	2016	3 Yr Avg
Number of Institutions	110	113	115	113	120	120	127	122
Assets per Institution (\$ mil)	204	196	185	195	2,204	2,182	2,033	2,140
Total assets (\$ mil)	22,385	22,140	21,300	21,942	264,454	261,840	258,214	261,503
Total loans (\$ mil)	11,987	11,295	10,299	11,194	181,660	177,445	173,933	177,679
Total surplus funds (\$ mil)	9,362	9,821	10,032	9,738	58,748	60,247	59,970	59,655
Total savings (\$ mil)	19,660	18,915	18,253	18,942	212,063	212,678	210,025	211,589
Avg number of branches (1)	4	4	4	4	24	24	23	24
12 Month Growth Rates (%)								
Total assets	1.6	3.9	5.6	3.7	3.2	2.3	0.8	2.1
Total loans	10.9	9.7	11.1	10.6	4.6	3.0	0.4	2.6
Real estate loans	6.2	6.4	7.0	6.5	1.3	1.6	1.3	1.4
Commercial loans*	-0.5	-2.9	16.4	4.3	5.9	1.5	-3.2	1.4
Total consumer	15.6	13.6	13.9	14.4	12.7	3.9	4.5	7.0
Consumer credit card	4.4	6.0	6.1	5.5	11.8	7.0	5.8	8.2
Other consumer	16.8	14.5	14.9	15.4	12.8	3.3	4.3	6.8
Total surplus funds	-8.3	-2.1	0.3	-3.4	0.7	1.3	1.8	1.3
Total savings	3.5	3.6	5.1	4.1	2.7	2.1	3.1	2.6
YTD Earnings Annualized (BP)								
Yield on Total Assets	331	311	297	313	360	333	312	335
Dividend/Interest cost of assets	61	53	48	54	48	36	33	39
Net Interest Margin	270	258	249	259	313	297	279	296
Fee and other income (2)	169	157	150	159	121	121	123	122
Operating expense	317	310	307	311	293	308	292	298
Loss provisions	36	34	33	34	18	20	26	21
Net income	87	71	59	73	123	89	83	98
Capital Adequacy (%)								
Net worth/assets	12.0	11.7	11.5	11.7	13.2	13.1	13.2	13.2
Asset Quality (%)								
Delinquencies/loans (3)	0.64	0.80	0.87	0.77	0.98	1.10	1.57	1.22
Real estate loans	0.51	0.61	0.62	0.58	0.98	1.10	1.23	1.11
Consumer loans	1.06	0.90	0.85	0.94	1.41	1.52	2.67	1.87
Total consumer	0.68	0.93	1.07	0.90	0.49	0.57	0.50	0.52
Consumer credit card	0.55	0.66	0.56	0.59	1.43	1.57	1.42	1.47
Other consumer	0.70	0.96	1.13	0.93	0.34	0.40	0.36	0.37
Net chargeoffs/avg loans	0.59	0.64	0.60	0.61	0.34	0.38	0.34	0.35
Real estate loans	0.07	0.11	0.09	0.09	0.05	0.04	0.07	0.05
Commercial loans	-0.04	-0.03	0.02	-0.02	0.25	0.47	0.43	0.38
Total consumer	1.00	1.10	1.06	1.05	2.49	2.23	1.85	2.19
Consumer credit card	1.67	1.53	1.40	1.53	4.90	4.67	3.99	4.52
Other consumer	0.93	1.05	1.02	1.00	2.10	1.84	1.51	1.82
Asset Liability Management (%)								
Loans/savings	61.0	59.7	56.4	59.0	85.7	83.4	82.8	84.0
Loans/assets	53.6	51.0	48.4	51.0	67.9	66.9	66.5	67.1
Core deposits/total deposits	62.3	61.2	59.8	61.1	31.4	31.7	30.8	31.3
Productivity								
Employees per million assets	0.23	0.24	0.24	0.24	0.15	0.16	0.16	0.15

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

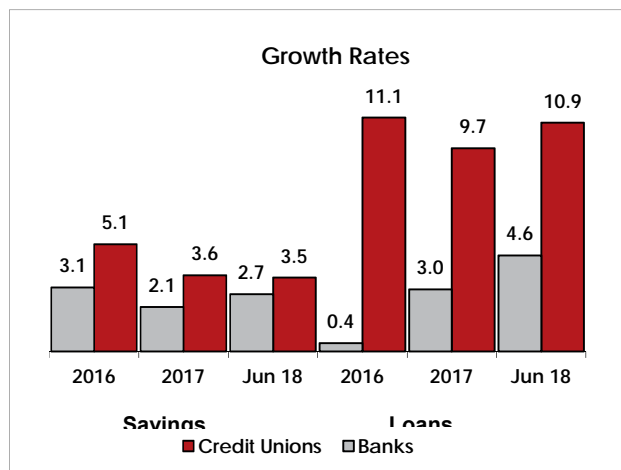
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

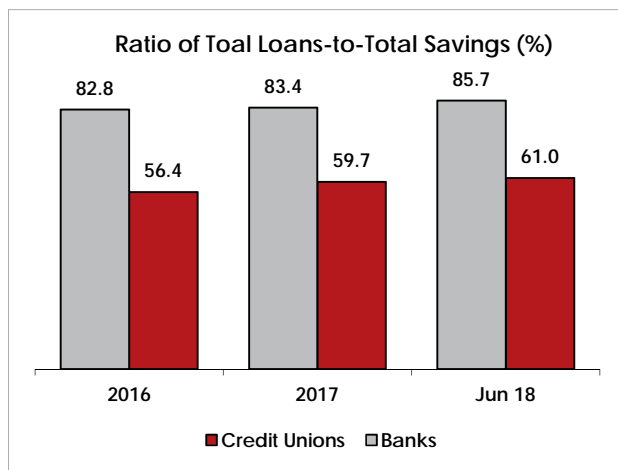
Mid-Year 2018

Credit Union and Bank Comparisons

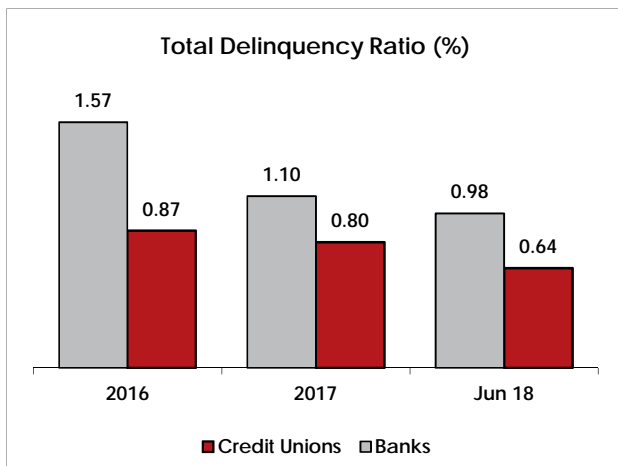
Loan and Savings Growth Trends



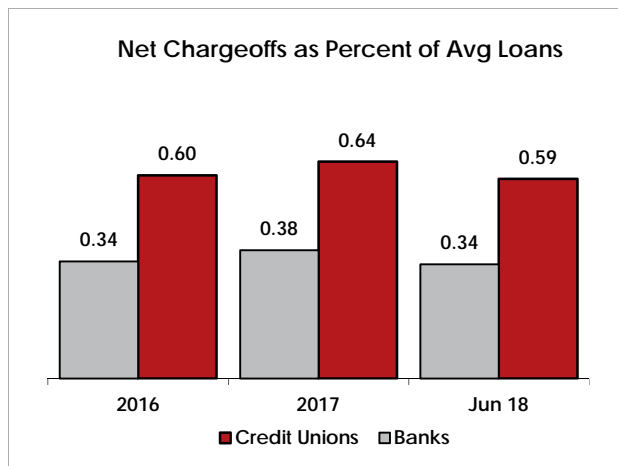
Liquidity Risk Trends



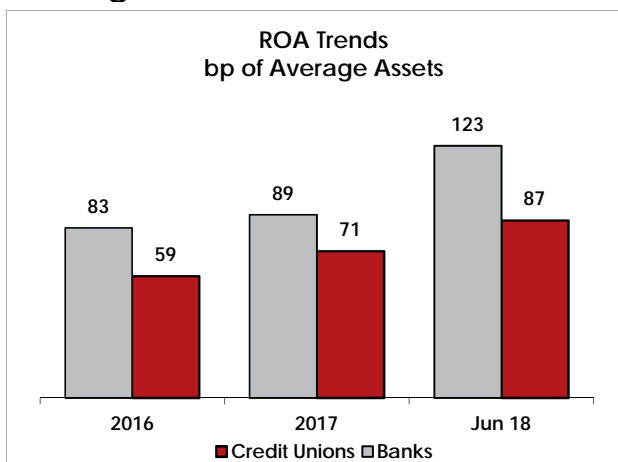
Credit Risk Trends



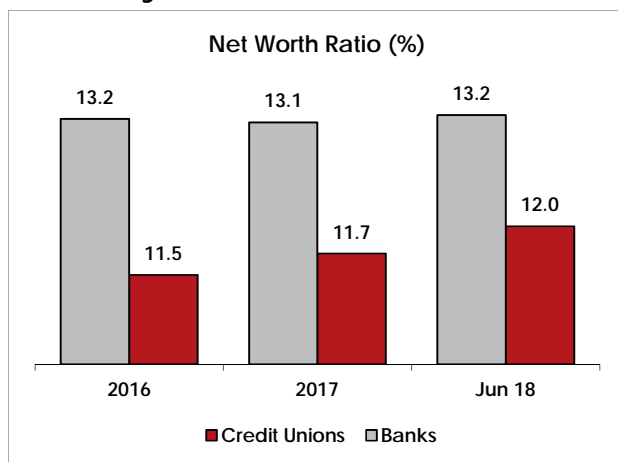
Credit Risk Trends



Earnings Trends



Solvency Trends



Alabama Credit Union Profile

Mid-Year 2018

Alabama Credit Union Financial Summary

Data as of June 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Redstone FCU	AL	0	\$4,776,490,350	421,993	32	-0.7%	16.7%	5.0%	11.5%	0.22%	0.46%	1.13%	47.4%	9.5%
APCO ECU	AL	0	\$2,858,688,465	71,922	15	1.0%	5.6%	0.0%	11.8%	0.25%	0.10%	0.81%	32.1%	20.2%
America's First FCU	AL	0	\$1,559,992,281	158,966	19	3.9%	11.5%	5.9%	11.2%	0.39%	0.24%	0.87%	79.4%	18.8%
MAX CU	AL	0	\$1,346,152,228	109,933	17	3.7%	11.3%	3.0%	13.9%	0.89%	0.41%	0.80%	74.7%	21.1%
Army Aviation Center FCU	AL	0	\$1,259,751,791	109,065	21	3.6%	25.5%	11.3%	13.0%	0.47%	0.38%	1.04%	74.8%	9.1%
Alabama CU	AL	1	\$877,686,374	88,639	29	13.6%	33.5%	24.6%	10.3%	0.67%	0.15%	0.48%	60.1%	24.1%
Listerhill CU	AL	0	\$786,169,191	90,726	17	4.2%	6.4%	1.3%	10.8%	0.80%	0.61%	0.51%	88.1%	19.7%
Avadian CU	AL	1	\$772,816,311	80,535	19	2.6%	15.7%	5.4%	10.9%	0.57%	0.34%	0.58%	81.2%	15.3%
Family Security CU	AL	0	\$653,842,668	82,622	21	4.6%	5.7%	3.5%	14.6%	0.40%	0.40%	1.32%	73.3%	3.9%
Alabama One CU	AL	0	\$610,783,505	60,327	11	1.0%	11.0%	-2.4%	10.2%	1.45%	0.20%	1.33%	54.2%	19.3%
Guardian CU	AL	0	\$488,387,529	62,172	15	21.1%	28.0%	19.3%	9.2%	0.92%	0.96%	0.92%	98.3%	12.9%
Legacy Community FCU	AL	0	\$429,567,330	38,638	8	-1.7%	9.7%	0.9%	14.5%	0.28%	0.33%	0.53%	70.1%	22.8%
Family Savings CU	AL	0	\$418,183,892	62,910	8	2.6%	9.2%	1.5%	10.9%	1.25%	0.71%	1.02%	84.7%	15.2%
Five Star CU	AL	0	\$407,177,377	40,789	15	5.5%	8.3%	7.0%	12.1%	0.80%	0.50%	1.86%	74.8%	20.3%
TVA Community Credit Union	AL	0	\$311,675,714	18,326	9	-0.9%	4.8%	0.7%	15.8%	0.27%	0.08%	1.29%	43.4%	18.1%
AOD FCU	AL	0	\$302,292,861	33,632	5	3.5%	12.6%	2.3%	13.6%	0.39%	0.54%	0.72%	65.0%	6.0%
Alabama Teachers CU	AL	0	\$298,277,932	25,391	6	3.1%	8.9%	3.6%	12.9%	0.93%	0.17%	0.74%	90.9%	16.7%
Alabama State ECU	AL	1	\$287,939,532	40,878	9	10.9%	28.2%	24.5%	11.4%	0.86%	0.51%	1.08%	79.4%	10.8%
WinSouth CU	AL	0	\$266,283,409	34,282	8	1.0%	8.0%	-18.4%	9.3%	1.16%	0.37%	0.45%	78.4%	23.0%
Coosa Pines FCU	AL	0	\$243,259,254	22,255	5	2.3%	8.6%	2.6%	13.8%	0.82%	0.52%	0.93%	66.8%	25.1%
Fort McClellan CU	AL	0	\$238,455,368	25,494	6	2.0%	10.5%	5.7%	13.5%	1.01%	0.34%	0.47%	56.2%	10.0%
New Horizons CU	AL	0	\$209,873,686	39,115	8	-5.2%	-9.6%	-5.1%	5.6%	0.78%	2.72%	0.13%	59.6%	13.7%
Auburn University FCU	AL	0	\$178,759,586	15,700	2	-1.8%	4.2%	-23.0%	11.5%	0.80%	0.16%	0.30%	43.3%	19.3%
Mutual Savings CU	AL	0	\$177,230,242	29,148	9	0.1%	-3.8%	-29.4%	9.4%	1.63%	0.56%	0.21%	83.8%	36.8%
ACIPCO FCU	AL	0	\$159,976,188	7,789	2	5.8%	4.9%	3.0%	13.9%	0.53%	0.34%	2.16%	90.8%	46.8%
Alabama Central CU	AL	0	\$141,705,368	18,366	9	1.7%	13.2%	2.3%	8.9%	0.33%	1.00%	0.35%	92.0%	18.2%
eCO CU	AL	0	\$141,448,478	16,111	6	3.3%	0.6%	2.1%	10.8%	0.91%	0.55%	0.72%	47.9%	16.3%
AlaTrust CU	AL	0	\$137,496,589	12,252	6	0.6%	0.3%	0.4%	13.2%	1.42%	0.28%	0.73%	53.0%	12.0%
Heritage South CU	AL	0	\$122,532,701	12,276	5	1.5%	6.8%	10.0%	10.3%	0.82%	0.42%	-1.17%	83.4%	15.0%
Riverfall CU	AL	0	\$119,674,836	9,336	3	-1.2%	14.2%	3.3%	15.0%	1.08%	0.11%	0.68%	52.2%	15.6%
Railroad Community CU	AL	0	\$105,118,981	5,155	1	-3.1%	-3.3%	-3.8%	12.6%	0.12%	0.09%	0.15%	14.5%	0.1%
Naheola Credit Union	AL	0	\$99,830,727	7,716	4	9.9%	22.6%	7.4%	22.0%	1.22%	0.09%	1.54%	86.1%	28.9%
North Alabama Educators CU	AL	0	\$96,700,758	10,449	4	6.4%	-1.8%	1.7%	7.8%	0.82%	0.21%	0.65%	44.5%	7.5%
Mobile Educators CU	AL	0	\$86,130,429	9,567	3	4.1%	3.0%	-1.3%	10.1%	0.57%	-0.01%	0.66%	14.1%	1.9%
Valley CU	AL	0	\$71,423,933	6,704	6	-0.9%	-3.2%	0.3%	17.0%	0.42%	0.33%	0.41%	48.4%	16.4%
Jefferson Credit Union	AL	0	\$66,432,946	7,485	3	-1.5%	5.3%	0.9%	10.1%	1.58%	1.22%	0.27%	65.1%	8.5%
Four Seasons FCU	AL	0	\$53,967,000	8,692	2	3.8%	0.2%	0.6%	8.6%	0.40%	0.81%	-0.25%	42.0%	0.9%
Mead Coated Board FCU	AL	0	\$53,305,416	1,577	1	0.5%	5.5%	0.5%	15.3%	1.24%	0.07%	0.70%	23.1%	0.0%
Florence FCU	AL	0	\$52,956,836	3,454	3	1.1%	9.7%	1.6%	11.8%	0.38%	0.06%	0.71%	36.7%	19.1%
Champion Community CU	AL	0	\$52,103,732	3,701	4	1.9%	-4.5%	2.6%	11.8%	2.62%	0.21%	-0.16%	66.9%	25.7%
Rocket City FCU	AL	0	\$49,007,482	4,906	2	0.1%	3.4%	1.7%	15.4%	0.23%	0.28%	0.54%	53.0%	5.7%
Wiregrass FCU	AL	0	\$48,532,027	7,313	3	2.7%	-0.5%	3.7%	9.6%	1.12%	0.59%	0.81%	89.4%	4.9%
University Of South AL FCU	AL	0	\$46,422,267	8,674	3	6.2%	20.2%	0.7%	9.6%	0.13%	0.22%	0.48%	32.5%	0.0%
Landmark CU	AL	0	\$40,707,860	3,349	3	-2.2%	-4.3%	-2.4%	13.9%	0.67%	0.13%	0.07%	78.3%	20.9%
Tuscaloosa VA FCU	AL	0	\$39,526,445	3,903	3	0.5%	1.2%	-1.6%	10.9%	0.06%	0.06%	0.19%	36.3%	18.1%
1st Resource CU	AL	0	\$37,988,124	2,420	2	4.6%	-8.3%	1.5%	11.2%	0.82%	0.29%	0.99%	89.4%	37.8%
Gulf Coast FCU	AL	0	\$34,118,216	5,111	2	-1.5%	2.7%	2.3%	13.1%	2.37%	0.64%	-0.51%	50.0%	11.8%
Alabama Rural Electric CU	AL	0	\$33,635,835	3,629	1	3.2%	11.9%	-2.8%	11.7%	0.78%	0.26%	0.61%	69.2%	0.0%
IAM Community FCU	AL	0	\$32,433,957	4,195	2	-0.1%	-4.5%	-8.8%	8.6%	0.70%	0.18%	0.38%	62.4%	17.6%
DCH CU	AL	0	\$31,503,387	4,775	1	0.6%	3.8%	-14.0%	13.7%	3.46%	0.77%	1.04%	43.2%	7.0%
Social Security CU	AL	0	\$30,469,650	3,564	1	-0.4%	-5.0%	1.0%	21.0%	1.13%	0.16%	0.99%	70.4%	21.0%
Lauderdale County Teachers CU	AL	0	\$28,686,858	2,544	1	0.3%	-10.1%	-1.5%	12.6%	0.54%	-0.01%	0.37%	40.8%	21.5%
Azalea City CU	AL	0	\$27,749,005	3,568	3	4.3%	-0.2%	3.6%	14.7%	4.19%	2.30%	0.25%	81.8%	6.6%
WCU Credit Union	AL	0	\$25,887,364	3,452	2	4.8%	5.5%	-0.3%	9.7%	0.02%	0.03%	0.23%	57.0%	9.8%
Electrical Workers 558 FCU	AL	0	\$25,028,103	2,681	1	2.1%	7.5%	1.1%	20.1%	0.16%	-0.07%	0.86%	79.4%	0.0%
McIntosh Chemical FCU	AL	0	\$24,274,172	2,432	1	4.8%	-0.4%	0.2%	14.7%	1.28%	0.40%	-0.05%	36.3%	5.1%
Baldwin County FCU	AL	0	\$23,080,100	2,615	2	2.6%	6.1%	0.1%	11.6%	0.00%	0.85%	0.31%	52.5%	6.0%

Alabama Credit Union Profile

Mid-Year 2018

Alabama Credit Union Financial Summary

Data as of June 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
\$5 million and less			19	619	1	-3.8%	-6.6%	-1.7%	18.0%	2.37%	0.72%	-0.14%	59.7%	2.2%
\$5 to \$10 million			16	975	1	-2.2%	3.6%	-0.5%	16.9%	1.64%	0.82%	0.54%	58.3%	2.9%
\$10 to \$20 million			13	1,856	1	1.3%	4.3%	-0.8%	19.6%	1.29%	0.57%	0.35%	57.8%	6.0%
\$20 to \$50 million			22	3,508	2	2.1%	1.3%	-0.8%	13.0%	1.06%	0.40%	0.54%	59.8%	11.6%
\$50 to \$100 million			9	7,485	3	3.3%	5.4%	1.5%	13.0%	1.14%	0.32%	0.59%	47.9%	12.5%
\$100 to \$250 million			12	15,906	6	0.4%	3.8%	-6.5%	11.5%	0.89%	0.68%	0.50%	62.8%	19.8%
\$250 million+			19	62,910	15	2.7%	14.0%	5.4%	11.8%	0.57%	0.37%	0.94%	61.3%	15.4%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.