

Alabama Credit Union Profile

Year-End 2017

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	2017	2017
Number of CUs	5,684	113
Assets per CU (\$ mil)	245.5	195.9
Median assets (\$ mil)	31.2	23.3
Total assets (\$ mil)	1,395,323	22,140
Total loans (\$ mil)	972,366	11,295
Total surplus funds (\$ mil)	365,638	9,821
Total savings (\$ mil)	1,173,715	18,915
Total memberships (thousands)	112,649	1,992
Growth Rates (%)		
Total assets	6.6	3.9
Total loans	10.0	9.7
Total surplus funds	-1.7	-2.1
Total savings	6.0	3.6
Total memberships	4.1	1.1
% CUs with increasing assets	70.0	71.7
Earnings - Basis Pts.		
Yield on total assets	353	311
Dividend/interest cost of assets	56	53
Net interest margin	297	258
Fee & other income	135	157
Operating expense	307	310
Loss Provisions	47	34
Net Income (ROA) with Stab Exp	77	71
Net Income (ROA) without Stab Exp	77	71
% CUs with positive ROA	82.4	82.3
Capital Adequacy (%)		
Net worth/assets	11.0	11.7
% CUs with NW > 7% of assets	97.7	98.2
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.81	0.80
Net chargeoffs/average loans (%)	0.59	0.64
Total borrower-bankruptcies	171,336	6,078
Bankruptcies per CU	30.1	53.8
Bankruptcies per 1000 members	1.5	3.1
Asset/Liability Management		
Loans/savings	82.8	59.7
Loans/assets	69.7	51.0
Net Long-term assets/assets	32.9	34.1
Liquid assets/assets	12.5	18.7
Core deposits/shares & borrowings	50.1	61.1
Productivity		
Members/potential members (%)	4	7
Borrowers/members (%)	58	50
Members/FTE	385	382
Average shares/member (\$)	10,419	9,496
Average loan balance (\$)	14,883	11,321
Employees per million in assets	0.21	0.24
Structure (%)		
Fed CUs w/ single-sponsor	11.9	13.3
Fed CUs w/ community charter	18.0	13.3
Other Fed CUs	31.7	19.5
CUs state chartered	38.5	54.0

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

Year-End 2017

Overview: State Trends

	U.S.	Alabama Credit Unions						
	2017	2017	2016	2015	2014	2013	2012	2011
Demographic Information								
Number of CUs	5,684	113	115	115	118	120	124	124
Assets per CU (\$ mil)	245.5	195.9	185.2	175.4	161.0	152.9	143.3	134.7
Median assets (\$ mil)	31.2	23.3	22.0	21.4	20.6	20.3	19.2	18.8
Total assets (\$ mil)	1,395,323	22,140	21,300	20,168	18,999	18,343	17,767	16,702
Total loans (\$ mil)	972,366	11,295	10,299	9,266	8,635	8,123	7,736	7,493
Total surplus funds (\$ mil)	365,638	9,821	10,032	9,998	9,475	9,389	9,247	8,472
Total savings (\$ mil)	1,173,715	18,915	18,253	17,365	16,577	16,122	15,569	14,649
Total memberships (thousands)	112,649	1,992	1,971	1,943	1,919	1,878	1,838	1,784
Growth Rates (%)								
Total assets	6.6	3.9	5.6	6.2	3.6	3.2	6.4	7.9
Total loans	10.0	9.7	11.1	7.3	6.3	5.0	3.2	-1.9
Total surplus funds	-1.7	-2.1	0.3	5.5	0.9	1.5	9.2	17.9
Total savings	6.0	3.6	5.1	4.8	2.8	3.6	6.3	7.7
Total memberships	4.1	1.1	1.4	1.3	2.2	2.2	3.0	1.8
% CUs with increasing assets	70.0	71.7	68.7	71.3	63.6	65.0	74.2	71.8
Earnings - Basis Pts.								
Yield on total assets	353	311	297	295	299	298	323	373
Dividend/interest cost of assets	56	53	48	50	53	60	75	98
Net interest margin	297	258	249	246	246	238	249	275
Fee & other income	135	157	150	143	142	145	147	146
Operating expense	307	310	307	303	295	295	304	331
Loss Provisions	47	34	33	24	27	28	28	29
Net Income (ROA) with Stab Exp	77	71	59	62	65	60	64	61
Net Income (ROA) without Stab Exp	77	71	59	62	65	66	71	78
% CUs with positive ROA	82.4	82.3	91.3	87.0	82.2	85.0	81.5	78.2
Capital Adequacy (%)								
Net worth/assets	11.0	11.7	11.5	11.5	11.6	11.3	11.1	11.0
% CUs with NW > 7% of assets	97.7	98.2	98.3	99.1	99.2	99.2	96.8	95.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.81	0.80	0.87	0.87	1.00	1.36	1.35	1.36
Net chargeoffs/average loans (%)	0.59	0.64	0.60	0.56	0.60	0.66	0.68	0.70
Total borrower-bankruptcies	171,336	6,078	5,553	4,747	4,821	5,154	5,298	5,786
Bankruptcies per CU	30.1	53.8	48.3	41.3	40.9	43.0	42.7	46.7
Bankruptcies per 1000 members	1.5	3.1	2.8	2.4	2.5	2.7	2.9	3.2
Asset/Liability Management								
Loans/savings	82.8	59.7	56.4	53.4	52.1	50.4	49.7	51.2
Loans/assets	69.7	51.0	48.4	45.9	45.4	44.3	43.5	44.9
Net Long-term assets/assets	32.9	34.1	35.6	36.5	37.8	39.1	33.1	32.4
Liquid assets/assets	12.5	18.7	18.9	19.5	17.0	17.7	20.4	20.2
Core deposits/shares & borrowings	50.1	61.1	59.7	58.4	56.0	54.0	51.9	49.4
Productivity								
Members/potential members (%)	4	7	7	8	7	7	7	7
Borrowers/members (%)	58	50	48	46	45	44	44	45
Members/FTE	385	382	390	402	405	409	407	410
Average shares/member (\$)	10,419	9,496	9,261	8,936	8,640	8,586	8,472	8,212
Average loan balance (\$)	14,883	11,321	10,876	10,348	10,022	9,771	9,511	9,271
Employees per million in assets	0.21	0.24	0.24	0.24	0.25	0.25	0.25	0.26
Structure (%)								
Fed CUs w/ single-sponsor	11.9	13.3	12.2	12.2	12.7	12.5	12.1	12.9
Fed CUs w/ community charter	18.0	13.3	13.0	13.0	12.7	12.5	13.7	14.5
Other Fed CUs	31.7	19.5	21.7	21.7	21.2	20.8	21.0	21.0
CUs state chartered	38.5	54.0	53.0	53.0	53.4	54.2	53.2	51.6

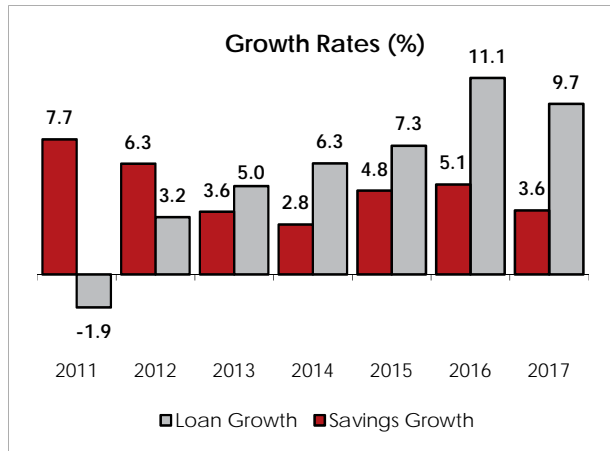
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

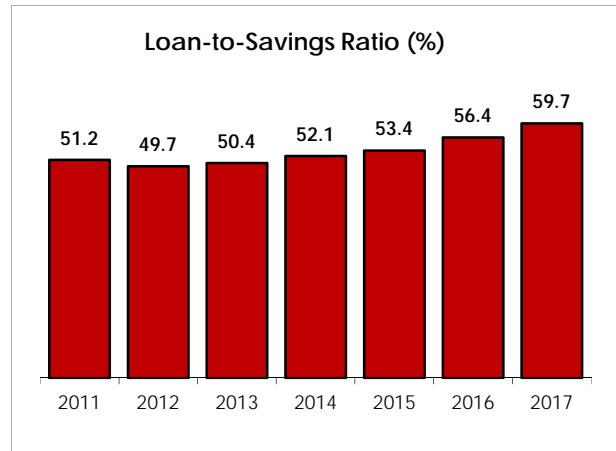
Alabama Credit Union Profile

Year-End 2017

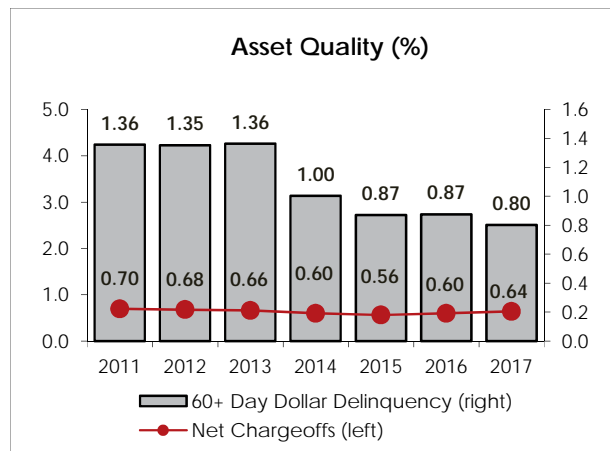
Loan and Savings Growth Trends



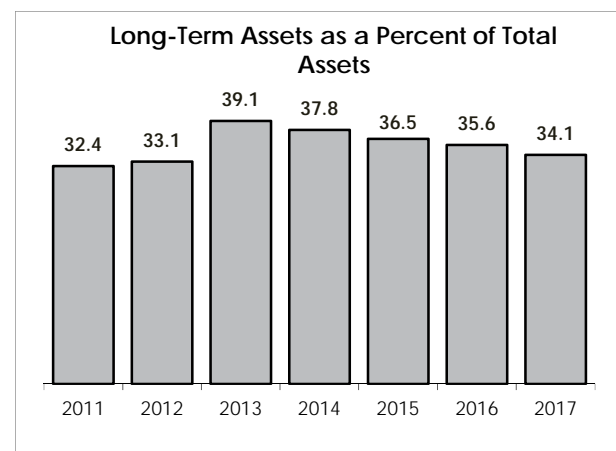
Liquidity Trends



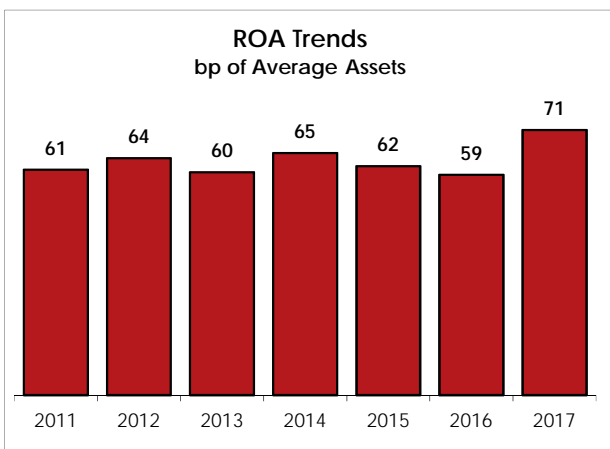
Credit Risk Trends



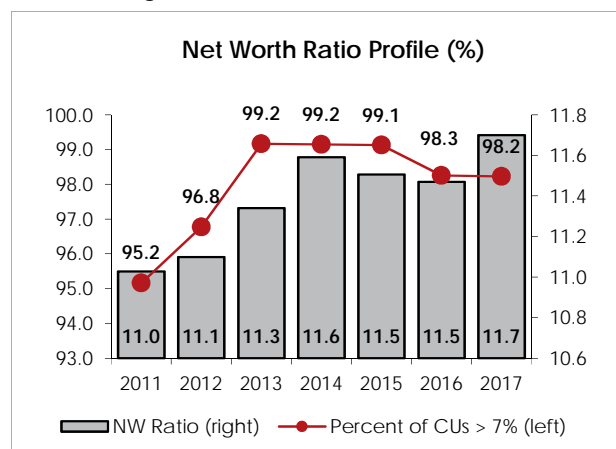
Interest Rate Risk Trends



Earnings Trends



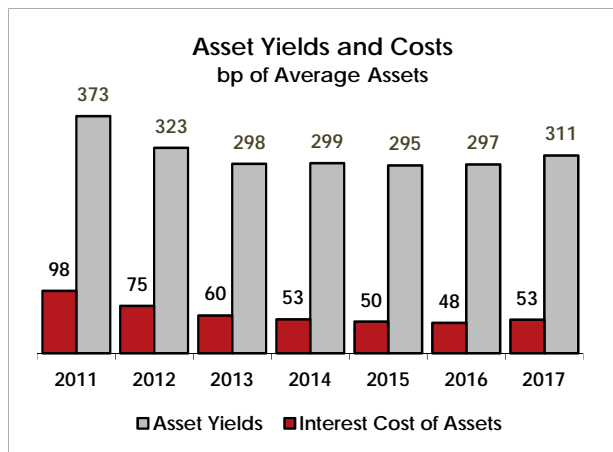
Solvency Trends



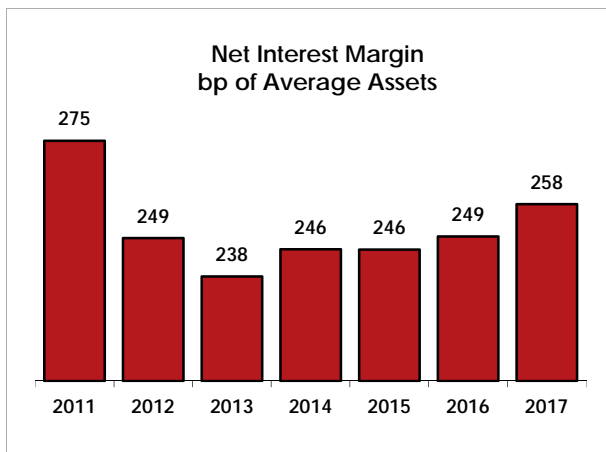
Alabama Credit Union Profile

Year-End 2017

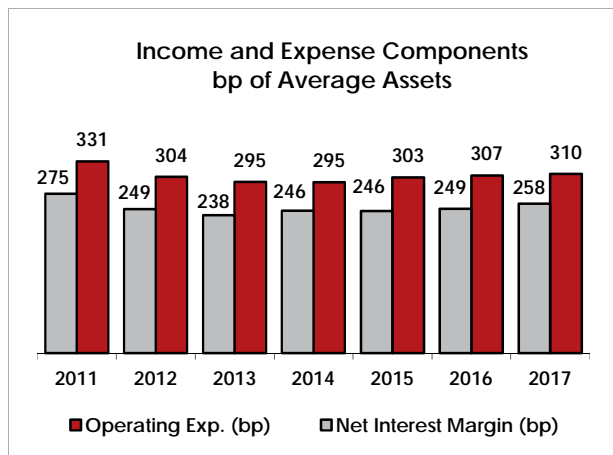
Asset Yields and Funding Costs



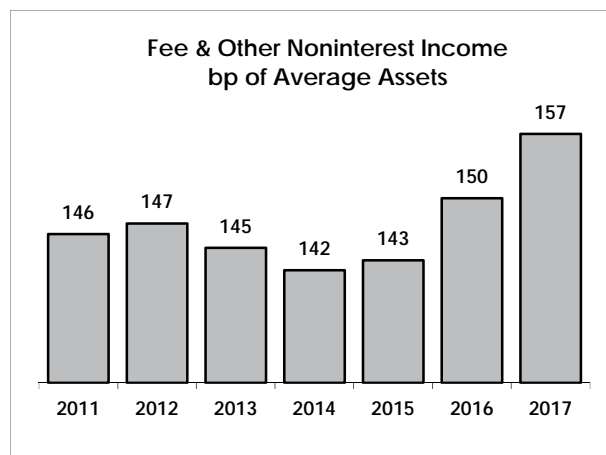
Interest Margins



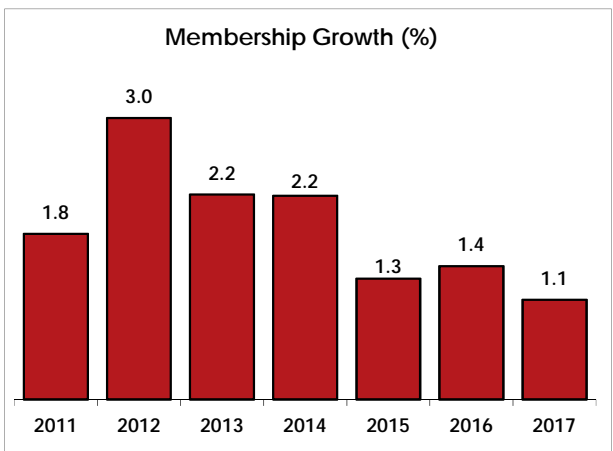
Interest Margins & Overhead



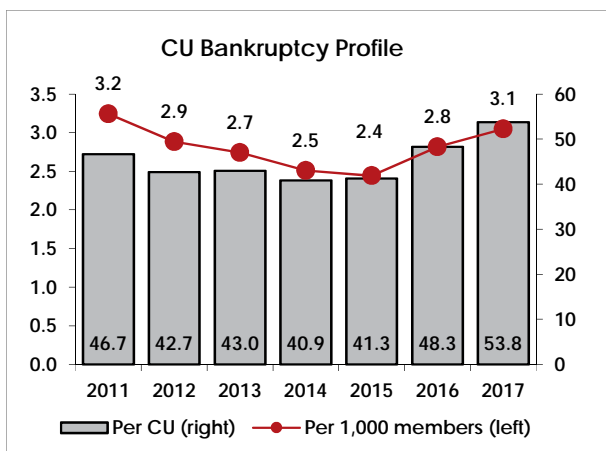
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2017						
	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	113	51	21	10	12	9	5	5
Assets per CU (\$ mil)	195.9	8.3	31.0	69.0	161.7	339.9	699.2	2,376.5
Median assets (\$ mil)	23.3	7.5	29.4	68.1	144.7	310.3	747.4	1,505.4
Total assets (\$ mil)	22,140	421	650	690	1,941	3,059	3,496	11,883
Total loans (\$ mil)	11,295	198	346	303	1,066	2,011	2,150	5,221
Total surplus funds (\$ mil)	9,821	212	276	351	752	849	1,147	6,234
Total savings (\$ mil)	18,915	345	563	599	1,711	2,664	3,086	9,947
Total memberships (thousands)	1,992	69	75	66	212	343	382	844
Growth Rates (%)								
Total assets	3.9	2.2	2.9	2.5	1.3	4.5	3.7	5.3
Total loans	9.7	0.8	5.0	4.2	2.7	12.1	7.5	14.0
Total surplus funds	-2.1	3.6	0.3	1.2	-1.6	-10.5	-2.8	-1.0
Total savings	3.6	2.1	2.8	2.3	1.2	4.1	3.6	4.9
Total memberships	1.1	-1.6	-1.3	0.6	-6.3	2.8	2.8	4.2
% CUs with increasing assets	71.7	58.8	81.0	70.0	75.0	88.9	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	311	393	358	326	327	373	342	277
Dividend/interest cost of assets	53	42	42	46	46	45	54	57
Net interest margin	258	351	317	280	281	327	288	219
Fee & other income	157	135	144	145	139	224	189	136
Operating expense	310	417	380	349	332	417	371	250
Loss Provisions	34	36	33	26	55	56	34	25
Net Income (ROA) with Stab Exp	71	33	49	51	33	77	72	80
Net Income (ROA) without Stab Exp	71	33	49	51	33	77	72	80
% CUs with positive ROA	82.3	70.6	85.7	100.0	83.3	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	11.7	17.9	13.0	12.7	11.4	12.1	11.3	11.4
% CUs with NW > 7% of assets	98.2	98.0	100.0	100.0	91.7	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.80	1.95	1.42	1.14	1.08	0.95	0.79	0.59
Net chargeoffs/average loans (%)	0.64	0.77	0.65	0.63	1.24	0.73	0.59	0.49
Total borrower-bankruptcies	6,078	225	167	143	641	1,822	1,447	1,633
Bankruptcies per CU	53.8	4.4	8.0	14.3	53.4	202.4	289.4	326.6
Bankruptcies per 1000 members	3.1	3.3	2.2	2.2	3.0	5.3	3.8	1.9
Asset/Liability Management (%)								
Loans/savings	59.7	57.4	61.4	50.6	62.3	75.5	69.7	52.5
Loans/assets	51.0	47.0	53.2	43.9	54.9	65.7	61.5	43.9
Net Long-term assets/assets	34.1	12.3	17.7	24.3	28.6	28.9	30.1	39.7
Liquid assets/assets	18.7	31.5	22.7	23.0	19.0	13.7	18.0	19.2
Core deposits/shares & borrowings	61.1	73.1	63.0	57.7	60.1	61.0	52.8	63.6
Productivity								
Members/potential members (%)	7	8	4	3	3	7	5	21
Borrowers/members (%)	50	44	52	48	41	53	55	49
Members/FTE	382	393	371	325	392	342	376	407
Average shares/member (\$)	9,496	5,002	7,467	9,084	8,061	7,758	8,073	11,789
Average loan balance (\$)	11,321	6,526	8,853	9,516	12,158	10,948	10,308	12,534
Employees per million in assets	0.24	0.42	0.31	0.29	0.28	0.33	0.29	0.17
Structure (%)								
Fed CUs w/ single-sponsor	13.3	25.5	0.0	10.0	8.3	0.0	0.0	0.0
Fed CUs w/ community charter	13.3	9.8	28.6	10.0	8.3	11.1	0.0	20.0
Other Fed CUs	19.5	21.6	28.6	10.0	8.3	11.1	0.0	40.0
CUs state chartered	54.0	43.1	42.9	70.0	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.

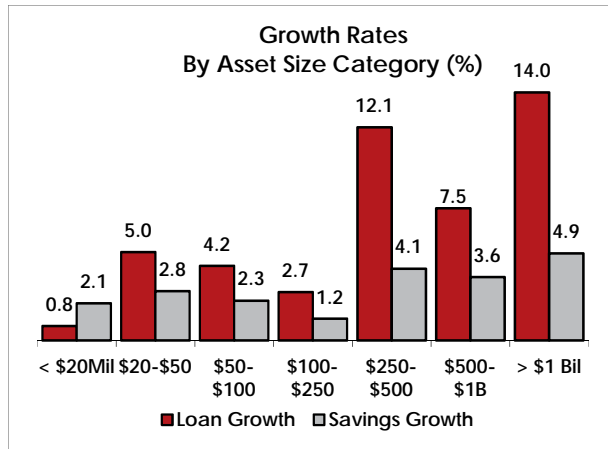
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

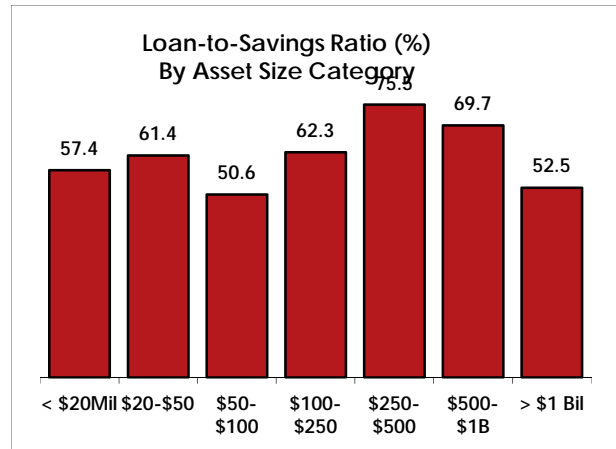
Year-End 2017

Results By Asset Size

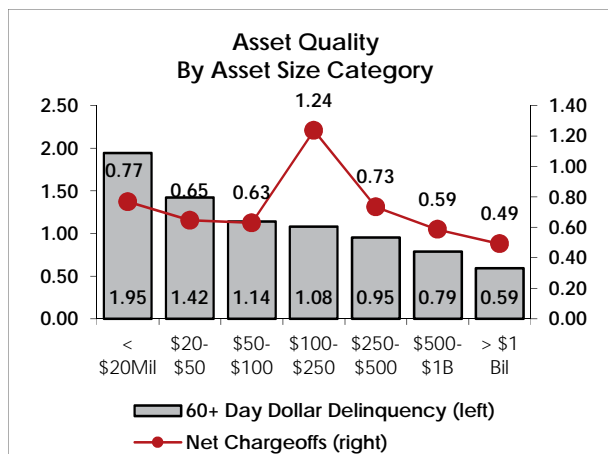
Loan and Savings growth



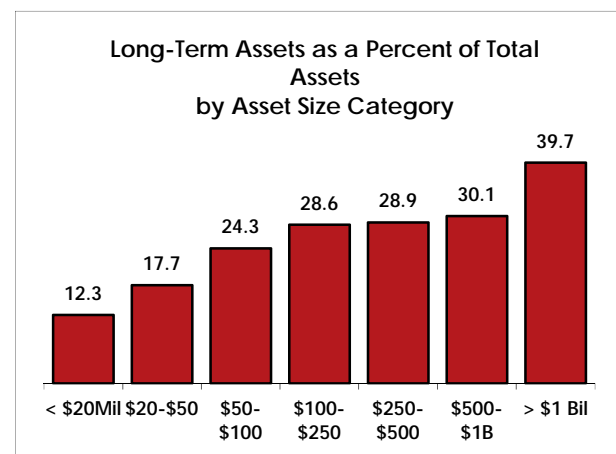
Liquidity Risk Exposure



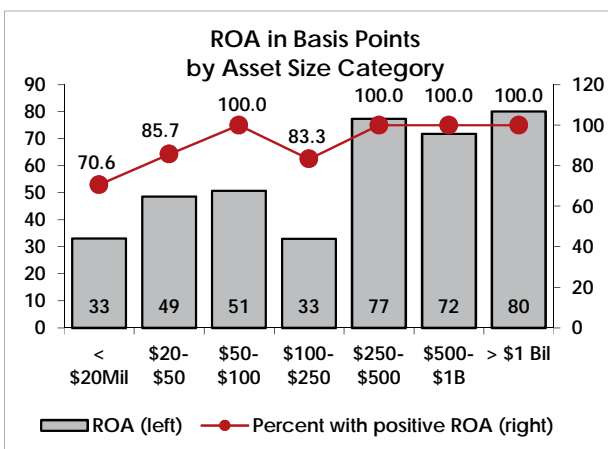
Credit Risk Exposure



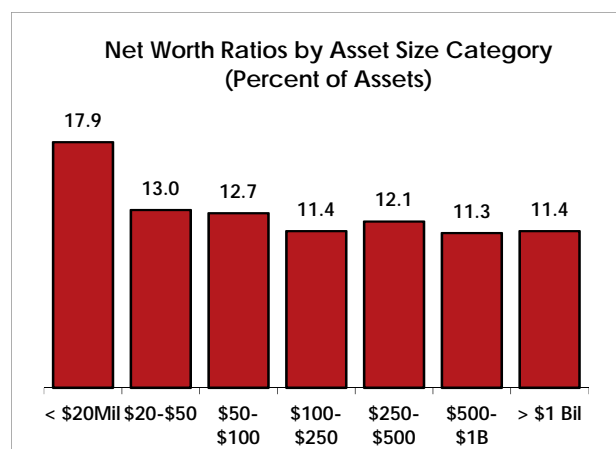
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Demographic Information	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,684	2,302	1,062	727	711	342	250	290
Assets per CU (\$ mil)	245.5	7.5	32.3	71.5	159.4	357.0	708.1	3,031.8
Median assets (\$ mil)	31.2	6.4	31.1	70.7	151.1	347.4	691.3	1,672.2
Total assets (\$ mil)	1,395,323	17,307	34,342	51,998	113,365	122,077	177,021	879,213
Total loans (\$ mil)	972,366	8,524	18,023	29,649	73,406	82,142	126,825	633,797
Total surplus funds (\$ mil)	365,638	8,405	15,106	19,990	34,133	33,481	41,396	213,127
Total savings (\$ mil)	1,173,715	14,766	29,946	45,478	98,922	105,387	150,733	728,483
Total memberships (thousands)	112,649	2,774	4,056	5,627	11,080	11,336	14,817	62,958
Growth Rates (%)								
Total assets	6.6	1.2	2.5	3.0	4.1	5.3	6.8	8.5
Total loans	10.0	3.4	5.4	6.3	7.7	8.6	10.6	11.6
Total surplus funds	-1.7	-1.0	-1.1	-1.7	-3.4	-2.3	-3.7	0.1
Total savings	6.0	1.2	2.3	2.8	3.6	5.0	6.0	8.0
Total memberships	4.1	-1.1	-0.3	0.4	1.2	3.4	4.1	7.0
<i>% CUs with increasing assets</i>	70.0	53.7	69.0	79.4	85.7	88.3	94.0	98.3
Earnings - Basis Pts.								
Yield on total assets	353	349	335	340	351	351	353	355
Dividend/interest cost of assets	56	31	30	31	37	42	45	66
Net interest margin	297	318	305	308	315	309	308	289
Fee & other income	135	83	108	126	141	151	152	131
Operating expense	307	354	351	360	366	361	347	277
Loss Provisions	47	29	28	31	43	49	41	51
Net Income (ROA) with Stab Exp	77	18	33	44	46	50	72	92
Net Income (ROA) without Stab Exp	77	18	33	44	46	50	72	92
<i>% CUs with positive ROA</i>	82.4	69.9	84.4	91.1	92.7	94.7	98.0	99.0
Capital Adequacy (%)								
Net worth/assets	11.0	14.2	12.1	11.6	11.0	11.1	10.9	10.8
<i>% CUs with NW > 7% of assets</i>	97.7	97.1	97.1	98.2	98.3	99.1	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.81	1.56	1.12	1.03	0.92	0.93	0.72	0.77
Net chargeoffs/average loans (%)	0.59	0.59	0.53	0.51	0.59	0.64	0.52	0.61
Total borrower-bankruptcies	171,336	2,843	4,558	7,390	16,579	20,878	26,556	92,532
Bankruptcies per CU	30.1	1.2	4.3	10.2	23.3	61.0	106.2	319.1
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.5	1.8	1.8	1.5
Asset/Liability Management								
Loans/savings	82.8	57.7	60.2	65.2	74.2	77.9	84.1	87.0
Loans/assets	69.7	49.3	52.5	57.0	64.8	67.3	71.6	72.1
Net Long-term assets/assets	32.9	13.3	21.5	25.1	29.0	32.1	33.6	34.7
Liquid assets/assets	12.5	27.6	22.5	19.0	15.0	12.9	11.0	11.3
Core deposits/shares & borrowings	50.1	79.0	69.4	64.3	58.8	56.5	53.0	45.2
Productivity								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	58	41	48	52	54	54	58	61
Members/FTE	385	370	408	373	342	347	346	413
Average shares/member (\$)	10,419	5,322	7,384	8,083	8,928	9,296	10,173	11,571
Average loan balance (\$)	14,883	7,406	9,208	10,051	12,264	13,419	14,787	16,422
Employees per million in assets	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.9	22.9	7.7	3.6	2.7	2.0	2.8	2.4
Fed CUs w/ community charter	18.0	9.2	20.9	26.7	31.6	26.6	19.2	10.3
Other Fed CUs	31.7	36.5	33.8	28.9	23.1	23.4	21.6	31.7
CUs state chartered	38.5	31.4	37.6	40.9	42.6	48.0	56.4	55.5

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	2017	2017	2016	2015	2014	2013	2012	2011
Credit cards	9.1%	6.0%	6.1%	4.0%	4.9%	1.7%	2.6%	2.0%
Other unsecured loans	8.5%	2.1%	6.8%	4.2%	5.5%	5.6%	0.6%	4.8%
New automobile	13.1%	23.8%	24.9%	14.9%	8.4%	-0.8%	-7.9%	-20.8%
Used automobile	10.2%	11.9%	15.8%	11.6%	6.3%	4.3%	4.0%	-1.5%
First mortgage	10.1%	6.8%	7.3%	3.2%	3.8%	7.4%	7.9%	4.3%
HEL & 2nd Mtg	7.0%	3.3%	5.3%	0.1%	1.6%	-2.6%	-3.6%	-12.3%
Member business loans*	-5.0%	-2.9%	16.4%	1.5%	2.5%	4.9%	12.8%	-3.4%
Share drafts	9.5%	6.8%	6.5%	14.4%	9.6%	6.1%	8.5%	12.6%
Certificates	6.2%	0.6%	1.3%	-3.8%	-3.4%	-2.6%	-4.4%	-7.3%
IRAs	-0.6%	-4.4%	1.9%	0.1%	-1.2%	1.2%	3.8%	5.7%
Money market shares	4.0%	2.3%	1.6%	0.8%	-0.3%	0.2%	6.4%	12.8%
Regular shares	7.0%	5.8%	7.7%	8.0%	5.9%	7.9%	12.5%	15.8%
Portfolio \$ Distribution								
Credit cards/total loans	6.0%	5.4%	5.6%	5.8%	6.0%	6.1%	6.3%	6.3%
Other unsecured loans/total loans	4.2%	5.4%	5.8%	6.0%	6.2%	6.2%	6.2%	6.4%
New automobile/total loans	13.7%	11.4%	10.1%	9.0%	8.4%	8.2%	8.7%	9.8%
Used automobile/total loans	20.8%	30.1%	29.5%	28.3%	27.2%	27.2%	27.4%	27.2%
First mortgage/total loans	40.6%	34.4%	35.3%	36.6%	38.0%	39.0%	38.1%	36.5%
HEL & 2nd Mtg/total loans	8.6%	5.0%	5.3%	5.6%	6.0%	6.3%	6.8%	7.3%
Member business loans/total loans	6.7%	5.2%	5.9%	5.7%	6.0%	6.2%	6.2%	5.7%
Share drafts/total savings	14.6%	13.4%	13.0%	12.9%	11.8%	11.1%	10.8%	10.6%
Certificates/total savings	18.3%	15.2%	15.7%	16.3%	17.7%	18.9%	20.1%	22.3%
IRAs/total savings	6.7%	9.2%	10.0%	10.3%	10.8%	11.2%	11.5%	11.7%
Money market shares/total savings	22.4%	13.5%	13.7%	14.1%	14.7%	15.1%	15.7%	15.6%
Regular shares/total savings	36.4%	47.7%	46.7%	45.6%	44.2%	43.0%	41.2%	38.9%
Percent of CUs Offering								
Credit cards	61.2%	53.1%	53.0%	51.3%	50.8%	50.0%	48.4%	46.8%
Other unsecured loans	99.4%	99.1%	99.1%	98.3%	98.3%	98.3%	97.6%	98.4%
New automobile	95.6%	99.1%	99.1%	99.1%	99.2%	99.2%	97.6%	97.6%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	98.4%	98.4%
First mortgage	67.9%	79.6%	80.0%	80.0%	78.0%	76.7%	75.0%	75.0%
HEL & 2nd Mtg	69.8%	67.3%	70.4%	70.4%	69.5%	70.0%	69.4%	67.7%
Member business loans	34.2%	35.4%	36.5%	35.7%	35.6%	35.0%	34.7%	37.1%
Share drafts	79.8%	77.0%	77.4%	77.4%	77.1%	76.7%	75.0%	74.2%
Certificates	80.9%	79.6%	80.9%	80.9%	82.2%	82.5%	80.6%	81.5%
IRAs	68.3%	69.0%	71.3%	71.3%	72.0%	71.7%	71.0%	70.2%
Money market shares	50.8%	45.1%	45.2%	45.2%	43.2%	42.5%	41.9%	41.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	12.7%	12.5%	13.0%	12.8%	12.4%	12.3%	12.7%
Other unsecured loans	12.2%	14.4%	14.3%	14.0%	13.8%	13.5%	13.4%	13.4%
New automobile	5.8%	2.9%	2.4%	2.1%	2.0%	2.2%	2.4%	2.9%
Used automobile	14.6%	14.0%	13.2%	12.3%	11.7%	11.7%	11.7%	12.0%
First mortgage	2.4%	2.1%	2.0%	2.0%	2.0%	2.0%	1.9%	1.9%
HEL & 2nd Mtg	2.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.3%
Member business loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
Share drafts	56.8%	55.0%	53.2%	51.8%	50.2%	49.4%	48.6%	47.0%
Certificates	7.7%	5.1%	5.3%	5.5%	5.9%	6.5%	7.0%	7.9%
IRAs	4.3%	4.0%	4.2%	4.3%	4.3%	4.5%	4.6%	4.7%
Money market shares	6.9%	3.8%	4.0%	4.2%	4.3%	4.5%	4.6%	4.8%

Current period flow statistics are trailing four quarters.

*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy 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 - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	6.0%	10.1%	-1.2%	2.5%	4.4%	10.1%	4.6%	6.4%
Other unsecured loans	2.1%	5.0%	2.2%	-0.2%	-3.6%	9.8%	-1.5%	8.1%
New automobile	23.8%	4.2%	5.2%	4.0%	2.6%	39.3%	19.1%	29.6%
Used automobile	11.9%	5.1%	5.8%	6.1%	-0.4%	9.8%	11.4%	21.5%
First mortgage	6.8%	-13.1%	3.4%	10.1%	4.4%	10.1%	5.3%	7.6%
HEL & 2nd Mtg	3.3%	-6.6%	0.4%	-24.9%	-5.4%	8.7%	2.7%	6.8%
Member business loans*	-2.9%	-8.6%	-66.9%	46.7%	-29.3%	-24.3%	-4.8%	12.8%
Share drafts	6.8%	8.3%	7.1%	6.2%	6.0%	7.3%	6.8%	7.5%
Certificates	0.6%	-4.3%	-2.6%	1.5%	-7.2%	-0.1%	-2.4%	8.9%
IRAs	-4.4%	-1.2%	-4.9%	0.0%	-3.2%	-2.6%	-1.9%	-5.5%
Money market shares	2.3%	-1.3%	1.3%	-0.8%	2.5%	4.2%	2.2%	2.3%
Regular shares	5.8%	2.8%	5.5%	2.0%	4.6%	5.8%	8.1%	6.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.4%	1.0%	3.0%	3.0%	3.2%	3.9%	4.6%	7.2%
Other unsecured loans/total loans	5.4%	18.8%	8.7%	9.9%	5.6%	5.3%	4.3%	4.9%
New automobile/total loans	11.4%	19.0%	13.3%	7.9%	9.0%	10.1%	8.4%	13.4%
Used automobile/total loans	30.1%	37.7%	36.2%	30.7%	28.0%	37.9%	29.9%	26.8%
First mortgage/total loans	34.4%	13.5%	28.1%	35.6%	41.2%	32.9%	37.9%	33.3%
HEL & 2nd Mtg/total loans	5.0%	2.2%	2.8%	5.1%	4.6%	2.7%	6.4%	5.7%
Member business loans/total loans	5.2%	0.1%	0.4%	2.9%	1.8%	4.7%	9.3%	5.2%
Share drafts/total savings	13.4%	9.7%	12.7%	14.1%	14.0%	20.0%	16.0%	10.9%
Certificates/total savings	15.2%	13.2%	16.9%	18.3%	19.2%	21.0%	19.7%	11.4%
IRAs/total savings	9.2%	5.3%	8.1%	11.6%	9.9%	7.3%	10.7%	9.2%
Money market shares/total savings	13.5%	3.2%	8.4%	8.2%	9.5%	7.8%	16.8%	15.6%
Regular shares/total savings	47.7%	63.4%	50.3%	43.6%	46.6%	41.0%	36.8%	52.7%
Percent of CUs Offering								
Credit cards	53.1%	17.6%	57.1%	80.0%	100.0%	100.0%	100.0%	100.0%
Other unsecured loans	99.1%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.1%	98.0%	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	79.6%	56.9%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	67.3%	37.3%	81.0%	90.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	35.4%	5.9%	33.3%	60.0%	58.3%	88.9%	100.0%	80.0%
Share drafts	77.0%	54.9%	90.5%	90.0%	100.0%	100.0%	100.0%	100.0%
Certificates	79.6%	62.7%	85.7%	90.0%	100.0%	100.0%	100.0%	100.0%
IRAs	69.0%	37.3%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	45.1%	17.6%	42.9%	70.0%	75.0%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.7%	5.9%	13.5%	11.1%	8.3%	10.8%	13.3%	14.4%
Other unsecured loans	14.4%	25.4%	17.2%	18.3%	11.5%	15.8%	14.8%	12.9%
New automobile	2.9%	2.9%	3.0%	1.9%	2.3%	2.5%	2.5%	3.4%
Used automobile	14.0%	10.8%	14.9%	12.4%	12.6%	17.9%	15.8%	12.2%
First mortgage	2.1%	1.1%	2.0%	2.5%	2.4%	2.4%	2.0%	1.9%
HEL & 2nd Mtg	1.1%	0.7%	0.6%	0.9%	0.9%	0.6%	1.4%	1.4%
Member business loans	0.2%	0.1%	2.9%	0.4%	0.1%	0.3%	0.2%	0.1%
Share drafts	55.0%	43.7%	48.6%	53.2%	53.3%	60.8%	53.7%	55.1%
Certificates	5.1%	5.3%	5.2%	5.4%	5.7%	5.9%	4.6%	4.7%
IRAs	4.0%	2.8%	3.1%	3.5%	3.9%	2.9%	3.9%	4.7%
Money market shares	3.8%	2.8%	3.4%	4.6%	3.1%	1.2%	4.4%	4.7%

Current period flow statistics are trailing four quarters.

*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy 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 - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	9.1%	0.0%	0.4%	1.2%	2.8%	3.6%	5.3%	11.5%
Other unsecured loans	8.5%	3.4%	3.0%	4.6%	5.3%	4.7%	12.1%	11.2%
New automobile	13.1%	6.9%	9.1%	12.2%	13.6%	13.9%	15.5%	13.5%
Used automobile	10.2%	4.5%	6.3%	7.6%	8.9%	10.3%	9.3%	12.3%
First mortgage	10.1%	1.7%	5.4%	5.3%	7.5%	7.8%	11.8%	11.2%
HEL & 2nd Mtg	7.0%	-2.4%	2.2%	4.1%	5.3%	9.0%	7.5%	8.3%
Member business loans*	-5.0%	-16.3%	-16.0%	-11.0%	-7.2%	-8.2%	1.2%	-4.7%
Share drafts	9.5%	5.6%	7.3%	6.6%	7.4%	8.2%	7.8%	12.9%
Certificates	6.2%	-3.7%	-3.5%	-2.2%	-0.1%	2.4%	4.3%	9.3%
IRAs	-0.6%	-5.0%	-3.9%	-3.5%	-2.2%	-1.9%	-1.9%	1.1%
Money market shares	4.0%	-0.5%	-0.4%	0.2%	0.9%	1.9%	3.9%	5.4%
Regular shares	7.0%	1.7%	3.7%	4.6%	5.6%	7.0%	8.1%	9.0%
Portfolio \$ Distribution								
Credit cards/total loans	6.0%	3.0%	4.3%	4.3%	4.0%	4.5%	4.4%	6.9%
Other unsecured loans/total loans	4.2%	16.5%	8.8%	6.9%	5.2%	4.6%	4.1%	3.7%
New automobile/total loans	13.7%	19.7%	14.3%	13.0%	12.0%	12.8%	13.5%	14.0%
Used automobile/total loans	20.8%	34.3%	29.6%	28.2%	26.3%	25.3%	24.0%	18.2%
First mortgage/total loans	40.6%	11.6%	25.3%	29.5%	34.1%	35.9%	38.3%	43.8%
HEL & 2nd Mtg/total loans	8.6%	5.9%	9.8%	9.7%	9.7%	9.8%	8.7%	8.2%
Member business loans/total loans	6.7%	0.8%	1.7%	4.0%	6.1%	7.5%	8.2%	6.7%
Share drafts/total savings	14.6%	9.9%	14.9%	17.2%	18.2%	19.0%	19.0%	12.4%
Certificates/total savings	18.3%	11.3%	13.0%	14.2%	16.2%	16.8%	17.4%	19.6%
IRAs/total savings	6.7%	3.4%	5.8%	6.5%	6.6%	6.2%	6.1%	7.0%
Money market shares/total savings	22.4%	4.1%	9.9%	13.2%	16.2%	18.0%	21.0%	25.5%
Regular shares/total savings	36.4%	69.1%	54.5%	47.2%	40.9%	38.0%	34.9%	33.8%
Percent of CUs Offering								
Credit cards	61.2%	26.8%	75.2%	85.6%	87.1%	92.4%	92.0%	94.5%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.6%	89.3%	99.8%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.8%	99.9%	99.7%	99.7%	100.0%	99.7%
First mortgage	67.9%	29.9%	83.7%	95.7%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.8%	34.2%	85.6%	95.2%	98.2%	99.7%	100.0%	100.0%
Member business loans	34.2%	5.1%	25.3%	45.1%	68.6%	79.8%	84.0%	90.0%
Share drafts	79.8%	52.2%	96.6%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	80.9%	57.7%	92.9%	97.1%	98.7%	99.4%	99.2%	98.6%
IRAs	68.3%	32.7%	83.5%	92.6%	97.7%	98.5%	99.6%	99.3%
Money market shares	50.8%	13.6%	55.0%	74.8%	88.0%	90.6%	94.0%	94.8%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	12.9%	13.6%	14.0%	15.0%	15.6%	17.4%	21.2%
Other unsecured loans	12.2%	17.7%	13.9%	12.8%	11.8%	11.6%	11.9%	12.0%
New automobile	5.8%	3.6%	3.6%	4.7%	4.2%	4.5%	5.6%	6.8%
Used automobile	14.6%	11.2%	13.1%	14.8%	15.4%	15.1%	16.1%	14.3%
First mortgage	2.4%	1.3%	2.0%	2.3%	2.6%	2.4%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.1%	2.2%
Member business loans	0.2%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	56.8%	32.9%	42.4%	47.8%	52.4%	54.8%	58.2%	60.5%
Certificates	7.7%	4.9%	5.3%	5.7%	6.5%	6.5%	6.8%	8.8%
IRAs	4.3%	2.5%	3.0%	3.4%	3.8%	3.7%	3.9%	4.8%
Money market shares	6.9%	3.8%	3.6%	4.1%	4.6%	5.4%	5.9%	8.2%

Current period flow statistics are trailing four quarters.

*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Alabama CU Profile - Quarterly Trends

	U.S.	Alabama Credit Unions				
	Dec 17	Dec 17	Sep 17	Jun 17	Mar 17	Dec 16
Demographic Information						
Number CUs	5,684	113	115	115	115	115
Growth Rates (Quarterly % Change)						
Total loans	2.3	2.3	2.8	3.3	1.5	2.2
Credit cards	5.1	6.3	1.7	2.2	-3.7	7.3
Other unsecured loans	2.5	1.9	2.5	2.7	-2.8	1.9
New automobile	3.2	6.6	7.5	5.9	2.4	5.2
Used automobile	1.4	2.1	2.9	4.3	3.0	2.6
First mortgage	2.3	1.5	1.9	1.7	1.6	0.7
HEL & 2nd Mtg	2.2	1.0	1.3	1.5	-0.4	0.2
Member business loans*	2.2	5.0	-13.6	4.9	2.0	1.7
Total savings	0.9	0.1	-0.1	0.0	4.1	0.6
Share drafts	2.3	0.1	-0.6	-1.8	9.7	0.6
Certificates	1.7	0.1	-0.9	0.5	2.0	-0.3
IRAs	-0.7	-1.0	1.1	-0.8	-3.4	-0.1
Money market shares	0.5	0.1	0.1	0.4	1.8	0.7
Regular shares	0.6	0.4	-0.1	0.4	5.4	1.2
Total memberships	0.9	-0.2	0.4	0.9	0.7	-0.3
Earnings (Basis Points)						
Yield on total assets	364	318	320	308	302	298
Dividend/interest cost of assets	62	58	55	51	49	50
Fee & other income	139	166	158	154	151	155
Operating expense	314	314	313	309	307	312
Loss Provisions	52	42	45	52	24	43
Net Income (ROA)	73	70	64	50	74	48
% CUs with positive ROA	82	82	87	83	84	91
Capital Adequacy (%)						
Net worth/assets	11.0	11.7	11.5	11.4	11.2	11.5
% CUs with NW > 7% of assets	97.7	98.2	97.4	97.4	98.3	98.3
Asset Quality (%)						
Loan delinquency rate - Total loans	0.81	0.80	0.80	0.78	0.70	0.88
Total Consumer	1.01	0.93	0.96	0.91	0.86	1.05
Credit Cards	1.29	0.66	0.62	0.52	0.51	0.56
All Other Consumer	0.97	0.96	0.99	0.95	0.89	1.10
Total Mortgages	0.61	0.61	0.55	0.59	0.47	0.62
First Mortgages	0.62	0.61	0.56	0.59	0.48	0.65
All Other Mortgages	0.56	0.56	0.46	0.61	0.45	0.46
Total MBLs	1.60	0.90	0.69	0.64	0.65	0.85
Ag MBLs	1.07	0.00	0.00	0.00	3.27	0.00
All Other MBLs	1.62	0.90	0.70	0.65	0.63	0.86
Net chargeoffs/average loans	0.70	0.66	0.87	0.88	0.62	0.65
Total Consumer	1.36	1.01	1.36	1.39	1.01	1.02
Credit Cards	2.77	1.65	1.71	1.52	1.52	1.38
All Other Consumer	1.18	0.95	1.33	1.38	0.96	0.98
Total Mortgages	0.02	0.12	0.13	0.13	0.06	0.12
First Mortgages	0.02	0.10	0.11	0.10	0.04	0.06
All Other Mortgages	0.00	0.22	0.21	0.33	0.19	0.49
Total MBLs	2.03	-0.14	-0.09	-0.14	-0.05	0.09
Ag MBLs	0.05	0.00	0.00	0.00	0.00	0.00
All Other MBLs	2.13	-0.14	-0.09	-0.14	-0.05	0.09
Asset/Liability Management						
Loans/savings	82.5	59.6	58.4	56.7	54.9	56.3

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.

*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

Year-End 2017

Bank Comparisons

	AL Credit Unions				AL Banks			
Demographic Information	2017	2016	2015	3 Yr Avg	2017	2016	2015	3 Yr Avg
Number of Institutions	113	115	115	114	120	127	130	126
Assets per Institution (\$ mil)	196	185	175	186	2,182	2,033	1,973	2,063
Total assets (\$ mil)	22,140	21,300	20,168	21,203	261,840	258,214	256,533	258,863
Total loans (\$ mil)	11,295	10,299	9,266	10,287	177,445	173,933	173,418	174,932
Total surplus funds (\$ mil)	9,821	10,032	9,998	9,951	60,247	59,970	58,972	59,729
Total savings (\$ mil)	18,915	18,253	17,365	18,178	212,678	210,025	204,015	208,906
Avg number of branches (1)	4	4	4	4	24	23	24	24
12 Month Growth Rates (%)								
Total assets	3.9	5.6	6.2	5.2	2.3	0.8	6.8	3.3
Total loans	9.7	11.1	7.3	9.4	3.0	0.4	6.8	3.4
Real estate loans	6.4	7.0	2.8	5.4	1.6	1.3	3.7	2.2
Commercial loans*	-2.9	16.4	1.5	5.0	1.5	-3.2	6.4	1.6
Total consumer	13.6	13.9	12.0	13.2	3.9	4.5	16.0	8.1
Consumer credit card	6.0	6.1	4.0	5.4	7.0	5.8	3.9	5.6
Other consumer	14.5	14.9	13.1	14.2	3.3	4.3	18.1	8.6
Total surplus funds	-2.1	0.3	5.5	1.3	1.3	1.8	7.9	3.7
Total savings	3.6	5.1	4.8	4.5	2.1	3.1	5.8	3.7
YTD Earnings Annualized (BP)								
Yield on Total Assets	311	297	295	301	333	312	309	318
Dividend/Interest cost of assets	53	48	50	50	36	33	31	33
Net Interest Margin	258	249	246	251	297	279	277	284
Fee and other income (2)	157	150	143	150	121	123	119	121
Operating expense	310	307	303	307	308	292	296	299
Loss provisions	34	33	24	30	20	26	21	23
Net income	71	59	62	64	89	83	80	84
Capital Adequacy (%)								
Net worth/assets	11.7	11.5	11.5	11.6	13.1	13.2	13.2	13.1
Asset Quality (%)								
Delinquencies/loans (3)	0.80	0.87	0.87	0.85	1.10	1.57	1.14	1.27
Real estate loans	0.61	0.62	0.72	0.65	1.10	1.23	1.41	1.25
Consumer loans	0.90	0.85	0.91	0.88	1.52	2.67	1.04	1.74
Total consumer	0.93	1.07	0.99	1.00	0.57	0.50	0.45	0.51
Consumer credit card	0.66	0.56	0.57	0.60	1.57	1.42	1.27	1.42
Other consumer	0.96	1.13	1.04	1.04	0.40	0.36	0.32	0.36
Net chargeoffs/avg loans	0.64	0.60	0.56	0.60	0.38	0.34	0.25	0.33
Real estate loans	0.11	0.09	0.15	0.11	0.04	0.07	0.10	0.07
Commercial loans	-0.03	0.02	0.28	0.09	0.47	0.43	0.23	0.38
Total consumer	1.10	1.06	0.94	1.03	2.23	1.85	1.35	1.81
Consumer credit card	1.53	1.40	1.46	1.46	4.67	3.99	3.61	4.09
Other consumer	1.05	1.02	0.87	0.98	1.84	1.51	0.97	1.44
Asset Liability Management (%)								
Loans/savings	59.7	56.4	53.4	56.5	83.4	82.8	85.0	83.8
Loans/assets	51.0	48.4	45.9	48.4	66.9	66.5	66.7	66.7
Core deposits/total deposits	61.2	59.8	58.5	59.8	31.7	30.8	31.3	31.3
Productivity								
Employees per million assets	0.24	0.24	0.24	0.24	0.16	0.16	0.16	0.16

*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

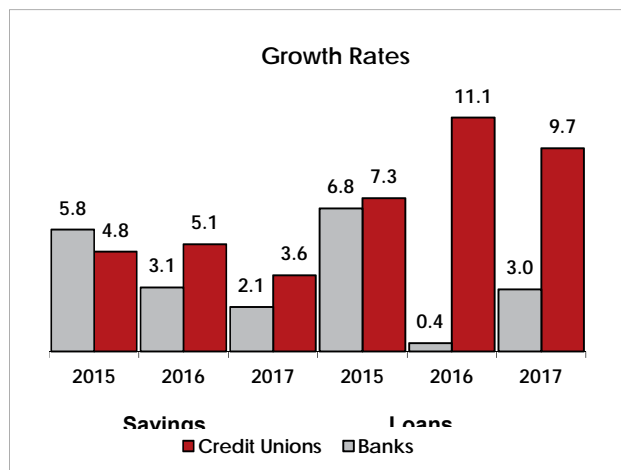
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

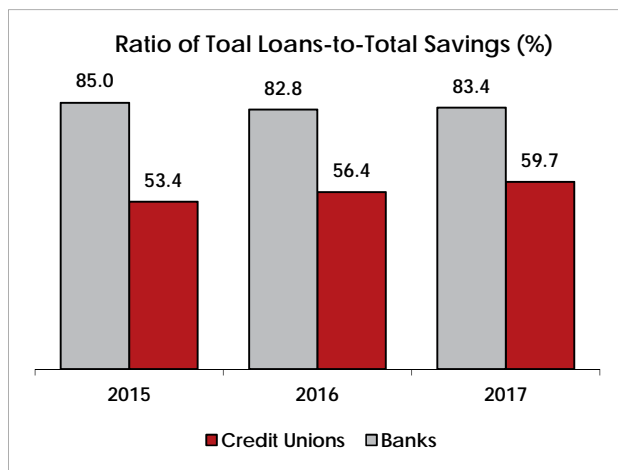
Year-End 2017

Credit Union and Bank Comparisons

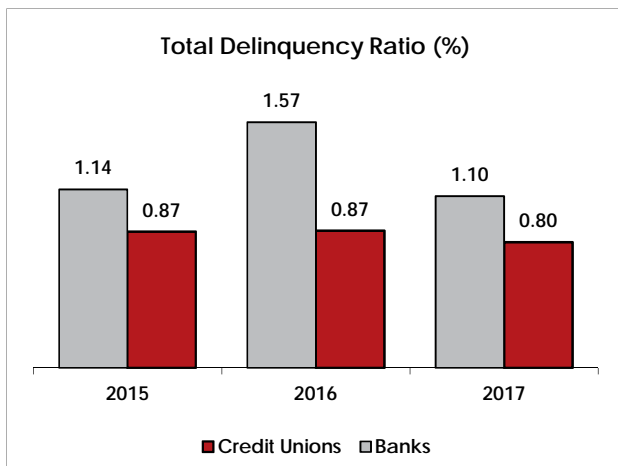
Loan and Savings Growth Trends



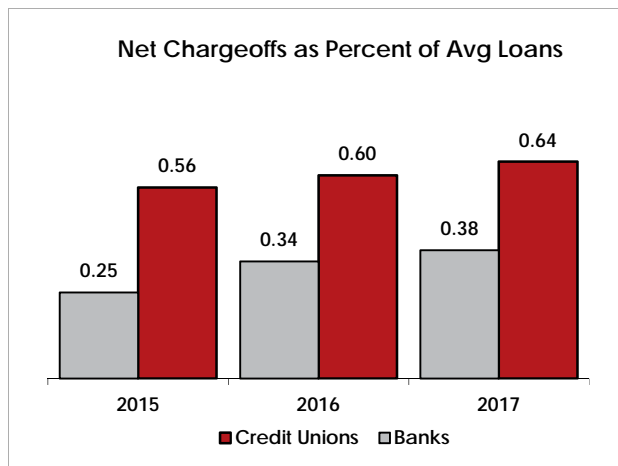
Liquidity Risk Trends



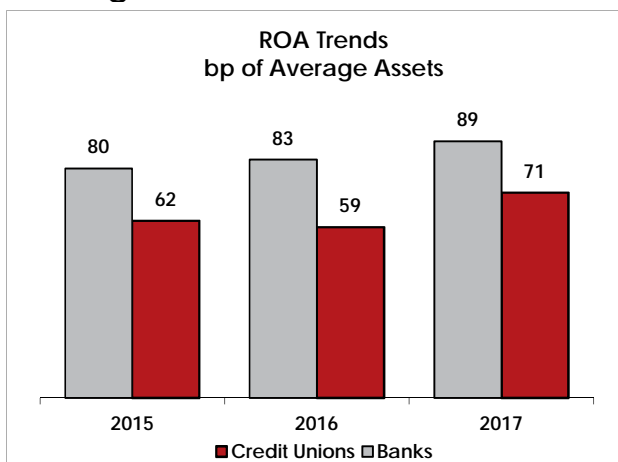
Credit Risk Trends



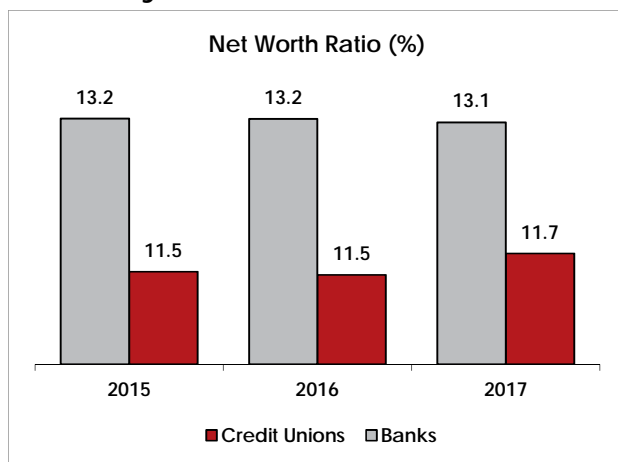
Credit Risk Trends



Earnings Trends



Solvency Trends



Alabama Credit Union Profile

Year-End 2017

Alabama Credit Union Financial Summary

Data as of December 2017

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	Fixed Rate 1st Mtgs. Assets	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			ROA
Redstone FCU	AL	0	\$5,032,136,128	409,920	28	7.4%	19.7%	4.8%	10.4%	0.39%	0.33%	0.80%	48.1%	8.4%
APCO ECU	AL	0	\$2,814,712,537	71,688	15	2.8%	4.7%	0.0%	11.6%	0.35%	0.14%	0.92%	31.4%	19.6%
America's First FCU	AL	0	\$1,505,444,200	152,893	19	4.3%	7.6%	5.8%	11.1%	0.66%	0.20%	0.63%	76.4%	20.4%
MAX CU	AL	0	\$1,315,416,754	107,868	17	5.8%	6.5%	3.1%	13.8%	1.22%	0.41%	0.72%	71.9%	20.7%
Army Aviation Center FCU	AL	0	\$1,214,960,874	101,364	21	3.6%	31.9%	3.2%	12.9%	0.58%	0.41%	0.89%	68.9%	9.6%
Alabama CU	AL	1	\$776,285,785	74,001	26	5.2%	12.5%	9.3%	10.5%	0.54%	0.13%	0.86%	55.3%	25.2%
Listerhill CU	AL	0	\$755,122,897	90,821	17	3.7%	4.8%	3.7%	10.9%	0.95%	0.65%	0.49%	87.1%	19.6%
Avadian CU	AL	1	\$747,425,143	77,256	20	1.9%	4.5%	-1.8%	10.8%	0.45%	0.67%	0.55%	75.4%	13.8%
Family Security CU	AL	0	\$623,144,468	80,967	21	6.0%	10.8%	5.3%	14.6%	0.48%	0.33%	1.22%	75.7%	4.3%
Alabama One CU	AL	0	\$594,061,625	59,169	11	1.9%	7.7%	-3.0%	9.8%	1.83%	0.29%	0.54%	52.7%	18.8%
Guardian CU	AL	0	\$450,091,651	58,121	15	19.5%	24.5%	19.0%	9.5%	1.30%	0.94%	1.06%	91.2%	11.7%
Legacy Community FCU	AL	0	\$423,341,882	38,294	8	0.7%	13.3%	0.6%	14.4%	0.44%	0.37%	0.59%	68.2%	22.2%
Family Savings CU	AL	0	\$397,957,337	62,132	8	4.3%	6.9%	-1.3%	10.9%	1.49%	1.07%	0.18%	85.2%	16.0%
Five Star CU	AL	0	\$383,486,513	39,028	15	-0.3%	1.5%	6.2%	11.8%	0.89%	0.69%	1.54%	73.8%	21.9%
TVA Community Credit Union	AL	0	\$310,299,539	18,236	9	1.2%	6.9%	0.6%	15.2%	0.32%	0.07%	0.91%	43.2%	18.7%
AOD FCU	AL	0	\$289,562,316	33,128	5	3.6%	16.0%	2.1%	13.9%	0.84%	0.40%	0.61%	66.0%	6.0%
Alabama Teachers CU	AL	0	\$285,803,046	24,792	6	2.6%	8.3%	3.1%	13.1%	0.93%	0.26%	0.77%	91.6%	17.4%
Alabama State ECU	AL	0	\$259,704,360	34,381	8	4.1%	29.8%	9.5%	11.5%	0.65%	0.64%	0.69%	77.0%	8.4%
WinSouth CU	AL	0	\$259,125,833	35,325	8	3.9%	3.6%	-14.8%	9.3%	1.02%	0.18%	0.56%	77.0%	24.1%
Coosa Pines FCU	AL	0	\$235,159,573	21,909	5	1.0%	3.7%	1.7%	13.8%	0.72%	0.52%	0.71%	65.3%	25.1%
Fort McClellan CU	AL	0	\$231,727,781	24,257	5	1.3%	8.6%	2.3%	13.6%	0.93%	0.40%	0.77%	53.9%	10.6%
New Horizons CU	AL	0	\$214,292,223	40,022	9	0.1%	-13.3%	-2.3%	5.4%	1.90%	4.08%	-0.77%	60.8%	13.0%
Auburn University FCU	AL	0	\$181,488,676	15,808	2	4.6%	19.9%	-21.7%	11.2%	0.67%	0.10%	0.60%	42.5%	18.6%
Mutual Savings CU	AL	0	\$170,047,669	30,418	9	-4.4%	-1.2%	-27.4%	9.6%	1.51%	0.56%	0.19%	89.0%	38.7%
ACIPCO FCU	AL	0	\$151,026,098	7,680	2	2.1%	3.3%	2.3%	13.7%	0.33%	0.19%	0.98%	88.1%	47.7%
eCO CU	AL	0	\$138,308,404	15,999	6	5.1%	2.6%	3.7%	10.7%	1.14%	0.67%	0.39%	49.6%	16.0%
Alabama Central CU	AL	1	\$135,829,786	18,014	9	-0.1%	6.4%	0.4%	9.1%	1.38%	1.03%	-0.38%	92.8%	16.4%
AlaTrust CU	AL	0	\$134,264,687	12,160	6	1.0%	-1.0%	0.3%	13.2%	1.37%	0.36%	0.37%	55.3%	12.8%
Heritage South CU	AL	0	\$121,206,971	11,506	5	6.3%	9.8%	7.4%	11.0%	0.87%	0.46%	0.58%	80.9%	15.0%
Riverfall CU	AL	0	\$120,083,635	9,140	3	0.3%	12.5%	2.1%	14.6%	0.98%	0.14%	0.47%	48.0%	15.3%
Railroad CU	AL	0	\$107,185,088	5,319	1	-0.3%	-7.3%	-3.5%	12.2%	0.47%	0.07%	0.02%	14.5%	0.5%
Naheola Credit Union	AL	0	\$94,090,632	7,429	4	7.7%	17.1%	6.4%	22.6%	1.17%	0.19%	1.53%	82.3%	26.7%
North Alabama Educators CU	AL	0	\$92,929,652	10,408	4	4.1%	3.4%	1.8%	7.9%	0.77%	0.18%	0.29%	47.6%	7.6%
Mobile Educators CU	AL	0	\$82,994,769	9,585	3	4.4%	-3.8%	-2.5%	10.2%	0.29%	0.10%	0.43%	14.5%	2.5%
Tuscaloosa Credit Union	AL	0	\$75,223,769	7,171	3	3.3%	6.2%	1.7%	9.9%	0.74%	0.26%	0.55%	70.1%	8.6%
Valley CU	AL	0	\$69,690,154	6,645	6	-1.5%	1.6%	0.8%	17.2%	0.61%	0.25%	0.49%	50.3%	16.9%
Jefferson Credit Union	AL	0	\$66,524,322	7,483	3	-0.4%	-3.1%	-2.9%	9.9%	1.38%	1.51%	0.27%	61.9%	6.3%
Mead Coated Board FCU	AL	0	\$53,485,523	1,568	1	1.0%	0.0%	-0.4%	14.9%	2.17%	0.36%	0.44%	21.6%	0.0%
Florence FCU	AL	0	\$52,822,662	3,376	3	2.7%	10.2%	0.4%	11.4%	1.17%	0.12%	0.33%	35.1%	19.7%
Champion Community CU	AL	0	\$51,200,288	3,641	4	-1.9%	0.4%	3.2%	12.1%	2.37%	0.39%	0.03%	71.7%	27.9%
Four Seasons FCU	AL	0	\$50,670,469	8,589	2	1.7%	-4.8%	-0.5%	9.3%	1.08%	0.46%	0.20%	44.8%	1.4%
Rocket City FCU	AL	0	\$48,298,555	4,861	2	1.9%	4.6%	1.7%	15.3%	0.63%	0.45%	0.42%	53.7%	6.3%
Wiregrass FCU	AL	0	\$46,684,881	7,191	3	4.4%	6.0%	4.9%	9.5%	1.88%	0.60%	0.92%	93.3%	6.1%
University Of South AL FCU	AL	0	\$44,843,055	8,651	3	4.6%	11.7%	0.5%	9.7%	1.43%	0.11%	0.40%	30.5%	0.0%
Landmark CU	AL	0	\$41,137,437	3,384	3	-1.9%	-1.6%	-4.8%	13.7%	1.14%	0.73%	0.06%	80.5%	20.0%
Tuscaloosa VA FCU	AL	0	\$38,350,464	3,928	3	-1.0%	0.2%	-2.4%	11.9%	2.16%	0.23%	0.06%	37.3%	19.8%
1st Resource CU	AL	0	\$37,367,773	2,395	2	6.4%	-0.4%	2.9%	10.9%	0.09%	0.43%	1.27%	93.6%	41.3%
Gulf Coast FCU	AL	0	\$33,140,443	4,909	2	-1.6%	11.5%	-2.2%	13.8%	1.73%	0.83%	-0.04%	52.0%	12.0%
IAM Community FCU	AL	0	\$32,116,550	4,439	2	-0.2%	-5.8%	-6.8%	8.5%	1.25%	0.61%	-0.52%	62.8%	16.4%
Alabama Rural Electric CU	AL	0	\$31,950,391	3,748	1	1.0%	19.5%	0.8%	12.0%	1.39%	0.11%	0.47%	67.6%	0.0%
DCH CU	AL	0	\$30,157,032	4,922	1	2.2%	8.7%	-12.3%	13.8%	2.62%	0.65%	0.73%	47.0%	8.1%
Social Security CU	AL	0	\$29,375,879	3,565	1	0.4%	1.9%	-11.0%	21.3%	1.53%	0.46%	0.44%	78.4%	24.6%
Lauderdale County Teachers CU	AL	0	\$28,741,815	2,573	1	1.7%	1.7%	-1.4%	12.4%	1.17%	0.10%	0.37%	44.1%	24.1%
Azalea City CU	AL	0	\$27,311,542	3,507	3	13.1%	17.9%	7.5%	14.8%	4.01%	1.65%	0.94%	85.8%	7.1%
Electrical Workers 558 FCU	AL	0	\$24,845,605	2,664	1	4.9%	3.1%	1.0%	19.9%	0.18%	-0.01%	0.69%	75.0%	0.0%
WCU Credit Union	AL	0	\$24,716,799	3,425	2	2.7%	-0.4%	-1.8%	10.0%	0.02%	0.21%	0.48%	56.6%	9.6%
McIntosh Chemical FCU	AL	0	\$23,285,236	2,415	1	5.6%	2.3%	0.8%	15.4%	2.43%	0.36%	0.30%	37.7%	5.9%

Alabama Credit Union Profile

Year-End 2017

Alabama Credit Union Financial Summary

Data as of December 2017

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	Fixed Rate	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		ROA	1st Mtgs. Assets
Brewton Mill FCU	AL	0	\$22,489,264	1,605	1	2.4%	10.9%	0.9%	9.2%	1.72%	0.40%	0.50%	73.6%	1.3%
Mobile Government ECU	AL	0	\$22,130,278	925	2	1.5%	-7.4%	-6.1%	14.7%	1.48%	0.25%	-0.01%	27.7%	13.6%
Baldwin County FCU	AL	0	\$21,595,474	2,620	3	4.7%	9.5%	0.8%	12.4%	2.91%	0.07%	0.33%	56.8%	8.7%
ANG FCU	AL	0	\$20,961,378	2,008	1	6.7%	2.4%	0.6%	7.3%	0.43%	0.26%	0.27%	36.6%	4.0%
Sycamore FCU	AL	0	\$20,663,576	1,729	1	12.9%	14.9%	6.7%	19.8%	0.64%	0.09%	2.91%	87.4%	37.2%
Health CU	AL	0	\$19,584,630	1,841	0	0.2%	1.0%	1.4%	24.7%	2.21%	1.08%	0.10%	49.3%	6.0%
Federal ECU	AL	0	\$19,538,877	1,533	0	6.9%	9.8%	1.6%	17.0%	3.95%	0.31%	0.63%	49.9%	5.1%
The Infirmary FCU	AL	0	\$19,110,398	4,246	2	4.7%	6.3%	0.6%	17.9%	0.07%	0.22%	1.04%	52.9%	2.3%
Alabama River CU	AL	0	\$18,602,059	2,053	1	0.8%	5.8%	-0.1%	11.5%	1.13%	0.30%	0.27%	32.4%	0.0%
City CU	AL	0	\$18,414,671	2,545	1	4.9%	-4.7%	-1.4%	21.0%	0.09%	0.19%	0.32%	55.3%	5.4%
Railway ECU	AL	0	\$18,283,004	1,601	1	3.0%	-2.9%	-1.0%	22.8%	1.60%	0.03%	0.02%	50.3%	17.1%
Covington School FCU	AL	0	\$17,136,738	1,602	0	-0.3%	-2.7%	-2.5%	34.9%	1.75%	0.38%	0.87%	72.9%	0.0%
Chattahoochee FCU	AL	0	\$16,041,002	3,546	1	6.7%	4.9%	-2.6%	12.8%	0.27%	-0.08%	0.55%	65.9%	1.8%
East Alabama Community FCU	AL	0	\$14,246,687	3,846	1	4.1%	-4.2%	0.2%	17.7%	0.40%	0.43%	0.39%	56.1%	0.1%
Opp-Micolus CU	AL	0	\$13,150,600	1,951	1	0.3%	2.9%	-2.5%	24.5%	1.53%	-0.05%	-0.12%	40.5%	15.9%
Fedmont FCU	AL	0	\$12,841,245	1,448	1	-3.5%	1.9%	-0.1%	14.9%	4.16%	0.83%	0.21%	46.6%	0.0%
Northeast Alabama Postal FCU	AL	0	\$12,594,282	1,180	1	2.6%	4.2%	0.6%	18.6%	0.60%	0.38%	0.98%	86.6%	32.3%
Alabama Law Enforcement CU	AL	0	\$12,333,638	1,772	1	14.0%	21.4%	9.5%	16.0%	3.63%	0.22%	3.29%	91.9%	0.0%
Craig CU	AL	0	\$12,177,559	5,735	1	1.4%	-23.2%	3.8%	12.6%	5.05%	1.10%	-0.68%	33.5%	2.1%
Ebsco FCU	AL	0	\$11,932,966	1,316	1	-0.5%	0.2%	-9.9%	7.9%	0.19%	-0.01%	-1.42%	67.4%	17.0%
Mobile Postal ECU	AL	0	\$10,917,194	1,661	1	6.1%	4.7%	2.3%	15.0%	4.94%	1.35%	0.79%	78.8%	0.0%
Tuskegee FCU	AL	0	\$9,709,598	2,514	2	1.9%	-17.2%	-31.4%	8.2%	4.54%	0.27%	0.19%	42.6%	9.3%
Phenix Pride FCU	AL	0	\$9,495,560	1,692	1	11.8%	10.0%	3.8%	12.0%	1.94%	0.56%	2.27%	93.7%	2.4%
Tuscaloosa County CU	AL	0	\$9,402,350	1,508	2	3.5%	3.0%	13.3%	9.5%	2.62%	0.00%	0.68%	69.2%	6.6%
L&N Empl CU	AL	0	\$9,183,439	1,453	1	1.4%	-5.7%	2.1%	21.3%	0.84%	0.12%	0.11%	86.5%	9.3%
Birmingham City CU	AL	0	\$8,951,565	2,149	0	4.1%	4.4%	4.5%	14.1%	0.64%	0.83%	0.82%	84.2%	6.0%
Blue Flame CU	AL	0	\$8,332,103	784	1	-1.6%	-11.4%	-9.3%	14.3%	0.75%	0.20%	0.01%	56.0%	0.0%
Pike Teachers CU	AL	0	\$7,955,969	1,953	1	-1.8%	-8.7%	-7.9%	13.7%	6.57%	1.17%	-0.91%	31.8%	0.0%
Evonik EFCU	AL	0	\$7,922,873	905	1	5.9%	13.9%	0.6%	10.9%	0.55%	0.04%	1.27%	61.0%	0.0%
Alabama Postal CU	AL	0	\$7,719,259	818	0	-1.5%	-14.9%	-0.4%	29.8%	3.82%	1.51%	0.46%	43.7%	0.0%
Marvel City FCU	AL	0	\$7,491,175	1,021	1	4.3%	10.3%	6.7%	15.0%	0.83%	0.83%	0.52%	41.5%	0.0%
Chem Family CU	AL	0	\$6,815,183	282	1	9.4%	9.8%	-2.8%	16.4%	0.00%	0.00%	0.12%	15.3%	3.3%
Montgomery VA FCU	AL	0	\$6,458,707	1,207	1	-2.2%	-8.8%	-4.6%	18.1%	1.05%	0.69%	-0.59%	48.6%	0.0%
Progressive FCU	AL	0	\$5,951,122	645	1	2.0%	-4.5%	-5.3%	20.5%	6.31%	1.29%	-1.02%	39.6%	1.2%
Firemans CU	AL	0	\$5,515,063	888	0	6.9%	3.8%	2.9%	31.1%	1.85%	0.10%	3.43%	87.4%	0.0%
SRI EFCU	AL	0	\$5,362,586	291	1	-2.9%	34.9%	-3.6%	26.8%	0.00%	0.02%	0.13%	9.8%	2.0%
Chemco CU	AL	0	\$5,054,891	416	1	-0.6%	11.5%	-1.9%	15.2%	0.37%	0.16%	0.65%	56.6%	0.8%
TVH FCU	AL	0	\$4,825,651	758	1	6.2%	19.4%	1.7%	25.6%	1.46%	0.77%	0.99%	79.0%	0.0%
Brassies CU	AL	0	\$4,455,675	614	1	-15.8%	7.5%	11.2%	17.8%	1.13%	0.17%	-1.08%	62.8%	9.3%
Sixth Avenue Baptist FCU	AL	0	\$4,378,286	887	1	5.5%	-0.4%	2.2%	7.8%	6.04%	0.13%	0.06%	61.8%	11.8%
Monroe Education EFCU	AL	0	\$4,326,280	1,601	0	-15.0%	-17.4%	-2.7%	5.6%	4.73%	4.69%	-5.37%	54.3%	0.0%
Peoples First FCU	AL	0	\$3,755,101	548	1	-6.5%	-3.9%	-25.8%	11.3%	1.53%	0.19%	-1.24%	86.5%	6.4%
Clarke Educators FCU	AL	0	\$3,391,209	803	1	-4.8%	-3.0%	2.8%	24.4%	3.20%	2.26%	-1.07%	76.0%	0.0%
Postal ECU	AL	0	\$3,091,186	340	1	0.9%	-5.4%	-2.9%	12.9%	0.00%	0.00%	0.01%	48.5%	3.8%
Council FCU	AL	0	\$3,029,670	626	1	-0.6%	-8.6%	0.2%	16.8%	0.09%	0.43%	0.70%	54.7%	0.0%
Nucor EFCU	AL	0	\$2,919,258	352	1	-1.7%	-5.3%	4.5%	23.4%	1.98%	0.95%	-0.42%	57.5%	0.0%
Andalusia Mills Empl Credit Assoc FCU	AL	0	\$2,697,193	1,021	1	-5.5%	-16.6%	11.2%	25.3%	0.84%	0.15%	-0.31%	38.1%	0.0%
US Pipe Bessemer EFCU	AL	0	\$2,679,968	474	1	-2.5%	-10.4%	-1.5%	29.6%	4.09%	0.26%	-0.26%	34.3%	0.0%
O'Neal Credit Union	AL	0	\$2,524,729	725	1	3.5%	0.9%	-5.6%	23.9%	2.04%	0.55%	0.00%	82.1%	0.0%
North Alabama Papermakers FCU	AL	0	\$2,323,181	380	1	5.1%	2.1%	-4.0%	20.4%	0.00%	0.00%	0.11%	61.9%	0.0%
Dixie Craft ECU	AL	0	\$2,173,954	768	1	-4.6%	-12.2%	-3.5%	16.4%	7.84%	0.50%	-0.19%	60.9%	0.6%
New Pilgrim FCU	AL	0	\$1,500,238	480	1	21.8%	0.0%	8.1%	8.4%	0.69%	-0.04%	0.61%	48.5%	0.0%
NRS Community Development FCU	AL	0	\$1,439,677	385	1	14.4%	8.6%	1.0%	9.2%	1.45%	0.87%	1.73%	79.9%	0.0%
Tusculumbia FCU	AL	0	\$1,347,806	294	1	-0.2%	-10.2%	-0.7%	38.7%	0.08%	0.21%	0.55%	77.0%	0.0%
Fogce FCU	AL	0	\$1,343,153	729	1	-5.0%	7.4%	3.8%	22.5%	0.14%	-0.14%	1.03%	48.8%	0.0%
Demopolis FCU	AL	0	\$667,980	784	1	-10.7%	7.3%	-12.8%	10.5%	8.00%	1.36%	1.81%	97.1%	0.0%
Medians			\$23,285,236	2,664	1	2.1%	3.6%	0.6%	13.7%	1.13%	0.33%	0.47%	60.8%	6.4%

Alabama Credit Union Profile

Year-End 2017

Alabama Credit Union Financial Summary

Data as of December 2017

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
By Asset Size			Number of Insts.											
\$5 million and less			19	626	1	-2.6%	-2.1%	-1.2%	18.0%	2.47%	0.75%	-0.53%	63.0%	2.5%
\$5 to \$10 million			16	963	1	2.6%	-0.3%	-5.4%	16.5%	1.91%	0.41%	0.50%	56.5%	3.0%
\$10 to \$20 million			16	1,807	1	3.1%	2.1%	0.3%	18.6%	1.84%	0.33%	0.44%	56.6%	6.3%
\$20 to \$50 million			21	3,425	2	2.9%	5.0%	-1.3%	13.0%	1.42%	0.38%	0.49%	61.4%	12.7%
\$50 to \$100 million			10	7,300	3	2.5%	4.2%	0.6%	12.7%	1.14%	0.32%	0.51%	50.6%	11.9%
\$100 to \$250 million			12	15,904	5	1.3%	2.7%	-6.3%	11.4%	1.08%	0.75%	0.33%	62.3%	19.7%
\$250 million+			19	62,132	15	4.9%	12.0%	3.5%	11.5%	0.71%	0.32%	0.79%	59.8%	15.0%

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.