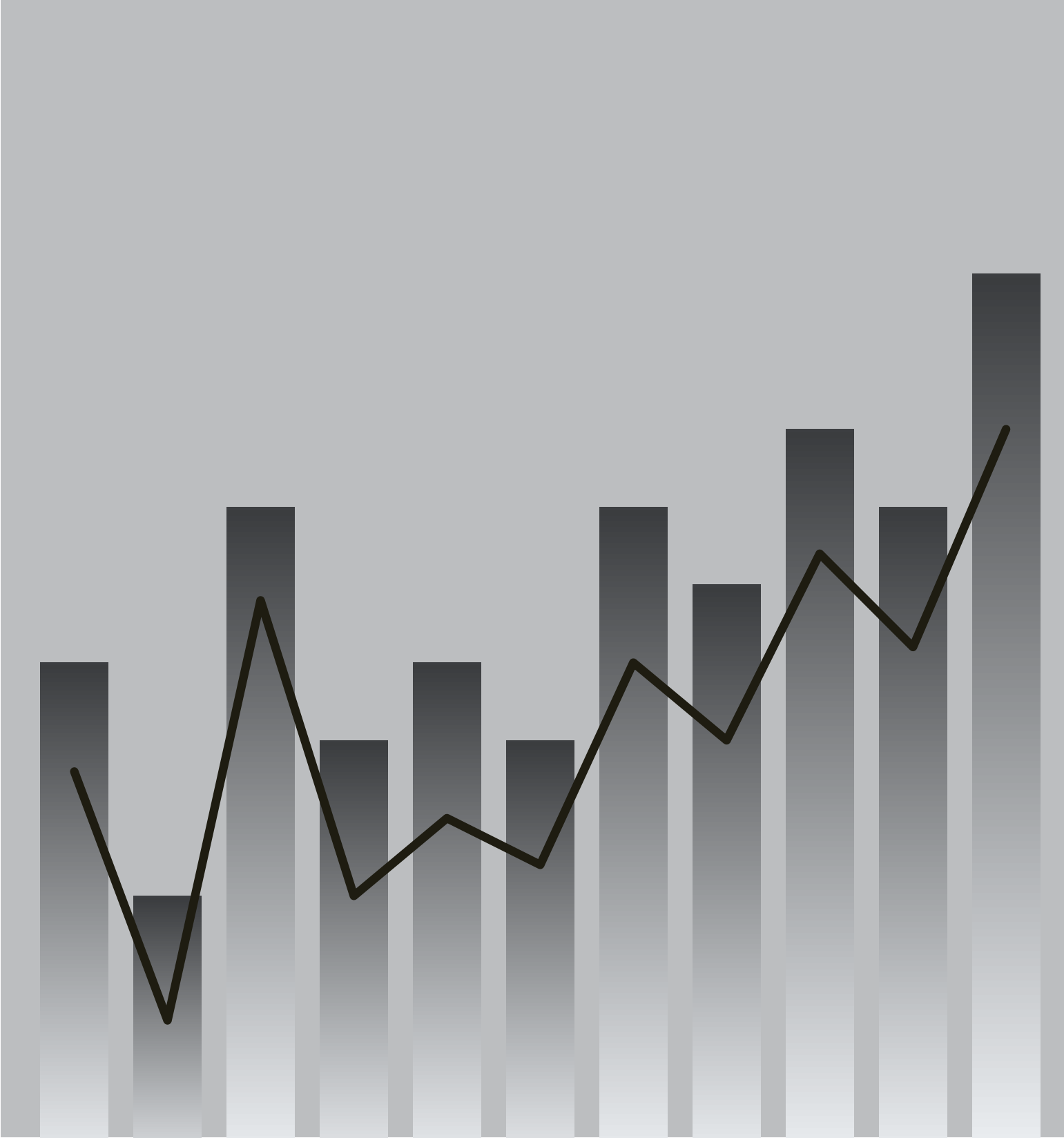


Alabama Credit Union Profile

Year-End 2018
CUNA Economics & Statistics



Alabama Credit Union Profile

Year-End 2018

Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	110
Assets per CU (\$ mil)	268.0	205.0
Median assets (\$ mil)	33.4	24.1
Total assets (\$ mil)	1,470,839	22,550
Total loans (\$ mil)	1,058,922	12,484
Total surplus funds (\$ mil)	350,554	9,015
Total savings (\$ mil)	1,234,750	19,741
Total memberships (thousands)	117,549	2,064
Growth Rates (%)		
Total assets	5.4	1.9
Total loans	8.9	10.5
Total surplus funds	-4.1	-8.2
Total savings	5.2	4.4
Total memberships	4.4	3.6
% CUs with increasing assets	63.4	56.4
Earnings - Basis Pts.		
Yield on total assets	380	341
Dividend/interest cost of assets	68	67
Net interest margin	311	274
Fee & other income	139	168
Operating expense	313	325
Loss Provisions	46	38
Net Income (ROA) with Stab Exp	91	79
Net Income (ROA) without Stab Exp	91	79
% CUs with positive ROA	88.2	83.6
Capital Adequacy (%)		
Net worth/assets	11.3	12.3
% CUs with NW > 7% of assets	98.5	98.2
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	0.76
Net chargeoffs/average loans (%)	0.57	0.61
Total borrower-bankruptcies	173,214	5,728
Bankruptcies per CU	31.6	52.1
Bankruptcies per 1000 members	1.5	2.8
Asset/Liability Management		
Loans/savings	85.8	63.2
Loans/assets	72.0	55.4
Net Long-term assets/assets	33.1	33.6
Liquid assets/assets	11.4	15.2
Core deposits/shares & borrowings	50.0	61.1
Productivity		
Members/potential members (%)	3	7
Borrowers/members (%)	59	51
Members/FTE	386	387
Average shares/member (\$)	10,504	9,565
Average loan balance (\$)	15,347	11,972
Employees per million in assets	0.21	0.24
Structure (%)		
Fed CUs w/ single-sponsor	11.7	12.7
Fed CUs w/ community charter	18.0	12.7
Other Fed CUs	31.8	20.9
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						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	110	113	115	115	118	120	124
Assets per CU (\$ mil)	268.0	205.0	195.9	185.2	175.4	161.0	152.9	143.3
Median assets (\$ mil)	33.4	24.1	23.3	22.0	21.4	20.6	20.3	19.2
Total assets (\$ mil)	1,470,839	22,550	22,140	21,300	20,168	18,999	18,343	17,767
Total loans (\$ mil)	1,058,922	12,484	11,295	10,299	9,266	8,635	8,123	7,736
Total surplus funds (\$ mil)	350,554	9,015	9,821	10,032	9,998	9,475	9,389	9,247
Total savings (\$ mil)	1,234,750	19,741	18,915	18,253	17,365	16,577	16,122	15,569
Total memberships (thousands)	117,549	2,064	1,992	1,971	1,943	1,919	1,878	1,838
Growth Rates (%)								
Total assets	5.4	1.9	3.9	5.6	6.2	3.6	3.2	6.4
Total loans	8.9	10.5	9.7	11.1	7.3	6.3	5.0	3.2
Total surplus funds	-4.1	-8.2	-2.1	0.3	5.5	0.9	1.5	9.2
Total savings	5.2	4.4	3.6	5.1	4.8	2.8	3.6	6.3
Total memberships	4.4	3.6	1.1	1.4	1.3	2.2	2.2	3.0
% CUs with increasing assets	63.4	56.4	71.7	68.7	71.3	63.6	65.0	74.2
Earnings - Basis Pts.								
Yield on total assets	380	341	311	297	295	299	298	323
Dividend/interest cost of assets	68	67	53	48	50	53	60	75
Net interest margin	311	274	258	249	246	246	238	249
Fee & other income	139	168	157	150	143	142	145	147
Operating expense	313	325	310	307	303	295	302	304
Loss Provisions	46	38	34	33	24	27	28	28
Net Income (ROA) with Stab Exp	91	79	71	59	62	65	54	64
Net Income (ROA) without Stab Exp	91	79	71	59	62	65	60	71
% CUs with positive ROA	88.2	83.6	82.3	91.3	87.0	82.2	83.3	81.5
Capital Adequacy (%)								
Net worth/assets	11.3	12.3	11.7	11.5	11.5	11.6	11.3	11.1
% CUs with NW > 7% of assets	98.5	98.2	98.2	98.3	99.1	99.2	99.2	96.8
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.76	0.80	0.87	0.87	1.00	1.36	1.35
Net chargeoffs/average loans (%)	0.57	0.61	0.64	0.60	0.56	0.60	0.66	0.68
Total borrower-bankruptcies	173,214	5,728	6,078	5,553	4,747	4,821	5,154	5,298
Bankruptcies per CU	31.6	52.1	53.8	48.3	41.3	40.9	43.0	42.7
Bankruptcies per 1000 members	1.5	2.8	3.1	2.8	2.4	2.5	2.7	2.9
Asset/Liability Management								
Loans/savings	85.8	63.2	59.7	56.4	53.4	52.1	50.4	49.7
Loans/assets	72.0	55.4	51.0	48.4	45.9	45.4	44.3	43.5
Net Long-term assets/assets	33.1	33.6	34.1	35.6	36.5	37.8	39.1	33.1
Liquid assets/assets	11.4	15.2	18.7	18.9	19.5	17.0	17.7	20.4
Core deposits/shares & borrowings	50.0	61.1	61.1	59.7	58.4	56.0	54.0	51.9
Productivity								
Members/potential members (%)	3	7	7	7	8	7	7	7
Borrowers/members (%)	59	51	50	48	46	45	44	44
Members/FTE	386	387	382	390	402	405	409	407
Average shares/member (\$)	10,504	9,565	9,496	9,261	8,936	8,640	8,586	8,472
Average loan balance (\$)	15,347	11,972	11,321	10,876	10,348	10,022	9,771	9,511
Employees per million in assets	0.21	0.24	0.24	0.24	0.24	0.25	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.7	12.7	13.3	12.2	12.2	12.7	12.5	12.1
Fed CUs w/ community charter	18.0	12.7	13.3	13.0	13.0	12.7	12.5	13.7
Other Fed CUs	31.8	20.9	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

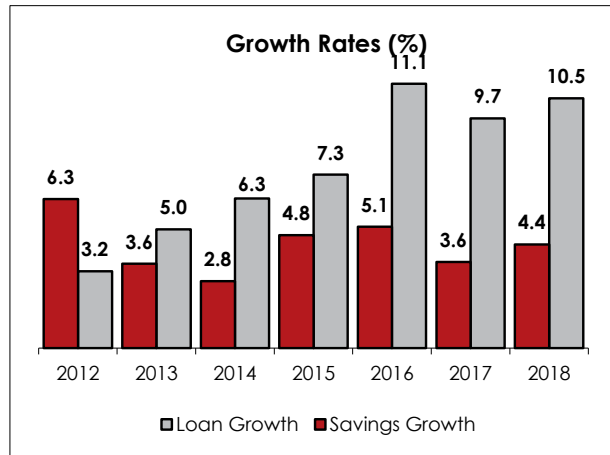
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

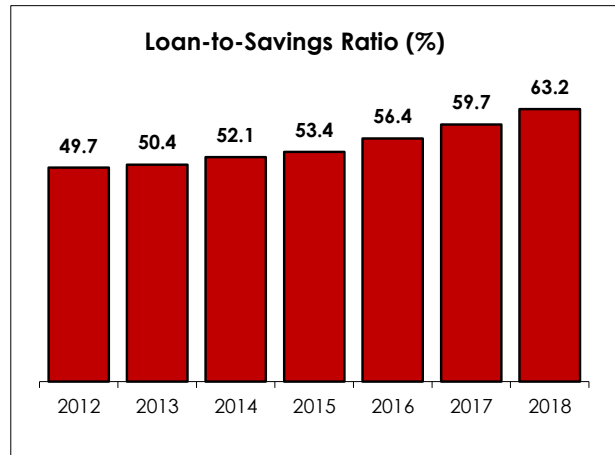
Alabama Credit Union Profile

Year-End 2018

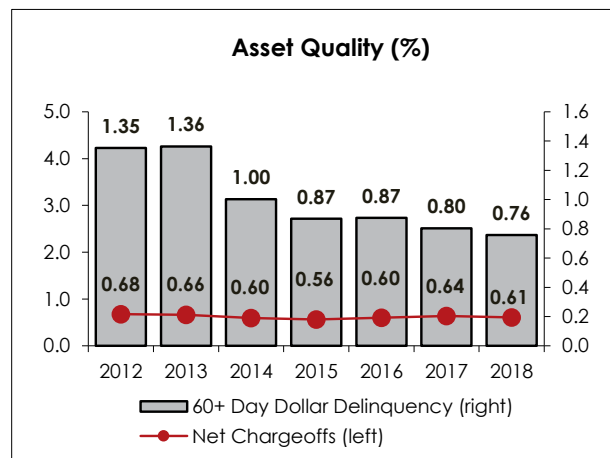
Loan and Savings Growth Trends



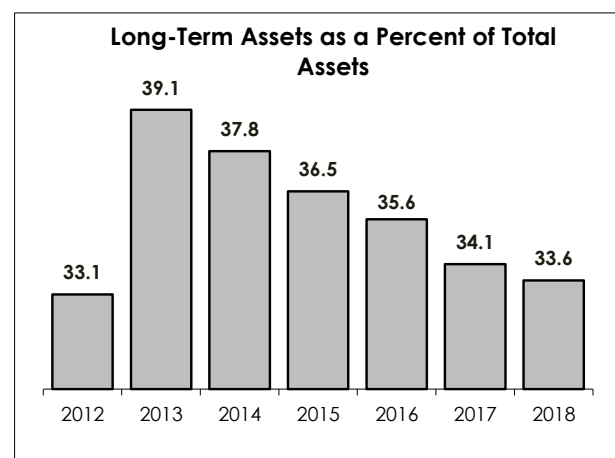
Liquidity Trends



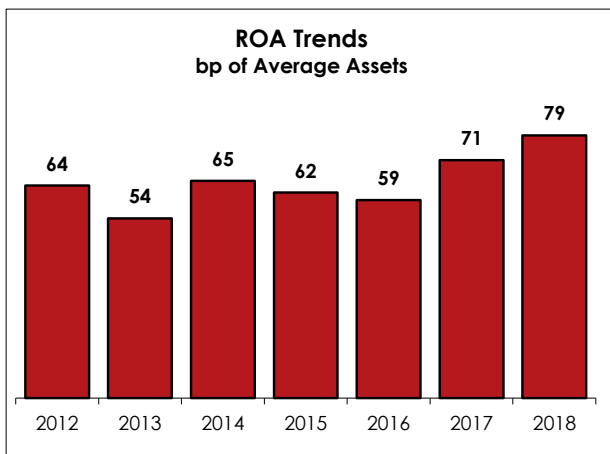
Credit Risk Trends



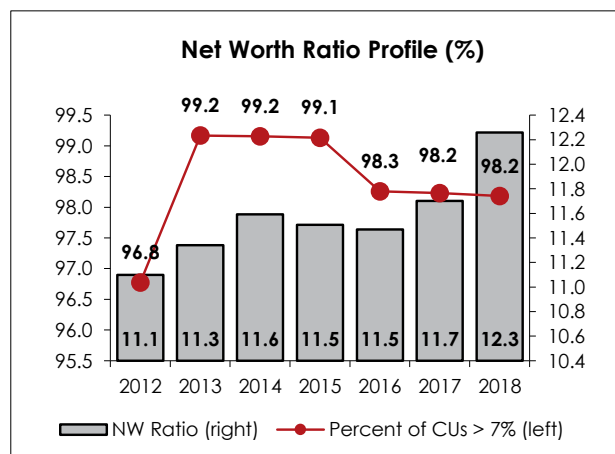
Interest Rate Risk Trends



Earnings Trends



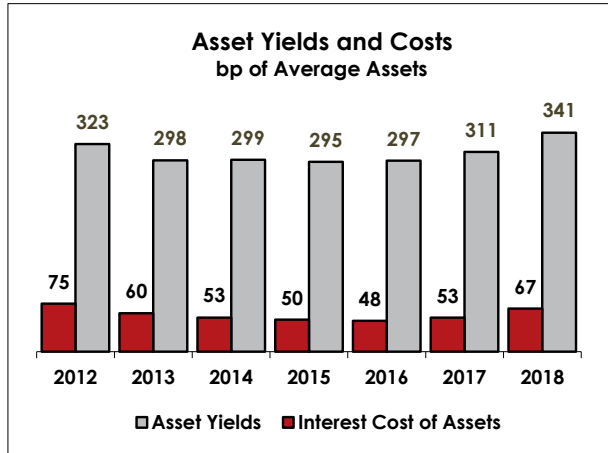
Solvency Trends



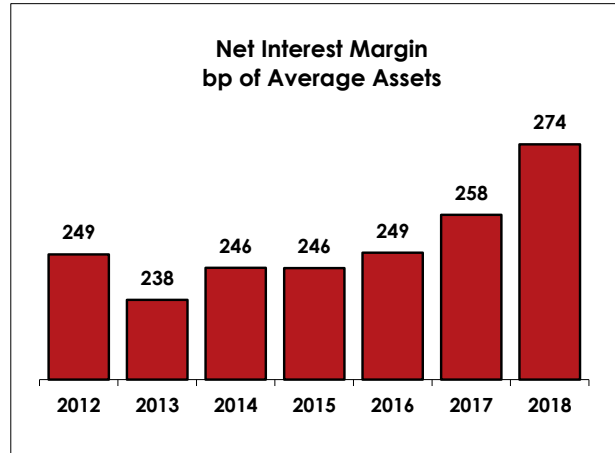
Alabama Credit Union Profile

Year-End 2018

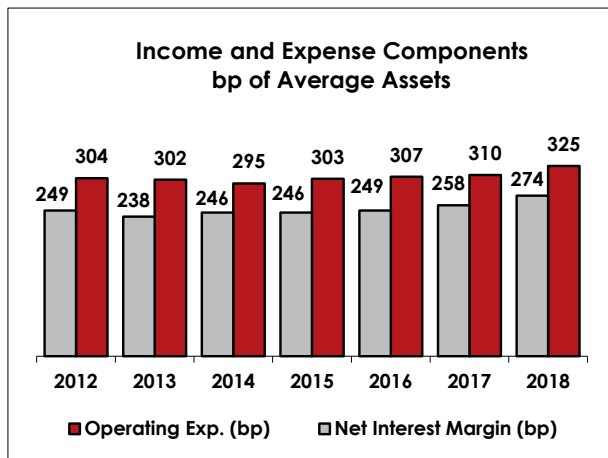
Asset Yields and Funding Costs



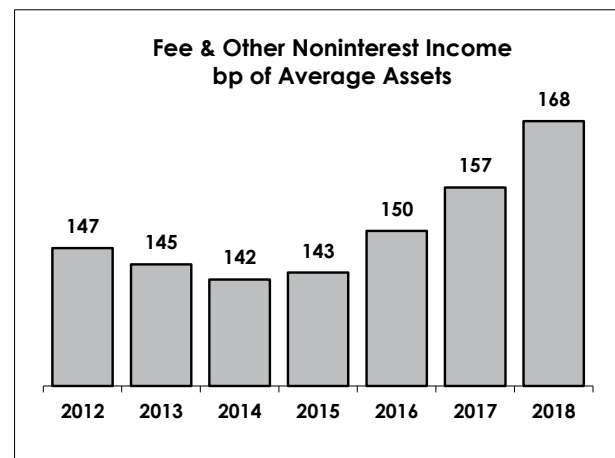
Interest Margins



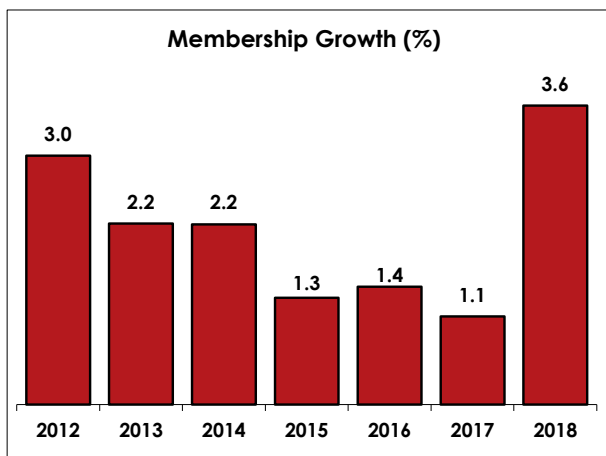
Interest Margins & Overhead



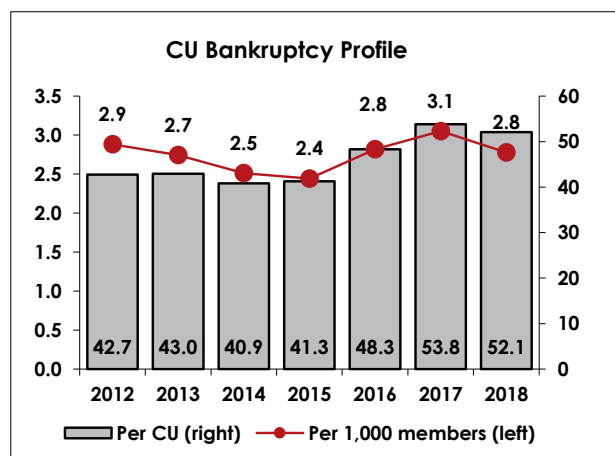
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	110	49	21	8	13	9	5	5
Assets per CU (\$ mil)	205.0	8.0	31.5	66.1	157.5	358.3	743.0	2,396.2
Median assets (\$ mil)	24.1	6.7	29.5	59.7	141.5	312.3	787.6	1,576.2
Total assets (\$ mil)	22,550	390	662	529	2,047	3,225	3,715	11,981
Total loans (\$ mil)	12,484	193	354	198	1,206	2,218	2,447	5,869
Total surplus funds (\$ mil)	9,015	188	279	306	708	812	1,059	5,663
Total savings (\$ mil)	19,741	316	573	465	1,780	2,806	3,272	10,529
Total memberships (thousands)	2,064	61	75	52	222	363	404	888
Growth Rates (%)								
Total assets	1.9	-1.7	1.9	1.6	0.6	5.4	6.3	0.8
Total loans	10.5	2.9	2.3	1.2	7.1	10.3	13.8	12.4
Total surplus funds	-8.2	-5.7	1.1	2.0	-9.4	-4.4	-7.7	-9.2
Total savings	4.4	-2.3	1.6	1.5	-0.2	5.3	6.0	5.9
Total memberships	3.6	-1.0	-0.7	0.8	1.0	5.6	5.6	5.2
% CUs with increasing assets	56.4	36.7	66.7	50.0	61.5	100.0	100.0	80.0
Earnings - Basis Pts.								
Yield on total assets	341	417	375	324	344	397	358	317
Dividend/interest cost of assets	67	50	48	47	52	53	61	78
Net interest margin	274	367	327	277	292	344	297	239
Fee & other income	168	137	150	143	149	243	207	142
Operating expense	325	421	381	340	336	427	384	271
Loss Provisions	38	53	47	28	38	58	39	31
Net Income (ROA) with Stab Exp	79	30	49	52	67	101	81	79
Net Income (ROA) without Stab Exp	79	30	49	52	67	101	81	79
% CUs with positive ROA	83.6	73.5	81.0	100.0	92.3	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	12.3	18.9	13.2	11.7	12.6	12.5	11.6	12.1
% CUs with NW > 7% of assets	98.2	95.9	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.76	1.95	1.23	1.09	0.79	0.86	0.88	0.58
Net chargeoffs/average loans (%)	0.61	0.94	0.75	0.70	0.79	0.73	0.53	0.53
Total borrower-bankruptcies	5,728	195	187	90	523	1,735	1,564	1,434
Bankruptcies per CU	52.1	4.0	8.9	11.3	40.2	192.8	312.8	286.8
Bankruptcies per 1000 members	2.8	3.2	2.5	1.7	2.4	4.8	3.9	1.6
Asset/Liability Management (%)								
Loans/savings	63.2	60.9	61.8	42.6	67.7	79.0	74.8	55.7
Loans/assets	55.4	49.3	53.4	37.4	58.9	68.8	65.9	49.0
Net Long-term assets/assets	33.6	12.3	16.4	27.9	26.3	29.5	30.7	38.7
Liquid assets/assets	15.2	29.0	23.5	25.3	14.9	11.9	15.9	14.5
Core deposits/shares & borrowings	61.1	74.0	64.3	64.3	60.8	61.2	53.3	62.9
Productivity								
Members/potential members (%)	7	8	4	3	3	8	5	21
Borrowers/members (%)	51	48	52	45	43	54	55	50
Members/FTE	387	381	358	353	382	346	373	420
Average shares/member (\$)	9,565	5,153	7,639	8,990	8,028	7,736	8,104	11,863
Average loan balance (\$)	11,972	6,595	9,025	8,474	12,743	11,419	11,053	13,316
Employees per million in assets	0.24	0.41	0.32	0.28	0.28	0.32	0.29	0.18
Structure (%)								
Fed CUs w/ single-sponsor	12.7	24.5	0.0	12.5	7.7	0.0	0.0	0.0
Fed CUs w/ community charter	12.7	10.2	23.8	12.5	7.7	11.1	0.0	20.0
Other Fed CUs	20.9	22.4	33.3	12.5	7.7	11.1	0.0	40.0
CUs state chartered	53.6	42.9	42.9	62.5	76.9	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.

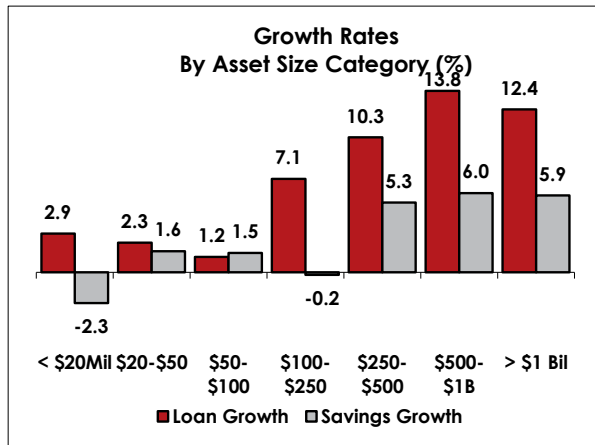
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

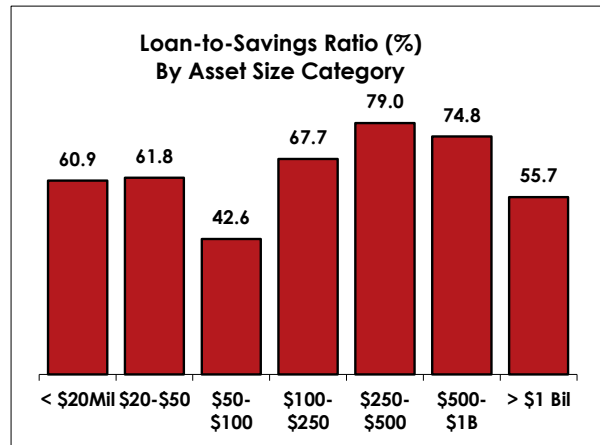
Year-End 2018

Results By Asset Size

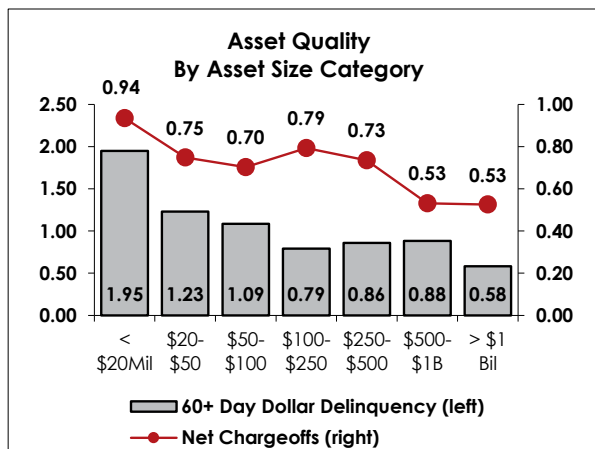
Loan and Savings growth



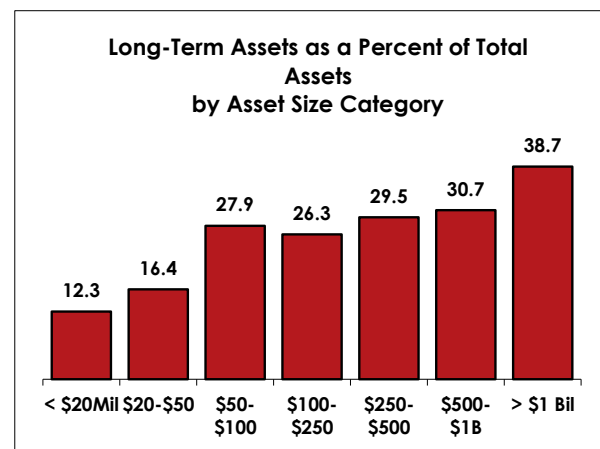
Liquidity Risk Exposure



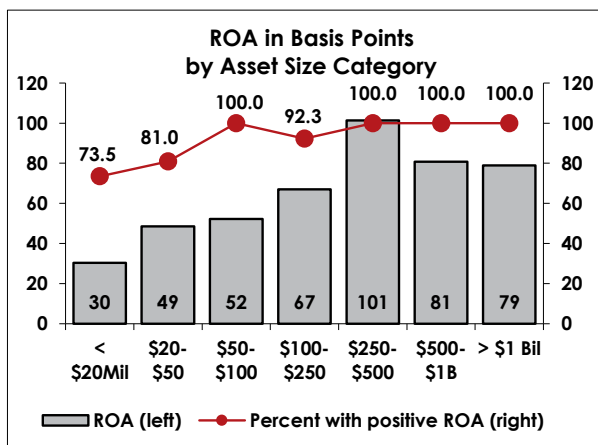
Credit Risk Exposure



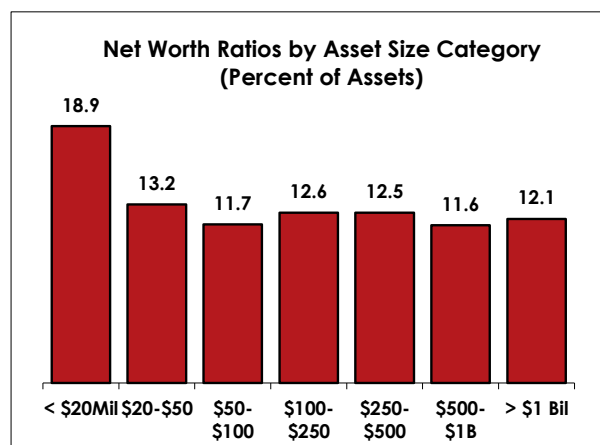
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

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 2018

Portfolio: State Trends

	U.S.		Alabama Credit Unions					
	2018	2018	2017	2016	2015	2014	2013	2012
Growth Rates								
Credit cards	7.5%	4.4%	6.0%	6.1%	4.0%	4.9%	1.7%	2.6%
Other unsecured loans	6.9%	3.7%	2.1%	6.8%	4.2%	5.5%	5.6%	0.6%
New automobile	11.7%	41.0%	23.8%	24.9%	14.9%	8.4%	-0.8%	-7.9%
Used automobile	9.1%	7.8%	11.9%	15.8%	11.6%	6.3%	4.3%	4.0%
First mortgage	9.2%	6.1%	6.8%	7.3%	3.2%	3.8%	7.4%	7.9%
HEL & 2nd Mtg	7.0%	5.0%	3.3%	5.3%	0.1%	1.6%	-2.6%	-3.6%
Commercial loans*	12.0%	18.6%	-2.9%	16.4%	1.5%	2.5%	4.9%	12.8%
Share drafts	12.7%	6.1%	6.8%	6.5%	14.4%	9.6%	6.1%	8.5%
Certificates	12.2%	10.3%	0.6%	1.3%	-3.8%	-3.4%	-2.6%	-4.4%
IRAs	-0.1%	2.0%	-4.4%	1.9%	0.1%	-1.2%	1.2%	3.8%
Money market shares	0.9%	-0.3%	2.3%	1.6%	0.8%	-0.3%	0.2%	6.4%
Regular shares	2.0%	3.9%	5.8%	7.7%	8.0%	5.9%	7.9%	12.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	5.1%	5.4%	5.6%	5.8%	6.0%	6.1%	6.3%
Other unsecured loans/total loans	4.1%	5.1%	5.4%	5.8%	6.0%	6.2%	6.2%	6.2%
New automobile/total loans	14.1%	14.6%	11.4%	10.1%	9.0%	8.4%	8.2%	8.7%
Used automobile/total loans	20.9%	29.3%	30.1%	29.5%	28.3%	27.2%	27.2%	27.4%
First mortgage/total loans	40.8%	33.0%	34.4%	35.3%	36.6%	38.0%	39.0%	38.1%
HEL & 2nd Mtg/total loans	8.4%	4.8%	5.0%	5.3%	5.6%	6.0%	6.3%	6.8%
Commercial loans/total loans	6.9%	5.6%	5.2%	5.9%	5.7%	6.0%	6.2%	6.2%
Share drafts/total savings	15.6%	13.7%	13.4%	13.0%	12.9%	11.8%	11.1%	10.8%
Certificates/total savings	19.5%	16.1%	15.2%	15.7%	16.3%	17.7%	18.9%	20.1%
IRAs/total savings	6.3%	9.0%	9.2%	10.0%	10.3%	10.8%	11.2%	11.5%
Money market shares/total savings	21.4%	12.9%	13.5%	13.7%	14.1%	14.7%	15.1%	15.7%
Regular shares/total savings	35.3%	47.5%	47.7%	46.7%	45.6%	44.2%	43.0%	41.2%
Percent of CUs Offering								
Credit cards	61.9%	53.6%	53.1%	53.0%	51.3%	50.8%	50.0%	48.4%
Other unsecured loans	99.4%	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	97.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.4%
First mortgage	69.0%	80.0%	79.6%	80.0%	80.0%	78.0%	76.7%	75.0%
HEL & 2nd Mtg	69.8%	68.2%	67.3%	70.4%	70.4%	69.5%	70.0%	69.4%
Commercial loans	34.6%	33.6%	35.4%	36.5%	35.7%	35.6%	35.0%	34.7%
Share drafts	80.4%	77.3%	77.0%	77.4%	77.4%	77.1%	76.7%	75.0%
Certificates	81.7%	80.9%	79.6%	80.9%	80.9%	82.2%	82.5%	80.6%
IRAs	68.7%	70.0%	69.0%	71.3%	71.3%	72.0%	71.7%	71.0%
Money market shares	52.2%	47.3%	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	18.9%	12.5%	12.7%	12.5%	13.0%	12.8%	12.4%	12.3%
Other unsecured loans	12.0%	13.9%	14.4%	14.3%	14.0%	13.8%	13.5%	13.4%
New automobile	6.2%	4.3%	2.9%	2.4%	2.1%	2.0%	2.2%	2.4%
Used automobile	15.0%	13.6%	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	58.3%	56.2%	55.0%	53.2%	51.8%	50.2%	49.4%	48.6%
Certificates	7.8%	5.1%	5.1%	5.3%	5.5%	5.9%	6.5%	7.0%
IRAs	4.1%	3.8%	4.0%	4.2%	4.3%	4.3%	4.5%	4.6%
Money market shares	6.9%	3.6%	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						
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.4%	9.9%	-0.9%	-3.7%	1.7%	4.0%	4.3%	5.4%
Other unsecured loans	3.7%	-6.9%	-2.6%	-2.6%	-7.8%	13.4%	1.2%	7.7%
New automobile	41.0%	11.5%	12.0%	10.1%	29.6%	17.6%	166.8%	22.2%
Used automobile	7.8%	7.8%	4.4%	4.5%	9.4%	11.3%	-19.2%	20.1%
First mortgage	6.1%	-8.5%	-4.6%	-0.4%	6.0%	5.7%	11.4%	6.2%
HEL & 2nd Mtg	5.0%	6.4%	14.6%	-10.0%	-4.3%	6.9%	4.3%	7.4%
Commercial loans*	18.6%	-33.8%	-12.2%	-37.1%	38.2%	6.8%	25.4%	16.8%
Share drafts	6.1%	6.6%	7.9%	7.4%	4.2%	6.5%	9.4%	5.5%
Certificates	10.3%	-5.9%	0.2%	-1.4%	0.2%	10.3%	9.4%	18.7%
IRAs	2.0%	-5.8%	-1.8%	-2.7%	-4.0%	-0.5%	2.6%	5.1%
Money market shares	-0.3%	-1.3%	4.9%	-8.9%	-2.7%	-4.1%	0.8%	1.4%
Regular shares	3.9%	-2.0%	2.5%	3.3%	-0.1%	5.2%	6.0%	4.6%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	1.1%	2.9%	3.4%	2.9%	3.7%	4.2%	6.7%
Other unsecured loans/total loans	5.1%	17.6%	8.2%	10.5%	5.0%	5.4%	3.8%	4.7%
New automobile/total loans	14.6%	20.9%	14.6%	10.7%	10.5%	10.8%	19.7%	14.6%
Used automobile/total loans	29.3%	39.3%	36.9%	34.1%	28.1%	38.2%	21.2%	28.7%
First mortgage/total loans	33.0%	11.6%	26.2%	29.7%	41.3%	31.6%	37.1%	31.4%
HEL & 2nd Mtg/total loans	4.8%	2.2%	3.1%	4.8%	4.1%	2.6%	5.8%	5.5%
Commercial loans/total loans	5.6%	0.1%	0.3%	0.6%	2.9%	4.6%	10.2%	5.4%
Share drafts/total savings	13.7%	10.0%	13.5%	16.4%	14.4%	20.2%	16.5%	10.9%
Certificates/total savings	16.1%	13.2%	16.7%	12.7%	19.7%	22.0%	20.3%	12.8%
IRAs/total savings	9.0%	4.3%	7.8%	12.1%	9.4%	6.9%	10.4%	9.1%
Money market shares/total savings	12.9%	3.5%	8.6%	5.6%	8.9%	7.1%	16.0%	15.0%
Regular shares/total savings	47.5%	64.0%	50.8%	47.9%	46.8%	40.9%	36.7%	52.1%
Percent of CUs Offering								
Credit cards	53.6%	18.4%	57.1%	75.0%	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	80.0%	57.1%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	68.2%	36.7%	85.7%	87.5%	100.0%	100.0%	100.0%	100.0%
Commercial loans	33.6%	6.1%	23.8%	37.5%	61.5%	88.9%	100.0%	100.0%
Share drafts	77.3%	55.1%	90.5%	87.5%	100.0%	100.0%	100.0%	100.0%
Certificates	80.9%	65.3%	85.7%	87.5%	100.0%	100.0%	100.0%	100.0%
IRAs	70.0%	38.8%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	47.3%	18.4%	52.4%	62.5%	76.9%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.5%	6.2%	13.2%	13.7%	8.4%	10.8%	13.5%	13.8%
Other unsecured loans	13.9%	27.3%	17.3%	16.3%	11.7%	15.4%	13.9%	12.5%
New automobile	4.3%	3.4%	3.2%	2.1%	2.7%	2.7%	8.5%	3.8%
Used automobile	13.6%	11.6%	15.2%	11.1%	13.1%	18.5%	10.9%	13.1%
First mortgage	2.1%	1.1%	2.0%	1.8%	2.6%	2.3%	2.0%	1.9%
HEL & 2nd Mtg	1.1%	0.6%	0.5%	0.7%	0.9%	0.6%	1.4%	1.4%
Commercial loans	0.2%	0.1%	4.7%	0.1%	0.3%	0.3%	0.2%	0.1%
Share drafts	56.2%	44.2%	49.6%	54.1%	54.2%	61.8%	54.9%	56.2%
Certificates	5.1%	4.3%	4.9%	4.6%	5.6%	5.9%	4.6%	5.0%
IRAs	3.8%	2.4%	2.8%	3.5%	3.6%	2.8%	3.7%	4.5%
Money market shares	3.6%	2.7%	2.9%	2.8%	3.1%	1.1%	4.2%	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							
Growth Rates	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%	
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%	
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%	
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%	
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%	
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%	
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%	
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%	
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%	
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%	
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%	
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%	
Portfolio \$ Distribution									
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%	
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%	
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%	
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%	
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%	
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%	
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%	
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%	
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%	
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%	
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%	
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%	
Percent of CUs Offering									
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%	
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	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	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%	
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%	
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%	
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%	
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%	
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%	
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%	
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%	
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%	
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%	
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%	
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%	
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%	
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%	
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	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				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	110	110	110	110	113
Growth Rates (Quarterly % Change)						
Total loans	1.9	1.9	2.4	4.1	2.4	2.3
Credit cards	4.3	5.8	1.8	1.7	-4.6	6.3
Other unsecured loans	3.4	2.4	1.9	2.4	-2.4	1.9
New automobile	2.4	19.0	5.7	8.3	3.8	6.6
Used automobile	0.7	-4.4	2.4	5.4	5.2	2.1
First mortgage	1.7	1.4	1.5	2.2	1.5	1.5
HEL & 2nd Mtg	2.6	1.5	2.0	1.0	0.7	1.0
Commercial loans*	3.5	4.0	4.1	4.6	4.9	5.0
Total savings	1.1	0.7	-0.3	0.3	4.1	0.1
Share drafts	8.1	1.3	-3.2	-1.0	9.8	0.1
Certificates	5.0	4.2	4.4	1.6	0.8	0.1
IRAs	-0.1	-0.1	0.5	-0.3	2.4	-1.0
Money market shares	0.4	0.8	-0.7	-1.0	1.4	0.1
Regular shares	-3.0	-0.3	-0.9	0.7	4.7	0.4
Total memberships	0.9	0.3	0.8	1.6	1.6	-0.2
Earnings (Basis Points)						
Yield on total assets	396	351	352	338	324	318
Dividend/interest cost of assets	82	77	69	62	60	58
Fee & other income	137	163	170	157	181	166
Operating expense	323	343	325	318	315	314
Loss Provisions	49	41	38	35	37	42
Net Income (ROA)	78	53	90	80	93	70
% CUs with positive ROA	88	84	83	81	81	82
Capital Adequacy (%)						
Net worth/assets	11.3	12.3	12.2	12.0	11.8	11.7
% CUs with NW > 7% of assets	98.5	98.2	98.2	98.2	98.2	98.2
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	0.76	0.67	0.64	0.63	0.80
Total Consumer	0.88	0.88	0.77	0.72	0.71	0.93
Credit Cards	1.35	0.67	0.60	0.55	0.55	0.66
All Other Consumer	0.81	0.90	0.78	0.74	0.73	0.96
Total Mortgages	0.54	0.56	0.50	0.51	0.49	0.61
First Mortgages	0.55	0.59	0.52	0.53	0.49	0.61
All Other Mortgages	0.52	0.38	0.36	0.36	0.49	0.56
Total Commercial Loans	0.75	0.80	0.97	1.06	0.85	0.90
Commercial Ag Loans	1.29	0.00	0.00	2.18	2.60	0.00
All Other Commercial Loans	0.72	0.81	0.98	1.05	0.84	0.90
Net chargeoffs/average loans	0.61	0.60	0.65	0.53	0.65	0.66
Total Consumer	1.17	0.92	1.00	0.83	1.02	1.01
Credit Cards	2.99	0.99	2.58	1.62	1.76	1.65
All Other Consumer	0.94	0.92	0.87	0.76	0.95	0.95
Total Mortgages	0.02	0.08	0.07	0.07	0.08	0.12
First Mortgages	0.02	0.07	0.05	0.05	0.03	0.10
All Other Mortgages	0.03	0.14	0.19	0.18	0.40	0.22
Total Commercial Loans	1.39	-0.28	0.07	-0.08	-0.06	-0.14
Commercial Ag Loans	0.01	0.00	8.75	0.00	0.00	0.00
All Other Commercial Loans	1.46	-0.28	-0.01	-0.08	-0.06	-0.14
Asset/Liability Management						
Loans/savings	85.5	63.2	62.4	60.8	58.5	59.6

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

Year-End 2018

Bank Comparisons

	AL Credit Unions				AL Banks			
Demographic Information	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	110	113	115	113	119	120	127	122
Assets per Institution (\$ mil)	205	196	185	195	2,288	2,182	2,033	2,168
Total assets (\$ mil)	22,550	22,140	21,300	21,996	272,266	261,840	258,214	264,107
Total loans (\$ mil)	12,484	11,295	10,299	11,359	189,299	177,445	173,933	180,225
Total surplus funds (\$ mil)	9,015	9,821	10,032	9,623	58,799	60,247	59,970	59,672
Total savings (\$ mil)	19,741	18,915	18,253	18,969	217,756	212,678	210,025	213,486
Avg number of branches (1)	4	4	4	4	24	24	23	24
12 Month Growth Rates (%)								
Total assets	1.9	3.9	5.6	3.8	4.2	2.3	0.8	2.4
Total loans	10.5	9.7	11.1	10.4	6.9	3.0	0.4	3.4
Real estate loans	6.0	6.4	7.0	6.5	4.7	1.6	1.3	2.5
Commercial loans*	18.6	-2.9	16.4	10.7	7.3	1.5	-3.2	1.9
Total consumer	13.0	13.6	13.9	13.5	17.3	3.9	4.5	8.6
Consumer credit card	4.4	6.0	6.1	5.5	12.0	7.0	5.8	8.3
Other consumer	13.9	14.5	14.9	14.4	18.1	3.3	4.3	8.6
Total surplus funds	-8.2	-2.1	0.3	-3.3	-2.0	1.3	1.8	0.4
Total savings	4.4	3.6	5.1	4.4	2.6	2.1	3.1	2.6
YTD Earnings Annualized (BP)								
Yield on Total Assets	341	311	297	317	373	333	312	339
Dividend/Interest cost of assets	67	53	48	56	56	36	33	42
Net Interest Margin	274	258	249	260	317	297	279	298
Fee and other income (2)	168	157	150	158	119	121	123	121
Operating expense	325	310	307	314	289	308	292	297
Loss provisions	38	34	33	35	26	20	26	24
Net income	79	71	59	70	120	89	83	98
Capital Adequacy (%)								
Net worth/assets	12.3	11.7	11.5	11.8	12.8	13.1	13.2	13.0
Asset Quality (%)								
Delinquencies/loans (3)	0.76	0.80	0.87	0.81	0.98	1.10	1.57	1.22
Real estate loans	0.56	0.61	0.62	0.60	0.92	1.10	1.23	1.08
Consumer loans	0.80	0.90	0.85	0.85	1.45	1.52	2.67	1.88
Total consumer	0.89	0.93	1.07	0.96	0.64	0.57	0.50	0.57
Consumer credit card	0.67	0.66	0.56	0.63	1.69	1.57	1.42	1.56
Other consumer	0.91	0.96	1.13	1.00	0.47	0.40	0.36	0.41
Net chargeoffs/avg loans	0.61	0.64	0.60	0.61	0.38	0.38	0.34	0.37
Real estate loans	0.07	0.11	0.09	0.09	0.05	0.04	0.07	0.05
Commercial loans	-0.05	-0.03	0.02	-0.02	0.36	0.47	0.43	0.42
Total consumer	1.04	1.10	1.06	1.07	2.55	2.23	1.85	2.21
Consumer credit card	1.67	1.53	1.40	1.53	4.62	4.67	3.99	4.43
Other consumer	0.98	1.05	1.02	1.02	2.21	1.84	1.51	1.85
Asset Liability Management (%)								
Loans/savings	63.2	59.7	56.4	59.8	86.9	83.4	82.8	84.4
Loans/assets	55.4	51.0	48.4	51.6	68.7	66.9	66.5	67.4
Core deposits/total deposits	61.2	61.2	59.8	60.7	29.9	31.7	30.8	30.8
Productivity								
Employees per million assets	0.24	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.

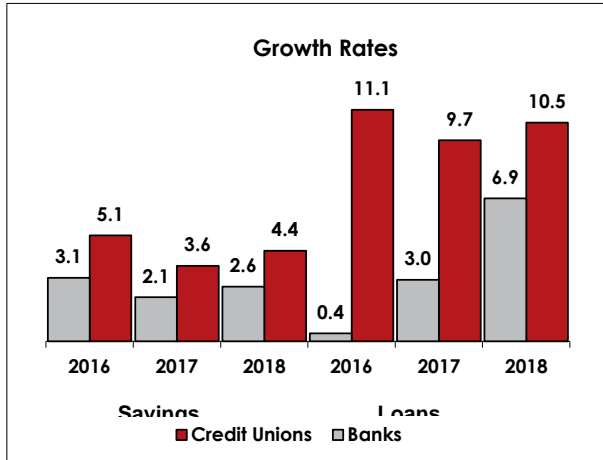
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

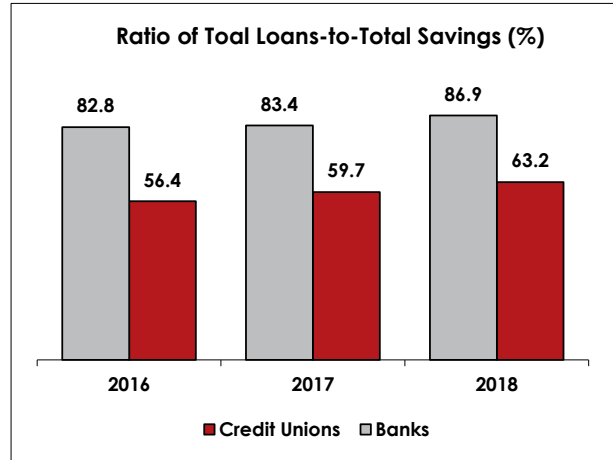
Year-End 2018

Credit Union and Bank Comparisons

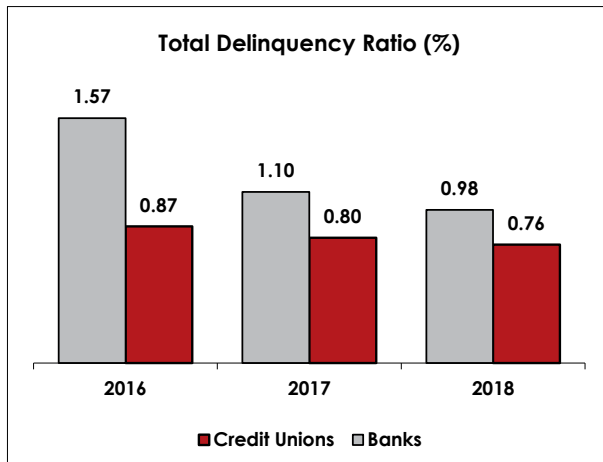
Loan and Savings Growth Trends



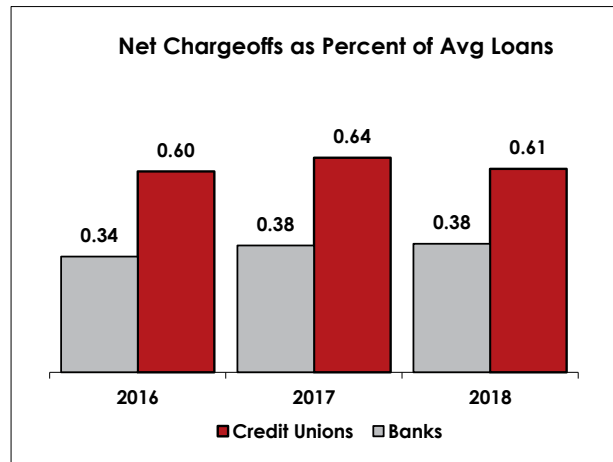
Liquidity Risk Trends



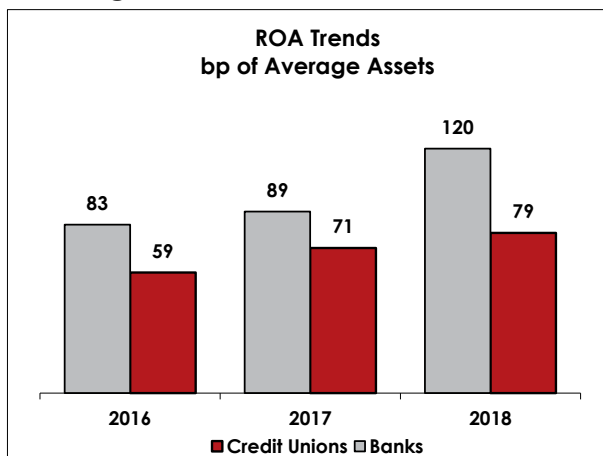
Credit Risk Trends



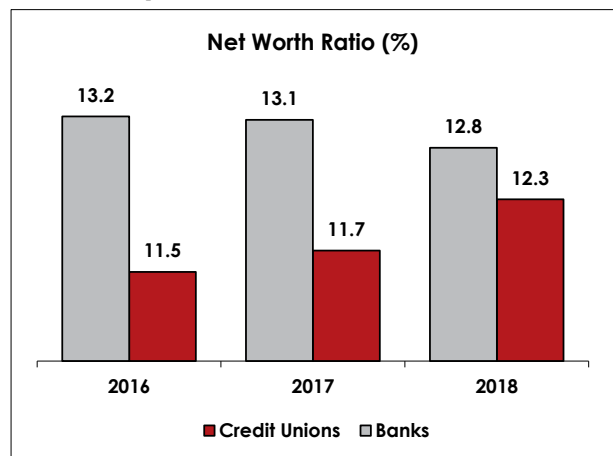
Credit Risk Trends



Earnings Trends



Solvency Trends



Alabama Credit Union Profile

Year-End 2018

Alabama Credit Union Financial Summary

Data as of December 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 Mfgs. Assets
Redstone FCU	AL	0	\$4,898,595,925	430,842	32	-2.7%	10.1%	5.1%	11.4%	0.36%	0.46%	0.75%	48.3%	9.8%
APCO ECU	AL	0	\$2,863,040,687	71,993	16	1.7%	6.5%	0.4%	12.2%	0.32%	0.09%	0.89%	33.0%	20.4%
America's First FCU	AL	0	\$1,576,168,052	163,732	19	4.7%	16.6%	7.1%	11.4%	0.55%	0.24%	0.80%	84.9%	18.1%
MAX CU	AL	0	\$1,365,063,060	110,535	18	3.8%	10.3%	2.5%	14.1%	1.20%	0.33%	0.79%	76.2%	22.4%
Army Aviation Center FCU	AL	0	\$1,278,254,147	110,457	22	5.2%	21.4%	9.0%	12.9%	0.76%	0.52%	0.65%	79.4%	8.9%
Alabama CU	AL	0	\$876,272,368	86,974	29	12.9%	35.5%	17.5%	10.7%	0.93%	0.18%	0.62%	66.5%	26.0%
Listerhill CU	AL	0	\$790,038,024	91,237	17	4.6%	9.3%	0.5%	10.8%	1.00%	0.80%	0.35%	90.7%	21.8%
Avadian CU	AL	1	\$787,591,400	81,466	19	5.4%	13.5%	5.4%	11.1%	0.60%	0.38%	0.76%	81.3%	15.3%
Family Security CU	AL	0	\$654,624,253	82,482	21	5.1%	1.5%	1.9%	15.4%	0.52%	0.38%	1.51%	73.4%	3.9%
Alabama One CU	AL	0	\$606,535,764	61,632	12	2.1%	12.6%	4.2%	10.6%	1.55%	0.22%	1.00%	58.6%	21.6%
Guardian CU	AL	0	\$486,969,412	64,720	15	8.2%	16.2%	11.4%	10.0%	1.15%	0.93%	1.32%	97.8%	12.9%
Five Star CU	AL	0	\$434,524,436	42,216	16	13.3%	8.8%	8.2%	12.1%	0.96%	0.60%	1.72%	70.8%	18.8%
Legacy Community FCU	AL	0	\$426,626,680	39,129	8	0.8%	16.0%	2.2%	14.9%	0.21%	0.30%	0.54%	79.6%	23.1%
Family Savings CU	AL	0	\$405,734,853	63,058	8	2.0%	8.9%	1.5%	11.8%	1.43%	0.78%	1.06%	91.1%	15.8%
TVA Community Credit Union	AL	0	\$312,333,209	18,393	9	0.7%	3.6%	0.9%	16.2%	0.34%	0.10%	1.09%	44.9%	18.4%
Alabama Teachers CU	AL	0	\$302,815,886	25,672	6	6.0%	9.3%	3.5%	13.2%	0.78%	0.22%	0.89%	93.7%	17.0%
AOD FCU	AL	0	\$299,928,209	33,854	5	3.6%	5.0%	2.2%	14.2%	0.54%	0.48%	0.79%	66.7%	5.0%
ASECU	AL	1	\$294,473,216	41,689	9	13.4%	12.8%	21.3%	11.4%	1.05%	1.28%	0.89%	76.4%	10.8%
WinSouth CU	AL	0	\$261,600,320	34,040	8	1.0%	2.8%	-3.6%	9.7%	0.64%	0.33%	0.53%	78.4%	22.9%
Coosa Pines FCU	AL	0	\$239,703,852	22,681	5	1.9%	8.9%	3.5%	14.5%	0.77%	0.56%	0.98%	70.0%	25.5%
Fort McClellan CU	AL	0	\$230,261,781	25,211	6	-0.6%	11.2%	3.9%	14.0%	0.51%	0.68%	0.32%	60.1%	10.5%
New Horizons CU	AL	0	\$198,667,103	38,156	7	-7.3%	-0.2%	-4.7%	7.3%	0.77%	1.85%	1.35%	65.6%	14.6%
Auburn University FCU	AL	0	\$178,328,197	16,929	2	-1.7%	3.9%	7.1%	11.9%	0.34%	0.13%	0.50%	45.0%	19.7%
Mutual Savings CU	AL	0	\$173,640,663	29,072	9	2.1%	-2.5%	-4.4%	9.9%	1.41%	0.45%	0.33%	84.9%	36.8%
ACIPCO FCU	AL	0	\$156,891,899	7,841	2	3.9%	7.3%	2.1%	14.2%	0.35%	0.24%	1.05%	95.2%	50.6%
eCO CU	AL	0	\$141,452,421	16,267	6	2.3%	9.9%	1.7%	11.1%	0.91%	0.60%	0.64%	53.4%	18.6%
Alabama Central CU	AL	0	\$137,710,797	18,271	9	1.4%	7.8%	1.4%	9.3%	0.47%	0.86%	0.30%	98.9%	20.0%
AlaTrust CU	AL	0	\$135,819,874	11,830	6	1.2%	3.5%	-2.7%	13.8%	0.76%	0.18%	0.75%	57.0%	11.3%
Heritage South CU	AL	0	\$125,141,054	12,706	5	3.2%	7.4%	10.4%	10.6%	1.18%	0.40%	-0.06%	83.9%	14.8%
RiverFall CU	AL	0	\$119,473,574	9,595	3	-0.5%	22.7%	5.0%	15.5%	0.94%	0.14%	0.78%	59.8%	17.7%
Railroad Community CU	AL	0	\$105,749,024	5,155	1	-1.3%	0.2%	-3.1%	12.5%	0.46%	0.08%	0.04%	14.7%	0.1%
Naheola Credit Union	AL	0	\$104,222,035	8,034	5	10.8%	22.6%	8.1%	21.9%	1.35%	0.18%	1.57%	94.9%	30.1%
North Alabama Educators CU	AL	0	\$95,555,879	10,543	4	2.8%	-4.1%	1.3%	8.3%	0.68%	0.22%	0.70%	44.4%	7.3%
Mobile Educators CU	AL	0	\$85,570,285	9,452	3	3.1%	13.0%	-1.4%	10.6%	0.60%	0.06%	0.77%	15.8%	1.9%
Valley CU	AL	0	\$71,773,776	6,702	6	3.0%	-3.9%	0.9%	17.2%	0.98%	0.33%	0.44%	46.9%	16.7%
Jefferson Credit Union	AL	0	\$65,114,575	7,531	3	-2.1%	6.0%	0.6%	10.5%	1.01%	1.30%	0.30%	67.0%	9.8%
Four Seasons FCU	AL	0	\$54,296,512	8,731	2	7.2%	8.2%	1.7%	8.9%	0.95%	0.60%	0.24%	45.1%	1.0%
Mead Coated Board FCU	AL	0	\$53,090,981	1,573	1	-0.7%	9.1%	0.3%	15.7%	3.19%	0.03%	0.67%	24.0%	0.0%
Florence FCU	AL	0	\$52,784,831	3,449	3	-0.1%	11.5%	2.2%	12.2%	0.22%	0.07%	0.76%	39.6%	19.7%
Champion Community CU	AL	0	\$50,595,112	3,730	4	-1.2%	-9.0%	2.4%	12.3%	1.90%	0.23%	0.08%	66.1%	24.8%
Wiregrass FCU	AL	0	\$49,761,568	7,063	3	6.6%	-2.3%	-1.8%	9.5%	1.13%	0.70%	0.62%	85.7%	4.6%
Rocket City FCU	AL	0	\$49,700,075	4,904	2	2.9%	-1.8%	0.9%	15.8%	0.63%	0.15%	0.78%	51.9%	4.5%
University Of South AL FCU	AL	0	\$46,945,796	8,525	3	4.7%	19.6%	-1.5%	9.9%	1.15%	0.15%	0.67%	35.4%	0.0%
1st Resource CU	AL	0	\$39,587,700	2,439	2	5.9%	-7.6%	1.8%	11.2%	0.57%	0.64%	1.01%	82.1%	33.9%
Landmark CU	AL	0	\$39,549,150	3,273	3	-3.9%	-5.6%	-3.3%	14.2%	1.21%	0.07%	-0.05%	79.1%	21.8%
Tuscaloosa VA FCU	AL	0	\$39,531,232	3,792	3	3.1%	14.1%	-3.5%	11.4%	2.54%	-0.04%	0.54%	40.8%	19.6%
Alabama Rural Electric CU	AL	0	\$33,754,219	3,671	1	5.6%	20.0%	-2.1%	12.1%	0.88%	0.13%	0.68%	76.9%	0.0%
Gulf Coast FCU	AL	0	\$32,614,424	5,217	2	-1.6%	-1.0%	6.3%	14.2%	1.51%	0.55%	0.23%	52.6%	13.0%
IAM Community FCU	AL	0	\$32,096,694	4,012	2	-0.1%	-3.2%	-9.6%	8.8%	1.90%	0.42%	0.28%	61.0%	17.0%
Social Security CU	AL	0	\$30,821,814	3,585	1	4.9%	-7.5%	0.6%	21.0%	1.77%	0.18%	0.69%	69.2%	19.6%
Lauderdale County Teachers CU	AL	0	\$29,538,398	2,557	1	2.8%	4.7%	-0.6%	12.5%	0.74%	-0.01%	0.45%	44.9%	23.8%
DCH CU	AL	0	\$29,360,191	4,780	1	-2.6%	-3.5%	-2.9%	15.2%	4.63%	1.13%	0.93%	47.1%	6.6%
Azalea City CU	AL	0	\$27,325,608	3,578	3	0.1%	-3.1%	2.0%	13.1%	2.71%	3.62%	-1.67%	81.6%	8.3%
WCU Credit Union	AL	0	\$25,138,780	3,439	2	1.7%	14.6%	0.4%	10.3%	0.12%	0.04%	0.44%	63.5%	11.6%
Electrical Workers 558 FCU	AL	0	\$24,663,693	2,694	1	-0.7%	13.0%	1.1%	21.0%	0.04%	-0.10%	1.00%	86.7%	0.0%
McIntosh Chemical FCU	AL	0	\$23,446,738	2,467	1	0.7%	0.1%	2.2%	15.7%	0.96%	0.37%	0.38%	37.6%	5.1%
Brewton Mill FCU	AL	0	\$22,765,751	1,618	1	1.2%	5.0%	0.8%	8.2%	1.71%	1.59%	-0.90%	75.6%	1.2%

Alabama Credit Union Profile

Year-End 2018

Alabama Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets			
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans						
Baldwin County FCU	AL	0	\$22,516,719	2,585	2	4.3%	14.0%	-1.3%	12.1%	0.00%	0.62%	0.40%	60.2%	6.7%			
Sycamore FCU	AL	0	\$22,290,050	1,850	1	7.9%	14.1%	7.0%	21.1%	0.37%	0.25%	2.86%	94.1%	41.2%			
Mobile Government ECU	AL	0	\$20,559,698	907	2	-7.1%	-7.8%	-1.9%	15.8%	2.52%	0.12%	0.00%	27.9%	12.4%			
ANG FCU	AL	0	\$20,479,688	1,993	1	-2.3%	3.1%	-0.7%	8.2%	0.00%	0.26%	0.69%	39.1%	3.9%			
The Infirmary FCU	AL	0	\$19,276,016	4,334	2	0.9%	8.5%	2.1%	18.4%	1.17%	0.35%	0.62%	58.0%	2.2%			
Health CU	AL	0	\$19,127,467	1,854	0	-2.3%	-4.8%	0.7%	25.5%	3.18%	0.59%	0.20%	49.4%	4.9%			
Federal ECU	AL	0	\$18,902,545	1,563	0	-3.3%	7.4%	2.0%	17.4%	4.08%	1.05%	0.38%	55.6%	6.5%			
Alabama River CU	AL	0	\$18,211,202	2,078	1	-2.1%	4.2%	1.2%	11.9%	2.59%	0.36%	0.09%	34.6%	0.0%			
City CU	AL	0	\$18,165,378	1,962	1	-1.4%	4.2%	-22.9%	21.6%	0.12%	0.41%	0.28%	59.1%	4.8%			
Railway ECU	AL	0	\$17,982,103	1,575	1	-1.6%	5.6%	-1.6%	23.1%	0.41%	0.20%	-0.15%	54.1%	18.8%			
Covington School FCU	AL	0	\$17,024,270	1,594	0	-0.7%	7.2%	-0.5%	36.4%	1.29%	0.10%	1.28%	80.6%	0.0%			
Chattahoochee FCU	AL	0	\$15,974,747	3,434	1	-0.4%	11.1%	-3.2%	13.5%	0.34%	-0.02%	0.67%	74.0%	1.6%			
East Alabama Community FCU	AL	0	\$14,345,010	3,860	1	0.7%	-0.6%	0.4%	18.0%	0.08%	0.46%	0.37%	54.8%	0.0%			
Alabama Law Enforcement CU	AL	0	\$14,145,830	1,915	1	14.7%	7.1%	8.1%	14.4%	2.82%	1.79%	0.50%	83.9%	0.0%			
Northeast Alabama Postal FCU	AL	0	\$13,020,884	1,175	1	3.4%	4.2%	-0.4%	19.6%	0.54%	0.27%	0.62%	87.2%	31.8%			
Fedmont FCU	AL	0	\$12,497,028	1,424	1	-2.7%	-6.4%	-1.7%	13.8%	3.69%	1.78%	-0.30%	44.1%	0.0%			
Opp-Micolias CU	AL	0	\$12,334,739	1,875	1	-6.2%	3.3%	-3.9%	26.2%	2.69%	0.08%	0.04%	45.6%	17.9%			
Mobile Postal ECU	AL	0	\$11,210,008	1,728	1	2.7%	10.1%	4.0%	15.8%	2.66%	0.71%	1.28%	84.4%	0.0%			
Phenix Pride FCU	AL	0	\$9,724,062	1,866	1	2.4%	3.7%	10.3%	13.0%	0.68%	1.78%	1.23%	96.3%	1.9%			
Tuscaloosa County CU	AL	0	\$9,571,685	1,424	2	1.8%	12.1%	-5.6%	10.0%	2.59%	0.37%	0.72%	76.5%	6.2%			
Birmingham City CU	AL	0	\$8,765,737	2,144	0	-2.1%	4.4%	-0.2%	16.0%	1.67%	0.27%	1.66%	92.0%	5.3%			
L&N Empl CU	AL	0	\$8,695,601	1,490	1	-5.3%	-6.6%	2.5%	22.6%	1.07%	0.39%	0.16%	86.9%	9.4%			
Tuskegee FCU	AL	0	\$8,266,080	2,531	2	-14.9%	5.8%	0.7%	5.8%	8.03%	1.37%	-2.13%	52.4%	10.9%			
Evonik EFCU	AL	0	\$8,003,590	924	1	1.0%	19.0%	2.1%	12.1%	0.00%	0.57%	1.30%	74.2%	0.0%			
Blue Flame CU	AL	0	\$7,578,365	819	1	-9.0%	12.4%	4.5%	15.7%	0.00%	0.38%	0.00%	70.3%	0.0%			
Marvel City FCU	AL	0	\$7,438,476	1,033	1	-0.7%	9.4%	1.2%	16.4%	0.69%	0.56%	1.23%	46.3%	0.0%			
Pike Teachers CU	AL	0	\$7,285,248	1,978	1	-8.4%	-10.9%	1.3%	15.2%	7.25%	0.29%	0.16%	31.4%	0.0%			
Alabama Postal CU	AL	0	\$7,190,040	794	0	-6.9%	-1.9%	-2.9%	31.0%	1.98%	1.77%	-0.93%	46.9%	0.0%			
Chem Family CU	AL	0	\$6,736,614	269	1	-1.2%	-5.7%	-4.6%	16.6%	0.00%	0.19%	0.07%	14.3%	2.9%			
Montgomery VA FCU	AL	0	\$6,138,020	1,156	1	-5.0%	-19.6%	-4.2%	18.6%	5.43%	0.47%	-0.50%	41.1%	0.0%			
Progressive FCU	AL	0	\$5,883,509	655	1	-1.1%	-3.6%	1.6%	19.4%	0.88%	1.10%	-1.22%	38.1%	0.7%			
Firemans CU	AL	0	\$5,821,670	901	0	5.6%	5.0%	1.5%	32.3%	2.12%	0.30%	2.92%	88.6%	0.0%			
SRI EFCU	AL	0	\$5,188,070	272	1	-3.3%	23.9%	-6.5%	28.1%	0.16%	-0.01%	0.34%	12.8%	4.1%			
Chemco CU	AL	0	\$5,112,391	412	1	1.1%	15.6%	-1.0%	15.4%	0.00%	0.35%	0.40%	64.9%	0.6%			
TVH FCU	AL	0	\$4,654,405	686	1	-3.5%	5.3%	-9.5%	27.2%	2.67%	1.27%	0.71%	85.8%	0.0%			
Monroe Education EFCU	AL	0	\$4,330,120	1,585	0	0.1%	-15.9%	-1.0%	5.1%	8.19%	1.80%	-0.45%	45.7%	0.0%			
Sixth Avenue Baptist FCU	AL	0	\$4,301,610	897	1	-1.8%	2.0%	1.1%	8.6%	6.59%	0.04%	0.59%	63.7%	11.0%			
Brassies CU	AL	0	\$4,041,714	564	1	-9.3%	-9.9%	-8.1%	17.7%	3.53%	0.56%	-1.85%	62.3%	9.6%			
Peoples First FCU	AL	0	\$3,457,929	501	1	-7.9%	-14.7%	-8.6%	10.2%	0.97%	0.14%	-2.01%	79.3%	6.2%			
Postal ECU	AL	0	\$3,181,732	328	1	2.9%	-4.8%	-3.5%	12.6%	0.48%	0.00%	0.02%	44.7%	3.2%			
Nucor EFCU	AL	0	\$2,927,340	329	1	0.3%	1.8%	-6.5%	22.5%	0.10%	0.56%	-0.87%	57.7%	0.0%			
Council FCU	AL	0	\$2,884,085	574	1	-4.8%	-16.9%	-8.3%	18.6%	1.07%	-0.43%	0.95%	48.7%	0.0%			
Andalusia Mills Empl Credit Assoc FCU	AL	0	\$2,775,281	1,119	1	2.9%	3.6%	9.6%	24.6%	0.51%	-0.40%	0.04%	38.1%	0.0%			
US Pipe Bessemer EFCU	AL	0	\$2,765,611	480	1	3.2%	26.7%	1.3%	29.9%	4.40%	0.01%	1.23%	42.3%	0.0%			
Clarke Community FCU	AL	0	\$2,683,113	695	1	-20.9%	-5.7%	-13.4%	29.5%	1.30%	0.97%	-0.25%	97.2%	0.0%			
O'Neal Credit Union	AL	0	\$2,573,859	699	1	1.9%	2.4%	-3.6%	24.2%	0.97%	0.07%	0.78%	82.9%	0.0%			
North Alabama Papermakers FCU	AL	0	\$2,450,135	387	1	5.5%	-7.0%	1.8%	19.5%	0.00%	0.00%	0.13%	54.0%	0.0%			
Dixie Craft ECU	AL	0	\$1,786,105	770	1	-17.8%	-30.0%	0.3%	17.6%	5.61%	3.69%	-2.20%	52.6%	0.1%			
NRS Community Development FCU	AL	0	\$1,469,218	463	1	2.1%	-39.5%	20.3%	7.4%	10.84%	-0.02%	-1.64%	46.3%	2.4%			
New Pilgrim FCU	AL	0	\$1,456,130	492	1	-2.9%	-1.3%	2.5%	9.1%	2.90%	0.57%	0.34%	49.6%	0.0%			
Fogce FCU	AL	0	\$1,314,888	757	1	-2.1%	-7.4%	3.8%	23.7%	3.91%	-0.10%	0.74%	46.8%	0.0%			
Tuscumbia FCU	AL	0	\$1,128,910	265	2	-16.2%	5.4%	-9.9%	46.1%	0.32%	-0.10%	0.37%	110.4%	0.0%			
Demopolis FCU	AL	0	\$622,253	676	1	-6.8%	-15.2%	-13.8%	11.8%	5.36%	1.65%	0.43%	89.6%	0.0%			
Medians			\$24,055,216	2,640	1	0.8%	4.8%	0.9%	14.1%	0.96%	0.35%	0.54%	61.7%	6.3%			
By Asset Size			Number of Insts.														
\$5 million and less			19	574	1	-3.9%	-6.9%	-2.4%	18.5%	3.04%	0.48%	-0.20%	61.2%	2.4%			

Alabama Credit Union Profile

Year-End 2018

Alabama Credit Union Financial Summary

Data as of December 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 Migs. Assets
\$5 to \$10 million		16	979	1	-3.2%	4.1%	0.8%	17.3%	1.89%	0.59%	0.33%	61.5%	2.9%	
\$10 to \$20 million		14	1,865	1	-0.3%	4.9%	-1.5%	19.9%	1.72%	0.48%	0.41%	60.6%	6.0%	
\$20 to \$50 million		21	3,439	2	1.9%	2.3%	-0.7%	13.2%	1.23%	0.45%	0.49%	61.8%	12.0%	
\$50 to \$100 million		8	7,117	3	1.6%	1.2%	0.8%	11.7%	1.09%	0.31%	0.52%	42.6%	9.5%	
\$100 to \$250 million		13	16,267	5	0.6%	7.1%	1.0%	12.6%	0.79%	0.50%	0.67%	67.7%	21.2%	
\$250 million+		19	64,720	16	2.6%	12.3%	5.4%	12.1%	0.71%	0.35%	0.83%	63.4%	15.7%	

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.