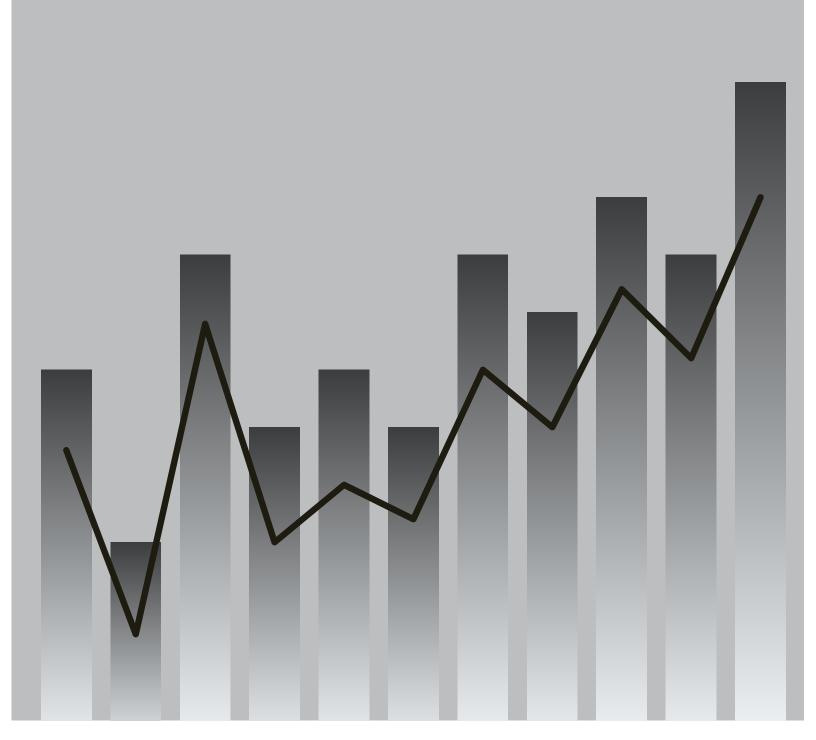
Year-End 2017
CUNA Economics & Statistics



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
	31.2	23.3
Median assets (\$ mil)		
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		71
	77	
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
	30.1	01.1
Productivity Members (potential members (%)	1	7
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
Cos state chartered	30.3	34.0

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.

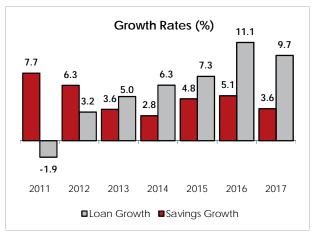
Overview: State Trends

	U.S.		Al	abama C	redit Un	ions		
Demographic Information	2017	2017	2016	2015	2014	2013	2012	2011
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 71.7	1.4	1.3	2.2	2.2	3.0	1.8
% CUs with increasing assets	70.0	/1./	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	2 9 3 27	293	28	29
Net Income (ROA) with Stab Exp	77	71	59	62	65	60	64	61
Net Income (ROA) without Stab Exp	77	7 1 71	59 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

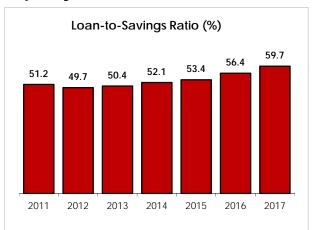
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Year-End 2017

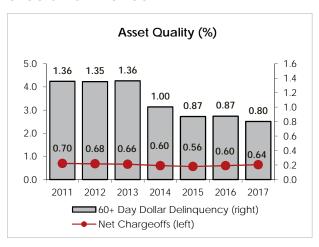
Loan and Savings Growth Trends



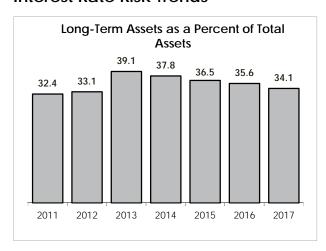
Liquidity Trends



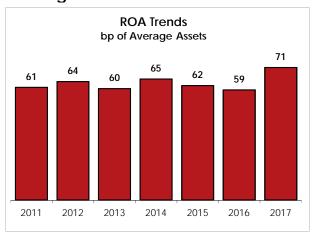
Credit Risk Trends



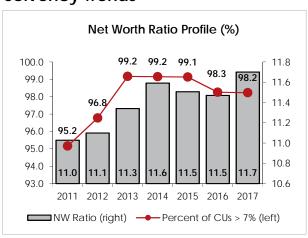
Interest Rate Risk Trends



Earnings Trends

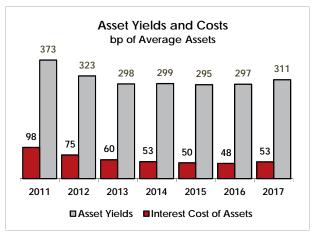


Solvency Trends

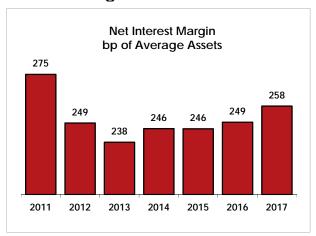


Year-End 2017

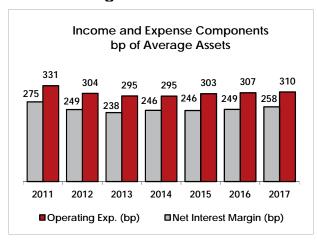
Asset Yields and Funding Costs



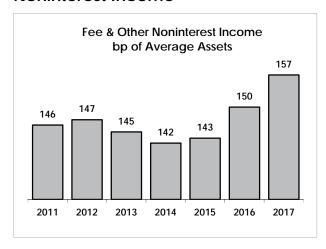
Interest Margins



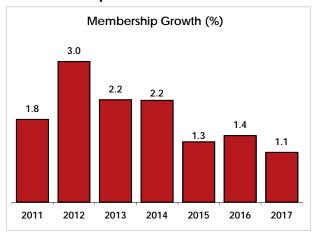
Interest Margins & Overhead



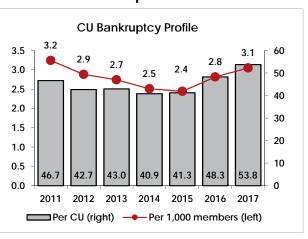
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

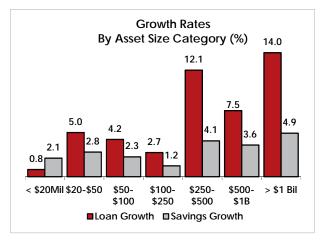
	AL		Alabam	a Credit l	Jnion Ass	et Groups	- 2017	
Demographic Information	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	113	51	21	10	12	9	5	5
Assets per CU (\$ mil)	195.9	8.3	31.0	69.0	161.7	339.9	699.2	2,376.5
Median assets (\$ mil)	23.3	7.5	29.4	68.1	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) Total memberships (thousands)	18,915 1,992	345 69	563 75	599 66	1,711 212	2,664 343	3,086 382	9,947 844
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.	211	202	250	227	227	272	242	277
Yield on total assets Dividend/interest cost of assets	311 53	393 42	358 42	326 46	327 46	373 45	342 54	277 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	250
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 Delinguencies (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 Core deposits/shares & borrowings	18.7 61.1	31.5 73.1	22.7 63.0	23.0 57.7	19.0 60.1	13.7 61.0	18.0 52.8	19.2 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 (%)	10.0	05.5	0.0	10.0	0.0	0.0	2.2	2.6
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 CUs state chartered	19.5	21.6	28.6	10.0	8.3 75.0	11.1 77.0	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.

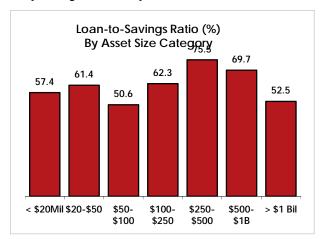
Year-End 2017

Results By Asset Size

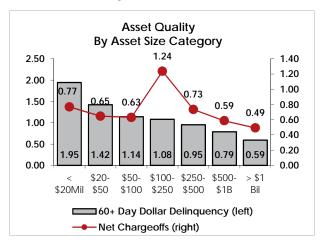
Loan and Savings growth



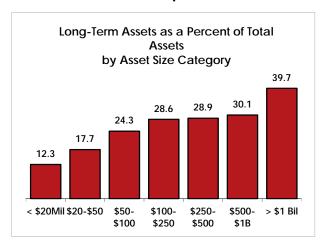
Liquidity Risk Exposure



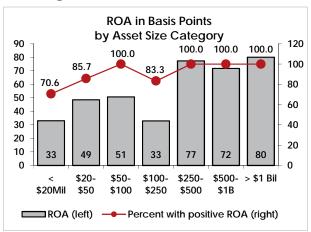
Credit Risk Exposure



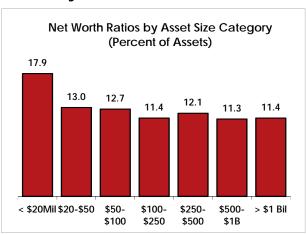
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.			<u> </u>	nions Asse	et 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
% CUs with increasing assets	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 % CUs with positive ROA	77 82.4	18 69.9	33 84.4	44 91.1	46 92.7	50 94.7	72 98.0	92 99.0
	52.7							
Capital Adequacy (%)			40.4				100	10.0
Net worth/assets % CUs with NW > 7% of assets	11.0 97.7	14.2 97.1	12.1 97.1	11.6 98.2	11.0 98.3	11.1 99.1	10.9 99.6	10.8 99.3
% Cos will IVW > 1 % of assets	71.1	77.1	77.1	70.2	70.3	77.1	77.0	77.3
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 Bankruptcies per 1000 members	30.1 1.5	1.2 1.0	4.3 1.1	10.2 1.3	23.3 1.5	61.0 1.8	106.2 1.8	319.1 1.5
bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.5	1.0	1.0	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 Core deposits/shares & borrowings	12.5 50.1	27.6 79.0	22.5 69.4	19.0 64.3	15.0 58.8	12.9 56.5	11.0 53.0	11.3 45.2
Core deposits/strates & borrowings	50.1	79.0	09.4	04.3	30.0	30.3	55.0	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 (\$) Average loan balance (\$)	10,419 14,883	5,322 7,406	7,384 9,208	8,083 10,051	8,928 12,264	9,296 13,419	10,173 14,787	11,571 16,422
Employees per million in assets	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
ттыроўвез рег пішюн ін аззеіз	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	a 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% 7.0%	2.3% 5.8%	1.6% 7.7%	0.8% 8.0%	-0.3% 5.9%	0.2% 7.9%	6.4% 12.5%	12.8% 15.8%
Regular shares	7.0%	5.8%	1.1%	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% 13.7%	10.3%	10.8%	11.2%	11.5%	11.7%
Money market shares/total savings Regular shares/total savings	22.4% 36.4%	13.5% 47.7%	46.7%	14.1% 45.6%	14.7% 44.2%	15.1% 43.0%	15.7% 41.2%	15.6% 38.9%
	30.470	47.770	40.7 /0	45.0%	44.270	43.0%	41.270	30.970
Percent of CUs Offering	(1.00)	E2 40/	F2 00/	E4 20/	E0.00/	F0.00/	40.40/	47,007
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% 99.1%	98.3% 99.1%	98.3%	98.3%	97.6% 97.6%	98.4% 97.6%
New automobile Used automobile	95.6% 96.9%	99.1% 100.0%	99.1% 100.0%	100.0%	99.2% 100.0%	99.2% 100.0%	97.6% 98.4%	97.6% 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%	70.7%	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%	77.6%	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 Mer	nhers in Offeri	na CIIs						1
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.

Portfolio Detail: State Results by Asset Size

	AL		Alabam	a Credit U	nion Asset	Groups -	2017	
Growth Rates	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
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 Regular shares	2.3% 5.8%	-1.3% 2.8%	1.3% 5.5%	-0.8% 2.0%	2.5% 4.6%	4.2% 5.8%	2.2% 8.1%	2.3% 6.4%
	5.6%	2.0%	3.3%	2.0%	4.0%	3.0%	0.170	0.4%
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%	3.0% 8.7%	9.9%	5.6%	5.3%	4.0%	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	50.40/	17.101	55 40/	00.004	100 004	100.004	100.004	100.004
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 Member business loans	67.3% 35.4%	37.3% 5.9%	81.0% 33.3%	90.0% 60.0%	100.0% 58.3%	100.0% 88.9%	100.0% 100.0%	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 Mem			12 50/	11 10/	0.20/	10.00/	10.00/	1.4.40/
Credit cards	12.7% 14.4%	5.9%	13.5%	11.1%	8.3%	10.8%	13.3%	14.4%
Other unsecured loans	2.9%	25.4% 2.9%	17.2%	18.3%	11.5%	15.8%	14.8%	12.9%
New automobile Used automobile		10.8%	3.0% 14.9%	1.9%	2.3%	2.5% 17.9%	2.5%	3.4%
First mortgage	14.0% 2.1%	1.1%	2.0%	12.4% 2.5%	12.6% 2.4%	2.4%	15.8% 2.0%	12.2% 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%	0.7%	2.9%	0.4%	0.9%	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.

Portfolio Detail: National Results by Asset Size

	U.S.		All U.S.	Credit Uni	ons Asset	Groups -	2017	
Growth Rates	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
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%	4.4%	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%	9.6% 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 Memb	ers in Offering (
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.

Alabama CU Profile - Quarterly Trends

	U.S.		Alabam	a Credit	Unions	
Demographic Information	Dec 17	Dec 17	Sep 17	Jun 17	Mar 17	Dec 16
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 (%)	11.0	11.7	11.5	11.4	11.0	11 5
Net worth/assets % CUs with NW > 7% of assets	11.0 97.7	11.7 98.2	11.5 97.4	11.4 97.4	11.2 98.3	11.5 98.3
Assot Quality (%)						
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	0.70	0.76	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 2.03	0.22	0.21	0.33	0.19	0.49
Total MBLs Ag MBLs	2.03 0.05	-0.14 0.00	-0.09 0.00	-0.14 0.00	-0.05 0.00	0.09 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.

Year-End 2017

Bank Comparisons

	· ·	AL Credi	t Unions			AL Ba		
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	8.0	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 Net income	34 71	33 59	24 62	30 64	20 89	26 83	21 80	23 84
	/ 1	59	02	04	09	03	00	04
Capital Adequacy (%) Net worth/assets	11.7	11.5	11.5	11.6	13.1	13.2	13.2	13.1
	11.7	11.5	11.5	11.0	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	0.60	0.62	0.87	0.65	1.10	1.23	1.14	1.27
Consumer loans	0.01	0.85	0.72	0.03	1.10	2.67	1.41	1.74
Total consumer	0.93	1.07	0.91	1.00	0.57	0.50	0.45	0.51
Consumer credit card	0.75	0.56	0.57	0.60	1.57	1.42	1.27	1.42
Other consumer	0.00	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

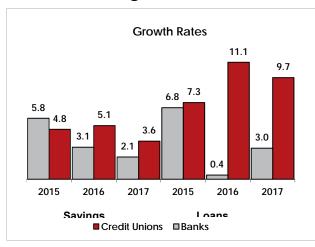
^{*}Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: FDIC, NCUA and CUNA E&S

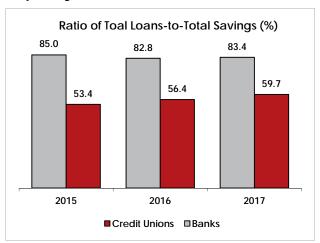
Year-End 2017

Credit Union and Bank Comparisons

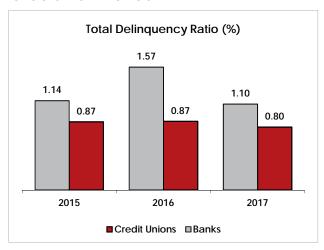
Loan and Savings Growth Trends



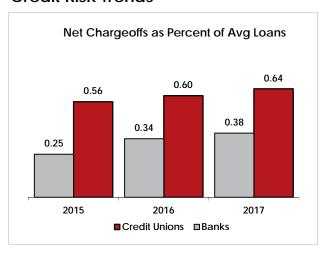
Liquidity Risk Trends



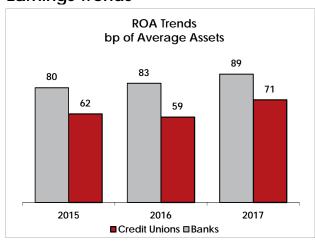
Credit Risk Trends



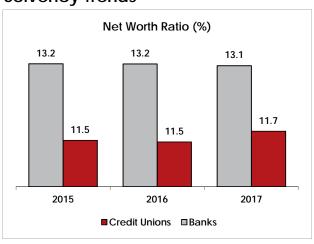
Credit Risk Trends



Earnings Trends



Solvency Trends



Year-End 2017

Alabama Credit Union Financial Summary Data as of December 2017

New New Prof			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
Memorane NCI			Mergers				Asset	Loan	Member	Networth/	Loans/			Loans/	1st Mtgs.
MICHAMEN AL O SIGNAL PROPERTY OF ALL O SIGNAL PROPER	Credit Union Name		(Last 12mo)		Members							Avg Loans		Savings	
American Part American American Part American															8.4%
MAN CLU AL 0 \$13,13,14,16,174 107,186 17 5 58% 4.9% 2.7% 1.2% 0.47% 0.20% 7.1% 2.9% 1.2% 0.4% 0.20% 7.1% 0.20%															
termy Authority Center CLU AL 1 13.214.006.214 201.204 21 2.06. 2.196 21.095 201.095 201.095 201.096 2															
Security CU	MAX CU														
Second Al	Army Aviation Center FCU														9.6%
Newdam CU AL I \$72,451,32 7,254 00 1,9% 45% 1,9% 1,9% 0,0% 0,5% 0,5% 0,5% 1,9% 1,9% 1,9% 0,9% 0,9% 0,9% 0,9% 0,9% 0,9% 0,9% 0	Alabama CU		· ·												
Seminy Scorly CU	Listerhill CU														19.6%
Michanne Community CU	Avadian CU														13.8%
Supering Community Column Al	Family Security CU			\$623,144,468	80,967	21									4.3%
Seages Community PCU Al. 0 \$423,41882 38,294 8 0,7% 13% 0,0% 14,4% 0,46% 0,7% 0,9% 62,5% 22,5% 10,0% 10,0% 13% 13%	Alabama One CU														
Framer Samer QU	Guardian CU			\$450,091,651											11.7%
The Stanc CL AL BACK Community Operation AL	Legacy Community FCU	AL		\$423,341,882	38,294				0.6%					68.2%	22.2%
NA Community Credit Union AL 0 \$1309/599 18226 9 12% 60% 60% 0.6% 152% 0.2% 0.07% 0.9% 4.22% 1278 NOST CU AL 0 \$2398/5974 2472 6 2.6% 8.3% 3.1% 13.1% 0.95% 0.26% 0.7% 0.7% 0.1% 1.24% Nisbound State ECU AL 0 \$2398/5974 2472 6 2.6% 8.3% 3.1% 13.1% 0.95% 0.26% 0.7% 0.7% 0.1% 1.24% Nisbound CU AL 0 \$2591/5833 35.25 8 3.9% 3.6% 14.6% 0.3% 10.2% 0.0% 0.7% 0.70% 0.24% Nisbound CU AL 0 \$2591/5833 35.25 8 3.9% 3.6% 14.6% 0.3% 10.2% 0.0% 0.7% 0.70% 0.24% Nisbound CU AL 0 \$2391/57.79 14.99 5 1.0% 3.7% 1.7% 13.6% 0.0% 0.7% 0.70% 0.25% Nisbound CU AL 0 \$231/57.77 14.29 5 1.3% 0.6% 2.5% 14.6% 0.7% 0.7% 0.77% 0.5% 0.0% Nisbound CU AL 0 \$114,747.22 14.02 9 1.3% 1.3% 0.0% 0.7% 0.7% 0.77% 0.66% 1.20% Nisbound CU AL 0 \$114,747.22 14.02 9 1.5% 1.3% 0.6% 2.5% 1.4% 0.7% 0.7% 0.7% 0.77% 0.66% 1.20% Nisbound CU AL 0 \$114,747.22 14.02 9 1.5% 1.3% 0.0% 0.7% 0.7% 0.0% 0.77% 0.66% 0.7% 0.7% 0.0% Nisbound CU AL 0 \$114,747.22 14.02 9 1.0% 1.0% 0.7% 0.7% 0.7% 0.0% 0.7% 0.0% 0.7% 0.0% Nisbound CU AL 0 \$114,747.22 14.02 9 0.1% 0.2 4.6% 0.7% 0.7% 0.7% 0.7% 0.0% 0.7% 0.0% 0.0	Family Savings CU	AL		\$397,957,337	62,132	8		6.9%	-1.3%	10.9%	1.49%	1.07%	0.18%	85.2%	16.0%
NOD ICU AL 0 \$298,62.316 331,28 \$ 3.6% 16.0% 2.1% 13.9% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0	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%
Michama Reschers CI	TVA Community Credit Union	AL		\$310,299,539	18,236		1.2%	6.9%	0.6%	15.2%	0.32%	0.07%	0.91%	43.2%	18.7%
Nabama Sate ECU AL 0 3297/01.300 34.881 8 4.1% 29.8% 9.5% 11.5% 0.65% 0.65% 0.70% 24.19 NSCath CU AL 0 3291/15.26 31.25 32.5 13.6 8 3.9% 3.6% 14.88 9.3% 10.2% 0.18% 0.50% 77.0% 24.19 NSCath CU AL 0 3291/17.78 17.45 7.5 1.3% 3.6% 14.88 9.3% 10.2% 0.18% 0.55% 77.0% 24.19 NSCath CU AL 0 3291/17.78 17.45 7.5 1.3% 0.65% 0.18% 0.50% 0.71% 0.52% 0.11% 0.50% 0.11% 0	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%
Missalm CI AL 0 \$295,125,833 3.2328 8 3.9% 3.46, 14,8% 9.3% 1.7%	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%
Cooks Prof. Cooks Cook	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%
Term Michaellan CU AL 0 1521,727,781 24,257 5 13.38 8.668 2.38 13.40 0.4086 0.778 0.4086 0.778 0.4086 0.778 0.4086 0.778 0.4086 0.778 0.4086 0.4086 0.778 0.40866 0.40866 0.40866 0.4086	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%
New Hortorins CU AL 0 \$1214-09.222 40.022 9 0.1% 13.3% 2.3% 5.4% 1.90% 0.00% 0.00% 0.50% 0.50% 12.0% 0.00% 0	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%
ALDOWN DEVENSITY CU AL 0 \$191,488,676 5,808 2 4,6% 19,9% -21,7% 11,2% 0,67% 0,10% 0,06% 42,5% 18,09 Mutual Savings CU AL 0 \$151,026,098 7,869 2 2,1% 3,3% 2,3% 13,7% 0,33% 0,5% 0,19% 0,90% 8,11% 47,7% CCO CU AL 0 \$151,026,098 7,869 2 2,1% 3,3% 2,3% 13,7% 0,3% 0,3% 0,9% 0,9% 8,11% 47,7% CCO CU AL 0 \$151,026,098 7,869 2 2,1% 3,3% 2,6% 3,7% 11,1% 0,67% 0,99% 0,99% 8,11% 47,7% CCO CU AL 0 \$139,398,404 15,999 6 5,1% 2,6% 3,7% 10,7% 1,14% 0,67% 0,99% 0,46% 1,00 Alabama Central CU AL 0 \$1312,046,687 12,160 6 1,0% 1,0% 0,3% 13,2% 1,37% 0,33% 0,33% 0,33% 0,38% 0,38% 0,37% 55,3% 12,88 Central CU AL 0 \$1312,069,71 1,150 5 6,3% 9,3% 1,28 1,37% 0,37% 0,37% 55,3% 12,88 Central CU AL 0 \$1512,0035,655 9,140 3 0,3% 12,5% 2,1% 14,6% 0,99% 0,14% 0,47% 48,0% 15,39 Central CU AL 0 \$190,000,622 7,479 4 7,7% 1,1% 3,4% 1,1% 0,47% 0,07% 0,02% 14,5% 0,59 Central CU AL 0 \$190,000,622 7,49 4 7,7% 1,1% 0,4% 2,2% 0,47% 0,17% 0,17% 0,17% 0,17% 0,17% 0,17% Central CU AL 0 \$190,000,622 7,49 4 7,7% 1,1% 0,4% 2,2% 0,47%	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%
Natural Savings CU AL 0 \$170,047,669 30,418 9 - 4.4% - 1.2% - 27.4% 9,6% 1.51% 0,56% 0.19% 99.0% 38.79 NCPCO CU AL 0 \$131,020,098 7,680 7,680 2 2.1% 3.3% 2.3% 13.7% 0.33% 0.19% 0.96% 98.1% 47.77 NCCC U AL 0 \$138,020,936 18.014 9 - 0.1% 0.4% 0.4% 9.1% 13.4% 0.33% 0.29% 14.0% 16.00 Nabbama Central CU AL 1 \$135,829,786 18.014 9 - 0.1% 0.4% 0.4% 9.1% 13.03% 0.38% 0.29% 16.00 Nabbama Central CU AL 0 \$134,624,687 12.100 6 1.00 NCCC U AL 0 \$132,000,971 11,506 5 6.3% 0.8% 7.4% 11.0% 0.87% 0.46% 0.58% 0.99% 15.00 Noverfall CU AL 0 \$121,000,971 11,506 5 6.3% 0.8% 7.4% 11.0% 0.87% 0.46% 0.58% 0.99% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.5% 12.1% 14.6% 0.09% 0.14% 0.47% 48.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.5% 12.1% 14.6% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.5% 12.1% 0.47% 0.09% 0.14% 0.47% 48.00% 15.00 Noverfall CU AL 0 \$102,008,335 91.40 3 0.3% 12.5% 2.5% 12.1% 0.47% 0.47% 0.19% 1.53% 0.25% 0.25% 0.00 Noverfall CU AL 0 \$102,008,335 91.40 9.595 3 3 4.4% 3.8% 2.25% 10.2% 0.47% 0.17% 0.19% 1.53% 0.25% 0.25% 0.00 Noverfall CU AL 0 \$102,008,335 91.40 9.595 3 3 4.4% 3.8% 2.25% 10.2% 0.17% 0.17% 0.19% 0.15% 0.00 Noverfall CU AL 0 \$102,008,335 91.40 9.595 3 3 4.4% 3.8% 2.25% 10.2% 0.17% 0.17% 0.19% 0.15% 0.00 Noverfall CU AL 0 \$102,008,335 91.40 9	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%
ACIPCO I CU AL 0 \$131,026,098 7,680 2 2 2,1% 3,3% 2,3% 13,7% 0,33% 0,19% 0,98% 88,1% 47,79 CCO CU AL 0 \$138,308,404 15,999 6 5,1% 2,6% 3,7% 10,7% 11,14% 0,7% 0,39% 40,6% 10,0% Alabama Central CU AL 1 \$138,829,786 18,014 9 -0,1% 6,48 2,0 3,7% 10,7% 11,14% 0,7% 0,39% 40,6% 10,0% Alabama Central CU AL 0 \$131,264,687 12,160 6 10,0% -1,0% 0,3% 12,2% 13,3% 0,46% 0,37% 52,3% 12,89 elertiage South CU AL 0 \$121,206,697 11,506 5 6 6,3% 0,8% 12,8% 11,0% 0,8% 0,46% 0,58% 80,9% 15,00 elertiage South CU AL 0 \$120,083,635 9,140 3 0,3% 12,5% 2,1% 11,6% 0,9% 0,4% 0,4% 0,4% 80,0 15,3% elertiage South CU AL 0 \$107,185,088 5,319 1 0,3% 12,5% 2,1% 11,6% 0,9% 0,4% 0,7% 62,0% 15,3% elertiage South CU AL 0 \$107,185,088 5,319 1 0,3% 12,5% 2,1% 11,6% 0,9% 0,4% 0,0% 10,0% 15,3% elertiage South CU AL 0 \$107,185,088 5,319 1 0,3% 12,5% 2,1% 11,6% 0,9% 0,4% 0,0% 10,0% 15,3% elertiage South CU AL 0 \$107,185,088 5,319 1 0,3% 12,5% 12,5% 12,5% 12,5% 0,47% 0,07% 0,0% 14,5% 0,5% 0,5% 0,5% 0,5% 0,5% 0,5% 0,5% 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%
SCO CU	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%
Nabama 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% 16.49 Nalfrust CU AL 0 \$134,264,667 12,160 6 1.0% -1.0% 0.3% 13.2% 1.37% 0.36% 0.37% 55.3% 12.89 Neefaledge South CU AL 0 \$121,089,71 11,156 5 6.3% 93.8% 12.8% 0.48% 0.98% 0.46% 0.59% 0.46% 0.59% 0.46% 0.59% 0.46% 0.59% 0.46% 0.59% 0.46% 0.59% 0.46% 0.	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%
Ale Florist 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% 12,90 ferritage South CU AL 0 \$121,206,971 11,506 5 6.3% 6.3% 9.8% 7.4% 11,0% 0.87% 0.46% 0.58% 80.9% 15,09 Noverfall CU AL 0 \$121,206,971 11,506 5 6.3% 6.3% 9.8% 7.4% 11,0% 0.87% 0.46% 0.58% 80.9% 15,09 Noverfall CU AL 0 \$107,185,088 5,319 1 0.03% 0.3% 12,5% 2.1% 11,0% 0.87% 0.47% 0.47% 0.47% 0.47% 0.45% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.05% 0.45% 0	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%
Heritage South CU AL 0 \$121,066,971 11,506 5 6,3% 9,8% 7,4% 11,0% 0,87% 0,46% 0,58% 80,9% 15,09 (Noverfiel CU AL 0 \$120,063,653 9,140 3 0,3% 12,5% 2,1% 14,6% 0,96% 0,14% 0,47% 48,0% 15,39 (Ratiobard CU AL 0 \$120,063,653 9,140 3 0,3% 12,5% 12,2% 14,6% 0,96% 0,14% 0,47% 48,0% 15,39 (Ratiobard CU AL 0 \$94,090,632 7,429 4 7,7% 17,1% 6,4% 22,6% 11,7% 0,19% 15,3% 82,3% 22,79 (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% 7,69 (North Alabama Educators CU AL 0 \$52,929,652 10,408 4 4,1% 3,3% 2,5% 10,2% 0,27% 0,17% 0,18% 0,25% 10,5% 7,10 (Ratiobard CU AL 0 \$52,929,769 9,865 3 4,4% 3,3% 2,5% 10,2% 0,29% 0,10% 0,4% 14,5% 2,59 (Ruscalcoas Credit Union AL 0 \$57,523,769 7,171 3 3,3% 6,2% 1,7% 9,9% 0,74% 0,26% 0,55% 70,1% 8,69 (Refersion Credit Union AL 0 \$66,524,322 7,483 3 0,4% 3,3% 2,2% 9,9% 1,38% 1,51% 0,27% 0,18% 0,55% 70,1% 8,69 (Refersion Credit Union AL 0 \$553,485,523 1,568 1 1,0% 0,0% 0,4% 14,4% 2,17% 0,36% 0,44% 2,16% 0,639 (Refersion Credit Union AL 0 \$552,825,663 3,376 3,27% 10,2% 0,4% 14,4% 1,17% 0,12% 0,33% 3,51% 19,79 (Refersion Credit Union AL 0 \$552,825,663 3,376 3,27% 10,2% 0,4% 14,4% 1,17% 0,12% 0,33% 3,51% 19,79 (Refersion Credit Union AL 0 \$552,825,663 4,861 4 1,19% 0,4% 1,25% 1,23% 0,39% 0,03% 7,17% 2,299 (Refersion Credit Union AL 0 \$46,84,881 7,191 3 4,4% 6,6% 4,9% 9,5% 1,88% 0,69% 0,49% 0,33% 0,43% 1,19% 0,40%	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%
Riverfall CU AL 0 \$102,083,635 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% 7.73% 3.5% 12,2% 0,47% 0,07% 0,07% 0,02% 14,5% 0,5% North Alabama Educators CU AL 0 \$92,929,652 10,408 4 7.7% 11,1% 0,4% 1,8% 7.9% 0,77% 0,18% 0,29% 47,6% 7.69% Mobile 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% 7.69% Mobile 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% 7.69% Mobile 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% 7.69% Mobile 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% 7.69% Mobile Educators CU AL 0 \$95,690,154 6,645 6 1.5% 1,6% 0,8% 17,2% 0,61% 0,25% 0,59% 0,10% 64,3% 14,5% 2,59% Mobile Educators Cedit Union AL 0 \$66,524,322 7,483 3 0,4% 3,11% 2,29% 0,9% 1,38% 1,11% 0,27% 61,9% 6,39% Mobile Educators Cedit Union AL 0 \$56,485,2432 7,483 3 0,4% 3,11% 2,29% 0,9% 1,38% 1,11% 0,27% 61,9% 6,39% Mobile Educators Cedit Union AL 0 \$56,485,2432 7,483 3 0,4% 3,11% 2,29% 0,9% 1,38% 1,11% 0,27% 61,9% 6,39% Mobile Educators Cedit Union AL 0 \$55,485,523 1,568 1 1,00% 0,05% 0,44% 14,9% 0,41% 1,41% 1,17% 0,12% 0,33% 3,51% 19,79% Champion Community CU AL 0 \$55,485,523 1,568 1 1,00% 0,49% 0,4	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%
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% 0.59 Naheola Credit Union AL 0 \$44,090.632 7,429 4 7.7% 17.1% 6.6% 22.6% 11.7% 0.19% 1.53% 22.3% 26.79 Alberba Educators CU AL 0 \$82,090,652 7,429 4 7.7% 17.1% 6.6% 22.6% 11.7% 0.19% 1.53% 22.3% 26.79 Alberba Educators CU AL 0 \$82,094,769 9,585 3 4.4% -3.8% -2.5% 10.2% 0.29% 0.10% 0.43% 14.5% 2.59 Nabelba Educators CU AL 0 \$82,094,769 9,585 3 4.4% -3.8% -2.5% 10.2% 0.29% 0.10% 0.43% 14.5% 2.59 Nabelba Educators CU AL 0 \$82,094,769 9,585 3 4.4% -3.8% -2.5% 10.2% 0.29% 0.10% 0.43% 14.5% 2.59 Nabelba Educators CU AL 0 \$85,094,769 9,585 3 4.4% -3.8% -2.5% 10.2% 0.29% 0.10% 0.43% 14.5% 2.59 Nabelba Educators CU AL 0 \$56,654,322 7,483 3 -0.4% -3.1% -2.9% 9.9% 1.38% 1.51% 0.25% 0.49% 50.3% 16.99 Nabelba Educators CU AL 0 \$53,485,523 1.568 1 1.0% 0.0% -0.4% 14.9% 2.17% 0.36% 0.44% 21.6% 0.09 Nabelba Educators CU AL 0 \$53,000,288 3.641 4 -1.0% 0.0% -0.4% 11.4% 11.7% 0.36% 0.44% 21.6% 0.09 Nabelba Educators CU AL 0 \$51,200,288 3.641 4 -1.9% 0.4% 13.2% 11.4% 11.7% 0.36% 0.44% 21.6% 0.09 Nabelba Educators CU AL 0 \$54,090,555 4,861 2 1.9% 0.4% 1.2% 0.5% 0.4% 1.4% 0.11% 0.30% 0.33% 35.1% 19.79 Nabelba Educators CU AL 0 \$46,084,881 7.191 3 4.4% 6.0% 4.9% 9.5% 1.8% 0.46% 0.29% 44.8% 1.49 Nabelba Educators CU AL 0 \$46,084,881 7.191 3 4.4% 6.0% 4.9% 9.5% 1.8% 0.46% 0.29% 9.3% 0.19 Nabelba Educators CU AL 0 \$44,084,813,055 8.651 3 4.6% 11.7% 0.5% 9.5% 1.8% 0.46% 0.45% 0.45% 0.35% 0.45%	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%
Naheola Credit Union AL 0 \$94,090,632 7,429 4 7,78 17,18 6,48 22,68 1,178 0,198 1,538 82,38 26,79 Action Alabama Educators CU AL 0 \$92,092,652 10,408 4 4,18 3,38 4,28 1,188 7,98 0,778 0,188 0,298 1,769 4,769 7,698 1,769 1,778 1,789 1	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%
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% 7.69 Mobile Educators CU AL 0 \$82,994,769 9,585 3 4.4% 3.8% 2.59% 10.2% 0.29% 0.10% 0.43% 14.5% 2.59 (incacloosa Credit Union AL 0 \$75,223,769 7,171 3 3 3.3% 6.2% 1.7% 9.9% 0.74% 0.26% 0.55% 70.1% 8.66	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%
Mobile Educators CU AL 0 \$82,994,769 9,585 3 4.4% -3.8% -2.5% 10.2% 0.2% 0.10% 0.43% 14.5% 2.59 suscaloosa Credit Union AL 0 \$75,223,769 7,171 3 3.3.3% 6.2% 1.7% 9,9% 0.74% 0.26% 0.55% 70.1% 8.69 Model Coated Board FCU AL 0 \$66,524,322 7,483 3 -0.4% -3.1% -2.9% 9,9% 1.38% 1.51% 0.27% 6.19% 6.39 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% 0.09 Horence 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% 19.79 Horenspire 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% 19.79 Horenspire FCU AL 0 \$55,802,662 3,376 3 2.7% 10.2% 0.4% 12.1% 2.37% 0.36% 0.44% 21.6% 0.09 Horence FCU AL 0 \$55,802,662 3,376 3 2.7% 10.2% 0.4% 11.4% 1.17% 0.12% 0.39% 0.39% 0.33% 35.1% 19.79 Horenspire FCU AL 0 \$50,670,469 8,589 2 1.7% 1.4% 0.4% 3.2% 12.1% 2.37% 0.36% 0.45% 0.20% 44.8% 11.4% 0.66% 0.20% 44.8% 11.4% 0.66% 0.20% 44.8% 11.4% 0.66% 0.20% 44.8% 11.4% 0.66% 0.20% 44.8% 0.45% 0.25% 0.45% 0.45% 0.25% 0.45% 0.	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%
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% 8,69 70,1% 8,69 7,171 3 3,3% 6,2% 1,7% 9,9% 0,74% 0,06% 0,25% 0,49% 0,05% 0,49% 0,03% 1,5% 0,3% 1,5% 0,49% 0,03% 1,5% 0,49% 0,03% 1,5% 0,03% 1,5% 0,03% 1,5% 0,03% 1,5% 0,03% 1,5% 1,0% 0,0% 1,0% 1,0% 1,0% 1,1,0% 1	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%
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% 16.99 18.98 18.99	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%
Verferson Credit Union	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%
Medad 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% 0.09% olderence FCU AL 0 \$52,822,662 3,376 3 2.7% 10.2% 0.4% 11.4% 11.7% 0.12% 0.33% 35.1% 19.7% olderence FCU AL 0 \$51,200,288 3,641 4 1.19% 0.4% 3.2% 12.1% 2.37% 0.39% 0.03% 71.7% 27.9% olderence 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% 1.49% olderence FCU AL 0 \$48,298,555 4,861 2 1.9% 4.6% 1.7% 15.3% 0.63% 0.46% 0.45% 0.45% 53.7% 6.39% olderence FCU AL 0 \$44,843,055 8,651 3 4.49% 6.0% 1.7% 15.3% 0.63% 0.46% 0.49% 0.92% 93.3% 6.19% olderence 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% 0.00% 0.00% 0.45% 0.40% 0.00%	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%
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% 19.79 Champion Community CU AL 0 \$51,200,288 3,641 4 -1.9% 0.4% 3.2% 12.1% 2.37% 0.39% 0.33% 35.1% 19.79 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% 1.49 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% 6.39 Rivergrass FCU AL 0 \$44,843,055 8,651 3 4.4% 6.0% 4.9% 9.5% 18.8% 0.60% 0.92% 93.3% 6.19 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% 0.00% 0.20% 14.84% 0.10% 0.20% 14.137,437 3.384 3 -1.9% 1-1.6% 1-1.8% 13.7% 11.4% 0.73% 0.06% 80.5% 20.09 Rivergrass FCU AL 0 \$333,350,464 3.928 3 -1.0% 0.2% 1-2.4% 11.9% 2.16% 0.23% 0.06% 37.3% 19.89 Risk Resource CU AL 0 \$333,404,473 4,909 2 2 6.4% 0.4% 2.9% 10.9% 0.09% 0.43% 1.27% 93.6% 41.39 Risk Resource CU AL 0 \$331,404,43 4,909 2 2 1.6% 11.5% 12.2% 18.8% 12.5% 0.61% 0.83% 0	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%
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% 27.99 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% 1.49 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% 6.39 Wiregrass FCU AL 0 \$44,843,055 8,651 3 4.6% 11.7% 0.5% 9.7% 1.88% 0.60% 0.92% 93.3% 6.19 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% 0.00% Luscaloosa VA FCU AL 0 \$41,137,437 3,384 3 -1.9% -1.6% -4.8% 13.7% 1.14% 0.73% 0.06% 80.5% 20.09 Luscaloosa VA FCU AL 0 \$338,350,464 3.928 3 -1.0% 0.2% -2.4% 11.9% 2.16% 0.23% 0.06% 37.3% 19.89 List 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% 41.39 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% 12.09 AM Community FCU AL 0 \$33,150,391 3.748 1 1.0% 19.5% 0.8% 12.0% 1.39% 0.11% 0.47% 67.6% 0.09 CHCU AL 0 \$33,950,391 3.748 1 1.0% 19.5% 0.8% 12.0% 1.39% 0.11% 0.47% 67.6% 0.09 CHCU AL 0 \$29,375,879 3.565 1 0.4% 1.9% 1.1.0% 19.5% 13.8% 1.0.0% 0.6% 0.44% 78.4% 24.69 Acalea City CU AL 0 \$29,375,879 3.565 1 0.4% 1.7% 1.7% 1.7% 1.1.0% 12.4% 1.1.7% 0.1.0% 0.6% 0.44% 78.4% 24.69 Acalea City CU AL 0 \$27,311,542 3.507 3 13.1% 1.7% 1.7% 1.7% 1.8% 1.0% 0.00% 0.4% 0.6% 0.44% 78.4% 24.19 Acalea City CU AL 0 \$27,311,542 3.507 3 13.1% 1.7% 1.7% 1.7% 1.8% 1.0% 0.00% 0.2% 0.21% 0.48% 56.6% 9.69 WCU Credit Union AL 0 \$24,415,605 2.664 1 4.9% 3.1% 1.0% 19.9% 0.18% 0.01% 0.69% 75.0% 0.09 WCU Credit Union AL 0 \$24,716,799 3.425 2 2.7% 0.4% -1.8% 10.0% 0.00% 0.2% 0.21% 0.48% 56.6% 9.69%	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%
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% 1.49 Rocket City FCU AL 0 \$44,898,555 4,861 2 1.9% 4.6% 1.7% 15.3% 0.63% 0.45% 0.42% 53.7% 6.39 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% 6.19 Jniversity Of South AL FCU AL 0 \$44,843,055 8,661 3 4.6% 11.7% 0.5% 9.7% 1.43% 0.11% 0.40% 30.5% 0.00 Landmark CU AL 0 \$41,137,437 3,384 3 1.9% 1.6% 14.8% 13.7% 1.14% 0.73% 0.06% 80.5% 20.09 Its Resource CU AL 0 \$33,350,464 3,928 3 1.0% 0.2% 2.4% 11.9% 2.16% 0.23% 0.06% 37.3% 19.8% 18.8% 0.60% 33.3% 14.4% 0.0% 33.4% 1.0% 0.2% 12.0% 10.0% 0.09% 0.43% 1.27% 93.6% 14.3% 12.0% 10.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 1.27% 93.6% 11.0% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.09% 0.09% 0.43% 0.09% 0.09% 0.43% 0.09% 0.09% 0.43% 0.09% 0.09% 0.43% 0.09%	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%
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% 6.39 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% 6.19 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% 0.09 andmark 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% 20.09 fuscaloosa 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% 19.89 lst 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% 41.39 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% AM Community 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% DCH CU AL 0 \$31,950,391 3,748 1 1.0% 19.5% 0.8% 12.0% 13.9% 0.11% 0.47% 67.6% 0.09 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% 8.19 Social Security CU AL 0 \$29,375,879 3,565 1 0.4% 1.9% -11.0% 21.3% 13.8% 2.62% 0.65% 0.73% 44.1% 24.49 anderdale County Teachers CU AL 0 \$29,375,879 3,565 1 0.4% 1.9% -11.0% 21.3% 13.8% 1.17% 0.10% 0.37% 44.1% 24.49 anderdale County Teachers CU AL 0 \$29,375,879 3,565 1 0.4% 1.9% -11.0% 12.4% 1.17% 0.10% 0.37% 44.1% 24.49 anderdale County Teachers 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% 7.19 Electrical Workers 558 FCU AL 0 \$24,445,605 2,664 1 4.9% 3.1% 1.0% 19.9% 0.18% -0.01% 0.69% 75.0% 0.09 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69% 0.00 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69% 0.00 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69% 0.00 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69% 0.00 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69% 0.00 WCU Credit Union AL 0 \$24,716,799 3,425 2 2.7% -0.4% -1.8% 10.0% 1	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%
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% 6.19 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% 0.09 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% 20.09 Fuscaloosa 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% 19.89 Ist 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% 41.39 Guif Coast FCU AL 0 \$33,140,443 4.909 2 -1.6% 11.5% -2.2% 13.8% 17.73% 0.83% -0.04% 52.0% 12.09 AM 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% 16.49 Alabama Rural Electric CU AL 0 \$31,950,391 3.748 1 1.0% 19.5% 0.8% 12.0% 13.3% 0.11% 0.47% 67.6% 0.09 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% 83.19 Social Security CU AL 0 \$29,375,879 3.565 1 0.4% 1.9% 11.0% 19.5% 13.8% 2.62% 0.65% 0.44% 78.4% 24.69 Lauderdale County Teachers CU AL 0 \$29,371,1542 3.507 3 13.1% 17.9% 7.5% 14.8% 4.01% 1.65% 0.94% 85.8% 7.19 Electrical Workers 558 FCU AL 0 \$24,416,709 3.425 2 2.7% -0.4% -1.8% 10.0% 0.02% 0.21% 0.48% 56.6% 9.69 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% 9.69	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%
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% 0.00% and mark 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% 20.00% [fuscaloosa VA FCU AL 0 \$33,350,464 3,928 3 -1.0% 0.2% -2.4% 11.9% 2.16% 0.23% 0.06% 37.3% 19.89% [st Resource CU AL 0 \$33,367,773 2,395 2 6.4% -0.4% 2.9% 10.9% 0.09% 0.43% 1.27% 93.6% 41.39% [Sulf 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% AM 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% 13.9% 0.11% 0.47% 67.6% 0.09% 0.00% 0.	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%
AL 0 \$41,137,437 3,384 3 -1.9% -1.6% -4.8% 13.7% 1.14% 0.73% 0.06% 80.5% 20.09 (Iuscaloosa 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% 19.89 (Ist 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% 41.39 (Ist Resource CU 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% (Iuscaloosa VA 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% (Iuscaloosa VA FCU AL 0 \$31,950,391 3,748 1 1.0% 19.5% 0.8% 12.0% 13.9% 0.11% 0.47% 67.6% 0.09 (Iuscaloosa VA FCU AL 0 \$30,157,032 4,922 1 2.2% 8.7% -12.3% 13.8% 2.62% 0.65% 0.73% 47.0% 8.19 (Iuscaloosa VA FCU AL 0 \$29,375,879 3,565 1 0.4% 1.9% -11.0% 21.3% 1.53% 0.46% 0.44% 78.4% 24.69 (Iuscaloosa VA FCU AL 0 \$29,375,879 3,565 1 0.4% 1.9% -11.0% 12.4% 1.17% 0.10% 0.37% 44.1% 24.19 (Iuscaloosa VA FCU AL 0 \$28,741,815 2,573 1 1.7% 1.7% 1.7% 1.4% 12.4% 1.17% 0.10% 0.37% 44.1% 24.19 (Iuscaloosa VA FCU AL 0 \$27,311,542 3,507 3 13.1% 17.9% 7.5% 14.8% 4.01% 1.65% 0.94% 85.8% 7.19 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA 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% 0.09 (Iuscaloosa VA FCU AL 0 \$24,845,605 2,664 1 4.9% 3.1% 1.0% 19.9% 0.18% -0.01% 0.02% 0.21% 0.48% 56.6% 9.69 (Iuscaloosa VA FCU AL 0 \$24,845,605 2,	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%
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% 19.89 Ist 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% 41.39 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% 12.09 AM 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% 16.49 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% 0.09 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% 8.19 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% 24.69 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
Ist 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% 41.39 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% AM 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% 16.49 Alabama Rural Electric CU AL 0 \$31,950,391 3,748 1 1.0% 19.5% 0.8% 12.0% 13.9% 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% 8.19 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% auderdale 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
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% AM 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% 16.49 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% 0.09 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% 8.19 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% auderdale 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
AM 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% 16.49 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% 0.09 CCH 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% 8.19 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% 24.69 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
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% 0.09 OCH 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% 8.19 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% 24.69 a.auderdale 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
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% 8.19 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% 24.69 a.auderdale 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
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% 24.69 a.auderdale 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% 24.19 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% 7.19 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% 0.09 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% 9.69	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%
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% 24.19 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% 7.19 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% 9.69	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%
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% 7.19 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% 0.09 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% 9.69	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%
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% 0.09% 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% 9.69%	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%
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%	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%
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%	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%

Year-End 2017

Alabama Credit Union Financial Summary Data as of December 2017

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	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-Micolas 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%
Councill FCU	AL	0	\$3,029,670	626	1	-0.6%	-8.6%	0.2%	16.8%	0.09%	0.43%	0.70%	54.7%	
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%	
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%	
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%	
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%	
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%	
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%
Tuscumbia 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%

Year-End 2017

Alabama Credit Union Financial SummaryData 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.