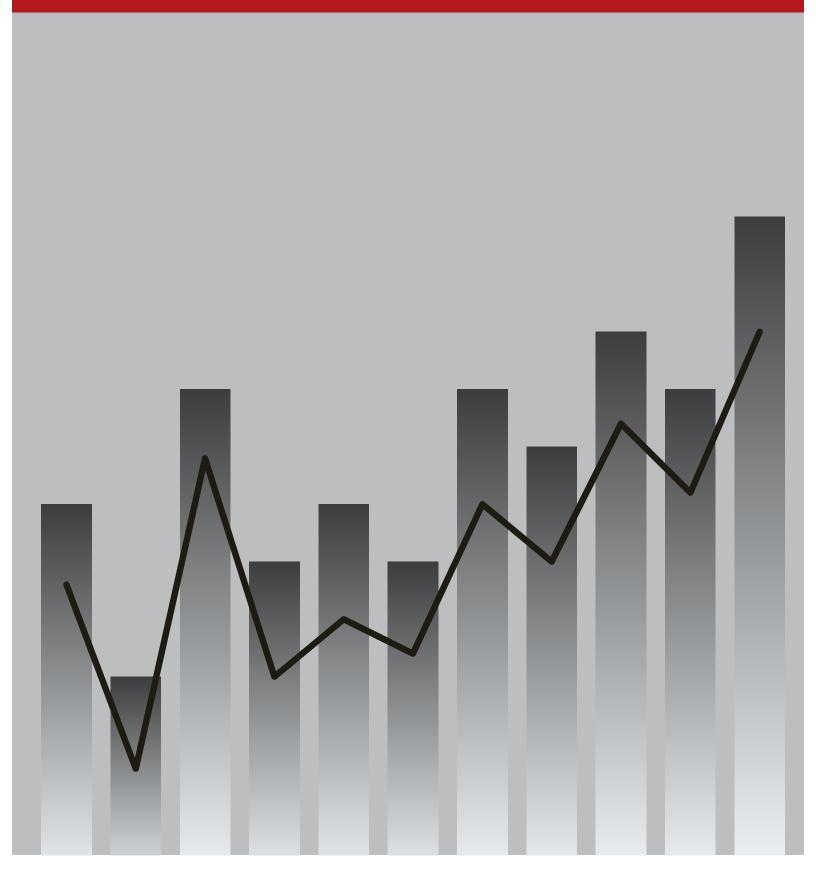
Year-End 2019 CUNA Economics & Statistics



A Strong Finish...

The U.S. economy maintained momentum in the fourth quarter as the movement in U.S.-China trade negotiations and an accommodative Federal Reserve helped to push equity markets 8.5 percent higher.

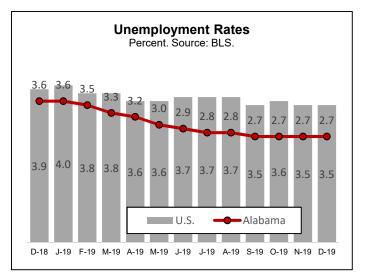
The economy grew at a 2.1 percent seasonally adjusted annual rate in the fourth quarter – exactly matching the third quarter result and helping to lift full-year growth to 2.3 percent (which was marginally lower than the 2.9 percent advance experienced in 2018).

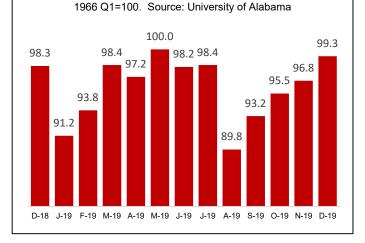
Overall, U.S. employment increased by 630,000 which was the largest quarterly increase in the year and the unemployment rate was unchanged at a 50-year low of 3.5 percent compared to the September 2019 level. In Alabama, total employment grew by a total of 10,300 in the fourth quarter and the unemployment rate remained at 2.7 percent throughout the period.

Consumer sentiment steadily increased throughout the quarter as the jobs outlook improved. Healthy labor markets pushed personal income up at a 2.9 percent annualized rate in the fourth quarter and the increase was 3.6 percent over the year.

Higher incomes helped to buoy retail sales, which slowed compared to the third quarter results but still increased at a 0.6 percent rate (2.4 percent annualized) in the three-month period.

New home sales declined marginally in the quarter, but sales of existing homes increased at an annualized pace of nearly 9 percent in the period. Nationally, home prices increased at an annualized 3.4 percent rate in the quarter. In Alabama, home price





U.S. Consumer Sentiment

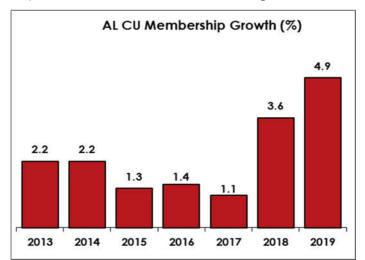
increases lagged marginally with a 4.4 percent gain in the three-month period.

The Federal Reserve lowered its federal funds target by 25 basis points in October and the effective federal funds rate finished the year at 1.55 percent - roughly 75 basis points lower than its reading at the start of the year. The ten-year Treasury yield increased by 24 basis-points during the three-month period and finished the year at 1.92 percent. The yield curve was inverted at the start of the quarter but the spread between the Fed's overnight

benchmark interest rate and the 10-year Treasury yield started and ended the year at roughly 0.40 percent.

In all, the fourth quarter was a generally favorable operating environment for U.S. credit unions.

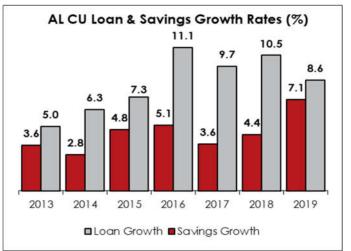
Collectively, the Alabama's memberowned, not-for-profit depositories reported healthy membership and loan growth, high asset quality, strong earnings, and high net worth ratios in the fourth quarter of 2019. Capital ratios remain near record highs.



Alabama credit unions reported a 1.5 percent increase in total memberships in the fourth quarter of 2019. The full-year increase was 4.9 percent, which is roughly 15.3 times faster than Alabama population growth. When compared to previous calendar-year results the 2019 change represents the fastest 12-month gain since 1992. In total, credit unions now report 2165.3 thousand memberships – equal to roughly 44 percent of the Alabama population.

Alabama credit union loan portfolios grew by 1.9 percent in the fourth quarter – a 7.6 percent annualized pace. That's slower than the 2.5 percent third-quarter result but remains unchanged compared to the yearago increase. Year-over-year loan growth came in at 8.6 percent.

Looking forward, expect very weak loan portfolio growth in the first quarter against a backdrop of typical seasonal weakness and the growing COVID-19 crisis. CUNA economists expect loan growth to decelerate from an annual 6.5 percent



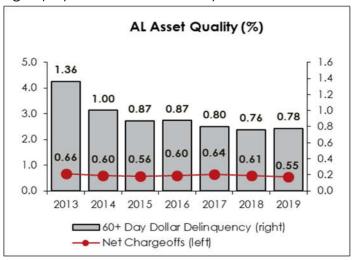
pace in 2019 to just 3.5 percent in 2020. We assume that by July the disease will no longer be active in most of the United States – a presumption consistent with a mid-March report by virologists associated with the Global Virus Network and foresee a modest rebound to 5.0 percent loan growth in 2021.

Looking at fourth quarter growth within the seven broad portfolios tracked on Alabama credit union call reports we find credit cards led the way with a 7.2 percent quarterly increase, though commercial loans (+5.0 percent) and new automobile (+3.2 percent) also increased at healthy rates.

Credit union savings growth was strong in the fourth quarter – reflected in a 1.9 percent increase in balances (a 7.6 percent annualized gain). That compares to a 1.1 percent increase in the third quarter and a 0.7 percent increase in the fourth quarter of 2018. Certificates increased at a 5.6 percent (unannualized) pace in the fourth quarter while share drafts were up 1.9 percent. Money market shares increased by 1.6 percent in the three-month period. Against a backdrop of steeply declining equity markets and anxiety related to the

global COVID-19 pandemic, CUNA's baseline forecast has credit union savings expanding quickly with total balances expected to increase by 12 percent in 2020 and by 8 percent in 2021.

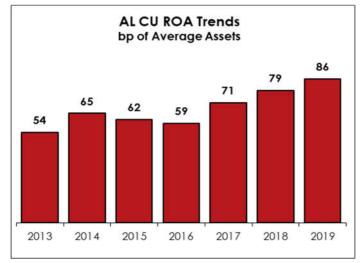
The Alabama aggregate loan-to-savings ratio finished the year at 64.1 percent. The year-end reading is lower than the 63.2 percent cyclical high reported at year-end 2018 and will likely dip further as very strong savings growth will persist. Nationally, the credit union loan-to-savings ratio is likely to finish 2020 at about 78 percent and is apt to decline further in 2021.



Asset quality remained strong in the fourth quarter. Alabama credit union loan delinquency rates increased with the aggregate, starting the quarter at 0.67 percent and finishing at 0.78 percent. The net chargeoff rate increased marginally, from 0.55 percent in the third quarter to 0.60 percent in the fourth quarter of 2019. Bankruptcies decreased modestly, with

bankruptcies per thousand credit union members rising from 2.8 in 2018 to 2.5 in 2019. Big increases in bankruptcy filings and a corresponding erosion in credit union asset quality will be obvious in the first half of 2020 as job losses balloon.

Overall, Alabama credit unions reported annualized ROA (net income as a percentage of average assets) totaling 0.72 percent in the fourth quarter – a healthy level, but down from 0.84 percent in the third quarter. Slowing loan growth and lower market interest rates were to blame for the modest decline though higher operating



expenses and higher funding costs also were obvious. Still, Alabama full-year credit union

earnings came in at 0.86 percent in 2019 – their highest post-recession reading. Overall, Alabama credit union earnings averaged 0.69 percent over the past ten years.

The aggregate credit union net worth ratio held steady and finished the year at 12.2 percent. The current reading is a post-recession high and over 99 percent of Alabama credit unions are well capitalized with net worth ratios over 7 percent. Credit unions are in generally good financial shape entering the current economic crisis and most should have the wherewithal to continue to serve in meaningful ways as members struggle to make it through the growing health care and financial challenges.

...But a Gloomy and Uncertain Outlook

There is now little doubt that the U.S. economy has entered a recession as a result of the novel Coronavirus (COVID-19). Social distancing, event cancellation, school closures and "stay at home" orders—all of which are critical to controlling the public health crisis—have dramatically reduced normal economic activity. The most immediately-impacted industries—recreation, transportation, and food services and accommodation—add up to \$2.1 trillion in annual spending (14 percent of total consumption spending).

Although the crisis is still unfolding, CUNA economists forecast a baseline 1.0 percent contraction in annualized real GDP in the first quarter of 2020 followed by a significant decline of 12.0 percent in the second quarter.

Assuming the coronavirus peaks in the second quarter and the U.S. begins to gradually resume economic activity shortly thereafter, we expect economic growth to bounce back slightly in the third and fourth quarters by 1.0 percent and 3.0 percent, respectively (annualized).

Overall, growth is likely to remain muted throughout 2020 as supply chains rebuild, many businesses are forced to close indefinitely, and consumers remain cautious. This, we believe, will lead to an overall annual decline in real GDP of 2.25 percent in the year.

Under our baseline assumptions, economic growth will rebound relatively quickly with production and service-sector activity resuming, and pent up consumer demand driving growth. Moreover, unlike the experience in the 2007 – 2009 financial crisis, financial markets are likely to remain intact which—combined with historically low interest rates—will further stimulate the economy. We therefore expect relatively strong growth of 3.0 percent in 2021 followed by a gradual return to the long-term sustainable growth rate of approximately 1.8 percent by 2024.

	U.S. CUs	Alabama CUs
Demographic Information	2019	2019
Number of CUs	5,346	105
Assets per CU (\$ mil)	296.4	231.6
Median assets (\$ mil)	35.7	27.0
Total assets (\$ mil)	1,584,741	24,323
Total loans (\$ mil)	1,127,363	13,559
Total surplus funds (\$ mil)	389,335	9,639
Total savings (\$ mil)	1,335,351	21,144
Total memberships (thousands)	121,743	2,165
Growth Rates (%)		
Total assets	7.7	7.9
Total loans	6.5	8.6
Total surplus funds	11.1	6.9
Total savings	8.1	7.1
Total memberships	3.6	4.9
% CUs with increasing assets	70.0	66.7
Earnings - Basis Pts.		
Yield on total assets	404	368
Dividend/interest cost of assets	89	84
Net interest margin	315	284
Fee & other income	140	168
Operating expense	319	331
Loss Provisions	43	35
Net Income (ROA) with Stab Exp	93	86
Net Income (ROA) without Stab Exp	93	86
% CUs with positive ROA	88.5	82.9
Capital Adequacy (%)		
Net worth/assets	11.4	12.2
% CUs with NW > 7% of assets	98.6	99.0
Asset Quality	0.70	0.70
Delinquencies (60+ day \$)/loans (%)	0.70	0.78
Net chargeoffs/average loans (%)	0.56	0.55
Total borrower-bankruptcies	190,523	5,373
Bankruptcies per CU	35.6	51.2
Bankruptcies per 1000 members	1.6	2.5
Asset/Liability Management	0.4.4	(1.1.1
Loans/savings	84.4	64.1
Loans/assets	71.1	55.7
Net Long-term assets/assets	34.0	32.9
Liquid assets/assets	12.8	16.4
Core deposits/shares & borrowings	48.7	59.4
Productivity		
Members/potential members (%)	3	7
Borrowers/members (%)	59	52
Members/FTE	385	391
Average shares/member (\$)	10,969	9,765
Average loan balance (\$)	15,745	12,137
Employees per million in assets	0.20	0.23
	11.4	11.4
Fed CUs w/ single-sponsor	11.4 17.4	11.4 14.3
Structure (%) Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs		

Overview by Year

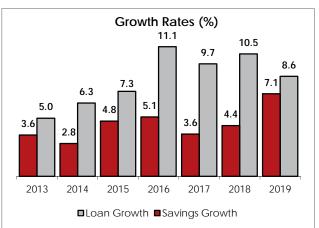
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Number of CUs 5.346 105 110 113 115 118 12 Asets per (U S ml) 35.7 27.0 24.1 23.3 22.0 21.4 20.6 20.1 Total assets (S ml) 1.58.4 74.0 24.1 23.3 22.0 21.40 20.168 80.99 81.3 Total assets (S ml) 1.58.4 74.4 24.33 22.50 21.40 21.00 20.168 86.35 81.2 Total surplus funds (S ml) 1.335.351 21.144 19.741 18.915 18.253 17.365 16.57 16.17 Total sarets (S ml) 1.335.351 21.144 19.741 18.915 18.2 1.735 16.5 7.7 16.7 1.971 1.43 3.6 3.5 0.9 1.1 1.335.351 21.144 3.6 5.1 4.8 2.8 3.3 1.041 1.971 1.44 3.6 5.5 1.0 1.11 7.3 2.92 2.9 2.9 2.9 2.9 2.9		U.S.	Alabama Credit Unions						
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Total serves from 0 11273 463 113 559 12.484 11.295 10.292 9.966 8.635 8.12 Total serves from 05 (S mil) 1.335 351 21.144 19.741 18.915 18.253 17.365 16.577 16.12 Total serves from memberships (housands) 121.743 2.165 2.064 1.992 1.971 1.43 1.992 1.971 1.43 1.91 1.8253 17.365 16.577 16.12 Total searts (SO) T.7 7.9 1.9 3.9 5.6 6.2 3.6 3.5 5.0 0.9 1.1 1.43 3.12 2.2 2.8 3.3 1.01 1.44 1.3 2.2 2.2 3.6 3.5 5.0 0.9 1.1 1.4 1.3 2.2 2.2 3.6 3.5 1.04 1.04 1.6 5.5 0.9 1.1 1.4 1.3 2.2 2.2 2.5 2.6 5.5 6.6 7.7 1.13 3.6 5.5 0.9 1.1 1.4 1.3 2.2 2.2 2.5 2.6 5.5 5.6	Median assets (\$ mil)	35.7	27.0	24.1	23.3	22.0	21.4	20.6	20.3
Total surplus funds (6 mil) 1383.351 21.144 19.741 18.975 17.32 17.76 17.14 Total savings (6 mil) 133.851 21.144 19.741 18.975 17.32 17.76 17.9 Total assets (%) 5 5 7.7 7.9 1.99 3.9 5.6 6.2 3.6 3. Total assets 7.7 7.9 1.9 3.9 5.6 6.2 3.6 3. Total assets 7.7 7.9 1.9 3.9 5.6 6.2 3.6 3.5 5.0 9 1 1.3 2.2 2.2 3.5 5.0 9 1 1.3 2.2 2.2 2.8 3.5 1.1 1.4 1.3 2.2 2.2 2.8 2.4 <t< td=""><td>Total assets (\$ mil)</td><td>1,584,741</td><td>24,323</td><td>22,550</td><td>22,140</td><td>21,300</td><td>20,168</td><td>18,999</td><td>18,343</td></t<>	Total assets (\$ mil)	1,584,741	24,323	22,550	22,140	21,300	20,168	18,999	18,343
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Total memberships (thousands) 121,743 2,165 2,064 1,992 1,971 1,943 1,919 1,87 Growth Rates (%) - <td< td=""><td>Total surplus funds (\$ mil)</td><td>389,335</td><td>9,639</td><td>9,015</td><td>9,821</td><td>10,032</td><td>9,998</td><td>9,475</td><td>9,389</td></td<>	Total surplus funds (\$ mil)	389,335	9,639	9,015	9,821	10,032	9,998	9,475	9,389
Growth Rates (%) 7.7 7.9 1.9 3.9 5.6 6.2 3.6 3.5 Total loans 6.5 8.6 10.5 9.7 11.1 7.3 6.3 5.5 Total surplus funds 11.1 6.9 8.2 2.1 0.3 5.5 0.9 11 Total sampus 8.6 4.9 3.6 1.1 1.4 8.8 3.3 Total memberships 3.6 4.9 3.6 1.1 1.4 1.3 2.2 2.2 2.7 2.7 2.6 6.5 5.5 0.9 1.1 1.4 1.3 2.2 1.2 1.4 1.2 2.5 3.0 3.3 2.4 2.1 2.3 1.3 3.2 2.2 5.5 5 <	Total savings (\$ mil)	1,335,351	21,144	19,741	18,915		17,365	16,577	16,122
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Net Income (ROA) without Stab Exp % CLs with positive ROA 93 86 79 71 59 62 65 6 Capital Adequacy (%) 88.5 82.9 83.6 82.3 91.3 87.0 82.2 83.6 Capital Adequacy (%) 11.4 12.2 12.3 11.7 11.5 11.6 11. % CUs with NW > 7% of assets 98.6 99.0 98.2 98.2 98.3 99.1 99.2 99.2 Asset Ouality 0.66 0.56 0.61 0.64 0.60 0.55 0.61 0.64 0.60 0.56 0.60 0.55 0.61 0.64 0.60 0.55 0.60 0.55 0.61 0.64 0.60 0.55 0.60 6.078 5.553 4.747 4.821 5.15 Bankruptcles per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.5 2.8 3.1 2.8 4.4 4.4 4.4 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>28 54</td>									28 54
% CUs with positive ROA 88.5 82.9 83.6 82.3 91.3 87.0 82.2 83.5 Capital Adequacy (%) Net worth/assets 11.4 12.2 12.3 11.7 11.5 11.5 11.6 11.7 % CUs with NW > 7% of assets 98.6 99.0 98.2 98.3 99.1 99.2 99.2 99.2 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.70 0.78 0.76 0.80 0.87 0.87 1.00 1.3 Net chargeoffs/average loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 0.56 Bankruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43.3 Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.2 Asset/Liability Management L L 2.5 5.4 51.0 48.4 45.9 45.4 44.4 Net Long-term assets/assets									54 60
Capital Adequacy (%) Net worth/assets 11.4 12.2 12.3 11.7 11.5 11.6 11.4 % CUs with NW > 7% of assets 98.6 99.0 98.2 98.2 98.3 99.1 99.2 99.2 Asset Cuality Delinquencies (60+ day \$)/loans (%) 0.70 0.78 0.76 0.80 0.87 0.87 1.00 1.3 Net chargeoffs/average loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 0.6 Delinquencies (60+ day \$)/loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 0.6 Barkruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43.8 Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2 Loans/savings 84.4 64.1 63.2 59.7 56.4 53.4 56.0 54.4 Vel Long-term assets/assets 12.8 16.4									83.3
Net worth/assets 11.4 12.2 12.3 11.7 11.5 11.5 11.6 11. % CLs with NW > 7% of assets 98.6 99.0 98.2 98.2 98.3 99.1 99.2 13.3 3	Capital Adequacy (%)								
Asset Quality Delinquencies (60+ day \$)/loans (%) 0.70 0.78 0.76 0.80 0.87 0.87 1.00 1.3 Net chargeoffs/average loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 0.66 Total borrower-bankruptcies 190,523 5,373 5,728 6,078 5,553 4,747 4,821 5,15 Bankruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43. Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.2 Asset/Liability Management U 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.1 50. Loans/saxings 84.4 64.1 63.2 59.7 56.4 53.4 52.1 50. Loans/saxings 84.4 64.1 15.2 18.7 18.9 19.5 17.0 17. Core deposits/shares & borrowings		11.4	12.2	12.3	11.7	11.5	11.5	11.6	11.3
Delinquencies (60+ day \$)/loans (%) 0.70 0.78 0.76 0.80 0.87 0.87 1.00 1.3 Net chargeoffs/average loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 Total borrower-bankruptcies 190,523 5,373 5,728 6,078 5,553 4,747 4,821 5,15 Bankruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43. Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.1 Asset/Liability Management Loans/savings 84.4 64.1 63.2 59.7 56.4 53.4 52.1 50. Loans/assets 71.1 55.7 55.4 51.0 48.4 45.9 44.4 Net Long-term assets/assets 12.8 16.4 15.2 18.7 18.9 19.5 17.0 17. Core deposits/shares & borrowings 48.7 59.4 61.1 61.1	% CUs with NW > 7% of assets	98.6	99.0	98.2	98.2	98.3	99.1	99.2	99.2
Net chargeoffs/average loans (%) 0.56 0.55 0.61 0.64 0.60 0.56 0.60 0.66 Total borrower-bankruptcies 190,523 5,373 5,728 6,078 5,553 4,747 4,821 5,15 Bankruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43. Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.8 Asset/Liability Management									
Total borrower-bankruptcies 190,523 5,373 5,728 6,078 5,553 4,747 4,821 5,15 Bankruptcies per CU 35.6 51.2 52.1 53.8 48.3 41.3 40.9 43. Bankruptcies per 1000 members 1.6 2.5 2.8 3.1 2.8 2.4 2.5 2.8 Asset/Liability Management Loans/savings 84.4 64.1 63.2 59.7 56.4 53.4 52.1 50.0 Loans/sasets 71.1 55.7 55.4 51.0 48.4 45.9 45.4 44. Net Long-term assets/assets 34.0 32.9 34.1 34.5 35.6 35.73.8 39.1 Liquid assets/assets 32.8 16.4 15.2 18.7 18.9 19.5 17.0 17. Core deposits/shares & borrowings 48.7 59.4 61.1 61.1 59.7 58.4 56.0 54. Productivity Members/potential members (%) 3 7 7 7 8 7 Members/FIE 385 391	Delinquencies (60+ day \$)/loans (%)		0.78	0.76	0.80	0.87	0.87	1.00	1.36
Bankruptcies per CU Bankruptcies per 1000 members35.651.252.153.848.341.340.943.Bankruptcies per 1000 members1.62.52.83.12.82.42.52.5Asset/Liability ManagementUUUUUUUUULoans/savings84.464.163.259.756.453.452.150.0Loans/sasets71.155.755.451.048.445.945.444.4Net Long-term assets/assets34.032.934.134.535.636.537.839.0Liquid assets/assets12.816.415.218.718.919.517.017.Core deposits/shares & borrowings48.759.461.161.159.758.456.054.ProductivityMembers/potential members (%)37777787Members/FTE385391387382390402405400Average shares/member (\$)10,9699,7659,5659,4969,2618,9368,6408,58Average loan balance (\$)15,74512,13711,97211,32110,87610,34810,0229,77Employees per million in assets0.200.230.240.240.240.240.250.2Structure (%)Fed CUs w/ single-sponsor11.411.412.713.313.013.0<	8								0.66
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Productivity Name Nam Name Name									17.7
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Borrowers/members (%)595251504846454Members/FTE38539138738239040240540Average shares/member (\$)10,9699,7659,5659,4969,2618,9368,6408,58Average loan balance (\$)15,74512,13711,97211,32110,87610,34810,0229,77Employees per million in assets0.200.230.240.240.240.240.250.2Structure (%)Fed CUs w/ single-sponsor11.411.412.713.312.212.212.712.Fed CUs w/ community charter17.414.312.713.313.013.012.712.Other Fed CUs32.517.120.919.521.721.721.220.				_	_	_			_
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Employees per million in assets0.200.230.240.240.240.240.250.25Structure (%)Fed CUs w/ single-sponsor11.411.412.713.312.212.212.712.Fed CUs w/ community charter17.414.312.713.313.013.012.712.Other Fed CUs32.517.120.919.521.721.721.220.									8,586
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Fed CUs w/ community charter17.414.312.713.313.013.012.712.Other Fed CUs32.517.120.919.521.721.721.220.		11.4	11.4	12.7	13.3	12.2	12.2	12.7	12.5
Other Fed CUs 32.5 17.1 20.9 19.5 21.7 21.2 20.9									12.5
									20.8
CUs state chartered 38.6 57.1 53.6 54.0 53.0 53.0 53.4 54.	CUs state chartered	38.6	57.1	53.6	54.0	53.0	53.0	53.4	54.2

Overview: State Trends

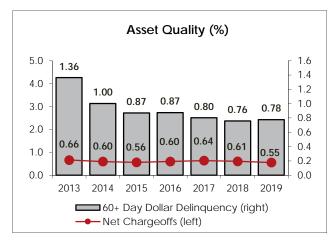
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Year-End 2019

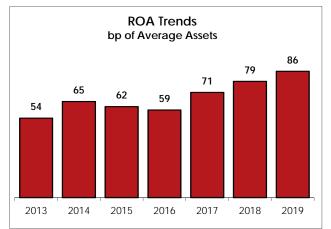


Loan and Savings Growth Trends

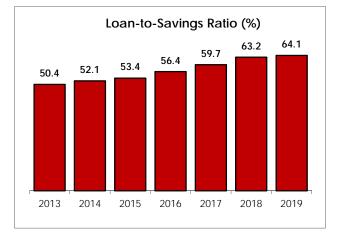
Credit Risk Trends



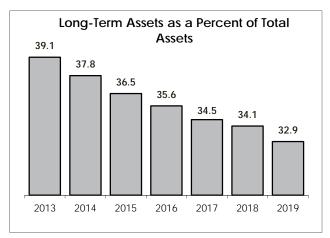
Earnings Trends



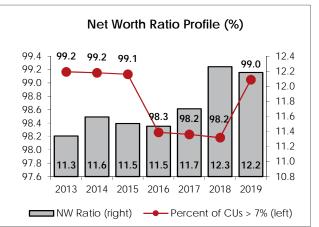
Liquidity Trends



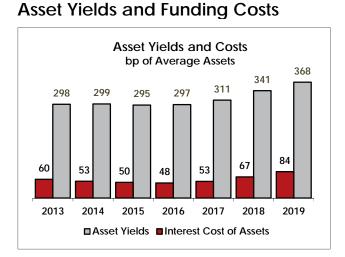
Interest Rate Risk Trends



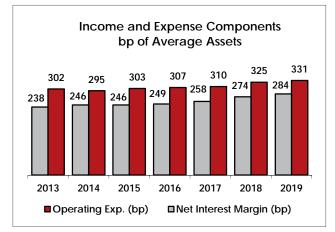
Solvency Trends



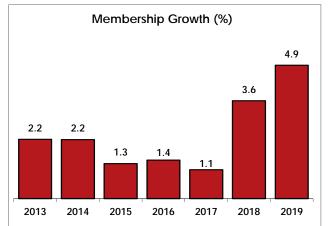
Year-End 2019



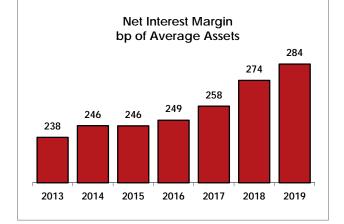
Interest Margins & Overhead



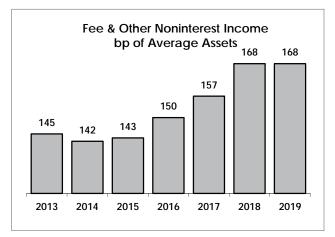
Membership Growth Trends



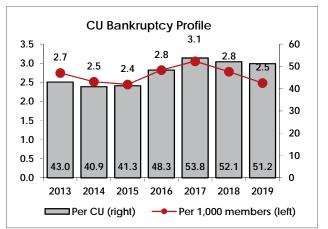
Interest Margins



Noninterest Income



Borrower Bankruptcies



	AL Alabama Credit Union Asset Groups							
Demographic Information	2019	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	105	44	20	9	12	9	6	5
Assets per CU (\$ mil)	231.6	8.1	30.0	66.8	154.5	357.7	762.4	2,623.7
Median assets (\$ mil)	27.0	6.7	28.2	58.9	148.8	335.6	777.3	1,682.5
Total assets (\$ mil)	24,323	355	600	601	1,855	3,220	4,575	13,118
Total loans (\$ mil)	13,559	179	318	224	1,104	2,012	3,052	6,669
Total surplus funds (\$ mil)	9,639	169	257	347	632	1,018	1,269	5,947
Total savings (\$ mil)	21,144	285	516	525	1,610	2,794	4,019	11,396
Total memberships (thousands)	2,165	53	68	56	198	329	486	975
Growth Rates (%)								
Total assets	7.9	0.2	3.1	3.9	2.6	8.1	8.9	9.5
Total loans	8.6	2.9	5.1	2.3	4.0	3.3	6.6	13.6
Total surplus funds	6.9	-2.5	1.4	5.1	1.6	19.6	14.7	5.0
Total savings	7.1	-0.3	2.8	3.7	2.3	7.9	8.7	8.2
Total memberships	4.9	-0.6	0.4	-0.4	-0.5	2.5	3.8	9.8
% CUs with increasing assets	66.7	45.5	60.0	100.0	75.0	100.0	100.0	100.0
Earnings - Basis Pts.				o	0.5.5			255
Yield on total assets	368	443	389	346	353	385	396	355
Dividend/interest cost of assets	84	64	61	62	65	65	82	94
Net interest margin	284	379	328	284	288	319	313	260
Fee & other income	168	113	146	137	145	223	210	147
Operating expense	331	422	396	349	355	401	407	278
Loss Provisions	35	46	26	19	20	44	38	35
Net Income (ROA) with Stab Exp	86	23	52	52	58	98	78	94
Net Income (ROA) without Stab Exp	86	23	52	52	58	98	78	94
% CUs with positive ROA	82.9	65.9	95.0	88.9	91.7	100.0	100.0	100.0
Capital Adequacy (%) Net worth/assets	12.2	19.5	13.7	12.2	12.6	13.0	11.3	12.0
% CUs with NW > 7% of assets	99.0	97.7	100.0	100.0	100.0	100.0	100.0	12.0 100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.78	1.92	1.16	0.85	0.79	0.76	0.74	0.75
Net chargeoffs/average loans (%)	0.55	0.84	0.50	0.47	0.46	0.63	0.59	0.52
Total borrower-bankruptcies	5,373	153	125	116	448	1,261	1,648	1,622
Bankruptcies per CU	51.2	3.5	6.3	12.9	37.3	140.1	274.7	324.4
Bankruptcies per 1000 members	2.5	2.9	1.8	2.1	2.3	3.8	3.4	1.7
Asset/Liability Management (%)								
Loans/savings	64.1	62.6	61.7	42.8	68.6	72.0	75.9	58.5
Loans/assets	55.7	50.3	53.0	37.4	59.5	62.5	66.7	50.8
Net Long-term assets/assets	32.9	10.5	16.2	28.7	24.2	29.9	30.7	37.3
Liquid assets/assets	16.4	30.0	24.4	23.9	17.3	16.6	15.6	15.5
Core deposits/shares & borrowings	59.4	73.2	65.8	65.9	62.2	61.2	50.8	60.6
Productivity								
Members/potential members (%)	7	8	5	2	3	7	5	23
Borrowers/members (%)	52	48	48	47	43	52	56	52
Members/FTE	391	366	354	342	362	363	365	433
Average shares/member (\$)	9,765	5,337	7,628	9,312	8,129	8,502	8,263	11,689
Average loan balance (\$)	12,137	6,989	9,868	8,514	12,886	11,670	11,247	13,245
Employees per million in assets	0.23	0.41	0.32	0.27	0.29	0.28	0.29	0.17
Structure (%)								
	11.4	20.5	5.0	11.1	8.3	0.0	0.0	0.0
Fed CUs w/ single-sponsor								
Fed CUs w/ community charter	14.3	13.6	25.0	11.1	0.0	22.2	0.0	20.0
				11.1 22.2 55.6		22.2 11.1 66.7	0.0 0.0 100.0	20.0 40.0 40.0

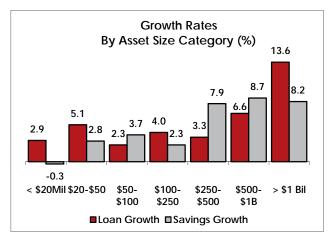
Overview: State Results by Asset Size

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.

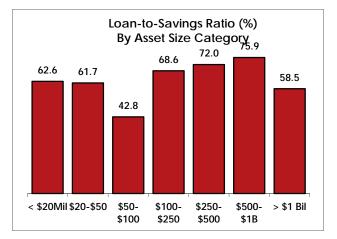
Year-End 2019

Results By Asset Size

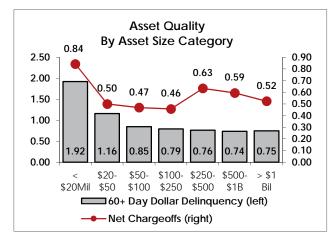
Loan and Savings growth



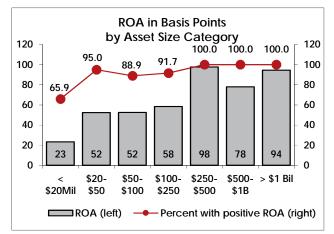
Liquidity Risk Exposure



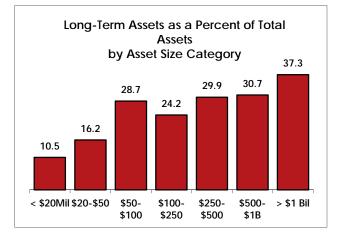
Credit Risk Exposure



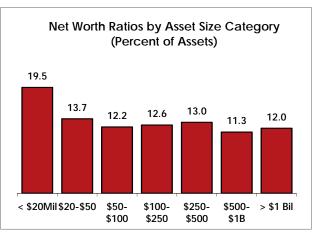
Earnings



Interest Rate Risk Exposure



Solvency



Demographic Information 2019 4 220.011 200 55/0 550-5100 2520-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5500 4220-5700 4220-5700 4200-57000		U.S.	.S. All U.S. Credit Unions Asset Groups - 2019						
Number of CUs 5,346 2.012 1.005 694 544 233 333 Assots por CU (S mil) 256, 7 6.5 31.2 70.4 149.6 32.4 67.8.3 1,77.3 Total assets (G mil) 1.586.74 15,187 32.58 49.78 107.94 125.00 177.75.00 177.75.00 177.75.75 175.70 177.75.75 175.75 175.75 175.75 175.75 175.75 175.75 175.75 175.70 177.75 175.75 175.70 177.75 177.73 177.78 172.92 186.75 177.70 152.85 177.70 159.86 174.70 159.875 173 13.26 174.81 13.26 13.28 31.82 31	Demographic Information	2019	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Median axissis (3 mil) 158,7 6.5 31.2 70.4 149.6 32.4 678.3 1,797.3 Total axissis (5 mil) 1.127,363 7,877 17,798 22,204 48,98 109.44 15,897 17,798 22,201 86,895 12,227 186,295 12,820 31,294 40,967 24,410 76,877 17,798 22,860 51,12 18,282 31,282 31,294 40,967 24,410 76,876 44,977 44,70 45,67 76,967 96,969 11,118 14,162 74,914 56,5 7,7 0,9 2,2 3,2 4,7 5,6 6,7 7,6 10,5 10,1 11,1 4,6 7,6 10,2 12,4 5,6 7,6 10,2 10,4 56,6 7,6 10,2 10,4 56,6 11,4 14,4 14,4 14,4 14,4 14,4 14,4 14,4 14,4 14,4 14,4 14,5 56,5 16,7 10,7 10,7 14,3 10,7		5,346	2,012	1,005	695			253	333
Total assis (5 mi) 1.944,741 15.187 32.584 49.87 109.794 177.500 1.077.800 177.500 1.077.86 77.86,275 Total assing (5 mi) 399.35 6.971 13.588 19.292 31.622 31.294 40.967 246.410 Total asvings (5 mi) 1.235.835 122.86 28.144 43.262 95.355 107.790 2.7 4.1 55.085 56.96,980 Total asserts (5 mi) 1.21.743 2.360 3.696 5.173 10.320 11.118 14.162 74.914 Coronit Rates (6) 1.01 0.7 1.6 3.7 5.3 8.4 11.4 1.6 5.7 6 10.2 Total asserts (5 mi) 3.6 -1.5 0.7 0.1 0.9 2.5 2.4 5.8 7.6 10.2 Total asserts (5 mi) 3.6 -1.5 0.7 1.9 2.5 2.4 5.8 7.6 10.2 Total asserts (5 mi) 3.6 1.5 3.7 0.70	Assets per CU (\$ mil)	296.4	7.5	32.4	71.8	158.2	353.1	701.6	3,227.6
Total larger (mil) 1.127.362 7.877 17.798 22.204 72.031 86.995 1.27.27 786.272 786.273 786.273 786.273 786.273 786.273 786.273 786.274 786.275 786.274 786.274 786.274 786.274	Median assets (\$ mil)	35.7	6.5	31.2	70.4	149.6	342.4	678.3	1,797.3
Total surplus funck (s mil) 389,335 6,971 13,588 12,22 31,823 31,924 40,96,920 74,41 42,22 74,11 16,12 74,6 17,7 10,1 31,11 14,162 74,914 Total surplus funds 51,13 0,6 2,4 2,9 4,5 5,5 7,6 10,7 10,6 2,2 2,4 5,8 5,8 7,8 5,8 5,8 7,8 5,8 5,8 7,8 5,8 5,8 7,8 5,8<	Total assets (\$ mil)	1,584,741	15,187	32,584	49,878	109,794	125,012	177,500	1,074,785
Total saving: (s mi) 1.335.351 12.836 28.144 43.262 95.355 107.790 150.995 996.900 Total memberships (housands) 121.743 2.360 3.696 5.173 10.320 11,118 14,162 74.910 Total asots 7.7 0.9 2.7 3.2 4.7 1.6 6.7 3 9.5 Total asots 6.5 2.2 3.3 2.7 4.1 5.6 5.8 7.8 Total socing 8.1 0.4 2.4 2.9 4.5 6.5 7.6 10.2 Total socing 8.8 0.4 2.9 4.5 6.5 7.6 10.2 Total memberships 3.6 -1.5 0.7 -0.1 0.9 2.5 2.4 5.8 Weldon total assets Weldon total assets Weldon total assets Weldon total assets 9.8 9.4 4.4 49 57 6.7 7.3 101 Net incore (ROA) with totassets 3.15 3.4 <t< td=""><td>Total loans (\$ mil)</td><td>1,127,363</td><td>7,877</td><td>17,798</td><td>29,260</td><td>72,031</td><td>86,895</td><td>127,227</td><td>786,275</td></t<>	Total loans (\$ mil)	1,127,363	7,877	17,798	29,260	72,031	86,895	127,227	786,275
Total memberships (thousands) 121,743 2.360 3.696 5,173 10.320 11.118 14,162 74.914 Caromin Rates (%) 0.9 2.7 3.2 4.7 6.6 7.9.5 Total loons 6.5 2.2 3.3 2.7 4.1 5.6 5.8 7.9.5 Total subgits funds 11.1 0.7 1.6 3.7 5.3 8.4 11.4 14.162 74.914 Total subgits funds 11.1 0.7 1.6 3.7 5.3 8.4 11.4 14.162 74.914 Total subgits funds 11.1 0.7 1.6 3.7 75.3 8.4 11.4 14.162 74.914 Utical notical basels 80 44 42.4 2.9 45.5 76 10.9 25.5 24.5 88.3 91.0 94.5 98.5 97.73 10.30 97.3 93.93 93.6 36.6 36.7 37.73 10.9 97.3 90.9 97.3 93.33 36.1 44.7 17.75 80.103 10.33 34.433 37.3 33.3 <td>Total surplus funds (\$ mil)</td> <td>389,335</td> <td>6,971</td> <td>13,588</td> <td>18,282</td> <td>31,822</td> <td>31,294</td> <td>40,967</td> <td>246,410</td>	Total surplus funds (\$ mil)	389,335	6,971	13,588	18,282	31,822	31,294	40,967	246,410
Convent Rates (%) Image: Convent Rates (%) Total loars 6.5 2.2 3.3 2.7 4.1 5.6 5.8 7.8 Total savels 11.1 0.7 1.6 3.7 5.3 8.4 11.4 14.6 Total savels 8.1 0.6 2.4 2.9 4.5 6.5 7.6 10.2 Total memberships 3.6 1.5 0.7 0.1 0.9 2.5 2.4 5.8 % CW with increasing assets 70.0 49.6 69.0 79.1 88.3 91.0 94.5 98.5 Section total assets 89 4.4 44 95.7 6.7 7.3 101 Prediction total assets 89 4.4 44.9 5.7 7.7 3.10 17.7 5.8 7.7 101 Net increase imagin 315 354 342 338 337 3.29 3.29 3.21 3.7 3.69 1.6 1.0 1.0 1.1 1	Total savings (\$ mil)	1,335,351	12,836		43,262	95,355	107,790	150,985	896,980
Total loams 7.7 0.9 2.7 3.2 4.7 6.6 7.3 9.5 Total savelus funds 11.1 0.7 1.6 3.7 5.3 8.4 11.4 14.6 Total savelus funds 11.1 0.7 1.6 3.7 5.3 8.4 11.4 14.6 Total savelus 3.6 -1.5 -0.7 -0.1 0.9 2.5 2.4 5.8 % CWs with increasing assets 70.0 49.6 69.0 79.1 88.3 91.0 94.5 98.5 Stantings = Sais Pis	Total memberships (thousands)	121,743	2,360	3,696	5,173	10,320	11,118	14,162	74,914
Total supplex funds 6.6 2.2 3.3 2.7 4.1 5.6 5.8 7.8 Total supplex funds 8.1 0.6 2.4 2.9 4.5 6.5 7.6 10.2 Total supplex funds 3.6 1.15 0.7 0.1 0.9 2.5 2.4 5.8 Excls with increasing assets 3.0 1.5 0.7 0.1 0.9 2.5 2.4 5.8 Excls with increasing assets 3.0 1.5 0.7 0.1 0.9 2.5 2.4 5.8 Excls with increasing assets 4.04 398 386 394 396 398 4.08 Dividend/interest cost of assets 89 4.4 4.4 49 57 67 73 101 Net income (NOA) with interest margin 3.15 35.4 34.2 333 337 329 32.5 307 33.3 34 48 Net income (NOA) with Stab Exp 93 38 61 64 71 75 80 103 & CUs with NW > 7% of assets 11.4	Growth Rates (%)								
Total surplis funds 11.1 -0.7 1.6 3.7 5.3 8.4 11.4 14.6 Total surplis funds 8.1 0.6 2.4 2.9 4.5 6.5 7.6 10.0 Total memberships 3.6 -1.5 -0.7 -0.1 0.9 2.5 2.4 5.8 Earnings-Base Ib:									
Total swings 8.1 0.6 2.4 2.9 4.5 5.6 7.6 10.2 Total momberships 3.6 1.5 -0.7 0.0 0.9 2.5 2.4 5.8 <i>CUs with increasing assets</i> 70.0 49.6 69.0 79.1 88.3 91.0 94.5 98.5 Earnings-Back Pite									
Total memberships 3.6 -1.5 -0.7 -0.1 0.9 2.5 2.4 5.8 % CUs with increasing assets 70.0 49.6 69.0 79.1 88.3 91.0 94.5 98.5 Earnings- Bask Pits									
** CUs with increasing assets 70.0 49.6 69.0 79.1 88.3 91.0 94.5 98.5 Earnings - Basis Pts: Yield on total assets 404 398 386 394 396 398 408 Dividend/interest cost of assets 89 44 44 49 57 67 73 101 Net interest margin 315 354 342 338 337 329 325 307 Operating expense 319 374 370 378 811 377 366 293 Operating expense 319 374 370 378 61 64 71 75 80 103 Net income (ROA) with brut Stab Exp 93 38 61 64 71 75 80 103 Net income (ROA) with positive ROA 88.5 77.3 90.9 99.1 99.7 100.0 99.7 Ose of assets 98.6 97.5 98.7 99.1 99.7 00.0 <	5								
Camings - Basis Pts Vield on total assets 404 398 386 386 394 396 398 408 Dividend/interest cost of assets 89 44 44 49 57 67 73 101 The tinterest margin 315 354 342 338 337 329 325 307 Fee & other income 140 86 115 132 146 157 156 136 Operating expense 319 374 370 378 381 377 366 293 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) with Stab Exp 93 38 61 64 71 75 80 103 Net Wort/Nassets 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 11.3 11.2 10.0 99.7 40.0 99.7 40.0 99.7 100.0 99.7	•								
Vield on total assets 404 398 396 396 396 396 398 406 Dividend/Interst cost of assets 89 44 44 49 57 67 73 101 Net Interest margin 315 354 342 338 337 329 325 307 Fee & other income 140 86 115 132 146 157 156 136 Operating expense 319 374 370 378 381 377 366 293 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 % CLS with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.7 99.1 99.1 99.7 100.0 99.7 Aset Cusitiv ROA 88.6 77.5 98.7 99.1 99.1 99.7 100.0 99.7 Aset ourgeoffs/average loans (%) 0	% CUs with increasing assets	70.0	49.6	69.0	79.1	88.3	91.0	94.5	98.5
Dividend/Interest cost of assets 89 44 44 49 57 67 73 101 Net interest margin 315 354 342 338 337 329 325 307 Cee & other income 140 86 115 132 146 157 156 136 Operating expense 319 374 370 378 381 377 366 293 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 Net Income (ROA) without Stab Exp 93 86 97.5 98.7 99.1 99.7 100.0 99.7 Delinquencies (60+ day \$)/nans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.	.								
Net interest margin 315 354 342 338 337 329 325 307 Fee & other income 140 86 115 132 146 157 156 136 Operating expense 319 374 370 378 331 377 366 29 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 % Cls with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%) <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
Fee & other income 140 86 115 132 146 157 156 136 Operating expense 319 374 370 378 381 377 366 293 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 % CUs with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%) 11.7 11.5 11.3 11.2 % CUs with NW > 78 of assets 91.6 97.5 98.7 99.1 99.7 100.0 99.7 Delinquencles (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeofts/average loans (%) 0.56 0.47 0.48 0.44 0.49 0.40 0.40 0.60 1.6 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Operating expense Loss Provisions 319 374 370 378 381 377 366 293 Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) with Stab Exp 93 38 61 64 71 75 80 103 Net Income (ROA) with out Stab Exp 93 38 61 64 71 75 80 103 % CUs with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%)	3								
Loss Provisions 43 29 25 28 30 33 34 48 Net Income (ROA) with Stab Exp 93 38 61 64 71 75 80 103 % CUs with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%) 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 % CUs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.7 00.0 99.7 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net Loangeoffs/average loans (%) 0.55 0.47 0.48 0.44 0.49 0.49 0.60 Total borrower-bankruptcies 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120.180 Bankruptcies per CU 35.6 1.2 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Net Income (ROA) with Stab Exp 93 38 61 64 71 75 80 103 Net Income (ROA) without Stab Exp 93 38 61 64 71 75 80 103 % CUs with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%)									
Net Income (ROA) without Stab Exp 93 8 CUs with positive ROA 38 885 61 77.3 64 90.9 71 94.0 71 97.3 75 98.6 80 98.8 103 99.7 Capital Adequacy (%) Net worth/assets 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 % CUs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 100.0 99.7 Asset Quality 0.56 0.55 0.47 0.48 0.48 0.49 0.49 0.40 0.66 Otal borrower-bankruptcies 100 0.523 2.330 4.197 6.549 14.42 9.4 20.8 50.6 98.5 360.9 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per I000 members 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Loans/assets 71.1 51.9 54.6 58.7 65.6 69.5 71.7 73.2									
% CUs with positive ROA 88.5 77.3 90.9 94.0 97.3 98.6 98.8 99.7 Capital Adequacy (%) Net worth/assets 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 % CUs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 100.0 99.7 Asset Cus with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 100.0 99.7 Asset Cus with NW > 7% of assets 98.6 0.56 0.55 0.47 0.48 0.49 0.49 0.60 Net chargeoffs/average loans (%) 0.56 0.55 0.47 0.48 0.49 0.49 0.60 Total borrower-bankruptcles 190.523 2.330 4.197 6.549 14.429 17.916 24.922 120.180 Bankruptcles per CUB 35.6 1.2 4.2 9.4 26.6 69.5 77.7 73.2 Net Long-term assets/ass									
Capital Adequacy (%) Net worth/assets 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 % CUs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 100.0 99.7 Asset Cuality Delinquencies (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeoffs/average loans (%) 0.56 0.55 0.47 0.48 0.48 0.49 0.49 0.60 Datinguencies (64+ day \$)/loans (%) 0.56 0.55 0.47 0.48 0.48 0.49 0.49 0.60 Total borrower-bankruptcies 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcies per 1000 members 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/asvings									
Net worth/assets 11.4 15.0 13.0 12.3 11.7 11.5 11.3 11.2 % CLs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 99.7 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeoffs/average loans (%) 0.56 0.47 0.48 0.48 0.49 0.49 0.60 Total borrower-bankruptcies 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per 1000 members 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/savings 84.4 61.4 63.2 67.6 75.5	% CUs with positive ROA	88.5	11.3	90.9	94.0	97.3	98.6	98.8	99.7
% CUs with NW > 7% of assets 98.6 97.5 98.7 99.1 99.1 99.7 100.0 99.7 Asset Quality Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeoffs/average loans (%) 0.55 0.47 0.48 0.48 0.49 0.49 0.60 Dankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per 1000 members 1.6 1.1 1.3 1.4 1.6 1.8 1.6 Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Net Long-term assets/assets 71.1 51.9 54.6 58.7 65.6 60.3 56.1 53.5 43.8 Productivity Members/potential members (%) 3 5		11.1	15.0	10.0	10.0	44 7	44 5	11.0	11.0
Asset Quality No. No. Delinquencies (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeoffs/average loans (%) 0.56 0.55 0.47 0.48 0.49 0.49 0.60 Total borrower-bankruptcies 190.523 2.330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Loans/savings 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/savings 12.8 28.7 23.5 20.4 16.2 13.6 12.3 11.6 Core deposits/shares & borowings 48.7 79.5 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Delinquencies (60+ day \$)/loans (%) 0.70 1.48 1.02 0.84 0.76 0.72 0.68 0.68 Net chargeoffs/average loans (%) 0.56 0.55 0.47 0.48 0.48 0.49 0.49 0.60 Total borrower-bankruptcies 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per 1000 members 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Vertices per 1000 members 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/saxings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/saxings 84.7 23.5 20.4 16.2 13.6 12.3 11.6 Core deposits/shares & borrowings 48.7 79.5 70.8 65.6	% CUS WITH WW > 7% OF Assets	98.0	97.5	98.7	99.1	99.1	99.7	100.0	99.7
Net chargeoffs/average loans (%) 0.56 0.55 0.47 0.48 0.48 0.49 0.49 0.60 Total borrower-bankruptcles 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcles per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcles per 1000 members 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Asset/Liability Management Loans/savings 84.4 61.4 63.2 67.6 75.5 80.6 84.3 87.7 Loans/savings 34.0 11.3 19.7 24.2 28.7 32.0 35.6 35.7 Liquid assets/assets 12.8 28.7 23.5 20.4 16.2 13.6 12.3 11.6 Core deposits/shares & borrowings 48.7 79.5 70.8 65.6 60.3 56.1 53.5 58 61 Members/potential members (%)<		0.70	1 /0	1.02	0.94	0.76	0.72	0.69	0.69
Total borrower-bankruptcies 190,523 2,330 4,197 6,549 14,429 17,916 24,922 120,180 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per CU 35.6 1.2 4.2 9.4 20.8 50.6 98.5 360.9 Bankruptcies per CU 35.6 1.6 1.0 1.1 1.3 1.4 1.6 1.8 1.6 Asset/Liability Management U U 1.1 1.3 1.4 1.6 84.3 87.7 Loans/assets 71.1 51.9 54.6 58.7 65.6 69.5 71.7 73.2 Net Long-term assets/assets 31.0 11.3 19.7 24.2 28.7 32.0 35.6 35.7 Core deposits/shares & borrowings 48.7 79.5 70.8 65.6 60.3 56.1 53.5 43.8 Productivity Members/potential members (%) 3 5 3 3 3 3 3 3 3 3 3									
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Fed CUs w/ community charter17.48.822.724.928.223.416.69.9Other Fed CUs32.536.933.630.127.224.925.332.1		11.4	23.2	8.0	3.9	2.4	2.0	2.8	2.1
Other Fed CUs 32.5 36.9 33.6 30.1 27.2 24.9 25.3 32.1		17.4		22.7	24.9		23.4		9.9
Clisistate chartered 38.6 31.1 35.7 <i>A</i> 1.2 <i>A</i> 2.1 <i>A</i> 9.7 55.3 55.9			36.9						
	CUs state chartered	38.6	31.1	35.7	41.2	42.1	49.7	55.3	55.9

Overview: National Results by Asset Size

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.

	U.S.	Alabama Credit Unions								
Growth Rates	2019	2019	2018	2017	2016	2015	2014	2013		
Credit cards	6.7%	5.5%	4.4%	6.0%	6.1%	4.0%	4.9%	1.7%		
Other unsecured loans	7.1%	0.5%	3.7%	2.1%	6.8%	4.2%	5.5%	5.6%		
New automobile	0.1%	-2.5%	41.0%	23.8%	24.9%	14.9%	8.4%	-0.8%		
Used automobile	4.1%	15.5%	7.8%	11.9%	15.8%	11.6%	6.3%	4.3%		
First mortgage	9.4%	6.2%	6.1%	6.8%	7.3%	3.2%	3.8%	7.4%		
HEL & 2nd Mtg	3.5%	5.7%	5.0%	3.3%	5.3%	0.1%	1.6%	-2.6%		
Commercial loans*	14.7%	14.0%	18.6%	-2.9%	16.4%	1.5%	2.5%	4.9%		
Share drafts	9.2%	5.3%	6.1%	6.8%	6.5%	14.4%	9.6%	6.1%		
Certificates	20.5%	25.8%	10.3%	0.6%	1.3%	-3.8%	-3.4%	-2.6%		
IRAs	4.4%	1.5%	2.0%	-4.4%	1.9%	0.1%	-1.2%	1.2%		
Money market shares	5.0%	2.2%	-0.3%	2.3%	1.6%	0.8%	-0.3%	0.2%		
Regular shares	3.4%	3.6%	3.9%	5.8%	7.7%	8.0%	5.9%	7.9%		
Portfolio \$ Distribution	E 004	1.001	E 400	E 404	E /A	E OOI	4.604			
Credit cards/total loans	5.9%	4.9%	5.1%	5.4%	5.6%	5.8%	6.0%	6.1%		
Other unsecured loans/total loans	4.2%	4.7%	5.1%	5.4%	5.8%	6.0%	6.2%	6.2%		
New automobile/total loans	13.2%	13.1%	14.6%	11.4%	10.1%	9.0%	8.4%	8.2%		
Used automobile/total loans	20.4%	31.2%	29.3%	30.1%	29.5%	28.3%	27.2%	27.2%		
First mortgage/total loans	41.9%	32.3%	33.0%	34.4%	35.3%	36.6%	38.0%	39.0%		
HEL & 2nd Mtg/total loans	8.2%	4.6%	4.8%	5.0%	5.3%	5.6%	6.0%	6.3%		
Commercial loans/total loans	7.4%	5.9%	5.6%	5.2%	5.9%	5.7%	6.0%	6.2%		
Share drafts/total savings	15.8%	13.4%	13.7%	13.4%	13.0%	12.9%	11.8%	11.1%		
Certificates/total savings	21.7%	18.9%	16.1%	15.2%	15.7%	16.3%	17.7%	18.9%		
IRAs/total savings	6.1%	8.5%	9.0%	9.2%	10.0%	10.3%	10.8%	11.2%		
Money market shares/total savings	20.8%	12.3%	12.9%	13.5%	13.7%	14.1%	14.7%	15.1%		
Regular shares/total savings	33.7%	46.0%	47.5%	47.7%	46.7%	45.6%	44.2%	43.0%		
Percent of CUs Offering										
Credit cards	62.6%	52.4%	53.6%	53.1%	53.0%	51.3%	50.8%	50.0%		
Other unsecured loans	99.3%	99.0%	99.1%	99.1%	99.1%	98.3%	98.3%	98.3%		
New automobile	95.8%	99.0%	99.1%	99.1%	99.1%	99.1%	99.2%	99.2%		
Used automobile	97.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
First mortgage	69.5%	80.0%	80.0%	79.6%	80.0%	80.0%	78.0%	76.7%		
HEL & 2nd Mtg	69.4%	67.6%	68.2%	67.3%	70.4%	70.4%	69.5%	70.0%		
Commercial loans	35.1%	35.2%	33.6%	35.4%	36.5%	35.7%	35.6%	35.0%		
Share drafts	80.8%	77.1%	77.3%	77.0%	77.4%	77.4%	77.1%	76.7%		
Certificates	82.3%	81.0%	80.9%	79.6%	80.9%	80.9%	82.2%	82.5%		
IRAs	69.2%	70.5%	70.0%	69.0%	71.3%	71.3%	72.0%	71.7%		
Money market shares	53.0%	47.6%	47.3%	45.1%	45.2%	45.2%	43.2%	42.5%		
Number of Loans as a Percent of Men										
Credit cards	19.0%	13.6%	12.5%	12.7%	12.5%	13.0%	12.8%	12.4%		
Other unsecured loans	11.9%	13.5%	13.9%	14.4%	14.3%	14.0%	13.8%	13.5%		
New automobile	6.3%	3.4%	4.3%	2.9%	2.4%	2.1%	2.0%	2.2%		
Used automobile	15.0%	14.7%	13.6%	14.0%	13.2%	12.3%	11.7%	11.7%		
First mortgage	2.5%	2.0%	2.1%	2.1%	2.0%	2.0%	2.0%	2.0%		
HEL & 2nd Mtg	2.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%		
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%		
Share drafts	59.2%	55.2%	56.2%	55.0%	53.2%	51.8%	50.2%	49.4%		
Certificates	8.4%	5.6%	5.1%	5.1%	5.3%	5.5%	5.9%	6.5%		
IRAs	4.0%	3.6%	3.8%	4.0%	4.2%	4.3%	4.3%	4.5%		
Money market shares	7.0%	3.4%	3.6%	3.8%	4.0%	4.2%	4.3%	4.5%		

Portfolio: State Trends

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.

	AL Alabama Credit Union Asset Groups							
Growth Rates	2019	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	5.5%	3.0%	-1.0%	-1.1%	1.6%	5.2%	3.6%	7.1%
Other unsecured loans	0.5%	-2.1%	-3.2%	-3.1%	-2.1%	-3.4%	-1.2%	5.4%
New automobile	-2.5%	11.7%	15.2%	9.0%	11.9%	7.5%	-35.2%	12.0%
Used automobile	15.5%	1.4%	8.5%	6.0%	3.0%	3.7%	37.7%	16.4%
First mortgage	6.2%	-5.1%	-0.2%	0.1%	3.8%	1.6%	7.3%	8.6%
HEL & 2nd Mtg	5.7%	6.9%	1.3%	-5.0%	0.1%	16.7%	5.6%	5.6%
Commercial loans*	14.0%	864.6%	57.0%	-21.0%	59.3%	7.6%	23.0%	4.2%
Share drafts	5.3%	9.8%	4.1%	4.9%	5.6%	8.7%	5.6%	4.5%
Certificates	25.8%	4.2%	8.8%	8.9%	5.1%	26.8%	25.8%	34.0%
IRAs	1.5%	-7.4%	-1.7%	-4.9%	-2.8%	2.5%	3.9%	1.9%
Money market shares	2.2%	-7.8%	-8.0%	1.8%	-2.0%	-4.4%	-1.2%	5.6%
Regular shares	3.6%	-0.6%	3.3%	3.5%	1.9%	2.9%	5.2%	4.1%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	0.8%	2.3%	3.8%	3.0%	3.8%	3.9%	6.4%
Other unsecured loans/total loans	4.7%	17.6%	7.7%	10.1%	4.7%	4.9%	3.9%	4.3%
New automobile/total loans	13.1%	22.6%	15.4%	11.5%	12.0%	11.4%	10.9%	14.4%
Used automobile/total loans	31.2%	38.0%	35.2%	36.7%	27.0%	36.0%	32.4%	29.4%
First mortgage/total loans	32.3%	11.5%	27.6%	27.3%	41.0%	33.4%	35.4%	30.0%
HEL & 2nd Mtg/total loans	4.6%	2.0%	3.3%	4.0%	4.1%	3.1%	5.2%	5.1%
Commercial loans/total loans	5.9%	0.4%	0.5%	0.5%	4.7%	5.5%	10.1%	4.9%
Share drafts/total savings	13.4%	9.8%	13.2%	16.7%	14.8%	20.4%	16.1%	10.5%
Certificates/total savings	18.9%	14.3%	17.4%	13.1%	21.2%	22.0%	25.8%	15.9%
IRAs/total savings	8.5%	4.4%	7.6%	10.7%	8.2%	7.0%	9.7%	8.6%
Money market shares/total savings	12.3%	3.4%	7.1%	5.0%	7.5%	6.9%	13.7%	14.6%
Regular shares/total savings	46.0%	63.4%	52.6%	49.1%	47.6%	40.7%	34.7%	50.1%
Percent of CUs Offering								
Credit cards	52.4%	11.4%	55.0%	77.8%	100.0%	100.0%	100.0%	100.0%
Other unsecured loans	99.0%	97.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.0%	97.7%	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%	54.5%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	67.6%	31.8%	85.0%	88.9%	100.0%	100.0%	100.0%	100.0%
Commercial loans	35.2%	9.1%	20.0%	33.3%	58.3%	88.9%	100.0%	100.0%
Share drafts	77.1%	52.3%	90.0%	88.9%	100.0%	100.0%	100.0%	100.0%
Certificates	81.0%	63.6%	85.0%	88.9%	100.0%	100.0%	100.0%	100.0%
IRAs	70.5%	38.6%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	47.6%	18.2%	50.0%	55.6%	75.0%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Mem			40.10	4	0.404	44.000	40.00	45.00
Credit cards	13.6%	7.2%	10.1%	14.2%	8.6%	11.2%	13.0%	15.9%
Other unsecured loans	13.5%	27.4%	16.1%	16.5%	11.9%	15.9%	14.3%	11.6%
New automobile	3.4%	3.7%	3.3%	2.1%	3.1%	2.9%	3.2%	3.9%
Used automobile	14.7%	11.6%	14.0%	12.2%	12.6%	16.4%	17.5%	13.5%
First mortgage	2.0%	1.3%	2.1%	1.7%	2.5%	2.3%	1.9%	1.8%
HEL & 2nd Mtg	1.1%	0.7%	0.5%	0.6%	0.9%	0.7%	1.3%	1.3%
Commercial loans	0.2%	0.2%	2.3%	0.1%	0.4%	0.3%	0.2%	0.1%
Share drafts	55.2%	42.4%	51.6%	54.5%	51.0%	63.1%	57.3%	53.1%
Certificates	5.6%	4.5%	5.3%	4.7%	5.7%	6.4%	5.5%	5.4%
IRAs	3.6%	2.4%	2.8%	3.6%	3.3%	2.9%	3.6%	4.1%
Money market shares	3.4%	2.6%	2.6%	2.8%	2.3%	1.4%	3.5%	4.3%

Portfolio Detail: State Results by Asset Size

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.

	U.S.	U.S. All U.S. Credit Unions Asset Groups - 201						
Growth Rates	2019	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	6.7%	-1.2%	-1.1%	0.2%	2.0%	1.8%	1.7%	8.6%
Other unsecured loans	7.1%	-1.7%	0.3%	0.8%	2.4%	4.5%	1.2%	11.3%
New automobile	0.1%	6.8%	5.8%	2.9%	3.2%	3.2%	-2.2%	0.0%
Used automobile	4.1%	3.2%	3.6%	2.8%	3.4%	4.3%	4.1%	5.0%
First mortgage	9.4%	-1.6%	4.0%	4.5%	6.9%	9.3%	10.6%	10.3%
HEL & 2nd Mtg	3.5%	-2.4%	0.7%	1.8%	1.4%	1.6%	5.2%	4.7%
Commercial loans*	14.7%	-2.4%	12.5%	8.9%	11.8%	11.9%	16.2%	16.1%
Share drafts	9.2%	4.7%	6.7%	4.7%	6.1%	8.2%	8.4%	11.2%
Certificates	20.5%	5.7%	8.8%	10.0%	12.4%	17.6%	20.6%	22.8%
IRAs	4.4%	-5.1%	-3.0%	-2.2%	-0.5%	3.2%	2.8%	6.5%
Money market shares	5.0%	-2.1%	-1.6%	-0.5%	1.6%	1.6%	2.6%	6.3%
Regular shares	3.4%	-0.4%	1.0%	1.9%	2.6%	3.7%	3.5%	5.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	2.6%	3.9%	3.9%	3.8%	4.1%	4.2%	6.7%
Other unsecured loans/total loans	4.2%	15.2%	8.6%	6.5%	5.0%	4.5%	4.1%	3.8%
New automobile/total loans	13.2%	22.5%	16.0%	14.0%	13.2%	13.2%	12.8%	13.1%
Used automobile/total loans	20.4%	35.7%	30.7%	28.8%	27.1%	25.5%	22.6%	18.2%
First mortgage/total loans	41.9%	9.9%	24.3%	29.4%	33.8%	36.7%	40.8%	44.6%
HEL & 2nd Mtg/total loans	8.2%	5.2%	8.9%	9.4%	9.1%	9.4%	9.1%	7.8%
Commercial loans/total loans	7.4%	0.7%	1.8%	4.1%	5.9%	7.2%	9.0%	7.7%
Share drafts/total savings	15.8%	10.2%	15.9%	17.8%	18.9%	19.5%	19.8%	14.3%
Certificates/total savings	21.7%	11.7%	13.2%	14.9%	17.3%	19.5%	20.2%	23.4%
IRAs/total savings	6.1%	2.9%	5.1%	5.7%	5.8%	5.7%	5.6%	6.4%
Money market shares/total savings	20.8%	3.6%	8.9%	11.6%	14.4%	16.3%	18.0%	23.6%
Regular shares/total savings	33.7%	69.3%	54.9%	48.0%	41.5%	37.0%	34.6%	30.5%
Percent of CUs Offering								
Credit cards	62.6%	25.5%	75.1%	84.9%	88.5%	91.2%	94.5%	94.0%
Other unsecured loans	99.3%	98.4%	99.8%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	89.2%	99.7%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.1%	99.7%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.5%	28.7%	84.4%	95.5%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.4%	30.8%	81.8%	93.5%	98.1%	98.9%	100.0%	100.0%
Commercial loans	35.1%	5.1%	23.0%	41.6%	66.9%	78.0%	85.8%	89.5%
Share drafts	80.8%	51.3%	96.7%	99.0%	99.4%	100.0%	100.0%	99.4%
Certificates	82.3%	58.1%	93.3%	97.1%	98.6%	99.4%	99.2%	98.8%
IRAs	69.2%	31.8%	81.5%	90.6%	97.4%	98.6%	99.6%	99.4%
Money market shares	53.0%	13.6%	54.6%	75.1%	87.3%	92.4%	93.3%	95.8%
Number of Loans as a Percent of Mem			10 70/	10.00/	11.000	45 404	4.4.4.04	01.10/
Credit cards	19.0%	13.5%	13.7%	13.8%	14.8%	15.4%	16.6%	21.1%
Other unsecured loans	11.9%	17.6%	14.5%	12.8%	12.0%	11.5%	11.8%	11.6%
New automobile	6.3%	5.5%	7.9%	5.6%	5.4%	5.2%	5.9%	6.6%
Used automobile	15.0%	13.1%	18.0%	16.3%	16.5%	15.9%	16.0%	14.4%
	2.5%	1.3%	1.9%	2.5%	2.7%	2.6%	2.4%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.0%	2.1%	2.1%
Commercial loans	0.2%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	59.2%	33.6%	44.5%	49.1%	54.3%	55.7%	59.4%	62.4%
Certificates	8.4%	4.9%	5.1%	5.7%	6.6%	6.9%	7.4%	9.4%
IRAs	4.0%	2.2%	2.7%	3.1%	3.4%	3.4%	3.6%	4.4%
Money market shares	7.0%	3.5%	3.5%	3.5%	4.4%	4.5%	6.1%	8.2%

Portfolio Detail: National Results by Asset Size

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.

	U.S.	Unions				
Demographic Information	Dec 19	Dec 19	Sep 19	Jun 19	Mar 19	Dec 18
Number CUs	5,347	105	106	108	108	110
Growth Rates (Quarterly % Change)						
otal loans	2.0	1.9	2.5	2.8	1.5	1.9
Credit cards	3.5	7.2	1.3	1.3	-3.8	5.8
Other unsecured loans	2.4	1.1	1.6	2.6	-4.2	2.4
New automobile	0.2	3.2	0.7	3.7	-9.0	19.0
Jsed automobile	0.3	-0.3	3.3	3.3	9.5	-4.4
irst mortgage	3.8	2.6	1.9	0.9	0.6	1.4
IEL & 2nd Mtg	-0.1	1.3	3.2	2.7	-1.2	1.5
Commercial loans*	4.8	5.0	1.4	3.4	3.5	4.0
otal savings	2.2	1.9	1.1	0.2	4.0	0.7
Share drafts	3.8	1.9	-2.4	-2.3	8.8	1.3
Certificates	3.4	5.6	7.6	4.7	6.1	4.2
RAs	0.6	0.2	0.7	0.2	0.5	-0.1
Noney market shares	3.1	1.6	-0.3	-0.2	1.5	0.8
Regular shares	0.4	1.1	0.0	-0.5	3.3	-0.3
otal memberships	0.7	1.5	1.5	0.4	1.8	0.3
arnings (Basis Points)						
/ield on total assets	404	372	370	366	364	351
Dividend/interest cost of assets	95	87	86	83	79	77
ee & other income	142	170	167	178	157	163
Operating expense	325	345	332	326	320	343
loss Provisions	44	38	35	36	32	41
Net Income (ROA)	80	72	84	98	89	53
% CUs with positive ROA	88	83	84	84	83	84
Capital Adequacy (%)	11.4	10.0	10.0	10.1	10.0	10.0
Net worth/assets % CUs with NW > 7% of assets	11.4 98.6	12.2 99.0	12.2 98.1	12.1 98.1	12.0 98.1	12.3 98.2
Asset Quality (%)						
.oan delinguency rate - Total loans	0.71	0.78	0.67	0.65	0.62	0.76
Total Consumer	0.87	0.94	0.78	0.76	0.72	0.88
Credit Cards	1.40	0.65	0.58	0.55	0.60	0.67
All Other Consumer	0.80	0.96	0.79	0.78	0.73	0.90
Total Mortgages	0.55	0.51	0.49	0.45	0.45	0.56
First Mortgages	0.55	0.53	0.52	0.46	0.47	0.59
All Other Mortgages	0.54	0.38	0.33	0.37	0.28	0.38
Total Commercial Loans	0.73	0.74	0.89	0.70	0.57	0.80
Commercial Ag Loans	1.09	0.00	0.00	2.09	3.76	0.00
All Other Commercial Loans	0.71	0.75	0.90	0.69	0.54	0.81
Net chargeoffs/average loans	0.59	0.60	0.55	0.54	0.52	0.60
Total Consumer	1.15	0.88	0.85	0.83	0.82	0.92
Credit Cards	3.18	1.41	1.55	1.70	1.85	0.99
All Other Consumer	0.88	0.84	0.80	0.76	0.73	0.92
Total Mortgages	0.03	0.12	0.03	0.04	0.03	0.08
First Mortgages	0.03	0.13	0.03	0.04	0.02	0.07
All Other Mortgages	0.03	0.07	0.06	0.02	0.08	0.14
Total Commercial Loans	0.59	-0.04	-0.03	-0.02	-0.04	-0.28
Commercial Ag Loans	0.25	0.00	0.00	2.86	0.00	0.00
All Other Commercial Loans	0.61	-0.04	-0.03	-0.05	-0.04	-0.28

Alabama CU Profile - Quarterly Trends

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.

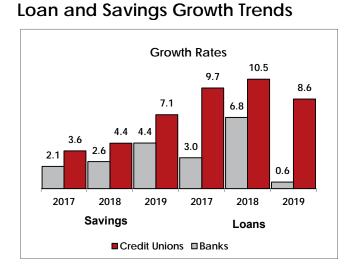
Bank Comparisons

	A	L Credi	t Unions	;		AL Ba	nks	
Demographic Information	2019	2018	2017	3 Yr Avg	2019	2018	2017	3 Yr Avg
Number of Institutions	105	110	113	109	110	118	120	116
Assets per Institution (\$ mil)	232	205	196	211	2,373	2,306	2,182	2,287
Total assets (\$ mil)	24,323	22,550	22,140	23,004	260,989	272,125	261,840	264,984
Total loans (\$ mil)	13,559	12,484	11,295	12,446	176,036	189,235	177,445	180,905
Total surplus funds (\$ mil)	9,639	9,015	9,821	9,492	61,679	58,722	60,247	60,216
Total savings (\$ mil)	21,144	19,741	18,915	19,933	211,144	217,662	212,678	213,828
Avg number of branches (1)	4	4	4	4	25	25	24	25
12 Month Growth Rates (%)								
Total assets	7.9	1.9	3.9	4.6	2.8	4.2	2.3	3.1
Total loans	8.6	10.5	9.7	9.6	0.6	6.8	3.0	3.5
Real estate loans	6.1	6.0	6.4	6.2	2.6	4.6	1.6	2.9
Commercial loans*	14.0	18.6	-2.9	9.9	-1.8	7.3	1.5	2.3
Total consumer	9.7	13.0	13.6	12.1	-0.2	17.3	3.9	7.0
Consumer credit card	5.5	4.4	6.0	5.3	10.3	12.0	7.0	9.8
Other consumer	10.1	13.9	14.5	12.9	-1.9	18.1	3.3	6.5
Total surplus funds	6.9	-8.2	-2.1	-1.1	10.2	-2.2	1.3	3.1
Total savings	7.1	4.4	3.6	5.0	4.4	2.6	2.1	3.0
YTD Earnings Annualized (BP)								
Yield on Total Assets	368	341	311	340	386	373	333	364
Dividend/Interest cost of assets	84	67	53	68	77	56	36	56
Net Interest Margin	284	274	258	272	310	317	297	308
Fee and other income (2)	168	168	157	164	125	119	121	122
Operating expense	331	325	310	322	299	289	308	299
Loss provisions	35	38	34	36	41	26	20	29
Net income	86	79	71	79	94	121	89	101
Capital Adequacy (%)	10.0	10.0	44.7	10.0	10.0	10.0	10.4	10.0
Net worth/assets	12.2	12.3	11.7	12.0	13.0	12.8	13.1	13.0
Asset Quality (%)								
Delinquencies/loans (3)	0.78	0.76	0.80	0.78	0.94	0.98	1.10	1.01
Real estate loans	0.51	0.56	0.61	0.56	0.91	0.92	1.10	0.98
Consumer loans	0.74	0.80	0.90	0.81	1.37	1.45	1.52	1.45
Total consumer	0.95	0.89	0.93	0.92	0.81	0.64	0.57	0.67
Consumer credit card	0.65	0.67	0.66	0.66	1.73	1.69	1.57	1.66
Other consumer	0.98	0.91 0.61	0.96 0.64	0.95	0.65	0.47	0.40	0.51
Net chargeoffs/avg loans Real estate loans	0.55 0.06	0.01	0.84	0.60 0.08	0.57 0.05	0.38 0.05	0.38 0.04	0.44 0.04
Commercial loans	0.00	-0.05	-0.03	-0.03	0.60	0.05	0.04	0.04
Total consumer	0.00	-0.05	1.10	1.03	3.54	2.55	2.23	2.77
Consumer credit card	1.56	1.67	1.53	1.59	5.35	4.62	4.67	4.88
Other consumer	0.87	0.98	1.05	0.97	3.23	2.21	1.84	2.43
Asset Liability Management (%)								
Loans/savings	64.1	63.2	59.7	62.4	83.4	86.9	83.4	84.6
Loans/assets	55.7	55.4	51.0	54.0	66.6	68.7	66.9	67.4
Core deposits/total deposits	59.4	61.2	61.2	60.6	32.3	29.9	31.7	31.3
Productivity								
Employees per million assets	0.23	0.24	0.24	0.23	0.14	0.15	0.16	0.15
*Defende to the fact of the second sec					T ())		<i>a</i>	

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

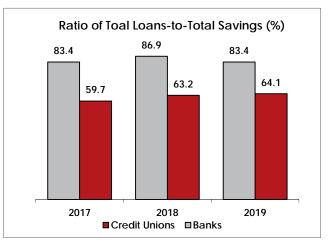
Source: FDIC, NCUA and CUNA E&S

Year-End 2019

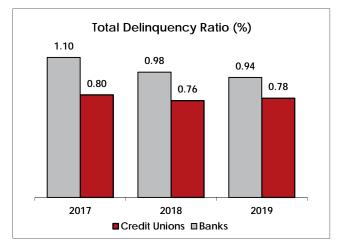


Credit Union and Bank Comparisons

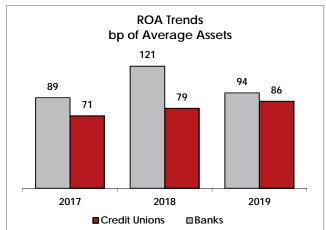
Liquidity Risk Trends



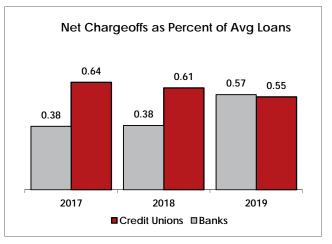
Credit Risk Trends



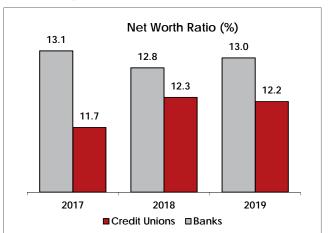
Earnings Trends



Credit Risk Trends



Solvency Trends



Alabama Credit Union Financial Summary

Data as of December 2019

Josephan Josephan Josephan Josephan Josephan Josephan Charlow Consol Application RAD Source Deckloren FCU AL 0 \$51.458,132.15 450.469 34 11.35 16.76 12.78 11.15 0.008 Application RAD Source			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
addition (*U) AL 0 54 (413,21): 5 (40) 48 (44) 34 (13): 3 (42) 11 (10) 0.11 (10) 0.13 (10) 0.21 (10) <			Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
APCC ECU AL 0 530,880,22.21 71,300 15 5.0% 0.0%												,			Assets
America Shriat ICU AL 0 11.81.54.22.01 19 4.78 12.78 6.78 17.78 0.507 0.258 0.458 9.058 MAX CU AL 0 11.61.42.22.01 12.836 10 7.768 4.78 17.78 1.658 0.678 0.388 0.818 9.1 Austama CU AL 0 999 55.002.814 9.346 17 10.94 2.68 2.64 1.74 1.78 0.278 0.476 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>11.1%</td></th<>															11.1%
Ali CU AL 1 1314/22.20 128.56 26 18.255 24.64 14.45 12.475 0.2355 13.475 B.345 MAXCU AL 0 939530.844 91.42 50 7.275 18.4% 7.46% 10.5% 0.475 0.446 0.575 0.446 0.575 0.476															19.2%
DAX.CU AL 0 51.400.568/194 13.287 19 7.0% 4.3% 10.0% 0.05% 0.37% 0.41% 7.46% Ablama AL 0 5597 11.1% 10.9% 0.6% 10.5% 0.47% 0.44% 0.47% 0.44%			-												16.8%
Alatam AL 0 939350.884 93.42 30 7.2% 15.4% 7.4% 10.5% 0.6% 0.7% 0.8% 0.6% 0.7% 0.8% 0.6% 0.7% 0.8% 0.6% 0.7% 0.8% 0.6% 0.7% 1.8% 0.0% 0.6% 0.7% 1.8% 0.0% 0.6% 0.7% 1.8% 0.0% 0.7% 1.8% 0.0% 0.6% 0.7% 0.6% 0.7% 0.6% 0.7% 0.6% 0.7% 0.6% 0.7% 0.6% 0.7% 0.0%															8.1%
Isherhi CU AL 0 Siko 2874 93.548 17 109% 0.5% 2.5% 10.2% 0.5% 0.4% 0.3% 0.4% 0.4% 0.3% 0.4% 0.3% 0.4% 0.3% 0.4% 0.3% 0.3% 1.3% 7.0% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.4% 7.5% 9.4% 1.2% 0.6% 0.7% 7.5% 9.4% 1.2% 0.6% 0.7% 1.2% 0.6% 0.7% 1.2% 0.6% 0.6% 1.7% 1.2% 0.6% 0.6% 1.7% 1.2% 0.6% 0.7% 1.2% 0.6% 0.7% 1.2% 0.6% 0.7% 1.2% 0.6% 0.7% 1.2% 0.6% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.6% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7%															22.0%
Availan Cui AL 0 5867 971,422 61.5% 2.6% 1.0% 0.24% 0.17% 0.74% 77.8 % Canadian Cui AL 0 4550,401,254 62.716 13 3.9% 18.05% 1.8% 1.0% 0.25% 0.47% 0.31% 0.92% 0.92% 0.94% 1.2% 7.08 % Alabama One CU AL 0 574,064,770 69.577 15 17.9% 7.06 % 0.5% 1.3% 0.02% 0.25% 0.04% Gagery Community FCU AL 0 5446,277,772 0.818 1.7% 1.7% 1.3% 1.2% 0.97% 1.28% 69.2% Alabam Teachers CU AL 0 5436,275/27 1.344 9 7.4% 1.1.7% 1.2% 0.7% 1.2% 0.7% 0.46% 0.7% 0.46% 0.5% 0.6% 0.6% 0.2% 1.0% 0.6% 0.2% 1.0% 0.6% 0.2% 1.0% 0.6% 0.3% 0.16% 0.6% 0.															29.5% 20.6%
Family Sociality CU AL 0 5466,740,0145 62,164 13 13 12% 16,0% 0.47% 0.23% 0.13% 0.23% 0.13% 0.23% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.12% 0.04% 0.13% 0.02% 0.04% 0.13% 0.02% 0.13% 0.02% 0.04% 0.13% 0.02% 0.04% 0.13% 0.04% 0.13% 0.04% 0.13% 0.04% 0.13% 0.04% 0.13% 0.04% 0.13% 0.04% 0.13% 0.04%															14.3%
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Fort McClellan CU AL 0 \$212,597,803 24,852 6 -7.7% -14.0% -1.4% 14.8% 0.69% 0.46% -0.35% 56.5% New Hortons CU AL 0 \$176,707,36 16,998 2 0.2% 3.8% 9.2% 0.52% 0.12% 0.46% -0.35% 6.69.8% Mutual Savings CU AL 0 \$173,442,845 28,519 9 -0.1% -5.4% -1.9% 10.2% 0.05% 0.34% 0.31% 77.0% ACIPCO FCU AL 0 \$159,843,124 7.979 2 1.9% 0.7% 1.8% 10.2% 0.03% 0.44% 0.84% 0.44% 0.84% 0.44%						5									26.2%
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Mutual Savings CU AL 0 \$173,442,845 28,519 9 -0.1% -5.4% -1.9% 10.2% 0.50% 0.34% 0.31% 77.0% ACIPCO FCU AL 0 \$159,843,124 7.979 2 1.9% 0.7% 1.8% 15.0% 0.33% 0.01% 95.0% Alabama Central CU AL 0 \$154,863,173 17.062 9 1.0% 0.5% 3.5% 8.9% 1.41% 0.44% 0.64% 8.9% eCO CU AL 0 \$142,915,063 13.665 5 14.2% 11.9% 7.5% 9.6% 0.93% 0.40% 0.37% 81.4% Natheola Credit Union AL 0 \$126,564.996 10.768 3 5.9% 21.1% 12.2% 10.3% 0.14% 0.71% 68.4% Natheola Credit Union AL 0 \$10,699 4 4.6% 1.4% 1.5% 8.5% 0.79% 0.14% 0.55% 4.4% 1.0% 1.3% <th< td=""><td>New Horizons CU</td><td>AL</td><td>0</td><td>\$196,684,207</td><td>34,931</td><td>7</td><td>-1.0%</td><td>3.0%</td><td>-8.5%</td><td>9.2%</td><td>0.52%</td><td>0.72%</td><td>1.86%</td><td>69.8%</td><td>15.1%</td></th<>	New Horizons CU	AL	0	\$196,684,207	34,931	7	-1.0%	3.0%	-8.5%	9.2%	0.52%	0.72%	1.86%	69.8%	15.1%
ACIPCO FCU AL 0 \$159,843,124 7,979 2 1.9% 0.7% 1.8% 15.0% 0.73% 0.08% 1.00% 95.0% Alabama Central CU AL 1 \$152,863,173 17,626 9 11.0% 0.5% -3.5% 8.9% 1.14% 0.44% 0.54% 88.9% eCO CU AL 0 \$144,068,333 15,644 6 2.3% -3.5% 1.3% 0.56% 0.47% 84.7% Heritage South CU AL 0 \$140,792,369 11.800 6 3.7% 9.6% 0.3% 11.40% 0.74% 0.09% 0.70% 60.8% Riverfall CU AL 0 \$110,723.39 11.802.23 4 14.3% 48.8% 2.72% 2.03% 1.22% 0.31% 10.5% 4.4.8% 1.0% 1.24% 0.14% 0.74% 4.8.43% 1.4.8% 0.44% 0.10% 0.33% 14.1% 0.34% 0.54% 4.3.2% North Alabama Educators CU AL	Auburn University CU	AL	0	\$178,719,736	16,998	2	0.2%	3.8%	0.4%	12.3%	0.32%	0.10%	0.40%	47.1%	21.0%
Alabama Central CU AL 1 \$152,863,173 17,626 9 11.0% 0.5% -3.5% 8.9% 1.41% 0.44% 0.54% 88.9% Heritage South CU AL 0 \$144,668,393 15,644 6 2.3% 3.5% -3.8% 11.3% 0.55% 0.47% 54.7% Heritage South CU AL 0 \$140,792,369 11.800 6 3.7% 9.6% 0.93% 0.40% 0.37% 81.4% Naheola Credit Union AL 0 \$110,792,369 10.768 3 5.9% 21.1% 12.2% 15.3% 1.03% 0.14% 0.71% 68.4% Naheola Credit Union AL 0 \$110,743,974 10.223 4 14.3% 34.8% 27.2% 20.3% 1.22% 0.13% 1.05% 14.1% North Alabama Educators CU AL 0 \$106,269,831 5.101 1 0.5% -4.4% -1.0% 0.24% 0.10% 0.3% 4.3% 0.8% 1.3% <td>Mutual Savings CU</td> <td>AL</td> <td>0</td> <td>\$173,442,845</td> <td>28,519</td> <td>9</td> <td>-0.1%</td> <td>-5.4%</td> <td>-1.9%</td> <td>10.2%</td> <td>0.50%</td> <td>0.34%</td> <td>0.31%</td> <td>77.0%</td> <td>34.1%</td>	Mutual Savings CU	AL	0	\$173,442,845	28,519	9	-0.1%	-5.4%	-1.9%	10.2%	0.50%	0.34%	0.31%	77.0%	34.1%
eCO CU AL 0 \$144,668,393 15,644 6 2.3% 3.5% -3.8% 11.3% 0.56% 0.55% 0.47% 54.7% Heritage South CU AL 0 \$1142,915,063 13.665 5 14.2% 11.9% 7.5% 9.6% 0.93% 0.40% 0.37% 81.4% AlaTust CU AL 0 \$126,564.996 10.768 3 5.9% 21.1% 12.2% 10.3% 0.14% 0.71% 68.4% Naheola Credit Union AL 0 \$119,143,974 10.223 4 14.3% 34.9% 27.2% 20.3% 1.22% 0.31% 10.5% 14.4% 0.3% 9.6% 0.3% 1.2% 0.31% 10.5% 14.1% 0.03% 14.1% 0.3% 1.4% 0.14% 0.24% 0.03% 14.1% 0.3% 0.4% 3.4% 1.2% 1.0% 0.4% 0.3% 0.4% 1.4% 0.4% 0.4% 0.3% 0.4% 0.4% 0.3% 0.4%	ACIPCO FCU	AL	0	\$159,843,124	7,979	2	1.9%	0.7%	1.8%	15.0%	0.73%	0.08%	1.00%	95.0%	51.1%
Heritage South CUAL0\$142,915,06313,665514.2%11.9%7.5%9.6%0.93%0.40%0.37%81.4%AlaTust CUAL0\$140,792,36911.80063.7%9.6%0.03%14.0%0.74%0.09%0.70%60.8%Riverfall CUAL0\$126,564,99610.76835.9%21.1%12.2%15.3%1.03%0.14%0.71%68.4%Naheola Credit UnionAL0\$110,6269,8315,10110.5%-4.4%-1.0%12.4%0.24%0.10%0.03%14.1%Noth Alabama Educators CUAL0\$99,938,60710.69944.6%1.4%1.4%0.85%0.7%0.14%0.54%43.2%Mobile Educators CUAL0\$99,938,60710.69944.6%1.4%1.1%1.5%8.5%0.7%0.14%0.54%43.2%Mobile Educators CUAL0\$96,730,5907.60433.4%-2.5%1.1%1.0%1.4%0.8%43.2%Jefferson Credit UnionAL0\$55,114,7678.92528.5%8.9%2.2%8.7%0.83%0.41%0.52%45.2%For cree FCUAL0\$55,114,7631.57211.2%7.1%0.1%1.61%0.72%0.75%5.9%Rocket Chy FCUAL0\$55,114,7631.57211.2%7.1%0.1%1.61%0.34%<	Alabama Central CU	AL	1	\$152,863,173	17,626	9	11.0%	0.5%	-3.5%	8.9%	1.41%	0.44%	0.54%	88.9%	19.3%
AlaTust CU AL 0 \$140,792,369 11,800 6 3.7% 9.6% -0.3% 14.0% 0.74% 0.09% 0.70% 60.8% Riverfall CU AL 0 \$126,564,996 10,768 3 5.9% 21.1% 12.2% 15.3% 1.03% 0.14% 0.71% 68.4% Naheola Credit Union AL 0 \$119,143,974 10.223 4 14.3% 34.8% 27.2% 20.3% 1.22% 0.31% 1.05% 14.2% Raitroad Community CU AL 0 \$106,269,831 5,101 1 0.5% -4.4% -1.0% 12.4% 0.024% 0.03% 14.3% North Alabama Educators CU AL 0 \$86,456,946 9,380 3 1.0% 14.3% -0.8% 11.3% 0.32% 0.03% 0.83% 18.0% Valley CU AL 1 \$76,954,948 5.919 6 7.2% -3.5% 11.17% 17.0% 0.36% 0.17% 0.38% 0	eCO CU	AL	0	\$144,668,393	15,644	6	2.3%	3.5%	-3.8%	11.3%	0.56%	0.55%	0.47%	54.7%	20.5%
RiverFall CU AL 0 \$126,564,996 10,768 3 5 9% 21.1% 12.2% 15.3% 1.03% 0.14% 0.71% 68.4% Naheola Credit Union AL 0 \$119,143,974 10,223 4 14.3% 34.8% 27.2% 20.3% 1.22% 0.31% 1.05% 14.1% Ralizoad Community CU AL 0 \$106,269,831 5,101 1 0.5% 4.4.4% -1.0% 12.4% 0.24% 0.10% 0.03% 14.1% North Alabama Educators CU AL 0 \$99,938,607 10,699 4 4.6% 1.4.4% -0.6% 11.3% 0.32% 0.03% 18.0% Valley CU AL 1 \$76,954,948 5,919 6 7.2% -3.5% -11.7% 17.0% 0.36% 0.17% 0.38% 42.2% Jefferson Credit Union AL 0 \$58,914,570 8,925 2 8.5% 8.9% 2.2% 8.7% 0.83% 0.41% 0.63%	Heritage South CU	AL	0	\$142,915,063	13,665	5	14.2%	11.9%	7.5%	9.6%	0.93%	0.40%	0.37%	81.4%	13.4%
Naheola Credit Union AL 0 \$119,143,974 10,223 4 14.3% 34.8% 27.2% 20.3% 1.22% 0.31% 1.05% 112.8% Railroad Community CU AL 0 \$106,269,831 5,101 1 0.5% -4.4% -1.0% 12.4% 0.24% 0.10% 0.03% 14.1% North Alabama Educators CU AL 0 \$99,938,607 10,699 4 4.6% 1.4% 1.5% 8.5% 0.79% 0.14% 0.54% 43.2% Mobile Educators CU AL 1 \$76,954,948 5,919 6 7.2% -3.5% -11.7% 17.0% 0.36% 0.17% 0.38% 42.2% Jefferson Credit Union AL 0 \$56,914,670 8,925 2 8.5% 8.9% 0.2% 8.7% 0.83% 0.41% 0.52% 45.2% For Seasons FCU AL 0 \$55,714,763 1.572 1 1.2% 7.1% -0.1% 16.1% 1.7% 0.03% <td>AlaTrust CU</td> <td>AL</td> <td>0</td> <td>\$140,792,369</td> <td>11,800</td> <td>6</td> <td>3.7%</td> <td>9.6%</td> <td>-0.3%</td> <td>14.0%</td> <td>0.74%</td> <td>0.09%</td> <td>0.70%</td> <td>60.8%</td> <td>10.8%</td>	AlaTrust CU	AL	0	\$140,792,369	11,800	6	3.7%	9.6%	-0.3%	14.0%	0.74%	0.09%	0.70%	60.8%	10.8%
Railroad Community CU AL 0 \$106,269,831 5,101 1 0.5% -4.4% -1.0% 12.4% 0.24% 0.10% 0.03% 14.1% North Alabama Educators CU AL 0 \$99,938,607 10,699 4 4.6% 1.4% 1.5% 8.5% 0.79% 0.14% 0.54% 43.2% Mobile Educators CU AL 0 \$86,456,946 9,380 3 1.0% 14.3% -0.8% 11.3% 0.32% 0.03% 0.83% 18.0% Valley CU AL 1 \$76,954,948 5,919 6 7.2% -3.5% 1.17% 0.36% 0.17% 0.36% 0.33% 42.2% Four Seasons FCU AL 0 \$56,163,876 3,538 3 2.6% 14.5% 2.6% 10.6% 0.90% 0.12% 0.73% 44.4% Mead Coated Board FCU AL 0 \$553,714,763 1,572 1 1.2% 7.1% -0.1% 16.1% 0.7% 0.00% <td< td=""><td>RiverFall CU</td><td>AL</td><td>0</td><td>\$126,564,996</td><td>10,768</td><td>3</td><td>5.9%</td><td>21.1%</td><td>12.2%</td><td>15.3%</td><td>1.03%</td><td>0.14%</td><td>0.71%</td><td>68.4%</td><td>17.2%</td></td<>	RiverFall CU	AL	0	\$126,564,996	10,768	3	5.9%	21.1%	12.2%	15.3%	1.03%	0.14%	0.71%	68.4%	17.2%
North Alabama Educators CU AL 0 \$99,938,607 10,699 4 4.6% 1.4% 1.5% 8.5% 0.79% 0.14% 0.54% 43.2% Mobile Educators CU AL 0 \$86,456,946 9,380 3 1.0% 14.3% -0.8% 11.3% 0.32% 0.03% 0.83% 18.0% Valley CU AL 1 \$76,954,948 5,919 6 7.2% -3.5% -11.7% 17.0% 0.36% 0.17% 0.38% 42.2% Jefferson Credit Union AL 0 \$67,330,590 7.604 3 3.4% -2.5% 1.0% 10.5% 1.47% 0.85% 0.39% 63.4% Four Seasons FCU AL 0 \$554,163,876 3,538 3 2.6% 14.5% 2.6% 12.6% 0.90% 0.12% 0.73% 444.4% Mead Coated Board FCU AL 0 \$552,430,632 3,811 4 3.6% -5.4% 2.2% 11.8% 0.83% 0.31%	Naheola Credit Union	AL	0	\$119,143,974	10,223	4	14.3%	34.8%	27.2%	20.3%	1.22%	0.31%	1.05%	112.8%	37.9%
Mobile Educators CU AL 0 \$86,456,946 9,380 3 1.0% 14.3% -0.8% 11.3% 0.32% 0.03% 0.83% 18.0% Valley CU AL 1 \$76,954,948 5,919 6 7.2% -3.5% -11.7% 17.0% 0.36% 0.17% 0.38% 42.2% Jefferson Credit Union AL 0 \$67,330,590 7,604 3 3.4% -2.5% 1.0% 10.5% 1.47% 0.85% 0.39% 63.4% Four Seasons FCU AL 0 \$58,914,570 8.925 2 8.5% 8.9% 2.2% 8.7% 0.83% 0.41% 0.52% 45.2% Florence FCU AL 0 \$53,714,763 1,572 1 1.2% 7.1% -0.1% 16.1% 1.72% 0.00% 0.57% 25.5% Champion Community CU AL 0 \$52,430,632 3.811 4 3.6% -5.4% 2.2% 11.8% 0.83% 0.31% 0.09%	Railroad Community CU	AL				1								14.1%	0.0%
Valley CUAL1\$76,954,9485,91967.2%-3.5%-11.7%17.0%0.36%0.17%0.38%42.2%Jefferson Credit UnionAL0\$67,330,5907,60433.4%-2.5%1.0%10.5%1.47%0.85%0.39%63.4%Four Seasons FCUAL0\$58,914,5708,92528.5%8.9%2.2%8.7%0.83%0.41%0.52%45.2%Florence FCUAL0\$54,163,8763,53832.6%14.5%2.6%12.6%0.90%0.12%0.73%44.4%Mead Coated Board FCUAL0\$52,430,6323,81143.6%-5.4%2.2%11.8%0.83%0.31%-0.09%59.9%Rocket City FCUAL0\$50,911,5684,92622.4%4.3%0.4%16.1%0.34%0.14%0.76%52.9%University Of South AL FCUAL0\$40,270,9316,160323.5%24.9%18.1%1.41%0.84%0.21%53.9%44.0%Guif Coast FCUAL0\$39,579,9243,16730.1%-1.6%-3.2%13.6%1.12%0.26%0.09%0.79%45.7%Ist Resource CUAL0\$39,459,4682,2942-0.3%5.3%-5.9%11.4%1.55%0.62%0.09%87.0%Ist Resource CUAL0\$39,459,4682,2942-2.2%8.4%-8.3% <td></td> <td>6.9%</td>															6.9%
Jefferson Credit Union AL 0 \$67,330,590 7,604 3 3.4% -2.5% 1.0% 10.5% 1.47% 0.85% 0.39% 63.4% Four Seasons FCU AL 0 \$58,914,570 8,925 2 8.5% 8.9% 2.2% 8.7% 0.83% 0.41% 0.52% 45.2% Florence FCU AL 0 \$54,163,876 3,538 3 2.6% 14.5% 2.6% 12.6% 0.90% 0.12% 0.73% 44.4% Mead Coated Board FCU AL 0 \$52,430,632 3,811 4 3.6% -5.4% 2.2% 11.8% 0.83% 0.31% -0.09% 59.9% Rocket City FCU AL 0 \$50,911,568 4,926 2 2.4% 4.3% 0.4% 16.1% 0.34% 0.14% 0.76% 52.9% University Of South AL FCU AL 0 \$45,619,930 8,450 3 -2.8% 20.5% -0.9% 11.2% 0.76% 0.08% 0.															1.9%
Four Seasons FCUAL0\$58,914,5708,92528.5%8.9%2.2%8.7%0.83%0.41%0.52%45.2%Florence FCUAL0\$54,163,8763,53832.6%14.5%2.6%12.6%0.90%0.12%0.73%44.4%Mead Coated Board FCUAL0\$53,714,7631,57211.2%7.1%-0.1%16.1%1.72%0.00%0.57%25.5%Champion Community CUAL0\$52,430,6323.81143.6%-5.4%2.2%11.8%0.83%0.31%-0.0%59.9%Rocket City FCUAL0\$50,911,5684.92622.4%4.3%0.4%16.1%0.34%0.14%0.76%52.9%University Of South AL FCUAL0\$45,619,9308.4503-2.8%20.5%-0.9%11.2%0.76%0.08%0.98%44.0%Guif Coast FCUAL1\$40,270,9316,160323.5%24.9%18.1%14.1%0.84%0.21%53.1%Landmark CUAL0\$39,579,9243,16730.1%-1.6%-3.2%13.6%1.12%0.23%-0.5%77.7%Ist Resource CUAL0\$39,579,9243,16730.1%-5.8%14.4%1.55%0.62%0.09%87.0%Ist Resource CUAL0\$39,579,9243,16730.1%-5.5%11.4%1.55%0.62%0.09% <td></td> <td>15.3%</td>															15.3%
Florence FCU AL 0 \$\$54,163,876 3,538 3 2.6% 14.5% 2.6% 12.6% 0.90% 0.12% 0.73% 44.4% Mead Coated Board FCU AL 0 \$\$53,714,763 1,572 1 1.2% 7.1% -0.1% 16.1% 1.72% 0.00% 0.57% 25.5% Champion Community CU AL 0 \$\$52,430,632 3.811 4 3.6% -5.4% 2.2% 11.8% 0.83% 0.31% -0.09% 59.9% Rocket City FCU AL 0 \$\$50,911,568 4.926 2 2.4% 4.3% 0.4% 16.1% 0.34% 0.14% 0.76% 52.9% University Of South AL FCU AL 0 \$\$45,619,930 8.450 3 -2.8% 20.5% -0.9% 11.2% 0.76% 0.08% 0.98% 44.0% Guif Coast FCU AL 1 \$40,270,911 6.160 3 23.5% 24.9% 18.1% 14.1% 0.84% 0.21%															9.9%
Mead Coated Board FCU AL 0 \$\$3,714,763 1,572 1 1.2% 7.1% -0.1% 16.1% 1.72% 0.00% 0.57% 25.5% Champion Community CU AL 0 \$52,430,632 3,811 4 3.6% -5.4% 2.2% 11.8% 0.83% 0.31% -0.09% 59.9% Rocket City FCU AL 0 \$50,911,568 4,926 2 2.4% 4.3% 0.4% 16.1% 0.34% 0.14% 0.76% 52.9% University Of South AL FCU AL 0 \$45,619,930 8,450 3 -2.8% 20.5% -0.9% 11.2% 0.76% 0.08% 0.98% 44.0% Guif Coast FCU AL 1 \$40,270,931 6,160 3 23.5% 24.9% 18.1% 14.1% 0.84% 0.44% 0.21% 53.1% Landmark CU AL 0 \$39,579,924 3,167 3 0.1% -1.6% -3.2% 13.6% 1.12% 0.23% -															0.9%
Champion Community CUAL0\$52,430,6323,81143,6%-5.4%2.2%11.8%0.83%0.31%-0.09%59.9%Rocket City FCUAL0\$50,911,5684,92622.4%4.3%0.4%16.1%0.34%0.14%0.76%52.9%University Of South AL FCUAL0\$45,619,9308,4503-2.8%20.5%-0.9%11.2%0.76%0.08%0.98%44.0%Gulf Coast FCUAL1\$40,270,9316,160323.5%24.9%18.1%14.1%0.84%0.44%0.21%53.1%Landmark CUAL0\$39,579,9243,16730.1%-1.6%-3.2%13.6%1.12%0.23%-0.56%77.9%1st Resource CUAL0\$39,459,4682,2942-0.3%5.3%-5.9%11.4%1.55%0.62%0.09%87.0%Iuscaloosa VA FCUAL0\$38,654,3623,4792-2.2%8.4%-8.3%12.5%0.00%-0.09%0.79%45.7%Alabama Rural Electric CUAL0\$32,956,3104,06722.7%-2.6%1.4%9.1%0.50%0.12%0.48%57.7%															17.5%
Acket City FCU AL 0 \$50,911,568 4,926 2 2,4% 4,3% 0.4% 16.1% 0.34% 0.14% 0.76% 52.9% University Of South AL FCU AL 0 \$45,619,930 8,450 3 -2.8% 20.5% -0.9% 11.2% 0.76% 0.08% 0.98% 44.0% Gulf Coast FCU AL 1 \$40,270,931 6,160 3 23.5% 24.9% 18.1% 14.1% 0.84% 0.44% 0.21% 53.1% Landmark CU AL 0 \$39,579,924 3,167 3 0.1% -1.6% -3.2% 13.6% 1.12% 0.23% -0.56% 77.9% 1st Resource CU AL 0 \$39,459,468 2,294 2 -0.3% 5.3% -5.9% 11.4% 1.55% 0.62% 0.09% 87.0% Ist Resource CU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% -0.09% 0.7%															0.0%
University Of South AL FCU AL 0 \$45,619,930 8,450 3 -2.8% 20.5% -0.9% 11.2% 0.76% 0.08% 0.98% 44.0% Guif Coast FCU AL 1 \$40,270,931 6,160 3 23.5% 24.9% 18.1% 14.1% 0.84% 0.44% 0.21% 53.1% Landmark CU AL 0 \$39,579,924 3,167 3 0.1% -1.6% -3.2% 13.6% 1.12% 0.23% -0.56% 77.9% 1st Resource CU AL 0 \$39,459,468 2,294 2 -0.3% 5.3% -5.9% 11.4% 1.55% 0.62% 0.09% 87.0% Ist Resource CU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% -0.09% 0.79% 45.7% Alabama Rural Electric CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.63% 0.34%															22.4%
Guif Coast FCU AL 1 \$40,270,931 6,160 3 23.5% 24.9% 18.1% 14.1% 0.84% 0.44% 0.21% 53.1% Landmark CU AL 0 \$39,579,924 3,167 3 0.1% -1.6% -3.2% 13.6% 1.12% 0.23% -0.56% 77.9% 1st Resource CU AL 0 \$39,459,468 2,294 2 -0.3% 5.3% -5.9% 11.4% 1.55% 0.62% 0.09% 87.0% Ist Resource CU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% -0.09% 87.0% Alabama Rural Electric CU AL 0 \$34,519,463 3,723 1 2.3% 8.0% 1.4% 12.4% 0.63% 0.34% 0.61% 81.0% Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%															4.2%
Landmark CU AL 0 \$39,579,924 3,167 3 0.1% -1.6% -3.2% 13.6% 1.12% 0.23% -0.56% 77.9% 1st Resource CU AL 0 \$39,459,468 2,294 2 -0.3% 5.3% -5.9% 11.4% 1.55% 0.62% 0.09% 87.0% Tuscaloosa VA FCU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% 0.09% 45.7% Alabama Rural Electric CU AL 0 \$34,519,463 3,723 1 2.3% 8.0% 1.4% 12.4% 0.63% 0.34% 0.61% 81.0% Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%	5														10.8%
Ist Resource CU AL 0 \$39,459,468 2,294 2 -0.3% 5.3% -5.9% 11.4% 1.55% 0.62% 0.09% 87.0% Tuscaloosa VA FCU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% -0.09% 0.79% 45.7% Alabama Rural Electric CU AL 0 \$34,519,463 3,723 1 2.3% 8.0% 1.4% 12.4% 0.63% 0.34% 0.61% 81.0% Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%															23.5%
Tuscaloosa VA FCU AL 0 \$38,654,362 3,479 2 -2.2% 8.4% -8.3% 12.5% 0.00% -0.09% 0.79% 45.7% Alabama Rural Electric CU AL 0 \$34,519,463 3,723 1 2.3% 8.0% 1.4% 12.4% 0.63% 0.34% 0.61% 81.0% Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%															35.5%
Alabama Rural Electric CU AL 0 \$34,519,463 3,723 1 2.3% 8.0% 1.4% 12.4% 0.63% 0.34% 0.61% 81.0% Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%															21.7%
Solutions First CU AL 0 \$32,956,310 4,067 2 2.7% -2.6% 1.4% 9.1% 0.50% 0.12% 0.48% 57.7%						-									0.0%
															17.0%
															5.2%
Social Security CU AL 0 \$31,042,523 3,647 1 0.7% 2.6% 1.7% 21.3% 1.36% 0.36% 0.41% 71.2%						1									19.2%
Lauderdale County Teachers CU AL 0 \$28,787,818 2,521 1 -2.5% 1.7% -1.4% 13.1% 0.96% -0.01% 0.24% 47.4%						1									22.9%
Azalea City CU AL 0 \$27,519,275 3,632 3 0.7% -6.3% 1.5% 14.1% 3.42% 1.49% 1.11% 76.7%	-														8.1%
Sycamore FCU AL 0 \$27,024,848 1,957 1 21.2% 13.4% 5.8% 19.9% 1.37% 0.12% 2.73% 86.5%															37.6%
WCU Credit Union AL 0 \$26,662,874 3,485 2 6.1% 2.1% 1.3% 10.0% 0.11% -0.08% 0.32% 61.0%						2									10.2%
Electrical Workers 558 FCU AL 0 \$25,376,626 2,602 1 2.9% 12.8% -3.4% 21.8% 0.27% 0.06% 1.35% 96.0%															0.0%
Baldwin County FCU AL 0 \$24,579,772 2,553 2 9.2% -3.5% -1.2% 11.9% 0.00% 0.08% 0.73% 52.6%						2									5.2%
McIntosh Chemical FCU AL 0 \$22,820,174 2,307 1 -2.7% 18.0% -6.5% 16.8% 0.81% 0.02% 0.64% 46.2%	-														4.5%
Brewton Mill FCU AL 0 \$22,520,033 1,625 1 -1.1% -4.3% 0.4% 8.3% 1.37% 0.44% 0.03% 73.3%						1									1.4%
The Infirmary FCU AL 0 \$20,601,272 4,437 2 6.9% 14.5% 2.4% 17.5% 1.89% 0.47% 0.31% 60.9%															1.9%
ANG FCU AL 0 \$20,257,568 1,943 1 -1.1% 4.9% -2.5% 8.7% 0.00% 0.36% 0.38% 41.6%	ANG FCU														3.8%

Alabama Credit Union Financial Summary

Data as of December 2019

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan		Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets		Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Mobile Government ECU	AL	0	\$20,154,673	843	2	-2.0%	-4.4%	-7.1%	16.1%	1.47%	-0.04%	0.01%	27.4%	10.7%
Health CU	AL	0	\$19,962,217	1,839	0	4.4%	-0.3%	-0.8%	25.0%	0.58%	0.64%	0.54%	47.3%	3.9%
Alabama River CU	AL	0	\$17,993,492	2,071	1	-1.2%	17.6%	-0.3%	12.0%	2.31%	0.18%	0.01%	41.3%	0.0%
Railway ECU	AL	0	\$17,405,670	1,556	1	-3.2%	2.8%	-1.2%	23.4%	0.22%	0.09%	-0.48%	57.8%	18.8%
Chattahoochee FCU	AL	0	\$17,334,186	3,494	1	8.5%	1.6%	1.7%	13.2%	0.10%	0.17%	0.78%	69.0%	1.3%
City CU	AL	0	\$17,173,521	1,876	1	-5.5%	4.4%	-4.4%	23.6%	0.18%	0.41%	0.72%	66.2%	4.2%
Covington School FCU	AL	0	\$17,001,610	1,590	0	-0.1%	3.4%	-0.3%	38.0%	2.10%	0.02%	1.55%	85.6%	0.0%
Federal ECU	AL	0	\$16,851,513	1,626	0	-10.9%	2.0%	4.0%	19.7%	2.28%	0.78%	0.14%	65.4%	7.6%
Alabama Law Enforcement CU	AL	0	\$15,534,886	2,021	1	9.8%	1.7%	5.5%	12.8%	4.43%	1.09%	-0.31%	75.5%	0.0%
Northeast Alabama Postal FCU	AL	0	\$15,022,786	1,200	1	15.4%	7.3%	2.1%	17.2%	1.25%	0.21%	0.28%	78.8%	26.5%
East Alabama Community FCU	AL	0	\$14,711,738	3,755	1	2.6%	-6.2%	-2.7%	17.8%	0.41%	0.50%	0.22%	49.9%	0.0%
Fedmont FCU	AL	0	\$12,469,620	1,393	1	-0.2%	-5.7%	-2.2%	13.1%	2.83%	1.77%	-0.81%	41.4%	0.0%
Opp-Micolas CU	AL	0	\$11,973,063	1,820	1	-2.9%	-10.2%	-2.9%	27.0%	0.66%	0.04%	0.00%	42.7%	17.2%
Mobile Postal ECU	AL	0	\$11,726,593	1,815	1	4.6%	14.2%	5.0%	17.0%	3.92%	0.00%	1.88%	93.9%	0.0%
Phenix Pride FCU	AL	0	\$10,760,618	2,010	1	10.7%	1.3%	7.7%	12.4%	3.58%	2.31%	0.68%	91.5%	1.5%
Tuscaloosa County CU	AL	0	\$10,735,702	1,584	2	12.2%	12.5%	11.2%	7.3%	1.10%	1.41%	-1.68%	74.5%	5.3%
Birmingham City CU	AL	0	\$8,984,115	2,198	0	2.5%	9.8%	2.5%	16.7%	1.06%	0.39%	1.02%	99.6%	4.4%
L&N Empl CU	AL	0	\$8,491,542	1,530	2	-2.3%	-1.9%	2.7%	23.4%	2.84%	0.30%	0.25%	88.4%	7.5%
Tuskegee FCU	AL	0	\$7,726,209	2,255	1	-6.5%	7.9%	-10.9%	5.2%	1.09%	1.33%	-0.74%	59.3%	19.8%
Blue Flame CU	AL	0	\$7,687,234	836	1	1.4%	6.9%	2.1%	15.8%	0.49%	0.07%	0.36%	74.3%	0.0%
Pike Teachers CU	AL	0	\$7,333,875	1,886	1	0.7%	-9.6%	-4.7%	14.6%	7.78%	0.37%	-0.52%	28.0%	0.0%
Marvel City FCU	AL	0	\$6,960,647	1,014	1	-6.4%	-4.4%	-1.8%	17.6%	1.69%	1.39%	0.08%	48.2%	0.0%
Chem Family CU	AL	0	\$6,862,798	253	1	1.9%	4.8%	-5.9%	16.4%	0.00%	0.00%	0.14%	15.2%	2.2%
Alabama Postal CU	AL	0	\$6,450,935	822	0	-10.3%	9.6%	3.5%	35.1%	2.54%	-0.26%	0.53%	61.0%	0.0%
Firemans CU	AL	0	\$6,377,866	905	0	9.6%	-0.8%	0.4%	31.9%	1.69%	-0.07%	2.52%	79.6%	0.0%
Montgomery VA FCU	AL	0	\$5,759,413	1,043	1	-6.2%	-13.2%	-9.8%	19.2%	2.27%	-0.03%	-0.58%	38.3%	0.0%
Progressive FCU	AL	0	\$5,577,230	655	1	-5.2%	7.7%	0.0%	20.4%	1.82%	0.34%	-0.02%	43.8%	0.7%
TVH FCU	AL	0	\$4,879,470	683	1	4.8%	0.7%	-0.4%	25.9%	2.22%	1.97%	-0.11%	82.9%	0.0%
SRI EFCU	AL	0	\$4,718,262	253	1	-9.1%	-1.2%	-7.0%	31.2%	0.00%	0.03%	0.29%	14.5%	4.0%
Chemco CU	AL	0	\$4,438,550	390	1	-13.2%	13.0%	-5.3%	18.4%	0.00%	0.24%	0.61%	87.6%	0.4%
Sixth Avenue Baptist FCU	AL	0	\$4,179,377	899	1	-2.8%	3.6%	0.2%	8.8%	5.83%	0.63%	0.05%	68.1%	8.4%
Brassies CU	AL	0	\$3,678,337	511	1	-9.0%	-1.8%	-9.4%	18.4%	5.26%	-0.04%	-1.01%	67.8%	9.6%
Postal ECU	AL	0	\$3,121,640	306	1	-1.9%	-5.4%	-6.7%	12.8%	0.00%	0.11%	0.00%	43.2%	2.8%
Nucor EFCU	AL	0	\$2,923,618	324	1	-0.1%	4.5%	-1.5%	23.2%	0.00%	0.00%	0.71%	60.9%	0.0%
Andalusia Mills Empl Credit Assoc FCU	AL	0	\$2,871,665	1,057	1	3.5%	-16.7%	-5.5%	24.0%	0.73%	-0.13%	0.22%	30.4%	0.0%
Councill FCU	AL	0	\$2,841,945	575	1	-1.5%	-12.1%	0.2%	19.7%	4.13%	-0.11%	0.79%	44.1%	0.0%
US Pipe Bessemer EFCU	AL	0	\$2,831,759	481	1	2.4%	13.6%	0.2%	28.4%	9.99%	1.06%	-0.82%	46.2%	0.0%
North Alabama Papermakers FCU	AL	0	\$2,566,805	392	1	4.8%	34.5%	1.3%	19.2%	0.00%	0.00%	0.62%	69.0%	0.0%
Clarke Community FCU	AL	0	\$2,480,560	701	1	-7.5%	-8.5%	0.9%	30.5%	1.00%	0.79%	-1.30%	97.6%	0.0%
O'Neal Credit Union	AL	0	\$2,385,656	658	1	-7.3%	2.5%	-5.9%	26.8%	0.74%	0.59%	0.70%	94.9%	0.0%
Dixie Craft ECU	AL	0	\$1,667,349	516	1	-6.6%	-29.2%	-33.0%	18.3%	6.30%	1.92%	-0.43%	41.9%	0.0%
New Pilgrim FCU	AL	0	\$1,467,538	562	1	0.8%	1.9%	14.2%	8.6%	6.59%	0.59%	0.05%	49.9%	0.0%
Fogce FCU	AL	0	\$1,375,263	781	1	4.6%	-16.0%	3.2%	23.6%	1.24%	0.16%	0.96%	37.5%	0.0%
NRS Community Development FCU	AL	0	\$778,842	614	1	-47.0%	-15.6%	32.6%	11.0%	0.00%	4.44%	-2.40%	76.7%	4.3%
Demopolis FCU	AL	0	\$694,316	642	1	11.6%	-5.7%	-5.0%	8.8%	9.04%	2.37%	-1.76%	73.2%	0.0%
Medians			\$27,024,848	3,167	1	2.5%	2.6%	0.4%	14.0%	0.89%	0.31%	0.52%	65.4%	6.9%
By Asset Size		Ni	umber of Insts.											
\$5 million and less			18	569	1	-4.4%	0.4%	-2.4%	21.1%	2.60%	0.53%	-0.01%	60.5%	2.1%
\$5 to \$10 million			11	1,014	1	-2.0%	2.6%	-2.7%	19.3%	1.87%	0.32%	0.27%	59.5%	3.5%
\$10 to \$20 million			15	1,820	1	2.0%	3.5%	1.1%	19.2%	1.80%	0.51%	0.27%	64.2%	5.8%
\$20 to \$50 million			20	3,323	2	3.1%	5.1%	0.4%	13.7%	1.16%	0.30%	0.52%	61.7%	12.8%
\$50 to \$100 million			9	5,919	3	3.9%	2.3%	-0.4%	12.2%	0.85%	0.21%	0.53%	42.8%	8.5%
\$100 to \$250 million			12	14,655	6	2.6%	4.0%	-0.5%	12.6%	0.79%	0.30%	0.58%	68.6%	21.0%
\$250 million+			20	66,733	15	9.1%	9.9%	6.7%	12.0%	0.75%	0.35%	0.92%	64.4%	15.6%

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.

	Alabama CU Mergers/Liquidations 2009-4Q '19									
Year	No. of AL CUs	No. of AL Mergers/Liquidations	Percentage of AL CUs Mergers/Liquidations							
2009	134	6	4.48%							
2010	127	7	5.51%							
2011	124	3	2.42%							
2012	124	0	0.00%							
2013	120	4	3.33%							
2014	118	2	1.69%							
2015	115	3	2.61%							
2016	115	0	0.00%							
2017	113	2	1.77%							
2018	110	3	2.73%							
2019	105	5	4.76%							

Recent Alabama CU Mergers/Liquidations*

Merged/Liquidated CU	City	Assets	Members	Branches	Туре	Surviving CU	City	State	Assets	Members	Branches
Wiregrass FCU	Dothan	49,761,568	7,063	3	м	All in CU	Daleville	AL	1,514,223,269	128,556	26
Monroe Education EFCU	Monroeville	4,330,120	1,585	0	M	Gulf Winds CU	Pensacola	FL	719,554,550	71,512	13
Tuscumbia FCU	Tuscumbia	1,128,910	265	2	M	Valley CU	Tuscumbia	AL	76,954,948	5,919	6
Peoples First FCU	Birmingham	3,457,929	501	1	M	Alabama Central CU	Birmingham	AL	152,863,173	17,626	9
Evonik EFCU	Theodore	8,003,590	924	1	м	Gulf Coast FCU	Mobile	AL	40,270,931	6,160	3
*Based on year last call report y	vas filed										

Alabama Home Price Changes							
By MSA							
Source: FHFA All Transactions Index. NSA.							
Metropolitan Area	Year Ending Qtr-4 2019	Since Qtr-4 2007					
Anniston-Oxford, AL	6.4%	6.4%					
Auburn-Opelika, AL	5.4%	13.3%					
Birmingham-Hoover, AL	5.5%	18.8%					
Columbus, GA-AL	8.3%	-2.4%					
Daphne-Fairhope-Foley, AL	5.7%	9.8%					
Decatur, AL	3.9%	15.3%					
Dothan, AL	6.5%	2.8%					
Florence-Muscle Shoals, AL	3.7%	19.0%					
Gadsden, AL	-0.6%	7.3%					
Huntsville, AL	7.9%	18.1%					
Mobile, AL	6.8%	5.7%					
Montgomery, AL	3.9%	-2.6%					
Tuscaloosa, AL	3.8%	18.2%					

Alabama Unemployment Rate Trends-By MSA (%)

Source BLS. Not seasonally adjusted.

	December	December	
Metropolitan Area	2019 (%)	2018 (%)	Change (%)
Anniston-Oxford-Jacksonville, AL	3.0	4.2	-1.2
Auburn-Opelika, AL	2.2	3.2	-1.0
Birmingham-Hoover, AL	2.2	3.2	-1.0
Daphne-Fairhope-Foley, AL	2.4	3.4	-1.0
Decatur, AL	2.3	3.2	-0.9
Dothan, AL	2.6	3.7	-1.1
Florence-Muscle Shoals, AL	3.0	4.0	-1.0
Gadsden, AL	2.8	3.7	-0.9
Huntsville, AL	2.1	3.1	-1.0
Mobile, AL	3.2	4.2	-1.0
Montgomery, AL	2.5	3.6	-1.1
Tuscaloosa, AL	2.3	3.2	-0.9