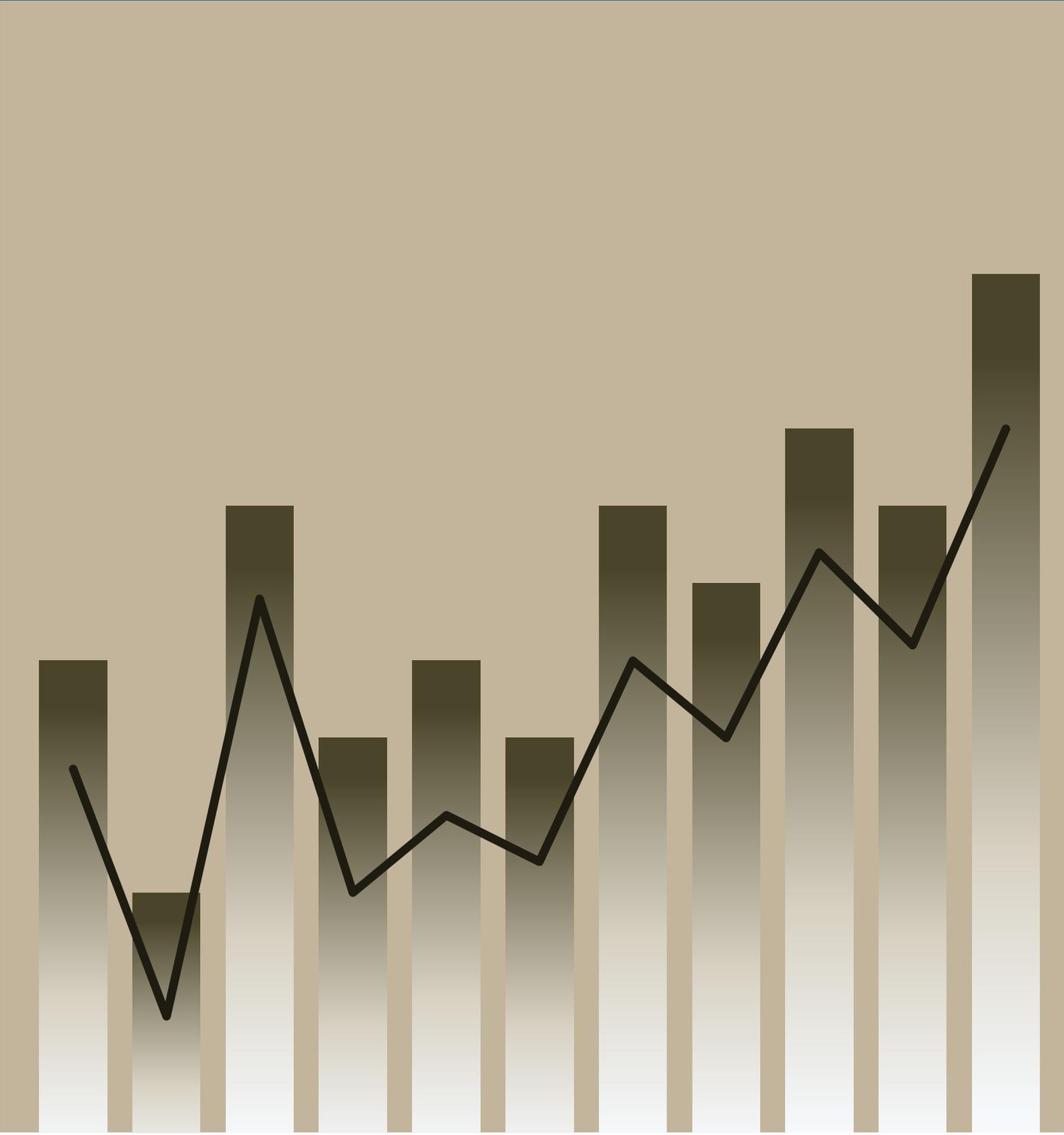


Alabama Credit Union Profile

First Quarter 2017

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	Mar 17	Mar 17
Number of CUs	5,857	115
Assets per CU (\$ mil)	231.4	192.1
Median assets (\$ mil)	30.3	22.7
Total assets (\$ mil)	1,355,024	22,090
Total loans (\$ mil)	899,765	10,457
Total surplus funds (\$ mil)	402,264	10,655
Total savings (\$ mil)	1,153,307	18,994
Total memberships (thousands)	109,382	1,985
Growth Rates (%)		
Total assets	7.9	7.0
Total loans	10.8	11.6
Total surplus funds	2.9	3.4
Total savings	8.4	6.7
Total memberships	4.2	1.3
% CUs with increasing assets	76.8	75.7
Earnings - Basis Pts.		
Yield on total assets	341	302
Dividend/interest cost of assets	52	49
Net interest margin	289	254
Fee & other income *	128	152
Operating expense	304	307
Loss Provisions	42	24
Net Income (ROA) with Stab Exp	71	74
Net Income (ROA) without Stab Exp	71	74
% CUs with positive ROA	77.6	84.3
Capital Adequacy (%)		
Net worth/assets	10.7	11.2
% CUs with NW > 7% of assets	96.8	98.3
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.68	0.70
Net chargeoffs/average loans (%)	0.58	0.62
Total borrower-bankruptcies	218,568	6,536
Bankruptcies per CU	37.3	56.8
Bankruptcies per 1000 members	2.0	3.3
Asset/Liability Management		
Loans/savings	78.0	55.1
Loans/assets	66.4	47.3
Net Long-term assets/assets	33.1	35.2
Liquid assets/assets	14.9	20.5
Core deposits/shares & borrowings	50.5	61.0
Productivity		
Members/potential members (%)	4	7
Borrowers/members (%)	56	47
Members/FTE	385	388
Average shares/member (\$)	10,544	9,570
Average loan balance (\$)	14,580	11,119
Employees per million in assets	0.21	0.23
Structure (%)		
Fed CUs w/ single-sponsor	12.0	13.0
Fed CUs w/ community charter	17.8	13.0
Other Fed CUs	31.4	20.9
CUs state chartered	38.8	53.0

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.		Alabama Credit Unions					
	Mar 17	Mar 17	2016	2015	2014	2013	2012	2011
Demographic Information								
Number of CUs	5,857	115	115	115	118	120	124	124
Assets per CU (\$ mil)	231.4	192.1	185.2	175.4	161.0	152.9	143.3	134.7
Median assets (\$ mil)	30.3	22.7	22.0	21.4	20.6	20.3	19.2	18.8
Total assets (\$ mil)	1,355,024	22,090	21,300	20,168	18,999	18,343	17,767	16,702
Total loans (\$ mil)	899,765	10,457	10,299	9,266	8,635	8,123	7,736	7,493
Total surplus funds (\$ mil)	402,264	10,655	10,032	9,998	9,475	9,389	9,247	8,472
Total savings (\$ mil)	1,153,307	18,994	18,253	17,365	16,577	16,122	15,569	14,649
Total memberships (thousands)	109,382	1,985	1,971	1,943	1,919	1,878	1,838	1,784
Growth Rates (%)								
Total assets	7.9	7.0	5.6	6.2	3.6	3.2	6.4	7.9
Total loans	10.8	11.6	11.1	7.3	6.3	5.0	3.2	-1.9
Total surplus funds	2.9	3.4	0.3	5.5	0.9	1.5	9.2	17.9
Total savings	8.4	6.7	5.1	4.8	2.8	3.6	6.3	7.7
Total memberships	4.2	1.3	1.4	1.3	2.2	2.2	3.0	1.8
% CUs with increasing assets	76.8	75.7	68.7	71.3	63.6	65.0	74.2	71.8
Earnings - Basis Pts.								
Yield on total assets	341	302	297	295	299	298	323	373
Dividend/interest cost of assets	52	49	48	50	53	60	75	98
Net interest margin	289	254	249	246	246	238	249	275
Fee & other income *	128	152	150	143	142	145	147	146
Operating expense	304	307	307	303	295	295	304	331
Loss Provisions	42	24	33	24	27	28	28	29
Net Income (ROA) with Stab Exp	71	74	59	62	65	60	64	61
Net Income (ROA) without Stab Exp	71	74	59	62	65	66	71	78
% CUs with positive ROA	77.6	84.3	91.3	87.0	82.2	85.0	81.5	78.2
Capital Adequacy (%)								
Net worth/assets	10.7	11.2	11.5	11.5	11.6	11.3	11.1	11.0
% CUs with NW > 7% of assets	96.8	98.3	98.3	99.1	99.2	99.2	96.8	95.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.68	0.70	0.87	0.87	1.00	1.36	1.35	1.36
Net chargeoffs/average loans (%)	0.58	0.62	0.60	0.56	0.60	0.66	0.68	0.70
Total borrower-bankruptcies	218,568	6,536	5,553	4,747	4,821	5,154	5,298	5,786
Bankruptcies per CU	37.3	56.8	48.3	41.3	40.9	43.0	42.7	46.7
Bankruptcies per 1000 members	2.0	3.3	2.8	2.4	2.5	2.7	2.9	3.2
Asset/Liability Management								
Loans/savings	78.0	55.1	56.4	53.4	52.1	50.4	49.7	51.2
Loans/assets	66.4	47.3	48.4	45.9	45.4	44.3	43.5	44.9
Net Long-term assets/assets	33.1	35.2	35.6	36.5	37.8	39.1	33.1	32.4
Liquid assets/assets	14.9	20.5	18.9	19.5	17.0	17.7	20.4	20.2
Core deposits/shares & borrowings	50.5	61.0	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 (%)	56	47	48	46	45	44	44	45
Members/FTE	385	388	390	402	405	409	407	410
Average shares/member (\$)	10,544	9,570	9,261	8,936	8,640	8,586	8,472	8,212
Average loan balance (\$)	14,580	11,119	10,876	10,348	10,022	9,771	9,511	9,271
Employees per million in assets	0.21	0.23	0.24	0.24	0.25	0.25	0.25	0.26
Structure (%)								
Fed CUs w/ single-sponsor	12.0	13.0	12.2	12.2	12.7	12.5	12.1	12.9
Fed CUs w/ community charter	17.8	13.0	13.0	13.0	12.7	12.5	13.7	14.5
Other Fed CUs	31.4	20.9	21.7	21.7	21.2	20.8	21.0	21.0
CUs state chartered	38.8	53.0	53.0	53.0	53.4	54.2	53.2	51.6

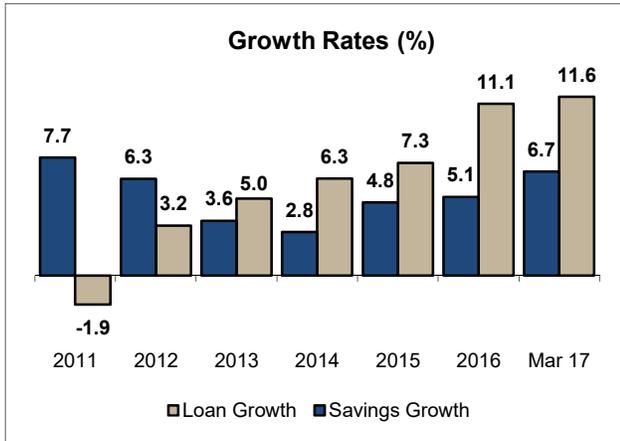
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

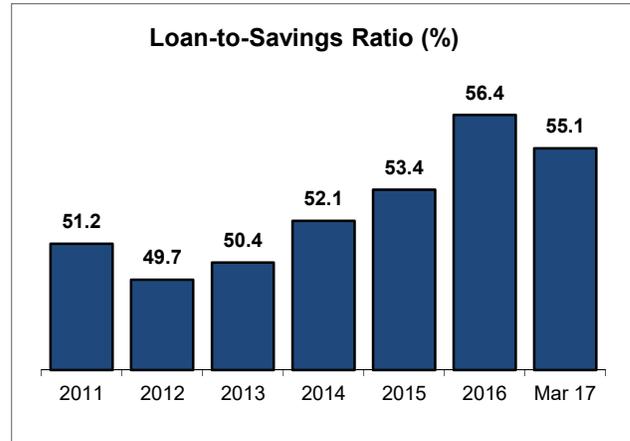
Alabama Credit Union Profile

First Quarter 2017

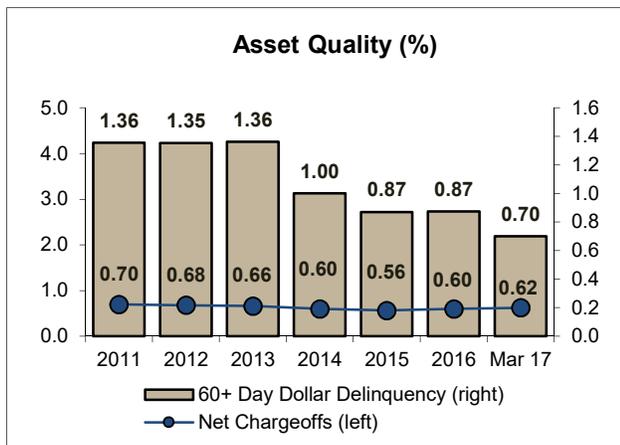
Loan and Savings Growth Trends



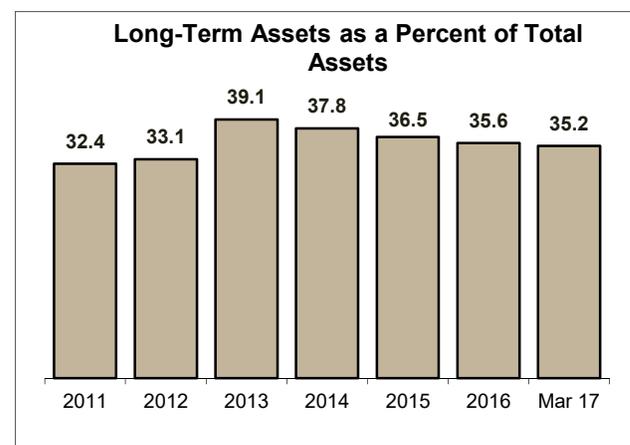
Liquidity Trends



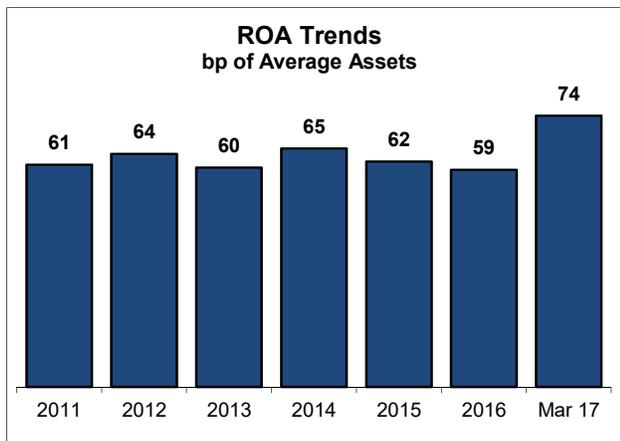
Credit Risk Trends



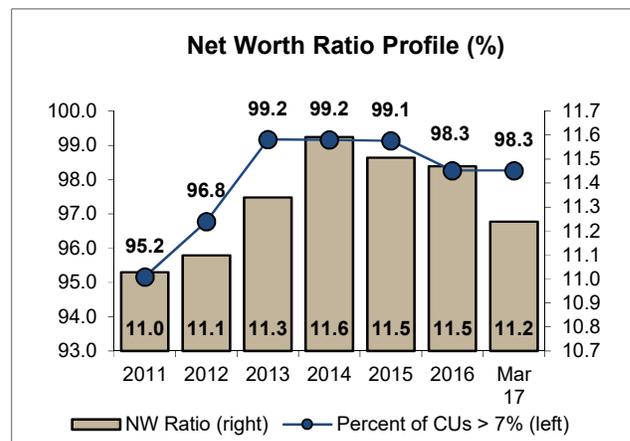
Interest Rate Risk Trends



Earnings Trends



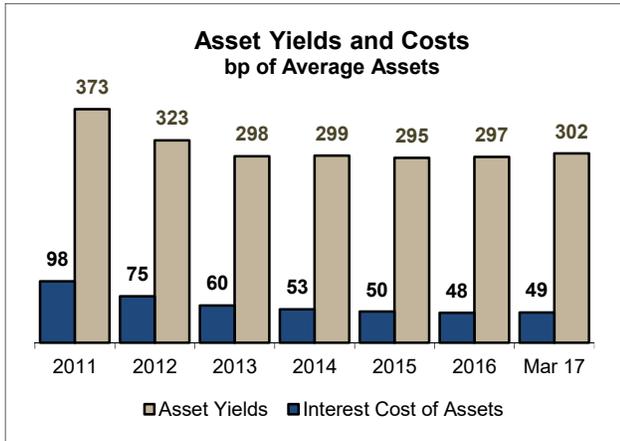
Solvency Trends



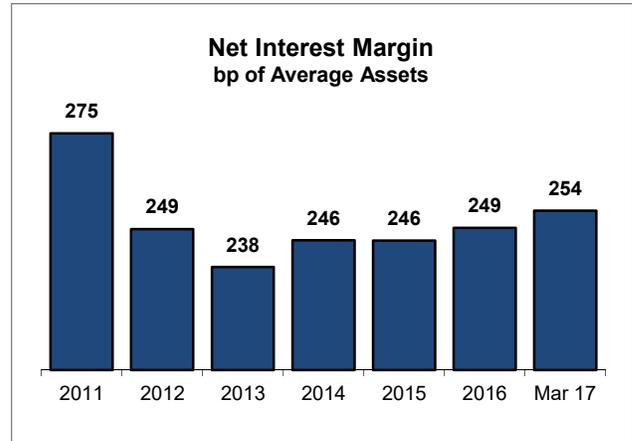
Alabama Credit Union Profile

First Quarter 2017

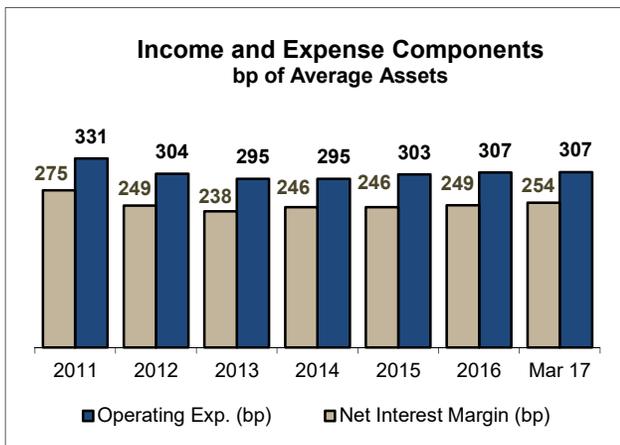
Asset Yields and Funding Costs



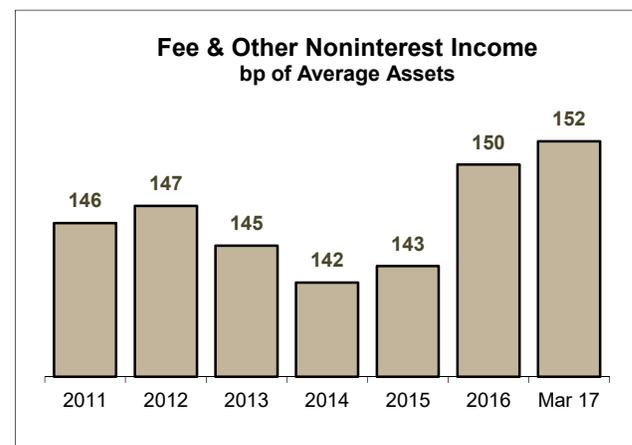
Interest Margins



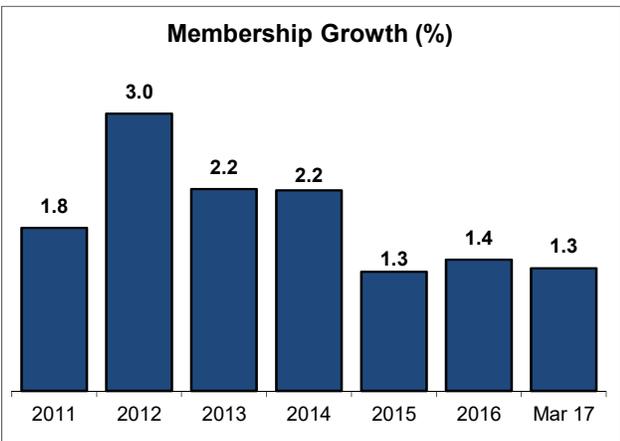
Interest Margins & Overhead



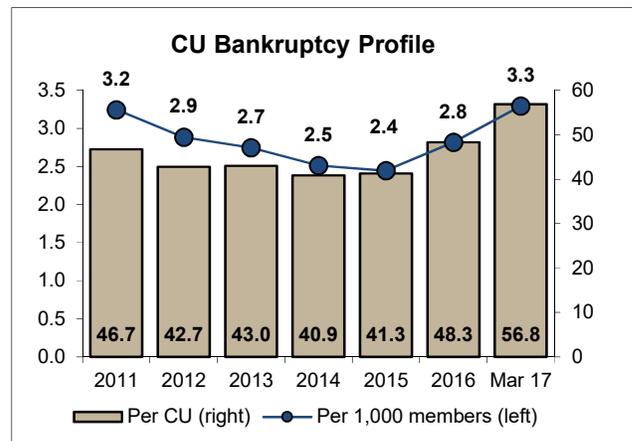
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2017						
Demographic Information	Mar 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	115	52	21	11	12	9	5	5
Assets per CU (\$ mil)	192.1	8.4	30.9	69.6	164.6	337.9	701.7	2,342.6
Median assets (\$ mil)	22.7	7.6	29.6	71.8	145.6	314.6	752.6	1,495.0
Total assets (\$ mil)	22,090	438	649	766	1,975	3,041	3,509	11,713
Total loans (\$ mil)	10,457	208	328	354	1,037	1,831	2,026	4,672
Total surplus funds (\$ mil)	10,655	218	291	373	823	1,023	1,291	6,637
Total savings (\$ mil)	18,994	362	565	665	1,743	2,664	3,110	9,887
Total memberships (thousands)	1,985	71	79	78	227	337	374	819
Growth Rates (%)								
Total assets	7.0	2.4	2.8	4.5	2.9	6.2	9.2	7.9
Total loans	11.6	0.6	7.4	4.6	2.8	12.4	14.9	13.5
Total surplus funds	3.4	4.0	-2.5	4.5	4.1	-2.4	1.1	5.0
Total savings	6.7	2.3	2.9	4.2	3.7	6.7	10.0	6.9
Total memberships	1.3	-5.0	-0.6	1.8	0.0	-2.5	3.5	3.1
% CUs with increasing assets	75.7	61.5	76.2	81.8	91.7	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	302	409	337	366	329	362	336	262
Dividend/interest cost of assets	49	43	38	47	44	45	52	50
Net interest margin	254	367	300	319	285	317	284	212
Fee & other income *	152	117	148	139	127	211	171	137
Operating expense	307	454	389	361	333	413	375	242
Loss Provisions	24	23	22	20	18	48	25	19
Net Income (ROA) with Stab Exp	74	6	37	76	61	67	55	89
Net Income (ROA) without Stab Exp	74	6	37	76	61	67	55	89
% CUs with positive ROA	84.3	75.0	81.0	100.0	91.7	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	11.2	17.2	12.6	12.3	11.1	11.6	10.6	11.0
% CUs with NW > 7% of assets	98.3	98.1	100.0	100.0	91.7	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.70	1.72	1.09	1.58	1.31	0.77	0.66	0.41
Net chargeoffs/average loans (%)	0.62	1.16	0.52	0.89	1.09	0.71	0.50	0.50
Total borrower-bankruptcies	6,536	464	188	224	520	1,844	1,480	1,816
Bankruptcies per CU	56.8	8.9	9.0	20.4	43.3	204.9	296.0	363.2
Bankruptcies per 1000 members	3.3	6.6	2.4	2.9	2.3	5.5	4.0	2.2
Asset/Liability Management (%)								
Loans/savings	55.1	57.5	58.1	53.3	59.5	68.7	65.2	47.3
Loans/assets	47.3	47.5	50.6	46.3	52.5	60.2	57.8	39.9
Net Long-term assets/assets	35.2	13.3	17.0	22.0	28.1	29.9	30.8	41.7
Liquid assets/assets	20.5	30.6	24.1	20.4	19.1	15.1	19.7	21.8
Core deposits/shares & borrowings	61.0	71.6	63.1	57.5	59.5	61.4	52.4	63.7
Productivity								
Members/potential members (%)	7	8	4	4	3	7	5	21
Borrowers/members (%)	47	44	48	48	49	49	53	47
Members/FTE	388	387	366	356	419	346	373	412
Average shares/member (\$)	9,570	5,126	7,176	8,537	7,670	7,898	8,310	12,074
Average loan balance (\$)	11,119	6,652	8,687	9,430	11,789	11,021	10,279	12,212
Employees per million in assets	0.23	0.42	0.33	0.29	0.27	0.32	0.29	0.17
Structure (%)								
Fed CUs w/ single-sponsor	13.0	23.1	4.8	9.1	8.3	0.0	0.0	0.0
Fed CUs w/ community charter	13.0	9.6	28.6	9.1	8.3	11.1	0.0	20.0
Other Fed CUs	20.9	25.0	23.8	9.1	16.7	11.1	0.0	40.0
CUs state chartered	53.0	42.3	42.9	72.7	66.7	77.8	100.0	40.0

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

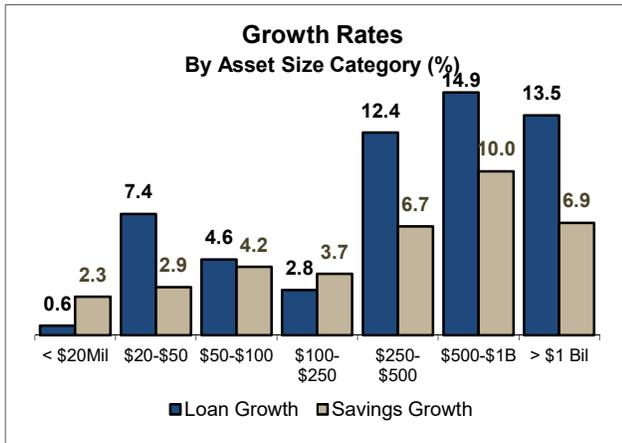
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

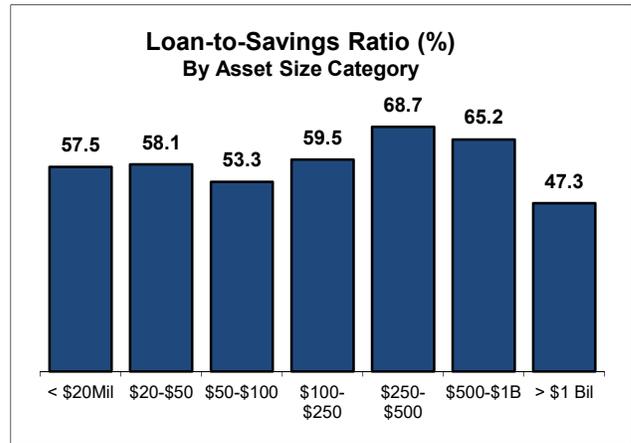
First Quarter 2017

Results By Asset Size

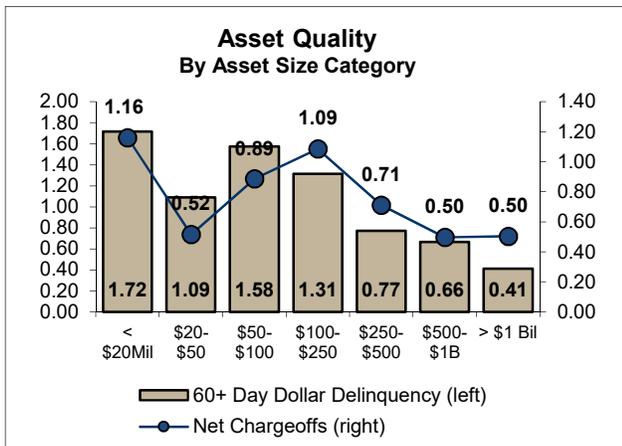
Loan and Savings growth



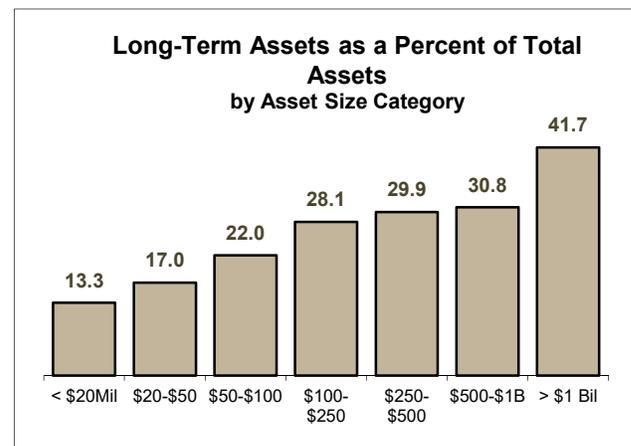
Liquidity Risk Exposure



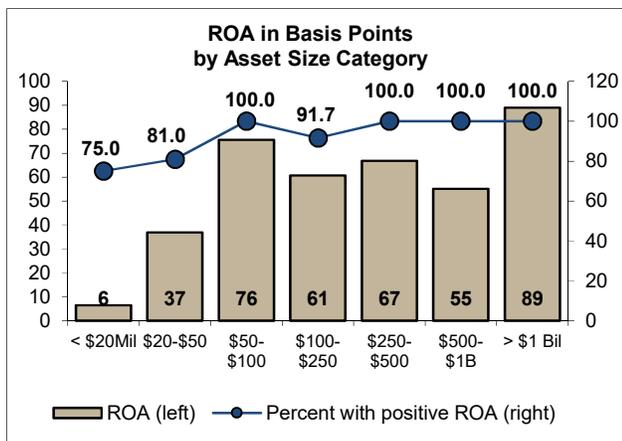
Credit Risk Exposure



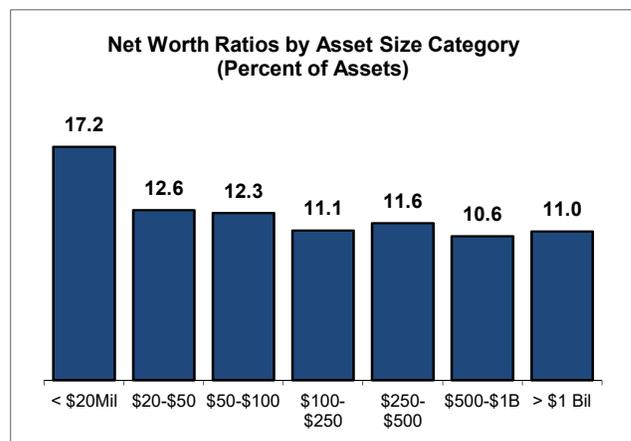
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Demographic Information	Mar 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,857	2,405	1,093	754	732	346	246	281
Assets per CU (\$ mil)	231.4	7.5	32.1	71.4	159.4	358.0	707.6	2,966.1
Median assets (\$ mil)	30.3	6.3	30.8	70.4	151.6	347.5	685.4	1,743.2
Total assets (\$ mil)	1,355,024	17,943	35,116	53,862	116,672	123,877	174,078	833,476
Total loans (\$ mil)	899,765	8,395	17,393	29,250	71,409	79,155	119,134	575,029
Total surplus funds (\$ mil)	402,264	9,165	16,522	22,291	39,554	38,428	46,740	229,563
Total savings (\$ mil)	1,153,307	15,393	30,804	47,413	102,657	108,049	149,953	699,038
Total memberships (thousands)	109,382	2,865	4,137	5,821	11,411	11,462	14,347	59,338
Growth Rates (%)								
Total assets	7.9	2.3	4.1	4.9	5.6	7.0	7.8	9.7
Total loans	10.8	2.5	4.9	6.2	7.6	9.3	10.5	12.7
Total surplus funds	2.9	2.2	3.1	3.2	2.3	2.7	1.4	4.3
Total savings	8.4	2.5	4.3	5.2	5.8	7.2	7.7	10.5
Total memberships	4.2	-1.7	-0.4	0.9	1.4	3.1	3.6	7.2
% CUs with increasing assets	76.8	59.0	82.1	87.4	91.8	97.1	97.2	99.3
Earnings - Basis Pts.								
Yield on total assets	341	342	325	331	341	340	343	342
Dividend/interest cost of assets	52	29	28	30	35	39	42	61
Net interest margin	289	312	297	301	307	301	301	281
Fee & other income *	128	81	103	123	133	143	142	125
Operating expense	304	358	348	360	365	357	345	273
Loss Provisions	42	24	21	25	30	35	45	46
Net Income (ROA) with Stab Exp	71	12	31	39	44	51	54	87
Net Income (ROA) without Stab Exp	71	12	31	39	44	51	54	87
% CUs with positive ROA	77.6	64.6	78.6	85.8	87.8	95.7	94.7	98.9
Capital Adequacy (%)								
Net worth/assets	10.7	13.8	11.8	11.2	10.7	10.7	10.7	10.6
% CUs with NW > 7% of assets	96.8	96.1	95.7	96.9	97.4	99.1	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.68	1.41	1.02	0.91	0.85	0.68	0.63	0.64
Net chargeoffs/average loans (%)	0.58	0.53	0.47	0.49	0.51	0.54	0.63	0.59
Total borrower-bankruptcies	218,568	5,796	10,888	10,976	21,364	24,160	29,792	115,592
Bankruptcies per CU	37.3	2.4	10.0	14.6	29.2	69.8	121.1	411.4
Bankruptcies per 1000 members	2.0	2.0	2.6	1.9	1.9	2.1	2.1	1.9
Asset/Liability Management								
Loans/savings	78.0	54.5	56.5	61.7	69.6	73.3	79.4	82.3
Loans/assets	66.4	46.8	49.5	54.3	61.2	63.9	68.4	69.0
Net Long-term assets/assets	33.1	13.4	21.1	25.8	29.8	32.9	34.5	34.8
Liquid assets/assets	14.9	29.4	24.7	21.3	17.8	15.2	13.6	13.5
Core deposits/shares & borrowings	50.5	78.9	68.9	64.1	58.9	56.4	52.9	45.5
Productivity								
Members/potential members (%)	4	6	3	3	3	4	3	5
Borrowers/members (%)	56	40	46	50	52	53	56	60
Members/FTE	385	423	409	375	344	348	342	413
Average shares/member (\$)	10,544	5,372	7,446	8,145	8,996	9,427	10,452	11,781
Average loan balance (\$)	14,580	7,324	9,115	10,084	12,109	12,951	14,795	16,109
Employees per million in assets	0.21	0.38	0.29	0.29	0.28	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	12.0	22.7	8.4	3.3	2.9	2.3	2.8	2.1
Fed CUs w/ community charter	17.8	9.1	21.0	25.9	31.6	27.2	17.5	10.7
Other Fed CUs	31.4	36.0	32.8	29.3	23.4	22.3	22.8	31.7
CUs state chartered	38.8	32.2	37.9	41.5	42.2	48.3	56.9	55.5

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.		Alabama Credit Unions					
	Mar 17	Mar 17	2016	2015	2014	2013	2012	2011
Growth Rates								
Credit cards	7.8%	7.1%	6.1%	4.0%	4.9%	1.7%	2.6%	2.0%
Other unsecured loans	7.2%	6.0%	6.8%	4.2%	5.5%	5.6%	0.6%	4.8%
New automobile	16.6%	23.2%	24.9%	14.9%	8.4%	-0.8%	-7.9%	-20.8%
Used automobile	12.1%	15.6%	15.8%	11.6%	6.3%	4.3%	4.0%	-1.5%
First mortgage	10.2%	5.8%	7.3%	3.2%	3.8%	7.4%	7.9%	4.3%
HEL & 2nd Mtg	4.4%	5.5%	5.3%	0.1%	1.6%	-2.6%	-3.6%	-12.3%
Member business loans	15.0%	18.7%	16.4%	1.5%	2.5%	4.9%	12.8%	-3.4%
Share drafts	7.0%	14.3%	6.5%	14.4%	9.6%	6.1%	8.5%	12.6%
Certificates	4.5%	3.6%	1.3%	-3.8%	-3.4%	-2.6%	-4.4%	-7.3%
IRAs	1.4%	-1.9%	1.9%	0.1%	-1.2%	1.2%	3.8%	5.7%
Money market shares	7.7%	3.5%	1.6%	0.8%	-0.3%	0.2%	6.4%	12.8%
Regular shares	12.4%	8.5%	7.7%	8.0%	5.9%	7.9%	12.5%	15.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	5.3%	5.6%	5.8%	6.0%	6.1%	6.3%	6.3%
Other unsecured loans/total loans	4.1%	5.5%	5.8%	6.0%	6.2%	6.2%	6.2%	6.4%
New automobile/total loans	13.5%	10.2%	10.1%	9.0%	8.4%	8.2%	8.7%	9.8%
Used automobile/total loans	21.0%	29.9%	29.5%	28.3%	27.2%	27.2%	27.4%	27.2%
First mortgage/total loans	40.7%	35.3%	35.3%	36.6%	38.0%	39.0%	38.1%	36.5%
HEL & 2nd Mtg/total loans	8.7%	5.2%	5.3%	5.6%	6.0%	6.3%	6.8%	7.3%
Member business loans/total loans	7.9%	6.0%	5.9%	5.7%	6.0%	6.2%	6.2%	5.7%
Share drafts/total savings	14.6%	13.7%	13.0%	12.9%	11.8%	11.1%	10.8%	10.6%
Certificates/total savings	17.7%	15.4%	15.7%	16.3%	17.7%	18.9%	20.1%	22.3%
IRAs/total savings	6.8%	9.3%	10.0%	10.3%	10.8%	11.2%	11.5%	11.7%
Money market shares/total savings	22.5%	13.4%	13.7%	14.1%	14.7%	15.1%	15.7%	15.6%
Regular shares/total savings	36.6%	47.4%	46.7%	45.6%	44.2%	43.0%	41.2%	38.9%
Percent of CUs Offering								
Credit cards	60.3%	53.0%	53.0%	51.3%	50.8%	50.0%	48.4%	46.8%
Other unsecured loans	98.5%	99.1%	99.1%	98.3%	98.3%	98.3%	97.6%	98.4%
New automobile	95.5%	99.1%	99.1%	99.1%	99.2%	99.2%	97.6%	97.6%
Used automobile	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%	98.4%	98.4%
First mortgage	67.1%	80.0%	80.0%	80.0%	78.0%	76.7%	75.0%	75.0%
HEL & 2nd Mtg	69.8%	69.6%	70.4%	70.4%	69.5%	70.0%	69.4%	67.7%
Member business loans	38.1%	35.7%	36.5%	35.7%	35.6%	35.0%	34.7%	37.1%
Share drafts	79.4%	77.4%	77.4%	77.4%	77.1%	76.7%	75.0%	74.2%
Certificates	80.3%	80.0%	80.9%	80.9%	82.2%	82.5%	80.6%	81.5%
IRAs	67.9%	69.6%	71.3%	71.3%	72.0%	71.7%	71.0%	70.2%
Money market shares	50.1%	45.2%	45.2%	45.2%	43.2%	42.5%	41.9%	41.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	12.5%	12.5%	13.0%	12.8%	12.4%	12.3%	12.7%
Other unsecured loans	11.7%	13.6%	14.3%	14.0%	13.8%	13.5%	13.4%	13.4%
New automobile	5.5%	2.5%	2.4%	2.1%	2.0%	2.2%	2.4%	2.9%
Used automobile	14.2%	13.2%	13.2%	12.3%	11.7%	11.7%	11.7%	12.0%
First mortgage	2.4%	2.0%	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	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
Share drafts	56.3%	53.8%	53.2%	51.8%	50.2%	49.4%	48.6%	47.0%
Certificates	7.8%	5.2%	5.3%	5.5%	5.9%	6.5%	7.0%	7.9%
IRAs	4.5%	4.1%	4.2%	4.3%	4.3%	4.5%	4.6%	4.7%
Money market shares	7.1%	4.0%	4.0%	4.2%	4.3%	4.5%	4.6%	4.8%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2017						
Growth Rates	Mar 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.1%	4.3%	2.8%	2.1%	9.8%	13.1%	7.5%	5.9%
Other unsecured loans	6.0%	5.3%	3.5%	8.3%	4.8%	7.1%	5.6%	5.9%
New automobile	23.2%	1.1%	2.5%	12.1%	1.0%	32.2%	16.6%	32.0%
Used automobile	15.6%	3.1%	11.3%	9.0%	-2.4%	16.9%	16.5%	21.8%
First mortgage	5.8%	-5.8%	3.9%	4.5%	3.7%	1.7%	13.8%	4.9%
HEL & 2nd Mtg	5.5%	-11.5%	6.8%	-26.2%	-1.0%	5.1%	15.2%	5.5%
Member business loans	18.7%	51.5%	5.3%	-8.4%	6.4%	-2.5%	33.3%	23.6%
Share drafts	14.3%	15.6%	15.3%	11.2%	9.7%	14.5%	17.7%	13.9%
Certificates	3.6%	-6.1%	-5.6%	-2.1%	-4.3%	0.8%	9.7%	6.7%
IRAs	-1.9%	10.1%	-3.0%	0.1%	-0.5%	1.6%	3.2%	-5.0%
Money market shares	3.5%	4.2%	-6.7%	6.2%	3.9%	2.9%	5.7%	3.1%
Regular shares	8.5%	2.4%	4.3%	6.0%	6.6%	7.7%	11.3%	9.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	0.7%	3.3%	2.8%	3.0%	3.9%	4.6%	7.2%
Other unsecured loans/total loans	5.5%	16.6%	8.5%	12.2%	5.7%	5.2%	4.5%	4.9%
New automobile/total loans	10.2%	18.2%	13.5%	7.6%	8.5%	8.2%	7.5%	12.1%
Used automobile/total loans	29.9%	37.9%	36.1%	34.0%	28.2%	39.1%	29.3%	25.9%
First mortgage/total loans	35.3%	16.9%	27.4%	30.6%	41.2%	33.1%	38.8%	35.2%
HEL & 2nd Mtg/total loans	5.2%	2.3%	3.1%	4.5%	5.0%	2.8%	6.6%	6.0%
Member business loans/total loans	6.0%	0.2%	1.2%	1.7%	2.6%	6.9%	10.4%	5.3%
Share drafts/total savings	13.7%	9.2%	13.7%	14.4%	14.2%	20.2%	16.4%	11.2%
Certificates/total savings	15.4%	13.7%	17.4%	20.0%	19.9%	20.9%	20.0%	11.2%
IRAs/total savings	9.3%	6.8%	7.6%	11.3%	10.0%	7.4%	10.8%	9.2%
Money market shares/total savings	13.4%	3.1%	8.3%	7.6%	9.1%	7.5%	16.8%	15.7%
Regular shares/total savings	47.4%	62.4%	49.5%	43.1%	45.9%	41.2%	36.0%	52.4%
Percent of CUs Offering								
Credit cards	53.0%	17.3%	61.9%	81.8%	100.0%	88.9%	100.0%	100.0%
Other unsecured loans	99.1%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.1%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	80.0%	57.7%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	69.6%	38.5%	90.5%	90.9%	100.0%	100.0%	100.0%	100.0%
Member business loans	35.7%	9.6%	28.6%	54.5%	50.0%	88.9%	100.0%	100.0%
Share drafts	77.4%	55.8%	90.5%	90.9%	100.0%	100.0%	100.0%	100.0%
Certificates	80.0%	61.5%	90.5%	90.9%	100.0%	100.0%	100.0%	100.0%
IRAs	69.6%	40.4%	81.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	45.2%	17.3%	42.9%	72.7%	75.0%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.5%	5.0%	14.0%	9.8%	7.9%	12.0%	13.1%	14.0%
Other unsecured loans	13.6%	24.8%	15.6%	19.0%	10.8%	13.4%	14.6%	12.2%
New automobile	2.5%	3.1%	2.8%	1.8%	2.1%	1.9%	2.1%	2.9%
Used automobile	13.2%	11.4%	13.5%	12.7%	11.8%	17.4%	14.9%	11.3%
First mortgage	2.0%	1.4%	1.7%	2.2%	2.2%	2.3%	2.0%	2.0%
HEL & 2nd Mtg	1.1%	0.6%	0.5%	0.8%	0.9%	0.6%	1.4%	1.4%
Member business loans	0.2%	0.1%	4.1%	0.3%	0.2%	0.5%	0.3%	0.1%
Share drafts	53.8%	39.9%	49.3%	50.9%	49.1%	58.1%	53.0%	55.1%
Certificates	5.2%	5.4%	5.2%	5.8%	5.6%	6.2%	4.9%	4.9%
IRAs	4.1%	3.0%	3.0%	3.3%	3.8%	3.0%	4.1%	5.0%
Money market shares	4.0%	2.9%	3.4%	3.6%	2.9%	1.2%	4.5%	5.1%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Growth Rates	Mar 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.8%	-0.2%	0.2%	1.4%	2.9%	3.1%	5.4%	9.9%
Other unsecured loans	7.2%	0.8%	2.0%	3.2%	5.8%	5.5%	8.1%	10.0%
New automobile	16.6%	3.7%	6.9%	11.9%	13.8%	15.8%	16.0%	18.7%
Used automobile	12.1%	4.5%	7.8%	8.1%	9.2%	12.5%	10.4%	14.8%
First mortgage	10.2%	0.3%	3.4%	4.8%	6.3%	7.7%	10.3%	11.8%
HEL & 2nd Mtg	4.4%	-3.1%	1.3%	1.2%	2.2%	5.0%	4.6%	6.0%
Member business loans	15.0%	-0.7%	6.5%	9.7%	9.5%	13.5%	12.6%	17.8%
Share drafts	7.0%	11.6%	11.9%	11.7%	12.1%	12.0%	12.7%	3.9%
Certificates	4.5%	-2.9%	-3.9%	-2.0%	-1.1%	1.9%	3.3%	7.0%
IRAs	1.4%	-3.5%	-1.0%	-1.1%	0.2%	-0.6%	0.6%	3.0%
Money market shares	7.7%	1.9%	2.7%	3.7%	3.8%	4.3%	6.0%	9.7%
Regular shares	12.4%	2.8%	5.2%	6.9%	7.7%	9.8%	9.7%	17.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.9%	4.3%	4.2%	3.9%	4.6%	4.4%	6.6%
Other unsecured loans/total loans	4.1%	15.7%	8.7%	6.6%	5.1%	4.6%	3.8%	3.6%
New automobile/total loans	13.5%	19.3%	13.7%	12.4%	11.5%	12.3%	13.0%	13.9%
Used automobile/total loans	21.0%	34.5%	29.8%	27.7%	26.4%	25.4%	24.0%	18.3%
First mortgage/total loans	40.7%	12.1%	25.5%	30.4%	34.4%	36.3%	38.3%	44.0%
HEL & 2nd Mtg/total loans	8.7%	6.2%	9.8%	10.0%	9.8%	10.0%	8.8%	8.4%
Member business loans/total loans	7.9%	1.0%	2.4%	4.6%	7.4%	8.4%	9.9%	7.9%
Share drafts/total savings	14.6%	9.9%	14.8%	17.2%	18.4%	19.2%	18.8%	12.4%
Certificates/total savings	17.7%	11.4%	13.2%	14.2%	16.1%	16.4%	17.1%	18.9%
IRAs/total savings	6.8%	3.5%	5.9%	6.6%	6.7%	6.3%	6.3%	7.2%
Money market shares/total savings	22.5%	4.1%	9.8%	13.4%	16.1%	18.5%	21.6%	25.8%
Regular shares/total savings	36.6%	69.0%	54.1%	47.0%	40.7%	37.7%	34.8%	34.1%
Percent of CUs Offering								
Credit cards	60.3%	26.2%	75.1%	85.1%	86.5%	92.8%	90.7%	92.9%
Other unsecured loans	98.5%	96.5%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.5%	89.3%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%
Used automobile	96.8%	92.5%	99.8%	99.9%	99.9%	100.0%	99.6%	99.6%
First mortgage	67.1%	29.4%	83.1%	95.4%	99.3%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.8%	34.6%	86.9%	95.1%	98.5%	99.7%	100.0%	100.0%
Member business loans	38.1%	6.9%	30.9%	52.9%	74.7%	84.4%	90.7%	96.1%
Share drafts	79.4%	51.8%	96.8%	99.2%	99.5%	100.0%	100.0%	98.9%
Certificates	80.3%	56.9%	92.7%	97.1%	98.8%	99.4%	99.2%	98.6%
IRAs	67.9%	32.5%	83.2%	93.6%	97.7%	98.6%	99.6%	99.3%
Money market shares	50.1%	13.6%	54.4%	74.5%	86.9%	91.3%	93.1%	94.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	12.8%	13.4%	13.9%	14.8%	15.8%	17.6%	21.2%
Other unsecured loans	11.7%	16.9%	13.1%	12.0%	11.1%	11.0%	11.0%	11.7%
New automobile	5.5%	3.3%	3.3%	4.1%	3.9%	4.1%	5.1%	6.6%
Used automobile	14.2%	10.7%	12.3%	13.7%	14.6%	14.7%	15.6%	14.0%
First mortgage	2.4%	1.3%	1.9%	2.2%	2.5%	2.3%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.3%	1.5%	1.6%	1.9%	2.0%	2.1%	2.2%
Member business loans	0.3%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	56.3%	32.4%	41.4%	47.5%	51.5%	54.9%	58.3%	60.1%
Certificates	7.8%	5.1%	5.6%	5.9%	6.7%	6.7%	7.1%	8.7%
IRAs	4.5%	2.5%	3.1%	3.4%	3.8%	3.9%	4.1%	5.1%
Money market shares	7.1%	3.8%	3.7%	4.2%	4.6%	4.8%	6.4%	8.5%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Alabama CU Profile - Quarterly Trends

	U.S.	Alabama Credit Unions				
Demographic Information	Mar 17	Mar 17	Dec 16	Sep 16	Jun 16	Mar 16
Number CUs	5,857	115	115	115	115	115
Growth Rates (Quarterly % Change)						
Total loans	2.0	1.5	2.2	2.8	4.4	1.2
Credit cards	-1.9	-3.7	7.3	1.0	2.6	-4.7
Other unsecured loans	-1.3	-2.8	1.9	2.6	4.3	-2.0
New automobile	2.9	2.4	5.2	7.0	6.9	3.8
Used automobile	2.9	3.0	2.6	4.2	4.9	3.2
First mortgage	2.3	1.6	0.7	0.7	2.7	3.1
HEL & 2nd Mtg	1.0	-0.4	0.2	2.4	3.3	-0.6
Member business loans	3.7	2.0	1.7	3.9	10.2	0.0
Total savings	4.4	4.1	0.6	1.5	0.4	2.5
Share drafts	8.3	9.7	0.6	6.3	-2.6	2.2
Certificates	1.4	2.0	-0.3	0.4	1.5	-0.3
IRAs	0.2	-3.4	-0.1	0.4	1.1	0.4
Money market shares	3.0	1.8	0.7	0.4	0.6	-0.2
Regular shares	6.0	5.4	1.2	1.1	0.6	4.7
Total memberships	1.2	0.7	-0.3	-0.1	1.0	0.8
Earnings (Basis Points)						
Yield on total assets	341	302	298	299	297	295
Dividend/interest cost of assets	52	49	50	48	47	47
Fee & other income *	128	151	155	156	150	140
Operating expense	304	307	312	308	306	301
Loss Provisions	42	24	43	36	29	25
Net Income (ROA) *	71	74	48	63	65	62
% CUs with positive ROA *	77	84	91	84	88	86
Capital Adequacy (%)						
Net worth/assets	10.7	11.2	11.5	11.5	11.4	11.4
% CUs with NW > 7% of assets	96.8	98.3	98.3	99.1	98.3	98.3
Asset Quality (%)						
Loan delinquency rate - Total loans	0.69	0.70	0.88	0.79	0.78	0.73
Total Consumer	0.91	0.86	1.05	0.90	0.89	0.89
Credit Cards	1.09	0.51	0.56	0.49	0.50	0.49
All Other Consumer	0.89	0.89	1.10	0.94	0.93	0.93
Total Mortgages	0.46	0.47	0.62	0.63	0.63	0.52
First Mortgages	0.44	0.48	0.65	0.67	0.65	0.54
All Other Mortgages	0.55	0.45	0.46	0.41	0.48	0.40
Total MBLs	1.53	0.65	0.85	0.85	1.20	0.09
Ag MBLs	0.81	3.27	0.00	0.00	2.13	0.00
All Other MBLs	1.57	0.63	0.86	0.86	1.19	0.09
Net chargeoffs/average loans	0.58	0.62	0.65	0.65	0.56	0.54
Total Consumer	1.12	1.01	1.02	1.08	0.91	0.87
Credit Cards	2.56	1.52	1.38	1.51	1.29	1.66
All Other Consumer	0.92	0.96	0.98	1.03	0.87	0.78
Total Mortgages	0.03	0.06	0.12	0.05	0.09	0.09
First Mortgages	0.03	0.04	0.06	0.05	0.06	0.08
All Other Mortgages	0.04	0.19	0.49	0.07	0.24	0.17
Total MBLs	0.23	-0.05	0.09	0.15	0.06	0.00
Ag MBLs	0.01	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.31	-0.06	0.10	0.17	0.07	0.00
Asset/Liability Management						
Loans/savings	77.6	54.9	56.3	55.4	54.7	52.6

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

Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

First Quarter 2017

Bank Comparisons

	AL Credit Unions				AL Banks			
Demographic Information	Mar 17	2016	2015	3 Yr Avg	Mar 17	2016	2015	3 Yr Avg
Number of Institutions	115	115	115	115	126	127	130	128
Assets per Institution (\$ mil)	192	185	175	184	2,049	2,033	1,973	2,019
Total assets (\$ mil)	22,090	21,300	20,168	21,186	258,223	258,214	256,533	257,657
Total loans (\$ mil)	10,457	10,299	9,266	10,007	174,018	173,933	173,418	173,790
Total surplus funds (\$ mil)	10,655	10,032	9,998	10,228	59,973	59,970	58,972	59,638
Total savings (\$ mil)	18,994	18,253	17,365	18,204	211,091	210,025	204,015	208,377
Avg number of branches (1)	4	4	4	4	24	23	24	24
12 Month Growth Rates (%)								
Total assets	7.0	5.6	6.2	6.3	-0.3	0.8	6.8	2.4
Total loans	11.6	11.1	7.3	10.0	-0.5	0.4	6.8	2.2
Real estate loans	5.8	7.0	2.8	5.2	1.5	1.3	3.7	2.2
Commercial loans	18.7	16.4	1.5	12.2	-6.7	-3.2	6.4	-1.1
Total consumer	15.7	13.9	12.0	13.9	0.5	4.5	16.0	7.0
Consumer credit card	7.1	6.1	4.0	5.7	4.4	5.8	3.9	4.7
Other consumer	16.7	14.9	13.1	14.9	0.0	4.3	18.1	7.5
Total surplus funds	3.4	0.3	5.5	3.1	0.0	1.8	7.9	3.2
Total savings	6.7	5.1	4.8	5.5	1.5	3.1	5.8	3.5
YTD Earnings Annualized (BP)								
Yield on Total Assets	302	297	295	298	320	312	309	313
Dividend/Interest cost of assets	49	48	50	49	33	33	31	32
Net Interest Margin	254	249	246	250	287	279	277	281
Fee and other income (2)	152	150	143	148	118	123	119	120
Operating expense	307	307	303	306	291	292	296	293
Loss provisions	24	33	24	27	27	26	21	25
Net income	74	59	62	65	88	83	80	84
Capital Adequacy (%)								
Net worth/assets	11.2	11.5	11.5	11.4	13.3	13.2	13.2	13.2
Asset Quality (%)								
Delinquencies/loans (3)	0.70	0.87	0.87	0.81	1.50	1.57	1.14	1.40
Real estate loans	0.47	0.62	0.72	0.60	1.18	1.23	1.41	1.27
Consumer loans	0.65	0.85	0.91	0.80	2.57	2.67	1.04	2.09
Total consumer	0.88	1.07	0.99	0.98	0.53	0.50	0.45	0.49
Consumer credit card	0.51	0.56	0.57	0.55	1.58	1.42	1.27	1.42
Other consumer	0.92	1.13	1.04	1.03	0.37	0.36	0.32	0.35
Net chargeoffs/avg loans	0.62	0.60	0.56	0.59	0.45	0.34	0.25	0.35
Real estate loans	0.06	0.09	0.15	0.10	0.09	0.07	0.10	0.09
Commercial loans	-0.05	0.02	0.28	0.09	0.69	0.43	0.23	0.45
Total consumer	1.13	1.06	0.94	1.04	2.18	1.85	1.35	1.79
Consumer credit card	1.52	1.40	1.46	1.46	4.76	3.99	3.61	4.12
Other consumer	1.08	1.02	0.87	0.99	1.78	1.51	0.97	1.42
Asset Liability Management (%)								
Loans/savings	55.1	56.4	53.4	54.9	82.4	82.8	85.0	83.4
Loans/assets	47.3	48.4	45.9	47.2	66.5	66.5	66.7	66.6
Core deposits/total deposits	61.1	59.8	58.5	59.8	31.8	30.8	31.3	31.3
Productivity								
Employees per million assets	0.23	0.24	0.24	0.24	0.16	0.16	0.16	0.16

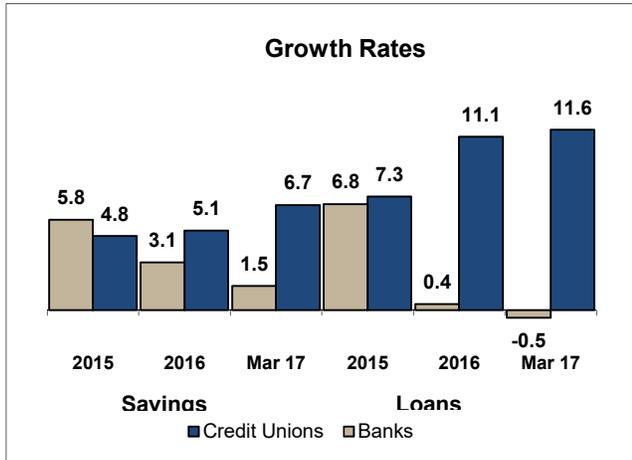
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

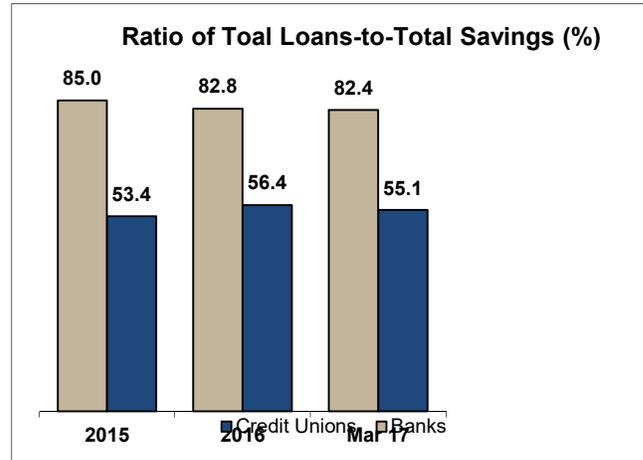
First Quarter 2017

Credit Union and Bank Comparisons

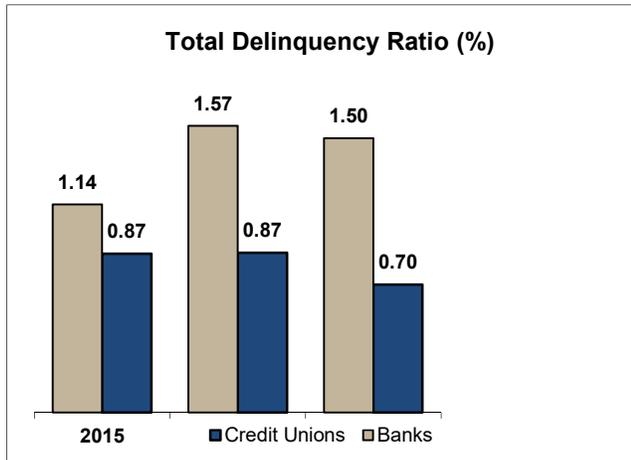
Loan and Savings Growth Trends



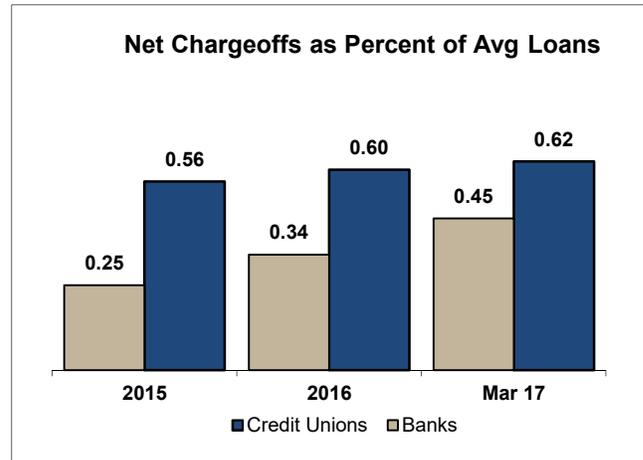
Liquidity Risk Trends



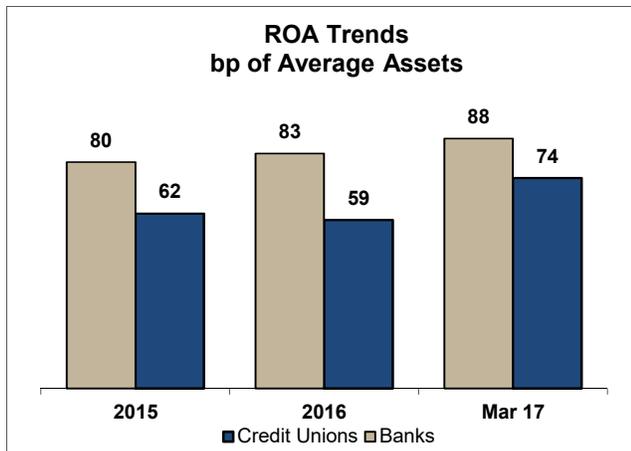
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends

