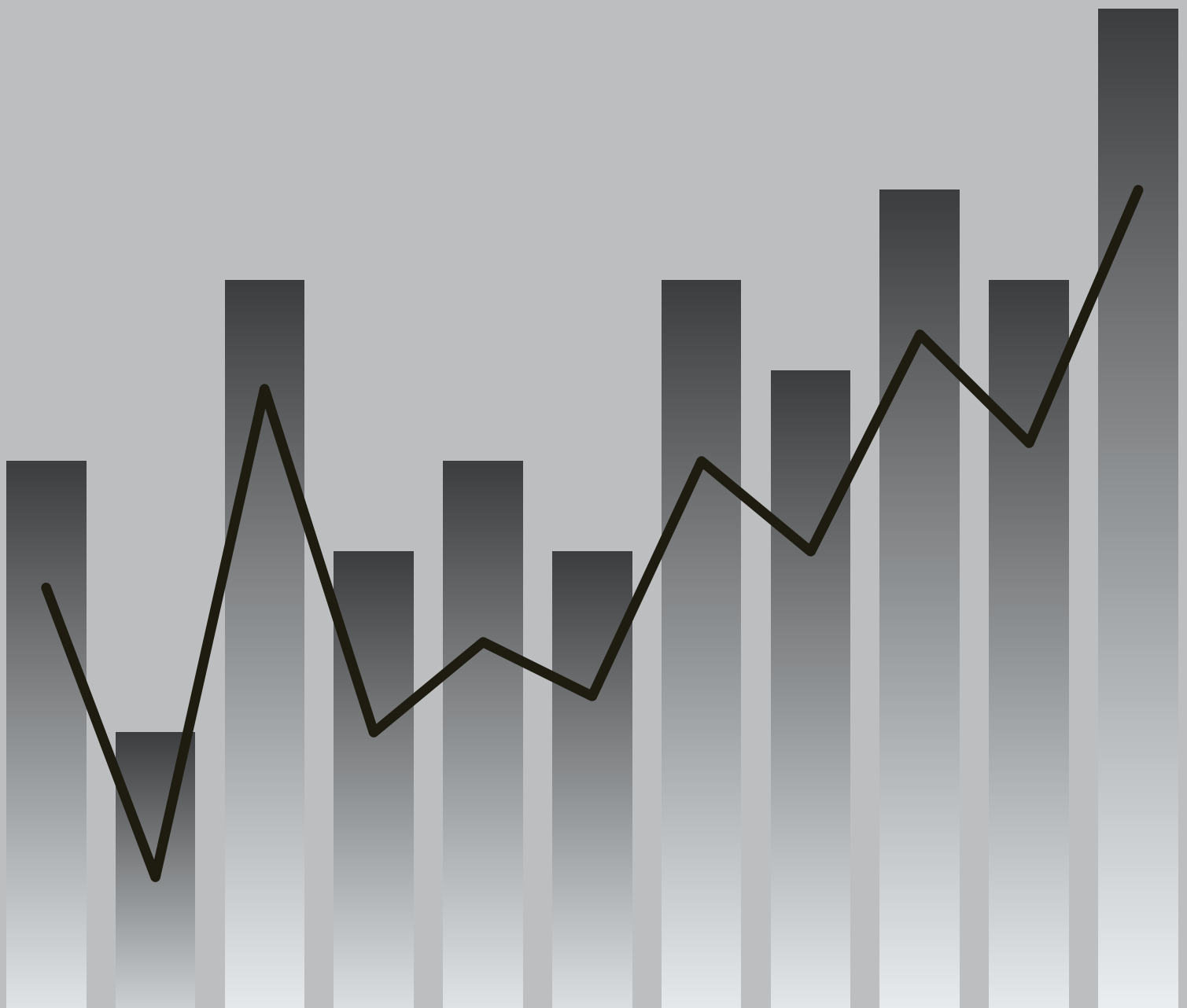


Alabama Credit Union Profile

Mid-Year 2019

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	Jun 19	Jun 19
Number of CUs	5,421	108
Assets per CU (\$ mil)	283.7	218.8
Median assets (\$ mil)	34.8	24.6
Total assets (\$ mil)	1,538,208	23,628
Total loans (\$ mil)	1,084,675	12,988
Total surplus funds (\$ mil)	386,321	9,530
Total savings (\$ mil)	1,295,278	20,525
Total memberships (thousands)	119,698	2,103
Growth Rates (%)		
Total assets	6.3	5.6
Total loans	6.6	8.3
Total surplus funds	4.5	1.8
Total savings	6.0	4.4
Total memberships	3.7	3.0
% CUs with increasing assets	62.2	60.2
Earnings - Basis Pts.		
Yield on total assets	401	365
Dividend/interest cost of assets	85	81
Net interest margin	317	284
Fee & other income	137	167
Operating expense	315	324
Loss Provisions	43	34
Net Income (ROA) with Stab Exp	96	94
Net Income (ROA) without Stab Exp	96	94
% CUs with positive ROA	88.5	84.3
Capital Adequacy (%)		
Net worth/assets	11.3	12.2
% CUs with NW > 7% of assets	98.3	98.1
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.65
Net chargeoffs/average loans (%)	0.55	0.53
Total borrower-bankruptcies	205,218	5,220
Bankruptcies per CU	37.9	48.3
Bankruptcies per 1000 members	1.7	2.5
Asset/Liability Management		
Loans/savings	83.7	63.3
Loans/assets	70.5	55.0
Net Long-term assets/assets	33.1	33.7
Liquid assets/assets	13.1	15.9
Core deposits/shares & borrowings	49.8	60.8
Productivity		
Members/potential members (%)	3	7
Borrowers/members (%)	58	51
Members/FTE	386	385
Average shares/member (\$)	10,821	9,759
Average loan balance (\$)	15,531	12,162
Employees per million in assets	0.20	0.23
Structure (%)		
Fed CUs w/ single-sponsor	11.6	12.0
Fed CUs w/ community charter	16.9	13.9
Other Fed CUs	33.0	18.5
CUs state chartered	38.5	55.6

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Alabama Credit Unions						
	Jun 19	Jun 19	2018	2017	2016	2015	2014	2013
Demographic Information								
Number of CUs	5,421	108	110	113	115	115	118	120
Assets per CU (\$ mil)	283.7	218.8	205.0	195.9	185.2	175.4	161.0	152.9
Median assets (\$ mil)	34.8	24.6	24.1	23.3	22.0	21.4	20.6	20.3
Total assets (\$ mil)	1,538,208	23,628	22,550	22,140	21,300	20,168	18,999	18,343
Total loans (\$ mil)	1,084,675	12,988	12,484	11,295	10,299	9,266	8,635	8,123
Total surplus funds (\$ mil)	386,321	9,530	9,015	9,821	10,032	9,998	9,475	9,389
Total savings (\$ mil)	1,295,278	20,525	19,741	18,915	18,253	17,365	16,577	16,122
Total memberships (thousands)	119,698	2,103	2,064	1,992	1,971	1,943	1,919	1,878
Growth Rates (%)								
Total assets	6.3	5.6	1.9	3.9	5.6	6.2	3.6	3.2
Total loans	6.6	8.3	10.5	9.7	11.1	7.3	6.3	5.0
Total surplus funds	4.5	1.8	-8.2	-2.1	0.3	5.5	0.9	1.5
Total savings	6.0	4.4	4.4	3.6	5.1	4.8	2.8	3.6
Total memberships	3.7	3.0	3.6	1.1	1.4	1.3	2.2	2.2
% CUs with increasing assets	62.2	60.2	56.4	71.7	68.7	71.3	63.6	65.0
Earnings - Basis Pts.								
Yield on total assets	401	365	341	311	297	295	299	298
Dividend/interest cost of assets	85	81	67	53	48	50	53	60
Net interest margin	317	284	274	258	249	246	246	238
Fee & other income	137	167	168	157	150	143	142	145
Operating expense	315	324	325	310	307	303	295	302
Loss Provisions	43	34	38	34	33	24	27	28
Net Income (ROA) with Stab Exp	96	94	79	71	59	62	65	54
Net Income (ROA) without Stab Exp	96	94	79	71	59	62	65	60
% CUs with positive ROA	88.5	84.3	83.6	82.3	91.3	87.0	82.2	83.3
Capital Adequacy (%)								
Net worth/assets	11.3	12.2	12.3	11.7	11.5	11.5	11.6	11.3
% CUs with NW > 7% of assets	98.3	98.1	98.2	98.2	98.3	99.1	99.2	99.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.65	0.76	0.80	0.87	0.87	1.00	1.36
Net chargeoffs/average loans (%)	0.55	0.53	0.61	0.64	0.60	0.56	0.60	0.66
Total borrower-bankruptcies	205,218	5,220	5,728	6,078	5,553	4,747	4,821	5,154
Bankruptcies per CU	37.9	48.3	52.1	53.8	48.3	41.3	40.9	43.0
Bankruptcies per 1000 members	1.7	2.5	2.8	3.1	2.8	2.4	2.5	2.7
Asset/Liability Management								
Loans/savings	83.7	63.3	63.2	59.7	56.4	53.4	52.1	50.4
Loans/assets	70.5	55.0	55.4	51.0	48.4	45.9	45.4	44.3
Net Long-term assets/assets	33.1	33.7	34.1	34.5	35.6	36.5	37.8	39.1
Liquid assets/assets	13.1	15.9	15.2	18.7	18.9	19.5	17.0	17.7
Core deposits/shares & borrowings	49.8	60.8	61.1	61.1	59.7	58.4	56.0	54.0
Productivity								
Members/potential members (%)	3	7	7	7	7	8	7	7
Borrowers/members (%)	58	51	51	50	48	46	45	44
Members/FTE	386	385	387	382	390	402	405	409
Average shares/member (\$)	10,821	9,759	9,565	9,496	9,261	8,936	8,640	8,586
Average loan balance (\$)	15,531	12,162	11,972	11,321	10,876	10,348	10,022	9,771
Employees per million in assets	0.20	0.23	0.24	0.24	0.24	0.24	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.6	12.0	12.7	13.3	12.2	12.2	12.7	12.5
Fed CUs w/ community charter	16.9	13.9	12.7	13.3	13.0	13.0	12.7	12.5
Other Fed CUs	33.0	18.5	20.9	19.5	21.7	21.7	21.2	20.8
CUs state chartered	38.5	55.6	53.6	54.0	53.0	53.0	53.4	54.2

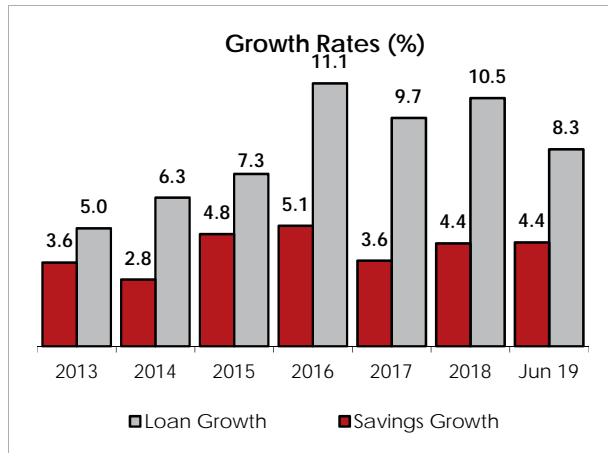
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

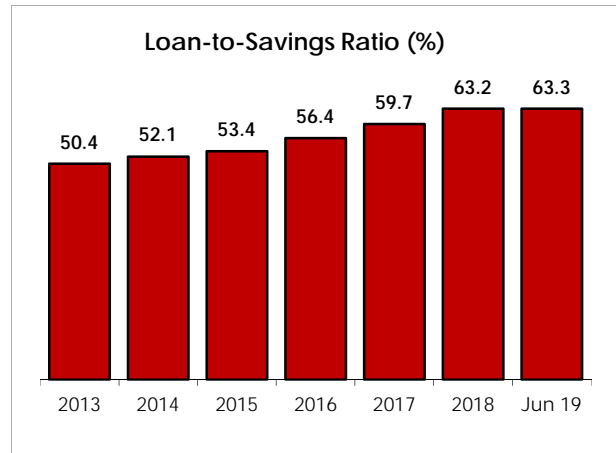
Alabama Credit Union Profile

Mid-Year 2019

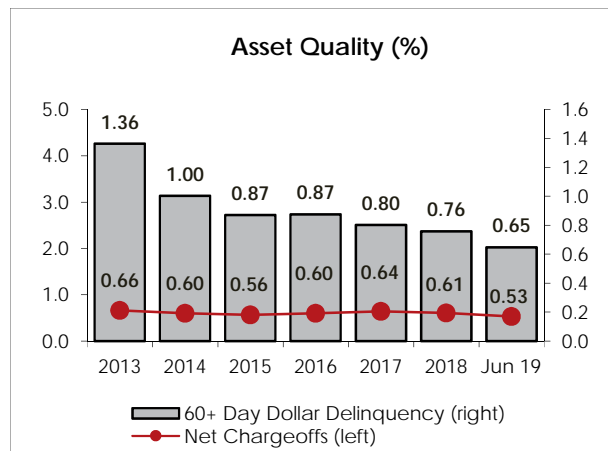
Loan and Savings Growth Trends



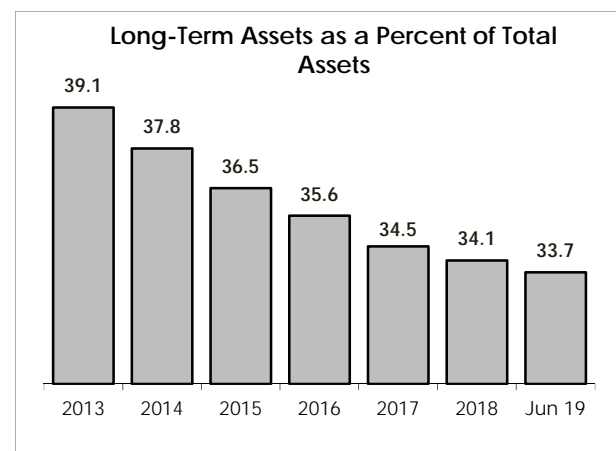
Liquidity Trends



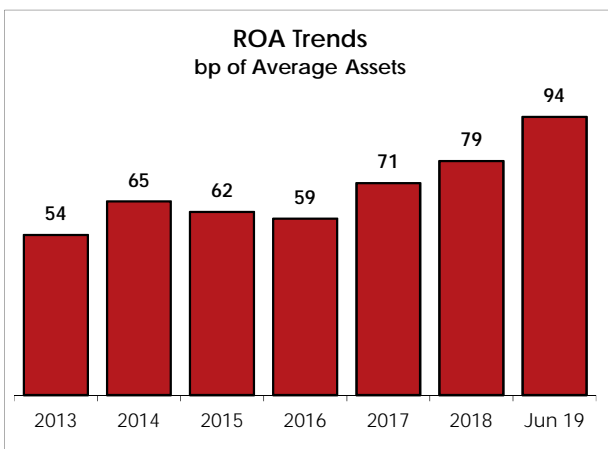
Credit Risk Trends



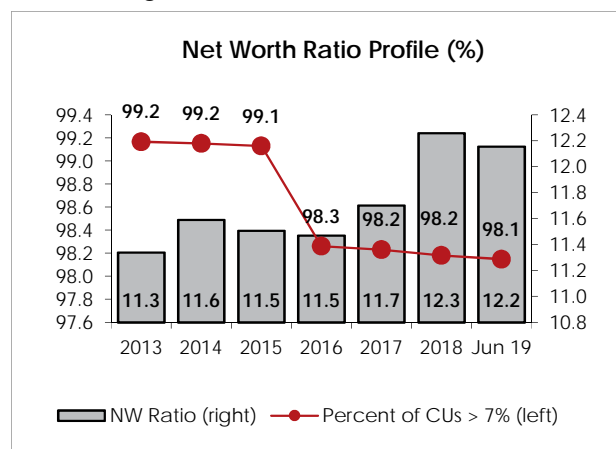
Interest Rate Risk Trends



Earnings Trends



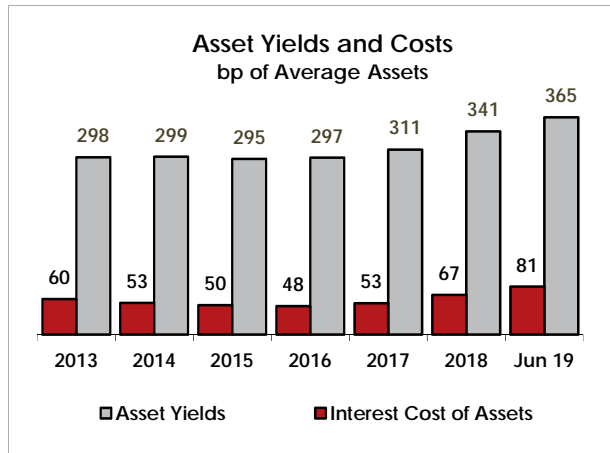
Solvency Trends



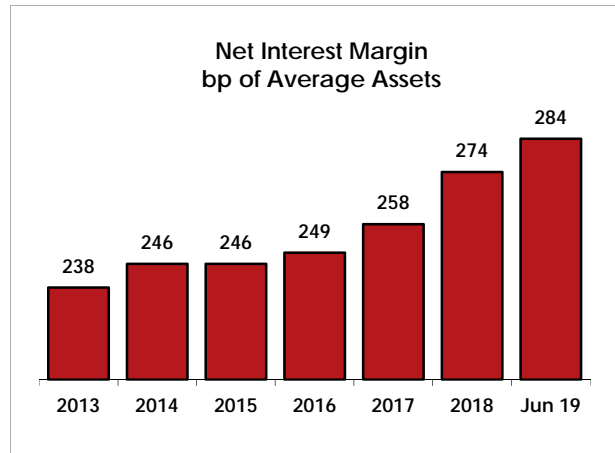
Alabama Credit Union Profile

Mid-Year 2019

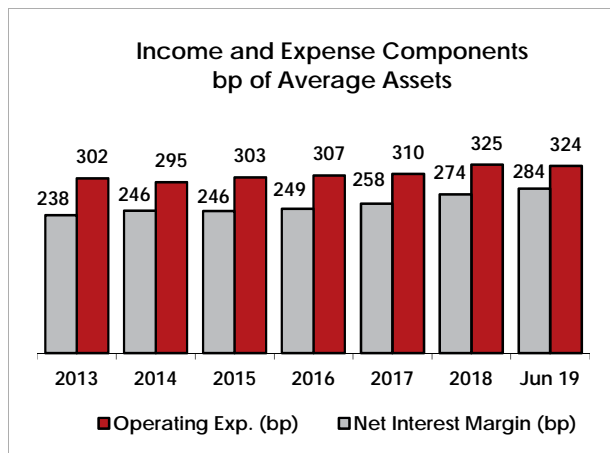
Asset Yields and Funding Costs



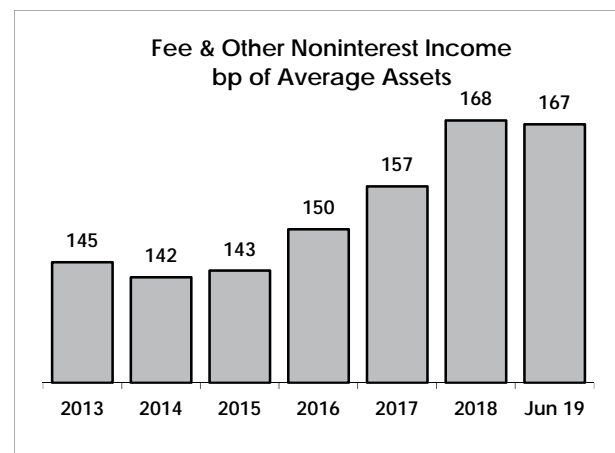
Interest Margins



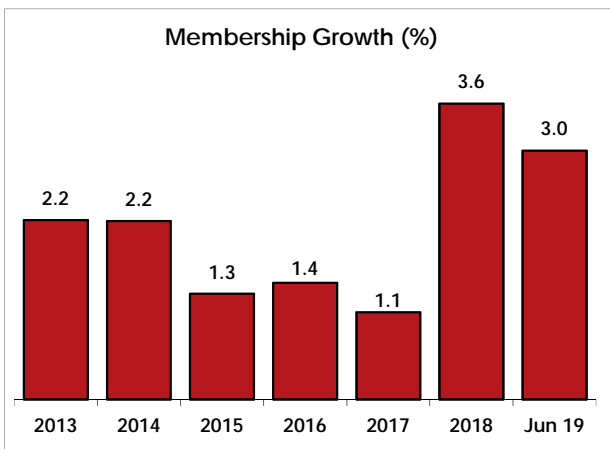
Interest Margins & Overhead



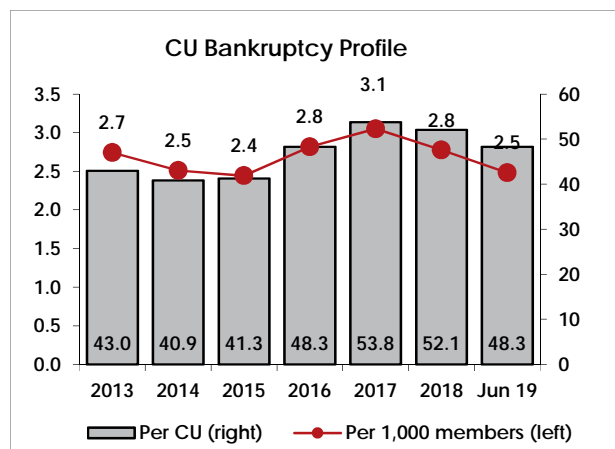
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2019							
	Jun 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil	
Demographic Information									
Number of CUs	108	48	19	9	12	9	6	5	
Assets per CU (\$ mil)	218.8	8.0	30.6	65.9	153.7	348.9	735.7	2,533.7	
Median assets (\$ mil)	24.6	6.4	28.9	57.8	146.2	326.6	752.3	1,648.7	
Total assets (\$ mil)	23,628	386	581	593	1,844	3,140	4,414	12,668	
Total loans (\$ mil)	12,988	187	303	221	1,081	1,983	2,977	6,236	
Total surplus funds (\$ mil)	9,530	190	255	343	651	964	1,195	5,931	
Total savings (\$ mil)	20,525	314	498	519	1,604	2,714	3,881	10,995	
Total memberships (thousands)	2,103	57	66	57	199	327	477	920	
Growth Rates (%)									
Total assets	5.6	-1.4	2.5	1.9	0.7	5.9	5.4	7.3	
Total loans	8.3	2.7	5.5	1.6	6.1	4.9	7.7	11.7	
Total surplus funds	1.8	-5.0	0.0	2.2	-5.9	6.9	0.2	2.7	
Total savings	4.4	-2.3	1.7	1.4	-0.3	4.9	5.1	5.7	
Total memberships	3.0	-1.6	0.0	0.5	0.3	3.0	2.6	5.6	
% CUs with increasing assets	60.2	37.5	57.9	88.9	66.7	100.0	100.0	100.0	
Earnings - Basis Pts.									
Yield on total assets	365	436	388	341	361	383	394	349	
Dividend/interest cost of assets	81	55	58	61	60	60	76	93	
Net interest margin	284	381	331	280	301	323	317	256	
Fee & other income	167	107	145	136	143	221	209	148	
Operating expense	324	417	394	346	347	401	398	267	
Loss Provisions	34	37	16	20	27	44	43	32	
Net Income (ROA) with Stab Exp	94	34	66	50	69	98	85	105	
Net Income (ROA) without Stab Exp	94	34	66	50	69	98	85	105	
% CUs with positive ROA	84.3	70.8	94.7	88.9	91.7	100.0	100.0	100.0	
Capital Adequacy (%)									
Net worth/assets	12.2	18.6	13.8	12.0	12.4	13.0	11.3	12.0	
% CUs with NW > 7% of assets	98.1	95.8	100.0	100.0	100.0	100.0	100.0	100.0	
Asset Quality									
Delinquencies (60+ day \$)/loans (%)	0.65	1.78	1.23	0.89	0.63	0.78	0.67	0.53	
Net chargeoffs/average loans (%)	0.53	0.92	0.35	0.45	0.41	0.63	0.61	0.48	
Total borrower-bankruptcies	5,220	252	126	124	504	1,338	1,350	1,526	
Bankruptcies per CU	48.3	5.3	6.6	13.8	42.0	148.7	225.0	305.2	
Bankruptcies per 1000 members	2.5	4.4	1.9	2.2	2.5	4.1	2.8	1.7	
Asset/Liability Management (%)									
Loans/savings	63.3	59.6	60.9	42.6	67.4	73.0	76.7	56.7	
Loans/assets	55.0	48.4	52.1	37.3	58.6	63.1	67.4	49.2	
Net Long-term assets/assets	33.7	10.6	17.0	27.9	24.6	29.7	30.0	39.0	
Liquid assets/assets	15.9	32.0	23.7	25.1	17.1	15.2	16.2	14.5	
Core deposits/shares & borrowings	60.8	73.4	65.9	65.7	62.6	62.6	52.4	62.2	
Productivity									
Members/potential members (%)	7	8	4	2	3	7	5	22	
Borrowers/members (%)	51	47	49	45	42	52	56	50	
Members/FTE	385	368	345	354	375	358	365	418	
Average shares/member (\$)	9,759	5,463	7,597	9,136	8,058	8,310	8,132	11,946	
Average loan balance (\$)	12,162	6,858	9,486	8,565	13,043	11,743	11,113	13,460	
Employees per million in assets	0.23	0.40	0.33	0.27	0.29	0.29	0.30	0.17	
Structure (%)									
Fed CUs w/ single-sponsor	12.0	20.8	5.3	11.1	8.3	0.0	0.0	0.0	
Fed CUs w/ community charter	13.9	12.5	26.3	11.1	0.0	22.2	0.0	20.0	
Other Fed CUs	18.5	22.9	21.1	22.2	0.0	11.1	0.0	40.0	
CUs state chartered	55.6	43.8	47.4	55.6	91.7	66.7	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.

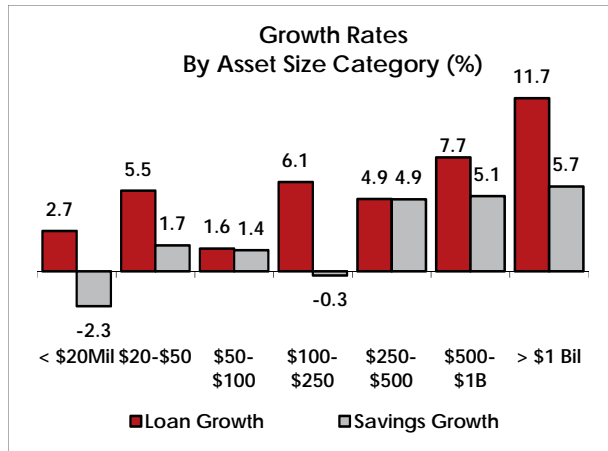
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

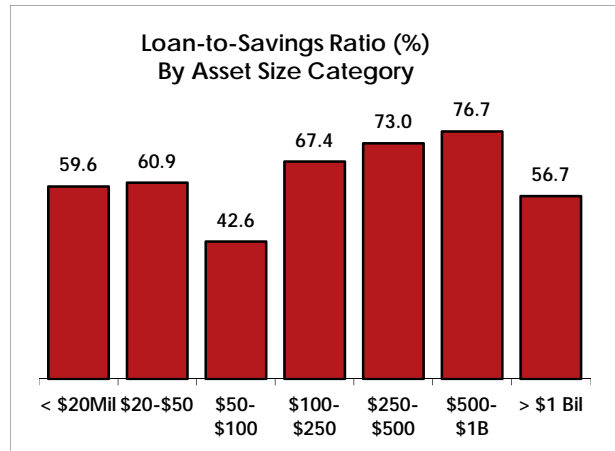
Mid-Year 2019

Results By Asset Size

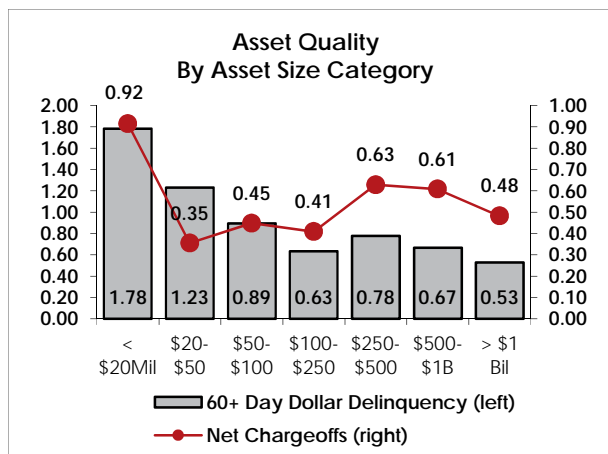
Loan and Savings growth



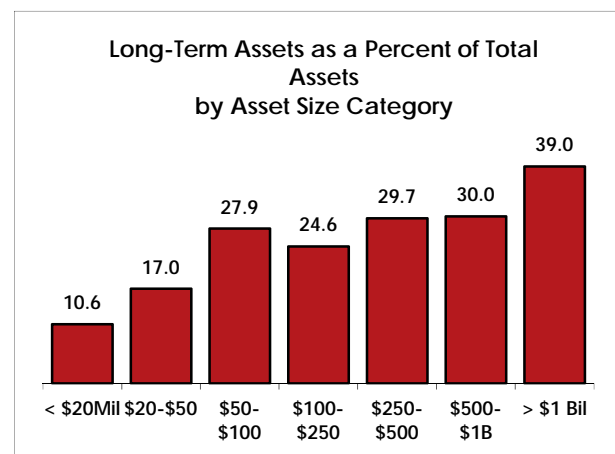
Liquidity Risk Exposure



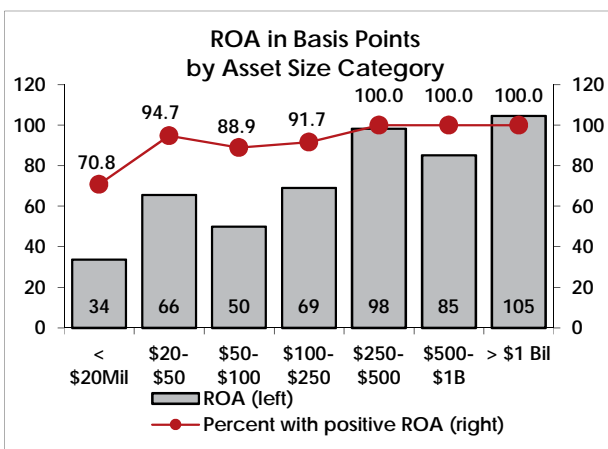
Credit Risk Exposure



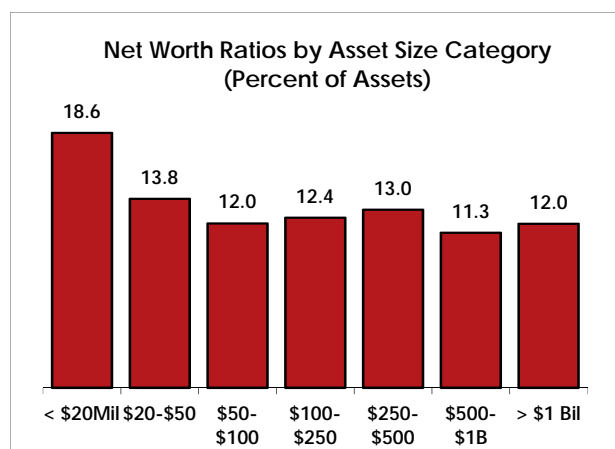
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
Demographic Information	Jun 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,421	2,071	1,023	699	697	346	265	320
Assets per CU (\$ mil)	283.7	7.5	32.6	72.0	158.5	349.2	702.7	3,191.9
Median assets (\$ mil)	34.8	6.5	31.4	70.5	150.8	339.7	678.3	1,772.6
Total assets (\$ mil)	1,538,208	15,613	33,325	50,361	110,467	120,835	186,209	1,021,398
Total loans (\$ mil)	1,084,675	7,968	18,031	29,252	72,033	83,185	132,667	741,539
Total surplus funds (\$ mil)	386,321	7,303	14,093	18,803	32,618	31,247	43,916	238,341
Total savings (\$ mil)	1,295,278	13,233	28,825	43,774	95,980	104,232	158,332	850,901
Total memberships (thousands)	119,698	2,422	3,780	5,287	10,439	10,777	15,132	71,860
Growth Rates (%)								
Total assets	6.3	-0.2	1.2	2.0	3.5	4.8	6.2	8.2
Total loans	6.6	4.3	4.7	4.6	5.6	6.1	6.9	7.7
Total surplus funds	4.5	-4.8	-3.2	-1.8	-1.2	0.7	3.5	8.4
Total savings	6.0	-0.8	0.4	1.4	2.8	4.2	5.8	8.0
Total memberships	3.7	-0.9	-0.5	0.4	1.3	2.0	3.1	6.1
<i>% CUs with increasing assets</i>	62.2	43.8	58.3	66.7	79.8	86.1	90.6	96.6
Earnings - Basis Pts.								
Yield on total assets	401	393	381	382	390	394	396	406
Dividend/interest cost of assets	85	41	41	46	55	63	70	97
Net interest margin	317	352	339	336	335	331	325	309
Fee & other income	137	86	113	127	143	151	151	135
Operating expense	315	365	364	372	377	370	359	289
Loss Provisions	43	28	24	27	30	32	33	49
Net Income (ROA) with Stab Exp	96	45	65	64	70	79	84	106
Net Income (ROA) without Stab Exp	96	45	65	64	70	79	84	106
<i>% CUs with positive ROA</i>	88.5	77.8	92.0	94.1	95.7	98.3	98.9	99.4
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.8	12.0	11.5	11.3	11.2	11.1
<i>% CUs with NW > 7% of assets</i>	98.3	97.3	98.3	98.4	98.9	99.7	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.33	0.91	0.80	0.69	0.67	0.60	0.61
Net chargeoffs/average loans (%)	0.55	0.58	0.46	0.46	0.48	0.48	0.49	0.59
Total borrower-bankruptcies	205,218	4,184	5,446	7,824	17,292	19,676	28,792	122,004
Bankruptcies per CU	37.9	2.0	5.3	11.2	24.8	56.9	108.6	381.3
Bankruptcies per 1000 members	1.7	1.7	1.4	1.5	1.7	1.8	1.9	1.7
Asset/Liability Management								
Loans/savings	83.7	60.2	62.6	66.8	75.1	79.8	83.8	87.1
Loans/assets	70.5	51.0	54.1	58.1	65.2	68.8	71.2	72.6
Net Long-term assets/assets	33.1	11.7	20.1	24.2	28.3	31.3	34.7	34.7
Liquid assets/assets	13.1	28.2	22.8	19.9	16.1	13.8	12.6	11.8
Core deposits/shares & borrowings	49.8	79.7	71.4	66.4	60.6	57.0	53.7	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	3
Borrowers/members (%)	58	43	55	53	56	54	57	61
Members/FTE	386	418	395	370	338	341	341	414
Average shares/member (\$)	10,821	5,464	7,625	8,279	9,195	9,672	10,463	11,841
Average loan balance (\$)	15,531	7,682	8,636	10,359	12,376	14,178	15,370	17,019
Employees per million in assets	0.20	0.37	0.29	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.6	23.4	7.8	3.7	2.4	2.0	3.0	2.2
Fed CUs w/ community charter	16.9	8.6	21.4	24.0	27.7	23.4	15.8	10.3
Other Fed CUs	33.0	37.1	34.1	31.5	28.4	24.9	24.9	31.6
CUs state chartered	38.5	30.9	36.7	40.8	41.5	49.7	56.2	55.9

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.	Alabama Credit Unions						
Growth Rates	Jun 19	Jun 19	2018	2017	2016	2015	2014	2013
Credit cards	7.7%	4.7%	4.4%	6.0%	6.1%	4.0%	4.9%	1.7%
Other unsecured loans	8.3%	2.2%	3.7%	2.1%	6.8%	4.2%	5.5%	5.6%
New automobile	5.2%	18.1%	41.0%	23.8%	24.9%	14.9%	8.4%	-0.8%
Used automobile	5.4%	9.9%	7.8%	11.9%	15.8%	11.6%	6.3%	4.3%
First mortgage	6.7%	4.5%	6.1%	6.8%	7.3%	3.2%	3.8%	7.4%
HEL & 2nd Mtg	7.7%	4.9%	5.0%	3.3%	5.3%	0.1%	1.6%	-2.6%
Commercial loans*	11.3%	15.8%	18.6%	-2.9%	16.4%	1.5%	2.5%	4.9%
Share drafts	5.4%	3.9%	6.1%	6.8%	6.5%	14.4%	9.6%	6.1%
Certificates	20.5%	20.4%	10.3%	0.6%	1.3%	-3.8%	-3.4%	-2.6%
IRAs	2.5%	0.9%	2.0%	-4.4%	1.9%	0.1%	-1.2%	1.2%
Money market shares	0.6%	1.0%	-0.3%	2.3%	1.6%	0.8%	-0.3%	0.2%
Regular shares	2.7%	1.3%	3.9%	5.8%	7.7%	8.0%	5.9%	7.9%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	4.8%	5.1%	5.4%	5.6%	5.8%	6.0%	6.1%
Other unsecured loans/total loans	4.1%	4.8%	5.1%	5.4%	5.8%	6.0%	6.2%	6.2%
New automobile/total loans	13.6%	13.1%	14.6%	11.4%	10.1%	9.0%	8.4%	8.2%
Used automobile/total loans	20.9%	31.7%	29.3%	30.1%	29.5%	28.3%	27.2%	27.2%
First mortgage/total loans	40.9%	32.2%	33.0%	34.4%	35.3%	36.6%	38.0%	39.0%
HEL & 2nd Mtg/total loans	8.4%	4.6%	4.8%	5.0%	5.3%	5.6%	6.0%	6.3%
Commercial loans/total loans	7.1%	5.8%	5.6%	5.2%	5.9%	5.7%	6.0%	6.2%
Share drafts/total savings	14.8%	13.9%	13.7%	13.4%	13.0%	12.9%	11.8%	11.1%
Certificates/total savings	20.6%	17.1%	16.1%	15.2%	15.7%	16.3%	17.7%	18.9%
IRAs/total savings	6.2%	8.7%	9.0%	9.2%	10.0%	10.3%	10.8%	11.2%
Money market shares/total savings	20.6%	12.5%	12.9%	13.5%	13.7%	14.1%	14.7%	15.1%
Regular shares/total savings	35.9%	46.9%	47.5%	47.7%	46.7%	45.6%	44.2%	43.0%
Percent of CUs Offering								
Credit cards	62.2%	52.8%	53.6%	53.1%	53.0%	51.3%	50.8%	50.0%
Other unsecured loans	99.4%	99.1%	99.1%	99.1%	99.1%	98.3%	98.3%	98.3%
New automobile	95.8%	99.1%	99.1%	99.1%	99.1%	99.1%	99.2%	99.2%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	69.2%	79.6%	80.0%	79.6%	80.0%	80.0%	78.0%	76.7%
HEL & 2nd Mtg	69.3%	67.6%	68.2%	67.3%	70.4%	70.4%	69.5%	70.0%
Commercial loans	35.0%	35.2%	33.6%	35.4%	36.5%	35.7%	35.6%	35.0%
Share drafts	80.5%	76.9%	77.3%	77.0%	77.4%	77.4%	77.1%	76.7%
Certificates	82.0%	81.5%	80.9%	79.6%	80.9%	80.9%	82.2%	82.5%
IRAs	68.8%	70.4%	70.0%	69.0%	71.3%	71.3%	72.0%	71.7%
Money market shares	52.6%	47.2%	47.3%	45.1%	45.2%	45.2%	43.2%	42.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	12.7%	12.5%	12.7%	12.5%	13.0%	12.8%	12.4%
Other unsecured loans	11.6%	13.5%	13.9%	14.4%	14.3%	14.0%	13.8%	13.5%
New automobile	6.2%	3.4%	4.3%	2.9%	2.4%	2.1%	2.0%	2.2%
Used automobile	15.1%	14.9%	13.6%	14.0%	13.2%	12.3%	11.7%	11.7%
First mortgage	2.4%	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	57.7%	55.8%	56.2%	55.0%	53.2%	51.8%	50.2%	49.4%
Certificates	8.3%	5.3%	5.1%	5.1%	5.3%	5.5%	5.9%	6.5%
IRAs	4.1%	3.7%	3.8%	4.0%	4.2%	4.3%	4.3%	4.5%
Money market shares	6.8%	3.5%	3.6%	3.8%	4.0%	4.2%	4.3%	4.5%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2019						
	Jun 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.7%	2.1%	-0.6%	-1.9%	2.1%	4.3%	2.1%	6.6%
Other unsecured loans	2.2%	-6.4%	-0.3%	-4.1%	-4.5%	2.6%	0.1%	7.2%
New automobile	18.1%	15.4%	18.8%	14.1%	28.2%	20.8%	21.1%	16.7%
Used automobile	9.9%	2.5%	9.8%	5.4%	7.5%	4.2%	5.8%	17.5%
First mortgage	4.5%	-8.9%	-3.0%	-2.0%	4.8%	-0.1%	9.1%	4.5%
HEL & 2nd Mtg	4.9%	20.9%	8.3%	-5.8%	-3.8%	14.4%	1.4%	6.5%
Commercial loans*	15.8%	77.1%	42.2%	-34.0%	29.6%	-1.6%	23.0%	15.4%
Share drafts	3.9%	2.0%	3.6%	1.5%	1.7%	5.6%	4.0%	4.5%
Certificates	20.4%	-1.7%	4.4%	8.6%	3.2%	21.2%	14.7%	32.4%
IRAs	0.9%	-11.7%	-3.4%	-4.0%	0.4%	-0.2%	3.0%	1.4%
Money market shares	1.0%	-6.2%	3.1%	-4.6%	-4.9%	-7.0%	-2.1%	4.5%
Regular shares	1.3%	-2.0%	2.2%	1.8%	-0.8%	1.5%	3.4%	1.5%
Portfolio \$ Distribution								
Credit cards/total loans	4.8%	1.1%	2.2%	3.8%	2.9%	3.7%	3.8%	6.2%
Other unsecured loans/total loans	4.8%	17.3%	7.7%	10.2%	4.6%	4.8%	3.9%	4.5%
New automobile/total loans	13.1%	21.7%	14.7%	11.2%	11.7%	11.5%	10.8%	14.8%
Used automobile/total loans	31.7%	39.0%	35.4%	36.5%	27.6%	36.3%	33.0%	29.7%
First mortgage/total loans	32.2%	11.5%	27.9%	27.4%	41.1%	33.0%	35.2%	30.0%
HEL & 2nd Mtg/total loans	4.6%	2.3%	3.3%	4.3%	4.1%	3.0%	5.0%	5.2%
Commercial loans/total loans	5.8%	0.2%	0.3%	0.6%	3.5%	5.1%	9.2%	5.4%
Share drafts/total savings	13.9%	10.3%	13.5%	16.7%	15.1%	20.7%	16.9%	11.0%
Certificates/total savings	17.1%	14.0%	16.6%	13.1%	20.5%	20.0%	23.6%	14.0%
IRAs/total savings	8.7%	4.5%	7.6%	11.1%	8.2%	7.1%	9.9%	8.8%
Money market shares/total savings	12.5%	3.3%	7.7%	5.0%	7.6%	7.3%	14.0%	14.8%
Regular shares/total savings	46.9%	63.1%	52.4%	49.0%	47.7%	41.9%	35.5%	51.2%
Percent of CUs Offering								
Credit cards	52.8%	16.7%	52.6%	77.8%	100.0%	100.0%	100.0%	100.0%
Other unsecured loans	99.1%	97.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.1%	97.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	79.6%	56.3%	94.7%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	67.6%	35.4%	84.2%	88.9%	100.0%	100.0%	100.0%	100.0%
Commercial loans	35.2%	10.4%	21.1%	33.3%	58.3%	88.9%	100.0%	100.0%
Share drafts	76.9%	54.2%	89.5%	88.9%	100.0%	100.0%	100.0%	100.0%
Certificates	81.5%	66.7%	84.2%	88.9%	100.0%	100.0%	100.0%	100.0%
IRAs	70.4%	41.7%	78.9%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	47.2%	18.8%	52.6%	55.6%	75.0%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.7%	9.2%	9.8%	14.2%	8.9%	10.7%	12.8%	14.2%
Other unsecured loans	13.5%	26.3%	17.4%	15.4%	10.7%	15.4%	14.2%	11.9%
New automobile	3.4%	3.5%	3.2%	2.0%	2.9%	2.8%	3.2%	4.0%
Used automobile	14.9%	11.9%	14.1%	11.9%	12.7%	16.6%	17.8%	13.6%
First mortgage	2.0%	1.2%	2.1%	1.7%	2.5%	2.3%	2.0%	1.9%
HEL & 2nd Mtg	1.1%	0.7%	0.5%	0.7%	0.9%	0.7%	1.2%	1.3%
Commercial loans	0.2%	0.2%	6.4%	0.1%	0.3%	0.3%	0.2%	0.1%
Share drafts	55.8%	41.5%	50.8%	53.8%	49.9%	62.2%	57.1%	55.2%
Certificates	5.3%	4.6%	4.6%	4.7%	5.7%	6.1%	5.2%	5.2%
IRAs	3.7%	2.5%	2.8%	3.5%	3.4%	2.9%	3.6%	4.3%
Money market shares	3.5%	2.7%	2.7%	2.8%	2.3%	1.4%	3.6%	4.4%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
	Jun 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.7%	-1.4%	0.0%	0.9%	2.4%	2.3%	4.1%	9.5%
Other unsecured loans	8.3%	-1.1%	0.8%	1.3%	3.5%	5.0%	7.4%	12.0%
New automobile	5.2%	11.2%	11.8%	8.6%	10.5%	8.4%	5.2%	4.5%
Used automobile	5.4%	5.2%	5.5%	5.7%	6.1%	5.1%	5.3%	6.1%
First mortgage	6.7%	0.4%	4.5%	3.5%	4.9%	6.3%	8.5%	7.4%
HEL & 2nd Mtg	7.7%	-1.9%	-0.1%	3.2%	4.0%	7.4%	8.5%	9.1%
Commercial loans*	11.3%	15.4%	0.2%	6.5%	10.2%	10.2%	12.8%	15.8%
Share drafts	5.4%	4.0%	3.8%	3.4%	3.7%	5.5%	5.6%	6.6%
Certificates	20.5%	1.1%	3.0%	7.3%	11.1%	17.1%	20.8%	24.2%
IRAs	2.5%	-6.6%	-4.9%	-3.6%	-1.7%	0.2%	1.7%	4.9%
Money market shares	0.6%	-2.3%	-4.7%	-4.2%	-3.0%	-2.2%	0.4%	1.7%
Regular shares	2.7%	-1.6%	0.2%	0.8%	1.7%	1.3%	2.1%	4.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.5%	3.8%	3.9%	3.7%	4.1%	4.1%	6.7%
Other unsecured loans/total loans	4.1%	15.0%	8.3%	6.4%	5.0%	4.4%	4.3%	3.7%
New automobile/total loans	13.6%	21.9%	15.8%	14.0%	13.1%	13.4%	13.4%	13.6%
Used automobile/total loans	20.9%	35.8%	31.0%	29.1%	27.3%	25.6%	23.2%	18.6%
First mortgage/total loans	40.9%	10.4%	24.2%	28.8%	33.3%	35.6%	39.4%	43.7%
HEL & 2nd Mtg/total loans	8.4%	5.3%	9.0%	9.6%	9.2%	10.1%	9.1%	8.0%
Commercial loans/total loans	7.1%	0.8%	1.8%	3.9%	5.7%	7.1%	8.8%	7.3%
Share drafts/total savings	14.8%	10.3%	16.0%	18.1%	19.0%	19.8%	19.8%	12.7%
Certificates/total savings	20.6%	11.1%	12.6%	14.3%	16.6%	18.3%	19.5%	22.4%
IRAs/total savings	6.2%	3.0%	5.1%	5.8%	5.9%	5.6%	5.7%	6.5%
Money market shares/total savings	20.6%	3.8%	8.8%	11.4%	14.6%	16.5%	18.3%	23.3%
Regular shares/total savings	35.9%	69.4%	55.5%	48.5%	41.9%	37.7%	34.8%	33.3%
Percent of CUs Offering								
Credit cards	62.2%	25.7%	74.6%	84.5%	88.4%	91.9%	94.7%	94.1%
Other unsecured loans	99.4%	98.6%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	89.2%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.1%	99.7%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.2%	29.0%	84.4%	95.6%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.3%	31.5%	81.8%	93.6%	98.4%	98.8%	100.0%	100.0%
Commercial loans	35.0%	5.6%	23.3%	41.6%	67.0%	78.3%	86.0%	89.7%
Share drafts	80.5%	51.2%	96.8%	99.0%	99.4%	100.0%	100.0%	99.1%
Certificates	82.0%	58.0%	93.3%	97.0%	98.7%	99.4%	99.2%	98.8%
IRAs	68.8%	31.6%	81.6%	91.4%	97.4%	98.6%	99.6%	99.4%
Money market shares	52.6%	13.6%	54.6%	75.1%	88.1%	91.6%	93.6%	95.3%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.2%	13.5%	13.7%	14.8%	15.3%	16.5%	21.1%
Other unsecured loans	11.6%	16.9%	13.8%	12.2%	11.4%	11.2%	11.5%	11.4%
New automobile	6.2%	4.7%	6.9%	5.3%	5.1%	5.0%	5.8%	6.7%
Used automobile	15.1%	12.6%	17.3%	16.1%	16.5%	15.6%	16.0%	14.5%
First mortgage	2.4%	1.3%	2.0%	2.4%	2.7%	2.5%	2.4%	2.4%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	57.7%	33.4%	44.0%	48.4%	53.4%	55.7%	58.8%	60.8%
Certificates	8.3%	4.8%	5.1%	5.6%	6.6%	6.8%	7.3%	9.4%
IRAs	4.1%	2.2%	2.7%	3.1%	3.4%	3.5%	3.6%	4.5%
Money market shares	6.8%	3.8%	3.5%	3.5%	4.5%	4.5%	5.7%	8.1%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Alabama CU Profile - Quarterly Trends

	U.S.	Alabama Credit Unions				
	Jun 19	Jun 19	Mar 19	Dec 18	Sep 18	Jun 18
Demographic Information						
Number CUs	5,421	108	108	110	110	110
Growth Rates (Quarterly % Change)						
Total loans	1.8	2.8	1.5	1.9	2.4	4.1
Credit cards	2.2	1.3	-3.8	5.8	1.8	1.7
Other unsecured loans	2.9	2.6	-4.2	2.4	1.9	2.4
New automobile	0.4	3.7	-9.0	19.0	5.7	8.3
Used automobile	1.7	3.3	9.5	-4.4	2.4	5.4
First mortgage	1.9	0.9	0.6	1.4	1.5	2.2
HEL & 2nd Mtg	2.1	2.7	-1.2	1.5	2.0	1.0
Commercial loans*	3.2	3.4	3.5	4.0	4.1	4.6
Total savings	0.6	0.2	4.0	0.7	-0.3	0.3
Share drafts	0.0	-2.3	8.8	1.3	-3.2	-1.0
Certificates	4.2	4.7	6.1	4.2	4.4	1.6
IRAs	1.1	0.2	0.5	-0.1	0.5	-0.3
Money market shares	-0.1	-0.2	1.5	0.8	-0.7	-1.0
Regular shares	-0.8	-0.5	3.3	-0.3	-0.9	0.7
Total memberships	1.0	0.4	1.8	0.3	0.8	1.6
Earnings (Basis Points)						
Yield on total assets	408	366	364	351	352	338
Dividend/interest cost of assets	87	83	79	77	69	62
Fee & other income	138	178	157	163	170	157
Operating expense	318	326	320	343	325	318
Loss Provisions	43	36	32	41	38	35
Net Income (ROA)	97	98	89	53	90	80
% CUs with positive ROA	88	84	83	84	83	81
Capital Adequacy (%)						
Net worth/assets	11.3	12.1	12.0	12.3	12.2	12.0
% CUs with NW > 7% of assets	98.3	98.1	98.1	98.2	98.2	98.2
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.65	0.62	0.76	0.67	0.64
Total Consumer	0.75	0.76	0.72	0.88	0.77	0.72
Credit Cards	1.21	0.55	0.60	0.67	0.60	0.55
All Other Consumer	0.69	0.78	0.73	0.90	0.78	0.74
Total Mortgages	0.52	0.45	0.45	0.56	0.50	0.51
First Mortgages	0.52	0.46	0.47	0.59	0.52	0.53
All Other Mortgages	0.50	0.37	0.28	0.38	0.36	0.36
Total Commercial Loans	0.78	0.70	0.57	0.80	0.97	1.06
Commercial Ag Loans	1.87	2.09	3.76	0.00	0.00	2.18
All Other Commercial Loans	0.73	0.69	0.54	0.81	0.98	1.05
Net chargeoffs/average loans	0.54	0.54	0.52	0.60	0.65	0.53
Total Consumer	1.07	0.83	0.82	0.92	1.00	0.83
Credit Cards	3.08	1.70	1.85	0.99	2.58	1.62
All Other Consumer	0.81	0.76	0.73	0.92	0.87	0.76
Total Mortgages	0.01	0.04	0.03	0.08	0.07	0.07
First Mortgages	0.01	0.04	0.02	0.07	0.05	0.05
All Other Mortgages	0.01	0.02	0.08	0.14	0.19	0.18
Total Commercial Loans	0.26	-0.02	-0.04	-0.28	0.07	-0.08
Commercial Ag Loans	0.08	2.86	0.00	0.00	8.75	0.00
All Other Commercial Loans	0.27	-0.05	-0.04	-0.28	-0.01	-0.08
Asset/Liability Management						
Loans/savings	83.3	63.2	61.6	63.2	62.4	60.8

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

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

Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

Mid-Year 2019

Bank Comparisons

	AL Credit Unions				AL Banks			
Demographic Information	Jun 19	2018	2017	3 Yr Avg	Jun 19	2018	2017	3 Yr Avg
Number of Institutions	108	110	113	110	115	118	120	118
Assets per Institution (\$ mil)	219	205	196	207	2,257	2,306	2,182	2,248
Total assets (\$ mil)	23,628	22,550	22,140	22,772	259,573	272,125	261,840	264,513
Total loans (\$ mil)	12,988	12,484	11,295	12,256	175,250	189,235	177,445	180,643
Total surplus funds (\$ mil)	9,530	9,015	9,821	9,455	60,532	58,722	60,247	59,834
Total savings (\$ mil)	20,525	19,741	18,915	19,727	206,622	217,662	212,678	212,320
Avg number of branches (1)	4	4	4	4	24	25	24	24
12 Month Growth Rates (%)								
Total assets	5.6	1.9	3.9	3.8	4.1	4.2	2.3	3.5
Total loans	8.3	10.5	9.7	9.5	3.2	6.8	3.0	4.4
Real estate loans	4.5	6.0	6.4	5.6	3.0	4.6	1.6	3.1
Commercial loans*	15.8	18.6	-2.9	10.5	2.5	7.3	1.5	3.8
Total consumer	10.2	13.0	13.6	12.3	7.2	17.3	3.9	9.4
Consumer credit card	4.7	4.4	6.0	5.0	10.7	12.0	7.0	9.9
Other consumer	10.7	13.9	14.5	13.1	6.7	18.1	3.3	9.4
Total surplus funds	1.8	-8.2	-2.1	-2.8	7.2	-2.2	1.3	2.1
Total savings	4.4	4.4	3.6	4.1	3.7	2.6	2.1	2.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	365	341	311	339	394	373	333	366
Dividend/Interest cost of assets	81	67	53	67	79	56	36	57
Net Interest Margin	284	274	258	272	315	317	297	310
Fee and other income (2)	167	168	157	164	119	119	121	119
Operating expense	324	325	310	320	280	289	308	292
Loss provisions	34	38	34	35	43	26	20	30
Net income	94	79	71	81	111	121	89	107
Capital Adequacy (%)								
Net worth/assets	12.2	12.3	11.7	12.0	13.2	12.8	13.1	13.0
Asset Quality (%)								
Delinquencies/loans (3)	0.65	0.76	0.80	0.74	1.01	0.98	1.10	1.03
Real estate loans	0.45	0.56	0.61	0.54	0.92	0.92	1.10	0.98
Consumer loans	0.70	0.80	0.90	0.80	1.58	1.45	1.52	1.52
Total consumer	0.77	0.89	0.93	0.86	0.70	0.64	0.57	0.63
Consumer credit card	0.55	0.67	0.66	0.63	1.71	1.69	1.57	1.66
Other consumer	0.79	0.91	0.96	0.89	0.53	0.47	0.40	0.47
Net chargeoffs/avg loans	0.53	0.61	0.64	0.59	0.50	0.38	0.38	0.42
Real estate loans	0.03	0.07	0.11	0.07	0.03	0.05	0.04	0.04
Commercial loans	-0.01	-0.05	-0.03	-0.03	0.43	0.36	0.47	0.42
Total consumer	0.91	1.04	1.10	1.02	3.41	2.55	2.23	2.73
Consumer credit card	1.75	1.67	1.53	1.65	5.62	4.62	4.67	4.97
Other consumer	0.83	0.98	1.05	0.95	3.06	2.21	1.84	2.37
Asset Liability Management (%)								
Loans/savings	63.3	63.2	59.7	62.1	84.8	86.9	83.4	85.1
Loans/assets	55.0	55.4	51.0	53.8	66.7	68.7	66.9	67.5
Core deposits/total deposits	60.8	61.2	61.2	61.0	30.7	29.9	31.7	30.8
Productivity								
Employees per million assets	0.23	0.24	0.24	0.23	0.15	0.15	0.16	0.15

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

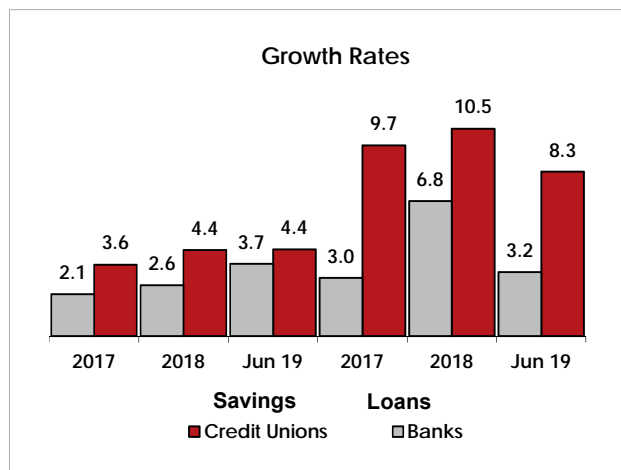
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

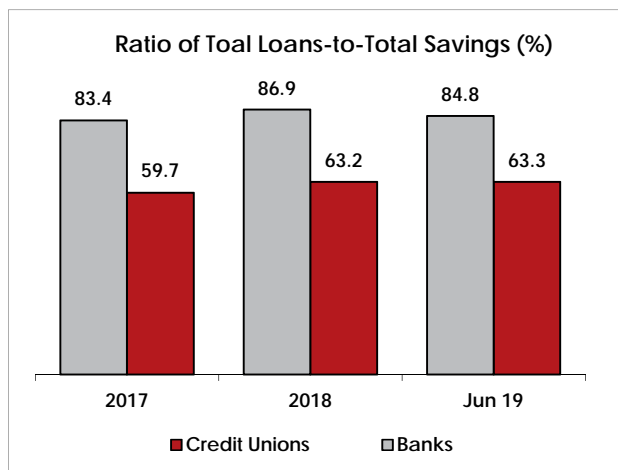
Mid-Year 2019

Credit Union and Bank Comparisons

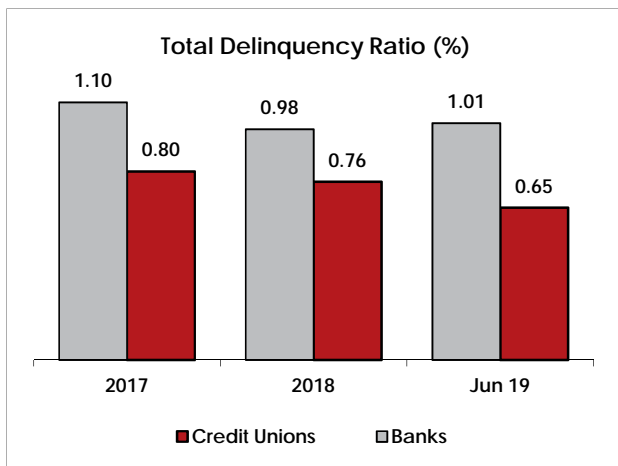
Loan and Savings Growth Trends



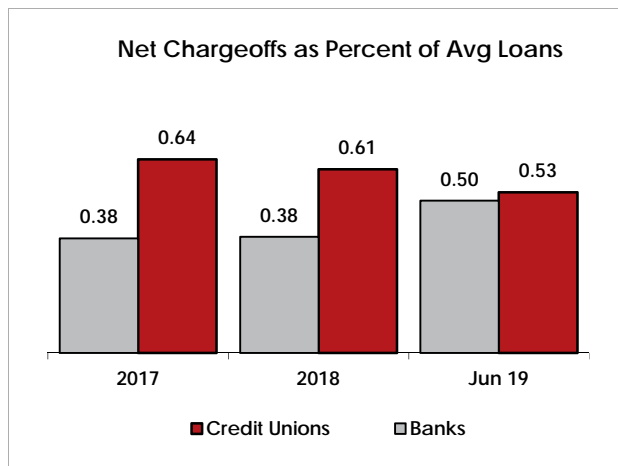
Liquidity Risk Trends



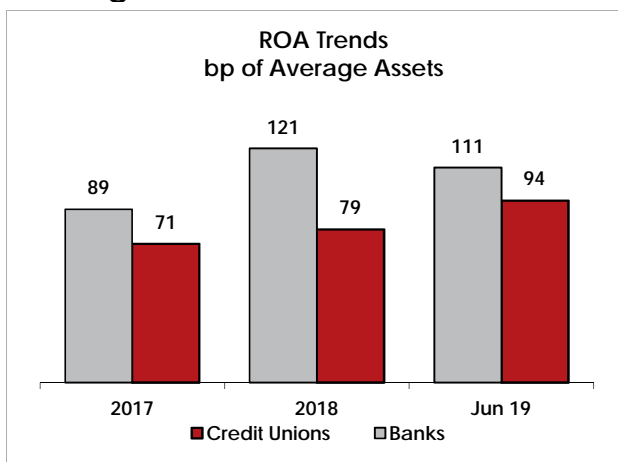
Credit Risk Trends



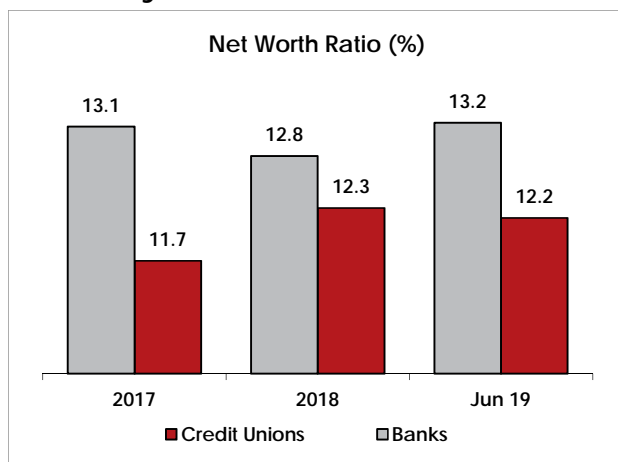
Credit Risk Trends



Earnings Trends



Solvency Trends



Alabama Credit Union Profile

Mid-Year 2019

Alabama Credit Union Financial Summary

Data as of June 2019

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			
Redstone FCU	AL	0	\$5,227,319,558	444,612	33	9.4%	9.1%	5.4%	11.3%	0.32%	0.39%	1.15%	48.0%	9.6%
APCO ECU	AL	0	\$2,976,120,089	72,056	15	4.1%	2.2%	0.2%	12.2%	0.26%	0.06%	0.96%	32.2%	19.5%
America's First FCU	AL	0	\$1,648,681,091	170,436	19	5.7%	16.5%	7.2%	11.2%	0.42%	0.21%	0.67%	88.2%	16.6%
MAX CU	AL	0	\$1,423,823,991	110,933	19	5.8%	5.5%	0.9%	13.9%	1.27%	0.34%	0.80%	75.2%	22.1%
All in CU	AL	0	\$1,392,431,687	122,406	26	10.5%	27.9%	12.2%	12.8%	0.66%	0.57%	1.55%	86.9%	8.4%
Alabama CU	AL	0	\$921,779,813	89,998	30	5.0%	16.1%	1.5%	10.4%	0.77%	0.42%	0.47%	67.2%	26.5%
Listerhill CU	AL	0	\$842,014,079	92,683	17	7.1%	5.6%	2.2%	10.3%	0.80%	0.76%	0.37%	86.5%	21.6%
Avadian CU	AL	0	\$820,189,671	82,394	19	6.1%	6.1%	2.3%	11.2%	0.26%	0.30%	1.00%	81.7%	15.2%
Family Security CU	AL	0	\$684,410,841	83,432	22	4.7%	1.2%	1.0%	15.4%	0.45%	0.33%	1.38%	72.0%	3.9%
Alabama One CU	AL	0	\$635,696,506	60,670	12	4.1%	13.4%	0.6%	10.6%	0.97%	0.13%	1.14%	59.7%	22.4%
Guardian CU	AL	0	\$509,917,855	68,026	15	4.4%	6.0%	9.4%	10.1%	0.85%	0.96%	1.01%	96.3%	12.3%
Five Star CU	AL	0	\$461,295,532	45,247	17	13.3%	0.7%	10.9%	12.3%	1.05%	0.51%	1.95%	67.6%	16.1%
Legacy Community FCU	AL	0	\$449,138,298	39,559	8	4.6%	15.5%	2.4%	14.8%	0.24%	0.28%	0.68%	78.5%	22.1%
Family Savings CU	AL	0	\$430,247,432	63,685	8	2.9%	8.6%	1.2%	11.7%	1.31%	0.62%	1.07%	90.6%	14.4%
Alabama Teachers CU	AL	0	\$330,537,099	26,483	6	10.8%	9.1%	4.3%	12.6%	0.87%	0.26%	0.91%	89.3%	15.4%
TVA Community Credit Union	AL	0	\$326,566,399	18,586	9	4.8%	2.0%	1.4%	15.9%	0.13%	0.13%	0.78%	42.9%	16.9%
AOD FCU	AL	0	\$319,665,740	33,951	5	5.7%	1.4%	0.9%	13.6%	0.35%	0.54%	0.70%	63.0%	4.9%
ASECU	AL	0	\$302,795,960	42,746	9	5.2%	-0.3%	4.6%	12.0%	1.25%	1.15%	0.73%	75.2%	10.3%
WinSouth CU	AL	0	\$269,175,537	33,724	8	1.1%	-5.2%	-1.6%	9.7%	0.74%	0.32%	0.52%	73.7%	21.3%
Coosa Pines FCU	AL	0	\$250,924,467	22,684	5	3.2%	5.7%	1.9%	14.4%	0.44%	0.54%	1.13%	69.5%	25.0%
Fort McClellan CU	AL	0	\$227,398,769	25,173	6	-4.6%	-3.1%	-1.3%	13.9%	0.73%	0.07%	-0.72%	57.2%	10.0%
New Horizons CU	AL	0	\$199,344,808	37,611	7	-5.0%	3.6%	-3.8%	8.2%	0.92%	0.82%	1.81%	66.4%	13.6%
Auburn University CU	AL	0	\$177,464,439	17,060	2	-0.7%	6.8%	8.7%	12.1%	0.37%	0.06%	0.34%	47.5%	21.2%
Mutual Savings CU	AL	0	\$174,932,971	28,780	9	-1.3%	-4.3%	-1.3%	10.0%	0.42%	0.43%	0.43%	78.3%	35.2%
ACIPCO FCU	AL	0	\$161,772,425	7,946	2	1.1%	4.7%	2.0%	14.8%	0.60%	0.05%	2.05%	95.1%	50.1%
Alabama Central CU	AL	0	\$146,272,793	17,844	9	3.2%	4.5%	-2.8%	9.1%	0.60%	0.40%	0.84%	93.5%	19.4%
eCO CU	AL	0	\$146,056,712	15,496	6	3.3%	14.2%	-3.8%	10.9%	0.69%	0.56%	0.46%	54.2%	19.9%
AlaTrust CU	AL	0	\$139,073,886	11,801	6	1.1%	8.8%	-3.7%	13.9%	0.26%	0.04%	0.80%	58.5%	11.2%
Heritage South CU	AL	0	\$131,722,945	13,310	5	7.5%	10.6%	8.4%	10.4%	0.64%	0.32%	0.72%	86.2%	14.4%
RiverFall CU	AL	0	\$124,450,188	10,098	3	4.0%	22.2%	8.2%	15.1%	0.87%	0.13%	0.62%	62.7%	17.1%
Naheola Credit Union	AL	0	\$108,921,363	8,756	4	9.1%	21.5%	13.5%	21.5%	0.77%	0.41%	1.21%	96.6%	32.5%
Railroad Community CU	AL	0	\$107,027,329	5,140	1	1.8%	2.4%	-0.3%	12.4%	0.87%	0.12%	0.12%	14.7%	0.1%
North Alabama Educators CU	AL	0	\$97,262,554	10,597	4	0.6%	-2.3%	1.4%	8.3%	0.87%	0.10%	0.43%	43.5%	7.2%
Mobile Educators CU	AL	0	\$86,277,604	9,426	3	0.2%	17.7%	-1.5%	11.0%	0.68%	0.01%	0.95%	16.7%	1.8%
Valley CU	AL	0	\$75,368,624	6,455	6	5.5%	-6.3%	-3.7%	16.5%	0.42%	0.14%	0.25%	42.8%	15.3%
Jefferson Credit Union	AL	0	\$66,929,736	7,587	3	0.7%	1.0%	1.4%	10.3%	1.33%	0.94%	0.30%	64.8%	9.6%
Four Seasons FCU	AL	0	\$57,844,065	8,923	2	7.2%	12.3%	2.7%	8.6%	0.66%	0.39%	0.65%	44.2%	0.9%
Florence FCU	AL	0	\$53,880,929	3,508	3	1.7%	9.1%	1.6%	12.3%	0.18%	0.12%	0.77%	39.8%	18.5%
Mead Coated Board FCU	AL	0	\$52,760,281	1,575	1	-1.0%	8.5%	-0.1%	16.1%	1.43%	-0.02%	0.64%	25.5%	0.0%
Champion Community CU	AL	0	\$52,113,630	3,815	4	0.0%	-3.5%	3.1%	11.8%	1.56%	0.25%	-0.30%	64.6%	24.0%
Rocket City FCU	AL	0	\$50,866,775	4,911	2	3.8%	-0.6%	0.1%	15.9%	0.55%	0.12%	0.69%	51.3%	4.1%
University Of South AL FCU	AL	0	\$46,015,948	8,547	3	-0.9%	22.6%	-1.5%	10.6%	0.65%	0.03%	0.92%	40.9%	0.0%
Gulf Coast FCU	AL	0	\$41,441,256	6,092	2	21.5%	33.1%	19.2%	15.7%	0.96%	0.37%	0.37%	55.1%	10.6%
Tuscaloosa VA FCU	AL	0	\$40,446,587	3,498	2	2.3%	13.7%	-10.4%	11.5%	0.42%	-0.04%	0.68%	40.7%	18.9%
Landmark CU	AL	0	\$40,242,225	3,223	3	-1.1%	-1.7%	-3.8%	13.8%	2.19%	-0.11%	-0.36%	78.4%	21.7%
1st Resource CU	AL	0	\$38,443,304	2,214	2	1.2%	-11.7%	-8.5%	12.0%	0.53%	0.51%	0.81%	78.9%	29.3%
Alabama Rural Electric CU	AL	0	\$33,739,709	3,689	1	0.3%	15.9%	1.7%	12.4%	0.52%	0.17%	0.73%	79.9%	0.0%
Solutions First CU	AL	0	\$32,316,317	3,967	2	-0.4%	-3.7%	-5.4%	8.9%	1.36%	0.06%	0.35%	61.9%	18.0%
Social Security CU	AL	0	\$31,570,445	3,593	1	3.6%	0.4%	0.8%	20.6%	1.33%	0.50%	0.25%	68.4%	19.6%
DCH CU	AL	0	\$31,493,587	4,770	1	0.0%	-4.2%	-0.1%	14.4%	4.99%	1.06%	0.57%	42.1%	5.6%
Lauderdale County Teachers CU	AL	0	\$28,858,241	2,525	1	0.6%	13.6%	-0.7%	13.0%	0.44%	0.00%	0.36%	46.3%	23.5%
Azalea City CU	AL	0	\$27,237,256	3,646	3	-1.8%	-4.0%	2.2%	13.7%	4.11%	1.01%	1.25%	79.3%	8.4%
WCU Credit Union	AL	0	\$26,790,778	3,458	2	3.5%	10.0%	0.2%	9.8%	0.00%	-0.01%	0.25%	60.8%	10.8%
Electrical Workers 558 FCU	AL	0	\$24,984,059	2,683	1	-0.2%	11.8%	0.1%	21.4%	0.13%	0.00%	1.37%	90.5%	0.0%
Sycamore FCU	AL	0	\$24,193,367	1,901	1	11.6%	10.0%	5.8%	20.8%	0.95%	0.05%	2.89%	90.3%	38.4%
Brewton Mill FCU	AL	0	\$24,171,348	1,638	1	6.5%	-0.4%	1.3%	7.7%	0.77%	0.37%	0.11%	69.7%	1.1%
Baldwin County FCU	AL	0	\$24,045,756	2,588	2	4.2%	9.8%	-1.0%	11.8%	0.29%	0.02%	0.74%	55.0%	5.9%

Alabama Credit Union Profile

Mid-Year 2019

Alabama Credit Union Financial Summary

Data as of June 2019

Credit Union Name	State	# of Mergers (Last 12mo)				12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			
McIntosh Chemical FCU	AL	0	\$23,733,797	2,266	1	-2.2%	2.9%	-6.8%	15.7%	1.02%	0.12%	0.48%	38.9%	4.5%
The Infirmary FCU	AL	0	\$21,158,773	4,390	2	5.1%	19.5%	2.3%	16.8%	1.21%	0.61%	0.77%	57.9%	1.9%
Mobile Government ECU	AL	0	\$20,379,163	872	2	-4.3%	-5.9%	-4.8%	16.3%	2.59%	-0.09%	0.75%	27.1%	11.6%
ANG FCU	AL	0	\$19,374,480	1,958	1	-8.7%	16.3%	-2.1%	9.0%	0.11%	0.33%	0.59%	44.0%	4.1%
Health CU	AL	0	\$19,356,012	1,852	0	-0.3%	-1.7%	-0.2%	25.3%	1.15%	1.05%	0.14%	47.5%	4.4%
Alabama River CU	AL	0	\$18,674,158	2,095	1	2.5%	10.4%	0.7%	11.7%	2.05%	0.02%	0.25%	36.3%	0.0%
Federal FCU	AL	0	\$18,124,422	1,602	0	-5.3%	7.3%	2.5%	18.5%	2.96%	0.82%	0.63%	58.2%	6.9%
City CU	AL	0	\$17,788,312	1,923	1	-1.0%	5.5%	-15.0%	22.4%	0.18%	0.59%	0.66%	61.1%	4.3%
Railway ECU	AL	0	\$17,406,808	1,567	1	-4.9%	8.1%	-0.9%	23.6%	0.92%	-0.08%	-0.43%	57.4%	19.2%
Chattahoochee FCU	AL	0	\$16,975,331	3,461	1	2.1%	6.1%	-1.2%	13.2%	0.16%	0.03%	0.85%	70.1%	1.4%
Covington School FCU	AL	0	\$16,818,688	1,597	0	-2.2%	7.7%	-0.1%	37.6%	0.74%	0.10%	1.50%	84.6%	0.0%
East Alabama Community FCU	AL	0	\$15,121,739	3,824	1	2.1%	-3.8%	-1.0%	17.2%	0.07%	0.43%	0.20%	50.5%	0.0%
Alabama Law Enforcement CU	AL	0	\$15,017,759	1,934	1	7.5%	2.5%	4.0%	14.2%	3.07%	0.87%	1.28%	79.7%	0.0%
Northeast Alabama Postal FCU	AL	0	\$14,280,245	1,180	1	11.1%	7.6%	0.3%	17.8%	0.35%	0.46%	0.03%	81.4%	27.2%
Fedmont FCU	AL	0	\$12,615,292	1,409	1	-0.2%	-10.9%	-1.4%	13.7%	1.19%	2.46%	-1.56%	39.9%	0.0%
Opp-Micolas CU	AL	0	\$12,451,222	1,855	1	-3.5%	-12.2%	-2.4%	26.0%	1.39%	-0.05%	0.18%	40.8%	16.3%
Mobile Postal ECU	AL	0	\$11,563,753	1,781	1	3.3%	15.6%	5.8%	16.4%	4.05%	0.32%	2.17%	90.4%	0.0%
Phenix Pride FCU	AL	0	\$11,395,943	1,985	1	18.8%	4.9%	9.8%	11.2%	0.83%	2.03%	0.28%	86.2%	1.5%
Tuscaloosa County CU	AL	0	\$9,784,603	1,409	2	0.0%	9.7%	0.9%	9.4%	2.79%	1.08%	-0.72%	79.2%	5.9%
Birmingham City CU	AL	0	\$8,889,327	2,149	0	0.5%	6.9%	1.5%	17.2%	1.20%	0.11%	2.74%	95.6%	4.8%
L&N Empl CU	AL	0	\$8,822,679	1,506	1	-2.9%	-10.8%	2.1%	22.4%	0.44%	0.12%	0.26%	84.7%	7.8%
Blue Flame CU	AL	0	\$7,997,459	813	1	5.4%	13.4%	5.7%	15.0%	0.00%	0.01%	0.36%	68.8%	0.0%
Tuskegee FCU	AL	0	\$7,939,128	2,254	1	-16.3%	9.8%	-11.0%	5.2%	1.79%	1.72%	-1.69%	52.3%	12.4%
Pike Teachers CU	AL	0	\$7,348,560	1,895	1	2.2%	-8.2%	-2.5%	15.0%	6.79%	-0.29%	-0.08%	31.0%	0.0%
Marvel City FCU	AL	0	\$7,166,960	1,017	1	-5.9%	1.7%	-1.6%	17.1%	6.80%	2.16%	0.15%	47.1%	0.0%
Chem Family CU	AL	0	\$6,829,695	260	1	1.5%	-7.5%	-6.8%	16.6%	0.83%	0.00%	0.37%	14.8%	2.6%
Alabama Postal CU	AL	0	\$6,718,496	811	0	-13.9%	-2.2%	-0.1%	33.3%	3.53%	0.27%	0.29%	53.3%	0.0%
Firemans CU	AL	0	\$6,103,967	896	0	6.7%	2.8%	0.7%	32.1%	3.55%	-0.06%	2.76%	85.8%	0.0%
Montgomery VA FCU	AL	0	\$5,864,545	1,077	1	-9.3%	-11.0%	-8.6%	19.3%	2.65%	-0.06%	-0.34%	41.9%	0.0%
Progressive FCU	AL	0	\$5,622,371	659	1	-4.7%	4.6%	-2.5%	20.2%	1.69%	-0.29%	-0.09%	44.1%	0.7%
SRI EFCU	AL	0	\$4,955,519	266	1	-4.9%	15.3%	-5.3%	29.6%	0.00%	0.09%	0.31%	12.4%	4.0%
TVH FCU	AL	0	\$4,942,192	682	1	7.4%	1.8%	-9.7%	26.4%	3.01%	1.06%	1.52%	80.4%	0.0%
Chemco CU	AL	0	\$4,895,991	401	1	-6.0%	4.4%	-1.5%	16.4%	1.33%	0.21%	0.56%	68.3%	0.5%
Monroe Education EFCU	AL	0	\$4,463,277	1,578	0	2.5%	-28.9%	-1.4%	3.4%	1.83%	2.91%	-3.20%	35.3%	0.0%
Sixth Avenue Baptist FCU	AL	0	\$4,343,710	898	1	0.0%	4.6%	1.9%	8.5%	6.89%	0.76%	0.05%	64.1%	8.5%
Brassies CU	AL	0	\$3,799,269	541	1	-10.2%	-3.1%	-12.6%	18.3%	4.49%	-0.19%	-1.06%	69.3%	9.9%
Peoples First FCU	AL	0	\$3,130,002	473	1	-10.3%	-8.1%	-8.3%	10.7%	1.12%	-0.27%	-0.98%	83.6%	6.4%
Postal ECU	AL	0	\$3,060,555	311	1	-2.5%	-10.5%	-6.6%	14.2%	0.20%	0.00%	2.24%	43.9%	3.1%
Andalusia Mills Empl Credit Assoc FCU	AL	0	\$2,981,059	1,055	1	-0.4%	-10.4%	-6.3%	23.2%	1.81%	-0.30%	0.50%	27.1%	0.0%
Clarke Community FCU	AL	0	\$2,835,375	693	1	-14.4%	-10.9%	-3.8%	27.8%	0.74%	2.14%	-0.23%	80.9%	0.0%
Nucor EFCU	AL	0	\$2,812,926	326	1	-6.9%	15.7%	-2.7%	23.5%	0.06%	-0.05%	0.24%	63.6%	0.0%
Council FCU	AL	0	\$2,794,845	570	1	-3.1%	-17.8%	-4.2%	19.5%	11.69%	-0.38%	0.51%	45.6%	0.0%
US Pipe Bessemer EFCU	AL	0	\$2,764,048	485	1	-2.8%	29.2%	1.7%	29.1%	10.39%	2.10%	0.00%	43.3%	0.0%
North Alabama Papermakers FCU	AL	0	\$2,559,186	390	1	4.9%	31.8%	2.4%	19.0%	0.00%	0.00%	0.57%	60.5%	0.0%
O'Neal Credit Union	AL	0	\$2,456,776	680	1	-6.2%	-2.6%	-3.5%	25.7%	0.24%	0.19%	0.73%	86.3%	0.0%
Dixie Craft ECU	AL	0	\$1,794,616	517	1	-10.4%	-31.5%	-31.4%	17.1%	2.71%	2.14%	-0.72%	40.3%	0.0%
New Pilgrim FCU	AL	0	\$1,493,049	505	1	-1.2%	-2.4%	3.1%	8.6%	8.01%	0.20%	0.39%	45.1%	0.0%
Fogce FCU	AL	0	\$1,381,269	765	1	0.3%	-12.6%	2.7%	23.4%	1.35%	0.02%	1.60%	39.0%	0.0%
Tuscumbia FCU	AL	0	\$928,127	260	2	-31.7%	-23.3%	-3.3%	54.4%	0.45%	7.00%	-2.60%	140.6%	0.0%
NRS Community Development FCU	AL	0	\$834,188	565	1	-41.1%	-39.4%	50.3%	7.6%	9.29%	7.64%	-9.33%	63.4%	4.1%
Demopolis FCU	AL	0	\$768,841	657	1	2.9%	-13.3%	-6.1%	11.3%	4.99%	0.92%	1.24%	67.0%	0.0%
Medians			\$24,588,713	2,636	1	1.1%	4.6%	0.1%	13.9%	0.86%	0.25%	0.57%	62.8%	6.1%
By Asset Size			Number of Insts.											
\$5 million and less			21	541	1	-4.9%	-5.1%	-3.4%	19.3%	3.04%	0.84%	-0.09%	56.6%	2.2%
\$5 to \$10 million			12	1,047	1	-3.4%	2.1%	-2.4%	17.9%	2.26%	0.46%	0.31%	60.2%	3.2%

Alabama Credit Union Profile

Mid-Year 2019

Alabama Credit Union Financial Summary

Data as of June 2019

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
\$10 to \$20 million			15	1,855	1	0.4%	5.0%	-0.5%	18.7%	1.30%	0.57%	0.46%	60.2%	5.6%
\$20 to \$50 million			19	3,458	2	2.5%	5.5%	0.0%	13.8%	1.23%	0.24%	0.66%	60.9%	12.5%
\$50 to \$100 million			9	6,455	3	1.9%	1.6%	0.5%	12.0%	0.89%	0.24%	0.50%	42.6%	8.7%
\$100 to \$250 million			12	14,403	6	0.7%	6.1%	0.3%	12.4%	0.63%	0.30%	0.69%	67.4%	20.5%
\$250 million+			20	65,856	15	6.7%	9.4%	4.3%	12.0%	0.61%	0.38%	0.99%	63.6%	15.2%

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.