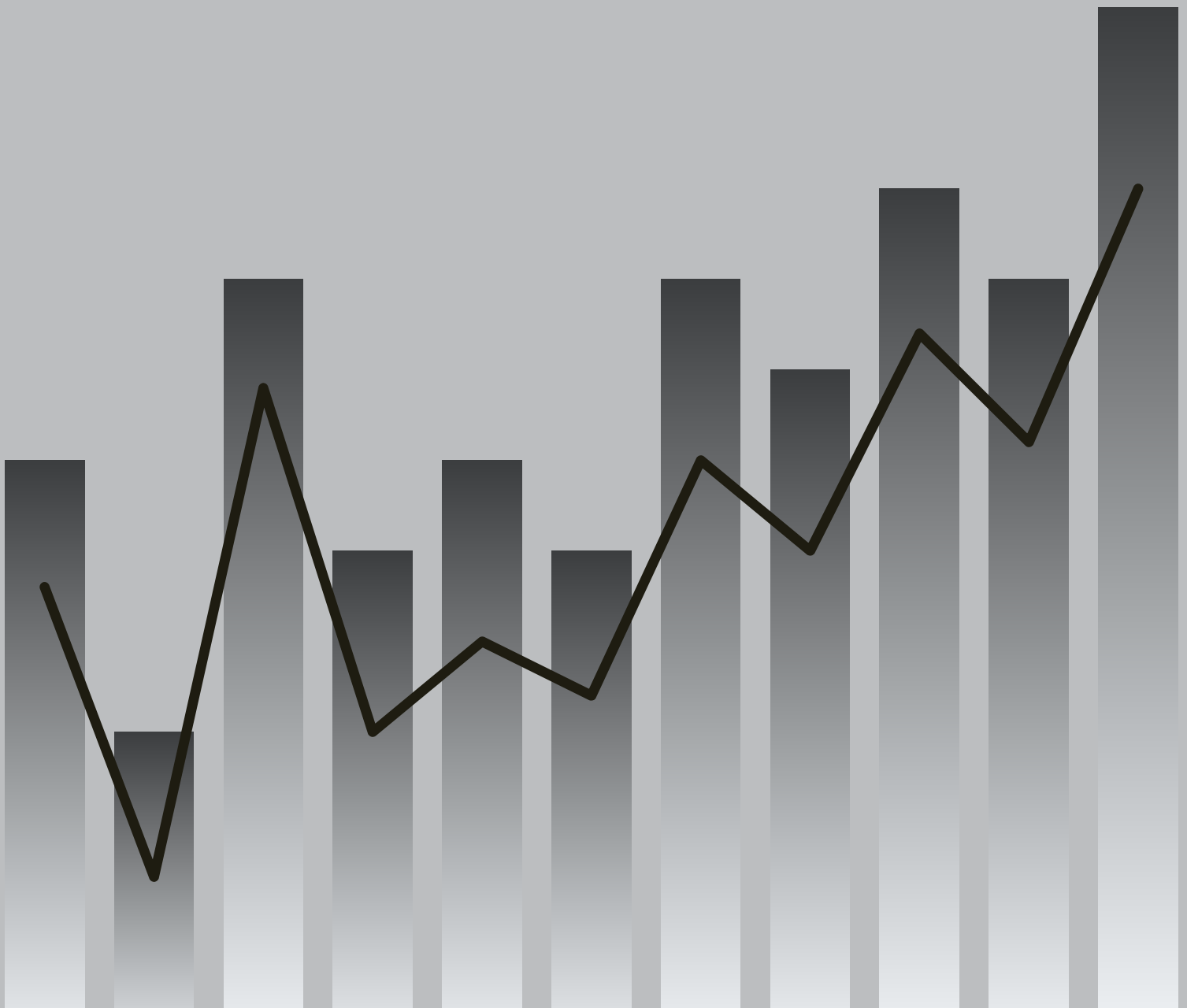


Alabama Credit Union Profile

Third Quarter 2018
CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Alabama CUs
Demographic Information		
	Sep 18	Sep 18
Number of CUs	5,548	110
Assets per CU (\$ mil)	262.6	203.4
Median assets (\$ mil)	33.2	24.1
Total assets (\$ mil)	1,457,083	22,377
Total loans (\$ mil)	1,041,577	12,274
Total surplus funds (\$ mil)	352,561	9,038
Total savings (\$ mil)	1,223,000	19,598
Total memberships (thousands)	116,756	2,058
Growth Rates (%)		
Total assets	5.6	0.8
Total loans	9.3	10.5
Total surplus funds	-5.4	-10.4
Total savings	5.0	3.3
Total memberships	4.4	2.4
% CUs with increasing assets	63.8	56.4
Earnings - Basis Pts.		
Yield on total assets	374	338
Dividend/interest cost of assets	64	64
Net interest margin	310	274
Fee & other income	140	169
Operating expense	310	319
Loss Provisions	45	37
Net Income (ROA) with Stab Exp	96	88
Net Income (ROA) without Stab Exp	96	88
% CUs with positive ROA	88.0	82.7
Capital Adequacy (%)		
Net worth/assets	11.2	12.2
% CUs with NW > 7% of assets	98.3	98.2
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.67	0.67
Net chargeoffs/average loans (%)	0.57	0.61
Total borrower-bankruptcies	184,174	5,577
Bankruptcies per CU	33.2	50.7
Bankruptcies per 1000 members	1.6	2.7
Asset/Liability Management		
Loans/savings	85.2	62.6
Loans/assets	71.5	54.8
Net Long-term assets/assets	33.0	34.4
Liquid assets/assets	11.4	15.5
Core deposits/shares & borrowings	50.5	61.5
Productivity		
Members/potential members (%)	4	7
Borrowers/members (%)	58	50
Members/FTE	387	388
Average shares/member (\$)	10,475	9,521
Average loan balance (\$)	15,331	11,820
Employees per million in assets	0.21	0.24
Structure (%)		
Fed CUs w/ single-sponsor	11.8	12.7
Fed CUs w/ community charter	18.0	13.6
Other Fed CUs	31.8	20.0
CUs state chartered	38.4	53.6

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

Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

Third Quarter 2018

Overview: State Trends

	U.S.	Alabama Credit Unions						
	Sep 18	Sep 18	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,548	110	113	115	115	118	120	124
Assets per CU (\$ mil)	262.6	203.4	195.9	185.2	175.4	161.0	152.9	143.3
Median assets (\$ mil)	33.2	24.1	23.3	22.0	21.4	20.6	20.3	19.2
Total assets (\$ mil)	1,457,083	22,377	22,140	21,300	20,168	18,999	18,343	17,767
Total loans (\$ mil)	1,041,577	12,274	11,295	10,299	9,266	8,635	8,123	7,736
Total surplus funds (\$ mil)	352,561	9,038	9,821	10,032	9,998	9,475	9,389	9,247
Total savings (\$ mil)	1,223,000	19,598	18,915	18,253	17,365	16,577	16,122	15,569
Total memberships (thousands)	116,756	2,058	1,992	1,971	1,943	1,919	1,878	1,838
Growth Rates (%)								
Total assets	5.6	0.8	3.9	5.6	6.2	3.6	3.2	6.4
Total loans	9.3	10.5	9.7	11.1	7.3	6.3	5.0	3.2
Total surplus funds	-5.4	-10.4	-2.1	0.3	5.5	0.9	1.5	9.2
Total savings	5.0	3.3	3.6	5.1	4.8	2.8	3.6	6.3
Total memberships	4.4	2.4	1.1	1.4	1.3	2.2	2.2	3.0
% CUs with increasing assets	63.8	56.4	71.7	68.7	71.3	63.6	65.0	74.2
Earnings - Basis Pts.								
Yield on total assets	374	338	311	297	295	299	298	323
Dividend/interest cost of assets	64	64	53	48	50	53	60	75
Net interest margin	310	274	258	249	246	246	238	249
Fee & other income	140	169	157	150	143	142	145	147
Operating expense	310	319	310	307	303	295	302	304
Loss Provisions	45	37	34	33	24	27	28	28
Net Income (ROA) with Stab Exp	96	88	71	59	62	65	54	64
Net Income (ROA) without Stab Exp	96	88	71	59	62	65	60	71
% CUs with positive ROA	88.0	82.7	82.3	91.3	87.0	82.2	83.3	81.5
Capital Adequacy (%)								
Net worth/assets	11.2	12.2	11.7	11.5	11.5	11.6	11.3	11.1
% CUs with NW > 7% of assets	98.3	98.2	98.2	98.3	99.1	99.2	99.2	96.8
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	0.67	0.80	0.87	0.87	1.00	1.36	1.35
Net chargeoffs/average loans (%)	0.57	0.61	0.64	0.60	0.56	0.60	0.66	0.68
Total borrower-bankruptcies	184,174	5,577	6,078	5,553	4,747	4,821	5,154	5,298
Bankruptcies per CU	33.2	50.7	53.8	48.3	41.3	40.9	43.0	42.7
Bankruptcies per 1000 members	1.6	2.7	3.1	2.8	2.4	2.5	2.7	2.9
Asset/Liability Management								
Loans/savings	85.2	62.6	59.7	56.4	53.4	52.1	50.4	49.7
Loans/assets	71.5	54.8	51.0	48.4	45.9	45.4	44.3	43.5
Net Long-term assets/assets	33.0	34.4	34.1	35.6	36.5	37.8	39.1	33.1
Liquid assets/assets	11.4	15.5	18.7	18.9	19.5	17.0	17.7	20.4
Core deposits/shares & borrowings	50.5	61.5	61.1	59.7	58.4	56.0	54.0	51.9
Productivity								
Members/potential members (%)	4	7	7	7	8	7	7	7
Borrowers/members (%)	58	50	50	48	46	45	44	44
Members/FTE	387	388	382	390	402	405	409	407
Average shares/member (\$)	10,475	9,521	9,496	9,261	8,936	8,640	8,586	8,472
Average loan balance (\$)	15,331	11,820	11,321	10,876	10,348	10,022	9,771	9,511
Employees per million in assets	0.21	0.24	0.24	0.24	0.24	0.25	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.8	12.7	13.3	12.2	12.2	12.7	12.5	12.1
Fed CUs w/ community charter	18.0	13.6	13.3	13.0	13.0	12.7	12.5	13.7
Other Fed CUs	31.8	20.0	19.5	21.7	21.7	21.2	20.8	21.0
CUs state chartered	38.4	53.6	54.0	53.0	53.0	53.4	54.2	53.2

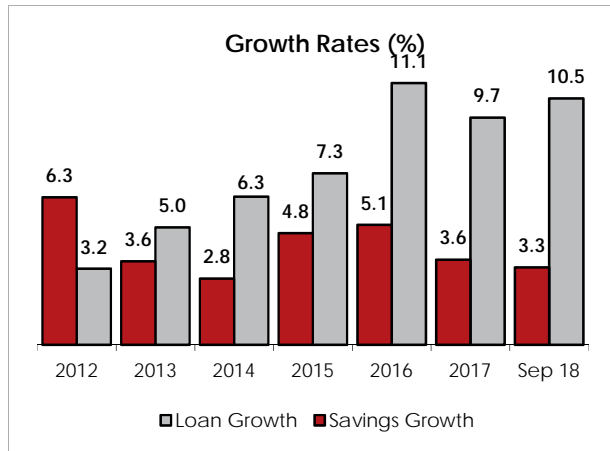
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

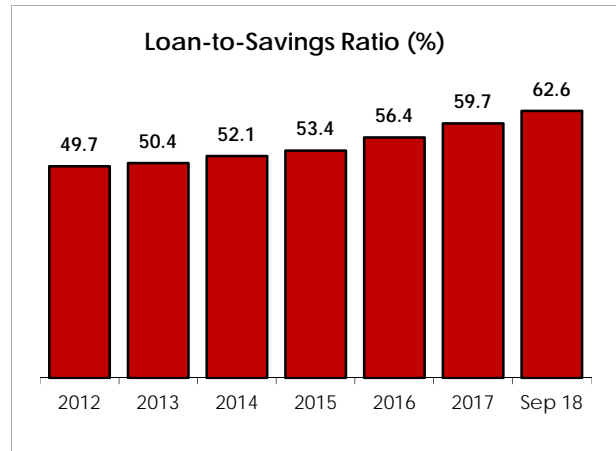
Alabama Credit Union Profile

Third Quarter 2018

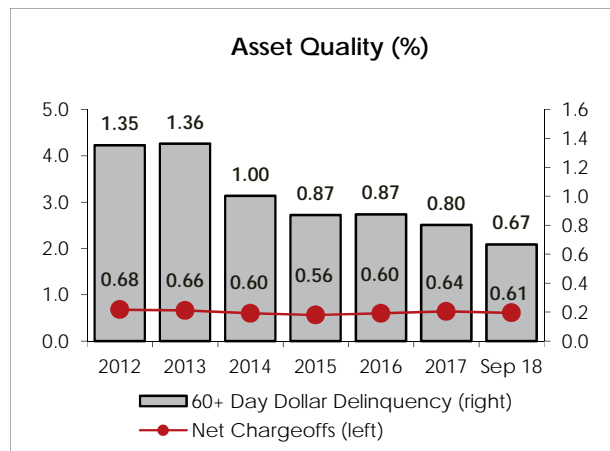
Loan and Savings Growth Trends



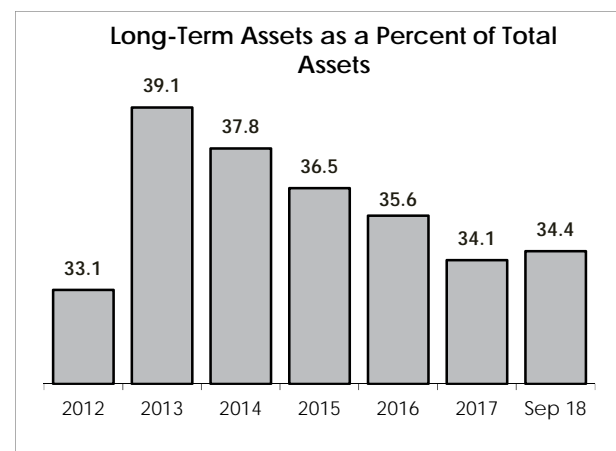
Liquidity Trends



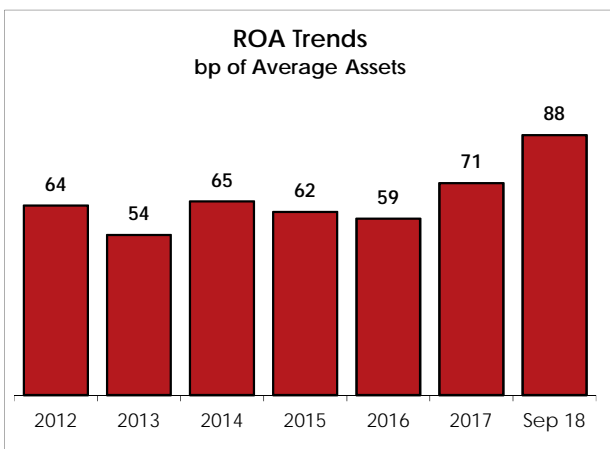
Credit Risk Trends



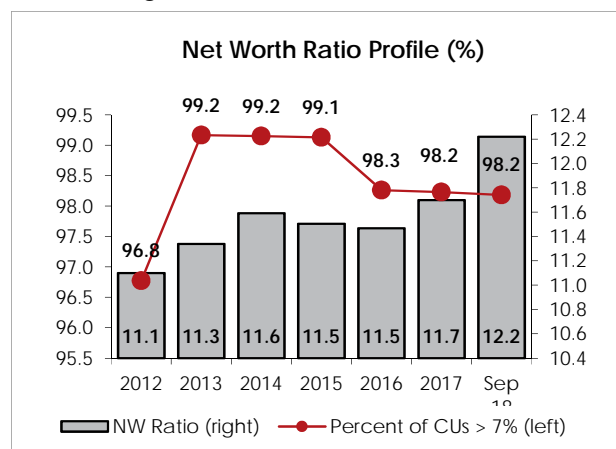
Interest Rate Risk Trends



Earnings Trends



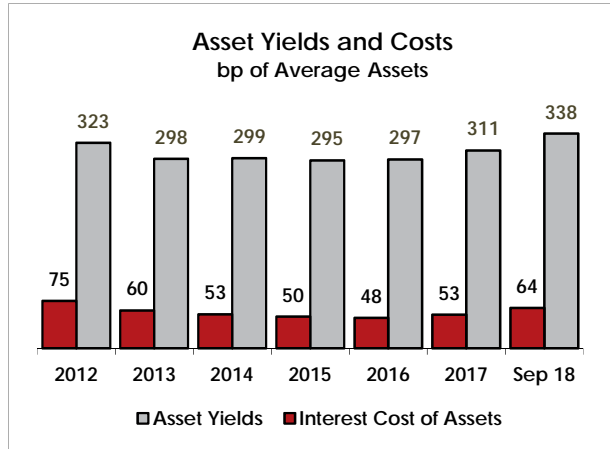
Solvency Trends



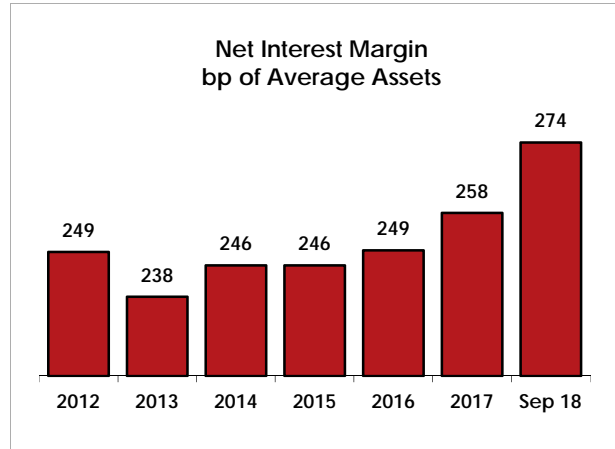
Alabama Credit Union Profile

Third Quarter 2018

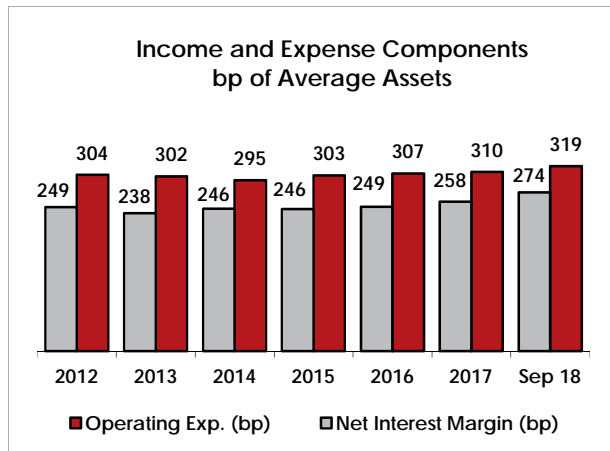
Asset Yields and Funding Costs



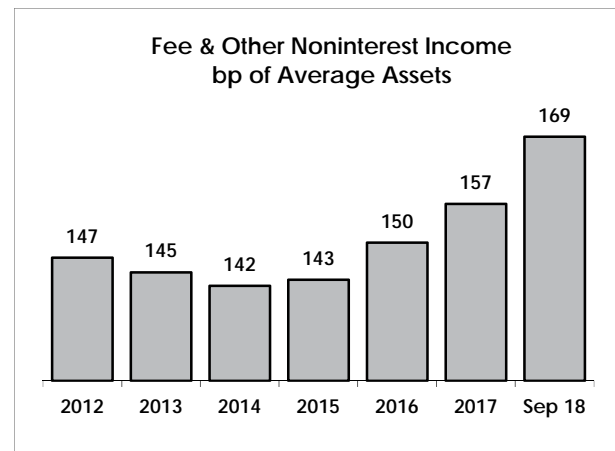
Interest Margins



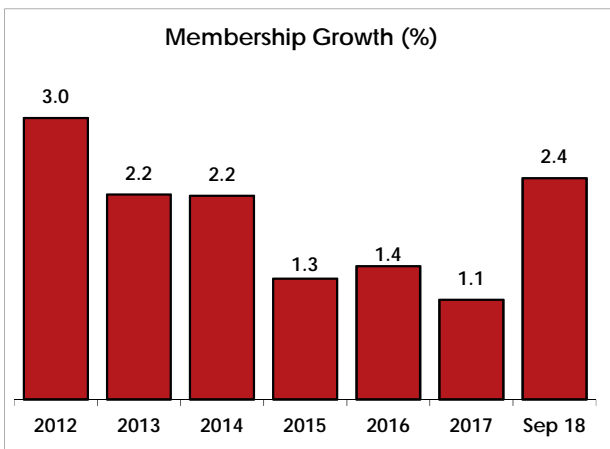
Interest Margins & Overhead



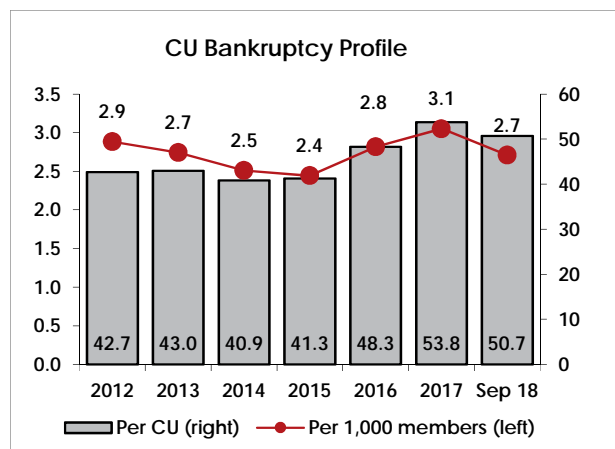
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2018						
	Sep 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	110	48	22	8	13	9	5	5
Assets per CU (\$ mil)	203.4	7.8	31.1	66.0	158.9	355.1	739.2	2,366.6
Median assets (\$ mil)	24.1	6.5	29.5	59.3	141.4	308.6	778.6	1,572.5
Total assets (\$ mil)	22,377	375	684	528	2,065	3,196	3,696	11,833
Total loans (\$ mil)	12,274	183	361	197	1,184	2,206	2,397	5,747
Total surplus funds (\$ mil)	9,038	185	291	306	747	794	1,089	5,626
Total savings (\$ mil)	19,598	304	591	464	1,800	2,776	3,262	10,400
Total memberships (thousands)	2,058	57	80	52	220	361	402	887
Growth Rates (%)								
Total assets	0.8	-1.4	2.1	1.8	0.8	4.0	5.4	0.0
Total loans	10.5	3.1	2.4	1.0	5.9	12.4	13.2	13.4
Total surplus funds	-10.4	-5.4	1.5	2.6	-7.5	-13.1	-8.5	-11.3
Total savings	3.3	-2.0	2.0	1.7	0.3	3.6	5.7	5.0
Total memberships	2.4	-1.3	-0.9	0.8	-0.5	4.1	5.0	5.5
% CUs with increasing assets	56.4	35.4	72.7	75.0	53.8	77.8	100.0	80.0
Earnings - Basis Pts.								
Yield on total assets	338	419	368	319	349	393	354	313
Dividend/interest cost of assets	64	47	45	45	48	50	57	74
Net interest margin	274	372	323	274	301	342	296	238
Fee & other income	169	115	163	142	149	244	207	145
Operating expense	319	398	386	337	335	426	382	261
Loss Provisions	37	51	40	29	40	55	39	30
Net Income (ROA) with Stab Exp	88	38	59	50	75	105	83	91
Net Income (ROA) without Stab Exp	88	38	59	50	75	105	83	91
% CUs with positive ROA	82.7	68.8	90.9	87.5	92.3	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	12.2	18.8	13.2	11.6	12.3	12.4	11.5	12.1
% CUs with NW > 7% of assets	98.2	97.9	100.0	100.0	92.3	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.64	1.13	1.24	0.77	0.81	0.78	0.46
Net chargeoffs/average loans (%)	0.61	0.92	0.60	0.73	0.83	0.70	0.58	0.52
Total borrower-bankruptcies	5,577	189	179	119	573	1,792	1,290	1,436
Bankruptcies per CU	50.7	3.9	8.1	14.8	44.1	199.1	258.1	287.1
Bankruptcies per 1000 members	2.7	3.3	2.2	2.3	2.6	5.0	3.2	1.6
Asset/Liability Management (%)								
Loans/savings	62.6	60.1	61.1	42.3	65.8	79.5	73.5	55.3
Loans/assets	54.8	48.7	52.8	37.3	57.3	69.0	64.9	48.6
Net Long-term assets/assets	34.4	12.1	16.6	27.2	26.6	29.4	30.1	40.5
Liquid assets/assets	15.5	28.9	23.9	26.3	15.9	11.6	16.8	14.6
Core deposits/shares & borrowings	61.5	72.9	65.1	63.8	61.0	61.7	53.4	63.5
Productivity								
Members/potential members (%)	7	7	4	3	3	8	5	22
Borrowers/members (%)	50	48	51	45	42	54	55	50
Members/FTE	388	376	370	344	385	346	374	423
Average shares/member (\$)	9,521	5,322	7,417	8,981	8,173	7,698	8,119	11,723
Average loan balance (\$)	11,820	6,672	8,887	8,391	12,806	11,417	10,845	13,052
Employees per million in assets	0.24	0.40	0.32	0.29	0.28	0.33	0.29	0.18
Structure (%)								
Fed CUs w/ single-sponsor	12.7	22.9	4.5	12.5	7.7	0.0	0.0	0.0
Fed CUs w/ community charter	13.6	10.4	27.3	12.5	7.7	11.1	0.0	20.0
Other Fed CUs	20.0	22.9	27.3	12.5	7.7	11.1	0.0	40.0
CUs state chartered	53.6	43.8	40.9	62.5	76.9	77.8	100.0	40.0

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

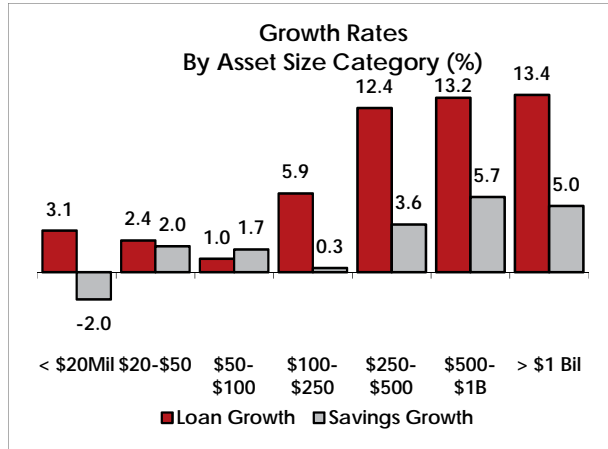
Source: NCUA and CUNA E&S.

Alabama Credit Union Profile

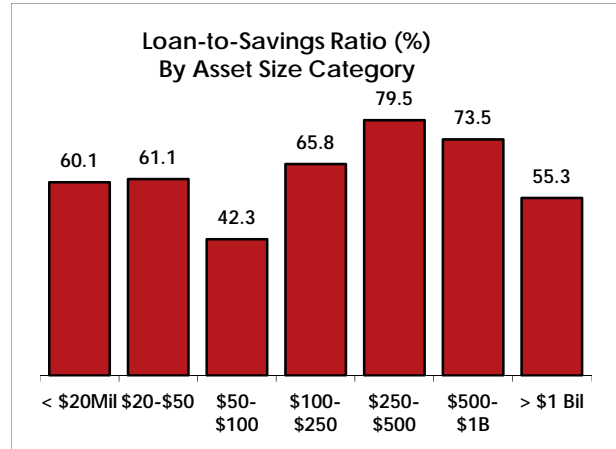
Third Quarter 2018

Results By Asset Size

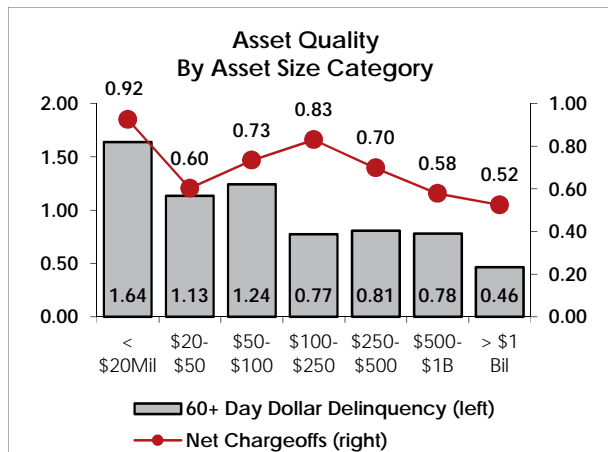
Loan and Savings growth



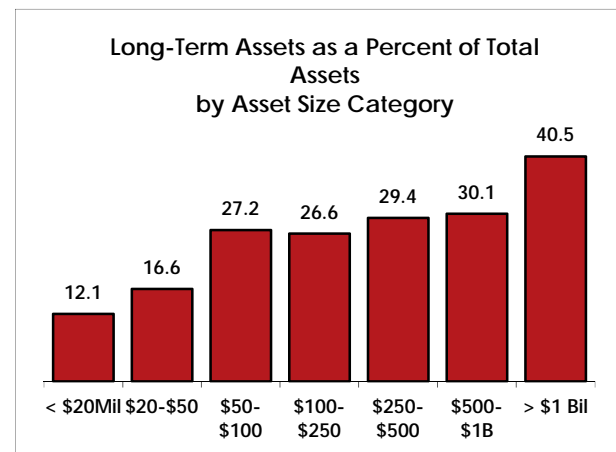
Liquidity Risk Exposure



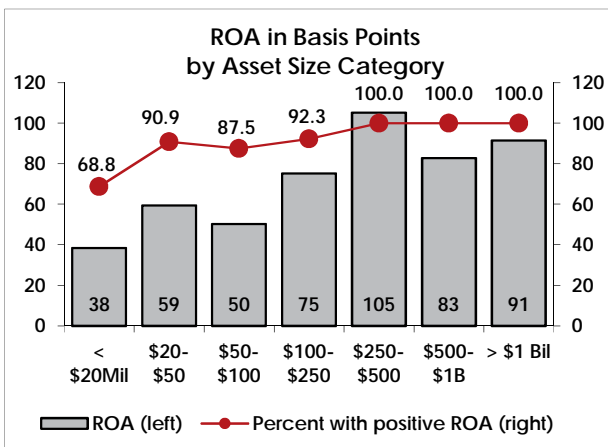
Credit Risk Exposure



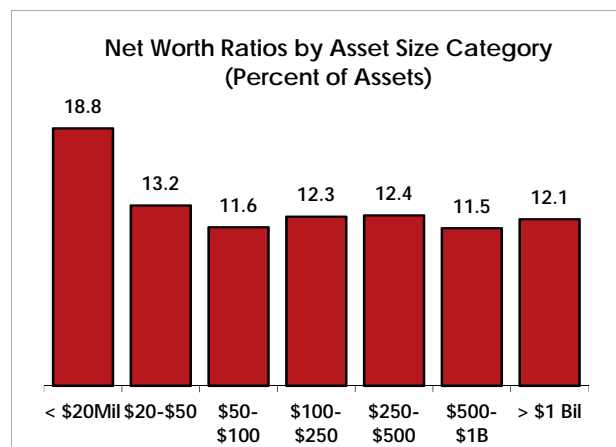
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Sep 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,548	2,175	1,054	707	708	352	246	306
Assets per CU (\$ mil)	262.6	7.5	32.5	71.9	158.9	357.5	707.1	3,083.2
Median assets (\$ mil)	33.2	6.3	31.1	70.4	149.6	347.0	687.0	1,716.9
Total assets (\$ mil)	1,457,083	16,302	34,210	50,840	112,473	125,849	173,936	943,474
Total loans (\$ mil)	1,041,577	8,239	18,354	29,659	74,635	87,670	125,846	697,174
Total surplus funds (\$ mil)	352,561	7,713	14,623	18,870	31,975	31,662	39,285	208,433
Total savings (\$ mil)	1,223,000	13,852	29,681	44,276	97,927	108,217	146,962	782,085
Total memberships (thousands)	116,756	2,568	3,956	5,453	10,950	11,539	14,448	67,842
Growth Rates (%)								
Total assets	5.6	0.1	1.4	2.3	3.3	4.2	5.6	7.2
Total loans	9.3	4.4	5.3	6.3	8.0	8.8	9.7	10.5
Total surplus funds	-5.4	-4.1	-3.4	-3.7	-6.8	-6.6	-6.4	-4.4
Total savings	5.0	-0.3	0.9	1.8	2.8	3.7	4.7	6.8
Total memberships	4.4	-1.1	-0.6	0.5	2.0	3.3	4.0	6.9
<i>% CUs with increasing assets</i>	63.8	47.4	62.0	71.1	77.0	84.9	90.2	93.8
Earnings - Basis Pts.								
Yield on total assets	374	368	353	356	370	369	368	379
Dividend/interest cost of assets	64	33	32	35	41	47	52	75
Net interest margin	310	335	321	321	329	322	316	304
Fee & other income	140	89	116	134	148	159	156	136
Operating expense	310	355	353	363	372	367	350	283
Loss Provisions	45	32	28	30	35	41	39	49
Net Income (ROA) with Stab Exp	96	37	56	62	71	73	83	108
Net Income (ROA) without Stab Exp	96	37	56	62	71	73	83	108
<i>% CUs with positive ROA</i>	88.0	77.0	91.7	94.8	96.0	98.6	97.2	100.0
Capital Adequacy (%)								
Net worth/assets	11.2	14.5	12.5	11.8	11.4	11.2	11.2	11.1
<i>% CUs with NW > 7% of assets</i>	98.3	97.7	98.0	98.4	98.4	99.4	99.6	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.43	1.00	0.87	0.76	0.83	0.66	0.62
Net chargeoffs/average loans (%)	0.57	0.57	0.48	0.51	0.52	0.59	0.51	0.58
Total borrower-bankruptcies	184,174	2,833	4,988	7,537	16,544	20,210	25,955	106,108
Bankruptcies per CU	33.2	1.3	4.7	10.7	23.4	57.4	105.5	346.8
Bankruptcies per 1000 members	1.6	1.1	1.3	1.4	1.5	1.8	1.8	1.6
Asset/Liability Management								
Loans/savings	85.2	59.5	61.8	67.0	76.2	81.0	85.6	89.1
Loans/assets	71.5	50.5	53.7	58.3	66.4	69.7	72.4	73.9
Net Long-term assets/assets	33.0	12.6	20.6	24.5	28.6	31.6	34.3	34.8
Liquid assets/assets	11.4	26.7	21.6	18.3	14.0	11.8	10.5	10.2
Core deposits/shares & borrowings	50.5	79.6	70.7	65.8	60.1	57.1	54.3	45.6
Productivity								
Members/potential members (%)	4	5	3	3	3	3	3	5
Borrowers/members (%)	58	42	51	53	55	54	57	61
Members/FTE	387	420	403	374	342	345	348	414
Average shares/member (\$)	10,475	5,394	7,502	8,119	8,943	9,379	10,172	11,528
Average loan balance (\$)	15,331	7,731	9,074	10,321	12,356	13,997	15,231	16,836
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	11.8	23.4	7.8	3.8	2.7	1.7	3.3	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.6	31.8	25.6	19.5	11.4
Other Fed CUs	31.8	36.8	34.2	29.6	23.2	23.0	22.4	30.4
CUs state chartered	38.4	31.2	36.6	40.0	42.4	49.7	54.9	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	Sep 18	Sep 18	2017	2016	2015	2014	2013	2012
Credit cards	8.4%	4.6%	6.0%	6.1%	4.0%	4.9%	1.7%	2.6%
Other unsecured loans	6.0%	1.1%	2.1%	6.8%	4.2%	5.5%	5.6%	0.6%
New automobile	12.5%	25.7%	23.8%	24.9%	14.9%	8.4%	-0.8%	-7.9%
Used automobile	9.8%	14.2%	11.9%	15.8%	11.6%	6.3%	4.3%	4.0%
First mortgage	9.8%	6.1%	6.8%	7.3%	3.2%	3.8%	7.4%	7.9%
HEL & 2nd Mtg	6.5%	4.5%	3.3%	5.3%	0.1%	1.6%	-2.6%	-3.6%
Commercial loans*	10.9%	19.8%	-2.9%	16.4%	1.5%	2.5%	4.9%	12.8%
Share drafts	6.5%	4.4%	6.8%	6.5%	14.4%	9.6%	6.1%	8.5%
Certificates	8.7%	4.9%	0.6%	1.3%	-3.8%	-3.4%	-2.6%	-4.4%
IRAs	-0.8%	0.7%	-4.4%	1.9%	0.1%	-1.2%	1.2%	3.8%
Money market shares	1.0%	-1.0%	2.3%	1.6%	0.8%	-0.3%	0.2%	6.4%
Regular shares	5.8%	4.3%	5.8%	7.7%	8.0%	5.9%	7.9%	12.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	4.9%	5.4%	5.6%	5.8%	6.0%	6.1%	6.3%
Other unsecured loans/total loans	4.1%	5.0%	5.4%	5.8%	6.0%	6.2%	6.2%	6.2%
New automobile/total loans	14.0%	12.4%	11.4%	10.1%	9.0%	8.4%	8.2%	8.7%
Used automobile/total loans	21.1%	31.2%	30.1%	29.5%	28.3%	27.2%	27.2%	27.4%
First mortgage/total loans	40.8%	33.1%	34.4%	35.3%	36.6%	38.0%	39.0%	38.1%
HEL & 2nd Mtg/total loans	8.4%	4.8%	5.0%	5.3%	5.6%	6.0%	6.3%	6.8%
Commercial loans/total loans	6.8%	5.5%	5.2%	5.9%	5.7%	6.0%	6.2%	6.2%
Share drafts/total savings	14.6%	13.6%	13.4%	13.0%	12.9%	11.8%	11.1%	10.8%
Certificates/total savings	18.8%	15.6%	15.2%	15.7%	16.3%	17.7%	18.9%	20.1%
IRAs/total savings	6.4%	9.1%	9.2%	10.0%	10.3%	10.8%	11.2%	11.5%
Money market shares/total savings	21.6%	12.9%	13.5%	13.7%	14.1%	14.7%	15.1%	15.7%
Regular shares/total savings	36.8%	48.0%	47.7%	46.7%	45.6%	44.2%	43.0%	41.2%
Percent of CUs Offering								
Credit cards	61.5%	52.7%	53.1%	53.0%	51.3%	50.8%	50.0%	48.4%
Other unsecured loans	99.4%	99.1%	99.1%	99.1%	98.3%	98.3%	98.3%	97.6%
New automobile	95.7%	99.1%	99.1%	99.1%	99.1%	99.2%	99.2%	97.6%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.4%
First mortgage	68.8%	79.1%	79.6%	80.0%	80.0%	78.0%	76.7%	75.0%
HEL & 2nd Mtg	69.7%	68.2%	67.3%	70.4%	70.4%	69.5%	70.0%	69.4%
Commercial loans	34.2%	31.8%	35.4%	36.5%	35.7%	35.6%	35.0%	34.7%
Share drafts	80.0%	77.3%	77.0%	77.4%	77.4%	77.1%	76.7%	75.0%
Certificates	81.4%	80.0%	79.6%	80.9%	80.9%	82.2%	82.5%	80.6%
IRAs	68.6%	70.0%	69.0%	71.3%	71.3%	72.0%	71.7%	71.0%
Money market shares	51.7%	46.4%	45.1%	45.2%	45.2%	43.2%	42.5%	41.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	12.7%	12.7%	12.5%	13.0%	12.8%	12.4%	12.3%
Other unsecured loans	11.8%	13.8%	14.4%	14.3%	14.0%	13.8%	13.5%	13.4%
New automobile	6.1%	3.2%	2.9%	2.4%	2.1%	2.0%	2.2%	2.4%
Used automobile	15.0%	14.5%	14.0%	13.2%	12.3%	11.7%	11.7%	11.7%
First mortgage	2.5%	2.0%	2.1%	2.0%	2.0%	2.0%	2.0%	1.9%
HEL & 2nd Mtg	2.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Share drafts	57.2%	55.4%	55.0%	53.2%	51.8%	50.2%	49.4%	48.6%
Certificates	7.7%	5.0%	5.1%	5.3%	5.5%	5.9%	6.5%	7.0%
IRAs	4.1%	3.8%	4.0%	4.2%	4.3%	4.3%	4.5%	4.6%
Money market shares	6.8%	3.6%	3.8%	4.0%	4.2%	4.3%	4.5%	4.6%

Current period flow statistics are trailing four quarters.

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

Portfolio Detail: State Results by Asset Size

	AL	Alabama Credit Union Asset Groups - 2018						
	Sep 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.6%	12.3%	1.6%	-3.6%	2.6%	5.5%	5.6%	5.2%
Other unsecured loans	1.1%	-2.4%	-1.9%	-2.6%	-9.0%	9.6%	0.5%	8.0%
New automobile	25.7%	7.8%	9.2%	6.7%	26.6%	25.8%	44.4%	25.2%
Used automobile	14.2%	7.7%	4.5%	4.6%	10.0%	13.5%	15.3%	20.7%
First mortgage	6.1%	-9.2%	-4.2%	0.1%	4.5%	8.4%	9.6%	6.6%
HEL & 2nd Mtg	4.5%	13.8%	20.4%	-10.1%	-7.5%	1.3%	6.5%	6.9%
Commercial loans*	19.8%	-20.7%	-22.7%	-30.4%	34.9%	7.1%	23.6%	21.5%
Share drafts	4.4%	13.1%	7.5%	4.6%	4.1%	4.9%	9.5%	3.4%
Certificates	4.9%	-4.3%	-1.1%	-0.9%	-2.1%	5.9%	6.7%	12.4%
IRAs	0.7%	-5.0%	-3.0%	0.8%	-2.6%	-1.8%	2.2%	3.3%
Money market shares	-1.0%	-3.3%	2.7%	-9.8%	-0.7%	-3.2%	-0.4%	0.4%
Regular shares	4.3%	-2.6%	3.7%	3.2%	1.4%	4.0%	7.3%	5.4%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	0.9%	3.0%	3.4%	2.8%	3.6%	4.2%	6.4%
Other unsecured loans/total loans	5.0%	17.8%	8.1%	10.5%	5.0%	5.2%	3.8%	4.7%
New automobile/total loans	12.4%	20.3%	14.1%	10.2%	10.1%	10.4%	10.3%	14.3%
Used automobile/total loans	31.2%	39.5%	37.4%	34.3%	28.3%	38.8%	30.5%	28.4%
First mortgage/total loans	33.1%	12.1%	26.0%	29.7%	41.5%	31.6%	36.8%	31.7%
HEL & 2nd Mtg/total loans	4.8%	2.5%	2.9%	5.0%	4.2%	2.5%	5.9%	5.5%
Commercial loans/total loans	5.5%	0.1%	0.3%	0.7%	2.7%	4.7%	9.7%	5.3%
Share drafts/total savings	13.6%	9.4%	13.5%	15.9%	14.5%	20.4%	16.5%	10.7%
Certificates/total savings	15.6%	13.8%	16.2%	12.8%	19.3%	21.3%	20.1%	12.1%
IRAs/total savings	9.1%	4.7%	7.6%	12.3%	9.6%	7.0%	10.4%	9.2%
Money market shares/total savings	12.9%	3.5%	8.0%	5.7%	8.9%	7.2%	15.9%	15.0%
Regular shares/total savings	48.0%	63.6%	51.6%	47.9%	47.0%	41.3%	36.9%	52.8%
Percent of CUs Offering								
Credit cards	52.7%	14.6%	59.1%	75.0%	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	79.1%	54.2%	95.5%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	68.2%	35.4%	86.4%	87.5%	100.0%	100.0%	100.0%	100.0%
Commercial loans	31.8%	6.3%	18.2%	37.5%	61.5%	88.9%	100.0%	80.0%
Share drafts	77.3%	54.2%	90.9%	87.5%	100.0%	100.0%	100.0%	100.0%
Certificates	80.0%	62.5%	86.4%	87.5%	100.0%	100.0%	100.0%	100.0%
IRAs	70.0%	39.6%	81.8%	100.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	46.4%	18.8%	45.5%	62.5%	76.9%	88.9%	100.0%	80.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.7%	7.1%	12.6%	13.6%	8.3%	10.8%	13.5%	14.2%
Other unsecured loans	13.8%	27.1%	17.0%	16.5%	11.3%	15.3%	14.1%	12.5%
New automobile	3.2%	3.4%	3.0%	2.1%	2.6%	2.6%	3.0%	3.7%
Used automobile	14.5%	12.0%	14.8%	11.1%	13.1%	18.5%	16.3%	12.8%
First mortgage	2.0%	1.3%	1.9%	1.8%	2.6%	2.3%	2.0%	1.9%
HEL & 2nd Mtg	1.1%	0.8%	0.5%	0.7%	0.9%	0.6%	1.4%	1.3%
Commercial loans	0.2%	0.1%	5.8%	0.1%	0.2%	0.3%	0.2%	0.1%
Share drafts	55.4%	40.3%	50.9%	53.8%	54.9%	61.7%	54.7%	54.5%
Certificates	5.0%	4.8%	4.8%	4.6%	5.6%	5.8%	4.6%	4.8%
IRAs	3.8%	2.4%	2.9%	3.8%	3.6%	2.8%	3.8%	4.4%
Money market shares	3.6%	2.7%	3.2%	2.8%	3.1%	1.2%	4.2%	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 - 2018						
	Sep 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	8.4%	-2.9%	0.4%	0.9%	3.0%	3.3%	4.6%	10.3%
Other unsecured loans	6.0%	-0.7%	0.4%	2.3%	4.2%	5.0%	8.7%	7.7%
New automobile	12.5%	9.5%	11.5%	12.5%	16.0%	14.2%	14.4%	12.1%
Used automobile	9.8%	6.2%	7.5%	8.0%	9.8%	10.5%	9.1%	10.8%
First mortgage	9.8%	2.8%	5.5%	4.8%	7.0%	8.4%	9.7%	10.9%
HEL & 2nd Mtg	6.5%	-2.5%	-1.6%	1.9%	3.8%	7.4%	8.9%	7.3%
Commercial loans*	10.9%	-12.0%	-3.2%	6.4%	7.1%	8.3%	13.6%	16.2%
Share drafts	6.5%	5.5%	5.1%	4.8%	5.4%	6.4%	6.8%	7.6%
Certificates	8.7%	-4.2%	-4.1%	-0.2%	1.7%	5.7%	7.5%	12.1%
IRAs	-0.8%	-7.2%	-4.9%	-3.8%	-3.0%	-2.4%	-1.6%	1.0%
Money market shares	1.0%	-3.9%	-3.2%	-2.3%	-1.7%	-1.3%	0.2%	2.2%
Regular shares	5.8%	-0.1%	2.1%	2.9%	4.4%	4.4%	5.2%	7.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.7%	4.0%	4.0%	3.8%	4.1%	4.2%	6.6%
Other unsecured loans/total loans	4.1%	15.5%	8.5%	6.5%	5.0%	4.4%	4.2%	3.6%
New automobile/total loans	14.0%	20.7%	15.0%	13.8%	12.7%	13.3%	13.9%	14.1%
Used automobile/total loans	21.1%	35.5%	30.4%	28.8%	27.1%	26.0%	23.4%	18.7%
First mortgage/total loans	40.8%	11.0%	25.0%	28.9%	33.7%	35.4%	39.0%	43.8%
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.4%	9.4%	9.7%	8.8%	8.0%
Commercial loans/total loans	6.8%	0.7%	1.8%	3.9%	5.6%	7.3%	8.3%	6.9%
Share drafts/total savings	14.6%	9.9%	15.2%	17.5%	18.6%	19.3%	19.4%	12.4%
Certificates/total savings	18.8%	11.0%	12.4%	13.9%	15.9%	17.0%	17.6%	20.2%
IRAs/total savings	6.4%	3.1%	5.5%	6.2%	6.3%	5.9%	6.0%	6.7%
Money market shares/total savings	21.6%	4.0%	9.2%	12.1%	15.5%	17.2%	19.3%	24.7%
Regular shares/total savings	36.8%	69.7%	55.6%	48.5%	41.8%	38.4%	35.8%	34.2%
Percent of CUs Offering								
Credit cards	61.5%	25.7%	74.7%	85.3%	87.6%	92.0%	93.9%	94.1%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.2%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.7%	99.9%	100.0%	99.4%	100.0%	99.7%
First mortgage	68.8%	29.6%	84.4%	95.5%	99.4%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.7%	33.3%	83.7%	94.2%	98.3%	99.1%	100.0%	100.0%
Commercial loans	34.2%	5.2%	23.7%	41.3%	68.1%	78.1%	84.1%	90.2%
Share drafts	80.0%	51.4%	96.5%	99.0%	99.4%	100.0%	100.0%	99.0%
Certificates	81.4%	57.7%	93.0%	96.9%	98.7%	99.4%	99.2%	98.7%
IRAs	68.6%	31.9%	82.7%	92.1%	97.7%	98.6%	99.6%	99.3%
Money market shares	51.7%	13.7%	54.1%	75.0%	88.7%	90.9%	93.5%	95.4%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	13.2%	13.6%	13.7%	15.0%	15.3%	16.8%	21.1%
Other unsecured loans	11.8%	17.2%	13.8%	12.6%	11.4%	11.3%	11.6%	11.6%
New automobile	6.1%	3.8%	4.8%	4.8%	4.8%	4.8%	5.8%	6.9%
Used automobile	15.0%	11.7%	14.7%	15.3%	16.2%	15.7%	15.9%	14.6%
First mortgage	2.5%	1.3%	2.1%	2.4%	2.7%	2.5%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.0%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	57.2%	32.7%	43.3%	47.9%	53.3%	55.2%	58.5%	60.6%
Certificates	7.7%	4.9%	5.2%	5.5%	6.4%	6.4%	6.8%	8.7%
IRAs	4.1%	2.3%	2.9%	3.2%	3.5%	3.5%	3.7%	4.6%
Money market shares	6.8%	3.8%	3.6%	3.7%	4.4%	5.3%	5.8%	8.0%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Alabama CU Profile - Quarterly Trends

	U.S.	Alabama Credit Unions				
	Sep 18	Sep 18	Jun 18	Mar 18	Dec 17	Sep 17
Demographic Information						
Number CUs	5,548	110	110	110	113	115
Growth Rates (Quarterly % Change)						
Total loans	2.6	2.4	4.1	2.4	2.3	2.8
Credit cards	2.5	1.8	1.7	-4.6	6.3	1.7
Other unsecured loans	3.1	1.9	2.4	-2.4	1.9	2.5
New automobile	3.6	5.7	8.3	3.8	6.6	7.5
Used automobile	2.3	2.4	5.4	5.2	2.1	2.9
First mortgage	2.3	1.5	2.2	1.5	1.5	1.9
HEL & 2nd Mtg	2.5	2.0	1.0	0.7	1.0	1.3
Commercial loans*	3.6	4.1	4.6	4.9	5.0	-13.6
Total savings	0.2	-0.3	0.3	4.1	0.1	-0.1
Share drafts	-2.0	-3.2	-1.0	9.8	0.1	-0.6
Certificates	3.7	4.4	1.6	0.8	0.1	-0.9
IRAs	0.5	0.5	-0.3	2.4	-1.0	1.1
Money market shares	-0.4	-0.7	-1.0	1.4	0.1	0.1
Regular shares	-0.5	-0.9	0.7	4.7	0.4	-0.1
Total memberships	1.3	0.8	1.6	1.6	-0.2	0.4
Earnings (Basis Points)						
Yield on total assets	387	352	338	324	318	320
Dividend/interest cost of assets	69	69	62	60	58	55
Fee & other income	141	170	157	181	166	158
Operating expense	314	325	318	315	314	313
Loss Provisions	44	38	35	37	42	45
Net Income (ROA)	102	90	80	93	70	64
% CUs with positive ROA	88	83	81	81	82	87
Capital Adequacy (%)						
Net worth/assets	11.2	12.2	12.0	11.8	11.7	11.5
% CUs with NW > 7% of assets	98.2	98.2	98.2	98.2	98.2	97.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.67	0.64	0.63	0.80	0.80
Total Consumer	0.82	0.77	0.72	0.71	0.93	0.96
Credit Cards	1.26	0.60	0.55	0.55	0.66	0.62
All Other Consumer	0.76	0.78	0.74	0.73	0.96	0.99
Total Mortgages	0.53	0.50	0.51	0.49	0.61	0.55
First Mortgages	0.53	0.52	0.53	0.49	0.61	0.56
All Other Mortgages	0.51	0.36	0.36	0.49	0.56	0.46
Total Commercial Loans	0.84	0.97	1.06	0.85	0.90	0.69
Commercial Ag Loans	1.32	0.00	2.18	2.60	0.00	0.00
All Other Commercial Loans	0.82	0.98	1.05	0.84	0.90	0.70
Net chargeoffs/average loans	0.55	0.65	0.53	0.65	0.66	0.87
Total Consumer	1.08	1.00	0.83	1.02	1.01	1.36
Credit Cards	2.73	2.58	1.62	1.76	1.65	1.71
All Other Consumer	0.87	0.87	0.76	0.95	0.95	1.33
Total Mortgages	0.01	0.07	0.07	0.08	0.12	0.13
First Mortgages	0.02	0.05	0.05	0.03	0.10	0.11
All Other Mortgages	-0.01	0.19	0.18	0.40	0.22	0.21
Total Commercial Loans	1.02	0.07	-0.08	-0.06	-0.14	-0.09
Commercial Ag Loans	0.03	8.75	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.07	-0.01	-0.08	-0.06	-0.14	-0.09
Asset/Liability Management						
Loans/savings	84.8	62.4	60.8	58.5	59.6	58.4

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

Third Quarter 2018

Bank Comparisons

	AL Credit Unions				AL Banks			
	Sep 18	2017	2016	3 Yr Avg	Sep 18	2017	2016	3 Yr Avg
Demographic Information								
Number of Institutions	110	113	115	113	120	120	127	122
Assets per Institution (\$ mil)	203	196	185	195	2,236	2,182	2,033	2,150
Total assets (\$ mil)	22,377	22,140	21,300	21,939	268,328	261,840	258,214	262,794
Total loans (\$ mil)	12,274	11,295	10,299	11,289	186,006	177,445	173,933	179,128
Total surplus funds (\$ mil)	9,038	9,821	10,032	9,631	57,920	60,247	59,970	59,379
Total savings (\$ mil)	19,598	18,915	18,253	18,922	212,528	212,678	210,025	211,743
Avg number of branches (1)	4	4	4	4	24	24	23	24
12 Month Growth Rates (%)								
Total assets	0.8	3.9	5.6	3.5	4.3	2.3	0.8	2.5
Total loans	10.5	9.7	11.1	10.4	6.7	3.0	0.4	3.3
Real estate loans	5.9	6.4	7.0	6.4	3.9	1.6	1.3	2.3
Commercial loans*	19.8	-2.9	16.4	11.1	6.6	1.5	-3.2	1.7
Total consumer	12.9	13.6	13.9	13.5	17.0	3.9	4.5	8.4
Consumer credit card	4.6	6.0	6.1	5.5	12.7	7.0	5.8	8.5
Other consumer	13.8	14.5	14.9	14.4	17.6	3.3	4.3	8.4
Total surplus funds	-10.4	-2.1	0.3	-4.0	-1.1	1.3	1.8	0.7
Total savings	3.3	3.6	5.1	4.0	1.4	2.1	3.1	2.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	338	311	297	315	366	333	312	337
Dividend/Interest cost of assets	64	53	48	55	52	36	33	40
Net Interest Margin	274	258	249	260	315	297	279	297
Fee and other income (2)	169	157	150	159	121	121	123	122
Operating expense	319	310	307	312	292	308	292	298
Loss provisions	37	34	33	35	22	20	26	23
Net income	88	71	59	73	121	89	83	98
Capital Adequacy (%)								
Net worth/assets	12.2	11.7	11.5	11.8	12.9	13.1	13.2	13.1
Asset Quality (%)								
Delinquencies/loans (3)	0.67	0.80	0.87	0.78	0.92	1.10	1.57	1.20
Real estate loans	0.50	0.61	0.62	0.58	0.92	1.10	1.23	1.08
Consumer loans	0.97	0.90	0.85	0.91	1.30	1.52	2.67	1.83
Total consumer	0.75	0.93	1.07	0.92	0.52	0.57	0.50	0.53
Consumer credit card	0.60	0.66	0.56	0.61	1.49	1.57	1.42	1.49
Other consumer	0.76	0.96	1.13	0.95	0.37	0.40	0.36	0.38
Net chargeoffs/avg loans	0.61	0.64	0.60	0.62	0.35	0.38	0.34	0.36
Real estate loans	0.07	0.11	0.09	0.09	0.05	0.04	0.07	0.05
Commercial loans	0.03	-0.03	0.02	0.01	0.30	0.47	0.43	0.40
Total consumer	1.03	1.10	1.06	1.06	2.45	2.23	1.85	2.17
Consumer credit card	1.95	1.53	1.40	1.63	4.70	4.67	3.99	4.45
Other consumer	0.94	1.05	1.02	1.00	2.09	1.84	1.51	1.81
Asset Liability Management (%)								
Loans/savings	62.6	59.7	56.4	59.6	87.5	83.4	82.8	84.6
Loans/assets	54.8	51.0	48.4	51.4	68.5	66.9	66.5	67.3
Core deposits/total deposits	61.6	61.2	59.8	60.8	31.1	31.7	30.8	31.2
Productivity								
Employees per million assets	0.24	0.24	0.24	0.24	0.15	0.16	0.16	0.15

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

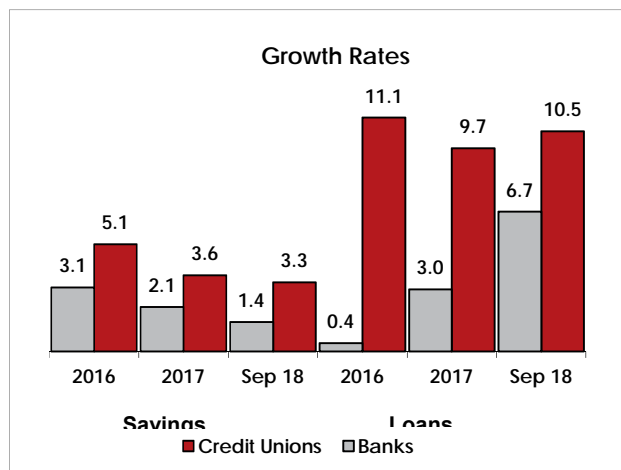
Source: FDIC, NCUA and CUNA E&S

Alabama Credit Union Profile

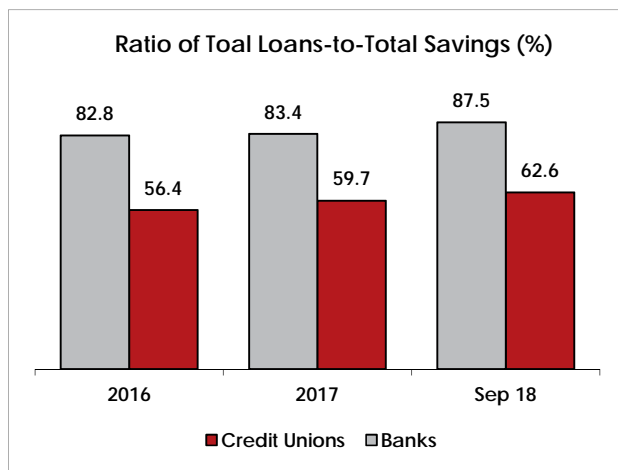
Third Quarter 2018

Credit Union and Bank Comparisons

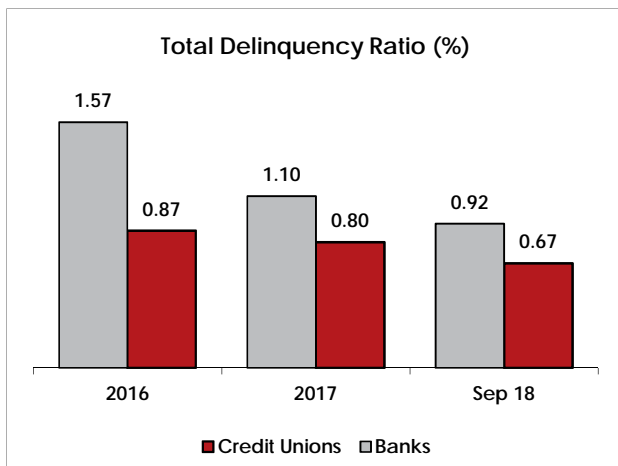
Loan and Savings Growth Trends



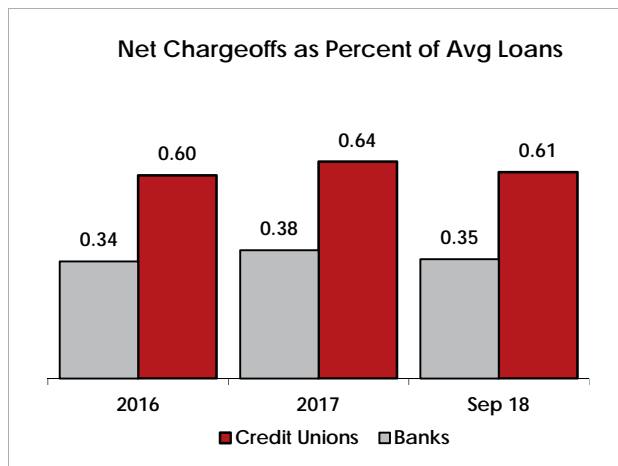
Liquidity Risk Trends



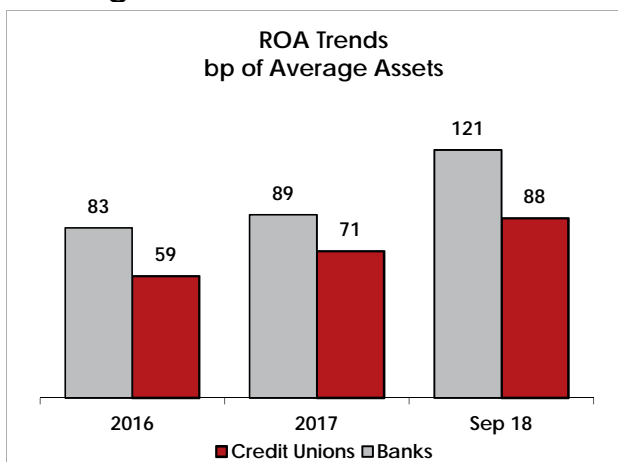
Credit Risk Trends



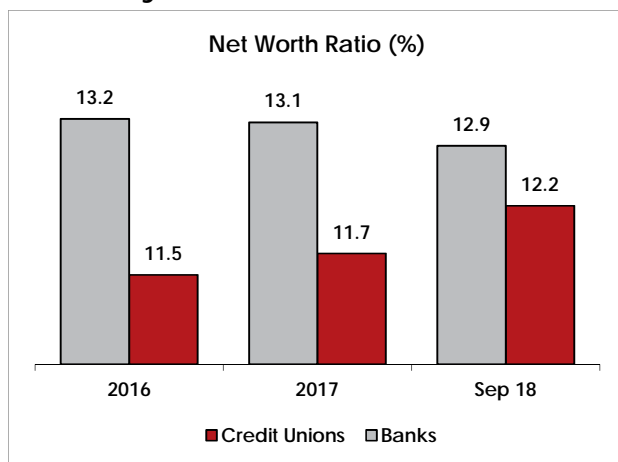
Credit Risk Trends



Earnings Trends



Solvency Trends



Alabama Credit Union Profile

Third Quarter 2018

Alabama Credit Union Financial Summary

Data as of September 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Redstone FCU	AL	0	\$4,810,281,908	430,954	32	-3.4%	13.6%	5.2%	11.6%	0.26%	0.40%	0.97%	48.7%	9.8%
APCO ECU	AL	0	\$2,838,700,096	71,993	16	0.3%	6.0%	0.2%	12.1%	0.33%	0.08%	0.92%	32.6%	20.5%
America's First FCU	AL	0	\$1,572,499,767	161,590	19	4.8%	13.8%	6.2%	11.2%	0.47%	0.23%	0.80%	82.3%	18.4%
MAX CU	AL	0	\$1,335,279,943	110,394	18	2.4%	12.0%	2.7%	14.2%	0.96%	0.35%	0.79%	76.9%	22.2%
Army Aviation Center FCU	AL	0	\$1,276,087,666	112,226	22	4.7%	22.2%	12.7%	13.0%	0.55%	0.41%	0.99%	76.7%	8.9%
Alabama CU	AL	1	\$873,908,628	85,918	29	12.6%	32.9%	17.5%	10.5%	0.72%	0.14%	0.57%	63.0%	25.2%
Listerhill CU	AL	0	\$784,080,090	91,173	17	4.1%	6.9%	0.8%	10.8%	0.89%	0.72%	0.38%	89.9%	20.7%
Avadian CU	AL	1	\$778,569,115	80,986	19	3.5%	14.9%	5.4%	11.1%	0.61%	0.32%	0.77%	81.5%	15.4%
Family Security CU	AL	0	\$656,063,673	82,590	21	5.4%	2.5%	2.6%	14.9%	0.39%	0.37%	1.34%	73.2%	3.8%
Alabama One CU	AL	0	\$603,335,771	61,060	12	0.3%	12.8%	-0.9%	10.6%	1.48%	0.53%	1.30%	57.1%	20.8%
Guardian CU	AL	0	\$487,548,453	63,500	15	8.1%	21.0%	12.3%	9.8%	0.97%	0.89%	1.41%	100.0%	13.0%
Legacy Community FCU	AL	0	\$421,699,057	38,986	8	-1.0%	13.1%	1.9%	14.8%	0.21%	0.28%	0.59%	76.0%	23.5%
Family Savings CU	AL	0	\$415,992,125	63,093	8	4.0%	9.6%	1.5%	11.3%	1.33%	0.68%	1.05%	87.9%	15.3%
Five Star CU	AL	0	\$413,529,023	41,632	16	6.5%	10.9%	7.8%	12.2%	0.74%	0.55%	1.73%	75.9%	20.9%
TVA Community Credit Union	AL	0	\$308,643,754	18,344	9	-1.2%	5.3%	0.7%	16.2%	0.33%	0.08%	1.17%	44.6%	18.2%
AOD FCU	AL	0	\$299,550,054	33,774	5	2.5%	6.2%	2.3%	14.0%	0.52%	0.47%	0.76%	66.3%	4.7%
Alabama Teachers CU	AL	0	\$298,751,619	25,547	6	3.9%	9.5%	3.6%	13.2%	0.53%	0.17%	0.85%	92.6%	17.2%
ASECU	AL	1	\$286,808,964	41,591	9	12.4%	22.4%	23.8%	11.6%	0.81%	0.96%	1.04%	81.2%	11.0%
WinSouth CU	AL	0	\$263,493,889	34,183	8	0.7%	5.8%	-17.5%	9.6%	1.45%	0.34%	0.56%	78.4%	22.9%
Coosa Pines FCU	AL	0	\$243,571,548	22,416	5	3.6%	9.7%	2.7%	14.0%	0.50%	0.58%	0.95%	68.0%	25.1%
Fort McClellan CU	AL	0	\$233,458,408	25,103	6	0.0%	10.8%	3.9%	14.0%	0.84%	0.31%	0.64%	58.9%	10.3%
New Horizons CU	AL	0	\$204,634,434	38,946	8	-5.9%	-4.7%	-4.0%	6.5%	0.84%	2.03%	1.01%	63.0%	14.2%
Auburn University FCU	AL	0	\$177,674,352	15,648	2	-1.9%	4.8%	-10.0%	11.8%	0.38%	0.14%	0.45%	45.1%	19.5%
Mutual Savings CU	AL	0	\$173,329,936	28,970	9	-0.5%	-3.5%	-5.0%	9.7%	1.34%	0.44%	0.31%	85.3%	36.7%
ACIPCO FCU	AL	0	\$160,465,717	7,834	2	3.8%	6.5%	2.5%	14.5%	0.33%	0.26%	2.18%	92.7%	48.6%
eCO CU	AL	0	\$141,370,073	16,198	6	2.4%	5.8%	1.8%	10.9%	0.95%	0.51%	0.67%	51.5%	17.6%
Alabama Central CU	AL	0	\$139,916,110	18,047	9	2.3%	10.0%	0.1%	9.1%	0.43%	0.89%	0.38%	95.6%	18.6%
AlaTrust CU	AL	0	\$136,299,998	12,016	6	0.2%	2.6%	-1.5%	13.6%	0.86%	0.20%	0.78%	54.1%	11.7%
Heritage South CU	AL	0	\$126,600,206	12,617	5	5.6%	6.3%	11.6%	10.2%	0.77%	0.40%	-0.40%	81.1%	14.8%
Riverfall CU	AL	0	\$119,287,548	9,496	3	-1.5%	18.7%	4.3%	15.3%	1.25%	0.12%	0.80%	55.7%	17.0%
Railroad Community CU	AL	0	\$105,641,456	5,156	1	-2.5%	-2.4%	-3.6%	12.6%	0.18%	0.08%	0.26%	14.4%	0.1%
Naheola Credit Union	AL	0	\$103,054,647	7,850	4	10.6%	19.4%	6.6%	21.8%	1.37%	0.13%	1.61%	88.4%	29.2%
North Alabama Educators CU	AL	0	\$96,500,221	10,506	4	5.5%	-2.9%	1.3%	8.0%	0.72%	0.17%	0.60%	44.9%	7.7%
Mobile Educators CU	AL	0	\$85,444,326	9,503	3	2.0%	8.6%	-1.0%	10.5%	0.67%	-0.01%	0.83%	14.8%	1.9%
Valley CU	AL	0	\$70,373,471	6,704	6	0.1%	-4.8%	0.4%	17.4%	0.40%	0.33%	0.45%	48.1%	16.6%
Jefferson Credit Union	AL	0	\$64,506,849	7,517	3	-1.2%	6.0%	1.3%	10.5%	1.61%	1.29%	0.30%	66.7%	8.9%
Four Seasons FCU	AL	0	\$54,086,407	8,721	2	4.7%	6.1%	0.9%	8.7%	0.75%	0.62%	0.00%	44.2%	1.0%
Florence FCU	AL	0	\$53,137,209	3,471	3	2.8%	10.9%	2.6%	12.0%	0.55%	0.05%	0.83%	38.2%	19.7%
Mead Coated Board FCU	AL	0	\$52,861,167	1,576	1	0.4%	5.4%	0.8%	15.6%	2.55%	0.03%	0.70%	23.5%	0.0%
Champion Community CU	AL	0	\$51,054,935	3,719	4	-1.1%	-6.3%	2.0%	12.2%	2.78%	0.19%	0.10%	66.8%	24.9%
Rocket City FCU	AL	0	\$49,616,613	4,910	2	0.8%	1.8%	1.1%	15.7%	0.26%	0.12%	0.77%	52.9%	5.1%
Wiregrass FCU	AL	0	\$48,057,879	7,236	3	3.1%	-1.2%	1.5%	9.8%	1.11%	0.68%	0.75%	90.0%	4.8%
University Of South AL FCU	AL	0	\$46,681,524	8,661	3	6.6%	22.6%	-0.1%	9.8%	0.84%	0.13%	0.65%	33.6%	0.0%
Landmark CU	AL	0	\$40,299,158	3,308	3	-1.1%	-4.0%	-2.5%	14.0%	0.50%	0.08%	0.02%	79.1%	21.8%
Tuscaloosa VA FCU	AL	0	\$39,188,240	3,833	3	1.5%	13.1%	-3.8%	11.4%	0.11%	0.01%	0.57%	40.2%	19.8%
1st Resource CU	AL	0	\$38,999,190	2,431	2	5.2%	-9.6%	1.8%	11.2%	0.93%	0.47%	1.04%	83.6%	35.1%
Alabama Rural Electric CU	AL	0	\$33,537,846	3,658	1	3.2%	17.2%	-2.3%	12.0%	0.87%	0.18%	0.72%	72.4%	0.0%
Gulf Coast FCU	AL	0	\$33,426,201	5,197	2	1.6%	3.1%	5.3%	13.6%	1.52%	0.54%	-0.02%	52.1%	12.4%
IAM Community FCU	AL	0	\$31,908,700	4,087	2	-1.7%	-4.7%	-9.2%	8.8%	0.62%	0.31%	0.34%	62.0%	17.1%
Social Security CU	AL	0	\$30,429,787	3,558	1	2.0%	-5.4%	-0.1%	21.1%	1.18%	0.28%	0.77%	71.1%	21.0%
DCH CU	AL	0	\$29,612,440	4,757	1	-2.4%	-1.1%	-13.2%	15.0%	4.76%	0.71%	1.11%	46.6%	7.2%
Lauderdale County Teachers CU	AL	0	\$29,357,044	2,548	1	3.5%	-3.1%	-1.0%	12.5%	0.45%	-0.01%	0.47%	41.4%	22.5%
Azalea City CU	AL	0	\$27,726,052	3,595	3	1.0%	-0.8%	2.6%	14.0%	3.75%	2.81%	-0.67%	83.3%	7.6%
WCU Credit Union	AL	0	\$25,919,957	3,444	2	4.6%	10.0%	-0.3%	9.8%	0.06%	0.00%	0.31%	60.6%	10.2%
Electrical Workers 558 FCU	AL	0	\$24,490,391	2,690	1	-0.8%	10.4%	1.4%	20.9%	0.04%	-0.07%	0.99%	86.0%	0.0%
McIntosh Chemical FCU	AL	0	\$23,773,933	2,458	1	3.3%	-4.2%	1.2%	15.2%	0.86%	0.26%	0.21%	36.9%	4.8%
Brewton Mill FCU	AL	0	\$23,387,691	1,622	1	5.2%	7.1%	0.3%	9.2%	2.24%	0.26%	0.42%	75.2%	1.2%

Alabama Credit Union Profile

Third Quarter 2018

Alabama Credit Union Financial Summary

Data as of September 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
\$5 million and less			19	590	1	-3.0%	-7.2%	-2.7%	18.0%	2.52%	0.44%	-0.02%	59.0%	2.3%
\$5 to \$10 million			16	980	1	-2.6%	5.8%	-0.4%	17.2%	1.70%	0.64%	0.53%	61.0%	3.0%
\$10 to \$20 million			13	1,862	1	-0.3%	4.5%	-1.2%	19.9%	1.37%	0.48%	0.41%	59.8%	6.3%
\$20 to \$50 million			22	3,501	2	2.1%	2.4%	-0.9%	13.2%	1.13%	0.37%	0.60%	61.1%	11.7%
\$50 to \$100 million			8	7,111	3	1.8%	1.0%	0.8%	11.6%	1.24%	0.34%	0.50%	42.3%	9.5%
\$100 to \$250 million			13	15,648	5	0.8%	5.9%	-0.5%	12.3%	0.77%	0.54%	0.75%	65.8%	20.7%
\$250 million+			19	63,500	16	1.7%	13.1%	5.1%	12.1%	0.61%	0.36%	0.92%	63.0%	15.7%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.