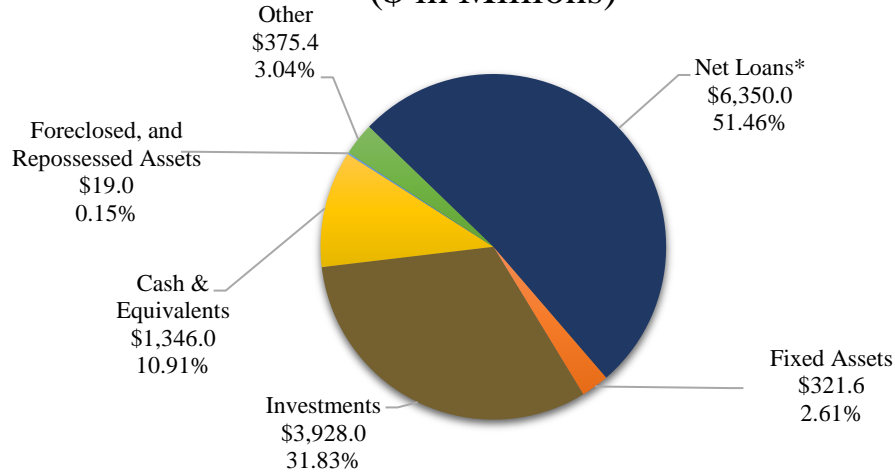




ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)

Alabama Asset Distribution (\$ in Millions)

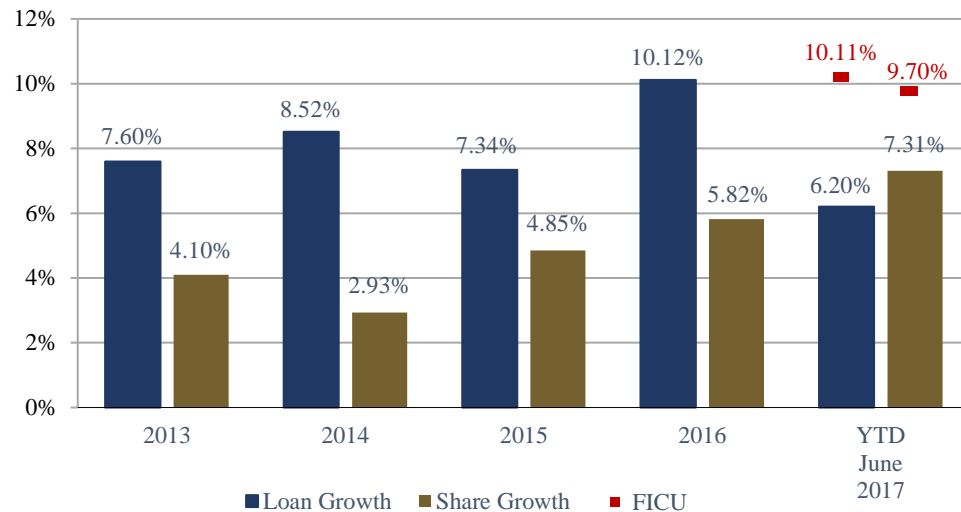


*Net Loans equals Total Loans (\$6,416 million) minus Allowance for Loan and Lease Losses (\$66 million).

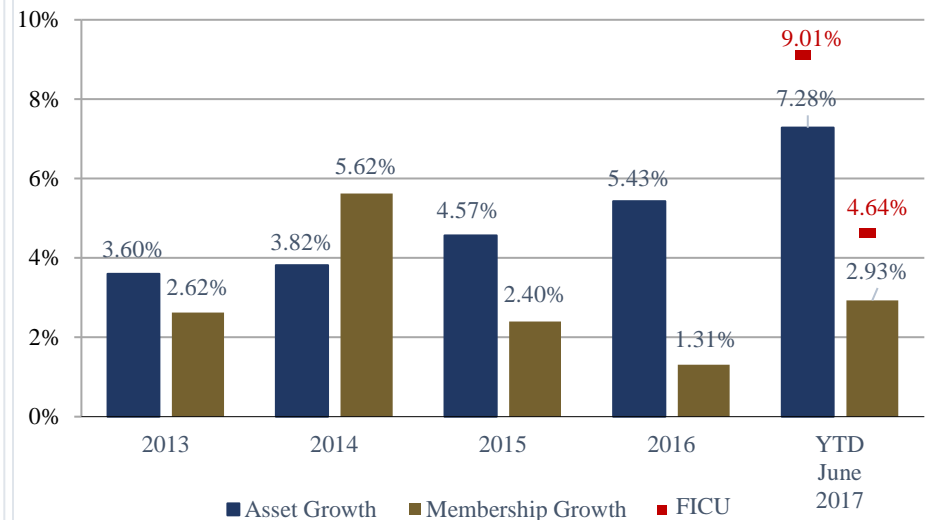
Number of Insured Credit Unions Reporting

	Federal Charter	State Charter	Total	Alabama
2013	4,105	2,449	6,554	67
2014	3,927	2,346	6,273	63
2015	3,764	2,257	6,021	62
2016	3,608	2,177	6,785	61
June 2017	3,568	2,128	5,696	61

Loan Growth vs. Share Growth

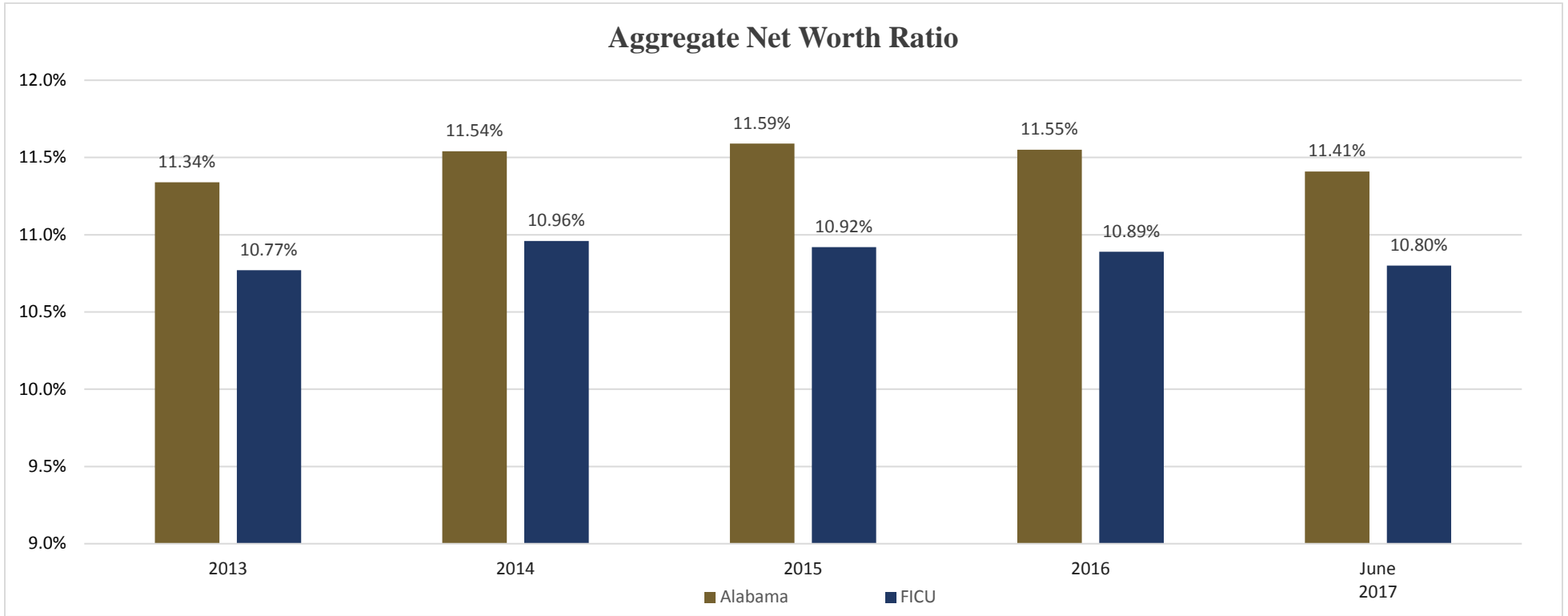


Asset Growth vs. Membership Growth





ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)



Net Worth Change

	December 2016 \$ in Millions	June 2017 \$ in Millions	% Change (Annualized)
Total Net Worth	\$1,375.25	\$1,408.05	4.78%

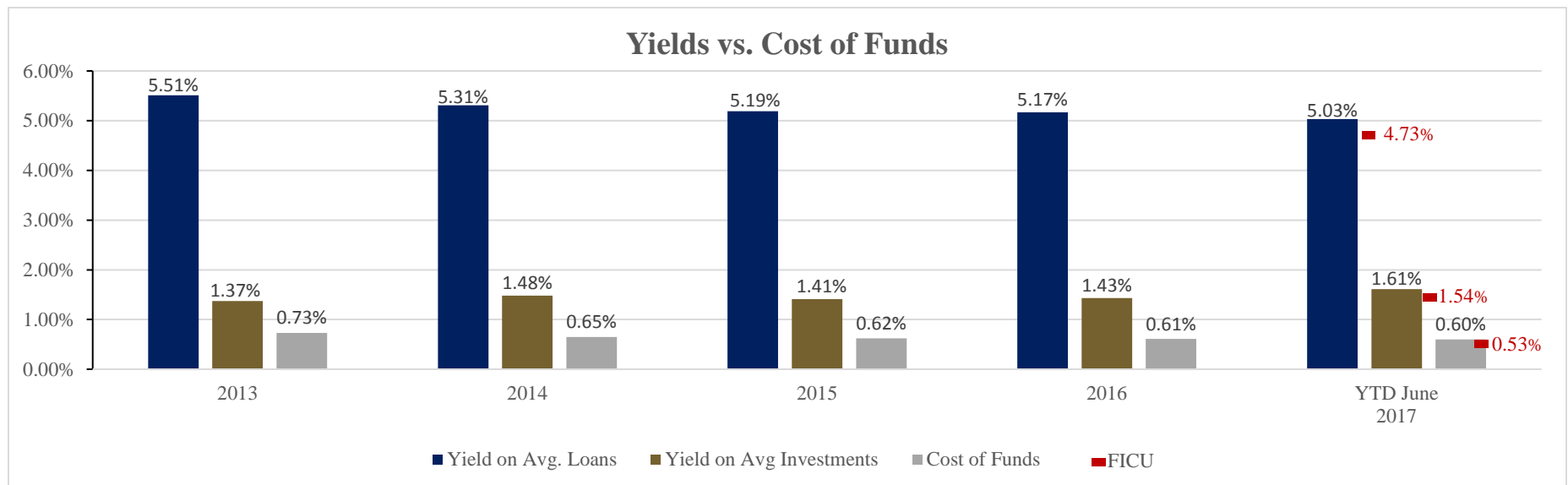
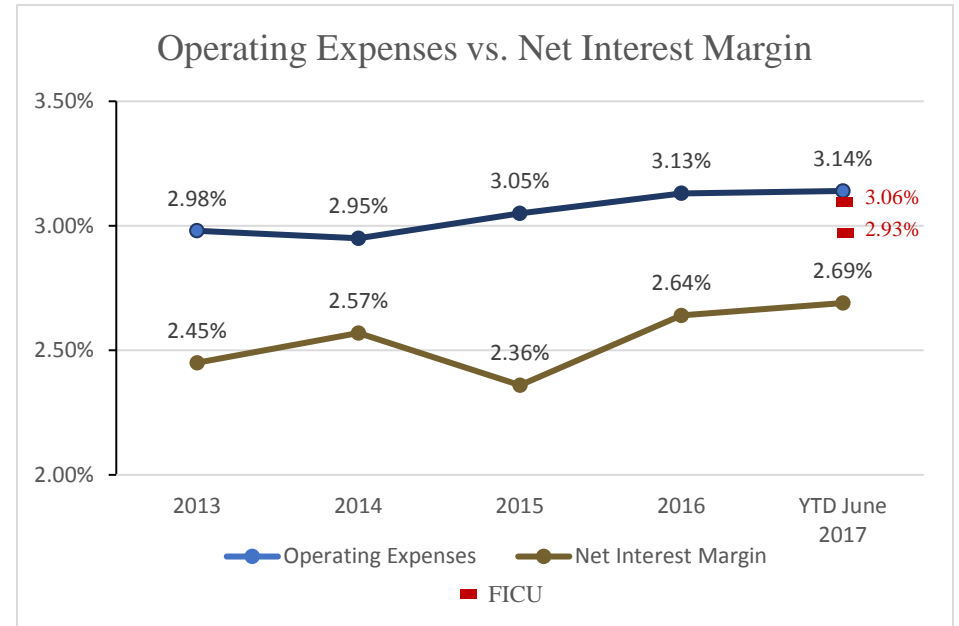
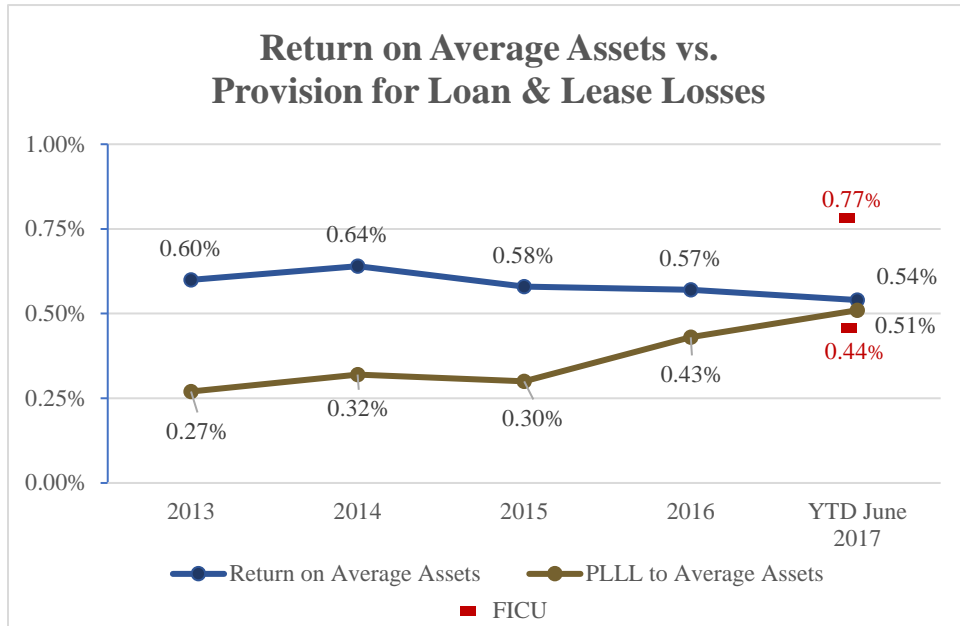
Net Worth Ratios

Number of Credit Unions	December 2016	% of Total
13% and above	32	52.46%
10% to 12%	19	31.15%
7% to 9%	9	14.75%
Below 7% 1	1	1.64%



ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)

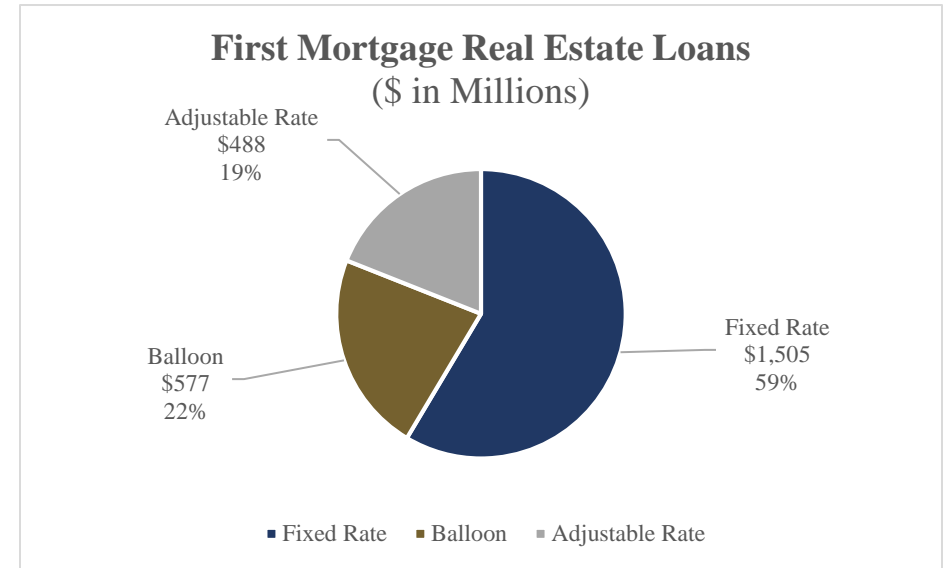
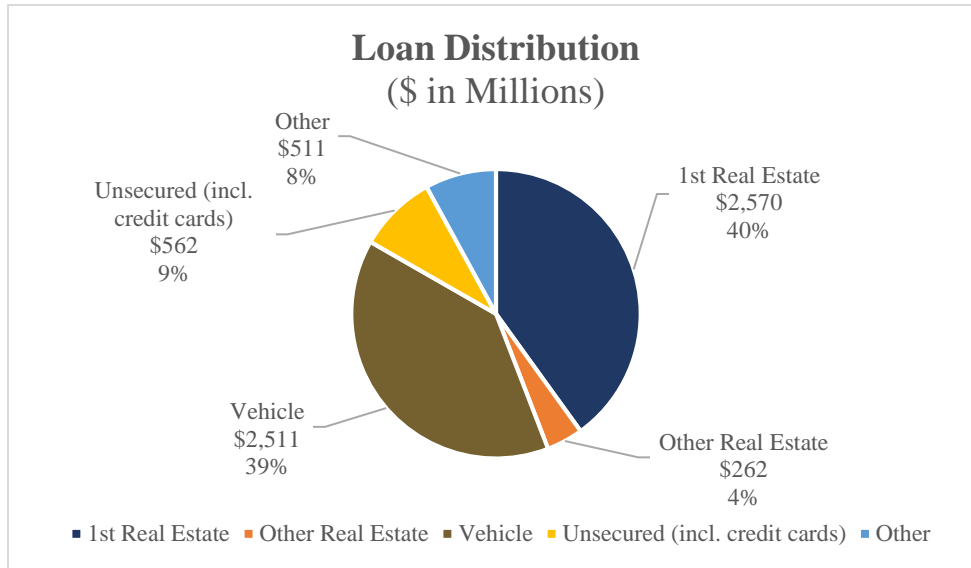
Earnings





ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)

Loan Distribution



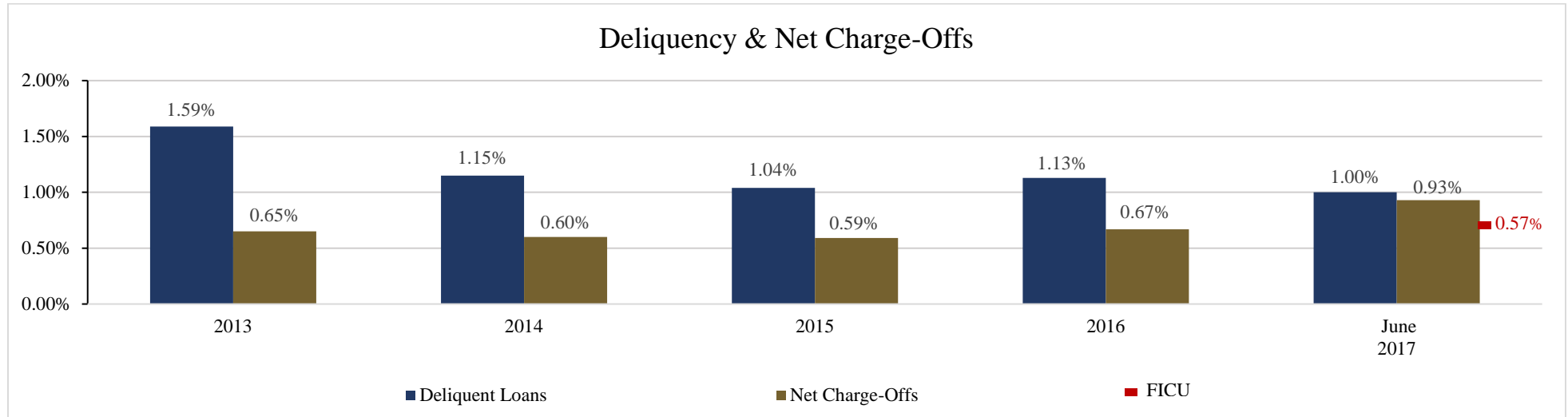
Loan Growth

Loan Category	December 2016 \$ In Millions	% of Total Loans December 2016	June 2017 \$ In Millions	% of Total Loans June 2017	Growth In Millions	National Growth Rate (Annualized)
Unsecured Credit Card	\$242	3.89%	\$237	3.69%	-\$5	-4.0%
All Other Unsecured	\$328	5.27%	\$325	5.07%	-\$3	-2.0%
New Vehicle	\$503	8.08%	\$522	8.14%	\$19	7.5%
Used Vehicle	\$1,926	30.95%	\$1,989	31.00%	\$63	6.5%
First Mortgage Real Estate	\$2,475	39.77%	\$2,570	40.06%	\$95	7.7%
Other Real Estate	\$261	4.19%	\$262	4.08%	\$1	--
Leases Receivable & All Other	\$489	7.85%	\$511	7.96%	\$22	9.0%
Total Loans	\$6,224	100%	\$6,416	100%	\$192	6.2%

Numbers may not add up due to rounding

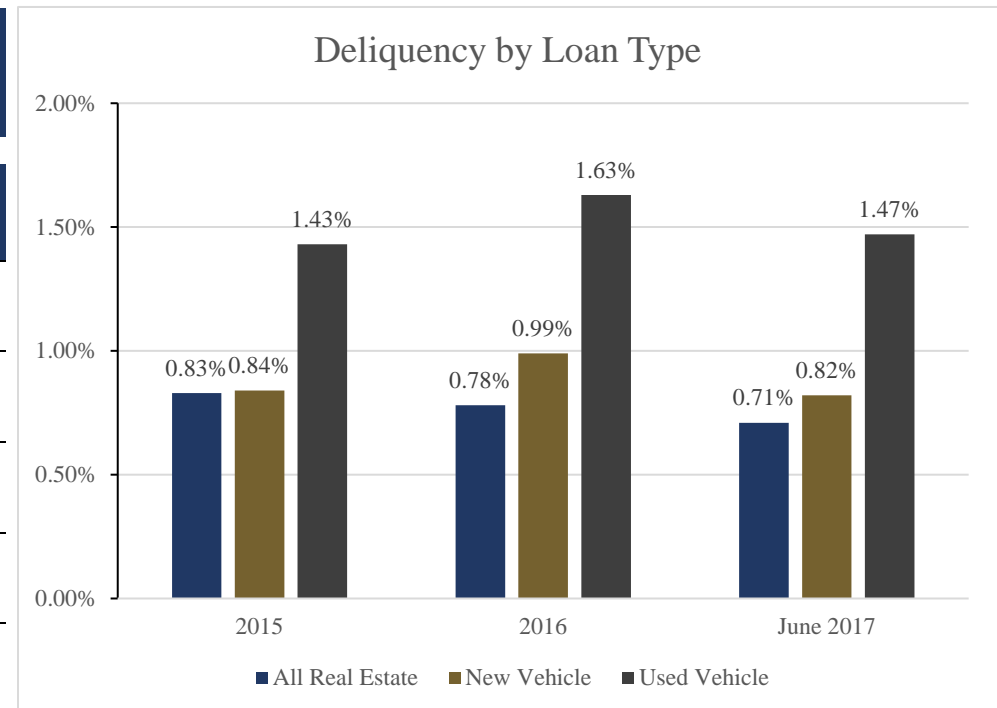


Loan and Delinquency Trends



Charge-Offs by Loan Type

	2016 % of Average	YTD June 2017 % of Average
Unsecured Credit Card	1.72%	1.93%
Vehicle	1.01%	1.37%
First Mortgage Real Estate	0.05%	0.09%
Other Real Estate	0.25%	0.20%
Total Net Charge-Offs	0.67%	0.93%

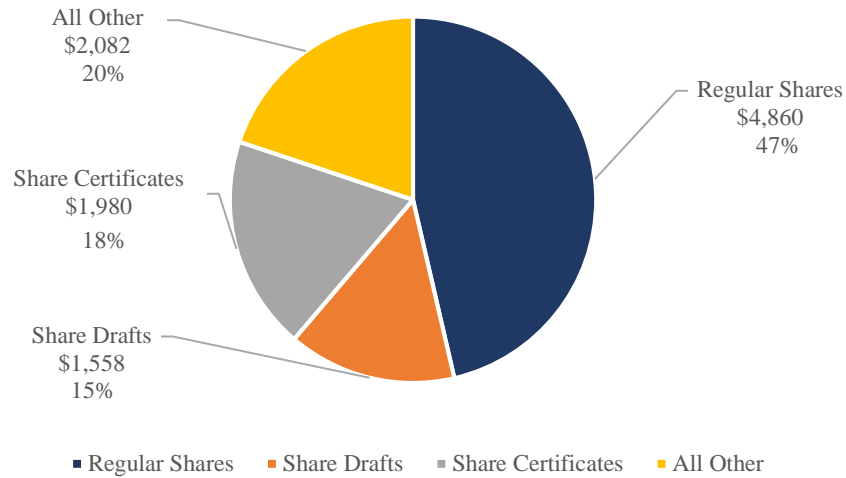




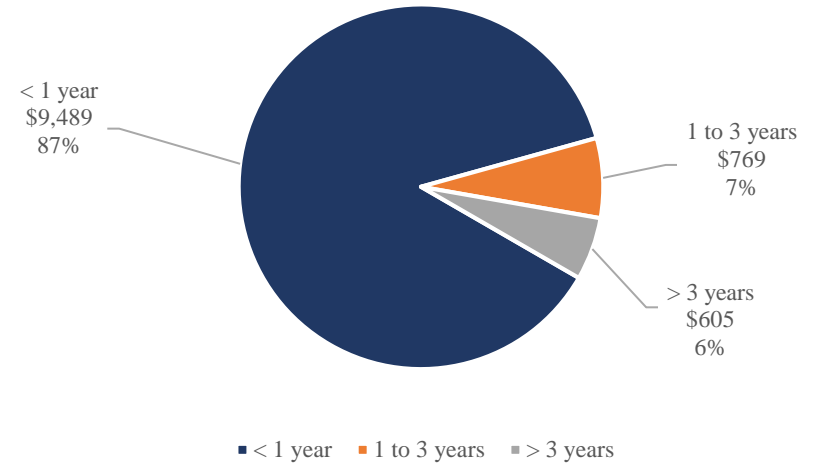
ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)

Share Trends

Share Distribution
(\$ in Millions)



Share Maturities
(\$ in Millions)



Shares

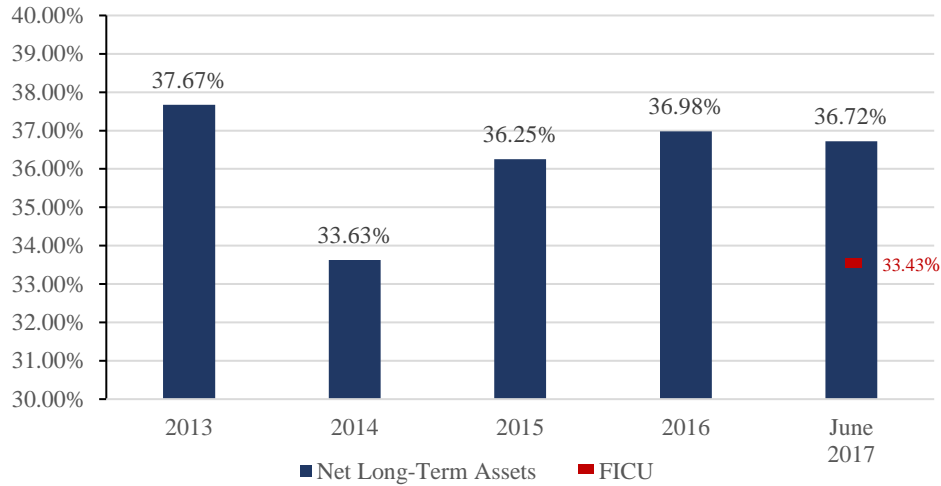
Share Category	December 2016 Balance \$ in Millions	% of Total Shares December 2016	June 2017 Balance \$ in Millions	% of Total Shares June 2017	Growth \$ in Millions	Growth Rate (Annualized)
Share drafts	\$1,557.51	14.86%	\$1,669.73	15.37%	\$112.22	14.41%
Regular Shares	\$4,860.05	46.37%	\$5,113.53	47.07%	\$253.48	10.43%
Money Market Shares	\$910.74	8.69%	\$934.02	8.60%	\$23.28	5.11%
Share Certificates	\$1,979.84	18.89%	\$1,973.52	18.17%	-\$6.32	-6.38%
IRA / KEOGH Accounts	\$1,045.19	9.97%	\$1,038.91	9.56%	-\$6.28	-1.20%
All Other Shares	\$113.22	1.08%	\$119.17	1.10%	\$5.95	10.51%
Non-Member Deposits	\$13.73	0.14%	\$14.65	0.13%	\$0.92	13.40%
Total Shares and Deposits	\$10,480.28		\$10,863.53		\$383.25	7.31%



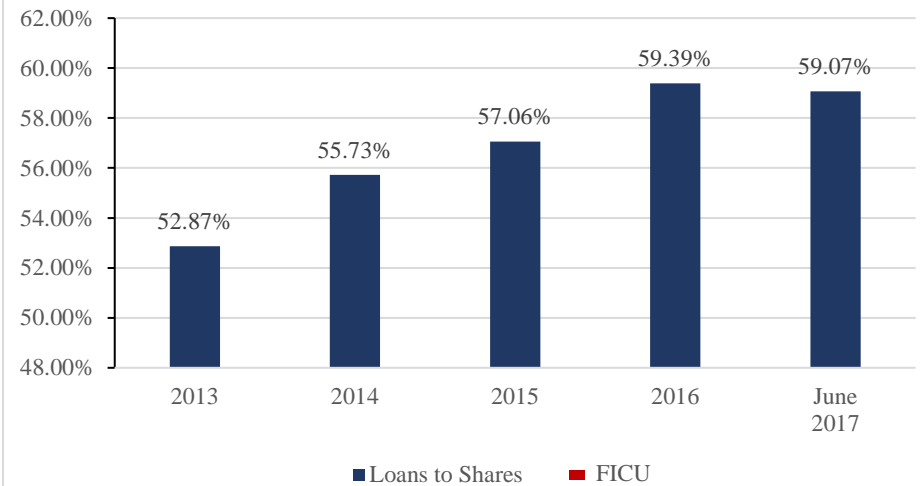
ACUA CHART PACK – JUNE 30, 2017 (excludes corporate credit union)

Asset-Liability Management Trends

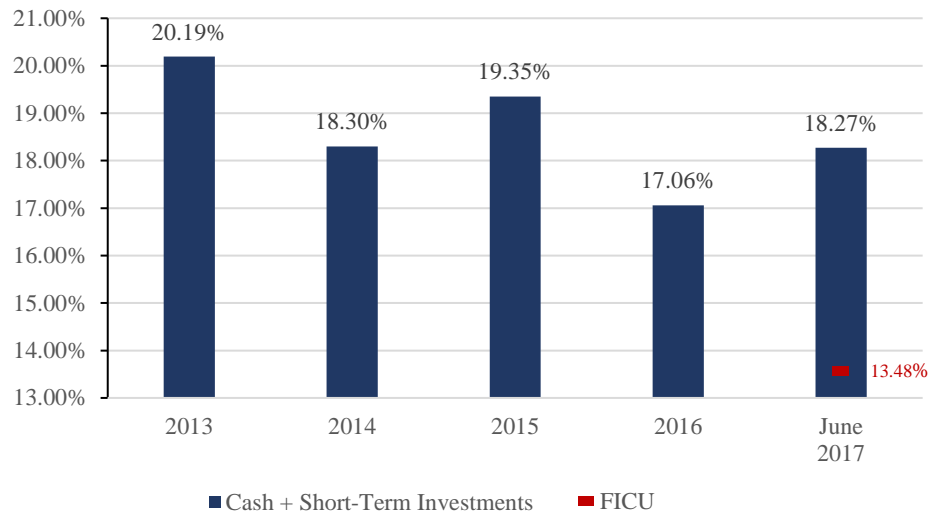
Net Long-Term Assets / Total Assets



Total Loans / Total Shares



Cash + Short-Term Investments / Assets



Borrowings / Total Shares & Net Worth

