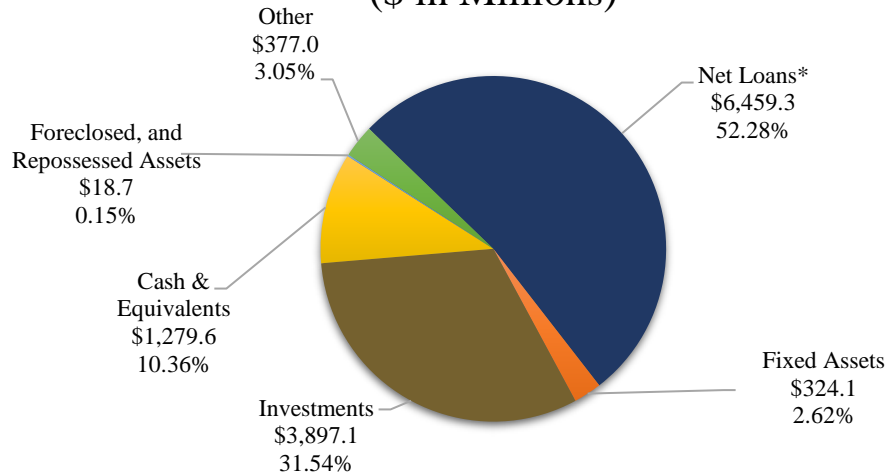




# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

## Alabama Asset Distribution (\$ in Millions)

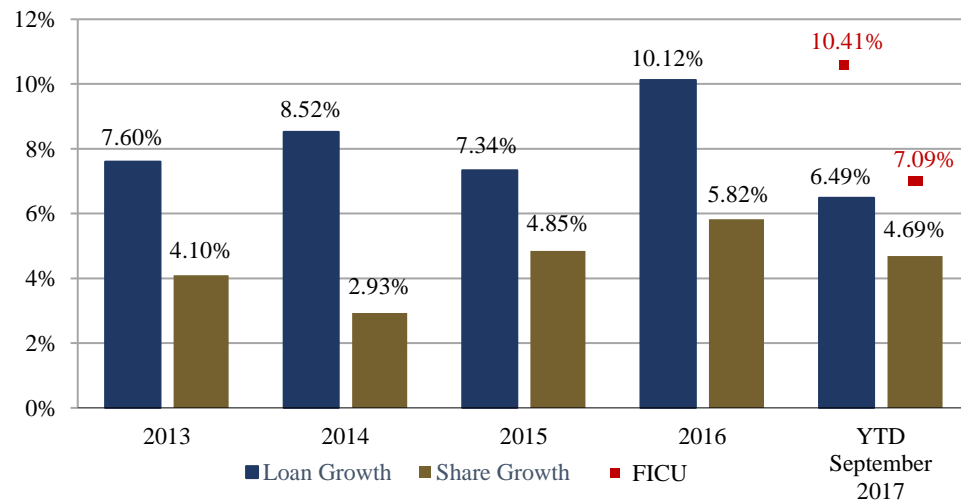


\*Net Loans equals Total Loans (\$6,526.8 million) minus Allowance for Loan and Lease Losses (\$67.5 million).

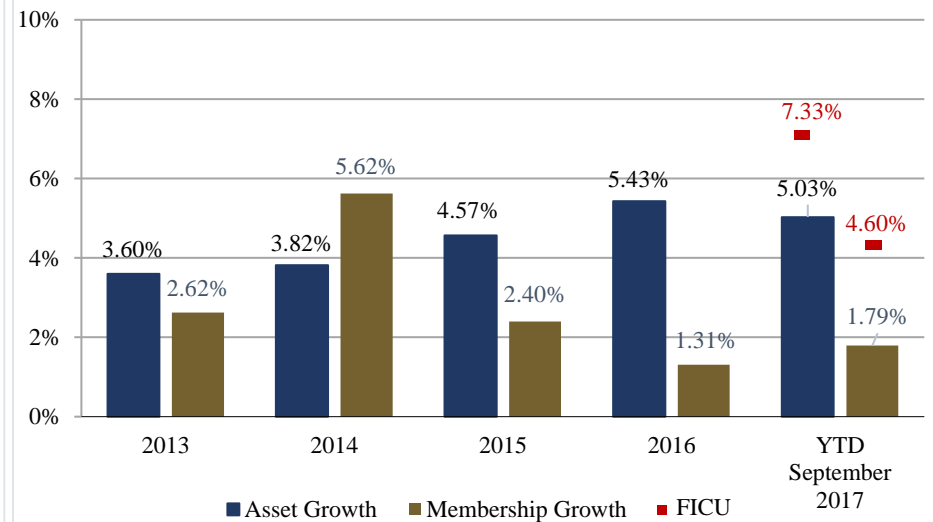
## Number of Insured Credit Unions Reporting

	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
September 2017	3,568	2,128	5,696	61

## Loan Growth vs. Share Growth



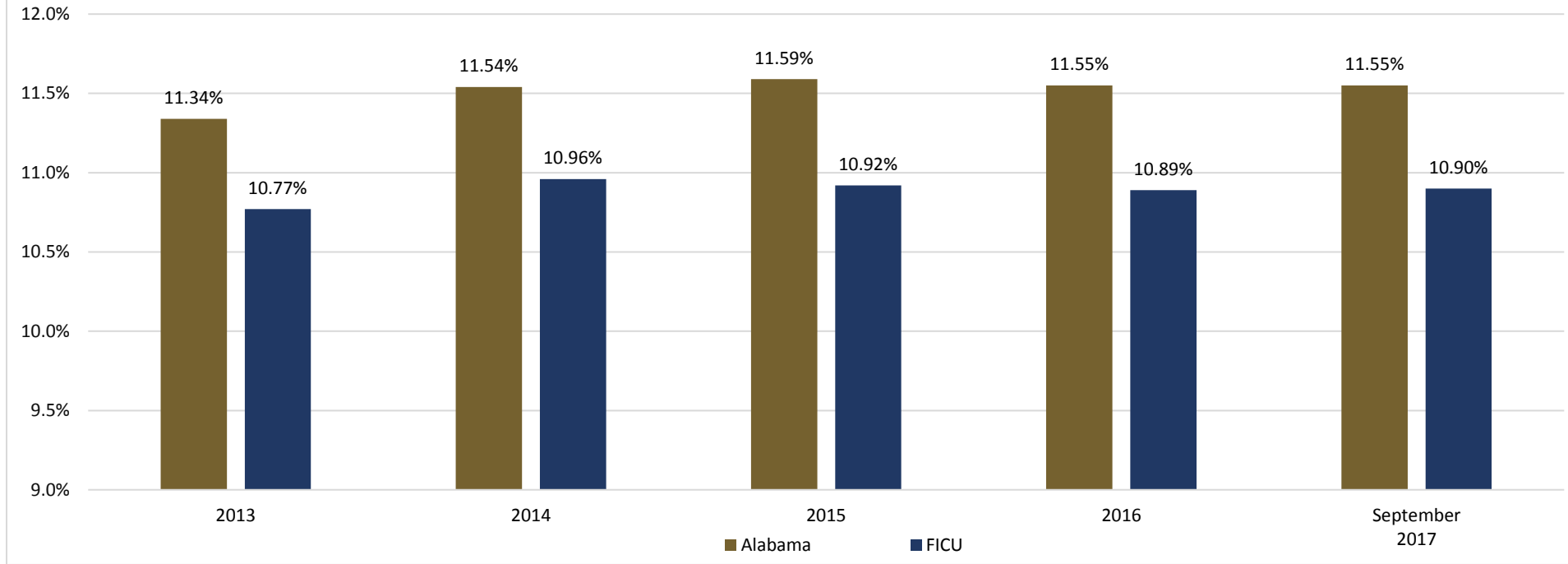
## Asset Growth vs. Membership Growth





# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

## Aggregate Net Worth Ratio



## Net Worth Change

	December 2016 \$ in Millions	September 2017 \$ in Millions	% Change (Annualized)
Total Net Worth	\$1,375.25	\$1,427.12	3.77%

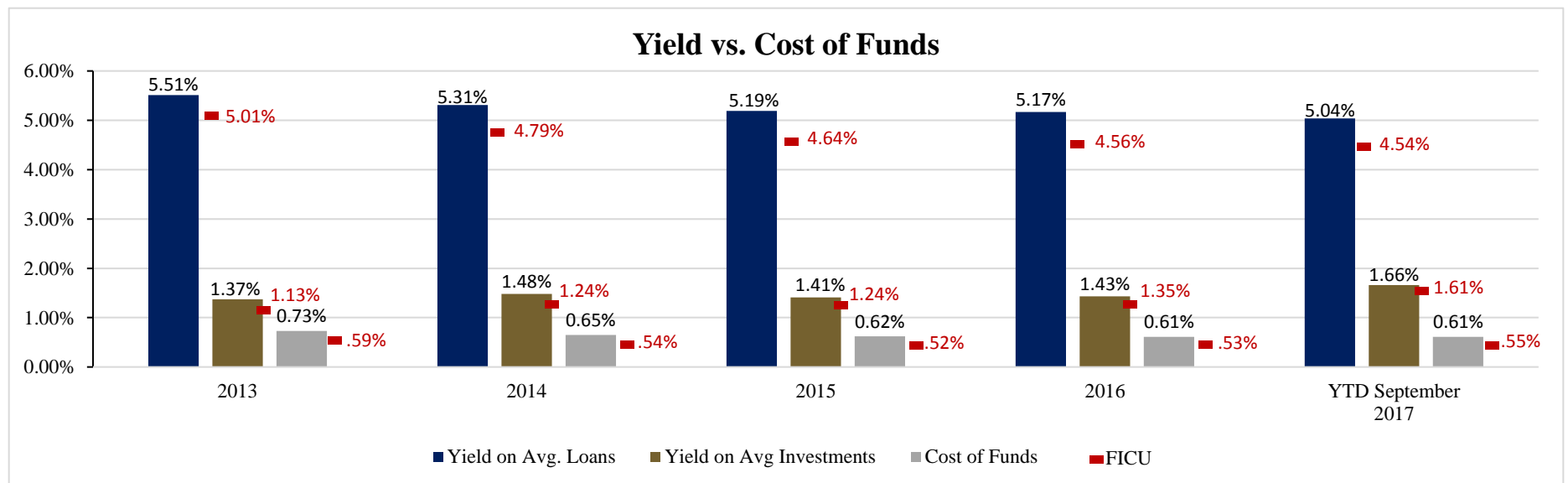
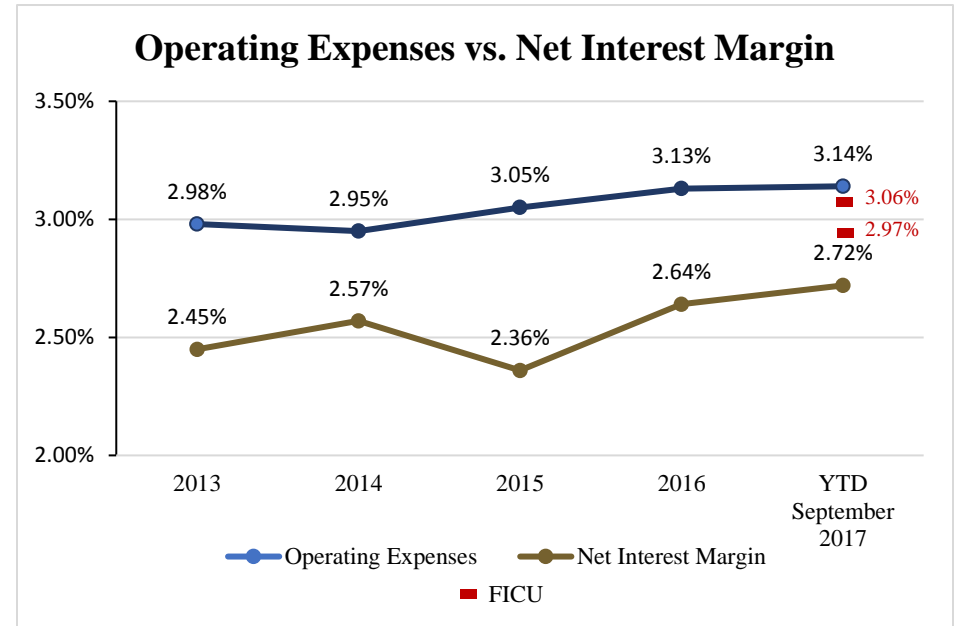
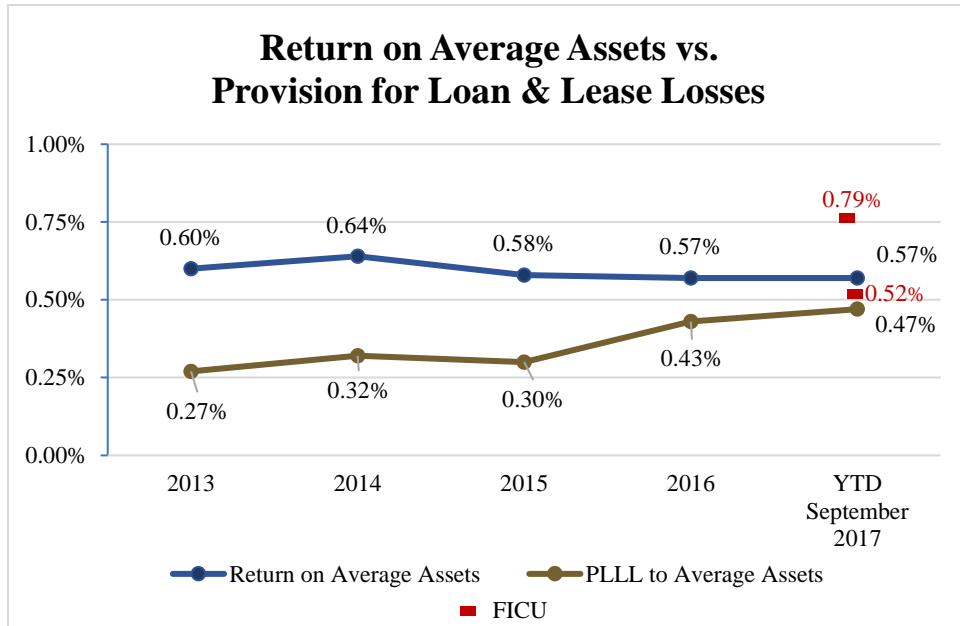
## Net Worth Ratios

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	1.64%



# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

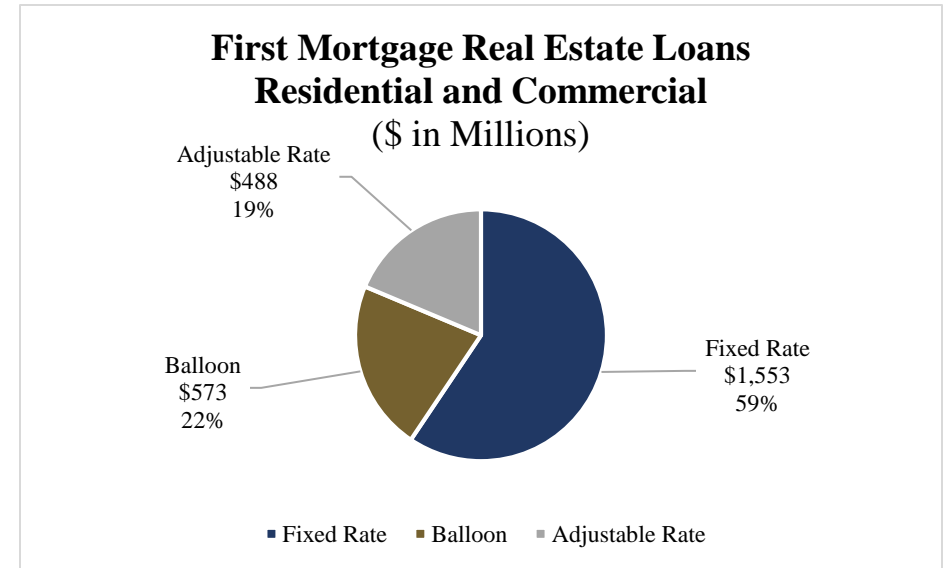
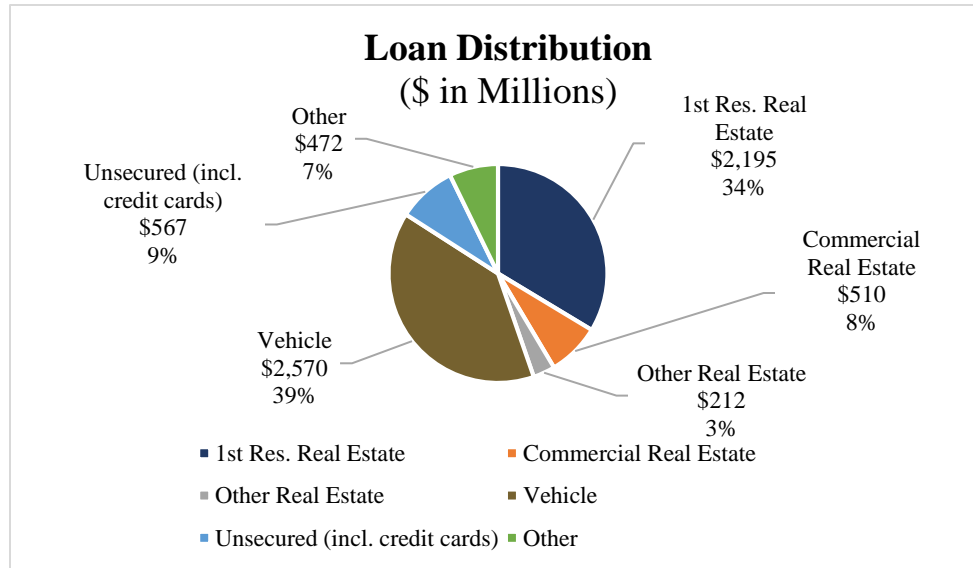
## Earnings





# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

## Loan Distribution



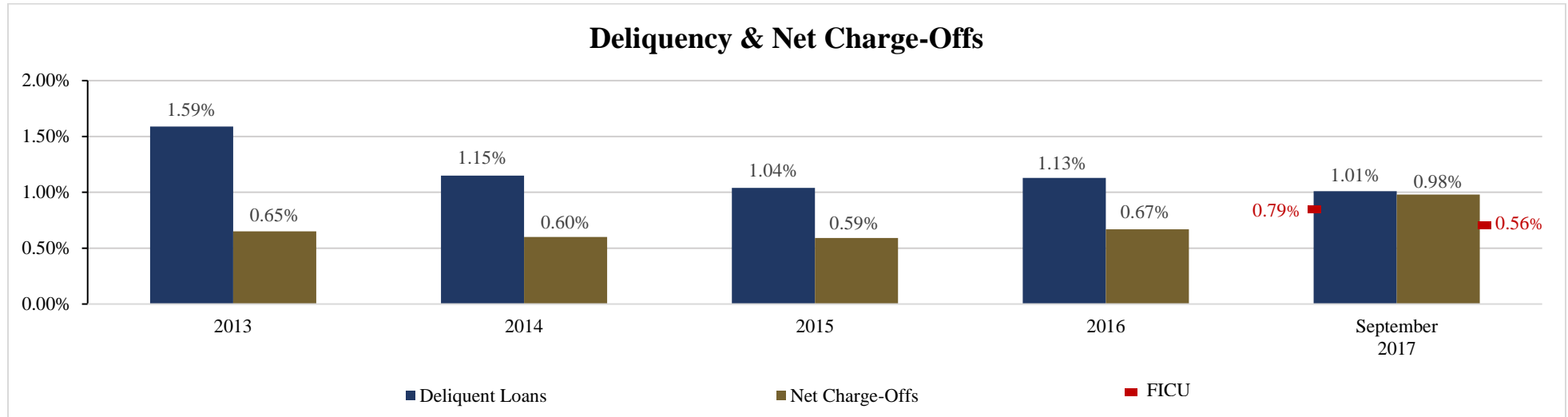
Loan Category	December 2016 \$ In Millions	% of Total Loans December 2016	September 2017 \$ In Millions	% of Total Loans September 2017
Unsecured Credit Card	\$242	3.89%	\$239	3.66%
All Other Unsecured	\$328	5.27%	\$328	5.03%
New Vehicle	\$503	8.08%	\$562	8.61%
Used Vehicle	\$1,926	30.95%	\$2,008	30.77%
First Res. Mortgage Real Estate	\$2,475	39.77%	\$2,195	33.64%
Other Real Estate	\$261	4.19%	\$212	3.25%
Leases Receivable & All Other	\$489	7.85%	\$472	7.23%
Commercial Loans*			\$510	7.81%
<b>Total Loans</b>	<b>\$6,224</b>	<b>100%</b>	<b>\$6,526</b>	<b>100%</b>

\*New category on 5300's added 9/30/17

Numbers may not add up due to rounding

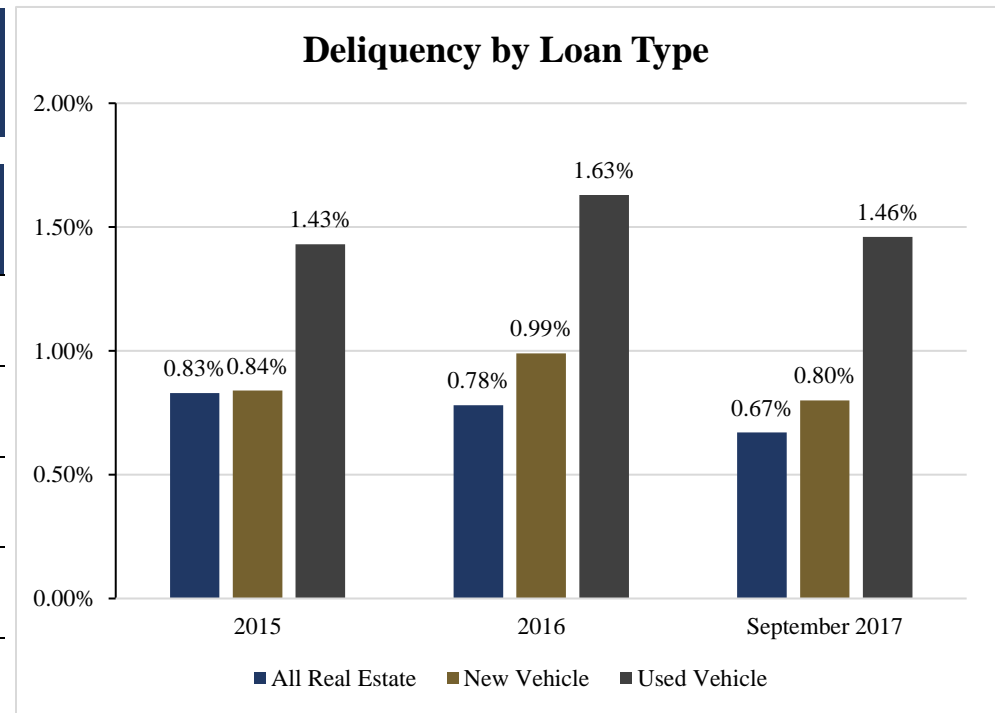


Loan and Delinquency Trends



### Charge-Offs by Loan Type

	2016 % of Average	YTD September 2017 % of Average
Unsecured Credit Card	1.72%	1.88%
Vehicle	1.01%	1.42%
First Mortgage Real Estate	0.05%	0.12%
Other Real Estate	0.25%	0.19%
<b>Total Net Charge-Offs</b>	<b>0.67%</b>	<b>0.98%</b>

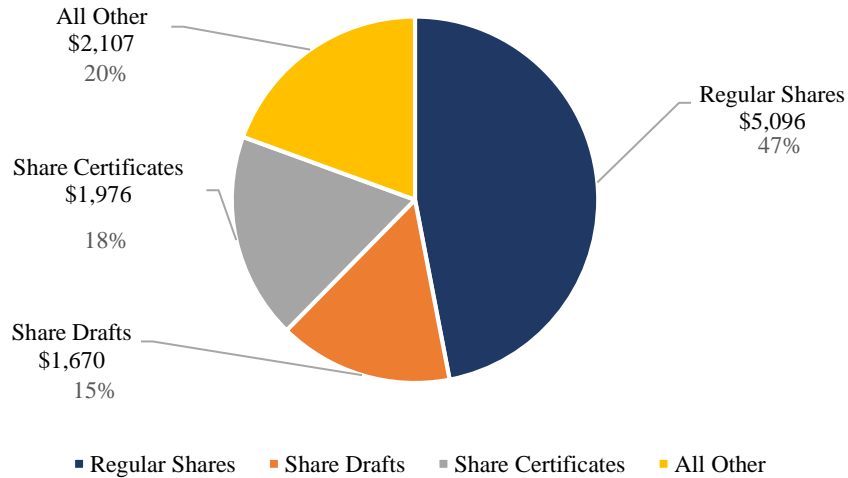




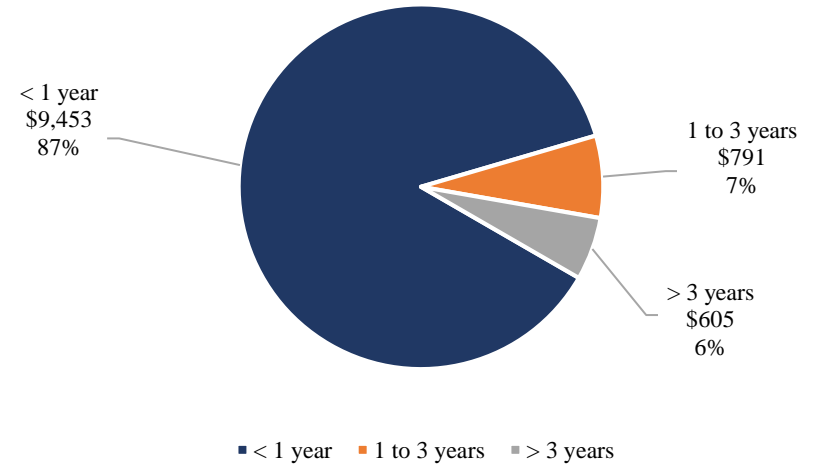
# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

## Share Trends

**Share Distribution**  
(\$ in Millions)



**Share Maturities**  
(\$ in Millions)



## Shares

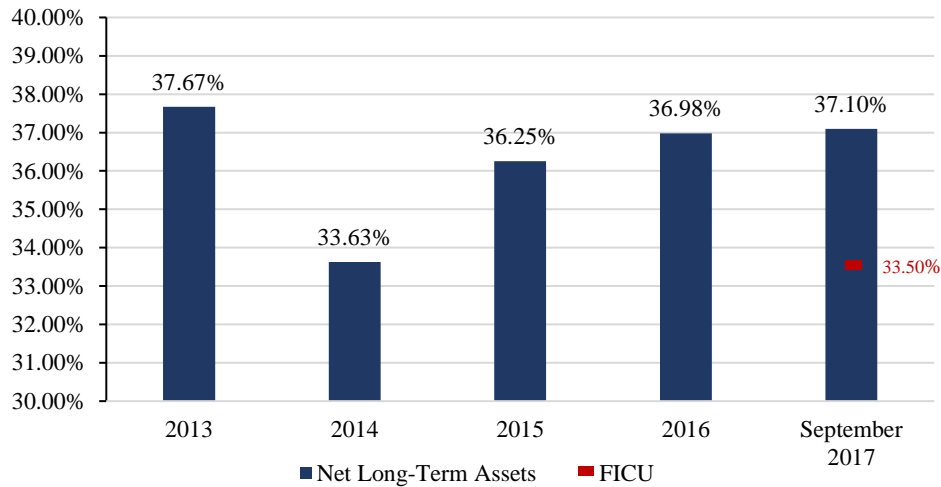
Share Category	December 2016 Balance \$ in Millions	% of Total Shares December 2016	September 2017 Balance \$ in Millions	% of Total Shares September 2017	Growth \$ in Millions	Growth Rate (Annualized)
Share drafts	\$1,557.51	14.86%	\$1,670.0	15.39%	\$112.49	9.63%
Regular Shares	\$4,860.05	46.37%	\$5,095.9	46.97%	\$235.85	6.47%
Money Market Shares	\$910.74	8.69%	\$938.6	8.65%	\$27.86	4.08%
Share Certificates	\$1,979.84	18.89%	\$1,976.1	18.21%	-\$3.74	-0.25%
IRA / KEOGH Accounts	\$1,045.19	9.97%	\$1,031.9	9.51%	-\$13.29	-1.70%
All Other Shares	\$113.22	1.08%	\$122.2	1.12%	\$8.98	10.58%
Non-Member Deposits	\$13.73	0.14%	\$14.3	0.13%	\$0.57	5.54%
<b>Total Shares and Deposits</b>	<b>\$10,480.28</b>		<b>\$10,849</b>		<b>\$383.25</b>	<b>4.69%</b>



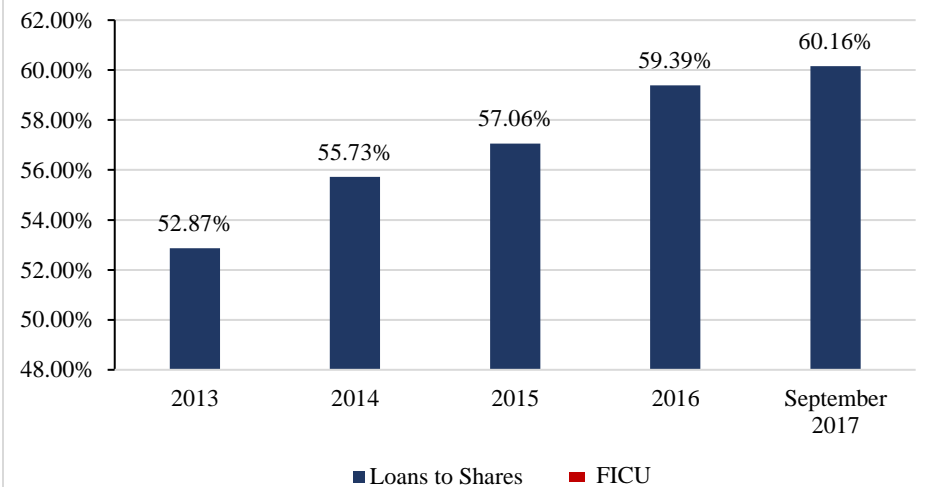
# ACUA CHART PACK – September 30, 2017 (excludes Corporate Credit Union)

## Asset-Liability Management Trends

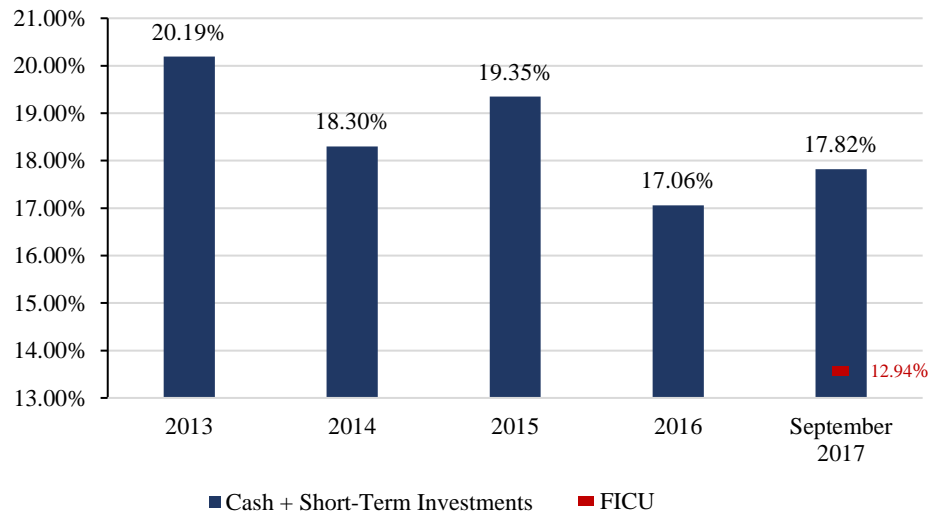
### Net Long-Term Assets / Total Assets



### Total Loans / Total Shares



### Cash + Short-Term Investments / Assets



### Borrowings / Total Shares & Net Worth

