

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2020

(Sorted by Asset Size)
www.thecreditunionadvisors.com

Company Name	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	PPP Loans (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																	
1 Billion +	20,491,658	1,383,454	27.23	12.22	0.65	2.76	4.39	4.06	0.72	66.05	13,748,111	40,137	1,091,410	78.66	0.47	0.58	0.62
\$999K - \$500K	607,941	60,986	35.25	8.00	0.31	3.39	5.08	5.00	0.38	87.56	388,226	3,949	130,474	70.68	0.44	0.35	0.70
\$499K - \$250K	2,972,717	274,939	25.37	10.13	0.59	3.08	4.91	4.23	0.47	75.72	1,727,521	11,231	159,011	66.11	0.31	0.38	0.68
\$249K - \$100K	2,534,279	266,327	31.24	11.46	0.43	3.07	5.56	4.44	0.54	76.71	1,374,812	14,707	88,836	62.51	0.67	0.45	0.78
\$99K - \$50K	699,660	78,283	23.75	10.77	0.34	2.96	4.82	4.01	0.46	72.43	381,119	796	17,117	56.51	1.00	0.43	0.98
Under \$50K	699,669	105,726	15.75	15.81	-0.15	3.54	7.07	5.30	0.53	94.30	353,718	2,716	2,348	55.83	1.55	0.33	2.55
1 Billion +																	
Delta Community Credit Union	7,029,701	419,413	32.32	11.53	0.60	3.04	4.35	4.01	0.55	63.14	4,885,178	22,600	363,633	79.47	0.29	0.50	0.82
Robins Financial Credit Union	3,108,488	219,987	27.01	16.72	1.23	2.60	4.32	3.71	0.73	54.36	1,845,238	4,246	118,150	72.84	0.29	0.47	0.80
Georgia's Own Credit Union	3,063,468	202,599	45.61	10.26	0.64	3.13	4.87	4.69	0.66	67.80	2,110,059	-	231,130	84.49	0.95	0.53	0.79
Atlanta Postal Credit Union	2,290,172	100,170	11.52	13.65	0.23	2.21	4.36	4.02	1.34	55.69	1,608,959	-	240,615	80.68	0.26	0.49	0.54
Associated Credit Union	1,762,129	154,524	19.14	12.18	0.33	2.72	4.11	4.05	0.56	70.22	1,172,738	-	34,365	76.94	0.31	0.67	0.78
Georgia United Credit Union	1,659,047	169,224	34.66	9.34	0.57	2.64	4.38	3.85	0.57	80.38	970,528	-	38,917	69.21	0.90	1.11	0.00
LGE Community Credit Union	1,578,653	117,537	20.32	11.83	0.96	3.01	4.34	4.10	0.66	70.79	1,155,411	13,291	64,600	86.98	0.26	0.27	0.64
Total/Average	20,491,658	1,383,454	27.23%	12.22%	0.65%	2.76%	4.39%	4.06%	0.72%	66.05%	13,748,111	40,137	1,091,410	78.66%	0.47%	0.58%	0.62%
\$999K - \$500K																	
Peach State Federal Credit Union	607,941	60,986	35.25	8.00	0.31	3.39	5.08	5.00	0.38	87.56	388,226	3,949	130,474	70.68	0.44	0.35	0.70
Total/Average	607,941	60,986	35.25%	8.00%	0.31%	3.39%	5.08%	5.00%	0.38%	87.56%	388,226	3,949	130,474	70.68%	0.44%	0.35%	0.70%
\$499K - \$250K																	
Kinetic Federal Credit Union	468,766	45,274	22.46	10.98	0.63	3.62	5.53	5.38	0.72	70.79	327,755	673	27,085	79.25	0.68	0.81	0.93
Southern Credit Union	450,003	32,830	21.31	9.93	0.35	2.66	4.41	3.51	0.25	82.01	200,313	-	1,332	50.63	0.05	0.30	0.42
Credit Union of Georgia	411,456	33,955	32.80	9.25	0.40	2.97	5.05	4.17	0.39	77.75	223,653	8,209	5,592	60.65	0.08	0.13	0.56
Coosa Valley Credit Union	407,302	43,895	31.26	8.53	0.98	3.89	5.54	5.21	0.39	73.62	283,502	-	28,096	77.57	0.41	0.44	0.60
CDC Federal Credit Union	341,723	19,879	17.08	9.34	0.84	2.39	4.69	2.65	0.07	73.98	92,192	-	146	30.39	0.59	0.28	0.77
Midsouth Community Federal Credit Union	324,873	39,837	28.59	12.36	0.88	3.09	4.88	4.36	0.68	66.41	210,787	-	3,901	75.84	0.32	0.39	1.07
Southeastern Credit Union	289,998	26,428	20.92	9.84	0.52	2.83	4.50	4.25	0.76	76.46	206,527	2,349	24,740	79.84	0.08	0.28	0.59
MembersFirst Credit Union	278,596	32,841	28.57	10.79	0.14	3.15	4.66	4.34	0.46	84.74	182,792	-	68,119	74.67	0.23	0.37	0.49
Total/Average	2,972,717	274,939	25.37%	10.13%	0.59%	3.08%	4.91%	4.23%	0.47%	75.72%	1,727,521	11,231	159,011	66.11%	0.31%	0.38%	0.68%

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\$249K - \$100K																	
Interstate Unlimited Federal Credit Union	211,584	25,011	28.51	14.35	1.27	3.55	5.59	5.22	1.09	60.62	150,681	341	8	84.94	0.52	0.56	0.58
Coca-Cola Federal Credit Union	210,427	15,685	25.80	10.11	0.92	3.09	4.38	3.80	0.35	70.10	145,342	-	-	77.48	0.88	0.21	0.61
United 1st Credit Union	198,261	25,943	30.89	10.15	0.53	2.87	4.74	4.16	0.46	78.62	112,384	-	-	64.07	0.29	0.41	1.26
AFLAC Federal Credit Union	182,730	17,263	9.48	20.56	0.77	1.44	10.58	3.41	1.19	28.42	18,796	-	213	13.00	2.48	0.07	0.94
Powerco Federal Credit Union	181,632	17,796	15.18	13.66	0.67	2.49	4.38	3.46	0.30	87.66	78,138	-	-	50.13	0.24	0.11	0.30
Platinum Federal Credit Union	179,169	10,032	83.39	6.79	1.61	2.69	4.41	4.31	0.57	57.09	109,796	12,612	16,036	66.28	0.48	0.06	0.58
Emory Alliance Credit Union	177,252	18,380	25.59	8.37	0.00	3.42	4.87	4.31	0.03	87.92	99,116	667	21,723	62.05	0.36	0.68	0.93
GeoVista Federal Credit Union	172,198	25,030	32.99	7.31	-0.22	2.96	5.90	4.74	0.31	95.52	73,518	-	-	46.76	1.25	1.44	1.61
Marshland Credit Union	170,512	15,662	30.09	10.26	-0.17	3.30	5.52	4.74	0.69	80.81	95,586	1,087	3,622	68.98	0.52	0.70	0.74
Go Energy Financial Credit Union	142,002	12,624	21.05	9.42	-0.28	3.14	4.51	4.15	0.50	95.51	99,145	-	14,657	77.90	0.68	0.19	0.31
HALLCO Community Credit Union	133,031	17,025	92.61	9.71	0.71	4.19	6.37	5.33	0.47	77.14	78,469	-	431	66.16	0.67	0.41	0.33
Excel Federal Credit Union	131,677	14,536	19.60	10.19	0.34	2.58	4.12	3.77	0.69	87.24	79,414	-	29,633	79.17	0.33	0.19	0.85
Family First Credit Union	115,791	13,075	25.06	13.34	0.38	3.99	6.75	5.04	0.29	80.81	56,812	-	2,513	56.75	1.05	0.71	1.19
Georgia Heritage Federal Credit Union	113,754	11,724	15.29	10.93	0.02	3.37	5.08	4.60	0.58	79.13	75,992	-	-	76.36	0.14	0.76	0.49
CORE Credit Union	110,222	12,225	20.05	10.93	0.31	3.73	5.91	5.66	0.62	80.34	67,665	-	-	69.98	0.37	0.21	0.73
CGR Credit Union	104,037	14,316	24.31	17.31	0.56	2.36	5.84	4.28	0.56	80.37	33,958	-	-	40.13	0.52	0.47	1.04
Total/Average	2,534,279	266,327	31.24%	11.46%	0.43%	3.07%	5.56%	4.44%	0.54%	76.71%	1,374,812	14,707	88,836	62.51%	0.67%	0.45%	0.78%
\$99K - \$50K																	
Workmen's Circle Credit Union	89,301	1,516	39.39	20.48	1.24	2.57	4.95	4.25	1.55	22.93	53,417	753	8,881	76.21	0.16	0.00	1.45
Pinnacle Credit Union	79,436	7,508	18.72	8.25	-0.29	3.13	4.65	3.77	0.24	96.34	47,375	43	7,683	65.47	0.40	0.46	0.53
Credit Union of Atlanta	76,226	16,171	28.89	10.54	0.10	3.40	5.57	4.83	0.09	90.93	38,956	-	-	57.96	2.81	0.76	1.86
Mutual Savings Credit Union	75,969	5,925	14.65	12.85	0.41	2.61	4.44	3.70	1.08	64.54	44,921	-	-	68.42	0.23	0.34	0.68
North Georgia Credit Union	71,766	10,624	34.15	10.45	0.76	4.54	6.55	6.33	0.50	75.21	49,010	-	-	76.66	0.41	0.92	0.51
Georgia Power Northwest Federal Credit Union	65,326	6,594	25.71	8.77	0.46	3.10	4.53	3.60	0.14	79.44	31,405	-	-	53.53	0.26	0.42	1.03
Members United Credit Union	65,246	9,698	16.32	14.17	0.46	2.95	5.57	4.26	0.78	91.32	32,796	-	-	58.64	0.60	0.52	2.27
Altamaha Federal Credit Union	64,500	9,749	24.80	14.67	0.43	3.59	5.97	4.88	0.44	77.85	33,262	-	-	61.36	1.61	0.67	1.39
Health Center Credit Union	60,550	7,040	32.58	9.18	0.21	3.57	5.75	4.88	0.13	93.60	31,372	-	49	58.00	1.06	0.13	0.37
B.O.N.D. Community Federal Credit Union	51,340	3,458	23.65	8.00	-0.04	2.78	4.61	3.25	0.02	97.32	18,605	-	504	39.66	3.38	0.43	0.59
Total/Average	699,660	78,283	23.75%	10.77%	0.34%	2.96%	4.82%	4.01%	0.46%	72.43%	381,119	796	17,117	56.51%	1.00%	0.43%	0.98%

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Under \$50K																	
Lanier Federal Credit Union	48,821	6,025	41.05	7.95	-0.14	3.67	5.52	5.51	0.60	88.93	33,816	-	-	76.18	0.14	0.45	0.28
On The Grid Financial Federal Credit Union	42,633	4,977	23.21	13.59	-0.02	2.60	4.89	3.62	0.51	90.10	18,594	-	-	50.80	0.29	0.11	0.31
Southern Pine Credit Union	41,992	1,789	-17.80	6.24	-26.62	2.64	4.97	4.26	1.15	733.49	28,271	-	-	72.16	3.00	0.20	1.54
Savannah Schools Federal Credit Union	34,970	3,968	19.92	10.96	-0.17	3.37	8.04	5.43	0.19	84.24	11,306	-	68	36.54	1.23	1.30	2.63
HEA Federal Credit Union	31,106	3,083	21.88	10.13	0.70	2.90	5.21	4.15	0.42	71.48	14,646	-	70	53.05	0.55	-0.08	0.51
1st Choice Credit Union	30,767	7,932	44.28	6.97	-1.30	3.86	6.40	4.97	0.11	98.78	14,838	-	-	52.03	0.45	2.42	1.58
United Methodist Connectional Federal Credit Union	29,472	3,779	10.23	9.67	0.27	3.86	5.67	4.71	0.43	87.57	20,423	2,419	1,834	77.20	0.37	0.02	0.45
Flowers Employees Credit League Credit Union	25,348	5,408	21.50	28.68	0.21	4.51	8.16	5.66	0.73	75.55	11,277	-	-	62.89	2.96	1.69	2.04
Artesian City Federal Credit Union	25,088	2,969	36.59	15.86	0.21	3.36	6.02	5.92	1.02	70.98	15,357	-	-	73.07	2.25	0.66	0.44
Fort McPherson Credit Union	25,082	3,978	14.26	8.66	-0.12	3.99	6.44	5.26	0.02	93.47	11,337	-	172	49.71	1.31	0.93	1.23
Georgia Power Valdosta Federal Credit Union	24,782	3,625	22.96	12.18	-0.02	3.06	6.66	4.84	1.07	80.59	10,815	135	-	49.91	0.47	0.49	1.19
Coweta Cities & County Employees Federal Credit Union	23,460	3,160	22.37	15.86	0.77	2.88	5.27	3.62	0.16	71.91	8,725	-	-	44.24	0.01	0.09	0.10
Savannah Postal Credit Union	21,670	2,158	27.53	14.10	-0.26	3.37	7.06	4.85	0.35	98.04	8,126	-	-	44.44	0.32	0.05	0.60
Northside Federal Credit Union	21,054	6,000	32.14	12.21	1.06	3.90	6.19	5.21	0.15	60.05	10,609	-	-	57.44	1.25	1.23	0.32
Glynn County Federal Employees Credit Union	20,070	1,206	19.38	19.14	0.20	3.34	5.08	3.68	0.17	89.64	9,549	-	-	59.76	2.58	0.08	1.46
Memorial Health Credit Union	19,500	3,366	21.39	17.62	-0.22	4.36	6.83	5.37	0.30	92.22	10,441	-	-	65.07	0.58	1.07	0.40
North Main Credit Union	18,038	1,574	31.42	13.95	0.36	5.16	7.77	6.95	0.53	76.90	12,023	-	-	77.70	0.56	0.72	0.65
Rome Kraft Employees Credit Union	17,574	1,975	12.57	24.10	0.81	3.36	5.07	4.51	0.82	48.00	12,260	-	84	92.04	0.50	1.15	1.08
First Reliance Federal Credit Union	15,305	3,015	36.32	10.08	0.55	3.48	6.85	5.01	0.15	81.53	5,370	-	-	39.38	2.18	0.70	0.97
GPA Credit Union	14,438	1,556	6.77	18.86	0.35	3.22	6.46	3.92	0.36	84.69	4,613	-	-	39.68	0.35	0.00	3.10
Wright Credit Union	14,345	1,485	24.84	15.57	0.74	3.01	7.32	4.33	0.48	71.28	4,906	162	120	40.73	0.41	-0.04	0.98
Walker County Educators Federal Credit Union	12,281	1,478	7.91	26.55	0.13	3.27	4.69	3.78	0.43	80.89	7,564	-	-	83.99	0.30	0.21	0.34
Combined Employees Credit Union	11,820	3,300	14.34	12.21	-0.63	4.41	6.82	6.38	0.95	94.44	8,737	-	-	81.79	0.02	0.16	0.23
Genuine Parts Credit Union	11,664	1,539	16.02	21.91	0.45	4.58	5.95	6.50	1.40	72.56	3,162	-	-	35.52	1.33	-0.64	3.04
Fieldale Credit Union	11,102	1,853	10.27	11.93	0.07	0.44	7.06	2.58	2.16	14.29	1,571	-	-	16.12	1.21	-0.24	1.02
Valdosta Teachers Federal Credit Union	10,157	2,253	31.84	14.44	-1.02	3.48	6.73	4.80	0.33	109.06	4,129	-	-	48.37	0.63	0.66	1.48
Mercy Federal Credit Union	9,299	2,131	14.73	18.51	1.52	4.46	7.47	6.43	0.66	66.78	5,564	-	-	73.69	2.16	0.32	0.77
Regional Members Federal Credit Union	8,880	1,300	6.56	10.39	0.23	3.75	6.84	4.44	0.57	83.25	4,412	-	-	55.76	1.65	0.14	0.50
Colquitt County Teachers Federal Credit Union	8,368	1,850	16.59	20.00	0.20	3.67	6.00	4.56	0.67	79.89	4,842	-	-	72.47	0.21	0.50	0.29
Rig Employees Credit Union	7,779	672	7.08	29.72	0.32	2.57	4.17	3.31	0.38	80.70	3,330	-	-	61.21	0.00	-0.06	1.32
BEKA Federal Credit Union	6,004	695	7.03	10.51	-0.41	3.36	5.05	4.64	0.87	99.25	4,382	-	-	83.57	1.30	-0.52	1.92
Ware County School Employees Federal Credit Union	4,969	748	31.55	10.30	1.24	2.94	4.75	4.49	1.10	56.70	3,729	-	-	83.67	0.00	0.06	0.99
Macon Firemen's Credit Union	4,747	675	0.76	28.27	-0.09	4.83	7.81	5.97	1.08	66.91	3,042	-	-	89.63	0.82	0.00	2.60
Locoga Federal Credit Union	4,522	808	0.49	8.27	-0.18	2.99	6.05	4.23	0.34	98.84	2,001	-	-	48.44	0.00	0.72	0.60
Georgia Guard Credit Union	4,270	831	9.11	10.42	-0.77	1.98	3.76	2.80	0.33	116.13	1,940	-	-	50.79	1.19	0.00	1.86
Macon-Bibb Employees Credit Union	3,770	1,303	21.24	14.22	0.00	5.46	9.53	7.67	0.87	87.90	2,068	-	-	64.26	1.60	1.08	0.48
Brosnan Yard Federal Credit Union	3,506	934	8.81	14.15	-0.12	4.05	7.57	7.57	1.38	70.83	2,201	-	-	73.46	3.91	0.86	0.64
Coffee County Teachers Federal Credit Union	3,484	1,590	9.88	18.77	3.04	5.60	8.84	7.49	0.30	51.33	1,927	-	-	68.28	4.41	2.24	6.59
ELCO Federal Credit Union	3,243	722	4.61	22.82	1.59	4.76	7.06	5.99	0.66	58.70	2,262	-	-	90.84	1.33	0.09	3.71
CRMC Employee's Credit Union	3,035	1,201	25.65	18.02	1.39	3.61	6.35	4.33	0.26	54.39	1,207	-	-	48.61	0.08	0.00	3.23
United Neighborhood Federal Credit Union	2,824	792	23.33	9.45	3.08	4.96	11.24	11.38	0.67	90.91	1,249	-	-	49.25	6.65	-0.62	1.60
Flint Federal Credit Union	2,752	672	5.37	24.42	0.82	3.52	5.66	4.06	0.10	67.35	1,402	-	-	67.60	0.00	-0.44	17.94
Savastate Teachers Federal Credit Union	2,738	754	-8.20	21.29	-2.45	2.38	5.74	2.88	0.46	97.50	630	-	-	29.26	0.16	-0.30	1.79
Patterson Pump Federal Credit Union	2,508	389	2.42	20.41	1.83	4.53	9.59	5.63	0.40	56.45	890	-	-	44.81	2.36	1.71	1.01
Omega Psi Phi Fraternity Federal Credit Union	2,181	1,473	22.78	5.73	1.38	3.44	6.53	4.73	0.21	72.55	787	-	-	38.41	0.89	0.73	3.05
Roper Corporation Employees Credit Union	1,824	657	8.10	13.76	-0.56	3.61	16.12	6.54	0.26	108.11	265	-	-	16.87	0.75	-2.39	4.91
Flint River Employees Federal Credit Union	1,791	319	7.65	31.16	1.26	2.28	3.95	2.69	0.00	50.00	896	-	-	73.02	3.13	0.00	0.67
Berrien Teachers Federal Credit Union	1,490	247	16.26	13.69	0.98	4.35	7.27	5.85	0.49	72.97	886	-	-	69.16	0.00	-0.75	1.13
Local 461 Federal Credit Union	1,358	546	25.21	14.36	0.62	5.56	8.08	7.28	0.37	79.55	842	-	-	72.71	0.00	0.00	0.36
Harris Employees Credit Union	853	212	27.77	26.26	0.74	5.17	9.20	6.93	1.03	77.78	420	-	-	68.40	0.00	0.00	16.43
Big Bethel A.M.E. Church Federal Credit Union	326	251	8.31	12.88	0.63	1.88	9.52	3.41	0.00	66.67	19	-	-	6.74	0.00	0.00	10.53
FAB Church Federal Credit Union	251	262	-8.40	23.51	1.63	3.25	12.90	4.06	0.00	60.00	25	-	-	13.09	0.00	0.00	4.00
Tabernacle Federal Credit Union	213	127	6.80	13.62	-3.81	0.95	7.14	6.90	0.00	400.00	24	-	-	14.12	16.67	0.00	12.50
Stephens County Community Federal Credit Union	145	114	-4.05	12.41	1.37	1.37	14.29	14.29	0.00	0.00	11	-	-	8.66	9.09	0.00	9.09
Total/Average	699,669	105,726	15.75%	15.81%	-0.15%	3.54%	7.07%	5.30%	0.53%	94.30%	353,718	2,716	2,348	55.83%	1.55%	0.33%	2.55%