

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2020

(Sorted by Asset Size)
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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 +	21,308,820	1,399,920	23.19	11.96	0.62	2.66	4.34	3.95	0.68	65.79	13,800,348	40,928	1,101,903	75.98	0.50	0.51	0.72
\$999K - \$500K	626,845	61,296	28.38	7.93	0.45	3.26	5.06	4.97	0.35	84.97	397,882	4,121	139,201	70.02	0.34	0.33	0.72
\$499K - \$250K	3,052,031	275,803	20.89	10.06	0.65	2.99	4.85	4.14	0.44	74.81	1,789,412	20,718	173,277	66.82	0.28	0.31	0.72
\$249K - \$100K	2,601,906	266,919	25.26	11.24	0.36	2.94	5.51	4.31	0.49	78.25	1,396,167	14,121	91,358	61.49	0.64	0.41	0.79
\$99K - \$50K	78,310	17,810	17.80	10.66	0.30	2.83	4.80	3.90	0.43	73.47	379,353	990	18,921	55.24	0.71	0.40	1.01
Under \$50K	721,172	105,465	13.24	15.62	-0.08	3.44	6.98	5.18	0.50	89.43	355,255	10,913	2,174	54.13	0.89	0.19	2.72
1 Billion +																	
Delta Community Credit Union	7,463,731	427,281	31.11	11.05	0.67	2.88	4.27	3.90	0.50	63.25	4,891,159	22,652	351,959	74.60	0.21	0.41	0.89
Robins Financial Credit Union	3,216,224	224,475	23.25	16.49	1.26	2.52	4.30	3.62	0.69	53.68	1,869,137	4,829	122,751	71.15	0.29	0.43	0.86
Georgia's Own Credit Union	3,120,831	205,054	33.47	10.12	0.45	2.98	4.74	4.56	0.63	67.28	2,127,833	-	250,941	81.74	0.37	0.46	1.09
Atlanta Postal Credit Union	2,367,848	100,774	12.47	13.19	0.14	2.14	4.33	3.91	1.29	58.13	1,608,850	-	243,230	77.67	0.22	0.43	0.58
Associated Credit Union	1,810,994	154,398	16.81	12.00	0.41	2.64	4.10	3.99	0.49	68.86	1,181,102	-	37,306	75.36	0.27	0.59	0.92
Georgia United Credit Union	1,698,147	170,220	26.79	9.18	0.45	2.51	4.36	3.68	0.54	80.44	957,490	-	36,945	66.51	1.92	0.99	0.00
LGE Community Credit Union	1,631,045	117,718	18.42	11.71	0.99	2.98	4.31	4.00	0.59	68.86	1,164,777	13,447	58,771	84.80	0.20	0.25	0.69
Total/Average	21,308,820	1,399,920	23.19%	11.96%	0.62%	2.66%	4.34%	3.95%	0.68%	65.79%	13,800,348	40,928	1,101,903	75.98%	0.50%	0.51%	0.72%
\$999K - \$500K																	
Peach State Federal Credit Union	626,845	61,296	28.38	7.93	0.45	3.26	5.06	4.97	0.35	84.97	397,882	4,121	139,201	70.02	0.34	0.33	0.72
Total/Average	626,845	61,296	28.38%	7.93%	0.45%	3.26%	5.06%	4.97%	0.35%	84.97%	397,882	4,121	139,201	70.02%	0.34%	0.33%	0.72%
\$499K - \$250K																	
Kinetic Federal Credit Union	478,219	45,243	17.97	10.91	0.62	3.53	5.53	5.33	0.70	69.75	335,528	942	29,411	79.61	0.73	0.74	1.08
Southern Credit Union	462,186	32,842	18.20	9.86	0.50	2.56	4.41	3.41	0.24	78.84	196,505	-	1,203	48.21	0.04	0.26	0.43
Credit Union of Georgia	431,194	34,136	29.31	9.01	0.52	2.84	4.84	4.02	0.36	76.49	234,979	9,079	6,614	60.58	0.06	0.09	0.63
Coosa Valley Credit Union	417,480	44,311	24.69	8.55	0.97	3.79	5.52	5.10	0.38	74.48	297,611	8,323	28,049	79.43	0.47	0.37	0.57
CDC Federal Credit Union	349,903	20,095	14.85	9.35	0.86	2.28	4.60	2.57	0.07	74.90	94,253	-	132	30.28	0.26	0.24	0.71
Midsouth Community Federal Credit Union	331,011	40,394	21.94	12.43	1.00	3.04	4.84	4.27	0.63	63.92	218,878	-	4,816	77.27	0.36	0.32	1.25
Southeastern Credit Union	294,136	26,134	16.05	9.85	0.55	2.79	4.43	4.19	0.70	76.34	215,149	2,374	25,438	82.01	0.15	0.18	0.58
MembersFirst Credit Union	287,902	32,648	24.13	10.52	0.20	3.09	4.60	4.19	0.43	83.72	196,509	-	77,614	77.19	0.15	0.29	0.51
Total/Average	3,052,031	275,803	20.89%	10.06%	0.65%	2.99%	4.85%	4.14%	0.44%	74.81%	1,789,412	20,718	173,277	66.82%	0.28%	0.31%	0.72%

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\$249K - \$100K																	
Interstate Unlimited Credit Union	214,714	25,428	21.26	14.57	1.44	3.51	5.56	5.19	1.03	60.07	156,070	452	-	87.10	0.45	0.43	0.58
Coca-Cola Federal Credit Union	211,833	15,708	18.21	10.28	0.93	3.03	4.35	3.71	0.32	69.75	146,714	-	-	77.76	0.34	0.20	0.59
United 1st Credit Union	202,791	25,927	24.11	10.02	0.48	2.81	4.77	4.09	0.43	78.65	111,998	-	-	62.50	0.22	0.41	1.39
Platinum Federal Credit Union	193,516	10,117	70.72	6.45	1.24	2.46	4.24	4.12	0.48	59.34	112,554	12,981	16,539	62.92	0.36	0.14	0.64
AFLAC Federal Credit Union	186,393	17,328	9.12	20.25	0.64	1.30	10.58	3.55	0.97	32.34	17,947	-	201	12.11	3.25	0.07	0.96
Emory Alliance Credit Union	182,943	18,449	21.89	8.01	-0.15	3.25	4.75	4.13	0.03	91.34	107,440	688	21,920	65.12	0.38	0.45	1.04
Powerco Federal Credit Union	182,098	17,708	10.49	13.61	0.01	2.43	4.35	3.33	0.29	89.70	78,087	-	-	50.01	0.18	0.07	0.32
GeoVista Federal Credit Union	175,279	24,637	24.77	7.12	-0.23	2.83	5.89	4.52	0.30	95.48	76,179	-	-	47.39	1.43	1.25	1.50
Marshland Credit Union	174,939	15,968	24.04	10.01	-0.10	3.17	5.49	4.58	0.66	81.50	96,719	-	3,451	67.45	0.40	0.62	0.77
Go Energy Financial Credit Union	146,132	12,517	18.32	8.97	-0.44	3.12	4.52	4.09	0.47	94.76	99,649	-	15,559	75.47	0.59	0.37	0.36
HALLCO Community Credit Union	138,921	17,186	70.38	9.21	0.28	3.78	6.00	4.90	0.37	85.13	79,602	-	324	63.77	0.66	0.42	0.28
Excel Federal Credit Union	136,606	14,583	18.54	9.89	0.32	2.50	4.13	3.67	0.63	88.45	82,418	-	30,859	79.56	0.26	0.18	0.78
Family First Credit Union	120,297	12,884	22.54	12.87	0.29	3.76	6.71	4.87	0.27	82.50	57,052	-	2,505	54.60	0.48	0.76	1.12
Georgia Heritage Federal Credit Union	115,812	11,985	12.79	10.85	0.17	3.28	5.11	4.52	0.55	79.67	74,185	-	-	72.95	0.42	0.54	0.50
CORE Credit Union	113,235	12,201	17.38	10.73	0.34	3.56	5.92	5.61	0.60	81.25	65,060	-	-	65.42	0.29	0.18	0.73
CGR Credit Union	106,397	14,293	19.60	17.01	0.48	2.22	5.81	4.14	0.51	82.01	34,493	-	-	39.76	0.51	0.39	1.04
Total/Average	2,601,906	266,919	25.26%	11.24%	0.36%	2.94%	5.51%	4.31%	0.49%	78.25%	1,396,167	14,121	91,358	61.49%	0.64%	0.41%	0.79%
\$99K - \$50K																	
Workmen's Circle Credit Union	93,633	1,555	34.00	19.90	1.33	2.37	4.79	4.06	1.43	23.15	54,834	929	10,016	73.96	0.00	0.00	1.42
Pinnacle Credit Union	81,773	7,501	16.77	7.99	-0.23	3.04	4.63	3.70	0.23	99.12	48,235	61	8,367	64.51	0.29	0.35	0.60
Credit Union of Atlanta	77,914	16,216	22.64	10.22	-0.06	3.18	5.52	4.71	0.09	91.95	37,873	-	-	54.72	2.20	1.08	1.81
Mutual Savings Credit Union	76,350	5,925	10.48	12.86	0.37	2.53	4.39	3.60	1.04	66.71	44,432	-	-	67.45	0.18	0.26	0.62
North Georgia Credit Union	72,570	10,671	24.52	10.55	0.80	4.44	6.58	6.32	0.45	74.93	49,792	-	-	77.26	0.54	0.67	0.65
Altamaha Federal Credit Union	65,088	9,826	17.90	14.57	0.32	3.46	5.99	4.75	0.42	79.25	32,939	-	-	60.25	1.78	0.67	1.45
Georgia Power Northwest Federal Credit Union	64,967	6,567	16.31	9.12	0.72	2.98	4.54	3.49	0.14	77.29	29,524	-	-	50.72	0.08	0.31	1.08
Members United Credit Union	64,743	9,578	9.77	14.15	0.13	2.85	5.60	4.14	0.74	92.52	31,019	-	-	55.84	0.74	0.52	2.35
Health Center Credit Union	61,205	7,017	23.39	9.07	0.12	3.44	5.75	4.71	0.13	94.39	32,331	-	48	59.02	0.45	0.20	0.36
B.O.N.D. Community Federal Credit Union	52,187	3,454	18.23	7.76	-0.18	2.54	4.54	3.07	0.02	101.56	18,374	-	490	38.35	1.52	0.30	0.65
Total/Average	710,430	78,310	17.80%	10.66%	0.30%	2.83%	4.80%	3.90%	0.43%	73.47%	379,353	990	18,921	55.24%	0.71%	0.40%	1.01%

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Under \$50K																	
Lanier Federal Credit Union	52,154	6,149	38.34	7.45	-0.08	3.58	5.57	5.55	0.55	90.36	34,384	-	-	72.60	0.11	0.42	0.24
On The Grid Financial Federal Credit Union	44,379	4,959	21.57	13.06	0.00	2.43	4.83	3.43	0.46	90.41	17,737	-	-	46.32	0.20	0.05	0.31
Southern Pine Credit Union	43,394	1,697	-7.81	6.22	-17.85	2.82	4.88	4.18	0.87	521.42	28,090	-	-	69.23	1.41	0.13	1.55
Savannah Schools Federal Credit Union	36,221	3,929	18.53	10.70	0.07	3.15	8.02	5.27	0.19	83.41	10,773	-	62	33.49	0.77	0.90	2.91
1st Choice Credit Union	32,615	8,226	39.30	7.30	0.30	3.62	5.82	4.71	0.10	83.26	20,347	7,809	-	67.57	0.82	1.50	1.14
HEA Federal Credit Union	31,579	3,078	16.84	10.12	0.65	2.79	5.21	4.05	0.41	72.13	14,704	-	68	52.42	0.43	-0.07	0.52
United Methodist Connectional Federal Credit Union	29,721	3,683	8.00	9.66	0.27	3.70	5.46	4.56	0.41	87.58	20,313	2,807	1,681	76.10	0.36	0.01	0.45
Georgia Power Valdosta Federal Credit Union	27,038	3,647	28.84	11.05	-0.18	2.85	6.65	4.71	1.06	83.15	10,350	135	-	43.22	0.82	0.45	1.16
Flowers Employees Credit League Credit Union	26,029	5,408	18.30	27.99	0.22	4.33	8.09	5.56	0.62	77.41	11,027	-	-	59.40	3.63	1.25	2.19
Artesian City Federal Credit Union	26,001	3,003	30.13	15.35	0.19	3.17	6.03	5.92	0.98	72.20	14,907	-	-	67.99	2.56	0.46	0.56
Fort McPherson Credit Union	25,649	3,895	12.73	8.11	-0.59	3.84	6.39	5.25	0.02	101.65	11,396	-	172	48.62	0.89	0.77	1.33
Coweta Cities & County Employees Federal Credit Union	24,605	3,144	22.15	15.26	0.70	2.68	5.29	3.52	0.16	71.35	8,442	-	-	40.52	0.01	0.03	0.18
Savannah Postal Credit Union	22,104	2,160	21.39	13.74	-0.27	3.17	7.09	4.73	0.36	98.79	7,812	-	-	41.61	0.31	0.03	0.61
Northside Federal Credit Union	21,453	5,962	24.36	12.19	0.98	3.61	6.11	4.96	0.15	61.80	10,433	-	-	55.46	1.40	1.07	0.26
Memorial Health Credit Union	20,245	3,328	19.90	17.02	-0.06	4.04	6.84	5.43	0.28	90.77	10,654	-	-	63.48	0.14	0.73	0.49
Glynn County Federal Employees Credit Union	20,210	1,195	13.94	19.05	0.19	3.20	5.05	3.57	0.16	89.22	9,683	-	-	60.41	2.22	0.07	1.47
North Main Credit Union	18,486	1,588	24.78	13.53	0.12	5.08	7.73	6.69	0.48	74.86	12,308	-	-	76.54	0.45	0.47	1.39
Rome Kraft Employees Credit Union	17,890	1,771	10.93	23.91	0.87	3.25	5.04	4.48	0.81	49.73	12,096	-	80	88.99	0.35	0.81	1.14
First Reliance Federal Credit Union	15,190	3,034	23.03	10.21	0.44	3.34	7.01	4.87	0.13	83.05	5,533	-	-	40.94	0.87	0.81	0.89
GPA Credit Union	14,987	1,546	9.76	18.22	0.31	3.11	6.46	3.74	0.33	86.01	4,327	-	-	35.91	0.65	-0.06	3.35
Wright Credit Union	14,238	1,499	15.44	15.87	0.74	2.94	7.36	4.24	0.51	70.82	5,105	162	111	42.89	1.04	0.06	0.92
Combined Employees Credit Union	12,295	3,302	15.31	9.05	-0.37	4.49	6.98	6.40	0.89	91.65	8,691	-	-	77.95	0.01	0.08	0.26
Walker County Educators Federal Credit Union	12,264	1,475	5.08	26.70	0.24	3.16	4.71	3.62	0.42	80.85	6,964	-	-	77.58	0.10	0.12	0.34
Genuine Parts Credit Union	11,975	1,411	14.52	21.26	0.18	4.52	5.98	6.28	1.34	75.00	2,931	-	-	31.83	0.68	0.61	2.93
Fieldale Credit Union	10,848	1,776	3.64	12.21	0.05	0.49	7.08	2.17	1.85	16.28	1,463	-	-	15.42	0.96	0.25	1.23
Valdosta Teachers Federal Credit Union	10,661	2,259	28.90	13.58	-0.91	3.27	6.73	4.47	0.31	110.30	4,072	-	-	44.51	0.61	0.48	1.45
Mercy Federal Credit Union	9,520	2,109	13.22	18.28	1.26	4.39	7.54	6.33	0.65	66.31	5,578	-	-	71.89	1.09	0.97	0.63
Regional Members Federal Credit Union	8,936	1,300	5.24	10.31	0.12	3.61	6.84	4.35	0.63	81.52	4,703	-	-	58.95	1.59	0.18	0.60
Colquitt County Teachers Federal Credit Union	8,778	1,857	18.14	19.10	0.18	3.55	6.02	4.46	0.64	81.07	4,809	-	-	67.89	0.58	0.33	0.35
Rig Employees Credit Union	8,116	676	10.70	28.55	0.29	2.54	4.16	3.22	0.32	82.35	3,266	-	-	56.56	0.00	-0.04	1.35
BEKA Federal Credit Union	5,980	670	4.14	10.43	-0.43	3.28	5.07	4.61	0.86	96.45	4,238	-	-	79.14	2.08	-0.62	2.19
Ware County School Employees Federal Credit Union	5,094	751	24.91	10.38	1.11	3.00	4.80	4.55	1.05	59.60	3,793	-	-	83.09	0.00	0.04	0.87
Macon Firemen's Credit Union	4,889	706	4.51	27.82	0.45	4.85	7.88	5.97	0.99	65.55	2,932	-	-	83.20	0.00	-0.14	2.80
Locoga Federal Credit Union	4,699	807	5.56	8.00	-0.09	2.95	6.13	4.22	0.32	89.39	1,945	-	-	45.05	0.05	0.48	1.03
Georgia Guard Credit Union	4,276	814	6.27	9.42	-0.54	1.11	2.52	1.68	0.29	111.76	1,919	-	-	49.90	1.09	-0.06	1.98
Macon-Bibb Employees Credit Union	3,829	1,299	16.47	13.84	-0.22	5.32	9.58	7.31	0.78	87.43	2,057	-	-	62.56	1.31	0.68	0.44
Brosnan Yard Federal Credit Union	3,541	919	7.27	14.09	0.04	4.10	7.88	7.88	1.36	70.95	2,203	-	-	72.80	0.36	0.70	0.64
Coffee County Teachers Federal Credit Union	3,467	1,589	5.90	17.85	-1.37	5.30	8.76	7.16	0.19	59.38	1,904	-	-	67.00	5.62	2.19	6.30
ELCO Federal Credit Union	3,338	673	7.07	22.50	1.50	4.71	7.10	6.02	0.60	59.85	2,202	-	-	85.45	1.00	0.89	3.77
CRMC Employee's Credit Union	3,166	1,201	23.59	17.31	0.95	3.34	6.29	4.24	0.22	66.25	1,129	-	-	43.22	0.09	0.00	3.54
United Neighborhood Federal Credit Union	2,906	754	19.88	8.98	1.76	4.74	11.35	11.44	0.65	92.97	1,173	-	-	44.74	5.63	0.11	2.30
Savastate Teachers Federal Credit Union	2,817	753	-1.77	20.45	-1.92	2.16	5.61	2.76	0.43	107.27	573	-	-	25.60	0.52	-0.83	20.07
Flint Federal Credit Union	2,744	676	3.18	24.67	0.84	3.41	5.66	3.91	0.13	69.44	1,425	-	-	69.17	0.07	0.29	0.77
Patterson Pump Federal Credit Union	2,392	383	-4.63	21.57	1.39	4.33	9.36	5.42	0.34	59.77	737	-	-	39.43	0.14	0.89	2.04
Omega Psi Phi Fraternity Federal Credit Union	2,354	1,696	26.97	5.44	1.07	3.22	6.52	4.59	0.20	76.32	812	-	-	36.59	0.74	0.49	3.08
Roper Corporation Employees Credit Union	1,899	641	11.10	12.85	-0.96	3.26	16.28	6.20	0.26	117.65	213	-	-	12.88	1.41	-2.64	7.04
Flint River Employees Federal Credit Union	1,754	326	2.24	32.38	1.90	4.85	8.61	5.56	0.33	60.56	939	-	-	83.17	2.66	0.29	0.43
Local 461 Federal Credit Union	1,423	543	23.99	13.77	0.50	5.33	8.07	7.13	0.36	82.81	845	-	-	69.26	0.00	0.00	0.36
Berrien Teachers Federal Credit Union	1,300	243	-7.55	15.85	0.85	4.33	6.96	5.69	0.44	74.07	865	-	-	79.36	0.00	-0.49	1.27
Harris Employees Credit Union	781	215	5.70	28.43	0.33	4.59	8.81	6.26	0.92	83.78	386	-	-	70.70	0.00	0.00	17.88
Big Bethel A.M.E. Church Federal Credit Union	336	251	9.80	12.20	0.41	1.65	6.67	2.58	0.00	50.00	19	-	-	6.51	0.00	0.00	10.53
FAB Church Federal Credit Union	247	259	-7.63	24.29	1.62	2.16	9.52	3.44	0.00	80.00	16	-	-	8.12	0.00	0.00	6.25
Tabernacle Federal Credit Union	212	116	3.88	13.68	-2.53	1.26	10.26	9.88	0.00	233.33	22	-	-	12.22	0.00	-5.13	9.09
Stephens County Community Federal Credit Union	147	114	-0.90	12.24	0.91	1.83	10.26	10.26	0.00	50.00	10	-	-	7.75	0.00	0.00	10.00
Total/Average	721,172	105,465	13.24%	15.62%	-0.08%	3.44%	6.98%	5.18%	0.50%	89.43%	355,255	10,913	2,174	54.13%	0.89%	0.19%	2.72%