

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2021

(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 +	23,766,954	1,438,593	4.49	11.14	0.70	1.16	2.05	1.73	0.22	70.16	14,003,820	37,192	1,197,578	68.99	0.30	0.04	0.90
\$999K - \$500K	2,309,121	175,431	5.37	8.78	0.74	1.33	2.33	2.01	0.12	78.08	1,275,053	16,441	242,643	60.42	0.19	0.04	0.66
\$499K - \$250K	1,925,799	165,822	4.32	9.58	0.90	1.41	2.24	1.91	0.13	73.27	1,106,671	5,705	150,364	64.66	0.28	0.02	0.66
\$249K - \$100K	2,894,559	270,405	2.57	10.53	0.45	1.22	2.56	1.84	0.14	80.69	1,480,407	15,966	105,896	57.56	0.49	0.05	0.75
\$99K - \$50K	836,776	81,654	3.18	9.73	0.39	0.80	1.54	1.17	0.09	73.46	419,750	2,995	19,282	51.37	0.50	-0.04	0.86
Under \$50K	700,103	96,904	4.59	15.03	0.00	1.47	3.35	2.34	0.16	113.49	325,881	16,897	2,184	53.39	0.66	0.69	2.90
1 Billion +																	
Delta Community Credit Union	8,557,506	450,318	5.82	10.13	0.82	1.11	1.92	1.52	0.15	69.62	4,929,809	14,927	454,381	64.82	0.19	0.04	0.81
Robins Financial Credit Union	3,719,195	236,627	5.86	15.16	1.30	1.06	1.99	1.52	0.21	55.97	1,865,455	4,015	117,025	60.06	0.22	0.03	1.00
Georgia's Own Credit Union	3,214,043	205,082	4.34	9.56	0.45	1.37	2.23	2.16	0.18	76.31	2,052,900	9,631	251,816	71.27	0.94	0.06	2.34
Atlanta Postal Credit Union	2,527,117	102,399	3.62	12.69	0.59	0.98	2.03	1.68	0.44	63.49	1,600,037	-	248,940	71.87	0.20	0.07	0.42
Associated Credit Union	2,009,968	154,579	3.88	11.34	0.67	1.14	1.90	1.81	0.14	75.23	1,141,419	-	39,590	65.01	0.21	0.05	0.91
LGE Community Credit Union	1,868,266	118,945	3.70	10.80	0.67	1.30	2.07	1.69	0.21	68.61	1,195,968	8,619	51,729	75.41	0.09	0.02	0.85
Georgia United Credit Union	1,870,859	170,643	4.20	8.33	0.42	1.26	2.19	1.74	0.17	81.86	1,218,232	-	34,097	74.47	0.21	0.00	0.00
Total/Average	23,766,954	1,438,593	4.49%	11.14%	0.70%	1.16%	2.05%	1.73%	0.22%	70.16%	14,003,820	37,192	1,197,578	68.99%	0.30%	0.04%	0.90%
\$999K - \$500K																	
Peach State Federal Credit Union	737,062	62,118	5.88	7.19	0.66	1.43	2.39	2.29	0.12	80.36	457,411	4,474	203,717	67.77	0.17	0.04	0.72
Kinetic Credit Union	519,224	45,128	1.42	10.98	1.30	1.57	2.64	2.47	0.21	69.56	325,586	1,244	26,842	70.89	0.52	0.09	0.91
Credit Union of Georgia	532,176	35,289	7.90	7.91	0.59	1.31	2.22	1.83	0.09	77.78	298,621	10,723	11,327	61.54	0.03	0.02	0.65
The Southern Credit Union	520,658	32,896	6.28	9.03	0.41	1.00	2.09	1.44	0.07	84.64	193,435	-	757	41.47	0.04	0.03	0.36
Total/Average	2,309,121	175,431	5.37%	8.78%	0.74%	1.33%	2.33%	2.01%	0.12%	78.08%	1,275,053	16,441	242,643	60.42%	0.19%	0.04%	0.66%
\$499K - \$250K																	
Coosa Valley Credit Union	485,538	44,974	3.16	8.14	0.96	1.74	2.68	2.42	0.08	78.27	318,658	4,914	33,882	72.75	0.59	0.05	0.40
CDC Federal Credit Union	392,518	20,210	6.34	9.35	0.87	1.14	2.00	1.30	0.04	68.88	103,744	-	83	29.13	0.05	0.00	0.52
Midsouth Community Federal Credit Union	385,146	41,589	8.78	11.34	1.17	1.39	2.26	1.92	0.23	69.02	237,893	-	6,434	70.93	0.57	0.01	1.35
Members First Credit Union	336,015	32,657	2.82	9.67	0.96	1.42	2.20	1.93	0.14	72.66	221,761	-	85,004	73.97	0.10	0.02	0.47
Southeastern Credit Union	326,582	26,392	0.52	9.42	0.55	1.34	2.08	1.96	0.18	77.52	224,615	791	24,961	76.55	0.11	0.02	0.54
Total/Average	1,925,799	165,822	4.32%	9.58%	0.90%	1.41%	2.24%	1.91%	0.13%	73.27%	1,106,671	5,705	150,364	64.66%	0.28%	0.02%	0.66%
\$249K - \$100K																	
Interstate Credit Union	250,842	27,001	4.18	13.65	1.64	1.67	2.61	2.33	0.34	62.64	182,444	10	-	86.03	0.47	0.02	0.46
United 1st Credit Union	237,106	26,548	-1.10	8.91	0.42	1.15	2.31	1.73	0.13	85.87	116,122	-	-	54.64	0.28	-0.04	1.39
Coca-Cola Federal Credit Union	222,629	12,818	-7.54	10.32	0.71	1.19	1.89	1.52	0.11	73.58	130,688	-	-	66.31	0.24	0.04	0.73
Platinum Federal Credit Union	211,021	10,699	6.06	7.01	1.37	1.03	1.77	1.56	0.13	58.50	129,542	14,722	18,373	66.72	0.06	0.03	0.58
Powerco Federal Credit Union	198,522	16,568	1.10	12.35	0.35	0.94	1.98	1.30	0.12	81.20	81,600	-	3,828	47.06	0.05	-0.01	0.27
AFLAC Federal Credit Union	194,461	17,465	-2.54	19.57	0.24	0.41	5.07	1.68	0.11	57.68	15,789	-	147	10.11	2.42	-0.06	0.87
Emory Alliance Credit Union	200,636	18,250	3.88	7.26	0.33	1.37	1.99	1.67	0.02	82.14	127,798	363	23,853	69.58	0.51	0.18	1.09
GeoVista Federal Credit Union	190,880	24,950	-3.64	5.94	-0.28	1.26	2.67	1.79	0.09	90.95	83,346	-	-	46.97	1.37	0.37	1.45
Marshland Community Federal Credit Union	190,730	16,700	5.26	9.59	0.65	1.35	2.60	1.87	0.24	79.97	102,206	871	7,546	62.11	0.19	0.10	0.61
MyGeorgia Credit Union	188,038	20,743	29.80	8.03	0.56	1.54	3.04	2.40	0.07	84.40	87,998	-	1,569	51.44	0.44	0.07	0.32
Go Energy Financial Credit Union	160,923	12,304	-0.12	8.33	0.01	1.36	2.22	1.77	0.16	91.12	91,628	-	15,046	62.48	0.59	0.00	0.46
Excel Federal Credit Union	151,809	14,616	6.74	9.42	0.43	1.12	1.97	1.62	0.19	88.31	88,173	-	33,513	75.58	0.11	0.00	0.68
Family First Credit Union	131,973	12,643	2.86	11.93	0.19	1.48	3.14	1.91	0.08	90.68	62,545	-	2,021	53.94	0.55	0.04	0.97
Georgia Heritage Federal Credit Union	126,245	12,783	-0.16	9.99	0.13	1.40	2.47	2.10	0.16	87.51	76,376	-	-	68.12	0.16	0.09	0.49
CORE Credit Union	123,023	12,447	-0.12	10.02	0.02	1.23	2.73	2.43	0.17	93.56	69,032	-	-	63.23	0.31	0.00	0.63
CGR Credit Union	115,721	13,870	-3.56	16.11	0.46	0.75	2.55	1.74	0.19	82.88	35,120	-	-	36.68	0.15	-0.02	1.06
Total/Average	2,894,559	270,405	2.57%	10.53%	0.45%	1.22%	2.56%	1.84%	0.14%	80.69%	1,480,407	15,966	105,896	57.56%	0.49%	0.05%	0.75%

