

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2021

(Sorted by Asset Size)

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Company Name	City	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 +		24,852,227	1,459,954	13.39	11.30	0.76	2.26	4.01	3.33	0.41	69.09	14,390,558	7,460	1,175,676	68.08	0.31	0.21	0.84
\$999K - \$500K		2,945,677	222,443	17.30	8.64	0.89	2.75	4.72	4.08	0.22	77.29	1,655,632	5,029	290,130	61.87	0.25	0.13	0.51
\$499K - \$250K		1,761,183	146,586	15.11	10.84	1.19	2.73	4.36	3.67	0.35	68.10	1,018,340	-	120,028	68.18	0.33	0.11	0.61
\$249K - \$100K		2,782,723	242,961	9.89	11.01	0.49	2.33	5.02	3.50	0.29	78.05	1,431,052	1,233	120,071	58.43	0.53	0.24	0.77
\$99K - \$50K		757,862	81,409	10.02	8.93	0.29	3.12	7.22	4.41	0.41	79.38	373,763	637	8,275	49.82	0.56	0.39	0.73
Under \$50K		652,974	84,221	7.46	15.01	0.10	2.87	6.79	4.64	0.51	94.59	299,446	6,151	1,774	55.27	0.98	0.98	1.90
1 Billion +																		
Delta Community Credit Union	Atlanta	9,023,056	459,796	16.95	9.89	0.66	2.16	3.80	2.88	0.28	72.56	5,012,515	3,352	466,565	62.11	0.21	0.18	0.77
Robins Financial Credit Union	Warner Robins	3,880,052	239,874	16.16	15.06	1.19	2.06	4.01	2.93	0.42	56.89	1,898,534	727	118,229	57.91	0.27	0.19	1.04
Georgia's Own Credit Union	Atlanta	3,419,403	208,658	16.53	10.85	0.77	2.70	4.46	4.24	0.35	74.18	2,086,520	1,006	191,932	69.08	0.48	0.32	2.17
Atlanta Postal Credit Union	Atlanta	2,565,203	102,396	6.14	12.70	0.45	1.94	3.95	3.25	0.85	61.72	1,732,695	-	284,848	76.45	0.25	0.26	0.39
Associated Credit Union	Peachtree Corners	2,094,343	154,077	11.89	11.20	0.65	2.07	3.81	3.55	0.27	74.62	1,154,780	-	41,345	62.63	0.33	0.25	0.80
LGE Community Credit Union	Atlanta	1,989,595	123,953	17.49	10.73	1.01	2.52	4.03	3.22	0.40	65.67	1,207,667	2,375	51,080	70.70	0.16	0.19	0.69
Georgia United Credit Union	Duluth	1,880,574	171,200	8.59	8.70	0.58	2.39	3.97	3.23	0.31	78.03	1,297,847	-	21,677	77.69	0.46	0.06	0.00
Total/Average		24,852,227	1,459,954	13.39%	11.30%	0.76%	2.26%	4.01%	3.33%	0.41%	69.09%	14,390,558	7,460	1,175,676	68.08%	0.31%	0.21%	0.84%
\$500 Million to \$1 Billion																		
Peach State Federal Credit Union	Lawrenceville	778,434	62,468	19.23	7.15	0.67	2.77	4.67	4.48	0.24	81.41	467,432	579	210,995	65.79	0.12	0.15	0.60
Credit Union of Georgia	Woodstock	568,450	35,889	22.19	7.72	0.76	2.49	4.17	3.46	0.17	75.55	326,277	3,239	15,744	62.51	0.06	-0.05	0.66
Kinetic Credit Union	Columbus	539,759	45,014	10.54	11.32	1.45	3.11	5.30	4.97	0.39	70.51	322,296	-	27,044	67.73	0.57	0.29	0.55
The Southern Credit Union	Fayetteville	537,764	32,842	13.33	9.00	0.46	1.97	4.19	2.81	0.13	81.95	191,265	-	758	39.31	0.06	0.10	0.38
Coosa Valley Credit Union	Rome	521,269	46,230	21.21	8.03	1.10	3.43	5.26	4.69	0.15	77.01	348,362	1,211	35,589	74.02	0.43	0.18	0.38
Total/Average		2,945,677	222,443	17.30%	8.64%	0.89%	2.75%	4.72%	4.08%	0.22%	77.29%	1,655,632	5,029	290,130	61.87%	0.25%	0.13%	0.51%
\$250 Million to \$500 Million																		
CDC Federal Credit Union	Atlanta	416,863	20,120	13.26	9.10	1.18	2.07	3.87	2.42	0.08	63.92	109,178	-	84	28.52	0.52	0.14	0.49
Midsouth Community Federal Credit Union	Macon	401,082	40,485	18.22	11.56	1.34	2.79	4.55	3.79	0.41	66.51	245,114	-	7,037	70.12	0.59	0.13	1.22
Members First Credit Union	Decatur	348,729	32,133	15.84	9.75	0.86	2.82	4.23	3.80	0.27	75.54	239,878	-	86,073	77.03	0.12	0.04	0.43
Southeastern Credit Union	Valdosta	334,399	25,791	10.38	9.61	0.71	2.63	4.09	3.80	0.36	75.59	228,816	-	26,834	76.33	0.07	0.05	0.53
Interstate Credit Union	Jesup	260,110	28,057	17.84	14.20	1.87	3.33	5.07	4.52	0.64	58.92	195,354	-	-	88.93	0.32	0.20	0.40
Total/Average		1,761,183	146,586	15.11%	10.84%	1.19%	2.73%	4.36%	3.67%	0.35%	68.10%	1,018,340	-	120,028	68.18%	0.33%	0.11%	0.61%
\$100 Million to \$250 Million																		
United 1st Credit Union	Kingsland	242,643	26,684	15.76	9.17	0.83	2.41	4.60	3.44	0.21	81.20	126,867	-	-	58.48	0.19	0.19	1.08
Platinum Federal Credit Union	Duluth	212,378	10,871	11.42	7.67	1.60	2.04	3.45	3.01	0.26	55.94	139,026	636	23,021	71.50	0.04	-0.04	0.53
Emory Alliance Credit Union	Decatur	209,661	17,832	11.59	7.00	0.16	2.73	4.01	3.36	0.03	84.95	126,203	39	23,056	65.29	0.52	0.31	1.33
Coca-Cola Federal Credit Union	Atlanta	208,541	12,095	-6.13	11.25	0.59	2.50	3.80	3.04	0.21	75.88	160,031	-	-	88.01	0.30	0.07	0.63
MyGeorgia Credit Union	Gainesville	203,117	20,907	39.59	7.75	0.61	2.67	5.46	4.27	0.11	81.59	95,359	-	1,608	51.43	0.61	0.17	0.27
Marshland Community Federal Credit Union	Brunswick	202,230	17,256	12.85	9.35	0.55	2.65	5.21	3.74	0.46	79.13	103,324	-	7,309	58.54	0.25	0.32	0.55
GeoVista Federal Credit Union	Hinesville	195,780	25,006	10.17	5.87	-0.08	2.47	5.25	3.50	0.17	86.45	86,229	-	-	47.34	0.97	1.37	1.64
Powerco Federal Credit Union	Atlanta	195,423	16,345	6.67	12.43	-0.08	1.89	3.98	2.65	0.23	95.46	82,076	-	3,755	48.06	0.10	0.02	0.26
AFLAC Federal Credit Union	Columbus	192,314	16,220	1.33	19.90	0.23	0.85	10.46	2.78	0.22	60.02	14,862	-	118	9.66	2.73	0.12	0.96
Go Energy Financial Credit Union	Tucker	159,898	12,113	5.32	8.38	0.19	2.70	4.46	3.47	0.31	85.85	91,620	-	15,186	62.87	0.69	0.16	0.41
Excel Federal Credit Union	Norcross	149,516	14,647	6.19	9.93	0.70	2.23	3.87	3.19	0.36	86.09	92,713	-	32,330	78.19	0.27	0.06	0.62
Family First Credit Union	Hapeville	135,534	12,597	8.86	11.77	0.24	3.04	6.08	3.81	0.15	88.68	71,638	-	2,496	59.61	0.87	0.39	0.70
Georgia Heritage Federal Credit Union	Savannah	129,205	13,097	9.08	9.82	0.06	2.77	4.84	4.13	0.30	89.25	77,982	-	-	67.77	0.24	0.30	0.41
CORE Credit Union	Statesboro	125,425	12,583	7.74	9.90	0.12	2.80	5.27	4.66	0.33	91.41	71,624	-	-	64.22	0.48	0.14	0.54
CGR Credit Union	Macon	116,663	13,098	6.46	16.33	0.59	1.49	5.15	3.37	0.38	79.36	34,824	-	-	36.25	0.20	0.20	1.05
Workmens Circle Credit Union	Savannah	104,395	1,610	11.29	19.59	1.49	2.08	4.35	3.52	0.87	27.47	56,674	558	11,192	67.65	0.00	0.00	1.37
Total/Average		2,782,723	242,961	9.89%	11.01%	0.49%	2.33%	5.02%	3.50%	0.29%	78.05%	1,431,052	1,233	120,071	58.43%	0.53%	0.24%	0.77%

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\$50 Million to \$100 Million																		
Credit Union of Atlanta	Atlanta	87,956	16,582	11.96	11.32	2.27	2.45	4.98	3.96	0.09	69.22	38,655	637	498	49.96	1.24	0.75	1.18
Pinnacle Credit Union	Atlanta	87,639	7,005	7.30	7.52	0.16	2.72	4.17	3.27	0.10	94.54	53,934	-	6,846	66.44	0.28	0.12	0.49
Mutual Savings Credit Union	Atlanta	84,947	5,625	8.40	11.84	0.24	2.07	4.07	2.97	0.66	76.18	41,476	-	-	55.99	0.11	0.04	0.52
North Georgia Credit Union	Toccoa	83,370	11,277	10.81	10.02	0.73	3.90	6.46	6.12	0.25	78.18	54,025	-	-	72.51	0.49	0.42	0.77
Georgia Power Northwest Federal Credit Union	Rome	77,145	6,400	14.82	8.60	0.57	1.96	4.34	2.29	0.09	80.67	29,202	-	-	41.89	0.09	0.13	0.89
Altamaha Federal Credit Union	Jesup	73,704	10,063	10.00	13.31	0.44	2.87	6.07	4.01	0.22	89.27	33,006	-	-	52.30	1.00	0.18	0.98
Health Center Credit Union	Augusta	71,769	6,804	14.05	8.12	0.43	3.09	5.70	3.81	0.08	87.84	37,494	-	33	57.83	0.92	0.05	0.38
Lanier Federal Credit Union	Oakwood	68,590	6,781	26.17	6.48	0.70	3.14	5.41	4.91	0.28	82.74	42,476	-	-	66.13	0.25	-0.12	0.00
Members United Credit Union	Albany	68,234	7,416	0.00	12.90	-2.31	9.88	33.05	13.93	2.69	103.45	21,060	-	-	35.48	0.45	2.64	2.24
BOND Community Federal Credit Union	Atlanta	54,508	3,456	5.73	7.26	-0.11	1.87	4.44	2.75	0.02	103.17	22,435	-	-	898	44.47	1.30	0.02
Total/Average		757,862	81,409	10.02%	8.93%	0.29%	3.12%	7.22%	4.41%	0.41%	79.38%	373,763	637	8,275	49.82%	0.56%	0.39%	0.73%
Less than \$50 Million																		
On The Grid Financial Federal Credit Union	Atlanta	47,895	4,586	8.31	11.74	-0.41	1.57	4.73	2.58	0.27	107.01	16,000	-	-	38.14	0.28	-0.09	0.25
Southern Pine Credit Union	Valdosta	42,005	1,434	-0.60	7.65	0.98	2.83	4.66	3.89	0.25	77.02	23,796	-	-	61.87	0.76	0.22	0.77
Savannah Schools Federal Credit Union	Savannah	41,028	3,968	10.47	9.22	-0.36	2.19	7.70	4.43	0.19	105.49	10,850	-	35	28.47	1.52	0.10	3.29
1st Choice Credit Union	Atlanta	36,322	7,878	14.41	7.73	1.62	2.63	4.11	3.92	0.06	73.43	15,986	5,561	-	50.80	1.64	0.59	1.77
HEA Federal Credit Union	Warner Robins	35,663	2,977	10.54	9.48	0.43	2.25	4.94	3.56	0.30	76.07	15,326	-	157	47.54	1.38	-0.06	0.59
United Methodist Connectional Federal Credit Union	Marietta	34,353	3,356	7.53	8.51	0.14	2.86	5.04	3.77	0.29	91.51	17,187	590	1,467	54.97	0.56	-0.07	0.44
Artesian City Federal Credit Union	Albany	31,040	3,207	15.10	12.31	0.37	2.82	5.62	5.10	0.89	73.92	20,337	-	-	75.09	1.64	0.60	0.00
Coweta Cities & County Employees Federal Credit Union	Newnan	28,783	3,084	16.02	13.21	0.11	1.70	5.09	2.50	0.06	91.05	8,397	-	-	33.63	0.00	0.01	0.26
Georgia Power Valdosta Federal Credit Union	Valdosta	26,527	3,799	1.16	11.10	-0.06	2.61	6.92	3.71	0.42	90.14	9,259	-	-	39.40	0.69	0.44	0.96
Savannah Postal Credit Union	Savannah	24,805	2,068	10.43	11.67	-0.36	2.45	6.96	3.89	0.18	103.87	8,881	-	-	40.40	0.10	0.16	0.36
Northside Federal Credit Union	Atlanta	23,788	5,797	10.83	11.59	0.35	2.44	5.99	3.63	0.14	73.53	8,605	-	-	41.88	0.61	1.03	0.23
Memorial Health Credit Union	Savannah	22,911	3,237	13.06	15.04	0.03	3.65	6.42	4.93	0.16	92.83	12,120	-	-	62.34	0.54	0.22	0.63
Glynn County Federal Employees Credit Union	Brunswick	21,260	1,111	6.68	18.33	0.22	2.85	4.87	3.14	0.11	90.00	10,686	-	-	61.72	0.92	0.01	1.43
North Main Credit Union	Cornelia	20,141	1,725	8.83	13.41	0.78	4.80	6.59	5.72	0.10	85.18	16,106	-	-	92.81	0.38	0.65	0.62
Rome Kraft Employees Credit Union	Rome	18,918	1,584	3.99	23.64	0.91	3.05	4.85	4.35	0.44	59.84	13,028	-	64	90.29	0.38	0.30	1.14
Wright Credit Union	Toccoa	16,049	1,713	12.61	15.10	1.02	3.29	8.49	5.01	0.30	69.52	6,847	-	51	50.68	1.21	0.05	1.00
GPA Credit Union	Garden City	15,870	1,571	7.60	16.96	-0.24	2.33	6.05	2.72	0.20	102.38	4,820	-	-	36.84	0.17	0.02	2.84
Genuine Parts Credit Union	Norcross	13,964	1,370	13.40	18.29	0.20	3.34	6.48	4.67	1.19	73.62	1,812	-	-	16.12	2.76	2.09	2.65
Combined Employees Credit Union	Warner Robins	13,326	3,205	12.54	8.94	0.41	4.88	7.53	6.65	0.52	82.24	9,604	-	-	79.31	0.14	0.18	0.26
Walker County Educators Federal Credit Union	Chickamauga	13,239	1,463	6.81	24.61	-0.07	2.53	4.74	2.82	0.18	100.86	6,786	-	-	68.08	0.00	-0.04	0.25
Valdosta Teachers Federal Credit Union	Valdosta	11,888	2,338	14.85	11.36	-0.65	2.50	6.63	3.18	0.16	112.72	4,052	-	-	38.85	0.17	0.07	1.36
Mercy Federal Credit Union	Savannah	11,570	2,083	15.72	16.65	1.35	3.97	7.33	5.60	0.48	64.96	6,342	-	-	65.53	1.59	0.64	0.63
Regional Members Federal Credit Union	Columbus	9,712	1,281	9.95	10.15	0.69	3.21	6.02	3.64	0.30	70.08	5,017	-	-	57.62	2.35	0.06	0.81
Colquitt County Teacher Federal Credit Union	Moultrie	9,590	1,815	10.29	18.28	0.64	3.34	5.37	3.88	0.30	79.72	6,501	-	-	83.03	0.55	0.04	0.19
Fieldale Credit Union	Cornelia	9,115	1,477	-14.74	14.67	0.12	0.53	6.77	1.06	0.58	36.35	1,176	-	-	15.18	0.43	0.11	0.93
Rig Employees Credit Union	Macon	8,317	658	2.33	27.86	-0.03	2.08	3.79	2.45	0.05	99.78	3,480	-	-	58.19	0.03	-0.06	1.34
BEKA Federal Credit Union	Rome	5,969	586	-1.36	10.66	0.12	3.39	5.34	4.77	0.51	96.01	4,478	-	-	84.00	2.34	-0.32	1.44
Ware County School Employees Federal Credit Union	Waycross	5,722	752	11.57	10.66	1.25	3.23	4.93	4.81	0.48	56.81	4,167	-	-	81.51	0.31	-0.04	0.86
Macon Firemens Credit Union	Macon	5,257	679	10.07	26.10	0.29	4.19	7.55	5.19	0.63	85.02	3,138	-	-	80.83	0.41	0.79	1.95
Locoga Federal Credit Union	Valdosta	4,834	755	6.31	7.38	-0.34	2.63	6.89	4.08	0.30	101.80	2,859	-	-	41.58	0.00	0.21	0.82
Georgia Guard Credit Union	Macon	4,676	672	6.06	7.24	-0.39	3.80	8.68	4.86	0.43	99.95	1,498	-	-	57.77	0.44	0.10	1.43
Macon-Bibb Employees Credit Union	Macon	3,841	1,297	1.81	12.74	-0.85	4.86	9.02	6.29	0.61	100.94	2,602	-	-	77.88	2.50	0.46	0.40
Coffee County Teachers Federal Credit Union	Douglas	3,750	1,374	9.51	17.71	1.11	6.77	9.36	8.78	0.43	73.49	3,343	-	-	109.61	3.71	1.49	3.17
ELCO Federal Credit Union	Elberton	3,659	671	10.56	21.94	1.02	4.08	6.39	5.28	0.56	74.17	2,619	-	-	92.25	1.57	0.32	2.38
United Neighborhood Federal Credit Union	Augusta	3,347	686	12.77	7.40	0.03	3.59	10.23	10.24	0.38	92.14	1,281	-	-	41.64	0.70	1.97	0.99
Brosnan Yard Federal Credit Union	Macon	3,280	903	-4.52	14.75	-0.46	4.10	7.67	7.72	1.20	75.70	2,304	-	-	82.67	3.39	0.68	1.10
CRMC Employees Credit Union	Douglas	3,122	1,282	7.98	17.63	-0.03	2.56	6.36	3.55	0.22	93.17	1,316	-	-	46.83	4.20	0.18	3.28
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	3,027	2,070	22.65	13.17	0.68	2.22	5.94	3.35	0.19	90.46	4,315	-	-	50.29	0.53	0.10	0.39
Savastate Teachers Federal Credit Union	Savannah	2,950	748	3.00	20.47	1.41	0.95	5.56	1.50	0.35	216.08	425	-	-	18.14	0.00	-0.56	5.88
Flint Federal Credit Union	Reynolds	2,878	649	3.75	23.67	0.23	2.61	5.81	3.06	0.15	88.68	1,116	-	-	51.05	0.09	0.11	0.83
Patterson Pump Federal Credit Union	Toccoa	2,309	336	-5.84	13.09	-8.76	-2.96	9.20	4.36	7.80	172.83	687	-	-	35.00	3.64	-0.62	2.53
Flint River Employees Federal Credit Union	Oglethorpe	1,718	347	-2.47	35.36	1.70	5.02	8.93	7.20	0.64	61.02	1,122	-	-	101.91	3.48	0.10	0.52
Berrien Teachers Federal Credit Union	Nashville	1,370	271	17.10	16.07	0.85	4.45	7.10	6.08	0.43	76.09	908	-	-	79.23	0.00	-0.32	1.51
Local 461 Federal Credit Union	Macon	1,337	530	6.58	14.36	0.00	4.96	7.16	6.30	0.27	95.91	958	-	-	84.48	0.00	-0.21	0.55
Harris Employees Credit Union	Cordele	773	197	-8.37	28.62	0.39	3.88	9.70	6.04	0.95	87.27	343	-	-	63.75	0.00	0.08	18.99
FAB Church Federal Credit Union	Savannah	375	230	27.36	14.58	1.42	0.60	7.61	1.58	0.18	94.36	36	-	-	10.40	0.00	16.33	5.74
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	347	239	2.78	12.65	0.28	1.16	11.35	1.60	0.20	69.20	22	-	-	7.31	0.00	-0.95	10.43
Tabernacle Federal Credit Union	Augusta	203	47	-2.68	10.02	-3.67	0.53	7.69	7.57	0.00	373.86	17	-	-	9.29	0.00	20.65	-6.99
Stephens County Community Federal Credit Union	Toccoa	152	115	2.77	11.80	0.31	1.31	10.29	12.12	0.00	76.96	15	-	-	11.28	0.00	0.00	9.73
Total																		