

**GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2022**

(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)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
<b>State Summary</b>																
1 Billion +	25,687,444	1,467,466	6.56	11.38	0.88	2.34	3.78	3.15	0.35	70.04	16,213,189	1,277,504	73.49	0.27	0.16	0.64
\$999K - \$500K	3,101,063	225,309	10.23	8.69	0.91	2.77	4.47	3.90	0.19	75.60	1,893,811	398,584	66.11	0.40	0.20	0.45
\$499K - \$250K	2,073,350	163,974	7.98	10.50	0.77	2.76	4.19	3.58	0.26	77.18	1,242,682	137,040	68.68	0.36	0.16	0.64
\$249K - \$100K	2,650,591	217,157	8.63	11.03	0.65	2.36	4.80	3.32	0.25	74.75	1,376,019	130,368	58.63	0.46	0.18	0.60
\$99K - \$50K	717,569	72,874	6.87	8.76	0.84	2.47	4.38	3.29	0.14	72.87	393,842	11,028	55.84	0.54	0.19	0.54
Under \$50K	670,593	82,281	9.42	14.83	0.47	3.30	6.78	4.74	0.28	81.78	309,333	1,884	56.59	1.16	0.43	2.11
<b>1 Billion +</b>																
Delta Community Credit Union	9,285,080	470,875	5.80	9.94	0.65	2.22	3.53	2.66	0.23	70.39	5,640,320	507,482	68.10	0.17	0.17	0.75
Robins Financial Credit Union	4,092,348	247,087	10.94	14.83	1.14	2.07	3.85	2.84	0.39	57.59	2,057,521	135,964	57.99	0.25	0.22	1.00
Georgia's Own Credit Union	3,581,923	210,672	9.50	10.88	1.05	2.85	4.32	3.91	0.32	84.44	2,662,486	221,974	86.83	0.36	0.30	1.19
Atlanta Postal Credit Union	2,583,369	103,408	1.42	12.92	0.60	2.07	3.69	3.09	0.73	60.28	1,825,138	284,877	79.35	0.35	0.26	0.39
Associated Credit Union	2,145,615	154,965	4.90	11.32	0.79	2.05	3.49	3.24	0.26	73.24	1,287,886	45,344	68.02	0.21	0.22	0.61
LGE Community Credit Union	2,045,108	125,057	5.58	10.91	0.95	2.48	3.85	3.06	0.29	69.72	1,293,033	53,469	71.22	0.07	0.15	0.57
Georgia United Credit Union	1,954,001	155,402	7.80	8.85	0.97	2.65	3.70	3.22	0.19	74.60	1,446,805	28,394	82.93	0.49	-0.19	0.00
<b>Total/Average</b>	<b>25,687,444</b>	<b>1,467,466</b>	<b>6.56%</b>	<b>11.38%</b>	<b>0.88%</b>	<b>2.34%</b>	<b>3.78%</b>	<b>3.15%</b>	<b>0.35%</b>	<b>70.04%</b>	<b>16,213,189</b>	<b>1,277,504</b>	<b>73.49%</b>	<b>0.27%</b>	<b>0.16%</b>	<b>0.64%</b>
<b>\$999K - \$500K</b>																
Peach State Federal Credit Union	832,718	63,446	13.94	7.10	0.86	2.81	4.33	4.09	0.20	77.50	577,154	314,125	75.55	0.26	0.13	0.49
Credit Union of Georgia	606,765	36,174	13.48	7.54	0.64	2.43	3.76	3.23	0.15	76.15	373,520	20,138	66.54	0.11	0.08	0.63
Coosa Valley Credit Union	555,834	47,743	13.26	8.19	1.36	3.58	5.16	4.66	0.14	71.10	397,842	35,875	78.79	0.81	0.32	0.34
Kinetic Credit Union	554,031	45,202	5.28	11.62	1.19	3.01	5.11	4.87	0.34	71.21	343,083	27,667	70.30	0.76	0.37	0.51
The Southern Credit Union	551,715	32,744	5.18	9.02	0.51	2.00	3.99	2.64	0.11	82.04	202,212	779	39.36	0.04	0.07	0.29
<b>Total/Average</b>	<b>3,101,063</b>	<b>225,309</b>	<b>10.23%</b>	<b>8.69%</b>	<b>0.91%</b>	<b>2.77%</b>	<b>4.47%</b>	<b>3.90%</b>	<b>0.19%</b>	<b>75.60%</b>	<b>1,893,811</b>	<b>398,584</b>	<b>66.11%</b>	<b>0.40%</b>	<b>0.20%</b>	<b>0.45%</b>
<b>\$499K - \$250K</b>																
Midsouth Community Federal Credit Union	423,382	41,134	11.12	11.65	1.42	2.87	4.58	3.78	0.34	63.01	255,038	10,204	67.64	0.53	0.31	1.15
CDC Federal Credit Union	402,977	20,091	-6.66	9.76	0.68	2.09	3.64	2.48	0.08	74.86	117,620	86	30.14	0.90	0.03	0.50
Members First Credit Union	361,045	31,761	7.06	9.88	0.94	2.74	3.89	3.55	0.22	72.14	263,983	97,868	82.19	0.09	0.10	0.39
Southeastern Credit Union	344,653	15,377	6.14	9.70	0.77	2.66	3.90	3.57	0.25	76.21	243,758	28,882	78.74	0.05	0.04	0.53
Interstate Credit Union	287,834	29,303	21.32	13.80	2.02	3.31	4.66	4.23	0.56	59.59	227,114	-	94.10	0.33	0.16	0.29
United 1st Credit Union	253,459	26,308	8.92	8.18	-1.21	2.88	4.50	3.90	0.13	117.28	135,169	-	59.25	0.25	0.29	1.00
<b>Total/Average</b>	<b>2,073,350</b>	<b>163,974</b>	<b>7.98%</b>	<b>10.50%</b>	<b>0.77%</b>	<b>2.76%</b>	<b>4.19%</b>	<b>3.58%</b>	<b>0.26%</b>	<b>77.18%</b>	<b>1,242,682</b>	<b>137,040</b>	<b>68.68%</b>	<b>0.36%</b>	<b>0.16%</b>	<b>0.64%</b>
<b>\$249K - \$100K</b>																
Platinum Federal Credit Union	230,760	11,227	17.32	7.79	1.49	2.17	3.34	2.90	0.19	57.99	160,135	27,475	76.00	0.02	0.01	0.50
Coca-Cola Federal Credit Union	219,520	11,979	10.52	10.94	0.50	2.62	3.64	3.18	0.20	77.34	154,716	-	77.52	0.34	0.14	0.63
MyGeorgia Credit Union	218,270	21,070	14.92	7.58	0.75	2.81	5.30	4.55	0.05	73.58	104,018	1,771	52.21	0.54	0.46	0.33
Marshland Community Federal Credit Union	211,633	17,744	9.30	8.99	0.11	2.42	4.82	3.68	0.55	84.00	110,183	6,232	57.97	0.11	0.22	0.54
Emory Alliance Credit Union	210,878	17,928	1.16	7.20	0.48	2.71	3.95	3.44	0.03	89.88	127,513	23,295	64.97	0.45	0.17	1.12
GeoVista Federal Credit Union	207,273	25,016	11.74	5.96	0.84	2.39	4.95	3.23	0.11	81.85	88,587	-	45.91	0.95	0.60	1.41
Powerco Federal Credit Union	203,955	16,293	8.74	11.98	0.14	1.82	3.78	2.55	0.20	88.17	84,541	3,715	46.36	0.10	-0.01	0.25
AFLAC Federal Credit Union	190,556	16,281	-1.82	20.42	0.68	1.28	10.36	2.28	0.23	40.87	14,333	104	9.47	2.06	0.18	0.90
Go Energy Financial Credit Union	162,686	11,960	3.48	8.46	0.43	2.67	4.21	3.28	0.23	82.97	96,127	16,407	63.71	0.60	0.06	0.37
Excel Federal Credit Union	155,100	14,622	7.48	9.91	0.67	2.27	3.53	3.10	0.34	87.37	103,010	37,839	84.66	0.22	0.13	0.49
Family First Credit Union	141,897	12,447	9.38	11.54	0.61	3.14	5.61	3.78	0.14	79.22	77,098	2,936	61.33	0.92	0.24	0.67
Georgia Heritage Federal Credit Union	136,744	13,293	11.66	9.58	0.62	2.76	4.58	3.89	0.19	82.76	82,834	-	68.08	0.13	0.17	0.30
CORE Credit Union	131,429	12,831	9.58	9.59	0.31	2.61	4.72	3.95	0.29	88.29	73,907	306	63.05	0.21	0.06	0.49
CGR Credit Union	121,197	12,816	7.78	16.10	0.76	1.68	5.00	3.00	0.27	77.03	37,090	-	37.30	0.11	0.27	1.04
Workmens Circle Credit Union	108,693	1,650	8.24	19.46	1.30	1.98	4.16	2.92	0.76	29.93	61,927	10,288	70.92	0.06	0.00	0.00
<b>Total/Average</b>	<b>2,650,591</b>	<b>217,157</b>	<b>8.63%</b>	<b>11.03%</b>	<b>0.65%</b>	<b>2.36%</b>	<b>4.80%</b>	<b>3.32%</b>	<b>0.25%</b>	<b>74.75%</b>	<b>1,376,019</b>	<b>130,368</b>	<b>58.63%</b>	<b>0.46%</b>	<b>0.18%</b>	<b>0.60%</b>

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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 Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
<b>\$99K - \$50K</b>																
Pinnacle Credit Union	95,780	6,874	18.58	9.01	4.51	2.80	3.98	3.14	0.07	44.80	59,111	9,956	68.96	0.29	0.17	0.42
North Georgia Credit Union	92,995	11,465	23.10	9.79	0.95	3.87	6.12	5.60	0.20	75.29	59,954	-	71.87	0.54	0.45	0.74
Mutual Savings Credit Union	87,551	5,706	6.14	11.60	0.23	1.96	3.88	2.69	0.55	75.24	43,175	-	56.09	0.06	0.05	0.48
Credit Union of Atlanta	84,783	14,873	-7.22	11.95	0.40	2.49	4.76	3.80	0.09	89.42	38,828	-	50.77	1.18	0.53	1.07
Georgia Power Northwest Federal Credit Union	82,420	6,650	13.68	8.23	0.37	1.75	3.62	2.03	0.09	86.84	40,913	-	54.96	0.04	0.01	0.63
Altamaha Federal Credit Union	76,929	10,192	8.76	12.72	-0.08	2.82	5.95	3.99	0.18	94.61	35,050	-	52.69	0.94	0.15	1.03
Health Center Credit Union	74,987	6,720	8.96	8.05	0.58	2.97	5.39	3.59	0.07	80.25	39,338	63	58.13	1.00	0.28	0.58
Lanier Federal Credit Union	69,930	6,964	3.90	6.91	1.11	3.38	4.92	4.65	0.15	74.26	51,281	-	79.40	0.15	0.05	0.00
BOND Community Federal Credit Union	52,194	3,430	-8.48	7.68	0.18	2.17	4.32	2.74	0.02	94.18	26,192	1,009	54.88	1.07	0.13	0.34
<b>Total/Average</b>	<b>717,569</b>	<b>72,874</b>	<b>6.87%</b>	<b>8.76%</b>	<b>0.84%</b>	<b>2.47%</b>	<b>4.38%</b>	<b>3.29%</b>	<b>0.14%</b>	<b>72.87%</b>	<b>393,842</b>	<b>11,028</b>	<b>55.84%</b>	<b>0.54%</b>	<b>0.19%</b>	<b>0.54%</b>
<b>Under \$50K</b>																
On The Grid Financial Federal Credit Union	48,781	4,557	3.70	11.49	-0.08	1.59	4.57	2.14	0.22	99.25	15,873	-	37.16	0.06	0.01	0.11
Savannah Schools Federal Credit Union	43,755	3,932	13.30	8.60	-0.11	2.12	7.19	4.44	0.19	98.17	11,743	22	29.58	1.35	0.60	2.75
Southern Pine Credit Union	42,447	1,429	2.10	7.98	0.83	2.52	4.51	3.52	0.24	70.13	22,869	-	59.12	0.27	-0.07	0.69
HEA Federal Credit Union	37,484	2,954	10.22	9.33	0.63	2.20	4.74	2.96	0.28	70.86	16,064	151	47.73	1.61	-0.04	0.58
1st Choice Credit Union	36,762	7,221	2.42	8.85	2.11	2.49	5.14	5.03	0.06	70.95	16,156	-	48.58	4.75	2.08	0.00
United Methodist Connectional Federal Credit Union	35,199	3,278	4.92	8.42	0.23	2.97	5.06	3.63	0.21	88.21	18,670	1,650	58.19	0.45	-0.05	0.47
North Main Credit Union	30,669	3,270	104.54	13.72	1.21	4.03	6.05	4.69	0.07	76.91	19,218	-	73.22	0.88	0.00	0.66
Artesian City Federal Credit Union	30,663	2,977	-2.42	12.69	0.45	3.03	5.42	5.04	0.93	68.23	21,179	-	79.55	1.41	0.39	0.00
Coweta Cities & County Employees Federal Credit Union	29,413	3,072	4.38	13.11	0.35	1.68	4.92	2.27	0.06	80.20	8,293	-	32.47	0.00	0.02	0.25
Georgia Power Valdosta Federal Credit Union	26,869	3,771	2.58	11.06	0.21	3.33	6.88	4.34	0.36	83.13	9,838	-	41.32	0.45	0.13	1.11
Savannah Postal Credit Union	26,323	2,080	12.24	10.98	-0.05	2.46	6.76	3.65	0.12	98.36	9,133	-	39.34	0.02	0.04	0.32
Northside Federal Credit Union	24,679	5,759	7.50	11.40	0.47	2.32	6.17	3.03	0.14	75.20	8,352	-	38.21	1.08	0.57	0.22
Memorial Health Credit Union	22,958	2,821	0.42	15.10	0.19	2.99	6.18	3.72	0.15	91.82	13,339	-	68.49	0.66	-0.03	0.62
Glynn County Federal Employees Credit Union	22,590	1,086	12.50	17.26	0.08	2.67	4.73	2.89	0.09	95.08	10,920	-	59.96	2.56	0.11	1.36
Rome Kraft Employees Credit Union	19,614	1,592	7.36	23.59	1.59	3.08	4.80	3.88	0.38	52.51	13,335	-	89.09	1.12	-0.02	1.25
Wright Credit Union	16,494	1,789	5.56	15.22	1.09	3.60	8.23	4.77	0.22	71.46	7,650	61	54.93	1.39	0.76	0.66
GPA Credit Union	16,269	1,597	5.02	16.42	-0.24	2.19	5.49	2.48	0.14	103.89	5,034	-	37.23	0.42	0.04	2.70
Genuine Parts Credit Union	14,945	1,422	14.04	17.27	0.10	3.49	6.33	5.33	1.22	76.28	2,063	-	16.97	2.52	-1.69	3.14
Walker County Educators Federal Credit Union	13,663	1,458	6.40	23.79	-0.13	2.35	4.33	2.53	0.12	101.07	7,365	-	70.78	0.10	0.00	0.25
Combined Employees Credit Union	13,498	3,184	2.58	9.14	0.63	4.85	7.40	6.11	0.44	79.67	9,270	-	75.76	0.02	0.11	0.40
Valdosta Teachers Federal Credit Union	12,615	2,337	12.24	10.86	0.32	3.07	6.97	3.71	0.11	89.61	4,035	-	36.23	1.19	0.10	1.39
Mercy Federal Credit Union	12,161	2,081	10.22	16.69	1.71	4.33	7.48	5.55	0.47	62.23	6,401	-	61.27	2.20	0.41	0.66
Regional Members Federal Credit Union	10,056	1,204	7.08	10.48	1.37	3.11	5.82	3.42	0.25	60.37	5,248	-	58.50	2.13	0.08	0.87
Colquitt County Teacher Federal Credit Union	9,948	1,797	7.46	17.92	0.61	3.38	5.07	3.68	0.20	81.25	6,967	-	85.48	1.13	0.00	0.20
Rig Employees Credit Union	8,399	648	1.98	27.58	-0.01	1.87	3.75	2.14	0.03	98.99	3,379	-	55.75	0.00	-0.06	1.42
BEKA Federal Credit Union	6,199	565	7.70	11.46	2.42	4.54	5.93	5.37	0.07	62.12	4,802	-	87.52	1.85	0.77	0.92
Ware County School Employees Federal Credit Union	5,902	770	6.38	10.92	1.27	3.37	4.83	4.65	0.39	58.41	4,040	-	76.84	0.00	0.00	0.89
Macon Firemens Credit Union	5,402	665	5.50	25.62	0.43	4.07	7.11	4.83	0.31	85.12	3,112	-	77.66	0.00	-0.38	2.17
Locoga Federal Credit Union	5,138	746	12.56	7.01	0.13	3.36	7.16	4.73	0.31	90.65	2,217	-	46.44	0.00	0.10	0.65
ELCO Federal Credit Union	4,072	671	22.58	20.26	1.18	4.19	6.19	5.22	0.66	76.00	2,938	-	91.30	1.19	-0.07	1.85
Georgia Guard Credit Union	3,981	676	-29.66	8.67	1.56	7.00	9.34	8.19	0.31	78.31	2,913	-	81.35	2.16	0.58	0.99
Macon-Bibb Employees Credit Union	3,865	1,093	1.28	12.75	0.17	5.75	8.82	7.20	0.48	91.30	2,611	-	77.62	1.95	0.23	0.29
Coffee County Teachers Federal Credit Union	3,729	1,325	-1.12	14.87	-5.74	7.60	9.24	9.00	0.06	110.71	3,028	-	96.34	2.01	8.23	2.23
Omega Psi Phi Fraternity Federal Credit Union	3,598	2,185	37.72	11.28	0.44	2.27	4.94	3.13	0.27	82.54	1,441	-	45.31	0.28	0.00	0.31
Brosnan Yard Federal Credit Union	3,420	943	8.54	14.64	1.03	4.83	7.86	7.94	0.92	70.54	2,357	-	81.11	4.84	0.09	1.15
United Neighborhood Federal Credit Union	3,305	678	-2.52	7.64	0.29	4.16	10.54	10.83	0.27	89.13	1,413	-	46.63	0.14	0.00	1.00
CRMC Employees Credit Union	3,280	1,290	10.12	16.89	0.21	2.61	6.61	3.83	0.23	85.42	1,107	-	41.40	0.63	0.00	3.64
Savastate Teachers Federal Credit Union	3,009	748	4.02	19.70	-0.76	1.28	6.22	1.85	0.34	125.00	443	-	18.35	0.45	0.96	5.65
Flint Federal Credit Union	2,964	654	6.00	22.99	0.60	2.75	6.01	3.17	0.18	76.74	1,088	-	48.04	0.09	0.00	0.86
Flint River Employees Federal Credit Union	1,832	359	13.20	34.88	3.56	6.62	9.70	9.19	0.35	46.88	1,121	-	95.00	2.59	5.86	-1.82
Berrien Teachers Federal Credit Union	1,529	276	23.24	14.84	0.72	2.21	3.37	2.92	0.16	61.11	993	-	76.50	2.92	0.00	1.38
Local 461 Federal Credit Union	1,347	534	1.56	14.28	0.05	5.35	7.39	6.88	0.35	95.24	921	-	80.44	0.00	0.00	0.58
Harris Employees Credit Union	833	197	15.38	26.86	0.58	4.71	9.82	6.95	0.71	82.61	330	-	55.93	4.24	0.00	19.73
FAB Church Federal Credit Union	422	241	24.68	12.39	-1.23	0.99	12.00	1.54	0.00	200.00	34	-	9.24	0.00	0.00	6.90
Big Bethel A.M.E. Church Federal Credit Union	360	236	7.38	12.97	0.44	1.14	10.34	1.38	0.00	50.00	17	-	5.43	0.00	0.00	13.60
Stephens County Community Federal Credit Union	152	113	0.36	12.18	0.79	1.32	14.29	14.29	0.00	0.00	13	-	9.70	0.00	0.00	11.97
<b>Total/Average</b>	<b>670,593</b>	<b>82,281</b>	<b>9.42%</b>	<b>14.83%</b>	<b>0.47%</b>	<b>3.30%</b>	<b>6.78%</b>	<b>4.74%</b>	<b>0.28%</b>	<b>81.78%</b>	<b>309,333</b>	<b>1,884</b>	<b>56.59%</b>	<b>1.16%</b>	<b>0.43%</b>	<b>2.11%</b>