

**GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 +	26,346,198	1,502,390	8.58	11.49	0.94	2.46	3.86	3.29	0.38	68.17	16,958,241	1,373,710	76.76	0.30	0.17	0.59
\$999K - \$500K	3,128,003	227,105	8.20	9.17	1.02	2.93	4.54	4.05	0.20	72.98	1,982,225	393,849	68.75	0.51	0.23	0.45
\$499K - \$250K	1,824,743	136,486	5.99	11.20	1.20	2.81	4.20	3.61	0.32	68.48	1,151,556	150,691	72.02	0.38	0.16	0.55
\$249K - \$100K	2,633,112	216,790	4.74	11.45	0.81	2.49	4.84	3.43	0.27	71.27	1,445,903	131,590	62.13	0.52	0.18	0.57
\$99K - \$50K	703,520	72,980	1.98	9.06	0.72	2.63	4.39	3.42	0.15	72.15	414,892	9,060	60.23	0.50	0.24	0.56
Under \$50K	672,584	82,181	7.47	14.75	0.43	3.40	6.60	4.76	0.28	83.44	322,877	1,824	57.70	1.35	0.51	2.01
<b>1 Billion +</b>																
Delta Community Credit Union	9,223,341	476,042	2.96	10.26	0.79	2.30	3.62	2.77	0.28	67.25	5,714,546	567,118	69.67	0.17	0.18	0.75
Georgia's Own Credit Union	4,318,752	238,870	35.07	9.96	1.09	3.04	4.53	4.16	0.41	79.21	3,107,089	232,666	95.38	0.54	0.35	0.92
Robins Financial Credit Union	4,036,141	249,346	5.36	15.39	1.22	2.20	3.92	2.97	0.39	56.92	2,113,763	141,364	59.86	0.26	0.22	0.98
Atlanta Postal Credit Union	2,543,784	104,395	-1.12	13.26	0.59	2.14	3.74	3.17	0.75	60.59	1,833,929	294,350	80.81	0.52	0.26	0.39
Associated Credit Union	2,145,078	156,099	3.23	11.55	0.82	2.24	3.57	3.45	0.29	72.06	1,337,270	46,080	70.57	0.23	0.22	0.55
LGE Community Credit Union	2,050,545	125,341	4.08	11.15	0.98	2.59	3.93	3.19	0.31	68.18	1,295,839	53,090	70.70	0.12	0.18	0.57
Georgia United Credit Union	2,028,557	152,297	10.49	8.83	1.06	2.72	3.70	3.29	0.21	72.96	1,557,805	39,042	90.31	0.26	-0.25	0.00
<b>Total/Average</b>	<b>26,346,198</b>	<b>1,502,390</b>	<b>8.58%</b>	<b>11.49%</b>	<b>0.94%</b>	<b>2.46%</b>	<b>3.86%</b>	<b>3.29%</b>	<b>0.38%</b>	<b>68.17%</b>	<b>16,958,241</b>	<b>1,373,710</b>	<b>76.76%</b>	<b>0.30%</b>	<b>0.17%</b>	<b>0.59%</b>
<b>\$999K - \$500K</b>																
Peach State Federal Credit Union	831,244	63,995	9.04	7.37	0.92	2.95	4.40	4.22	0.22	76.32	590,884	310,745	77.44	0.44	0.12	0.49
Credit Union of Georgia	608,647	36,373	9.43	7.90	0.94	2.62	3.88	3.41	0.16	69.48	396,677	20,751	70.30	0.05	0.16	0.61
Coosa Valley Credit Union	574,697	48,492	13.67	9.53	1.31	3.74	5.27	4.84	0.15	70.52	415,789	33,351	80.76	0.79	0.42	0.37
Kinetic Credit Union	560,276	45,501	5.07	11.88	1.32	3.19	5.10	5.04	0.34	68.83	369,190	28,008	74.75	1.18	0.38	0.49
The Southern Credit Union	553,139	32,744	3.81	9.19	0.60	2.14	4.03	2.74	0.11	79.76	209,685	994	40.52	0.08	0.06	0.27
<b>Total/Average</b>	<b>3,128,003</b>	<b>227,105</b>	<b>8.20%</b>	<b>9.17%</b>	<b>1.02%</b>	<b>2.93%</b>	<b>4.54%</b>	<b>4.05%</b>	<b>0.20%</b>	<b>72.98%</b>	<b>1,982,225</b>	<b>393,849</b>	<b>68.75%</b>	<b>0.51%</b>	<b>0.23%</b>	<b>0.45%</b>
<b>\$499K - \$250K</b>																
Midsouth Community Federal Credit Union	417,553	41,353	5.48	12.14	1.39	3.00	4.66	3.90	0.34	63.30	268,316	12,334	71.43	0.57	0.36	1.13
CDC Federal Credit Union	398,077	20,033	-6.01	9.99	0.60	2.16	3.69	2.56	0.09	77.41	124,761	73	31.65	0.96	0.08	0.46
Members First Credit Union	363,785	30,291	5.76	10.18	1.13	2.81	3.96	3.65	0.25	68.80	265,544	102,512	82.18	0.06	0.13	0.40
Southeastern Credit Union	346,112	15,088	4.67	9.92	0.86	2.78	3.99	3.68	0.29	74.08	251,711	35,275	80.74	0.04	0.05	0.51
Interstate Credit Union	299,216	29,721	20.04	13.76	2.01	3.31	4.71	4.26	0.63	58.80	241,224	497	94.07	0.28	0.18	0.26
<b>Total/Average</b>	<b>1,824,743</b>	<b>136,486</b>	<b>5.99%</b>	<b>11.20%</b>	<b>1.20%</b>	<b>2.81%</b>	<b>4.20%</b>	<b>3.61%</b>	<b>0.32%</b>	<b>68.48%</b>	<b>1,151,556</b>	<b>150,691</b>	<b>72.02%</b>	<b>0.38%</b>	<b>0.16%</b>	<b>0.55%</b>
<b>\$249K - \$100K</b>																
Platinum Federal Credit Union	240,030	11,462	17.36	7.93	1.60	2.24	3.36	2.96	0.22	55.73	174,068	28,865	80.36	0.02	0.01	0.50
MyGeorgia Credit Union	221,630	21,196	12.15	7.82	0.99	3.06	5.34	4.63	0.07	68.39	110,621	1,744	55.00	0.51	0.46	0.41
Coca-Cola Federal Credit Union	211,773	12,014	2.07	11.46	0.49	2.68	3.62	3.21	0.22	75.60	161,899	-	88.05	0.35	0.22	0.62
Emory Alliance Credit Union	209,012	18,002	-0.41	7.67	0.85	2.87	3.99	3.59	0.03	81.87	133,976	22,214	68.82	0.30	0.21	0.90
GeoVista Federal Credit Union	206,322	24,918	7.17	6.40	1.12	2.48	4.96	3.30	0.12	78.05	91,927	-	47.98	1.26	0.55	1.29
Marshland Community Federal Credit Union	205,398	17,930	2.09	9.49	0.38	2.62	4.87	3.85	0.54	80.35	116,058	6,703	61.15	0.26	-0.03	0.65
Powerco Federal Credit Union	200,650	16,188	3.56	12.43	0.44	1.99	3.81	2.75	0.20	79.55	86,580	3,684	48.04	0.13	0.01	0.24
AFLAC Federal Credit Union	187,068	15,840	-3.64	21.17	0.94	1.40	10.42	2.26	0.23	33.88	14,519	97	9.86	1.83	0.31	0.75
Go Energy Financial Credit Union	158,878	11,667	-0.85	8.82	0.49	2.76	4.26	3.35	0.22	81.85	98,283	16,379	66.27	0.72	0.05	0.35
Excel Federal Credit Union	158,404	14,628	7.92	10.07	0.94	2.52	3.77	3.42	0.38	83.81	109,186	37,754	85.96	0.21	0.11	0.45
Family First Credit Union	142,478	12,349	6.83	11.62	0.58	3.21	5.56	3.85	0.14	79.97	80,650	3,841	64.05	1.19	0.28	0.62
Georgia Heritage Federal Credit Union	136,831	13,396	7.87	9.69	0.57	2.88	4.60	3.98	0.22	81.71	85,383	-	70.11	0.47	0.24	0.31
CORE Credit Union	131,808	12,861	6.79	9.72	0.41	2.72	4.71	4.00	0.29	86.48	77,400	444	66.28	0.22	0.08	0.44
CGR Credit Union	117,138	12,677	0.55	16.98	0.94	1.87	5.06	3.15	0.28	74.54	38,848	-	40.88	0.28	0.28	1.03
Workmens Circle Credit Union	105,692	1,662	1.65	20.46	1.46	2.11	4.26	3.16	0.91	27.22	66,505	9,865	79.19	0.00	0.00	0.00
<b>Total/Average</b>	<b>2,633,112</b>	<b>216,790</b>	<b>4.74%</b>	<b>11.45%</b>	<b>0.81%</b>	<b>2.49%</b>	<b>4.84%</b>	<b>3.43%</b>	<b>0.27%</b>	<b>71.27%</b>	<b>1,445,903</b>	<b>131,590</b>	<b>62.13%</b>	<b>0.52%</b>	<b>0.18%</b>	<b>0.57%</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	93,204	6,858	8.47	9.12	2.79	2.88	4.09	3.28	0.11	56.60	58,710	8,563	69.69	0.29	0.20	0.40
North Georgia Credit Union	93,035	11,467	15.45	10.11	1.07	4.03	6.09	5.59	0.21	73.72	65,160	-	78.43	0.46	0.47	0.66
Mutual Savings Credit Union	85,309	5,701	0.57	12.13	0.45	2.03	3.88	2.75	0.56	70.50	44,989	-	60.49	0.11	0.06	0.46
Credit Union of Atlanta	84,744	14,854	-4.87	12.01	0.34	2.69	4.76	3.99	0.09	88.39	40,257	-	52.46	1.22	0.75	1.04
Georgia Power Northwest Federal Credit Union	80,416	6,774	5.65	8.46	0.28	1.88	3.52	2.18	0.09	89.44	45,930	-	62.97	0.12	0.06	0.53
Health Center Credit Union	74,432	6,672	4.95	8.31	0.65	3.05	5.39	3.64	0.07	79.29	41,106	57	61.42	0.69	0.26	0.64
Altamaha Federal Credit Union	74,029	10,201	0.59	13.24	-0.02	2.96	5.96	4.10	0.18	92.46	35,254	-	55.07	0.81	0.30	1.04
Lanier Federal Credit Union	68,063	7,024	-1.03	7.41	1.16	3.60	4.92	4.75	0.16	73.38	53,863	-	86.17	0.14	0.08	0.06
BOND Community Federal Credit Union	50,288	3,429	-10.32	8.11	0.30	2.71	4.41	3.28	0.02	84.01	29,623	440	64.15	1.02	0.13	0.68
<b>Total/Average</b>	703,520	72,980	1.98%	9.06%	0.72%	2.63%	4.39%	3.42%	0.15%	72.15%	414,892	9,060	60.23%	0.50%	0.24%	0.56%
<b>Under \$50K</b>																
On The Grid Financial Federal Credit Union	47,522	4,527	-1.04	11.73	-0.13	1.68	4.48	2.19	0.22	98.54	17,039	-	41.01	0.14	0.15	0.10
Savannah Schools Federal Credit Union	44,889	3,979	12.55	8.51	0.11	2.28	7.16	4.84	0.19	92.07	12,159	-	29.73	1.62	0.33	2.69
Southern Pine Credit Union	41,523	1,402	-1.53	8.28	0.72	2.60	4.48	3.58	0.25	72.88	22,610	-	59.81	1.68	-0.06	0.71
1st Choice Credit Union	38,084	7,221	6.47	9.19	2.28	2.81	5.30	5.27	0.06	61.16	18,258	54	53.82	9.16	1.21	0.00
HEA Federal Credit Union	37,822	2,951	8.07	9.44	0.68	2.32	4.69	3.04	0.30	69.56	17,177	149	50.64	1.16	-0.16	0.64
United Methodist Connectional Federal Credit Union	33,751	3,208	-2.33	8.82	0.20	3.05	5.18	3.66	0.21	89.02	18,874	1,571	61.62	0.43	-0.02	0.46
North Main Credit Union	30,202	3,353	66.60	14.15	1.10	4.17	6.12	4.79	0.07	78.65	20,297	-	79.12	0.79	-0.09	0.71
Artesian City Federal Credit Union	30,039	2,985	-4.31	13.02	0.38	3.09	5.42	5.07	0.98	69.37	22,492	-	86.62	1.83	0.41	0.00
Coweta Cities & County Employees Federal Credit Union	29,611	3,067	3.84	13.20	0.48	1.87	4.92	2.54	0.07	75.21	8,686	-	33.81	0.01	0.02	0.24
Georgia Power Valdosta Federal Credit Union	26,536	3,784	0.04	11.36	0.35	3.17	6.91	4.11	0.34	82.15	10,527	-	44.94	0.23	0.23	0.00
Savannah Postal Credit Union	26,144	2,064	7.20	11.19	0.16	2.70	6.79	3.93	0.12	92.89	9,406	-	40.94	0.35	0.13	0.28
Northside Federal Credit Union	24,986	5,780	6.72	11.53	0.67	2.51	6.21	3.24	0.14	71.66	8,886	-	40.23	1.35	0.58	0.11
Memorial Health Credit Union	24,377	2,635	8.53	14.27	0.18	3.17	6.27	3.90	0.15	91.83	14,148	-	67.73	0.20	-0.01	0.61
Glynn County Federal Employees Credit Union	22,270	1,079	6.33	18.00	0.71	2.72	4.77	2.93	0.10	80.70	11,449	-	65.88	1.75	0.07	1.29
Rome Kraft Employees Credit Union	19,672	1,609	5.31	23.80	1.44	3.17	4.84	3.93	0.39	53.32	13,685	-	91.42	0.77	0.02	1.32
GPA Credit Union	17,083	1,610	10.19	15.58	-0.24	2.22	5.46	2.52	0.14	103.89	5,092	-	35.49	0.29	0.08	2.64
Wright Credit Union	16,924	1,795	7.27	15.14	1.13	3.81	8.35	4.99	0.22	69.66	8,022	50	56.11	1.43	1.11	0.37
Genuine Parts Credit Union	14,609	1,495	6.15	17.94	0.43	3.72	6.57	5.53	1.23	70.48	2,267	-	19.15	2.12	-0.54	3.34
Walker County Educators Federal Credit Union	14,297	1,463	10.65	22.62	-0.24	2.40	4.27	2.58	0.10	102.13	7,432	-	67.23	0.00	0.07	0.32
Combined Employees Credit Union	13,809	3,178	4.84	8.95	0.43	4.89	7.36	6.17	0.45	83.55	9,850	-	78.62	0.21	0.24	0.26
Valdosta Teachers Federal Credit Union	12,755	2,328	9.73	10.92	0.47	3.04	7.02	3.67	0.10	87.56	4,189	-	37.45	1.27	0.07	1.30
Mercy Federal Credit Union	12,119	2,131	6.33	17.27	1.85	4.42	7.51	5.65	0.48	62.33	6,476	-	61.70	1.59	0.27	0.66
Regional Members Federal Credit Union	10,000	1,273	3.95	10.60	0.99	3.14	5.82	3.59	0.39	62.85	5,505	-	61.85	1.38	0.00	1.08
Colquitt County Teacher Federal Credit Union	9,896	1,813	4.27	18.31	0.81	3.58	5.27	3.88	0.20	76.85	7,067	-	87.58	0.16	0.00	0.22
Rig Employees Credit Union	8,110	650	-3.31	28.51	-0.08	1.93	3.76	2.17	0.02	102.76	3,532	-	61.16	0.00	-0.08	1.38
BEKA Federal Credit Union	6,062	564	2.09	11.83	1.77	4.57	5.90	5.35	0.07	68.54	4,839	-	90.72	1.10	1.08	0.34
Ware County School Employees Federal Credit Union	6,017	785	6.92	11.00	1.23	3.30	4.80	4.50	0.38	58.93	3,909	-	73.01	0.00	0.00	0.92
Macon Firemens Credit Union	5,489	685	5.88	25.66	0.90	4.39	7.53	5.16	0.30	77.27	3,325	-	81.52	0.09	-0.21	2.00
Locoga Federal Credit Union	5,174	750	9.36	7.02	0.18	3.47	7.10	4.71	0.29	90.36	2,614	-	54.45	0.00	0.00	0.58
ELCO Federal Credit Union	4,296	672	23.21	19.49	1.17	4.13	6.16	5.15	0.60	74.17	3,006	-	87.59	1.36	-0.05	1.77
Georgia Guard Credit Union	4,118	717	-15.88	8.49	1.22	6.85	9.47	8.18	0.31	78.14	2,877	-	77.26	2.16	0.58	1.24
Macon-Bibb Employees Credit Union	3,861	1,044	0.69	12.76	0.11	5.73	8.88	7.24	0.52	91.79	2,590	-	76.92	0.42	0.16	0.30
Coffee County Teachers Federal Credit Union	3,729	1,094	-0.75	9.68	-10.65	7.66	9.39	8.94	0.08	111.07	2,898	-	86.87	0.00	13.53	2.24
Omega Psi Phi Fraternity Federal Credit Union	3,686	2,224	29.03	11.24	0.62	2.41	4.89	3.29	0.27	79.41	1,546	-	47.44	0.26	0.00	0.27
Brosnan Yard Federal Credit Union	3,680	861	16.24	13.68	0.76	4.74	7.87	7.93	0.92	72.56	2,455	-	77.67	4.97	1.18	0.77
United Neighborhood Federal Credit Union	3,563	668	8.60	7.45	0.71	4.19	10.18	10.75	0.26	86.62	1,518	-	46.32	1.84	-0.29	0.77
CRMC Employees Credit Union	3,343	1,295	9.45	16.45	-0.02	2.42	6.36	3.57	0.20	92.65	1,164	-	42.70	0.09	0.35	3.25
Savastate Teachers Federal Credit Union	3,044	747	4.27	20.05	-0.88	1.25	5.71	1.79	0.34	133.33	427	-	17.56	1.17	0.63	5.65
Flint Federal Credit Union	2,968	652	4.16	23.10	0.58	2.78	5.98	3.11	0.12	76.56	1,166	-	51.50	0.00	0.00	0.82
Flint River Employees Federal Credit Union	1,872	367	11.96	34.85	3.35	6.50	9.76	9.57	0.34	49.47	1,090	-	90.38	7.71	2.68	-2.12
Berrien Teachers Federal Credit Union	1,502	362	12.84	15.25	3.17	4.47	6.95	5.68	0.11	29.41	987	-	77.78	0.10	0.00	1.39
Local 461 Federal Credit Union	1,351	541	1.44	14.28	0.09	5.45	7.67	6.92	0.23	95.24	916	-	79.79	0.00	0.00	0.58
Harris Employees Credit Union	897	177	21.31	24.79	0.16	4.34	9.56	6.60	0.68	88.24	356	-	54.60	3.65	0.00	18.26
FAB Church Federal Credit Union	408	244	11.68	12.63	-1.04	0.99	7.51	1.40	0.00	233.33	42	-	11.80	7.14	0.00	5.25
Big Bethel A.M.E. Church Federal Credit Union	341	238	-2.13	13.94	0.65	1.53	7.41	1.85	0.00	50.00	14	-	4.78	0.00	0.00	15.99
Stephens County Community Federal Credit Union	153	114	0.76	12.30	0.76	0.88	9.70	9.70	0.00	100.00	13	-	9.70	0.00	0.00	11.57
<b>Total/Average</b>	672,584	82,181	7.47%	14.75%	0.43%	3.40%	6.60%	4.76%	0.28%	83.44%	322,877	1,824	57.70%	1.35%	0.51%	2.01%