

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2023

(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)	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 +		26,343,008	1,531,903	-3.56	12.12	0.75	2.89	4.66	4.36	1.10	59.72	17,636,062	1,867,329	78.98	0.49	0.39	0.82
\$500 Million to \$1 Billion		3,287,003	233,839	5.08	9.85	1.16	3.51	5.15	4.97	0.64	64.38	2,258,804	481,275	76.17	0.56	0.38	0.82
\$250 Million to \$500 Million		2,197,784	159,663	13.49	10.80	1.01	2.81	4.63	4.33	1.02	60.85	1,441,377	232,007	74.88	0.36	0.19	0.62
\$100 Million to \$250 Million		1,967,808	174,387	-0.67	13.09	1.13	3.08	5.58	4.86	0.85	61.18	1,140,833	83,502	67.13	0.56	0.33	0.72
Less than \$100 Million		1,329,213	150,481	0.08	14.72	0.59	3.97	6.41	9.99	0.51	75.81	799,452	13,179	66.54	1.27	0.50	2.12
1 Billion +																	
Delta Community Credit Union	Atlanta	8,850,102	490,294	-8.68	11.08	0.47	2.45	4.29	3.51	1.00	62.57	5,735,054	646,018	74.85	0.25	0.29	1.05
Georgia's Own Credit Union	Atlanta	4,564,191	240,324	-7.42	9.80	0.50	3.29	5.77	5.70	2.00	51.60	3,462,312	506,301	96.35	1.16	0.92	1.10
Robins Financial Credit Union	Warner Robins	4,298,761	266,144	-1.42	15.47	1.42	2.92	4.83	3.84	0.64	55.55	2,425,211	254,084	65.57	0.25	0.28	0.90
Atlanta Postal Credit Union	Atlanta	2,454,582	109,690	-4.32	13.79	-0.09	1.99	3.99	3.54	1.32	62.24	1,705,672	292,837	78.99	0.79	0.33	0.81
Associated Credit Union	Norcross	2,111,127	158,147	-1.58	12.40	0.82	2.99	4.26	4.54	0.93	62.04	1,447,416	61,386	78.31	0.29	0.34	0.62
LGE Community Credit Union	Atlanta	2,043,852	123,944	0.02	11.99	0.97	2.90	4.51	4.46	1.05	61.10	1,284,324	59,592	71.70	0.11	0.26	0.54
Georgia United Credit Union	Duluth	2,020,393	147,360	-1.50	10.32	1.13	3.67	5.00	4.90	0.78	62.92	1,576,073	47,111	87.10	0.58	0.34	0.71
Total/Average		26,343,008	1,531,903	-3.56%	12.12%	0.75%	2.89%	4.66%	4.36%	1.10%	59.72%	17,636,062	1,867,329	78.98%	0.49%	0.39%	0.82%
\$500 Million to \$1 Billion																	
Peach State Federal Credit Union	Lawrenceville	948,574	69,589	12.96	7.83	1.15	3.58	5.22	5.21	0.86	66.13	748,443	403,613	94.95	0.33	0.15	0.49
Credit Union of Georgia	Woodstock	947,723	36,092	6.08	8.62	1.28	3.16	4.85	4.66	0.83	57.79	406,545	20,479	71.93	0.20	0.08	0.76
Coosa Valley Credit Union	Rome	623,202	49,377	8.78	9.54	1.04	4.00	5.73	5.58	0.76	63.52	475,021	32,184	84.74	1.23	0.83	0.81
Kinetic Credit Union	Columbus	546,893	46,159	-1.46	13.24	1.56	4.03	5.35	5.66	0.52	60.19	407,608	24,380	85.19	1.02	0.69	1.70
The Southern Credit Union	Fayetteville	540,611	32,622	-0.96	10.02	0.76	2.77	4.57	3.76	0.25	74.26	221,187	619	44.04	0.02	0.13	0.35
Total/Average		3,287,003	233,839	5.08%	9.85%	1.16%	3.51%	5.15%	4.97%	0.64%	64.38%	2,258,804	481,275	76.17%	0.56%	0.38%	0.82%
\$250 Million to \$500 Million																	
Midsouth Community Federal Credit Union	Macon	428,576	41,884	7.82	12.72	1.13	3.54	5.56	4.69	0.75	59.50	292,173	12,190	76.76	0.40	0.68	1.12
CDC Federal Credit Union	Atlanta	413,239	20,513	6.62	9.81	0.19	2.09	4.29	3.17	0.68	76.85	144,196	52	35.92	1.24	0.07	0.37
Members First Credit Union	Decatur	386,580	29,404	15.86	10.32	0.95	3.07	4.39	4.72	0.79	66.54	266,203	119,367	77.49	0.16	0.15	0.40
Southeastern Credit Union	Valdosta	373,597	25,055	18.82	9.72	0.63	2.81	4.50	4.42	1.24	64.16	272,077	65,479	82.19	0.06	0.01	0.98
Interstate Credit Union	Jesup	328,402	30,817	12.80	13.77	1.27	2.85	5.05	4.74	1.77	52.46	271,690	900	96.60	0.29	0.24	0.38
Platinum Federal Credit Union	Duluth	267,390	11,990	19.00	8.45	1.90	2.50	3.99	4.24	0.89	45.62	195,038	34,019	80.36	0.02	0.00	0.49
Total/Average		2,197,784	159,663	13.49%	10.80%	1.01%	2.81%	4.63%	4.33%	1.02%	60.85%	1,441,377	232,007	74.88%	0.36%	0.19%	0.62%
\$100 Million to \$250 Million																	
Marshland Community Federal Credit Union	Brunswick	215,821	18,715	12.88	9.31	0.78	3.29	5.22	4.74	0.87	69.64	141,839	7,797	71.42	0.11	0.12	0.67
GeoVista Federal Credit Union	Hinesville	213,108	24,778	6.48	7.72	2.50	3.21	5.19	4.29	0.41	59.92	100,181	-	51.28	0.56	1.44	0.84
MyGeorgia Credit Union	Gainesville	209,837	21,567	-6.40	9.75	1.96	4.14	6.22	6.99	0.78	53.87	131,386	3,658	70.41	0.64	0.48	0.33
Coca-Cola Federal Credit Union	Atlanta	206,672	12,492	-3.06	12.28	0.77	3.18	4.19	4.00	0.50	68.70	157,071	-	84.22	0.55	0.24	0.68
Excel Federal Credit Union	Peachtree Corners	169,064	14,386	9.38	10.25	1.19	2.97	4.31	4.95	0.89	71.53	105,480	37,298	80.40	0.57	0.23	0.47
AFLAC Federal Credit Union	Columbus	162,176	15,984	-17.18	25.37	0.97	1.86	10.50	2.80	1.01	28.78	14,153	77	11.74	1.66	-0.04	0.81
Go Energy Financial Credit Union	Tucker	149,931	11,333	-4.96	9.73	0.52	3.39	4.59	4.13	0.41	74.29	96,038	15,362	71.42	0.37	0.29	0.45
CORE Credit Union	Statesboro	147,297	15,615	-3.50	11.40	0.94	3.66	5.35	5.64	0.31	79.53	92,652	444	72.30	0.27	0.15	0.56
Family First Credit Union	Hapeville	133,669	12,048	-5.70	13.13	1.30	3.74	5.83	5.35	0.33	66.21	86,989	4,337	74.86	1.34	0.57	1.11
Georgia Heritage Federal Credit Union	Savannah	127,016	13,621	-11.74	10.82	0.69	3.61	5.00	5.14	0.56	74.49	87,599	-	78.26	0.33	0.21	1.00
Workmens Circle Credit Union	Savannah	118,902	1,729	14.64	18.85	0.55	1.17	4.67	5.67	3.54	18.76	84,906	14,529	92.56	0.00	0.00	0.69
CGR Credit Union	Macon	114,315	12,119	1.08	18.43	1.37	2.75	5.87	4.66	0.55	68.44	42,539	-	46.71	0.32	0.30	1.03
Total/Average		1,967,808	174,387	-0.67%	13.09%	1.13%	3.08%	5.58%	4.86%	0.85%	61.18%	1,140,833	83,502	67.13%	0.56%	0.33%	0.72%

