

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2023

(Sorted by Asset Size)

www.thecreditunionadvisors.com

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 +		25,965,172	1,544,919	-3.55	12.46	0.77	2.88	4.77	4.42	1.21	58.70	17,516,883	1,910,701	79.50	0.50	0.42	0.85
\$500 Million to \$1 Billion		3,301,683	233,906	3.69	10.18	1.23	3.53	5.28	5.01	0.76	62.30	2,283,494	466,825	77.11	0.62	0.41	0.83
\$250 Million to \$500 Million		2,263,187	160,062	13.13	10.80	1.01	2.81	4.79	4.42	1.20	58.69	1,475,673	238,594	75.97	0.43	0.21	0.63
\$100 Million to \$250 Million		1,954,069	174,190	-1.67	13.53	1.11	3.12	5.71	4.50	0.94	60.25	1,149,805	86,920	68.92	0.73	0.34	0.71
Less than \$100 Million		1,208,851	140,484	0.28	15.22	1.02	4.08	6.67	5.77	0.57	70.76	746,663	13,174	68.56	1.23	0.53	2.21
1 Billion +																	
Delta Community Credit Union	Atlanta	8,669,066	494,925	-8.40	11.44	0.48	2.46	4.39	3.58	1.08	62.38	5,649,917	679,008	75.40	0.29	0.30	1.06
Georgia's Own Credit Union	Atlanta	4,408,889	244,287	-9.31	10.50	0.60	3.33	5.87	5.76	2.04	50.60	3,358,297	505,395	94.12	1.29	1.03	1.23
Robins Financial Credit Union	Warner Robins	4,265,813	267,619	-1.96	15.92	1.40	2.93	4.96	3.93	0.74	54.60	2,496,439	256,203	68.57	0.27	0.30	1.01
Atlanta Postal Credit Union	Atlanta	2,438,044	105,617	-3.76	14.10	0.23	1.88	4.04	3.62	1.50	57.04	1,611,506	296,196	75.59	0.79	0.36	0.76
Associated Credit Union	Norcross	2,081,387	158,466	-2.92	12.74	0.76	2.96	4.37	4.55	1.05	61.83	1,492,891	65,541	82.20	0.29	0.38	0.58
Georgia United Credit Union	Duluth	2,053,376	149,872	1.16	10.47	1.16	3.75	5.14	5.03	0.85	62.87	1,614,250	46,393	88.26	0.48	0.29	0.76
LGE Community Credit Union	Atlanta	2,048,597	124,133	0.32	12.06	0.77	2.84	4.66	4.46	1.20	61.55	1,293,583	61,965	72.31	0.10	0.31	0.55
Total/Average		25,965,172	1,544,919	-3.55%	12.46%	0.77%	2.88%	4.77%	4.42%	1.21%	58.70%	17,516,883	1,910,701	79.50%	0.50%	0.42%	0.85%
\$500 Million to \$1 Billion																	
Peach State Federal Credit Union	Lawrenceville	970,846	69,845	11.97	7.92	1.12	3.59	5.42	5.29	1.04	65.13	753,700	388,870	94.66	0.58	0.14	0.51
Credit Union of Georgia	Woodstock	625,557	36,233	3.57	8.97	1.28	3.22	4.98	4.79	0.93	57.02	414,778	20,504	73.32	0.23	0.18	0.71
Coosa Valley Credit Union	Rome	623,421	49,389	5.91	9.82	1.07	4.00	5.82	5.66	0.86	63.17	474,267	33,395	85.15	1.10	0.81	0.81
Kinetic Credit Union	Columbus	549,611	46,194	-0.32	13.53	1.52	4.04	5.48	5.76	0.65	59.30	416,588	23,524	86.98	1.12	0.77	1.72
The Southern Credit Union	Fayetteville	532,248	32,245	-2.69	10.67	1.16	2.83	4.70	3.55	0.31	66.86	224,161	532	45.46	0.07	0.15	0.42
Total/Average		3,301,683	233,906	3.69%	10.18%	1.23%	3.53%	5.28%	5.01%	0.76%	62.30%	2,283,494	466,825	77.11%	0.62%	0.41%	0.83%
\$250 Million to \$500 Million																	
CDC Federal Credit Union	Atlanta	455,815	20,575	18.60	8.91	0.14	2.01	4.40	3.41	0.96	70.72	146,484	48	36.84	1.46	0.07	0.37
Midsouth Community Federal Credit Union	Macon	432,047	42,048	6.33	12.95	1.20	3.59	5.71	4.82	0.83	58.02	299,642	11,386	78.13	0.45	0.73	1.16
Members First Credit Union	Decatur	386,329	30,082	10.48	10.69	0.91	3.04	4.48	4.77	0.96	64.62	272,018	123,103	79.79	0.16	0.16	0.42
Southeastern Credit Union	Valdosta	375,742	24,849	13.39	9.87	0.71	2.87	4.71	4.54	1.36	62.15	282,539	68,126	85.97	0.01	0.02	0.94
Interstate Credit Union	Jesup	334,986	31,301	11.39	13.78	1.22	2.84	5.26	4.89	1.97	52.37	277,876	907	97.02	0.48	0.27	0.42
Platinum Federal Credit Union	Duluth	278,268	11,207	18.60	8.57	1.88	2.51	4.17	4.12	1.09	44.28	197,114	35,024	78.09	0.02	0.01	0.47
Total/Average		2,263,187	160,062	13.13%	10.80%	1.01%	2.81%	4.79%	4.42%	1.20%	58.69%	1,475,673	238,594	75.97%	0.43%	0.21%	0.63%
\$100 Million to \$250 Million																	
Marshland Community Federal Credit Union	Brunswick	217,341	18,944	9.59	9.40	0.73	3.36	5.42	4.76	1.00	69.28	144,749	7,719	72.47	0.15	0.18	0.61
GeoVista Federal Credit Union	Hinesville	213,553	24,610	4.61	7.96	2.01	3.20	5.31	4.33	0.52	62.55	100,197	-	51.26	0.85	1.33	0.88
Coca-Cola Federal Credit Union	Atlanta	213,304	12,747	2.17	12.10	0.77	3.19	4.33	4.05	0.58	67.14	151,929	-	83.61	0.40	0.27	0.68
MyGeorgia Credit Union	Gainesville	212,019	21,669	-2.93	10.02	1.79	4.10	6.32	5.39	0.96	53.45	135,945	4,379	72.32	0.53	0.50	0.35
Excel Federal Credit Union	Peachtree Corners	162,698	14,362	1.00	10.92	1.14	3.08	4.40	4.95	0.95	72.80	105,853	38,033	87.99	0.67	0.20	0.41
AFLAC Federal Credit Union	Columbus	156,697	15,640	-15.57	26.63	1.13	1.97	10.51	2.98	1.01	27.60	14,375	70	3.11	0.02	0.76	
CORE Credit Union	Statesboro	145,117	15,556	-4.27	11.73	0.84	3.68	5.43	4.76	0.36	80.49	93,311	413	74.23	0.44	0.13	0.53
Go Energy Financial Credit Union	Tucker	144,297	11,232	-8.20	10.92	1.39	3.42	4.72	4.11	0.44	63.44	95,828	15,325	74.32	0.49	0.18	0.43
Family First Credit Union	Hapeville	131,867	12,056	-5.55	13.59	1.24	3.75	5.94	4.64	0.46	66.85	88,303	4,356	77.58	1.52	0.52	1.06
Georgia Heritage Federal Credit Union	Savannah	126,802	13,641	-8.03	11.00	0.44	3.64	5.19	5.14	0.71	72.84	88,711	-	79.74	0.22	0.21	1.04
Workmens Circle Credit Union	Savannah	117,080	1,671	7.56	19.25	0.51	1.19	4.92	4.37	3.70	18.19	86,975	16,625	92.11	0.00	0.00	0.71
CGR Credit Union	Macon	113,294	12,062	-0.48	18.89	1.30	2.85	6.06	4.50	0.61	68.36	43,629	-	48.86	0.40	0.53	1.03
Total/Average		1,954,069	174,190	-1.67%	13.53%	1.11%	3.12%	5.71%	4.50%	0.94%	60.25%	1,149,805	86,920	68.92%	0.73%	0.34%	0.71%

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2023

(Sorted by Asset Size)

www.thecreditunionadvisors.com

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 (%)
Less than \$100 Million																	
North Georgia Credit Union	Toccoa	98,665	11,759	10.39	10.94	1.55	4.72	6.43	6.02	0.49	67.67	73,761	-	85.14	0.47	0.31	0.60
Georgia Power Northwest Federal Credit Union	Rome	89,820	7,232	17.04	8.01	0.59	2.58	3.89	3.70	0.71	71.86	65,688	-	80.23	0.26	0.20	0.32
Pinnacle Credit Union	Atlanta	88,595	6,827	-3.88	9.10	0.49	3.06	4.57	3.92	0.47	80.04	58,640	9,358	71.41	0.23	0.35	0.45
Credit Union of Atlanta	Atlanta	79,375	14,550	-5.16	13.74	1.04	3.81	5.23	4.84	0.13	82.05	45,407	-	63.97	1.05	0.56	1.15
Mutual Savings Credit Union	Atlanta	76,618	5,666	-8.27	13.68	0.19	2.53	4.14	3.56	0.87	72.39	47,077	-	73.46	0.25	0.23	0.40
Altamaha Federal Credit Union	Jesup	68,346	10,491	-6.35	14.74	0.54	3.81	6.11	4.95	0.32	81.76	34,901	-	60.30	1.12	0.86	0.82
Lanier Federal Credit Union	Oakwood	67,116	7,312	1.00	8.66	1.25	4.28	5.01	5.60	0.61	71.18	55,338	-	91.46	0.34	0.36	0.12
BOND Community Federal Credit Union	Atlanta	46,775	3,407	-9.51	10.20	1.14	4.39	5.41	4.88	0.14	70.65	38,271	978	91.04	3.92	0.55	0.68
On The Grid Financial Federal Credit Union	Atlanta	45,645	4,385	0.59	12.56	0.53	2.83	4.52	3.71	0.53	75.83	17,868	-	45.22	0.15	0.33	0.13
Savannah Schools Federal Credit Union	Savannah	42,801	4,023	-3.93	10.27	1.48	3.79	6.84	3.76	0.19	67.18	13,878	-	36.42	1.95	1.28	1.43
1st Choice Credit Union	Atlanta	37,419	5,700	-3.84	9.01	0.02	4.67	6.30	6.01	0.44	76.22	26,857	966	79.38	7.66	1.44	0.91
HEA Federal Credit Union	Warner Robins	36,461	2,933	-0.45	11.11	1.35	3.19	4.81	3.98	0.54	55.22	19,537	161	60.43	0.49	0.01	0.56
Southern Pine Credit Union	Valdosta	35,435	1,445	-14.53	10.93	1.13	3.76	4.66	5.08	0.41	68.53	20,628	-	65.66	0.70	-0.01	0.58
United Methodist Connectional Federal Credit Union	Marietta	32,717	3,078	-1.96	9.96	1.10	3.94	5.46	4.82	0.46	72.02	19,491	1,608	66.80	0.41	0.06	0.47
Artesian City Federal Credit Union	Albany	31,785	3,205	7.27	12.44	0.14	3.50	5.87	6.09	1.76	67.12	25,459	-	92.07	2.66	0.73	0.79
Coweta Cities & County Employees Federal Credit Union	Newnan	28,374	3,040	-4.69	15.34	1.63	3.35	5.15	4.36	0.28	50.31	9,743	-	40.60	0.01	0.01	0.19
Savannah Postal Credit Union	Savannah	26,158	2,068	1.43	12.51	1.66	4.33	6.65	5.61	0.12	67.26	10,889	-	49.54	1.12	0.17	0.65
Georgia Power Valdosta Federal Credit Union	Valdosta	24,834	2,828	-3.45	12.26	0.08	2.91	6.57	4.13	1.07	78.59	13,314	-	61.43	0.79	0.32	0.66
Northside Federal Credit Union	Atlanta	22,546	6,100	-8.63	14.06	1.39	3.63	5.16	4.07	0.18	58.33	13,672	-	70.33	0.99	0.53	0.81
Rome Kraft Employees Credit Union	Rome	22,316	1,659	15.88	21.90	1.47	3.52	5.25	4.48	1.32	47.88	15,623	-	89.80	0.40	0.00	1.31
Glynn County Federal Employees Credit Union	Brunswick	21,896	1,050	4.76	18.27	-0.06	2.85	4.99	3.51	0.71	87.39	13,084	-	78.32	2.22	0.20	0.85
Wright Credit Union	Toccoa	16,636	1,781	2.69	17.05	2.10	5.32	8.57	6.84	1.88	58.08	9,552	103	68.50	1.88	0.58	1.94
GPA Credit Union	Garden City	15,683	1,639	-5.39	16.75	-0.28	2.87	5.52	3.41	0.16	104.07	5,131	-	39.57	0.31	-1.10	2.77
Combined Employees Credit Union	Warner Robins	15,563	3,244	17.37	9.31	0.63	5.54	7.41	1.06	74.80	12,297	-	86.99	0.29	0.22	0.76	
Walker County Educators Federal Credit Union	Chickamauga	13,596	1,480	-5.33	24.45	0.82	3.75	4.57	4.09	0.22	73.57	7,940	-	77.38	0.01	0.00	0.51
Genuine Parts Credit Union	Norcross	12,732	1,582	-13.55	19.54	-0.80	3.46	6.82	5.61	0.22	79.37	3,166	-	31.05	0.32	-0.32	5.22
Valdosta Teachers Federal Credit Union	Valdosta	11,843	2,309	-5.09	12.58	0.92	3.97	7.05	4.98	0.30	75.80	5,326	-	52.55	0.28	0.50	1.19
Mercy Federal Credit Union	Savannah	11,072	2,195	-8.56	20.63	1.63	4.59	7.01	5.71	0.85	63.25	7,001	-	74.65	1.03	0.46	0.69
Regional Members Federal Credit Union	Columbus	9,875	1,192	-1.03	10.90	0.45	3.21	6.23	5.07	1.91	55.72	6,515	-	74.89	0.68	0.37	0.91
Colquitt County Teacher Federal Credit Union	Moultrie	9,804	1,819	0.59	19.81	1.29	4.28	5.82	5.23	0.77	62.22	7,249	-	92.37	0.18	0.07	0.26
Rig Employees Credit Union	Macon	7,105	625	-10.48	32.55	0.08	2.44	4.22	2.67	0.05	96.00	3,272	-	68.49	0.00	0.00	1.50
Ware County School Employees Federal Credit Union	Waycross	6,803	820	18.76	10.88	1.27	2.91	4.98	4.51	1.32	43.54	4,872	-	80.40	0.16	0.03	0.71
Macon Firemens Credit Union	Macon	5,076	690	-8.45	28.35	1.12	5.41	7.63	6.40	0.55	73.09	3,561	-	98.34	0.79	0.34	1.65
Locoga Federal Credit Union	Valdosta	5,009	723	-2.41	8.57	1.41	3.85	5.09	0.90	0.57	57.71	3,151	-	75.64	0.00	0.21	0.38
BEKA Federal Credit Union	Rome	4,940	512	-16.72	13.26	1.13	4.99	6.00	5.92	0.59	81.86	3,987	-	95.27	3.06	-0.41	2.19
Brosnan Yard Federal Credit Union	Macon	4,761	1,249	40.53	15.16	1.04	7.09	10.32	10.54	0.91	76.19	3,819	-	95.26	2.25	0.32	0.50
ELCO Federal Credit Union	Elberton	4,631	673	12.93	19.06	0.98	4.41	6.15	5.63	0.72	69.27	3,220	-	86.91	1.18	-0.04	1.92
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	4,481	2,287	19.44	9.34	1.42	3.45	4.88	4.13	0.25	67.11	2,264	-	55.96	0.18	-0.15	0.04
Georgia Guard Credit Union	Macon	3,867	729	-3.96	8.86	-0.23	7.19	9.37	8.66	0.30	82.50	2,878	-	81.67	2.99	2.12	1.56
United Neighborhood Federal Credit Union	Augusta	3,659	636	7.83	8.60	1.36	4.75	8.59	10.81	0.33	75.57	1,850	-	55.76	3.73	0.00	0.29
Macon-Bibb Employees Credit Union	Macon	3,633	1,010	-5.93	12.42	-0.86	5.67	8.63	7.89	0.91	100.50	2,485	-	78.07	2.82	-0.49	0.68
Coffee County Teachers Federal Credit Union	Douglas	3,484	1,149	-3.45	15.64	0.08	7.94	9.70	9.71	0.17	41.37	2,634	-	89.93	2.35	0.34	3.49
CRMC Employees Credit Union	Douglas	3,100	1,295	-0.87	18.91	1.25	3.81	5.40	4.64	0.21	64.65	1,601	-	64.14	0.44	0.18	2.23
Flint Federal Credit Union	Reynolds	3,030	632	4.91	23.75	1.11	3.34	6.26	3.82	0.29	62.96	1,170	-	50.94	0.26	0.12	0.77
Flint River Employees Federal Credit Union	Oglethorpe	1,749	362	7.19	36.13	1.34	7.41	10.12	12.19	-0.24	69.70	1,053	-	94.44	2.37	1.95	2.04
Berrien Teachers Federal Credit Union	Nashville	1,364	289	-8.23	17.93	1.28	5.09	7.60	6.62	0.35	71.19	1,038	-	93.09	2.31	0.73	0.81
Harris Employees Credit Union	Cordele	741	204	-1.53	30.11	0.35	5.89	8.84	6.93	0.53	88.64	443	-	89.86	0.00	4.10	14.15
FAB Church Federal Credit Union	Savannah	431	255	5.83	12.35	0.16	3.14	7.06	4.01	0.36	66.67	44	-	11.67	4.55	7.06	4.43
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	336	231	-3.53	15.50	1.47	1.91	13.68	3.14	0.45	33.33	9	-	3.18	0.00	0.00	26.59
Stephens County Community Federal Credit Union	Toccoa	150	114	-3.00	12.67	0.88	0.87	15.69	15.69	0.00	100.00	9	-	6.87	0.00	0.00	16.37
Total/Average		1,208,851	140,484	0.28%	15.22%	1.02%	4.08%	6.67%	5.77%	0.57%	70.76%	746,663	13,174	68.56%	1.23%	0.53%	2.21%