

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 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 +		26,472,174	1,552,673	1.27	12.13	0.68	2.83	4.90	4.53	1.36	57.43	17,698,336	2,200,308	79.85	0.65	0.48	0.90
\$500 Million to \$1 Billion		3,311,222	234,234	3.16	10.34	1.18	3.55	5.40	5.12	0.85	61.98	2,297,726	449,940	77.50	0.78	0.42	0.88
\$250 Million to \$500 Million		2,279,371	158,497	10.66	10.94	1.04	2.84	4.93	4.60	1.33	56.84	1,493,979	247,442	76.82	0.62	0.22	0.72
\$100 Million to \$250 Million		2,055,441	183,912	-0.31	13.53	1.04	3.27	5.88	4.75	1.00	61.71	1,241,688	92,006	71.11	0.79	0.36	0.70
Less than \$100 Million		1,098,702	129,454	-1.71	15.81	0.87	4.11	6.61	6.04	0.67	70.48	674,044	12,838	67.69	1.58	0.32	2.35
1 Billion +																	
Delta Community Credit Union	Atlanta	8,657,245	499,340	-6.43	11.46	0.41	2.46	4.47	3.65	1.16	62.20	5,645,619	752,022	76.50	0.32	0.38	1.09
Robins Financial Credit Union	Warner Robins	4,325,042	267,868	-0.10	16.04	1.40	2.93	5.08	4.02	0.84	53.10	2,535,304	262,612	69.53	0.32	0.32	0.99
Georgia's Own Credit Union	Atlanta	4,270,556	240,650	-9.90	10.63	0.31	3.35	5.96	5.84	2.08	51.37	3,223,101	514,588	93.39	1.85	1.18	1.44
LGE Community Credit Union	Atlanta	2,508,526	132,500	22.75	10.00	0.75	2.88	4.97	4.77	1.41	59.27	1,521,041	251,626	73.44	0.17	0.33	0.61
Atlanta Postal Credit Union	Atlanta	2,424,911	105,190	-3.34	14.08	0.12	1.78	4.07	3.68	1.65	57.45	1,601,341	300,295	75.88	0.82	0.39	0.76
Associated Credit Union	Norcross	2,168,088	158,336	1.89	12.29	0.65	2.94	4.51	4.63	1.16	60.65	1,501,201	72,950	78.88	0.37	0.47	0.65
Georgia United Credit Union	Duluth	2,117,806	148,789	4.04	10.40	1.12	3.48	5.24	5.11	1.24	58.00	1,670,729	46,215	91.36	0.71	0.30	0.76
Total/Average		26,472,174	1,552,673	1.27%	12.13%	0.68%	2.83%	4.90%	4.53%	1.36%	57.43%	17,698,336	2,200,308	79.85%	0.65%	0.48%	0.90%
\$500 Million to \$1 Billion																	
Peach State Federal Credit Union	Lawrenceville	963,307	69,975	8.13	8.14	1.00	3.60	5.56	5.44	1.17	64.31	738,815	370,269	91.35	0.95	0.18	0.66
Coosa Valley Credit Union	Rome	634,661	49,710	6.31	9.83	0.99	3.98	5.89	5.72	0.94	63.88	477,333	34,751	84.42	1.33	0.81	0.81
Credit Union of Georgia	Woodstock	633,212	36,283	3.94	9.13	1.26	3.27	5.14	4.92	1.01	56.22	430,211	21,276	76.11	0.44	0.14	0.74
Kinetic Credit Union	Columbus	552,591	46,281	0.30	13.71	1.62	4.06	5.62	5.88	0.78	58.03	427,143	23,147	89.14	1.08	0.78	1.69
The Southern Credit Union	Fayetteville	527,451	31,985	-2.90	10.91	1.02	2.85	4.82	3.63	0.36	67.43	224,224	497	46.47	0.09	0.20	0.50
Total/Average		3,311,222	234,234	3.16%	10.34%	1.18%	3.55%	5.40%	5.12%	0.85%	61.98%	2,297,726	449,940	77.50%	0.78%	0.42%	0.88%
\$250 Million to \$500 Million																	
CDC Federal Credit Union	Atlanta	461,091	20,621	15.27	8.82	0.12	1.96	4.50	3.63	1.18	65.60	149,179	45	38.11	1.91	0.05	0.43
Midsouth Community Federal Credit Union	Macon	430,196	41,562	4.30	13.18	1.17	3.62	5.84	4.92	0.93	57.33	303,801	11,513	80.64	0.63	0.74	1.46
Members First Credit Union	Decatur	394,800	28,688	10.23	10.69	0.93	3.03	4.57	4.90	1.10	62.77	282,110	129,881	81.03	0.24	0.19	0.39
Southeastern Credit Union	Valdosta	374,753	24,639	9.75	10.01	0.74	2.94	4.89	4.68	1.44	60.54	282,484	70,157	86.24	0.06	0.06	0.98
Interstate Credit Union	Jesup	337,788	31,523	9.44	13.96	1.36	2.88	5.42	5.08	2.13	51.17	277,767	888	96.53	0.72	0.25	0.53
Platinum Federal Credit Union	Duluth	280,743	11,464	14.96	8.96	1.89	2.59	4.34	4.37	1.20	43.62	198,638	34,958	78.35	0.13	0.01	0.50
Total/Average		2,279,371	158,497	10.66%	10.94%	1.04%	2.84%	4.93%	4.60%	1.33%	56.84%	1,493,979	247,442	76.82%	0.62%	0.22%	0.72%
\$100 Million to \$250 Million																	
Marshland Community Federal Credit Union	Brunswick	222,738	19,139	9.85	9.30	0.69	3.34	5.50	4.90	1.14	68.40	147,482	9,427	72.41	0.21	0.22	0.58
Coca-Cola Federal Credit Union	Atlanta	216,213	12,988	3.02	12.00	0.67	3.16	4.45	4.16	0.76	66.83	155,111	-	85.16	0.40	0.28	0.64
GeoVista Federal Credit Union	Hinesville	215,238	24,026	4.28	7.89	1.59	3.20	5.39	4.43	0.61	64.54	105,332	-	53.30	0.98	1.39	0.95
MyGeorgia Credit Union	Gainesville	208,509	20,382	-3.82	10.62	1.78	4.11	6.44	5.53	1.08	53.33	136,403	5,015	73.91	0.66	0.57	0.24
Excel Federal Credit Union	Peachtree Corners	163,710	14,173	1.38	11.02	1.03	3.10	4.42	5.03	1.02	73.96	105,899	38,996	87.60	0.93	0.21	0.42
AFLAC Federal Credit Union	Columbus	149,643	15,688	-15.65	28.21	1.16	2.08	10.58	3.16	1.01	29.83	14,196	62	13.08	2.94	-0.02	0.81
Go Energy Financial Credit Union	Tucker	143,416	11,185	-6.72	11.17	1.24	3.50	4.94	4.25	0.51	64.92	96,930	15,206	76.98	0.67	0.19	0.59
CORE Credit Union	Statesboro	140,832	15,414	-6.29	12.16	0.71	3.72	5.49	4.83	0.41	81.58	91,861	-	75.41	0.39	0.18	0.52
Georgia Heritage Federal Credit Union	Savannah	130,651	13,767	-3.17	10.77	0.59	3.62	5.34	5.27	0.85	72.24	89,969	-	78.95	0.40	0.20	1.09
Family First Credit Union	Hapeville	129,775	11,931	-5.68	13.79	0.92	3.76	6.04	4.76	0.58	70.14	88,839	4,351	79.46	1.83	0.55	1.01
Workmens Circle Credit Union	Savannah	119,719	1,646	8.05	18.98	0.54	1.23	5.11	4.53	3.83	18.26	89,936	18,137	92.78	0.00	0.00	0.69
CGR Credit Union	Macon	113,695	11,800	-0.01	19.08	1.23	2.90	6.25	4.68	0.66	68.73	43,892	-	50.00	0.46	0.66	0.98
North Georgia Credit Union	Toccoa	101,302	11,773	10.67	10.91	1.42	4.76	6.55	6.19	0.56	69.43	75,838	812	85.39	0.47	0.33	0.53
Total/Average		2,055,441	183,912	-0.31%	13.53%	1.04%	3.27%	5.88%	4.75%	1.00%	61.71%	1,241,688	92,006	71.11%	0.79%	0.36%	0.70%

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Less than \$100 Million																	
Georgia Power Northwest Federal Credit Union	Rome	90,178	7,178	13.23	8.09	0.55	2.64	4.08	3.90	0.83	69.63	66,707	-	81.71	0.13	0.23	0.35
Pinnacle Credit Union	Atlanta	86,694	6,805	-4.99	8.95	0.03	3.11	4.61	4.00	0.47	86.47	56,935	9,359	70.37	0.70	0.35	0.55
Credit Union of Atlanta	Atlanta	80,068	14,129	-3.03	13.58	0.89	3.84	5.33	4.89	0.15	83.47	45,503	-	65.71	1.20	0.64	1.15
Mutual Savings Credit Union	Atlanta	73,910	5,549	-9.52	14.25	0.22	2.50	4.22	3.59	0.98	67.73	46,136	-	74.19	0.11	0.22	0.53
Lanier Federal Credit Union	Oakwood	66,603	7,309	-0.02	9.08	1.15	4.25	5.07	5.70	0.72	72.21	54,494	-	90.00	0.53	0.40	0.11
Altamaha Federal Credit Union	Jesup	66,546	10,395	-7.27	15.03	0.33	3.91	6.22	5.07	0.35	82.49	34,705	-	62.50	0.93	0.76	1.27
BOND Community Federal Credit Union	Atlanta	46,419	3,383	-7.84	10.66	1.22	4.62	5.58	5.14	0.18	68.10	39,028	1,020	95.12	5.14	0.65	0.74
On The Grid Financial Federal Credit Union	Atlanta	44,294	4,301	-2.53	13.34	0.80	2.99	4.58	3.95	0.60	68.58	18,129	-	47.37	0.42	0.21	0.27
Savannah Schools Federal Credit Union	Savannah	43,166	4,018	-2.12	10.57	1.51	3.91	6.83	7.47	0.19	67.74	14,072	-	36.84	2.07	1.10	1.27
1st Choice Credit Union	Atlanta	40,164	6,699	4.25	8.65	0.28	4.66	6.33	6.13	0.54	79.46	27,376	958	75.00	7.12	1.17	0.84
HEA Federal Credit Union	Warner Robins	36,574	2,916	-0.04	11.48	1.42	3.27	4.89	4.10	0.58	54.11	19,963	153	62.50	0.22	0.02	0.53
Southern Pine Credit Union	Valdosta	33,917	1,427	-14.72	11.65	1.08	3.75	4.56	5.09	0.44	69.65	20,488	-	66.67	1.85	-0.01	0.51
United Methodist Connectional Federal Credit Union	Marietta	33,751	3,051	1.65	9.78	0.95	3.96	5.54	4.96	0.56	72.77	15,994	1,262	66.67	0.63	0.15	0.42
Artesian City Federal Credit Union	Leesburg	32,196	3,240	6.81	12.17	0.00	3.42	6.01	6.17	1.90	67.69	25,093	-	89.29	3.31	0.77	0.68
Coweta Cities & County Employees Federal Credit Union	Newnan	28,304	3,038	-3.76	15.82	1.66	3.50	5.22	4.61	0.32	48.99	9,576	-	41.67	0.01	0.02	0.19
Georgia Power Valdosta Federal Credit Union	Valdosta	24,914	2,896	-2.28	12.31	0.14	2.96	6.61	4.30	1.14	74.20	13,755	-	63.64	1.25	0.63	0.55
Savannah Postal Credit Union	Savannah	24,797	2,076	-4.19	13.33	1.43	4.37	6.69	5.67	0.15	67.22	11,325	-	52.38	4.19	0.32	1.06
Northside Federal Credit Union	Atlanta	21,842	6,236	-9.40	14.94	1.58	3.81	5.22	4.31	0.18	56.11	13,833	-	73.68	0.68	0.47	0.90
Glynn County Federal Employees Credit Union	Brunswick	21,559	1,046	1.98	18.55	-0.05	2.83	5.07	3.55	0.81	85.54	13,516	-	87.50	1.67	0.16	0.83
Rome Kraft Employees Credit Union	Rome	21,521	1,665	7.92	22.91	1.31	3.47	5.37	5.27	1.70	48.17	15,531	-	94.12	0.66	-0.02	1.34
Wright Credit Union	Toccoa	16,554	1,776	1.51	17.42	2.11	5.45	8.65	7.12	0.53	57.40	9,655	86	71.43	2.00	1.33	1.32
Combined Employees Credit Union	Warner Robins	15,647	3,480	13.64	9.13	0.45	5.45	7.60	7.55	1.33	72.77	12,694	-	92.86	0.02	0.29	0.83
GPA Credit Union	Garden City	14,328	1,607	-12.33	13.90	-4.24	1.44	5.57	3.56	1.99	166.07	4,783	-	41.67	0.21	0.04	2.84
Walker County Educators Federal Credit Union	Chickamauga	13,604	1,445	-3.94	24.79	0.99	3.89	4.72	4.37	0.35	69.13	7,858	-	80.00	0.19	0.00	0.54
Genuine Parts Credit Union	Norcross	12,408	1,587	-12.45	19.96	-0.59	3.72	7.07	5.70	2.09	77.20	3,207	-	33.33	0.09	0.07	5.34
Mercy Federal Credit Union	Savannah	11,530	2,195	-2.54	19.93	1.34	4.53	7.04	5.80	1.03	64.93	7,312	-	70.00	2.20	0.29	0.76
Valdosta Teachers Federal Credit Union	Valdosta	11,360	2,285	-7.75	13.33	0.91	4.20	7.16	5.23	0.31	75.14	5,634	-	60.00	0.80	0.32	1.47
Regional Members Federal Credit Union	Columbus	9,775	1,276	-1.78	11.36	0.68	3.44	6.38	5.37	1.98	53.72	6,499	-	66.67	0.98	0.34	0.89
Colquitt County Teacher Federal Credit Union	Moultrie	9,513	1,835	-2.54	20.90	1.45	4.43	6.01	5.49	0.88	60.98	7,169	-	87.50	0.18	0.04	0.23
Rig Employees Credit Union	Macon	6,815	622	-11.62	34.25	0.35	2.68	4.37	2.93	0.06	86.51	3,155	-	75.00	0.86	0.00	1.55
Ware County School Employees Federal Credit Union	Waycross	6,688	818	12.13	11.27	1.15	2.83	5.07	4.72	1.59	42.41	4,859	-	83.33	0.10	0.21	0.54
Macon Firemens Credit Union	Macon	5,021	688	-7.35	28.82	1.00	5.55	7.92	6.84	0.83	73.98	3,441	-	75.00	0.12	0.69	1.29
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	4,792	2,527	22.53	9.23	1.82	3.61	5.07	4.28	0.23	62.04	2,540	-	75.00	0.16	-0.15	0.00
BEKA Federal Credit Union	Rome	4,762	503	-15.69	13.98	1.07	4.53	6.04	5.54	0.70	78.89	3,810	-	100.00	4.17	-0.12	2.20
Locoga Federal Credit Union	Valdosta	4,609	710	-9.65	9.46	1.21	4.12	6.33	5.13	0.59	66.67	2,992	-	75.00	2.04	0.32	0.26
Brosnan Yard Federal Credit Union	Macon	4,558	1,340	24.86	16.44	1.44	6.98	9.89	10.08	0.96	73.26	3,932	-	100.00	2.52	0.16	0.54
ELCO Federal Credit Union	Elberton	4,516	680	6.98	19.82	1.01	4.31	6.16	5.60	0.79	69.75	3,167	-	75.00	1.04	0.06	1.77
Georgia Guard Credit Union	Macon	3,860	725	-3.13	9.63	0.16	7.25	9.29	8.67	0.31	82.29	3,060	-	75.00	4.54	1.64	1.42
United Neighborhood Federal Credit Union	Augusta	3,604	631	4.27	8.81	1.10	4.73	8.44	10.53	0.34	77.45	1,887	-	66.67	3.60	0.17	0.30
Macon-Bibb Employees Credit Union	Macon	3,587	975	-5.66	12.36	-0.83	5.75	8.73	8.00	0.94	101.13	2,316	-	66.67	4.49	-0.29	0.52
Coffee County Teachers Federal Credit Union	Douglas	3,425	1,027	-4.23	16.61	7.53	7.91	9.70	9.72	0.20	45.73	2,663	-	100.00	2.22	0.40	3.27
Flint Federal Credit Union	Reynolds	2,936	619	0.44	24.81	1.12	3.59	6.52	4.10	0.31	64.66	1,157	-	50.00	0.00	0.00	0.78
CRMC Employees Credit Union	Douglas	2,890	1,300	-7.37	20.74	1.38	3.97	5.30	4.73	0.24	63.12	1,811	-	100.00	0.06	0.32	1.93
Flint River Employees Federal Credit Union	Oglethorpe	1,604	378	-3.31	40.07	1.66	7.40	9.92	11.92	-0.09	68.18	1,132	-	100.00	7.77	1.53	1.86
Berrien Teachers Federal Credit Union	Nashville	1,303	285	-10.37	18.91	1.10	4.88	7.05	6.39	0.53	72.73	1,103	-	100.00	4.08	0.53	0.71
Harris Employees Credit Union	Cordele	703	181	-6.23	31.47	-1.60	5.96	9.13	7.15	0.60	98.28	391	-	0.00	0.00	2.16	13.33
FAB Church Federal Credit Union	Savannah	408	258	-1.37	13.82	0.86	3.56	7.73	4.33	0.27	58.82	43	-	0.00	0.00	7.73	3.88
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	335	231	-2.76	16.13	1.70	2.31	10.87	3.47	0.34	30.00	7	-	0.00	-10.87	30.85	
Stephens County Community Federal Credit Union	Toccoa	150	113	-2.43	12.05	0.02	1.32	11.90	23.81	0.00	50.00	8	-	0.00	0.00	0.00	19.65
Total/Average		1,098,702	129,454	-1.71%	15.81%	0.87%	4.11%	6.61%	6.04%	0.67%	70.48%	674,044	12,838	67.69%	1.58%	0.32%	2.35%