

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2024

(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 +		26,820,870	1,557,797	6.98	12.06	0.41	2.72	5.33	5.05	1.89	56.59	17,525,146	2,217,629	76.97	0.58	0.80	0.86
\$500 Million to \$1 Billion		3,319,765	234,548	2.78	10.43	0.92	3.55	5.80	5.54	1.19	61.23	2,159,175	354,365	72.66	0.69	0.52	0.93
\$250 Million to \$500 Million		2,339,151	159,633	10.47	10.86	0.88	2.82	5.43	5.17	1.83	54.02	1,491,961	247,817	74.49	0.55	0.28	0.73
\$100 Million to \$250 Million		2,162,000	185,747	19.43	13.29	0.87	3.41	6.26	5.46	1.37	60.80	1,238,254	98,148	67.20	0.60	0.44	0.70
Less than \$100 Million		1,103,767	128,023	4.09	15.79	0.40	4.42	6.42	6.76	0.95	68.64	664,046	12,723	69.05	1.40	0.63	2.68
\$1 Billion +																	
Delta Community Credit Union	Atlanta	8,635,257	504,860	-1.00	11.54	0.18	2.50	4.83	4.02	1.45	64.95	5,598,859	786,115	73.21	0.22	0.46	1.08
Robins Financial Credit Union	Warner Robins	4,474,103	268,395	13.80	15.83	1.29	2.88	5.51	4.54	1.31	50.35	2,509,204	259,312	65.63	0.30	0.41	1.00
Georgia's Own Credit Union	Atlanta	4,311,883	239,629	2.76	10.64	0.44	3.34	6.18	6.23	2.24	53.94	3,090,996	500,123	86.81	1.57	2.43	1.25
LGE Community Credit Union	Atlanta	2,512,757	132,287	0.68	10.09	0.42	2.82	5.61	5.61	2.10	56.73	1,535,638	254,987	73.40	0.14	0.60	0.56
Atlanta Postal Credit Union	Atlanta	2,438,959	105,508	2.32	13.85	-0.60	1.49	4.38	4.08	2.28	59.47	1,592,905	298,329	74.83	0.70	0.59	0.74
Associated Credit Union	Norcross	2,239,058	158,820	13.08	12.11	0.34	2.78	5.07	5.24	1.81	57.43	1,498,096	72,874	76.17	0.26	0.59	0.66
Georgia United Credit Union	Duluth	2,208,853	148,298	17.20	10.36	0.78	3.20	5.73	5.65	2.07	53.29	1,699,448	45,889	88.70	0.84	0.54	0.75
Total/Average		26,820,870	1,557,797	6.98%	12.06%	0.41%	2.72%	5.33%	5.05%	1.89%	56.59%	17,525,146	2,217,629	76.97%	0.58%	0.80%	0.86%
\$500 Million to \$1 Billion																	
Peach State Federal Credit Union	Lawrenceville	934,058	70,266	-12.16	8.62	0.92	3.52	5.89	6.09	1.45	61.44	603,813	273,710	71.85	1.28	0.23	0.90
Credit Union of Georgia	Woodstock	651,542	36,221	11.56	9.16	1.18	3.46	5.85	5.55	1.39	53.60	431,728	21,399	74.35	0.30	0.31	0.77
Coosa Valley Credit Union	Rome	641,379	49,919	5.08	10.51	0.54	3.80	6.02	5.86	1.22	63.17	473,662	35,221	82.86	0.83	1.12	0.77
Kinetic Credit Union	Columbus	559,305	46,213	4.88	13.88	1.36	4.06	5.99	6.27	1.30	57.18	427,418	23,639	88.42	0.96	0.68	1.70
The Southern Credit Union	Fayetteville	533,481	31,929	4.56	10.93	0.60	2.89	5.26	3.93	0.61	70.76	222,554	396	45.80	0.06	0.26	0.52
Total/Average		3,319,765	234,548	2.78%	10.43%	0.92%	3.55%	5.80%	5.54%	1.19%	61.23%	2,159,175	354,365	72.66%	0.69%	0.52%	0.93%
\$250 Million to \$500 Million																	
CDC Federal Credit Union	Atlanta	464,006	20,910	2.52	8.75	0.06	1.78	4.94	4.36	1.89	55.93	149,580	41	37.75	1.95	-0.11	0.45
Midsouth Community Federal Credit Union	Macon	447,555	42,055	16.16	13.06	1.27	3.66	6.32	5.38	1.39	55.98	309,413	10,030	78.71	0.60	0.80	1.45
Members First Credit Union	Decatur	407,000	28,432	12.36	10.51	0.56	2.73	5.02	5.27	1.75	59.63	279,028	129,841	77.65	0.17	0.29	0.37
Southeastern Credit Union	Valdosta	382,945	24,558	8.76	10.02	0.90	3.15	5.43	5.21	1.75	56.72	277,973	72,033	83.07	0.05	0.09	1.00
Interstate Credit Union	Jesup	355,120	31,927	20.52	13.52	0.99	2.83	6.00	5.72	2.65	50.48	275,856	947	91.01	0.45	0.50	0.54
Platinum Federal Credit Union	Duluth	282,525	11,751	2.52	9.27	1.47	2.75	4.84	5.06	1.56	45.39	200,111	34,925	78.75	0.09	0.13	0.55
Total/Average		2,339,151	159,633	10.47%	10.86%	0.88%	2.82%	5.43%	5.17%	1.83%	54.02%	1,491,961	247,817	74.49%	0.55%	0.28%	0.73%
\$100 Million to \$250 Million																	
Coca-Cola Federal Credit Union	Atlanta	247,974	13,176	58.76	10.62	0.66	3.07	4.93	4.80	1.26	59.89	149,430	-	68.68	0.37	0.04	0.69
Marshland Community Federal Credit Union	Brunswick	236,770	19,261	25.44	8.80	0.42	3.27	5.95	5.62	1.65	65.53	147,183	14,361	67.58	0.12	0.29	0.66
GeoVista Federal Credit Union	Hinesville	226,074	24,026	20.12	7.81	1.22	3.34	5.84	5.21	1.05	66.60	104,939	-	50.60	0.89	0.71	0.94
MyGeorgia Credit Union	Gainesville	213,167	20,066	8.92	10.72	1.37	4.23	6.73	6.06	1.37	54.22	135,190	4,967	72.02	0.43	0.84	0.23
Excel Federal Credit Union	Peachtree Corners	169,204	14,176	13.44	10.76	0.42	3.07	4.40	5.11	1.16	78.32	104,306	38,919	83.61	0.97	0.07	0.40
Go Energy Financial Credit Union	Tucker	149,625	11,103	17.32	10.95	0.98	3.75	5.37	4.93	0.81	66.73	97,238	15,177	73.68	0.62	-0.15	0.66
Georgia Heritage Federal Credit Union	Savannah	149,069	15,218	56.40	10.45	0.85	3.79	6.11	6.50	1.58	61.43	93,628	-	71.19	0.36	0.68	1.21
AFLAC Federal Credit Union	Columbus	147,467	15,720	-5.80	29.14	1.87	2.99	10.49	4.62	1.03	24.01	13,879	55	13.33	1.69	1.48	0.61
CORE Credit Union	Statesboro	143,693	15,341	8.12	11.92	0.20	3.81	5.82	5.13	0.64	85.81	89,919	-	72.14	0.29	0.28	0.52
Family First Credit Union	Hapeville	133,138	11,845	10.36	13.40	0.21	3.66	6.41	5.23	1.06	75.08	87,584	4,352	75.73	1.40	0.70	0.94
Workmens Circle Credit Union	Savannah	124,053	1,657	14.48	18.51	0.77	1.46	5.64	5.24	4.27	16.16	94,440	19,521	93.51	0.00	0.00	0.66
CGR Credit Union	Macon	117,689	12,293	14.04	18.73	1.18	3.14	6.85	5.55	0.80	69.03	42,720	-	46.24	0.30	0.54	1.04
North Georgia Credit Union	Toccoa	104,077	11,865	10.96	10.92	1.22	4.78	6.87	6.93	1.07	67.60	77,798	796	85.26	0.42	0.28	0.51
Total/Average		2,162,000	185,747	19.43%	13.29%	0.87%	3.41%	6.26%	5.46%	1.37%	60.80%	1,238,254	98,148	67.20%	0.60%	0.44%	0.70%

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Less than \$100 Million																	
Georgia Power Northwest Federal Credit Union	Rome	94,848	7,448	20.72	7.73	0.26	2.77	4.79	4.55	1.39	68.38	68,135	-	78.60	0.48	0.23	0.33
Pinnacle Credit Union	Atlanta	87,344	6,794	3.00	8.84	-0.15	3.32	4.80	4.30	0.46	92.76	56,169	9,371	68.51	0.38	0.23	0.51
Credit Union of Atlanta	Atlanta	79,132	14,218	-4.68	13.80	0.25	3.96	5.54	5.06	0.25	89.34	44,686	-	63.92	0.82	0.73	1.11
Mutual Savings Credit Union	Atlanta	76,728	5,508	15.24	13.78	0.19	2.36	4.51	3.92	1.43	62.20	45,151	-	69.49	0.41	0.37	0.50
Lanier Federal Credit Union	Oakwood	70,986	7,360	26.32	8.65	0.55	3.49	5.29	6.18	1.81	67.52	53,592	-	84.01	0.26	0.26	0.01
Altamaha Federal Credit Union	Jesup	68,605	10,502	12.36	14.54	-0.16	4.21	6.97	5.62	0.55	88.86	35,116	-	61.10	0.68	0.72	1.28
BOND Community Federal Credit Union	Atlanta	47,381	3,383	8.28	10.74	1.23	5.16	6.04	6.04	0.35	66.71	38,061	1,008	89.99	3.86	2.16	0.27
On The Grid Financial Federal Credit Union	Atlanta	45,548	4,276	11.32	13.21	0.96	3.45	4.87	4.77	0.92	67.30	17,878	-	45.94	0.28	0.27	0.16
Savannah Schools Federal Credit Union	Savannah	43,465	4,381	3.16	10.41	-0.18	4.22	6.63	7.60	0.19	66.61	14,173	-	36.88	2.45	1.56	2.28
1st Choice Credit Union	Atlanta	38,650	6,709	-15.08	8.50	-1.51	4.78	6.76	7.07	1.03	88.57	26,627	950	74.54	8.46	3.14	0.87
HEA Federal Credit Union	Warner Robins	37,366	2,923	8.68	11.69	1.81	3.56	5.16	4.64	0.75	46.60	20,209	144	61.37	0.31	0.04	0.51
Artesian City Federal Credit Union	Leesburg	33,965	3,277	22.00	11.19	-1.43	3.01	6.55	6.66	2.48	69.23	24,013	-	80.29	1.90	1.32	0.76
United Methodist Connectional Federal Credit Union	Marietta	33,263	3,008	-8.80	9.99	0.27	4.08	5.86	5.77	1.14	76.00	19,728	1,151	66.47	0.60	0.24	0.38
Southern Pine Credit Union	Valdosta	33,105	1,402	-9.56	12.07	0.51	3.87	4.94	5.43	0.72	76.60	19,857	-	68.58	0.12	-0.02	0.54
Coweta Cities & County Employees Federal Credit Union	Newnan	28,501	3,026	2.80	16.38	2.39	4.15	5.52	5.70	0.54	40.53	9,980	-	41.91	0.00	0.04	0.17
Georgia Power Valdosta Federal Credit Union	Valdosta	24,905	2,880	-0.12	12.27	-0.18	3.13	6.71	5.00	1.38	64.41	14,042	-	64.56	0.48	1.73	0.56
Savannah Postal Credit Union	Savannah	24,556	2,077	-3.88	13.86	1.56	4.80	6.78	6.29	0.32	69.25	11,319	-	54.00	3.25	0.71	0.98
Glynn County Federal Employees Credit Union	Brunswick	22,662	1,045	20.48	17.48	0.24	3.18	5.53	4.12	0.98	77.86	13,675	-	74.67	2.11	0.21	1.16
Northside Federal Credit Union	Atlanta	22,606	6,147	14.00	14.47	0.14	2.20	5.38	5.58	3.01	52.70	13,506	-	69.76	0.91	0.35	0.75
Rome Kraft Employees Credit Union	Rome	22,199	1,661	12.60	22.46	1.01	3.67	5.78	6.15	2.66	42.54	15,463	-	89.98	0.69	0.05	1.42
Wright Credit Union	Toccoa	16,457	1,795	-2.36	17.40	0.17	5.89	8.85	8.06	0.84	70.10	9,971	99	72.95	2.84	3.95	0.84
Combined Employees Credit Union	Warner Robins	16,288	3,257	16.40	8.81	0.15	5.16	7.89	8.00	2.15	70.82	12,646	-	85.13	0.28	0.92	0.64
Walker County Educators Federal Credit Union	Chickamauga	14,002	1,443	11.72	24.47	1.56	4.40	5.41	5.49	1.00	53.55	7,816	-	74.04	0.14	0.36	0.52
Mercy Federal Credit Union	Savannah	11,925	2,240	13.68	19.12	-0.61	4.37	7.29	6.45	1.77	60.18	7,292	-	73.32	1.63	2.03	1.10
Valdosta Teachers Federal Credit Union	Valdosta	11,587	2,300	8.00	13.12	0.21	4.99	7.30	6.21	0.37	85.49	5,651	-	56.78	1.57	0.35	1.60
Genuine Parts Credit Union	Norcross	11,276	1,560	-36.48	22.01	0.17	4.73	7.47	6.21	1.63	82.22	3,109	-	35.44	0.13	0.51	5.07
Regional Members Federal Credit Union	Columbus	9,870	1,275	3.88	11.68	1.87	4.85	8.35	6.91	2.09	48.59	6,338	-	73.45	0.02	0.00	0.91
Colquitt County Teacher Federal Credit Union	Moultrie	9,742	1,832	9.64	20.74	1.33	4.74	6.67	6.25	1.31	60.81	6,858	-	88.97	0.07	0.06	0.25
Rig Employees Credit Union	Macon	6,722	620	-5.44	34.88	0.65	3.49	4.89	3.75	0.09	82.54	3,060	-	70.10	0.85	0.00	1.60
Ware County School Employees Federal Credit Union	Waycross	6,559	818	-7.68	11.64	0.60	2.66	5.53	5.52	2.39	45.12	4,696	-	80.97	0.00	0.00	0.56
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	5,056	2,479	22.12	8.51	2.27	4.06	5.78	4.92	0.27	51.52	2,585	-	56.07	0.15	-0.16	0.11
Brosnan Yard Federal Credit Union	Macon	5,020	1,208	40.52	15.60	2.84	6.18	8.44	8.54	1.00	52.81	3,934	-	93.56	1.65	-0.10	0.61
BEKA Federal Credit Union	Rome	4,812	483	4.16	13.69	-0.84	3.84	6.19	5.99	1.84	87.50	3,681	-	88.63	3.75	1.60	1.89
Macon Firemens Credit Union	Macon	4,687	674	-26.60	30.60	-1.07	5.69	7.53	7.11	0.82	70.00	3,357	-	103.64	1.49	2.35	1.61
Locoga Federal Credit Union	Valdosta	4,610	686	0.12	8.95	-0.52	4.17	6.03	5.17	0.39	86.44	2,976	-	70.96	1.88	0.67	0.43
ELCO Federal Credit Union	Elberton	4,597	677	7.20	19.74	1.05	4.48	6.45	5.91	0.78	68.25	3,156	-	86.77	0.57	0.20	1.77
United Neighborhood Federal Credit Union	Augusta	3,798	631	21.56	8.60	0.97	4.76	7.94	9.53	0.48	78.69	2,141	-	62.22	4.86	0.20	0.26
Georgia Guard Credit Union	Macon	3,630	725	-23.32	8.63	-6.31	7.37	8.74	8.41	0.35	102.41	2,983	-	89.18	5.93	0.40	3.37
Macon-Bibb Employees Credit Union	Macon	3,570	930	-1.88	12.45	0.11	5.70	8.78	8.05	1.02	87.88	2,240	-	71.59	3.04	0.00	0.52
Coffee County Teachers Federal Credit Union	Douglas	3,288	998	-16.00	17.64	1.31	7.75	9.77	9.64	0.29	81.33	2,498	-	92.42	1.80	0.00	3.47
CRMC Employees Credit Union	Douglas	2,961	1,310	9.92	20.65	1.64	5.06	5.59	5.38	0.17	64.10	1,909	-	82.32	0.26	0.22	1.84
Flint Federal Credit Union	Reynolds	2,881	616	-7.44	25.95	2.61	4.81	6.86	5.37	0.37	45.95	1,175	-	55.48	0.00	0.00	0.77
Flint River Employees Federal Credit Union	Oglethorpe	1,726	377	30.32	36.81	-1.20	6.48	8.96	10.03	0.39	79.31	1,100	-	101.01	4.09	2.31	2.23
Berrien Teachers Federal Credit Union	Nashville	1,332	276	8.96	18.67	0.30	5.46	6.73	6.50	0.38	85.00	1,037	-	96.02	1.54	0.00	0.75
Harris Employees Credit Union	Cordele	678	184	-14.24	31.96	-1.16	6.95	10.00	8.66	0.87	106.67	409	-	91.09	0.00	0.00	12.91
FAB Church Federal Credit Union	Savannah	385	260	-22.44	14.88	1.01	5.04	10.26	5.39	0.00	80.00	35	-	10.45	0.00	0.00	4.92
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	342	231	8.32	16.32	2.36	3.55	0.00	4.34	0.00	33.33	6	-	2.10	0.00	0.00	40.83
Stephens County Community Federal Credit Union	Toccoa	151	113	2.00	12.29	0.00	2.66	0.00	32.00	0.00	0.00	7	-	5.30	0.00	0.00	22.88
Total/Average		1,103,767	128,023	4.09%	15.79%	0.40%	4.42%	6.42%	6.76%	0.95%	68.64%	664,046	12,723	69.05%	1.40%	0.63%	2.68%