

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 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 (%)	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 +		26,689,068	1,559,333	2.53	12.23	0.45	2.77	5.38	1.92	56.23	17,754,991	2,269,559	78.40	0.56	0.73	0.82
\$500 Million to \$1 Billion		3,328,727	234,816	2.19	10.55	1.01	3.56	5.80	1.22	60.13	2,192,302	355,943	73.77	0.67	0.49	1.01
\$250 Million to \$500 Million		2,354,843	160,503	6.90	11.00	0.91	2.87	5.50	1.90	53.19	1,500,060	253,943	74.42	0.62	0.24	0.75
\$100 Million to \$250 Million		1,989,724	174,596	7.39	13.95	0.90	3.43	6.38	1.47	59.53	1,173,540	82,136	69.53	0.64	0.46	0.69
Less than \$100 Million		1,090,698	128,761	0.27	16.04	0.41	4.39	7.04	0.98	66.24	665,403	12,739	69.92	1.80	0.71	3.06
1 Billion +																
Delta Community Credit Union	Atlanta	8,598,402	509,842	-1.36	11.73	0.38	2.56	4.87	1.45	63.46	5,635,891	806,337	73.90	0.29	0.42	1.02
Robins Financial Credit Union	Warner Robins	4,505,489	270,545	8.34	16.00	1.26	2.95	5.55	1.38	49.46	2,617,501	266,741	68.38	0.37	0.41	1.01
Georgia's Own Credit Union	Atlanta	4,230,196	239,494	-2.44	10.93	0.39	3.33	6.19	2.22	55.74	3,070,568	525,199	86.37	1.51	1.84	1.13
LGE Community Credit Union	Atlanta	2,481,981	129,137	-2.12	10.36	0.50	2.91	5.65	2.09	56.23	1,542,616	257,559	75.08	0.19	0.49	0.58
Atlanta Postal Credit Union	Atlanta	2,411,347	106,668	-1.12	13.86	-0.60	1.53	4.50	2.33	59.52	1,611,908	295,326	76.68	0.56	0.80	0.59
Associated Credit Union	Norcross	2,236,223	155,394	6.28	12.26	0.43	2.87	5.08	1.85	56.48	1,556,125	72,508	79.58	0.29	0.57	0.65
Georgia United Credit Union	Duluth	2,225,430	148,253	10.16	10.49	0.80	3.23	5.84	2.12	52.71	1,720,382	45,889	88.77	0.69	0.60	0.75
Total/Average		26,689,068	1,559,333	2.53%	12.23%	0.45%	2.77%	5.38%	1.92%	56.23%	17,754,991	2,269,559	78.40%	0.56%	0.73%	0.82%
\$500 Million to \$1 Billion																
Peach State Federal Credit Union	Lawrenceville	934,744	70,772	-5.02	8.36	0.90	3.40	5.61	1.46	61.21	607,362	271,872	72.04	0.40	0.14	0.83
Credit Union of Georgia	Woodstock	656,507	36,329	7.36	9.41	1.23	3.47	5.93	1.45	52.07	442,749	20,712	76.54	0.70	0.32	0.78
Coosa Valley Credit Union	Rome	639,159	50,019	1.84	9.66	0.64	3.86	6.04	1.21	62.69	489,397	35,958	85.72	0.92	1.01	1.24
Kinetic Credit Union	Columbus	562,279	46,010	3.50	14.23	1.53	4.15	6.09	1.34	55.30	432,057	27,014	89.13	1.23	0.71	1.73
The Southern Credit Union	Fayetteville	536,038	31,686	3.26	11.10	0.74	2.91	5.33	0.65	69.38	220,737	387	45.44	0.08	0.25	0.49
Total/Average		3,328,727	234,816	2.19%	10.55%	1.01%	3.56%	5.80%	1.22%	60.13%	2,192,302	355,943	73.77%	0.67%	0.49%	1.01%
\$250 Million to \$500 Million																
CDC Federal Credit Union	Macon	463,819	21,236	1.18	8.75	0.01	1.78	4.99	1.95	56.59	146,608	38	37.11	1.53	0.06	0.41
Midsouth Community Federal Credit Union	Atlanta	455,028	42,490	11.54	13.15	1.19	3.59	6.37	1.50	54.64	310,784	9,670	78.09	0.87	0.58	1.53
Members First Credit Union	Decatur	409,244	28,207	7.32	10.61	0.60	2.77	5.04	1.82	57.61	274,655	127,476	75.93	0.33	0.25	0.42
Southeastern Credit Union	Valdosta	374,667	24,364	-0.04	10.47	0.92	3.27	5.52	1.81	56.83	280,524	75,498	85.24	0.04	0.07	1.01
Interstate Credit Union	Jesup	358,604	32,373	12.32	13.67	1.15	3.04	6.12	2.70	48.18	280,794	1,153	92.20	0.62	0.48	0.60
Platinum Federal Credit Union	Duluth	293,481	11,833	9.08	9.33	1.56	2.79	4.96	1.63	45.31	206,695	40,108	77.92	0.33	0.02	0.53
Total/Average		2,354,843	160,503	6.90%	11.00%	0.91%	2.87%	5.50%	1.90%	53.19%	1,500,060	253,943	74.42%	0.62%	0.24%	0.75%
\$100 Million to \$250 Million																
Marshland Community Federal Credit Union	Brunswick	237,026	19,618	12.94	8.97	0.57	3.32	5.92	1.71	63.75	156,446	14,279	72.33	0.09	0.25	0.60
Coca-Cola Federal Credit Union	Atlanta	236,457	13,376	18.72	11.28	0.63	3.23	4.88	1.36	58.53	169,805	-	84.69	0.34	0.17	0.67
GeoVista Federal Credit Union	Hinesville	226,509	23,604	10.48	8.05	1.13	3.30	5.89	1.09	67.01	105,063	-	50.69	0.74	0.98	0.82
MyGeorgia Credit Union	Gainesville	214,974	19,980	6.50	10.89	1.32	4.31	6.79	1.41	54.61	134,655	4,788	71.91	0.66	0.65	0.57
Excel Federal Credit Union	Peachtree Corners	170,090	14,132	7.80	10.96	0.72	3.08	4.47	1.35	73.94	102,865	38,566	83.96	1.00	0.27	0.31
Georgia Heritage Federal Credit Union	Savannah	148,997	15,324	28.08	10.69	0.36	3.78	6.19	1.62	64.06	94,768	-	72.52	0.51	0.60	1.36
Go Energy Financial Credit Union	Tucker															
AFLAC Federal Credit Union	Columbus	141,663	15,319	-10.66	31.00	2.27	3.20	10.55	1.03	22.95	13,887	47	14.27	1.53	1.09	0.21
CORE Credit Union	Statesboro	140,845	15,677	0.02	12.34	0.45	3.81	5.89	0.69	81.65	89,403	-	73.84	0.40	0.22	0.54
Family First Credit Union	Hapeville	132,511	11,829	4.22	13.38	-0.05	3.55	6.39	1.16	75.94	86,495	4,362	75.42	1.55	0.54	0.98
Workmens Circle Credit Union	Savannah	123,084	1,678	5.62	18.89	0.87	1.52	5.75	4.32	51.44	98,741	19,315	99.16	0.00	0.00	0.63
CGR Credit Union	Macon	114,271	12,106	1.02	19.63	1.28	3.27	6.95	0.82	69.25	42,995	-	48.43	0.43	0.49	1.03
North Georgia Credit Union	Toccoa	103,297	11,953	3.94	11.34	1.29	4.80	6.90	1.12	67.30	78,415	779	87.13	0.41	0.29	0.51
Total/Average		1,989,724	174,596	7.39%	13.95%	0.90%	3.43%	6.38%	1.47%	59.53%	1,173,540	82,136	69.53%	0.64%	0.46%	0.69%

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Less than \$100 Million																
Georgia Power Northwest Federal Credit Union	Rome	93,744	8,304	7.90	7.84	0.16	2.85	4.88	1.50	68.77	72,505	-	85.25	0.18	0.25	0.31
Pinnacle Credit Union	Atlanta	87,755	6,778	2.44	8.74	-0.19	3.36	4.89	0.48	92.60	54,726	8,843	66.51	0.45	0.28	0.49
Credit Union of Atlanta	Atlanta	79,253	14,343	-2.04	13.44	0.50	4.04	5.65	0.26	87.47	46,840	425	67.25	0.73	0.46	1.00
Mutual Savings Credit Union	Atlanta	74,075	5,521	0.44	14.34	0.23	2.50	4.52	1.52	61.05	43,731	-	70.07	0.44	0.28	0.53
Altamaha Federal Credit Union	Jesup	69,363	9,936	8.46	14.37	-0.11	4.27	7.04	0.66	87.77	34,799	-	59.55	0.96	0.60	1.30
Lanier Federal Credit Union	Oakwood	67,539	8,513	2.80	9.02	0.14	3.84	5.37	1.65	74.24	53,330	-	87.87	0.70	0.36	0.03
BOND Community Federal Credit Union	Atlanta	47,625	3,347	5.20	11.02	1.28	5.19	5.98	0.37	65.65	37,260	1,000	87.89	6.41	0.00	0.06
On The Grid Financial Federal Credit Union	Atlanta	44,734	4,251	1.98	13.61	0.80	3.49	4.88	0.98	67.98	18,120	-	47.55	0.25	0.18	0.22
Savannah Schools Federal Credit Union	Savannah	43,403	4,064	1.28	10.82	0.71	4.24	6.54	0.18	66.92	14,307	-	37.47	3.51	0.82	2.30
HEA Federal Credit Union	Warner Robins	37,477	2,929	4.94	12.09	1.78	3.59	5.19	0.81	47.02	20,413	139	62.08	0.81	0.05	0.49
1st Choice Credit Union	Atlanta	35,242	6,717	-24.50	3.18	-12.73	3.75	6.64	1.03	108.54	25,266	946	73.94	12.55	6.16	6.26
Artesian City Federal Credit Union	Leesburg	33,971	3,279	11.04	10.71	-1.68	3.01	6.53	2.49	69.42	22,719	-	75.42	2.28	1.33	1.05
United Methodist Connectional Federal Credit Union	Marietta	32,607	2,972	-6.78	10.22	0.18	4.04	5.94	1.22	75.18	20,053	1,285	69.18	0.90	0.21	0.42
Southern Pine Credit Union	Valdosta	32,090	1,407	-10.78	12.95	1.25	3.83	4.77	0.73	62.61	19,496	-	70.24	1.26	0.06	0.51
Coweta Cities & County Employees Federal Credit Union	Newnan	27,920	3,035	-2.72	17.22	2.19	4.01	5.62	0.71	41.37	10,015	-	43.37	0.67	0.02	0.17
Savannah Postal Credit Union	Savannah	25,240	2,079	3.68	13.76	1.33	4.79	6.79	0.33	66.96	11,568	-	53.83	3.25	0.84	1.18
Georgia Power Valdosta Federal Credit Union	Valdosta	24,100	2,855	-6.54	12.69	-0.07	3.25	6.72	1.41	66.02	14,048	-	67.14	0.81	1.22	0.67
Glynn County Federal Employees Credit Union	Brunswick	22,684	1,035	10.44	17.57	0.21	3.32	5.58	0.95	79.00	13,974	-	77.59	2.65	0.10	1.16
Rome Kraft Employees Credit Union	Rome	22,333	1,669	7.54	22.52	0.90	3.29	5.85	2.76	43.24	15,240	-	88.25	0.03	0.95	1.07
Northside Federal Credit Union	Atlanta	22,088	6,153	2.26	14.95	0.36	3.35	5.33	1.70	56.65	13,675	-	72.65	0.90	1.05	0.84
Combined Employees Credit Union	Warner Robins	16,802	3,291	14.78	8.53	0.04	5.10	7.93	2.23	68.15	13,092	-	85.24	0.02	0.72	0.70
Wright Credit Union	Toccoa	16,750	1,823	2.36	17.14	0.17	5.74	8.74	0.91	73.53	10,224	101	73.54	3.45	2.51	0.82
Walker County Educators Federal Credit Union	Chickamauga	13,932	1,445	4.82	24.88	1.36	4.41	5.47	1.15	56.61	8,123	-	77.87	0.20	0.20	0.54
Mercy Federal Credit Union	Savannah	11,654	2,227	2.14	19.63	-0.18	4.20	7.20	1.85	61.09	7,473	-	77.19	1.10	2.72	0.65
Valdosta Teachers Federal Credit Union	Valdosta	11,521	2,312	2.84	13.47	0.65	5.10	7.36	0.39	77.94	5,986	-	61.49	1.90	0.35	1.76
Genuine Parts Credit Union	Norcross	10,953	1,510	-23.46	22.66	0.30	4.95	7.85	1.56	82.60	2,927	-	34.71	0.20	1.69	4.59
Regional Members Federal Credit Union	Columbus	9,860	1,275	1.74	12.30	2.07	4.80	8.14	2.14	48.31	6,179	-	72.12	0.91	-1.74	0.83
Colquitt County Teacher Federal Credit Union	Moultrie	9,695	1,821	3.82	21.35	1.69	4.81	6.75	1.37	56.31	6,786	-	89.17	0.21	0.00	0.27
Ware County School Employees Federal Credit Union	Waycross	6,554	795	-3.98	11.76	0.52	2.61	5.42	2.40	46.30	4,503	-	77.81	0.00	0.00	0.58
Rig Employees Credit Union	Macon	6,277	609	-15.78	37.64	0.88	3.66	4.99	0.05	77.52	2,923	-	74.95	0.79	0.00	1.67
Brosnan Yard Federal Credit Union	Macon	5,393	1,361	36.62	15.13	2.66	5.89	8.65	1.25	50.81	4,001	-	88.01	0.67	0.20	0.51
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	5,051	2,454	10.80	9.33	2.77	4.19	5.89	0.27	48.30	2,516	-	55.15	0.72	-0.16	0.14
BEKA Federal Credit Union	Rome	4,826	487	2.66	13.91	0.12	3.92	6.20	1.89	70.55	3,834	-	92.30	3.42	0.79	1.63
Macon Firemens Credit Union	Macon	4,826	672	-7.78	30.23	0.50	5.74	8.31	1.48	61.63	3,237	-	96.60	1.58	1.14	1.71
ELCO Federal Credit Union	Elberton	4,676	664	7.12	19.81	1.36	4.53	6.44	0.77	67.19	3,272	-	88.58	1.47	0.00	1.58
Locoga Federal Credit Union	Valdosta	4,593	691	-0.70	9.06	-0.13	4.17	6.16	0.34	80.51	2,891	-	69.31	1.94	0.00	0.74
United Neighborhood Federal Credit Union	Augusta	3,675	631	3.94	9.18	1.07	4.77	7.73	0.48	77.05	2,184	-	65.86	5.77	0.19	0.22
Georgia Guard Credit Union	Macon	3,325	720	-17.04	7.99	-3.21	7.08	8.48	0.48	96.39	2,799	-	86.42	3.22	1.36	3.05
Macon-Bibb Employees Credit Union	Macon	3,325	945	-14.60	13.38	0.09	5.90	8.77	0.98	87.79	2,217	-	76.95	4.65	0.35	0.36
Coffee County Teachers Federal Credit Union	Douglas	3,209	992	-12.62	18.55	1.59	7.74	9.68	0.29	77.70	2,528	-	96.90	0.91	1.17	3.00
CRMC Employees Credit Union	Douglas	2,979	800	6.16	20.97	1.73	4.69	5.18	0.26	58.67	1,959	-	83.86	1.63	0.11	1.85
Flint Federal Credit Union	Reynolds	2,849	612	-5.90	26.73	2.31	4.78	6.92	0.38	48.65	1,135	-	54.78	0.00	0.00	0.80
Flint River Employees Federal Credit Union	Oglethorpe	1,621	377	2.10	38.16	-2.86	7.27	9.38	0.20	67.74	1,092	-	109.09	1.10	7.04	1.56
Berrien Teachers Federal Credit Union	Nashville	1,361	272	8.92	18.47	0.59	5.11	6.60	0.37	86.49	952	-	86.08	1.68	0.00	0.79
Harris Employees Credit Union	Cordele	656	181	-13.26	33.05	-0.52	6.77	9.65	1.34	96.88	443	-	103.75	0.00	0.00	11.99
FAB Church Federal Credit Union	Savannah	401	262	-3.18	15.90	3.74	5.03	10.91	0.00	46.15	32	-	9.52	9.38	0.00	5.45
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	338	231	1.70	17.00	2.01	2.36	0.00	0.71	20.00	4	-	1.43	0.00	0.00	53.36
Stephens County Community Federal Credit Union	Toccoa	151	114	1.64	12.52	1.16	1.33	28.57	0.00	0.00	6	-	4.55	0.00	0.00	25.57
Total/Average		1,090,698	128,761	0.27%	16.04%	0.41%	4.39%	7.04%	0.98%	66.24%	665,403	12,739	69.92%	1.80%	0.71%	3.06%