

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2024

(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 (%)	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	1,558,960	1.09	12.39	0.48	2.80	5.48	1.98	54.97	17,961,461	2,317,912	80.00	0.63	0.61	0.81
\$500 Million to \$1 Billion		3,328,727	241,406	5.56	10.69	1.04	3.55	5.84	1.27	59.60	2,255,046	368,336	72.86	0.71	0.54	1.01
\$250 Million to \$500 Million		2,354,843	161,590	7.34	11.02	0.91	2.89	5.61	1.95	52.70	1,515,745	260,658	73.86	0.64	0.29	0.81
\$100 Million to \$250 Million		2,134,887	182,197	4.96	14.05	1.00	3.54	6.43	1.43	59.02	1,279,604	97,627	70.50	0.76	0.44	0.73
Less than \$100 Million		999,964	122,116	-1.18	16.25	0.68	4.60	7.22	1.03	65.78	608,220	3,355	69.95	1.70	0.61	2.17
1 Billion +																
Delta Community Credit Union	Atlanta	8,598,402	510,916	-0.49	11.81	0.41	2.62	4.96	1.48	61.95	5,656,484	830,072	74.33	0.28	0.43	1.03
Robins Financial Credit Union	Warner Robins	4,505,489	271,332	7.63	16.11	1.31	3.00	5.65	1.43	48.60	2,646,074	275,765	68.44	0.41	0.43	1.01
Georgia's Own Credit Union	Atlanta	4,230,196	239,964	-1.43	10.93	0.29	3.34	6.24	2.22	54.80	3,109,103	519,507	87.35	1.94	1.71	1.15
LGE Community Credit Union	Atlanta	2,481,981	122,553	-9.85	11.20	0.51	2.84	5.73	2.29	54.25	1,541,087	261,285	77.23	0.13	0.42	0.59
Atlanta Postal Credit Union	Atlanta	2,411,347	107,829	-2.39	13.95	-0.51	1.61	4.64	2.37	57.24	1,678,421	316,098	81.07	0.58	0.73	0.56
Associated Credit Union	Norcross	2,236,223	155,696	4.84	12.22	0.49	2.94	5.20	1.88	56.06	1,609,759	74,065	82.51	0.36	0.54	0.65
Georgia United Credit Union	Duluth	2,225,430	150,670	9.33	10.53	0.84	3.26	5.94	2.19	51.87	1,720,533	41,120	89.08	0.73	0.00	0.66
Total/Average		26,689,068	1,558,960	1.09%	12.39%	0.48%	2.80%	5.48%	1.98%	54.97%	17,961,461	2,317,912	80.00%	0.63%	0.61%	0.81%
\$500 Million to \$1 Billion																
Peach State Federal Credit Union	Lawrenceville	934,744	77,948	9.40	8.39	0.83	3.28	5.49	1.48	61.42	666,740	284,585	71.52	0.42	0.27	0.80
Credit Union of Georgia	Woodstock	656,507	35,942	8.23	9.43	1.14	3.49	6.03	1.53	52.88	445,046	18,982	75.19	0.68	0.36	0.78
Coosa Valley Credit Union	Rome	639,159	50,512	4.69	9.66	0.74	3.86	6.09	1.26	62.24	497,037	37,300	83.90	0.93	1.03	1.22
Kinetic Credit Union	Columbus	562,279	45,664	3.53	14.61	1.70	4.21	6.19	1.36	54.15	427,546	27,148	88.05	1.47	0.77	1.76
The Southern Credit Union	Fayetteville	536,038	31,340	1.93	11.35	0.80	2.91	5.40	0.70	67.30	218,677	321	45.63	0.07	0.25	0.47
Total/Average		3,328,727	241,406	5.56%	10.69%	1.04%	3.55%	5.84%	1.27%	59.60%	2,255,046	368,336	72.86%	0.71%	0.54%	1.01%
\$250 Million to \$500 Million																
CDC Federal Credit Union	Macon	463,819	21,624	1.39	8.71	0.00	1.69	5.08	2.01	56.61	147,460	34	38.11	1.59	0.07	0.40
Midsouth Community Federal Credit Union	Atlanta	455,028	42,795	10.15	13.13	1.16	3.64	6.48	1.58	53.33	316,732	11,865	78.34	0.81	0.78	1.54
Members First Credit Union	Decatur	409,244	27,399	4.99	10.76	0.62	2.78	5.09	1.88	56.03	274,774	125,822	75.66	0.17	0.26	0.47
Southeastern Credit Union	Valdosta	374,667	24,180	0.65	10.66	0.93	3.34	5.64	1.81	57.13	278,382	78,111	84.27	0.05	0.05	1.06
Interstate Credit Union	Jesup	358,604	33,382	8.15	13.89	1.13	3.08	6.28	2.73	47.91	285,152	1,102	93.33	0.97	0.49	0.86
Platinum Federal Credit Union	Duluth	293,481	12,210	18.71	8.95	1.59	2.78	5.09	1.67	45.18	213,245	43,724	73.44	0.26	0.06	0.52
Total/Average		2,354,843	161,590	7.34%	11.02%	0.91%	2.89%	5.61%	1.95%	52.70%	1,515,745	260,658	73.86%	0.64%	0.29%	0.81%
\$100 Million to \$250 Million																
Marshland Community Federal Credit Union	Brunswick	237,026	19,899	15.43	8.70	0.57	3.33	5.98	1.74	62.49	167,562	15,832	73.85	0.19	0.26	0.61
Coca-Cola Federal Credit Union	Atlanta	236,457	13,528	7.39	11.89	0.68	3.25	5.11	1.41	57.85	163,957	-	86.52	0.35	0.26	0.64
GeoVista Federal Credit Union	Hinesville	226,509	23,338	10.63	8.11	1.10	3.28	5.99	1.11	66.71	105,737	-	49.77	0.85	0.93	0.84
MyGeorgia Credit Union	Gainesville	214,974	20,008	3.77	11.17	1.20	4.37	6.88	1.45	54.07	138,901	4,874	74.53	0.60	0.64	0.81
Excel Federal Credit Union	Peachtree Corners	170,090	11,477	9.63	11.14	1.19	3.15	4.54	1.15	70.35	102,714	37,456	85.11	0.96	0.45	0.33
Georgia Heritage Federal Credit Union	Savannah	148,997	15,089	16.28	10.75	0.44	3.87	6.29	1.58	63.91	93,903	-	72.19	0.39	0.58	1.42
Go Energy Financial Credit Union	Tucker	145,163	11,173	2.79	11.55	0.84	3.93	5.63	0.89	69.23	96,011	13,709	73.85	1.01	-0.02	0.70
AFLAC Federal Credit Union	Columbus	141,663	14,481	-8.79	32.17	2.51	3.47	10.63	1.01	21.26	13,542	39	14.31	2.08	0.91	0.53
CORE Credit Union	Statesboro	140,845	15,621	-0.80	12.51	0.43	3.87	6.01	0.72	81.28	88,405	-	72.86	0.57	0.27	0.54
Family First Credit Union	Hapeville	132,511	11,803	1.37	13.65	0.13	3.59	6.45	1.23	72.99	85,084	4,380	75.08	1.77	0.59	0.95
Workmens Circle Credit Union	Savannah	123,084	1,686	6.35	18.85	1.00	1.67	5.92	4.33	15.05	100,159	20,575	98.44	0.00	0.00	0.62
CGR Credit Union	Macon	114,271	12,084	-1.47	20.43	1.48	3.37	7.11	0.84	66.62	43,337	-	49.55	0.69	0.50	1.03
North Georgia Credit Union	Toccoa	103,297	12,010	1.93	11.79	1.38	4.82	6.99	1.16	65.47	80,292	762	90.49	0.45	0.29	0.52
Total/Average		2,134,887	182,197	4.96%	14.05%	1.00%	3.54%	6.43%	1.43%	59.02%	1,279,604	97,627	70.50%	0.76%	0.44%	0.73%

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 30, 2024

(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 (%)	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																
Georgia Power Northwest Federal Credit Union	Rome	93,744	8,407	13.95	7.39	0.12	2.86	5.02	1.58	68.98	75,054	-	81.93	0.43	0.28	0.26
Credit Union of Atlanta	Atlanta	79,253	14,418	-3.20	14.16	0.34	4.04	5.67	0.27	86.12	47,586	25	69.67	0.82	0.69	1.13
Mutual Savings Credit Union	Atlanta	74,075	5,505	-2.71	14.76	0.27	2.51	4.60	1.59	59.35	42,356	-	69.54	0.42	0.21	0.58
Altamaha Federal Credit Union	Jesup	69,363	10,662	7.16	14.21	-0.07	4.31	7.20	0.74	86.35	34,545	-	58.11	1.22	0.71	1.22
Lanier Federal Credit Union	Oakwood	67,539	8,576	5.20	8.99	0.34	3.96	5.44	1.52	72.15	52,546	-	84.49	0.40	0.44	0.01
BOND Community Federal Credit Union	Atlanta	47,625	3,326	1.12	11.05	1.20	5.27	6.08	0.38	64.61	37,409	991	89.12	4.69	3.51	0.07
On The Grid Financial Federal Credit Union	Atlanta	44,734	4,211	-2.36	14.14	0.74	3.49	4.97	1.04	68.56	17,964	-	48.53	0.40	0.12	0.24
Savannah Schools Federal Credit Union	Savannah	43,403	4,096	1.80	11.09	0.93	4.23	6.55	0.18	66.89	13,971	-	36.32	4.12	0.78	2.47
HEA Federal Credit Union	Warner Robins	37,477	2,941	6.76	12.15	1.66	3.59	5.26	0.87	49.03	20,425	135	60.61	0.31	0.03	0.49
1st Choice Credit Union	Atlanta	35,242	6,779	-21.52	3.26	-8.21	4.57	6.60	1.04	92.64	24,208	939	73.16	11.44	4.45	6.56
Artesian City Federal Credit Union	Leesburg	33,971	3,288	1.93	11.00	-1.31	3.16	6.57	2.45	69.47	21,900	-	75.60	3.15	1.15	1.07
United Methodist Connectional Federal Credit Union	Marietta	32,607	2,936	-3.81	10.18	0.15	4.02	5.99	1.28	75.07	20,352	1,171	69.78	0.97	0.24	0.39
Southern Pine Credit Union	Valdosta	32,090	1,396	-11.81	13.68	1.14	3.82	4.78	0.75	63.83	19,313	-	72.97	1.58	0.04	0.51
Coweta Cities & County Employees Federal Credit Union	Newnan	29,920	3,046	-1.84	17.70	2.17	4.00	5.67	0.82	41.17	9,905	-	43.16	0.01	-0.22	0.20
Savannah Postal Credit Union	Savannah	25,240	2,074	-1.61	14.29	1.43	4.93	6.73	0.34	64.58	12,124	-	58.66	4.03	0.59	1.53
Georgia Power Valdosta Federal Credit Union	Valdosta	24,100	2,854	-4.28	12.81	0.13	3.39	6.83	1.44	65.14	13,893	-	66.43	2.71	0.77	0.93
Glynn County Federal Employees Credit Union	Brunswick	22,684	1,022	4.57	17.99	0.38	3.37	5.72	0.95	75.71	13,727	-	76.18	2.70	0.13	1.16
Rome Kraft Employees Credit Union	Rome	22,333	1,676	1.99	23.27	0.92	3.28	5.94	2.86	43.37	15,647	-	93.51	0.29	0.57	1.12
Northside Federal Credit Union	Atlanta	22,088	6,314	2.16	15.34	0.36	3.75	5.38	1.29	55.80	13,682	-	72.71	0.88	0.88	0.85
Combined Employees Credit Union	Warner Robins	16,802	3,290	5.36	8.56	-0.29	5.09	7.94	2.21	69.24	13,583	-	91.49	0.01	0.78	0.80
Wright Credit Union	Toccoa	16,750	1,824	2.92	16.54	0.38	5.71	8.80	0.96	72.50	10,098	94	71.89	3.34	2.19	1.90
Walker County Educators Federal Credit Union	Chickamauga	13,932	1,438	4.12	25.04	1.34	4.41	5.59	1.24	56.87	8,447	-	80.59	0.11	0.25	0.47
Mercy Federal Credit Union	Savannah	11,654	2,225	2.17	19.88	0.36	4.29	7.28	1.87	59.24	7,747	-	81.09	1.72	2.07	0.63
Valdosta Teachers Federal Credit Union	Valdosta	11,521	2,312	-4.57	13.89	0.11	5.21	7.57	0.40	77.36	5,695	-	60.46	1.74	0.72	2.64
Genuine Parts Credit Union	Norcross	10,953	1,512	-19.57	23.16	-0.23	5.00	8.03	1.68	80.29	2,782	-	34.36	0.00	0.00	5.16
Regional Members Federal Credit Union	Columbus	9,860	1,168	-8.33	13.51	1.76	4.63	7.92	2.17	50.39	6,164	-	78.39	1.27	0.00	0.77
Colquitt County Teacher Federal Credit Union	Moultrie	9,695	1,845	7.20	21.05	1.67	4.91	6.99	1.41	55.53	6,950	-	87.94	0.22	0.08	0.32
Ware County School Employees Federal Credit Union	Waycross	6,554	805	-8.39	12.51	0.62	2.72	5.53	2.39	46.12	4,549	-	82.94	0.00	-0.26	0.75
Rig Employees Credit Union	Macon	6,277	599	-12.84	38.65	0.95	3.84	5.11	0.06	76.24	2,771	-	73.62	0.90	0.00	1.77
Brosnan Yard Federal Credit Union	Macon	5,393	1,362	24.49	15.63	2.46	5.74	8.66	1.44	48.41	4,144	-	91.60	1.16	0.17	0.56
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	5,051	2,427	7.55	9.88	2.61	4.22	5.82	0.27	48.83	2,343	-	51.61	0.73	-0.11	0.20
BEKA Federal Credit Union	Rome	4,826	472	0.81	13.96	0.01	3.72	6.22	2.07	77.42	3,776	-	91.61	3.55	0.49	1.41
Macon Firemens Credit Union	Macon	4,826	670	-1.91	29.47	0.46	5.83	8.30	1.25	62.02	3,327	-	95.66	0.57	1.68	1.58
ELCO Federal Credit Union	Elberton	4,676	667	8.01	19.65	1.31	4.62	6.51	0.84	66.67	3,189	-	84.30	2.60	0.00	1.69
Locoga Federal Credit Union	Valdosta	4,593	696	-8.47	9.72	0.02	4.18	6.18	0.36	82.95	2,800	-	69.98	2.11	0.23	0.76
United Neighborhood Federal Credit Union	Augusta	3,675	638	0.19	9.72	1.20	4.83	7.75	0.48	78.49	2,120	-	65.43	5.19	0.00	0.05
Georgia Guard Credit Union	Macon	3,527	727	-10.75	7.81	-2.35	7.00	8.52	0.48	97.18	2,676	-	82.19	2.58	1.44	2.79
Macon-Bibb Employees Credit Union	Macon	3,325	947	-16.48	13.81	-0.36	5.79	8.90	1.17	92.19	2,157	-	79.36	4.40	0.18	0.36
Coffee County Teachers Federal Credit Union	Douglas	3,209	971	-10.59	18.96	1.18	7.91	9.75	0.30	73.21	2,600	-	102.08	0.00	2.64	2.34
Flint Federal Credit Union	Reynolds	2,849	610	0.35	26.35	2.18	4.82	6.82	0.44	51.33	1,150	-	53.49	0.26	0.00	0.79
Flint River Employees Federal Credit Union	Oglethorpe	1,621	362	6.60	31.61	5.68	13.58	9.70	0.13	32.94	1,184	-	103.05	0.00	0.35	1.16
Berrien Teachers Federal Credit Union	Nashville	1,361	272	7.97	18.35	0.58	5.06	6.72	0.37	82.14	878	-	78.11	1.71	0.00	0.85
Harris Employees Credit Union	Cordele	656	183	-6.87	32.95	0.20	7.10	9.91	1.20	91.67	426	-	98.38	0.00	-0.32	12.49
FAB Church Federal Credit Union	Savannah	401	261	-10.67	17.00	2.53	4.42	7.79	0.40	55.56	27	-	8.74	3.70	0.00	5.67
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	338	191	-8.89	19.28	2.51	2.41	19.75	0.49	22.22	10	-	3.97	0.00	0.00	23.59
Stephens County Community Federal Credit Union	Toccoa	151	115	2.57	13.02	1.62	1.76	13.01	0.00	50.00	20	-	15.04	0.00	0.00	7.62
Total/Average		999,964	122,116	-1.18%	16.25%	0.68%	4.60%	7.22%	1.03%	65.78%	608,220	3,355	69.95%	1.70%	0.61%	2.17%