

**GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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 (%)	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 (%)
<b>State Summary</b>																
1 Billion +		27,668,031	1,638,312	1.68	11.95	0.48	2.91	5.59	1.93	55.40	18,937,251	2,715,156	79.97	0.64	0.66	0.86
\$500 Million to \$1 Billion		2,469,460	163,407	5.09	11.23	1.05	3.64	6.07	1.25	59.72	1,624,559	87,354	73.26	0.78	0.61	1.06
\$250 Million to \$500 Million		2,399,612	162,407	6.14	11.22	1.00	3.00	5.78	1.98	52.21	1,559,077	268,809	74.85	0.56	0.31	0.79
\$100 Million to \$250 Million		2,272,348	186,261	6.99	13.75	0.93	3.53	6.49	1.48	59.81	1,381,275	99,156	71.24	0.93	0.41	0.72
Less than \$100 Million		904,093	112,835	0.41	17.64	0.56	4.50	9.05	1.03	66.67	529,127	2,802	66.91	1.62	0.70	2.40
<b>1 Billion +</b>																
Delta Community Credit Union	Atlanta	8,652,743	512,774	-0.05	11.87	0.44	2.64	4.98	1.48	61.26	5,702,058	859,115	73.78	0.30	0.42	1.01
Robins Financial Credit Union	Warner Robins	4,587,561	271,382	6.07	16.36	1.36	3.06	5.81	1.44	48.03	2,680,053	295,903	68.67	0.38	0.46	0.99
Georgia's Own Credit Union	Atlanta	4,185,512	240,428	-2.26	10.44	-0.33	3.29	6.13	2.18	56.97	3,235,758	537,264	90.80	1.89	1.76	1.50
Atlanta Postal Credit Union	Atlanta	2,383,444	108,659	-1.71	13.93	-0.34	1.72	4.71	2.35	54.59	1,740,069	346,876	85.25	0.76	0.65	0.56
LGE Community Credit Union	Atlanta	2,302,899	122,049	-8.20	11.51	0.60	2.97	5.97	2.29	54.23	1,554,743	260,138	78.46	0.20	0.44	0.56
Georgia United Credit Union	Duluth	2,267,073	149,535	7.05	10.70	0.80	3.30	6.06	2.26	50.74	1,717,372	53,438	88.64	0.77	0.69	0.80
Associated Credit Union	Norcross	2,242,879	155,380	3.45	12.36	0.50	2.99	5.33	1.88	55.46	1,640,031	71,573	83.84	0.37	0.59	0.67
Peach State Federal Credit Union	Lawrenceville	1,045,920	78,105	9.09	8.39	0.78	3.31	5.69	1.52	61.91	667,167	290,849	70.28	0.44	0.27	0.82
<b>Total/Average</b>		27,668,031	1,638,312	1.68%	11.95%	0.48%	2.91%	5.59%	1.93%	55.40%	18,937,251	2,715,156	79.97%	0.64%	0.66%	0.86%
<b>\$500 Million to \$1 Billion</b>																
Coosa Valley Credit Union	Rome	677,796	50,837	7.02	9.47	0.69	3.88	6.19	1.32	62.93	510,755	41,291	83.77	0.91	1.02	1.22
Credit Union of Georgia	Woodstock	672,996	35,796	6.28	9.64	1.12	3.56	6.18	1.57	52.51	465,497	18,838	78.02	0.67	0.39	0.81
Kinetic Credit Union	Columbus	584,732	45,598	5.82	14.35	1.68	4.24	6.41	1.36	54.35	430,625	26,968	86.03	1.45	0.79	1.77
The Southern Credit Union	Fayetteville	533,936	31,176	1.23	11.46	0.70	2.89	5.49	0.73	69.10	217,682	257	45.23	0.10	0.24	0.45
<b>Total/Average</b>		2,469,460	163,407	5.09%	11.23%	1.05%	3.64%	6.07%	1.25%	59.72%	1,624,559	87,354	73.26%	0.78%	0.61%	1.06%
<b>\$250 Million to \$500 Million</b>																
Midsouth Community Federal Credit Union	Macon	458,628	42,737	6.61	13.53	1.15	3.72	6.67	1.61	52.50	320,005	11,635	80.00	0.99	0.92	1.60
CDC Federal Credit Union	Atlanta	436,520	22,045	-5.33	9.34	0.05	1.80	5.25	1.94	56.76	161,094	31	42.04	1.23	0.09	0.37
Members First Credit Union	Decatur	418,646	27,146	6.04	10.89	0.83	2.92	5.18	1.95	53.87	275,566	124,248	74.59	0.36	0.27	0.50
Southeastern Credit Union	Valdosta	391,341	24,029	4.43	10.41	0.95	3.45	5.83	1.85	58.00	281,217	83,602	81.45	0.02	0.05	0.99
Interstate Credit Union	Jesup	374,489	34,037	11.09	13.82	1.39	3.25	6.49	2.75	47.18	292,885	956	91.85	0.49	0.47	0.76
Platinum Federal Credit Union	Duluth	319,988	12,413	13.98	9.35	1.60	2.89	5.26	1.78	44.97	228,310	48,337	79.17	0.27	0.04	0.51
<b>Total/Average</b>		2,399,612	162,407	6.14%	11.22%	1.00%	3.00%	5.78%	1.98%	52.21%	1,559,077	268,809	74.85%	0.56%	0.31%	0.79%
<b>\$100 Million to \$250 Million</b>																
Marshland Community Federal Credit Union	Brunswick	246,723	19,246	10.83	8.82	0.50	3.38	6.21	1.82	62.51	176,913	17,332	78.32	0.13	0.29	0.60
GeoVista Federal Credit Union	Hinesville	237,407	23,045	10.30	8.22	1.12	3.33	6.19	1.14	66.42	104,386	-	47.93	0.84	0.93	0.82
Coca-Cola Federal Credit Union	Atlanta	218,847	13,737	1.22	12.52	0.66	3.27	5.18	1.49	58.27	160,073	-	89.39	0.51	0.23	0.66
MyGeorgia Credit Union	Gainesville	217,199	19,469	4.32	11.42	1.31	4.36	7.16	1.46	53.76	140,900	4,812	74.60	0.75	0.63	0.82
Excel Federal Credit Union	Peachtree Corners	170,937	11,478	4.41	11.68	1.13	3.32	4.69	1.24	70.86	109,285	36,771	89.34	0.94	0.36	0.36
Georgia Heritage Federal Credit Union	Savannah	149,622	15,125	14.52	10.67	0.47	3.95	6.43	1.51	64.18	95,145	-	72.52	0.29	0.55	1.44
CORE Credit Union	Statesboro	142,005	15,601	0.83	12.44	0.43	3.89	6.12	0.73	80.89	86,729	-	70.73	0.44	0.28	0.56
Go Energy Financial Credit Union	Tucker	141,880	11,069	-1.07	11.96	0.68	3.91	5.69	0.90	72.16	95,915	14,109	76.19	0.99	0.06	0.66
Georgia Power Northwest Federal Credit Union	Rome	138,971	8,716	54.11	5.24	0.00	2.73	5.31	1.83	64.69	85,688	-	66.15	0.68	0.25	0.39
AFLAC Federal Credit Union	Columbus	135,583	11,246	-9.40	33.88	2.59	3.52	10.50	0.96	22.81	13,763	31	15.56	3.72	0.67	0.77
Family First Credit Union	Hapeville	129,822	11,753	0.04	13.83	0.14	3.60	6.55	1.24	72.56	85,087	4,726	75.89	2.42	0.63	0.88
Workmens Circle Credit Union	Savannah	125,874	1,667	5.14	19.14	1.10	1.81	6.28	4.35	15.90	101,071	20,630	100.00	0.00	0.00	0.61
CGR Credit Union	Macon	112,331	11,973	-1.20	20.91	1.57	3.43	7.32	0.86	65.62	45,087	-	51.72	0.90	0.57	1.00
North Georgia Credit Union	Toccoa	105,147	12,136	3.80	11.74	1.25	4.89	7.20	1.21	66.76	81,233	745	89.01	0.48	0.30	0.52
<b>Total/Average</b>		2,272,348	186,261	6.99%	13.75%	0.93%	3.53%	6.49%	1.48%	59.81%	1,381,275	99,156	71.24%	0.93%	0.41%	0.72%

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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 (%)
<b>Less than \$100 Million</b>																
Credit Union of Atlanta	Atlanta	78,624	14,233	-1.80	14.07	0.31	4.06	5.82	0.27	86.93	48,768	19	71.01	0.99	0.64	1.13
Mutual Savings Credit Union	Atlanta	72,845	5,366	-1.44	14.73	0.27	2.48	4.66	1.60	59.48	40,633	-	66.13	0.10	0.19	0.60
Altamaha Federal Credit Union	Jesup	71,308	10,699	7.16	14.12	0.10	4.28	7.25	0.77	84.64	34,596	-	58.33	1.09	0.62	1.11
Lanier Federal Credit Union	Oakwood	67,355	8,446	1.13	9.36	0.36	4.08	5.43	1.45	70.88	54,164	-	90.00	1.23	0.58	0.07
BOND Community Federal Credit Union	Atlanta	47,002	3,304	1.26	10.67	0.88	5.21	6.40	0.39	65.59	36,177	523	85.71	5.20	3.12	0.10
On The Grid Financial Federal Credit Union	Atlanta	43,823	4,106	-1.06	14.10	0.64	3.48	5.09	1.06	70.40	18,522	-	51.35	0.10	0.33	0.01
Savannah Schools Federal Credit Union	Savannah	42,774	3,991	-0.81	10.76	0.14	4.16	6.60	0.18	68.70	13,932	-	36.84	4.18	1.13	4.66
HEA Federal Credit Union	Warner Robins	38,464	2,900	5.17	12.49	1.60	3.58	5.45	0.95	49.34	20,904	130	61.76	0.69	0.03	0.48
United Methodist Connectional Federal Credit Union	Marietta	33,290	2,925	-1.37	10.04	0.13	4.02	6.09	1.32	75.61	20,327	1,110	66.67	1.14	0.18	0.40
1st Choice Credit Union	Atlanta	32,172	6,844	-19.90	2.52	-7.12	4.59	6.89	1.04	102.24	22,678	933	71.88	10.34	3.85	6.71
Artesian City Federal Credit Union	Leesburg	31,667	3,284	-1.64	10.81	-1.51	3.20	6.65	2.47	71.35	20,945	-	75.00	2.91	1.36	1.14
Southern Pine Credit Union	Valdosta	31,232	1,388	-7.91	13.99	1.30	3.67	4.75	0.72	62.26	18,509	-	70.37	0.05	-0.11	0.68
Coweta Cities & County Employees Federal Credit Union	Newnan	27,268	3,057	-3.66	18.56	2.05	3.99	5.76	0.82	42.73	9,684	-	45.45	0.02	0.15	0.20
Georgia Power Valdosta Federal Credit Union	Valdosta	24,632	2,816	-1.13	12.66	0.21	3.55	7.17	1.40	64.32	13,713	-	66.67	1.07	0.69	1.26
Savannah Postal Credit Union	Savannah	24,313	2,045	-1.90	14.63	1.35	4.92	7.07	0.35	66.00	12,337	-	60.00	5.12	0.46	1.77
Northside Federal Credit Union	Atlanta	21,794	6,470	-0.22	15.97	1.10	3.87	5.69	1.08	53.93	13,919	-	77.78	1.02	0.92	0.96
Rome Kraft Employees Credit Union	Rome	21,352	1,690	-0.79	24.07	0.95	3.41	6.15	2.86	44.86	15,770	-	100.00	0.70	0.38	1.16
Genuine Parts Credit Union	Norcross	21,048	1,510	69.62	63.21	1.00	5.08	84.26	1.68	64.40	2,798	-	37.50	0.00	1.97	4.69
Glynn County Federal Employees Credit Union	Brunswick	20,541	1,025	-4.72	19.64	0.38	3.48	5.92	0.89	76.58	13,669	-	87.50	2.40	0.19	1.09
Combined Employees Credit Union	Warner Robins	16,642	2,967	6.36	8.39	-0.09	5.23	8.32	2.28	68.50	13,090	-	86.67	0.02	0.61	0.82
Wright Credit Union	Toccoa	16,434	1,788	0.16	16.40	0.15	5.74	9.14	0.98	74.87	10,007	87	71.43	0.85	2.53	1.49
Walker County Educators Federal Credit Union	Chickamauga	14,167	1,415	4.14	25.03	1.26	4.35	5.72	1.30	57.64	8,236	-	72.73	0.11	0.19	0.52
Valdosta Teachers Federal Credit Union	Valdosta	12,220	2,323	7.57	12.99	0.63	5.08	7.98	0.39	76.44	5,937	-	60.00	3.45	1.03	1.80
Mercy Federal Credit Union	Savannah	11,648	2,201	1.02	20.40	0.50	4.35	7.52	1.88	57.79	7,732	-	80.00	1.56	1.87	0.85
Colquitt County Teacher Federal Credit Union	Moultrie	9,466	1,824	-0.49	23.03	1.97	5.22	7.56	1.46	51.79	6,504	-	100.00	0.62	0.18	0.38
Regional Members Federal Credit Union	Columbus	9,191	1,266	-5.97	13.61	1.45	4.53	8.06	2.18	51.42	6,083	-	75.00	1.73	0.05	0.97
Ware County School Employees Federal Credit Union	Waycross	6,248	799	-6.57	12.78	0.69	2.91	5.75	2.37	46.04	4,429	-	80.00	0.00	-0.18	0.77
Rig Employees Credit Union	Macon	6,134	597	-10.00	39.10	1.00	3.83	5.08	0.05	75.46	2,575	-	75.00	0.85	0.00	1.90
Brosnan Yard Federal Credit Union	Macon	5,717	1,373	25.41	15.19	2.28	5.76	9.32	1.67	48.58	4,403	-	80.00	1.93	0.45	0.48
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	5,005	2,426	4.46	10.01	2.17	4.38	6.46	0.28	48.92	2,167	-	50.00	0.78	0.41	0.53
Macon Firemens Credit Union	Macon	4,956	661	-1.29	29.52	0.45	5.84	8.44	1.31	61.69	3,484	-	100.00	1.55	1.22	2.05
BEKA Federal Credit Union	Rome	4,789	464	0.57	13.75	-0.21	3.38	5.96	2.25	75.26	3,694	-	100.00	2.44	0.72	1.09
ELCO Federal Credit Union	Elberton	4,689	671	3.84	20.24	1.16	4.68	6.61	0.85	65.15	3,108	-	75.00	1.54	0.16	1.86
Locoga Federal Credit Union	Valdosta	4,676	697	1.45	8.99	0.43	4.04	6.23	0.33	85.41	2,645	-	75.00	0.00	0.46	0.49
Georgia Guard Credit Union	Macon	3,520	712	-8.70	8.19	-1.45	6.95	8.61	0.51	92.45	2,674	-	100.00	3.22	1.13	2.83
United Neighborhood Federal Credit Union	Augusta	3,454	641	-4.17	9.50	0.29	4.86	7.98	0.52	78.23	2,144	-	66.67	3.59	0.99	0.55
Coffee County Teachers Federal Credit Union	Douglas	3,164	954	-7.62	19.04	1.03	7.72	9.53	0.29	75.00	2,458	-	66.67	0.94	1.92	2.77
Macon-Bibb Employees Credit Union	Macon	3,118	945	-13.07	13.24	-0.87	5.57	8.67	1.22	97.20	2,059	-	66.67	5.15	0.18	0.42
Flint Federal Credit Union	Reynolds	2,847	611	-3.03	27.58	1.96	4.74	6.87	0.47	55.70	1,112	-	50.00	0.00	0.00	0.78
Flint River Employees Federal Credit Union	Oglethorpe	1,677	380	4.49	38.51	0.33	7.35	9.67	0.19	62.88	1,280	-	100.00	0.00	0.62	1.09
Berrien Teachers Federal Credit Union	Nashville	1,324	267	1.63	19.12	0.43	4.67	7.07	0.45	84.72	781	-	100.00	1.54	0.44	0.53
Harris Employees Credit Union	Cordele	656	187	-6.65	33.56	0.99	7.78	9.94	0.00	89.23	414	-	0.00	0.00	-0.24	12.94
FAB Church Federal Credit Union	Savannah	381	268	-6.57	17.38	2.52	4.35	8.93	0.30	50.00	36	-	0.00	2.78	0.00	4.56
Big Bethel A.M.E. Church Federal Credit Union	Atlanta	313	184	-6.54	19.92	2.54	2.73	13.51	0.73	23.08	7	-	0.00	0.00	0.00	30.86
Stephens County Community Federal Credit Union	Toccoa	153	115	2.14	12.04	0.00	1.31	15.15	0.75	66.67	23	-	0.00	0.00	0.00	6.58
<b>Total/Average</b>		<b>904,093</b>	<b>112,835</b>	<b>0.41%</b>	<b>17.64%</b>	<b>0.56%</b>	<b>4.50%</b>	<b>9.05%</b>	<b>1.03%</b>	<b>66.67%</b>	<b>529,127</b>	<b>2,802</b>	<b>66.91%</b>	<b>1.62%</b>	<b>0.70%</b>	<b>2.40%</b>