

GEORGIA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2025

(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 +		28,405,837	1,645,240	2.65	11.81	0.67	3.07	5.71	1.82	55.39	19,015,737	2,754,941	78.79	0.55	0.55	0.85
\$500 Million to \$1 Billion		2,531,008	163,649	2.54	11.06	1.01	3.62	6.08	1.30	59.95	1,653,896	90,969	72.70	0.58	0.54	1.20
\$250 Million to \$500 Million		2,697,080	182,265	2.13	10.88	0.88	3.11	5.91	1.82	55.47	1,768,167	289,909	74.85	0.39	0.34	0.76
\$100 Million to \$250 Million		2,108,917	166,231	4.02	13.84	0.80	3.60	6.60	1.53	61.06	1,214,859	80,294	68.42	0.74	0.39	0.80
Less than \$100 Million		850,471	108,495	2.33	17.33	0.42	4.61	7.41	0.99	72.44	483,649	2,650	64.86	1.27	0.81	1.73
1 Billion +																
Delta Community Credit Union	Atlanta	8,912,229	515,275	3.00	11.73	0.84	2.94	5.16	1.44	59.12	5,667,366	859,552	71.23	0.18	0.45	0.92
Robins Financial Credit Union	Warner Robins	4,744,972	272,531	3.43	16.26	1.77	3.28	5.85	1.34	45.24	2,712,655	308,842	67.52	0.24	0.38	0.95
Georgia's Own Credit Union	Atlanta	4,251,369	240,860	1.57	10.42	0.58	3.45	6.34	2.13	52.63	3,240,863	554,142	90.58	1.64	1.11	1.47
Atlanta Postal Credit Union	Atlanta	2,408,967	109,702	1.07	13.80	0.05	2.26	5.34	2.31	51.44	1,759,370	343,141	85.39	0.57	0.57	0.56
Georgia United Credit Union	Duluth	2,349,798	151,004	3.65	10.46	0.55	3.29	6.08	2.21	52.28	1,718,518	55,958	85.44	0.81	0.59	0.87
LGE Community Credit Union	Atlanta	2,347,098	122,563	1.92	11.37	0.31	3.00	5.79	1.87	62.74	1,545,751	250,536	76.76	0.24	0.43	0.54
Associated Credit Union	Norcross	2,306,226	155,376	2.82	12.12	0.41	3.09	5.37	1.80	57.06	1,685,912	75,984	83.84	0.34	0.56	0.69
Peach State Federal Credit Union	Lawrenceville	1,085,178	77,929	3.75	8.29	0.85	3.22	5.77	1.49	62.57	685,302	306,786	69.54	0.37	0.30	0.79
Total/Average		28,405,837	1,645,240	2.65%	11.81%	0.67%	3.07%	5.71%	1.82%	55.39%	19,015,737	2,754,941	78.79%	0.55%	0.55%	0.85%
\$500 Million to \$1 Billion																
Credit Union of Georgia	Woodstock	693,796	35,917	3.09	9.62	1.09	3.73	6.32	1.56	55.90	483,043	20,478	78.79	0.37	0.09	0.82
Coosa Valley Credit Union	Rome	685,494	51,109	1.14	9.03	0.81	3.64	5.98	1.43	60.71	525,657	43,797	84.70	0.64	0.96	1.73
Kinetic Credit Union	Columbus	599,900	45,529	2.59	14.40	1.68	4.25	6.46	1.37	52.20	429,610	26,451	83.66	1.15	0.95	1.77
The Southern Credit Union	Fayetteville	551,818	31,094	3.35	11.20	0.46	2.87	5.54	0.84	70.98	215,586	243	43.64	0.14	0.18	0.48
Total/Average		2,531,008	163,649	2.54%	11.06%	1.01%	3.62%	6.08%	1.30%	59.95%	1,653,896	90,969	72.70%	0.58%	0.54%	1.20%
\$250 Million to \$500 Million																
Midsouth Community Federal Credit Union	Macon	469,906	43,158	2.46	13.45	0.99	3.87	6.58	1.40	53.49	324,246	11,359	78.83	0.79	1.26	1.64
CDC Federal Credit Union	Atlanta	429,612	22,396	-1.58	9.50	0.13	2.10	5.51	1.43	63.73	160,002	28	40.92	0.81	0.12	0.36
Members First Credit Union	Decatur	423,018	26,928	1.04	10.84	0.25	2.68	5.29	2.00	57.73	273,897	122,238	73.26	0.11	0.30	0.55
Southeastern Credit Union	Valdosta	407,801	24,117	4.21	10.23	0.99	3.50	5.88	1.90	56.39	288,425	88,005	80.22	0.03	0.03	0.99
Interstate Credit Union	Jesup	378,076	34,972	0.96	14.21	2.09	3.64	6.56	2.37	46.21	313,305	857	97.81	0.40	0.29	0.71
Platinum Federal Credit Union	Duluth	331,693	12,647	3.66	9.40	1.52	2.81	5.58	1.88	43.83	234,673	50,098	78.86	0.38	0.01	0.52
Marshland Community Federal Credit Union	Brunswick	256,974	18,047	4.15	8.52	0.19	3.17	5.96	1.77	66.89	173,619	17,324	74.04	0.19	0.33	0.58
Total/Average		2,697,080	182,265	2.13%	10.88%	0.88%	3.11%	5.91%	1.82%	55.47%	1,768,167	289,909	74.85%	0.39%	0.34%	0.76%
\$100 Million to \$250 Million																
GeoVista Federal Credit Union	Hinesville	242,762	22,444	2.26	8.18	0.57	3.40	6.41	1.08	74.36	101,703	-	45.95	1.00	1.32	0.76
Coca-Cola Federal Credit Union	Atlanta	238,145	13,954	8.82	11.51	0.03	3.12	5.39	1.61	66.07	154,999	-	74.88	0.39	0.45	0.67
MyGeorgia Credit Union	Gainesville	228,936	19,836	5.40	11.08	1.24	4.31	7.04	1.64	55.86	144,466	4,801	72.36	0.56	0.56	0.84
Excel Federal Credit Union	Peachtree Corners	173,071	11,444	1.25	11.70	0.65	3.34	5.22	1.42	76.07	106,697	36,403	86.99	0.58	0.30	0.37
Georgia Power Northwest Federal Credit Union	Rome	152,625	9,062	9.83	4.69	-0.28	1.99	5.39	2.83	53.43	93,723	-	65.73	0.51	0.23	0.38
Georgia Heritage Federal Credit Union	Savannah	151,959	15,428	1.56	10.76	0.38	3.94	6.25	1.23	68.86	104,814	-	78.95	0.32	0.43	1.38
Go Energy Financial Credit Union	Tucker	147,770	11,131	4.25	11.43	0.15	4.04	5.92	0.85	82.72	95,887	13,841	72.73	0.94	-0.01	0.75
CORE Credit Union	Statesboro	146,312	15,565	3.03	12.19	0.70	4.07	6.35	0.82	76.63	86,610	-	68.50	0.37	0.22	0.58
AFLAC Federal Credit Union	Columbus	139,697	10,766	3.03	33.57	2.48	4.14	10.48	1.00	21.22	13,111	23	14.61	2.30	0.06	1.71
Family First Credit Union	Hapeville	135,246	10,839	4.18	13.20	0.10	3.63	6.51	1.28	74.03	83,506	4,718	71.79	1.44	0.48	0.86
Workmens Circle Credit Union	Savannah	123,974	1,667	-1.51	19.83	1.59	2.47	6.30	3.90	14.63	101,774	19,781	103.03	0.00	0.00	0.66
CGR Credit Union	Macon	117,123	11,914	4.27	20.51	1.85	3.73	7.48	0.92	61.39	45,320	-	49.45	0.74	0.72	0.99
North Georgia Credit Union	Toccoa	111,297	12,181	5.85	11.33	0.97	4.62	7.08	1.26	68.46	82,249	727	84.54	0.46	0.38	0.51
Total/Average		2,108,917	166,231	4.02%	13.84%	0.80%	3.60%	6.60%	1.53%	61.06%	1,214,859	80,294	68.42%	0.74%	0.39%	0.80%

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Less than \$100 Million																
Credit Union of Atlanta	Atlanta	81,202	14,201	3.28	13.72	0.38	4.19	6.01	0.31	88.52	48,696	-	68.06	0.91	0.11	1.17
Altamaha Federal Credit Union	Jesup	71,753	10,778	0.62	14.02	-0.06	4.28	7.35	0.89	86.33	34,867	-	57.38	0.78	0.61	1.05
Lanier Federal Credit Union	Oakwood	69,657	8,511	3.42	9.21	0.28	4.36	5.46	1.14	76.63	56,811	-	91.94	0.31	0.25	0.01
BOND Community Federal Credit Union	Atlanta	47,864	3,271	1.83	10.71	0.96	5.44	6.63	0.39	71.22	35,569	520	83.72	4.09	0.66	0.14
On The Grid Financial Federal Credit Union	Atlanta	46,048	4,094	5.08	13.50	0.32	3.31	5.22	1.14	67.84	17,942	-	45.00	0.21	0.11	0.18
Savannah Schools Federal Credit Union	Savannah	44,188	4,020	3.31	10.67	1.01	3.68	5.60	0.18	83.24	13,217	-	33.33	1.39	8.52	2.46
HEA Federal Credit Union	Warner Robins	40,388	2,917	5.00	12.17	1.14	3.49	5.28	1.18	55.32	21,370	151	60.00	0.65	0.00	0.47
United Methodist Connectional Federal Credit Union	Marietta	33,683	2,898	1.18	9.97	0.18	4.11	6.27	1.18	74.95	19,639	1,093	66.67	0.56	0.00	0.48
1st Choice Credit Union	Atlanta	32,472	8,599	0.94	-0.07	-10.34	4.23	6.44	0.96	234.14	20,421	772	62.50	10.98	8.02	5.50
Artesian City Federal Credit Union	Leesburg	32,381	3,314	2.26	10.43	-0.56	3.04	6.53	2.23	70.07	20,710	-	72.41	2.34	0.65	1.10
Southern Pine Credit Union	Valdosta	31,228	1,392	-0.01	14.40	1.62	3.75	4.69	0.53	60.83	18,177	-	69.23	0.00	-0.07	0.71
Coweta Cities & County Employees Federal Credit Union	Newnan	27,812	3,048	1.99	18.67	1.91	3.83	5.79	0.88	43.30	9,652	-	43.48	0.01	0.04	0.21
Savannah Postal Credit Union	Savannah	24,744	2,057	1.77	14.82	1.77	5.45	7.18	0.23	67.97	12,743	-	61.90	3.15	1.85	1.39
Georgia Power Valdosta Federal Credit Union	Valdosta	24,267	2,792	-1.48	13.21	1.40	4.16	7.14	1.21	59.65	13,052	-	61.90	0.85	0.90	1.17
Northside Federal Credit Union	Atlanta	22,317	6,371	2.40	16.01	1.68	4.50	5.63	0.54	60.26	13,778	-	73.68	0.94	0.69	0.82
Glynn County Federal Employees Credit Union	Brunswick	21,989	1,020	7.05	18.52	0.75	3.82	5.98	0.64	74.55	13,506	-	77.78	1.47	0.00	1.13
Rome Kraft Employees Credit Union	Rome	21,753	1,702	1.88	23.92	1.19	3.73	6.28	2.47	46.18	15,694	-	94.12	0.43	0.41	1.14
Genuine Parts Credit Union	Norcross	21,198	1,513	0.72	63.95	4.77	6.86	8.40	1.94	30.10	2,726	-	37.50	0.00	-0.29	4.61
Wright Credit Union	Toccoa	17,187	1,795	4.58	15.83	0.62	5.52	8.79	0.94	79.45	9,739	114	66.67	0.73	0.20	1.48
Combined Employees Credit Union	Warner Robins	16,499	2,651	-0.86	8.44	-0.11	5.05	7.93	1.95	76.62	13,155	-	86.67	0.00	0.27	0.76
Walker County Educators Federal Credit Union	Chickamauga	14,066	1,412	-0.72	25.59	1.52	4.22	5.99	1.45	50.78	8,065	-	80.00	0.05	0.25	0.51
Valdosta Teachers Federal Credit Union	Valdosta	12,644	2,326	3.47	12.67	0.49	5.24	7.96	0.38	76.06	5,821	-	54.55	0.07	2.11	1.73
Mercy Federal Credit Union	Savannah	12,314	2,195	5.72	19.55	1.04	4.64	7.65	1.91	56.38	7,631	-	80.00	1.59	0.57	1.07
Colquitt County Teacher Federal Credit Union	Moultrie	9,670	1,837	1.07	22.74	1.81	5.45	7.66	0.97	58.86	6,437	-	85.71	0.12	0.18	0.39
Regional Members Federal Credit Union	Columbus	9,372	1,267	1.96	13.50	0.62	4.35	7.51	2.21	52.56	5,954	-	75.00	1.16	1.40	0.89
Ware County School Employees Federal Credit Union	Waycross	6,292	796	0.70	12.89	0.83	3.00	5.74	2.20	46.25	4,346	-	80.00	0.00	0.00	0.79
Brosnan Yard Federal Credit Union	Macon	6,131	1,190	7.24	14.33	0.68	4.39	8.88	2.55	48.51	4,250	-	80.00	1.67	1.48	0.35
Rig Employees Credit Union	Macon	5,978	604	-2.54	40.58	1.83	4.49	5.55	0.11	59.72	2,468	-	50.00	2.88	0.00	1.98
Omega Psi Phi Fraternity Federal Credit Union	Toccoa	5,239	2,426	4.66	9.22	1.73	4.06	5.66	0.26	50.00	2,074	-	40.00	0.48	0.57	0.76
Macon Firemens Credit Union	Macon	5,079	666	2.47	29.12	1.23	5.26	8.01	1.81	63.95	3,410	-	75.00	1.23	1.51	1.72
ELCO Federal Credit Union	Elberton	4,838	672	3.17	19.81	0.79	4.20	6.46	0.75	59.68	3,211	-	75.00	2.43	0.51	1.96
BEKA Federal Credit Union	Rome	4,804	455	0.31	13.39	-1.25	3.50	6.16	1.83	95.38	3,445	-	75.00	2.84	0.11	1.14
Locoga Federal Credit Union	Valdosta	4,736	696	1.27	8.95	0.32	3.40	6.23	0.37	84.62	2,751	-	75.00	0.00	1.78	0.05
Georgia Guard Credit Union	Macon	3,413	715	-3.03	8.25	-0.78	6.81	8.89	0.50	88.61	2,546	-	100.00	2.36	0.46	3.30
United Neighborhood Federal Credit Union	Augusta	3,392	648	-1.78	9.45	-0.87	4.67	7.44	0.65	91.23	2,156	-	66.67	1.90	0.93	0.63
Coffee County Teachers Federal Credit Union	Douglas	3,356	940	6.06	18.27	1.28	6.87	9.42	0.30	76.19	2,211	-	66.67	0.23	0.69	3.00
Macon-Bibb Employees Credit Union	Macon	3,254	879	4.36	11.62	-4.38	5.40	8.85	1.15	167.50	2,008	-	66.67	1.79	-0.20	0.46
Flint Federal Credit Union	Reynolds	2,910	610	2.22	27.52	2.20	4.45	7.12	0.58	48.57	1,022	-	50.00	0.00	0.00	0.84
Flint River Employees Federal Credit Union	Oglethorpe	1,731	382	3.24	36.69	-2.46	7.28	9.35	0.38	69.70	1,201	-	100.00	0.33	-0.64	2.94
Berrien Teachers Federal Credit Union	Nashville	1,371	266	3.58	18.30	-0.66	4.75	7.42	0.37	88.89	728	-	100.00	0.00	0.00	0.96
Harris Employees Credit Union	Cordele	695	189	5.96	31.47	0.06	7.11	10.77	0.91	94.12	403	-	0.00	0.00	0.00	13.35
FAB Church Federal Credit Union	Savannah	402	265	5.50	16.82	1.42	5.11	12.90	0.00	80.00	26	-	0.00	3.85	0.00	2.51
Stephens County Community Federal Credit Union	Toccoa	154	115	0.42	12.37	1.53	2.61	18.18	0.00	0.00	21	-	0.00	0.00	0.00	7.06
Total/Average		850,471	108,495	2.33%	17.33%	0.42%	4.61%	7.41%	0.99%	72.44%	483,649	2,650	64.86%	1.27%	0.81%	1.73%