

Georgia Credit Union Profile

Second Quarter 2017

GEORGIA CREDIT UNION
Affiliates

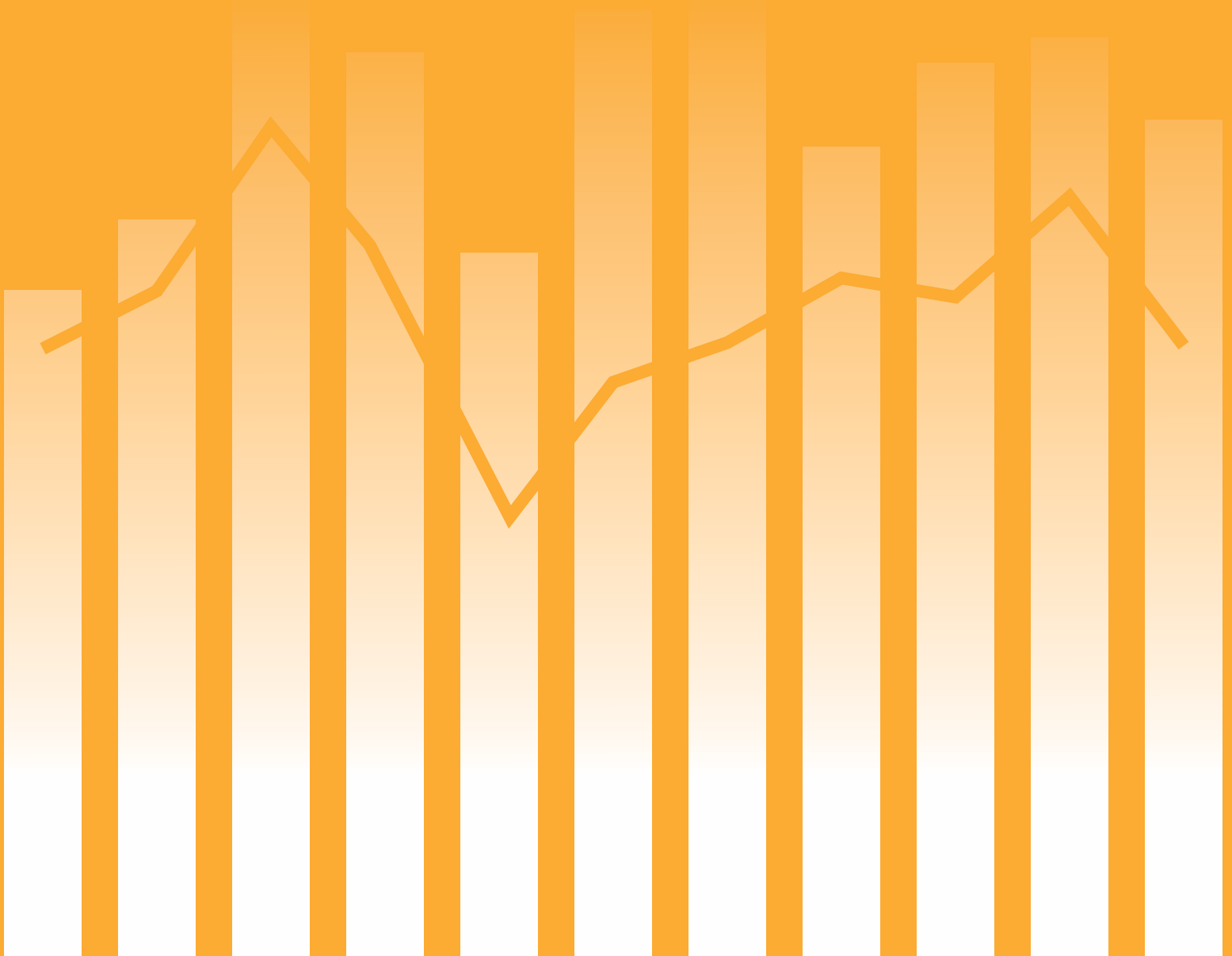


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GEORGIA CREDIT UNION KEY DEVELOPMENTS

Fueled by high consumer confidence and spending, business investments, low unemployment, and stable inflation, the U.S. economy expanded at a robust rate of 3 percent in the second quarter of 2017, and is now on track for annual GDP growth of 2.1 percent for 2017, a fairly strong pace. Strong economic fundamentals continue to benefit credit unions, which are experiencing some of the fastest membership and loan growth in decades. In Georgia, strong loan growth and low delinquency has led to increases in earnings and capital adequacy well above the national average; however, membership growth is well below national trends.

- Georgia credit unions recorded a 0.8 percent growth in memberships during the second quarter of 2017, slightly below the national average of 1.3 percent, but still a very strong rate of growth. Georgia credit unions now report 2.1 million memberships, about 20 percent of the state's population.
- Loan growth was 3.1 percent in the second quarter, slightly below last year's second quarter growth of 3.3 percent, but still a strong rate of loan growth. Georgia's year-over-year rate of loan growth is 11.3 percent, above the national rate of 10.8 percent. This continues the fastest national credit union loan growth since 1999, when it was also 11.3 percent, and is tied for the fastest since 1994, when the rate of loan growth was 17.1 percent. With low interest rates, high employment, and solid economic growth, CUNA economists expect strong loan portfolio growth through 2018, even if interest rates tick up a bit.
- Georgia credit union asset quality has benefited from the improved economy and continues to improve. Delinquencies stood at 0.45 percent at the end of June, significantly less than the national average of 0.75 percent. Net charge-offs averaged 0.54 percent in the quarter, slightly higher than last year's rate of 0.46 percent, but below the national rate of 0.56 percent.
- Savings growth at Georgia credit unions fell 0.4 percent in the second quarter of 2017, but is still growing at a year-over-year annual pace of 5.8 percent, lower than the national average of 8.1 percent. As loan growth outpaced savings through June 2017, the loan-to-savings ratio increased from 75.2 percent in June 2016 to 79.4 percent in June 2017, just below the national average of 79.6 percent.
- Loan growth continues to generate strong earnings among Georgia's credit unions. Through June 2017, net income (ROA) is at 73 basis points, just below the national average of 76. Second quarter earnings were 76 basis points, representing a positive increase from 72 basis points of net income through the second quarter of 2016.
- Strong earnings helped increase Georgia credit union's capital ratio to 12 percent, higher than the national average of 10.8 percent and well above the 7 percent threshold level at which regulators deem credit unions "well capitalized".

Overview by Year

| | U.S. CUs | Georgia CUs |
|--------------------------------------|-----------|-------------|
| Demographic Information | | |
| | Jun 17 | Jun 17 |
| Number of CUs | 5,812 | 112 |
| Assets per CU (\$ mil) | 235.2 | 203.9 |
| Median assets (\$ mil) | 30.5 | 23.9 |
| Total assets (\$ mil) | 1,366,885 | 22,841 |
| Total loans (\$ mil) | 928,090 | 15,606 |
| Total surplus funds (\$ mil) | 384,479 | 6,253 |
| Total savings (\$ mil) | 1,159,731 | 19,641 |
| Total memberships (thousands) | 110,634 | 2,120 |
| Growth Rates (%) | | |
| Total assets | 7.6 | 5.9 |
| Total loans | 10.8 | 11.3 |
| Total surplus funds | 1.6 | -5.1 |
| Total savings | 8.1 | 5.8 |
| Total memberships | 4.2 | 0.7 |
| % CUs with increasing assets | 75.8 | 82.1 |
| Earnings - Basis Pts. | | |
| Yield on total assets | 344 | 319 |
| Dividend/interest cost of assets | 53 | 34 |
| Net interest margin | 291 | 285 |
| Fee & other income * | 132 | 149 |
| Operating expense | 304 | 318 |
| Loss Provisions | 43 | 42 |
| Net Income (ROA) with Stab Exp | 76 | 73 |
| Net Income (ROA) without Stab Exp | 76 | 73 |
| % CUs with positive ROA | 79.9 | 85.7 |
| Capital Adequacy (%) | | |
| Net worth/assets | 10.8 | 12.0 |
| % CUs with NW > 7% of assets | 96.9 | 99.1 |
| Asset Quality | | |
| Delinquencies (60+ day \$)/loans (%) | 0.75 | 0.45 |
| Net chargeoffs/average loans (%) | 0.56 | 0.56 |
| Total borrower-bankruptcies | 192,758 | 4,120 |
| Bankruptcies per CU | 33.2 | 36.8 |
| Bankruptcies per 1000 members | 1.7 | 1.9 |
| Asset/Liability Management | | |
| Loans/savings | 80.0 | 79.5 |
| Loans/assets | 67.9 | 68.3 |
| Net Long-term assets/assets | 33.5 | 28.6 |
| Liquid assets/assets | 13.5 | 13.3 |
| Core deposits/shares & borrowings | 50.3 | 58.0 |
| Productivity | | |
| Members/potential members (%) | 4 | 7 |
| Borrowers/members (%) | 57 | 70 |
| Members/FTE | 385 | 422 |
| Average shares/member (\$) | 10,483 | 9,265 |
| Average loan balance (\$) | 14,699 | 10,576 |
| Employees per million in assets | 0.21 | 0.22 |
| Structure (%) | | |
| Fed CUs w/ single-sponsor | 12.0 | 14.3 |
| Fed CUs w/ community charter | 16.4 | 12.5 |
| Other Fed CUs | 33.0 | 29.5 |
| CUs state chartered | 38.6 | 43.8 |

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Executive Summary

Fueled by high consumer confidence and spending, business investments, low unemployment, and stable inflation, the U.S. economy expanded at a robust rate of 3 percent in the second quarter of 2017, and is now on track for annual GDP growth of 2.1 percent for 2017, a fairly strong pace.

However, productivity gains remain low, and wages have only increased slightly. Furthermore, a variety of risks—including a stalled political climate, the potential

for a government shutdown, geopolitical instability, and extreme weather events—create uncertainty for investors and the Federal Reserve.

Increases to interest rates are likely to remain modest and further rate hikes may be delayed to 2018, depending on how events unfold. Nonetheless, strong economic fundamentals continue to benefit credit unions, who are experiencing some of the fastest membership and loan growth in decades.

RECENT ECONOMIC DEVELOPMENTS

Economic Growth & Gross Domestic Product (GDP)

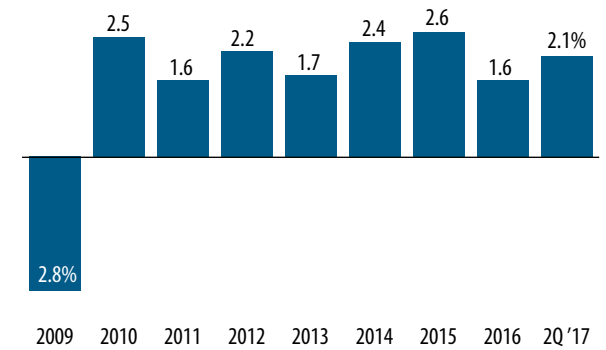
- The Bureau of Economic Analysis (BEA) real Gross Domestic Product (GDP) estimate shows that the U.S. economy expanded at a 3 percent annualized pace in the second quarter of 2017 — an upward revision from the 2.6 percent advance estimate — and the fastest pace since the first quarter of 2015. GDP expanded at a 1.2 percent rate in the first quarter. From the second quarter a year ago, GDP expanded by 2.1 percent, faster than the 1.5 percent growth in 2016. Much of this growth has been driven by personal consumption expenditures, which account for 70 percent of GDP and increased by 3.3 percent in the second quarter of 2017, the fastest growth in personal consumption since the second quarter of last year.
- Private domestic investment—which includes net additions to capital investments and investments in inventories— rose by 3.6 percent, a welcome resurgence after falling 1.2 percent in the first quarter. Private investment reflects investments by businesses and is a good indicator of future productive capacity of the economy. It amounts to roughly 16.5 percent of GDP.
- Downside risks to the economy include geopolitical uncertainty, extreme weather events, the possibility of a government shutdown, and a stalled political environment. However, in a June survey of business economists by the National Association for Business Economists (NABE), a strong majority of eighty-three percent believe an infrastructure spending bill will be implemented by the end of 2018, and the same amount believe that individual tax cuts will be implemented by the end of 2018, with potential boosts to the economy of up to 1 percentage point. However, there is less consensus regarding the extent of the tax reforms and spending, and subsequent outcomes for economic growth. About half of business economists surveyed expect the economic impact of federal fiscal policy changes to increase GDP by 0.25 to 0.75 percentage points; however, another 30 percent of economists believe that the fiscal policies will be relatively modest, only increasing GDP by 0.01 to 0.25 percentage points.
- Despite the uncertainty, economic fundamentals in the U.S. economy are strong, and

U.S. GDP GROWTH

| Annualized Quarterly Change (%) | 3Q16 | 4Q16 | 1Q17 | 2Q17 |
|---------------------------------|------|------|------|------|
| Real Gross Domestic Product | 2.8 | 1.8 | 1.2 | 3.0 |
| Personal Consumption | 2.8 | 2.9 | 1.9 | 3.3 |
| Durable Goods | 9.4 | 9.2 | -0.1 | 8.9 |
| Private Domestic Investment | 2.4 | 8.5 | -1.2 | 3.6 |
| Residential | -4.5 | 7.1 | 11.1 | -6.5 |
| Exports | 6.4 | -3.8 | 7.3 | 3.7 |
| Imports | 2.7 | 8.1 | 4.3 | 1.6 |
| Government Expenditures | 0.5 | 0.2 | -0.6 | -0.3 |

CUNA economists continue to expect relatively robust GDP growth of 2.3 percent for 2017 and 2018. The overall picture of the U.S. economy is one of growth at a solid pace. As the unemployment rate continues to decline and wages improve, expect spending and investment to stay healthy this year and into 2018. Consumer credit demand at credit unions should also stay relatively strong. Though residential investment declined this quarter and indicates somewhat of a slow-down in the housing market, healthy mortgage lending at credit unions is expected this year and the next. In addition, expect more auto loan growth as wages improve and consumers are more likely to spend. CUNA economists expect credit union loan growth of 10.8 percent for 2017 and 9.5 percent for 2018.

YEAR-OVER-YEAR GDP GROWTH (%)



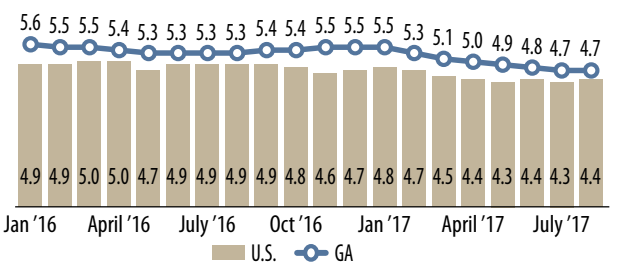
Source: BEA

- In addition to a strong U.S. economy, the global economy has also shown positive signs. According to the International Monetary Fund (IMF), in 2017 more countries are recording positive GDP growth than in any year since 2007. The IMF expects 97 percent of “advanced economies” to grow this year, along with 93 percent of “emerging economies”. If the forecasts hold up, economic growth will be more widespread than at any time this century. Overall, the IMF forecasts that the world economy should grow by 3.5 percent this year, up from 3.2 percent last year.

Employment and the Labor Market

- The latest employment report from the Bureau of Labor Statistics shows that 156,000 nonfarm jobs were added in August—slightly fewer than the 189,000 jobs added in July, which was revised downwards. The total number of unemployed persons grew slightly to 7.1 million in August, up from 7 million in July. The headline unemployment rate rose to 4.4 percent – up from 4.3 percent in July and matching the figure in June. However, despite the small rise, unemployment remains very low and economists believe the economy to be at or very close to full employment.
- Additionally, U-6 unemployment—a broader measure that includes underemployed workers—remained at 8.6 percent in August, a figure unchanged for the third straight month. The gap between headline and U-6 unemployment shrunk slightly from 4.3 to 4.2 percentage points. For comparison, the gap was 3.8 percentage points at the start of the recession in December 2007 and grew to 7 percentage points by mid-year 2009 as the economy began to expand again. The average workweek declined to 34.4 hours, down from 34.5 hours in July, which was the highest since early 2016.
- Several industries showed strong job growth in August. Manufacturing added a very strong 36,000 jobs, 14,000 of which were in motor vehicles and parts. Construction added 28,000 jobs after losing 3,000 jobs in July. Professional and technical services added 22,000 jobs, and healthcare added 20,000 jobs.
- Earnings continue to increase, though at a somewhat stubborn rate. Average hourly earnings for all employees

UNEMPLOYMENT RATES (%)



Source: BLS

on private nonfarm payrolls grew by three cents in August, to \$26.39. Since August 2016, average hourly earnings are up 65 cents, corresponding to a 2.5 percent increase—a growth rate that has been relatively tepid for the past two years, especially when considering inflation has been in the 1.5 percent - 2 percent range. The slow rise in wages could be due to a number of factors, including low labor productivity, increased competition, new technologies, and demographic changes in the labor force, with higher paid employees retiring and younger employees entering the market and receiving lower, entry-level salaries. Nonetheless, CUNA economists expect wages to pick up over the next year or two as employers are forced to compete for scarce talent in a tight labor market.

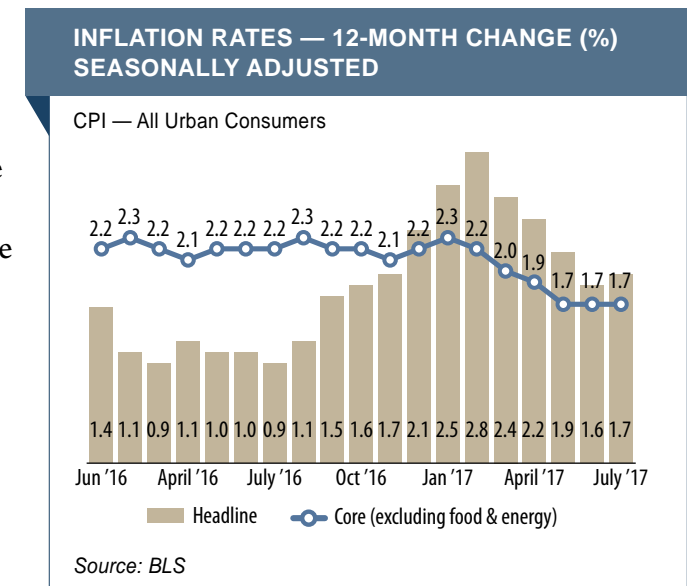
- Like most of the country, Georgia’s unemployment rate has plummeted in recent months from 5.5 percent in January 2017 to 4.7 percent in August 2017, slightly above the national rate of 4.3 percent. This strong labor market performance has been driven by growth in employment in professional and business services, leisure and hospitality, and financial activities, which all experienced growth of over 3 percent during the past 12 months.
- The improving labor market has been experienced throughout the state of Georgia, as every metropolitan area has seen decreases in unemployment over the past year. The reductions in unemployment were relatively even across metro areas, with decreases between 0.4 percent (Macon-Bibb County) to 0.9 percent (Dalton), and most areas seeing declines of about 0.4 percent to 0.8 percent. As of June 2017, unemployment in Georgia was lowest in Gainesville (4.2 percent)—where it was below the national unemployment rate of 4.4 percent—followed by Savannah (4.7 percent), and Atlanta-Sandy Springs-Roswell (4.8 percent).

| MSA | June 2017 (%) | June 2016 (%) | One-Year Change (%) |
|-----------------------------------|---------------|---------------|---------------------|
| Albany, GA | 6.1 | 6.6 | -0.5 |
| Athens-Clarke County, GA | 5.2 | 5.8 | -0.6 |
| Atlanta-Sandy Springs-Roswell, GA | 4.8 | 5.3 | -0.5 |
| Augusta-Richmond County, GA-SC | 5.1 | 5.8 | -0.7 |
| Brunswick, GA | 4.9 | 5.5 | -0.6 |
| Columbus, GA-AL | 6.0 | 6.6 | -0.6 |
| Dalton, GA | 5.4 | 6.3 | -0.9 |
| Gainesville, GA | 4.2 | 4.7 | -0.5 |
| Hinesville, GA | 5.3 | 5.9 | -0.6 |
| Macon-Bibb County, GA | 5.5 | 5.9 | -0.4 |
| Rome, GA | 5.5 | 6.3 | -0.8 |
| Savannah, GA | 4.7 | 5.5 | -0.8 |
| Valdosta, GA | 5.0 | 5.5 | -0.5 |
| Warner Robins, GA | 5.2 | 5.7 | -0.5 |

Source: BLS. Not Seasonally adjusted.

Prices and Inflation

- The Bureau of Labor Statistics Consumer Price Index (BLS CPI) report shows that in July, both the headline price index (all items) and the core index (which excludes food and energy) grew 0.1 percent. The headline price index growth follows 0 percent growth in June. The core index rose 0.1 percent for the fourth straight month. Year-over-year, headline and core indices both rose 1.7 percent—an increase from June’s 1.6 percent headline growth, but the third straight month of 1.7 percent core growth.
- High inflation impacts credit union members’ consumption and savings behavior. Savers seek returns



that compensate for higher inflation, hence higher funding costs for credit unions. Furthermore, significant price increases soften discretionary household spending, affecting borrowing. However, CUNA economists expect that inflationary pressures should remain manageable. In fact, looking at the Federal Open Market Committee's (FOMC) preferred measure of inflation—the personal consumption expenditures (PCE) index—the June headline reading was only 1.4 percent. CUNA economists expect inflation to increase slightly to around 2 percent for 2017 and 2.3 percent for 2018, as economic growth continues and continued low employment puts upward pressure on wages. Nonetheless, the FOMC uses increases in interest rates to maintain inflation around 2 percent, so inflation is unlikely to rise dramatically.

Housing

- The latest report from the National Association of Realtors (NAR) shows existing home sales (which includes single-family homes, townhomes, condominiums and co-ops) fell 1.3 percent in July (after falling 2 percent in June) to a seasonally-adjusted annualized rate of 5.44 million homes per year—the lowest level all year. Year-over-year, however, existing home sales rose 2.1 percent. The median price nationally fell to \$258,300, down from June's all-time high of \$263,300, but up 6.2 percent from a year ago.
- The latest joint report from the U.S. Census Bureau and the U.S. Department of Housing and Urban Development shows that new single-family home sales in July decreased 9.4 percent to a seasonally-adjusted annualized rate of 571,000—the lowest level since December 2016. Overall, new home sales—which account for about 10 percent of all home sales—fell 8.9 percent from a year ago. The median new single-family home sales price in June was \$313,700, up from \$311,600 in May.
- According to the U.S. Census Bureau and the Department of Housing and Urban Development, housing units authorized by building permits decreased 4.1 percent in July to a seasonally-adjusted annual rate of 1.22 million. This also corresponds to a year-over-year increase of 4.1 percent. Additionally, housing starts decreased 4.8 percent in July to a 1.16 million annual rate, and are down 5.6 percent from a year ago. Finally, housing completions fell 6.2 percent in June to a 1.18 million annual rate, but are up 8.2 percent from a year ago. Overall, the data indicate a return in July to more typical homebuilding levels after an unusually strong June.
- Mortgage rates are still low by historical standards and are expected to rise only gradually this year and the next. Though builder confidence fell to an eight-month low in July, it rebounded in August, per data from the National Association of Home Builders. Expect credit union mortgage lending to stay strong this year and the next, buoyed by wage and employment growth, and a relatively low cost of borrowing.
- In Georgia, out of the 15 metropolitan areas, only 3 have fully recovered from the housing crisis of the recession and have home prices above pre-recession levels. These include Athens-Clarke County, Chattanooga and Atlanta-Sandy Springs-Roswell. However, over the past year through June 2017, all but two metro

GEORGIA HOME PRICE CHANGES

| MSA | Year Ending 2nd Qtr 2017 | Since 4th Qtr 2007 |
|-----------------------------------|-----------------------------|-----------------------|
| Albany, GA | 2.3% | -9.4% |
| Athens-Clarke County, GA | 5.4% | 5.4% |
| Atlanta-Sandy Springs-Roswell, GA | 8.7% | 8.7% |
| Augusta-Richmond County, GA-SC | 2.5% | -3.4% |
| Brunswick, GA | -1.5% | -15.9% |
| Chattanooga, TN-GA | 7.9% | 13.8% |
| Columbus, GA-AL | 4.0% | -8.6% |
| Dalton, GA | 5.1% | -5.5% |
| Gainesville, GA | 8.0% | -0.5% |
| Hinesville, GA | 12.5% | -4.4% |
| Macon, GA | 3.1% | -8.7% |
| Rome, GA | 5.8% | -0.7% |
| Savannah, GA | 3.9% | -1.0% |
| Valdosta, GA | -1.2% | -10.9% |
| Warner Robins, GA | 3.3% | -7.5% |

Source: FHFA – All Transactions Index. NSA

areas have experienced increasing home prices. The largest increases in home prices over this period were in Hinesville (12.5 percent), Atlanta-Sandy Springs-Roswell (8.7 percent), and Gainesville (8 percent).

Financial Markets & Interest Rates

- Combined with low interest rates, strong economic growth at home and abroad has led to continued record highs in the stock market. Despite U.S. cabinet shake-ups, geopolitical risks, severe hurricanes, and threats of a government shutdown, investors have continued to stay optimistic, and as of September 11, 2017, global shares returned to record highs. As one example, the S&P 500 index has gained an astonishing 10.9 percent so far in 2017, and is up 16.6 percent since the same time last year.
- Nonetheless, despite the strong economy and stock market, inflation remains below the Fed's target of 2 percent, as wages have remained stagnant. This puts into question the Fed's next expected rate hike in December 2017. Nonetheless, according to the Wall Street Journal's survey of economists, 76.8 percent still believe that the FOMC will increase rates in December to a new target rate of 1.25 percent - 1.50 percent.
- Most economists (85.5 percent) believe that a subsequent rate hike will occur sometime between March and June of 2018. This means that interest rates will continue to remain relatively low through 2017 and into 2018, but will continue their slow increase. CUNA economists expect continued strong credit union loan growth into 2018, given the relatively low rates; however, growth will likely begin to taper off in 2018 to 2019 as borrowing costs increase and pent up post-recession demand dries up. Deposits, on the other hand, are likely to increase as credit union members find higher interest rates on their savings.
- One recent positive development of note was that President Trump struck a deal with Democrats to approve a temporary spending package and increase in the debt ceiling, avoiding a government shutdown. There was growing concern that a shutdown could be imminent, and Fitch Ratings—one of the three major credit ratings agencies—warned that it might have to review its AAA assessment of U.S. government issued debt in light of the government's challenges to increase the debt ceiling and fulfill its financial obligations. In 2011, even though Congress eventually did raise the debt ceiling on time, the mere possibility of a default led to Standard & Poor's downgrading its rating of U.S. debt from the highest level of AAA to AA+, causing an immediate drop in the stock market. A failure to raise the debt ceiling would decrease confidence in U.S. Treasury securities, potentially increasing interest rates around the world. Unfortunately, the compromise between Trump and Democrats simply kicked the can down the road to December, when Congress will have to deal with these issues yet again.

CREDIT UNION RESULTS

- Strong economic fundamentals continue to benefit Georgia credit unions. Collectively, the state's not-for-profit cooperatives are experiencing some of the fastest membership and loan growth in decades. In Georgia, growth rates in assets, loans, surplus funds, and savings were all above the national average in the second quarter of 2017. Both delinquencies and net chargeoffs finished below national averages. This has led to strong earnings that are well above national averages.

Growth

- Georgia credit unions recorded a 0.7 percent, 12-month increase in total members through June 2017—slightly lower than last year's rate of 1.1 percent. Collectively, the state's credit unions recorded 0.8 percent growth in memberships during the second quarter – matching the previous quarter's three-month ad-

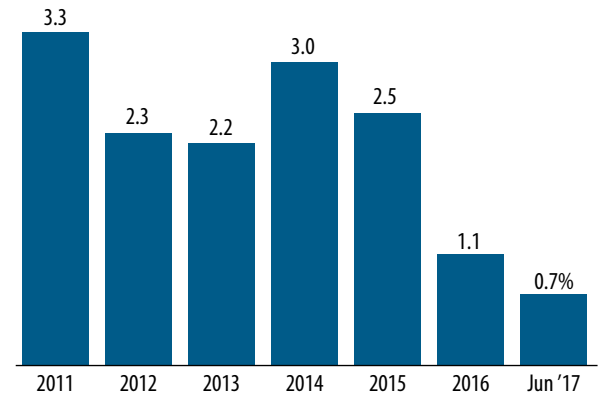
vance. That's slightly below the national average of 1.3 percent, and a bit lower than Georgia's annual population growth rate of 1.1 percent, as reported by the U.S. Census Bureau. Georgia credit unions now report 2.1 million memberships, about 20 percent of the state's population.

- Georgia, credit unions with less than \$20 million in assets reflect a 0.5 percent increase in memberships in the year ending June 2017, while those with \$20 to \$50 million experienced a 1.5 percent decline. At the other end of the spectrum, the state's seven credit unions with at least \$1 billion in assets reflect membership growth of 2.6 percent during the 12-month period.
- Overall, Georgia credit union loan growth came in at 3.1 percent in the second quarter, slightly below last year's second quarter growth of 3.3 percent, but still a strong advance. With low interest rates, high employment, and solid economic growth, CUNA economists expect strong loan portfolio growth to continue through 2018, even if interest rates tick up a bit.
- As noted in our previous Profile report, the second quarter typically reflects the fastest increases in credit union loan balances as consumers concentrate on home purchases, vacations, and trading up to new-model-year cars. Georgia credit union member business loans reflected the fastest quarterly increases this year, with balances jumping 6.6 percent in the quarter – a 26 percent annualized jump. Used autos followed, with a 3.2 percent, three-month increase, while new autos were up 2.7 percent and first mortgages increased 2.6 percent. Each of the other three key loan portfolios we track grew by at least 1 percent in the quarter.

- On a year-over-year basis, Georgia credit union loan growth hit 11.3 percent, which is a bit higher than the 10.8 percent national average rate. This continues Georgia's fastest credit union loan growth since 1999 (when loans also advanced 11.3 percent) and is tied for the fastest since 1994, when the rate of loan growth was 17.1 percent. Member business loans led Georgia credit union loan growth over the past twelve months.

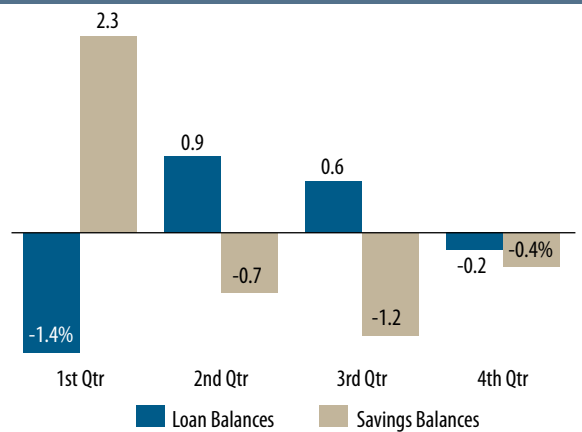
The portfolio reflects a 18.3 percent increase. New auto loan balances were up 13.1 percent and first mortgages were up 12.7 percent. Used autos also reflected a double-digit increase with a 10.3 percent jump. HEL/2nd mortgage portfolios grew more slowly – but the 8 percent increase was healthy – buoyed by a 7.1 percent increase in average home prices in the state over the 12-month period.

GA CU MEMBERSHIP GROWTH (%)



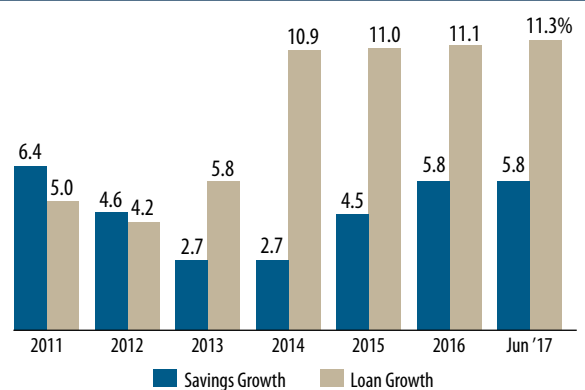
Source: NCUA & CUNA

HISTORICAL AVERAGE SEASONAL VARIATION IN CU LOAN AND SAVINGS BALANCES



Source: NCUA & CUNA

GA CU GROWTH RATES (%)



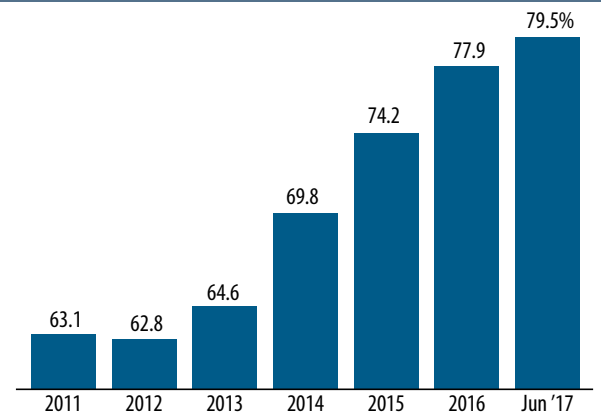
Source: NCUA & CUNA

- With low interest rates, high employment, and solid economic growth, CUNA economists expect strong loan portfolio growth through 2018. Importantly, from a seasonal perspective, third quarter loan growth tends to nearly match second quarter results.
- Moderately increasing market interest rates pushed deposit yields higher, but the state’s credit union sector suffered savings balance declines in the second quarter. Overall, savings balances at Georgia credit unions fell 0.4 percent in the three-month period. That result lags last year’s second-quarter result, which reflected a gain of 0.3 percent. Nationally, savings balances increased by 0.6 percent in the quarter. Georgia money market shares were the only savings portfolio to increase in the second quarter, in total edging up 0.6 percent (a 2.4 percent annualized pace). Balances in both share draft accounts and certificates declined significantly (1.8 percent and 1 percent, respectively) in the quarter.
- Year-over-year savings balance growth came in at 5.8 percent, which matches full-year 2016 results and puts Georgia credit unions on their highest savings growth pace since 2009. Short-term, liquid accounts grew the most. Over the past twelve months, share drafts increased by 14 percent, while money market shares increased 7 percent and regular shares were up 6.7 percent. Longer-term savings declined, with certificate balances off 4.6 percent over the 12-month period and IRAs down by 3.8 percent.

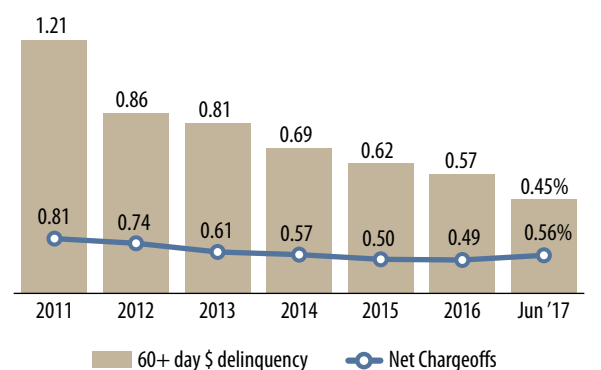
Risk Exposure

- As loan growth outpaced savings through June 2017, the loan-to-savings ratio increased from 75.2 percent in June 2016 to 79.4 percent in June 2017, just below the national average of 79.6 percent. Small credit unions in the state reflect substantially more liquidity (i.e., lower loan-to-savings ratios) than their larger counterparts. As discussed later, this (as expected) partly explains lower earnings at smaller institutions in the state. On the other hand, tight liquidity at larger institutions could pose challenges for some as market interest rates drift up and deposits flow out to money market mutual funds. Though we see no systemic issues, now seems like a good time to ensure reliable access to liquidity.
- Georgia credit union asset quality has benefited from the improved economy and key metrics continued to improve in the second quarter. Delinquencies stood at 0.45 percent at the end of June, significantly lower than the national average of 0.75 percent. Net charge-offs averaged 0.54 percent in the quarter, slightly higher than last year’s rate of 0.46 percent, but a bit below the national rate of 0.56 percent.
- Georgia credit union borrower bankruptcies increased from 32.7 per credit union in 2016 to an annualized total of 36.8 per credit union in the first half of 2017. The bankruptcy rate accelerated – from 1.8 per thousand members in 2016 to 1.9 per thousand in the first half of 2017. In previous Profile reports, we cautioned that serial filings may have a bit of a drag on any im-

GA CU LOAN-TO-SAVINGS RATIO (%)



GA CU ASSET QUALITY (%)

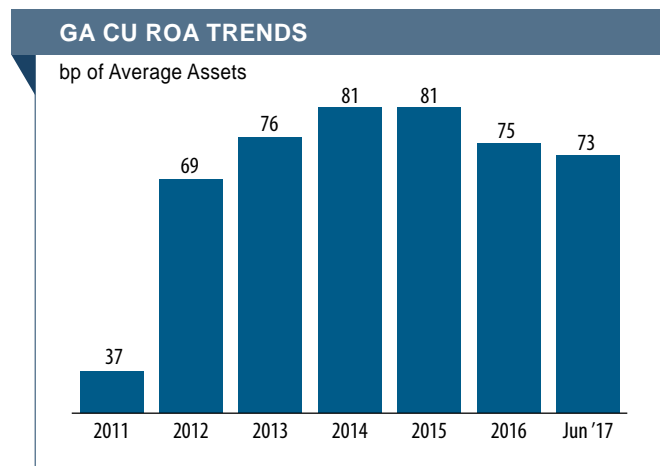


improvements going forward because the waiting period for repeat filings is expiring for many who declared bankruptcy during the economic downturn. However, the first half jump in the bankruptcy rate still seems largely due to seasonal factors. Historically, the first quarter reflects the largest volume of filings each year – accounting for roughly 30 percent of annual filings on average in the past. Each of the other three quarters account for about 23 percent of total filings on average in the past. With this in mind, we remain confident that the Georgia credit union borrower-bankruptcy rate will decline a bit during the second half of the year.

- Interest rate risk exposure in Georgia inched up recently, reflected in a 28.6 percent net long-term asset ratio. That's a bit higher than both the 28.3 percent reading at the beginning of the year, but below the 33.5 percent nation average reading at mid-year. The current ratio is also roughly four percentage points lower than the cyclical high of 32.5 percent seen at year-end 2011. Overall, Georgia credit unions appear well-positioned to withstand the expected modest increases in both short and longer-term interest rates in the year ahead.

Earnings

- Loan growth continues to generate strong earnings among Georgia's credit unions. Through June 2017, net income (ROA) totaled 73 basis points on average assets – in line with the 76 basis point credit union national average rate.
- Annualized first-half Georgia credit union earnings declined by two basis points compared to those reported in calendar year 2016. Operating expenses declined by eight basis points and net interest margin rose by three basis points (as asset yields inched up). However, those positive developments were off-set by the combination of an eight basis point increase in loss provisions and a five basis point decline in non-interest (fee/other income) compared to full-year 2016 results.
- Earnings results continue to reflect substantial variability by credit union asset size – with large credit unions earning substantially more than their smaller counterparts. Georgia's largest credit unions – those with more than \$1 billion in total assets – reflect first half annualized ROA of 0.81 percent and all of the state's largest credit unions were operating in the black in the first half. In contrast, the state's smallest institutions – those with less than \$20 million in assets - earned only 0.39 percent on average and 20 percent of this group operated in the red during the first half. Among those with \$20 million to \$50 million in assets, group average ROA was actually negative (-41 basis points) and 28 percent of this group operated in the red during the first half. The weakness in the \$20 to \$50 million asset group arose mostly from very large loan loss provisioning.



GA CU EARNINGS PERFORMANCE

(% of Average Assets)

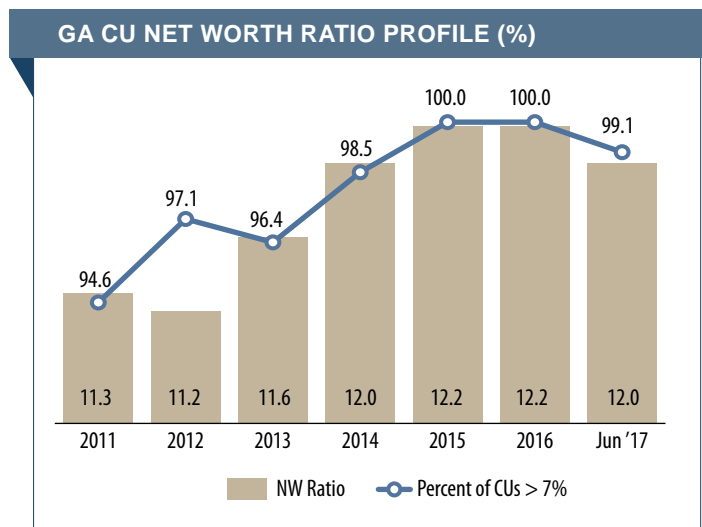
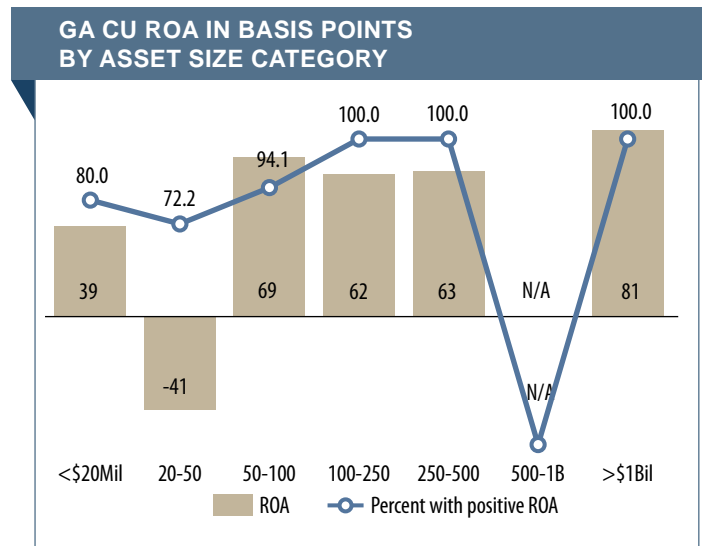
| | 1st Half '17 Annualized | Full-Year 2016 | Basis Point Change |
|-------------------|-------------------------|----------------|--------------------|
| Asset Yield | 3.19% | 3.17% | +2 |
| - Int./Div. Cost | 0.34% | 0.34% | 0 |
| = Net Int. Margin | 2.85% | 2.83% | +3 |
| + Fee/Other Inc. | 1.49% | 1.54% | -5 |
| - Operating Exp | 3.18% | 3.27% | -8 |
| - Loss Provisions | 0.42% | 0.34% | +8 |
| = Net Inc. (ROA) | 0.73% | 0.75% | -2 |

Source: NCUA and CUNA

- While tight labor markets are apt to increase pressure on credit union operating expense ratios, it seems reasonable to expect sustained healthy aggregate earnings results. Expectations of only small increases in market interest rates, more labor market improvement, higher incomes, and higher consumer confidence should mean more consumer spending and more borrowing in the coming months.

Capital Adequacy

- Strong earnings and weaker asset/deposit growth trends helped increase Georgia credit union's capital ratio 12 percent at the end of the first half (up from 11.8 percent at the end of March). The current level remains higher than the 10.8 percent national average and well above the 7 percent threshold level at which regulators deem credit unions "well capitalized". Overall, 99 percent of the state's credit unions are "well capitalized" with net worth over 7 percent. Georgia credit union net worth ratios average at least 9.5 percent in each of the seven broad asset categories we track and peak at an average of 16.8 percent for the fifty institutions with assets of \$20 million or less.



SPECIAL FOCUS

Increasing Headwinds

With moderate economic growth, low unemployment, and stable inflation, the U.S. economy is quite robust. However, there are several downside risks on the horizon, including extreme weather events and the possibility of a government shutdown. These have the potential to temper economic gains, at least in the short-run, and could slow recent progress in credit union loan and membership growth, particularly in affected areas.

We first consider the possibility of a government shutdown. Congress faces two important pieces of legislation in September 2017 that, if not passed in time, could result in a full or partial government shutdown.

First, lawmakers have a September 30th deadline to pass a new government spending package for the next fiscal year to fund non-mandatory “discretionary” spending programs that Congress appropriates on an annual basis.

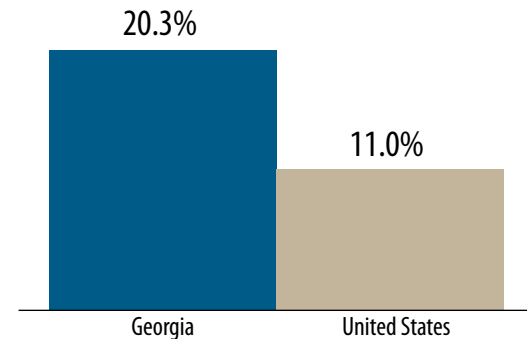
A second, potentially more damaging form of government shutdown could occur if lawmakers do not approve an increase in the debt ceiling—the legal limit set by Congress on how much the U.S. can borrow—preventing the Treasury from paying its bills in full and on time. Depending on how funds are allocated and the length of time without a debt limit increase, this could include defaults on funding to critical mandatory programs, such as Social Security, Medicare, and even payments on U.S. Treasury bonds.

To date, Congress has never before failed to increase the debt ceiling before funds run out, so this event is unprecedented and the potential effects are unclear.

A government shutdown—whether from failure to pass a budget or to raise the debt ceiling—presents a number of potential concerns for credit unions and their members: Reduced economic activity due to furloughed federal workers and delayed payments to federal programs, as well as lower consumer and business confidence, would lead to reduced spending and investment with resultant lower demand for loans and other credit union products and services, harming credit union growth and earnings.

Credit unions that primarily serve federal workers are likely to feel the greatest effects. In Georgia alone, there are 430,653 members of credit unions that primarily

MEMBERS AT CREDIT UNIONS THAT PRIMARILY SERVE MILITARY OR OTHER GOVERNMENT WORKERS AS A PERCENTAGE OF TOTAL CREDIT UNION MEMBERS



serve local, state and federal government workers, representing 20.3 percent of total credit union members in the state.

Credit unions that serve areas that depend on federally funded programs—such as tourist destinations near National Parks—are also more likely to face negative effects. Finally, a failure to raise the debt ceiling could cause rising interest rates as investors lose faith in U.S. government-issued debt, which would increase borrowing costs for credit union members, thereby lowering loan activity at credit unions. These effects could be long-lasting, depending on the length of time without an increase in the debt ceiling and the severity of the loss in confidence in the U.S. Treasury.

Nonetheless, CUNA economists believe that, with a GOP-controlled Congress and Presidency, a government shutdown is unlikely, and if it does occur it would probably not have long-term negative consequences for the economy.

As this Profile report is being written, President Trump appears to have made a deal with Democrats to keep the government funded and its borrowing limit suspended until mid-December, although this would simply delay the problem a few months when Congress must deal with these issues yet again.

Another significant risk to the economy is the fallout from extreme weather events, particularly hurricanes in

SPECIAL FOCUS (continued)

the southern United States, such as Hurricane Harvey that recently hit Texas and Hurricane Irma that is moving towards Florida as we write.

Undoubtedly, the human toll of these disasters is beyond measure, as lives are lost, homes destroyed and businesses close. Yet, the effects can also create repercussions throughout the greater economy, affecting lives across the country. For example, AccuWeather, a private weather firm, estimates that the damage from Harvey could reach \$190 billion, or roughly one percent of GDP, more than Hurricane Katrina or Superstorm Sandy. Other estimates are less pessimistic, with Moody's Analytics forecasting a drop in 2017 3rd quarter GDP of closer to 0.1 to 0.5 of a percentage point, and then rebounding in the fourth quarter and early 2018 as businesses reopen and reconstruction ensues.

However, the cost of damage and destroyed property is not captured in GDP and many people have lost homes, vehicles, and other property that will not be fully recovered. Auto losses represent a particularly challenging risk, with an estimated 0.5 – 1 million autos destroyed in Hurricane Harvey. Although most autos are covered by

insurance, reimbursements may not cover the full extent of the loss. Furthermore, only a slim minority of people in the affected regions of Hurricane Harvey have flood insurance for their homes, with estimates ranging at 20 percent or lower. For credit unions in the region, this will lead to many loan defaults on homes and vehicles, and possibly other forms of credit as well. Credit unions may face damage to structural assets, loss of business, and employee stress and injury, which are not insignificant issues, particularly for smaller credit unions that have fewer resources to deal with such losses.

On the bright side, a healthy economy is better able to weather the storm and recover from negative shocks to the economy. CUNA economists expect relatively minor long-term negative effects to the economy from either a government shutdown or hurricane, as the U.S. economy as a whole is fundamentally strong and should be able to recover from downturns relatively quickly. Although the regions directly affected will experience more long-term negative consequences—and economic growth and employment across the country may take a short-run hit—in general, credit unions should expect continued strong demand for their products and services.

Overview: State Trends

| | U.S. | | Georgia Credit Unions | | | | | |
|--------------------------------------|-----------|--------|-----------------------|--------|--------|--------|--------|--------|
| | Jun 17 | Jun 17 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| Demographic Information | | | | | | | | |
| Number of CUs | 5,812 | 112 | 114 | 121 | 133 | 138 | 139 | 149 |
| Assets per CU (\$ mil) | 235.2 | 203.9 | 192.8 | 171.3 | 148.0 | 137.9 | 132.9 | 118.9 |
| Median assets (\$ mil) | 30.5 | 23.9 | 23.4 | 21.6 | 19.3 | 18.6 | 18.1 | 16.2 |
| Total assets (\$ mil) | 1,366,885 | 22,841 | 21,981 | 20,721 | 19,688 | 19,025 | 18,478 | 17,710 |
| Total loans (\$ mil) | 928,090 | 15,606 | 14,725 | 13,250 | 11,932 | 10,760 | 10,175 | 9,763 |
| Total surplus funds (\$ mil) | 384,479 | 6,253 | 6,263 | 6,582 | 6,926 | 7,478 | 7,611 | 7,269 |
| Total savings (\$ mil) | 1,159,731 | 19,641 | 18,896 | 17,853 | 17,091 | 16,647 | 16,202 | 15,485 |
| Total memberships (thousands) | 110,634 | 2,120 | 2,108 | 2,087 | 2,035 | 1,976 | 1,933 | 1,890 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 7.6 | 5.9 | 6.1 | 5.2 | 3.5 | 3.0 | 4.3 | 6.5 |
| Total loans | 10.8 | 11.3 | 11.1 | 11.0 | 10.9 | 5.8 | 4.2 | 5.0 |
| Total surplus funds | 1.6 | -5.1 | -4.8 | -5.0 | -7.4 | -1.7 | 4.7 | 7.7 |
| Total savings | 8.1 | 5.8 | 5.8 | 4.5 | 2.7 | 2.7 | 4.6 | 6.4 |
| Total memberships | 4.2 | 0.7 | 1.1 | 2.5 | 3.0 | 2.2 | 2.3 | 3.3 |
| % CUs with increasing assets | 75.8 | 82.1 | 81.6 | 75.2 | 65.4 | 68.1 | 77.0 | 72.5 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 344 | 319 | 317 | 315 | 315 | 314 | 337 | 377 |
| Dividend/interest cost of assets | 53 | 34 | 34 | 36 | 40 | 44 | 56 | 84 |
| Net interest margin | 291 | 285 | 283 | 279 | 275 | 270 | 281 | 294 |
| Fee & other income * | 132 | 149 | 154 | 153 | 151 | 146 | 142 | 137 |
| Operating expense | 304 | 318 | 327 | 322 | 314 | 309 | 318 | 349 |
| Loss Provisions | 43 | 42 | 34 | 29 | 31 | 31 | 37 | 45 |
| Net Income (ROA) with Stab Exp | 76 | 73 | 75 | 81 | 81 | 76 | 69 | 37 |
| Net Income (ROA) without Stab Exp | 76 | 73 | 75 | 81 | 81 | 83 | 76 | 57 |
| % CUs with positive ROA | 79.9 | 85.7 | 85.1 | 80.2 | 83.5 | 80.4 | 77.7 | 71.1 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.8 | 12.0 | 12.2 | 12.2 | 12.0 | 11.6 | 11.2 | 11.3 |
| % CUs with NW > 7% of assets | 96.9 | 99.1 | 100.0 | 100.0 | 98.5 | 96.4 | 97.1 | 94.6 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.75 | 0.45 | 0.57 | 0.62 | 0.69 | 0.81 | 0.86 | 1.21 |
| Net chargeoffs/average loans (%) | 0.56 | 0.56 | 0.49 | 0.50 | 0.57 | 0.61 | 0.74 | 0.81 |
| Total borrower-bankruptcies | 192,758 | 4,120 | 3,724 | 3,886 | 3,914 | 4,375 | 5,674 | 6,725 |
| Bankruptcies per CU | 33.2 | 36.8 | 32.7 | 32.1 | 29.4 | 31.7 | 40.8 | 45.1 |
| Bankruptcies per 1000 members | 1.7 | 1.9 | 1.8 | 1.9 | 1.9 | 2.2 | 2.9 | 3.6 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 80.0 | 79.5 | 77.9 | 74.2 | 69.8 | 64.6 | 62.8 | 63.1 |
| Loans/assets | 67.9 | 68.3 | 67.0 | 63.9 | 60.6 | 56.6 | 55.1 | 55.1 |
| Net Long-term assets/assets | 33.5 | 28.6 | 28.3 | 28.4 | 29.5 | 31.4 | 30.2 | 32.5 |
| Liquid assets/assets | 13.5 | 13.3 | 13.3 | 12.7 | 11.8 | 15.7 | 17.0 | 16.1 |
| Core deposits/shares & borrowings | 50.3 | 58.0 | 56.7 | 55.5 | 53.1 | 50.9 | 48.7 | 45.9 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 4 | 7 | 8 | 8 | 8 | 8 | 8 | 9 |
| Borrowers/members (%) | 57 | 70 | 70 | 68 | 65 | 57 | 54 | 53 |
| Members/FTE | 385 | 422 | 424 | 438 | 445 | 441 | 439 | 436 |
| Average shares/member (\$) | 10,483 | 9,265 | 8,962 | 8,556 | 8,399 | 8,423 | 8,381 | 8,192 |
| Average loan balance (\$) | 14,699 | 10,576 | 9,981 | 9,397 | 9,067 | 9,545 | 9,787 | 9,832 |
| Employees per million in assets | 0.21 | 0.22 | 0.23 | 0.23 | 0.23 | 0.24 | 0.24 | 0.24 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 12.0 | 14.3 | 15.8 | 14.0 | 16.5 | 15.9 | 15.8 | 15.4 |
| Fed CUs w/ community charter | 16.4 | 12.5 | 14.9 | 14.9 | 17.3 | 19.6 | 18.0 | 16.1 |
| Other Fed CUs | 33.0 | 29.5 | 26.3 | 27.3 | 26.3 | 25.4 | 27.3 | 28.2 |
| CUs state chartered | 38.6 | 43.8 | 43.0 | 43.8 | 39.8 | 39.1 | 38.8 | 40.3 |

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Overview: State Results by Asset Size

| | GA | Georgia Credit Union Asset Groups - 2017 | | | | | | |
|---------------------------------------|--------|--|-----------|------------|-------------|-------------|------------|-----------|
| Demographic Information | Jun 17 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Number of CUs | 112 | 50 | 18 | 17 | 13 | 7 | | 7 |
| Assets per CU (\$ mil) | 203.9 | 7.1 | 29.0 | 72.4 | 168.4 | 325.9 | | 2,323.1 |
| Median assets (\$ mil) | 23.9 | 4.6 | 26.5 | 70.5 | 153.9 | 305.7 | | 2,129.3 |
| Total assets (\$ mil) | 22,841 | 357 | 522 | 1,231 | 2,189 | 2,282 | | 16,262 |
| Total loans (\$ mil) | 15,606 | 172 | 258 | 750 | 1,243 | 1,285 | | 11,899 |
| Total surplus funds (\$ mil) | 6,253 | 174 | 243 | 423 | 849 | 829 | | 3,734 |
| Total savings (\$ mil) | 19,641 | 296 | 454 | 1,072 | 1,910 | 2,039 | | 13,870 |
| Total memberships (thousands) | 2,120 | 69 | 82 | 161 | 277 | 258 | | 1,274 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 5.9 | 1.9 | 4.5 | 5.4 | 5.1 | 11.4 | | 6.9 |
| Total loans | 11.3 | 1.7 | 1.7 | 4.2 | 8.8 | 16.2 | | 13.4 |
| Total surplus funds | -5.1 | 2.2 | 8.0 | 7.9 | 1.8 | 6.5 | | -9.6 |
| Total savings | 5.8 | 2.1 | 5.3 | 5.4 | 5.2 | 11.9 | | 6.7 |
| Total memberships | 0.7 | 0.5 | -1.5 | 1.0 | 0.3 | 8.7 | | 2.6 |
| % CUs with increasing assets | 82.1 | 72.0 | 83.3 | 82.4 | 100.0 | 100.0 | | 100.0 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 319 | 380 | 359 | 376 | 337 | 320 | | 310 |
| Dividend/interest cost of assets | 34 | 31 | 30 | 29 | 34 | 21 | | 36 |
| Net interest margin | 285 | 349 | 329 | 347 | 303 | 299 | | 274 |
| Fee & other income * | 149 | 101 | 127 | 183 | 196 | 212 | | 133 |
| Operating expense | 318 | 395 | 436 | 430 | 405 | 408 | | 280 |
| Loss Provisions | 42 | 16 | 60 | 31 | 32 | 41 | | 45 |
| Net Income (ROA) with Stab Exp | 73 | 39 | -41 | 69 | 62 | 63 | | 81 |
| Net Income (ROA) without Stab Exp | 73 | 39 | -41 | 69 | 62 | 63 | | 81 |
| % CUs with positive ROA | 85.7 | 80.0 | 72.2 | 94.1 | 100.0 | 100.0 | | 100.0 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 12.0 | 16.8 | 12.3 | 12.0 | 11.0 | 9.5 | | 12.4 |
| % CUs with NW > 7% of assets | 99.1 | 100.0 | 94.4 | 100.0 | 100.0 | 100.0 | | 100.0 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.45 | 1.11 | 1.27 | 0.81 | 0.79 | 0.57 | | 0.35 |
| Net chargeoffs/average loans (%) | 0.56 | 0.50 | 0.68 | 0.58 | 0.57 | 0.82 | | 0.52 |
| Total borrower-bankruptcies | 4,120 | 154 | 136 | 472 | 744 | 462 | | 2,152 |
| Bankruptcies per CU | 36.8 | 3.1 | 7.6 | 27.8 | 57.2 | 66.0 | | 307.4 |
| Bankruptcies per 1000 members | 1.9 | 2.2 | 1.7 | 2.9 | 2.7 | 1.8 | | 1.7 |
| Asset/Liability Management (%) | | | | | | | | |
| Loans/savings | 79.5 | 58.0 | 56.8 | 70.0 | 65.1 | 63.0 | | 85.8 |
| Loans/assets | 68.3 | 48.1 | 49.4 | 61.0 | 56.8 | 56.3 | | 73.2 |
| Net Long-term assets/assets | 28.6 | 7.9 | 12.2 | 20.3 | 24.4 | 28.3 | | 30.9 |
| Liquid assets/assets | 13.3 | 34.7 | 33.2 | 23.2 | 19.9 | 14.9 | | 10.3 |
| Core deposits/shares & borrowings | 58.0 | 73.6 | 73.0 | 61.0 | 66.5 | 65.9 | | 54.6 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 7 | 7 | 9 | 7 | 8 | 6 | | 8 |
| Borrowers/members (%) | 70 | 45 | 44 | 88 | 42 | 53 | | 80 |
| Members/FTE | 422 | 461 | 469 | 347 | 396 | 388 | | 443 |
| Average shares/member (\$) | 9,265 | 4,298 | 5,568 | 6,672 | 6,908 | 7,899 | | 10,885 |
| Average loan balance (\$) | 10,576 | 5,491 | 7,111 | 5,307 | 10,776 | 9,353 | | 11,734 |
| Employees per million in assets | 0.22 | 0.42 | 0.33 | 0.38 | 0.32 | 0.29 | | 0.18 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 14.3 | 26.0 | 5.6 | 0.0 | 15.4 | 0.0 | | 0.0 |
| Fed CUs w/ community charter | 12.5 | 8.0 | 16.7 | 17.6 | 15.4 | 28.6 | | 0.0 |
| Other Fed CUs | 29.5 | 28.0 | 50.0 | 17.6 | 38.5 | 28.6 | | 0.0 |
| CUs state chartered | 43.8 | 38.0 | 27.8 | 64.7 | 30.8 | 42.9 | | 100.0 |

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Overview: National Results by Asset Size

| | U.S. | All U.S. Credit Unions Asset Groups - 2017 | | | | | | |
|--------------------------------------|-----------|--|-----------|------------|-------------|-------------|------------|-----------|
| | Jun 17 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Demographic Information | | | | | | | | |
| Number of CUs | 5,812 | 2,370 | 1,088 | 754 | 727 | 344 | 245 | 284 |
| Assets per CU (\$ mil) | 235.2 | 7.5 | 32.2 | 71.5 | 159.9 | 359.5 | 706.9 | 2,983.0 |
| Median assets (\$ mil) | 30.5 | 6.2 | 30.7 | 70.6 | 151.4 | 347.8 | 692.3 | 1,712.0 |
| Total assets (\$ mil) | 1,366,885 | 17,661 | 34,997 | 53,917 | 116,275 | 123,683 | 173,185 | 847,168 |
| Total loans (\$ mil) | 928,090 | 8,405 | 17,652 | 30,032 | 72,829 | 80,851 | 121,281 | 597,039 |
| Total surplus funds (\$ mil) | 384,479 | 8,875 | 16,139 | 21,516 | 37,668 | 36,410 | 43,571 | 220,299 |
| Total savings (\$ mil) | 1,159,731 | 15,134 | 30,644 | 47,393 | 102,000 | 107,318 | 148,885 | 708,358 |
| Total memberships (thousands) | 110,634 | 2,823 | 4,118 | 5,864 | 11,358 | 11,458 | 14,372 | 60,641 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 7.6 | 2.2 | 4.0 | 4.7 | 5.4 | 6.5 | 7.3 | 9.3 |
| Total loans | 10.8 | 2.7 | 5.0 | 6.1 | 7.9 | 9.1 | 10.5 | 12.6 |
| Total surplus funds | 1.6 | 1.8 | 2.8 | 2.8 | 0.8 | 1.3 | -0.6 | 3.0 |
| Total savings | 8.1 | 2.5 | 4.2 | 5.0 | 5.5 | 6.7 | 7.5 | 10.2 |
| Total memberships | 4.2 | -1.4 | -0.2 | 0.7 | 1.4 | 2.7 | 3.7 | 7.2 |
| % CUs with increasing assets | 75.8 | 57.6 | 80.4 | 87.7 | 90.4 | 95.9 | 95.1 | 99.6 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 344 | 342 | 326 | 334 | 343 | 343 | 345 | 346 |
| Dividend/interest cost of assets | 53 | 30 | 29 | 30 | 35 | 40 | 43 | 62 |
| Net interest margin | 291 | 312 | 297 | 304 | 308 | 303 | 302 | 284 |
| Fee & other income * | 132 | 81 | 104 | 119 | 139 | 147 | 146 | 129 |
| Operating expense | 304 | 354 | 346 | 360 | 364 | 356 | 345 | 273 |
| Loss Provisions | 43 | 25 | 25 | 31 | 35 | 37 | 44 | 47 |
| Net Income (ROA) with Stab Exp | 76 | 14 | 30 | 31 | 49 | 58 | 60 | 92 |
| Net Income (ROA) without Stab Exp | 76 | 14 | 30 | 32 | 49 | 58 | 60 | 92 |
| % CUs with positive ROA | 79.9 | 67.0 | 81.0 | 87.7 | 90.9 | 96.5 | 95.9 | 99.3 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.8 | 13.9 | 11.9 | 11.3 | 10.8 | 10.8 | 10.8 | 10.7 |
| % CUs with NW > 7% of assets | 96.9 | 95.9 | 96.0 | 97.6 | 97.9 | 99.4 | 99.6 | 99.3 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.75 | 1.51 | 1.07 | 0.99 | 0.92 | 0.75 | 0.69 | 0.70 |
| Net chargeoffs/average loans (%) | 0.56 | 0.58 | 0.49 | 0.53 | 0.54 | 0.53 | 0.59 | 0.57 |
| Total borrower-bankruptcies | 192,758 | 7,502 | 5,812 | 9,804 | 19,282 | 22,548 | 27,966 | 99,844 |
| Bankruptcies per CU | 33.2 | 3.2 | 5.3 | 13.0 | 26.5 | 65.5 | 114.1 | 351.6 |
| Bankruptcies per 1000 members | 1.7 | 2.7 | 1.4 | 1.7 | 1.7 | 2.0 | 1.9 | 1.6 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 80.0 | 55.5 | 57.6 | 63.4 | 71.4 | 75.3 | 81.5 | 84.3 |
| Loans/assets | 67.9 | 47.6 | 50.4 | 55.7 | 62.6 | 65.4 | 70.0 | 70.5 |
| Net Long-term assets/assets | 33.5 | 13.6 | 21.6 | 26.2 | 30.2 | 33.4 | 34.9 | 35.1 |
| Liquid assets/assets | 13.5 | 28.4 | 23.8 | 20.1 | 16.3 | 13.8 | 12.0 | 12.3 |
| Core deposits/shares & borrowings | 50.3 | 78.9 | 69.2 | 64.2 | 58.9 | 56.5 | 52.9 | 45.3 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 4 | 5 | 3 | 3 | 3 | 4 | 3 | 5 |
| Borrowers/members (%) | 57 | 41 | 47 | 51 | 52 | 54 | 57 | 61 |
| Members/FTE | 385 | 422 | 409 | 373 | 342 | 350 | 340 | 413 |
| Average shares/member (\$) | 10,483 | 5,361 | 7,441 | 8,082 | 8,981 | 9,366 | 10,359 | 11,681 |
| Average loan balance (\$) | 14,699 | 7,315 | 9,166 | 10,113 | 12,220 | 13,154 | 14,824 | 16,220 |
| Employees per million in assets | 0.21 | 0.38 | 0.29 | 0.29 | 0.29 | 0.26 | 0.24 | 0.17 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 12.0 | 22.9 | 8.1 | 3.3 | 2.8 | 2.0 | 2.9 | 2.5 |
| Fed CUs w/ community charter | 16.4 | 8.6 | 19.3 | 23.2 | 28.9 | 24.7 | 16.3 | 9.9 |
| Other Fed CUs | 33.0 | 36.7 | 35.0 | 32.1 | 26.0 | 25.0 | 24.1 | 32.0 |
| CUs state chartered | 38.6 | 31.8 | 37.6 | 41.4 | 42.4 | 48.3 | 56.7 | 55.6 |

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Portfolio: State Trends

| | U.S. | | Georgia Credit Unions | | | | | |
|--|--------|--------|-----------------------|-------|-------|-------|--------|-------|
| Growth Rates | Jun 17 | Jun 17 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| Credit cards | 8.1% | 3.1% | 2.9% | 2.6% | 2.1% | 2.9% | 1.0% | 2.1% |
| Other unsecured loans | 7.0% | 3.8% | 3.3% | 2.8% | 5.8% | 6.6% | 0.0% | -2.6% |
| New automobile | 16.3% | 13.1% | 14.2% | 19.6% | 30.8% | 11.0% | 13.7% | 1.6% |
| Used automobile | 11.9% | 10.3% | 12.6% | 10.7% | 14.2% | 6.6% | 7.2% | 6.9% |
| First mortgage | 10.3% | 12.7% | 11.6% | 10.0% | 6.1% | 5.7% | 4.6% | 8.8% |
| HEL & 2nd Mtg | 5.8% | 8.0% | 5.1% | 12.3% | -1.3% | 1.7% | -10.0% | -5.4% |
| Member business loans | 16.9% | 18.3% | 9.8% | 10.8% | -3.2% | -8.6% | 0.4% | 13.4% |
| Share drafts | 7.3% | 14.0% | 9.5% | 12.8% | 9.4% | 7.1% | 10.8% | 15.6% |
| Certificates | 4.6% | -4.6% | -3.4% | -7.8% | -5.3% | -8.4% | -7.5% | -2.3% |
| IRAs | 0.8% | -3.8% | -2.4% | -3.1% | -3.4% | -1.6% | 1.2% | 3.6% |
| Money market shares | 6.9% | 7.0% | 8.9% | 6.1% | 1.0% | 5.2% | 6.6% | 7.9% |
| Regular shares | 12.2% | 6.7% | 7.6% | 7.3% | 6.0% | 7.5% | 11.2% | 10.1% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 4.7% | 5.1% | 5.5% | 6.0% | 6.5% | 6.7% | 6.9% |
| Other unsecured loans/total loans | 4.1% | 3.5% | 3.8% | 4.0% | 4.4% | 4.6% | 4.6% | 4.7% |
| New automobile/total loans | 13.6% | 20.6% | 19.9% | 19.4% | 18.0% | 15.3% | 14.6% | 13.3% |
| Used automobile/total loans | 21.1% | 28.4% | 28.2% | 27.8% | 27.9% | 27.1% | 26.9% | 26.1% |
| First mortgage/total loans | 40.5% | 31.6% | 32.0% | 31.9% | 32.1% | 33.6% | 33.6% | 33.5% |
| HEL & 2nd Mtg/total loans | 8.7% | 6.7% | 7.1% | 7.5% | 7.4% | 8.3% | 8.6% | 10.0% |
| Member business loans/total loans | 8.0% | 6.4% | 6.2% | 6.2% | 6.3% | 7.2% | 8.3% | 8.6% |
| Share drafts/total savings | 14.5% | 20.1% | 19.4% | 18.8% | 17.4% | 16.3% | 15.6% | 14.8% |
| Certificates/total savings | 17.9% | 13.3% | 14.1% | 15.5% | 17.5% | 19.0% | 21.3% | 24.1% |
| IRAs/total savings | 6.8% | 7.1% | 7.5% | 8.2% | 8.8% | 9.3% | 9.8% | 10.1% |
| Money market shares/total savings | 22.4% | 21.0% | 21.0% | 20.4% | 20.1% | 20.4% | 20.0% | 19.6% |
| Regular shares/total savings | 36.6% | 37.9% | 37.4% | 36.8% | 35.8% | 34.6% | 33.1% | 31.2% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 60.4% | 46.4% | 46.5% | 46.3% | 45.1% | 43.5% | 43.2% | 45.0% |
| Other unsecured loans | 98.5% | 100.0% | 99.1% | 98.3% | 99.2% | 98.6% | 98.6% | 98.0% |
| New automobile | 95.5% | 95.5% | 96.5% | 95.9% | 94.7% | 94.2% | 93.5% | 93.3% |
| Used automobile | 96.8% | 96.4% | 96.5% | 96.7% | 96.2% | 94.9% | 95.7% | 94.6% |
| First mortgage | 67.2% | 67.9% | 67.5% | 68.6% | 66.9% | 65.9% | 66.2% | 65.1% |
| HEL & 2nd Mtg | 69.9% | 64.3% | 64.0% | 64.5% | 63.2% | 62.3% | 62.6% | 63.1% |
| Member business loans | 38.4% | 38.4% | 38.6% | 38.8% | 34.6% | 34.1% | 33.1% | 33.6% |
| Share drafts | 79.5% | 71.4% | 70.2% | 70.2% | 69.9% | 69.6% | 69.1% | 69.1% |
| Certificates | 80.4% | 82.1% | 81.6% | 81.0% | 81.2% | 80.4% | 80.6% | 80.5% |
| IRAs | 68.0% | 65.2% | 64.9% | 64.5% | 66.2% | 65.9% | 65.5% | 67.8% |
| Money market shares | 50.2% | 43.8% | 43.9% | 43.0% | 39.8% | 39.9% | 39.6% | 38.9% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 18.5% | 17.7% | 16.8% | 16.6% | 16.2% | 15.5% | 15.2% |
| Other unsecured loans | 11.7% | 10.1% | 10.7% | 10.7% | 11.0% | 10.4% | 9.5% | 9.6% |
| New automobile | 5.6% | 13.7% | 13.2% | 11.3% | 10.8% | 8.9% | 8.3% | 7.5% |
| Used automobile | 14.4% | 22.1% | 21.4% | 19.1% | 18.7% | 17.2% | 16.2% | 16.0% |
| First mortgage | 2.4% | 1.8% | 1.7% | 1.6% | 1.6% | 1.5% | 1.5% | 1.4% |
| HEL & 2nd Mtg | 2.1% | 1.6% | 1.6% | 1.6% | 1.6% | 1.8% | 1.9% | 2.0% |
| Member business loans | 0.3% | 0.2% | 0.2% | 0.2% | 0.2% | 0.2% | 0.2% | 0.2% |
| Share drafts | 56.4% | 54.8% | 53.8% | 53.1% | 51.6% | 50.4% | 48.6% | 45.7% |
| Certificates | 7.7% | 5.9% | 6.1% | 6.5% | 7.2% | 7.8% | 8.9% | 10.0% |
| IRAs | 4.5% | 4.0% | 4.1% | 4.3% | 4.6% | 4.9% | 5.3% | 5.4% |
| Money market shares | 7.1% | 5.5% | 5.4% | 5.3% | 5.4% | 5.5% | 5.4% | 5.4% |

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

| | GA | Georgia Credit Union Asset Groups - 2017 | | | | | | |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
| | Jun 17 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Growth Rates | | | | | | | | |
| Credit cards | 3.1% | 7.7% | -0.8% | -2.8% | 0.2% | 0.8% | | 5.6% |
| Other unsecured loans | 3.8% | -2.7% | -1.9% | 1.4% | 16.9% | 5.9% | | 4.8% |
| New automobile | 13.1% | -1.0% | 2.6% | 12.0% | 13.7% | 27.2% | | 13.7% |
| Used automobile | 10.3% | 5.8% | 5.8% | 7.9% | 11.5% | 14.1% | | 13.1% |
| First mortgage | 12.7% | -6.1% | -2.7% | 1.8% | 8.9% | 19.8% | | 13.8% |
| HEL & 2nd Mtg | 8.0% | 5.8% | 6.0% | 4.0% | -6.3% | 3.7% | | 10.7% |
| Member business loans | 18.3% | -18.2% | 2.7% | 15.2% | 29.4% | 57.6% | | 11.6% |
| Share drafts | 14.0% | 5.7% | 12.3% | 17.3% | 10.0% | 22.7% | | 14.8% |
| Certificates | -4.6% | -6.8% | -3.6% | -8.0% | -3.0% | -0.7% | | -4.3% |
| IRAs | -3.8% | -5.4% | -1.8% | 1.2% | -2.2% | 3.9% | | -3.8% |
| Money market shares | 7.0% | -5.0% | -0.7% | 13.1% | 3.7% | 0.3% | | 8.4% |
| Regular shares | 6.7% | 5.1% | 5.1% | 4.6% | 7.1% | 12.7% | | 8.3% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 4.7% | 1.0% | 5.1% | 4.8% | 4.2% | 5.2% | | 4.7% |
| Other unsecured loans/total loans | 3.5% | 16.0% | 9.8% | 6.7% | 6.7% | 6.0% | | 2.4% |
| New automobile/total loans | 20.6% | 17.6% | 12.7% | 11.9% | 10.9% | 17.3% | | 22.7% |
| Used automobile/total loans | 28.4% | 44.4% | 37.3% | 38.9% | 35.2% | 35.7% | | 25.8% |
| First mortgage/total loans | 31.6% | 6.5% | 23.8% | 25.5% | 28.9% | 21.9% | | 33.8% |
| HEL & 2nd Mtg/total loans | 6.7% | 6.0% | 4.5% | 6.5% | 5.1% | 8.3% | | 6.7% |
| Member business loans/total loans | 6.4% | 0.4% | 1.6% | 7.9% | 10.7% | 9.8% | | 5.7% |
| Share drafts/total savings | 20.1% | 8.0% | 15.8% | 19.4% | 18.6% | 22.9% | | 20.4% |
| Certificates/total savings | 13.3% | 16.5% | 12.2% | 16.4% | 13.2% | 12.2% | | 13.2% |
| IRAs/total savings | 7.1% | 4.4% | 6.2% | 7.2% | 6.0% | 4.5% | | 7.7% |
| Money market shares/total savings | 21.0% | 3.0% | 6.3% | 14.1% | 13.4% | 15.0% | | 24.3% |
| Regular shares/total savings | 37.9% | 65.7% | 57.2% | 41.6% | 48.1% | 43.0% | | 34.2% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 46.4% | 8.0% | 44.4% | 88.2% | 92.3% | 85.7% | | 100.0% |
| Other unsecured loans | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | 100.0% |
| New automobile | 95.5% | 90.0% | 100.0% | 100.0% | 100.0% | 100.0% | | 100.0% |
| Used automobile | 96.4% | 92.0% | 100.0% | 100.0% | 100.0% | 100.0% | | 100.0% |
| First mortgage | 67.9% | 36.0% | 83.3% | 100.0% | 92.3% | 100.0% | | 100.0% |
| HEL & 2nd Mtg | 64.3% | 30.0% | 77.8% | 100.0% | 92.3% | 100.0% | | 100.0% |
| Member business loans | 38.4% | 8.0% | 38.9% | 52.9% | 69.2% | 100.0% | | 100.0% |
| Share drafts | 71.4% | 42.0% | 94.4% | 94.1% | 92.3% | 100.0% | | 100.0% |
| Certificates | 82.1% | 66.0% | 94.4% | 94.1% | 92.3% | 100.0% | | 100.0% |
| IRAs | 65.2% | 30.0% | 88.9% | 94.1% | 92.3% | 100.0% | | 100.0% |
| Money market shares | 43.8% | 12.0% | 38.9% | 76.5% | 76.9% | 100.0% | | 85.7% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.5% | 11.0% | 16.7% | 13.4% | 11.0% | 15.8% | | 21.3% |
| Other unsecured loans | 10.1% | 20.1% | 18.4% | 13.0% | 11.0% | 9.2% | | 8.6% |
| New automobile | 13.7% | 4.9% | 2.0% | 23.1% | 2.3% | 3.2% | | 18.3% |
| Used automobile | 22.1% | 15.5% | 10.3% | 34.4% | 12.8% | 13.5% | | 25.3% |
| First mortgage | 1.8% | 0.9% | 1.3% | 1.5% | 1.4% | 0.8% | | 2.1% |
| HEL & 2nd Mtg | 1.6% | 1.0% | 0.7% | 1.0% | 1.0% | 1.5% | | 1.9% |
| Member business loans | 0.2% | 0.2% | 0.1% | 0.6% | 0.3% | 0.2% | | 0.2% |
| Share drafts | 54.8% | 40.2% | 34.4% | 45.2% | 48.4% | 56.6% | | 58.7% |
| Certificates | 5.9% | 4.9% | 3.8% | 5.4% | 5.3% | 4.6% | | 6.6% |
| IRAs | 4.0% | 2.8% | 2.3% | 2.9% | 3.1% | 2.9% | | 4.6% |
| Money market shares | 5.5% | 2.4% | 2.4% | 2.4% | 2.6% | 2.7% | | 7.1% |

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

| | All U.S. Credit Unions Asset Groups - 2017 | | | | | | | |
|--|--|------------|-----------|------------|-------------|-------------|--------------|----------|
| | U.S. Jun 17 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Growth Rates | | | | | | | | |
| Credit cards | 8.1% | -0.4% | 0.4% | 1.3% | 2.4% | 2.9% | 5.2% | 10.2% |
| Other unsecured loans | 7.0% | 0.7% | 0.3% | 1.8% | 5.1% | 4.2% | 7.2% | 10.1% |
| New automobile | 16.3% | 4.7% | 8.0% | 12.1% | 15.2% | 14.7% | 15.5% | 18.2% |
| Used automobile | 11.9% | 4.4% | 7.5% | 7.8% | 9.5% | 11.3% | 10.0% | 14.5% |
| First mortgage | 10.3% | 0.2% | 3.8% | 5.0% | 6.9% | 8.1% | 10.7% | 11.7% |
| HEL & 2nd Mtg | 5.8% | -2.8% | 2.2% | 2.1% | 3.3% | 6.4% | 5.4% | 7.5% |
| Member business loans | 16.9% | -0.9% | 6.8% | 9.1% | 11.6% | 15.4% | 15.1% | 19.3% |
| Share drafts | 7.3% | 13.0% | 13.3% | 13.7% | 13.1% | 12.9% | 12.4% | 3.6% |
| Certificates | 4.6% | -3.0% | -3.5% | -2.3% | -1.4% | 0.6% | 2.9% | 7.5% |
| IRAs | 0.8% | -4.5% | -2.5% | -1.8% | -0.7% | -0.9% | -0.2% | 2.3% |
| Money market shares | 6.9% | 1.9% | 1.9% | 2.9% | 2.7% | 3.9% | 5.6% | 8.7% |
| Regular shares | 12.2% | 2.6% | 5.2% | 6.4% | 7.2% | 9.0% | 9.5% | 17.1% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 2.9% | 4.2% | 4.2% | 3.9% | 4.6% | 4.4% | 6.6% |
| Other unsecured loans/total loans | 4.1% | 15.9% | 8.5% | 6.6% | 5.1% | 4.6% | 3.8% | 3.6% |
| New automobile/total loans | 13.6% | 19.4% | 14.0% | 12.7% | 11.7% | 12.3% | 13.1% | 14.0% |
| Used automobile/total loans | 21.1% | 34.7% | 30.1% | 28.2% | 26.5% | 25.4% | 24.1% | 18.4% |
| First mortgage/total loans | 40.5% | 11.7% | 25.0% | 29.9% | 34.1% | 36.3% | 38.1% | 43.7% |
| HEL & 2nd Mtg/total loans | 8.7% | 5.8% | 9.8% | 9.7% | 9.8% | 9.9% | 8.7% | 8.4% |
| Member business loans/total loans | 8.0% | 1.0% | 2.3% | 4.7% | 7.4% | 8.5% | 9.7% | 8.1% |
| Share drafts/total savings | 14.5% | 9.8% | 14.7% | 17.1% | 18.3% | 19.1% | 18.6% | 12.4% |
| Certificates/total savings | 17.9% | 11.3% | 13.1% | 14.3% | 16.0% | 16.5% | 17.2% | 19.1% |
| IRAs/total savings | 6.8% | 3.5% | 5.8% | 6.5% | 6.6% | 6.4% | 6.3% | 7.2% |
| Money market shares/total savings | 22.4% | 4.1% | 9.8% | 13.3% | 16.3% | 18.3% | 21.5% | 25.7% |
| Regular shares/total savings | 36.6% | 69.2% | 54.6% | 47.1% | 40.9% | 37.9% | 35.0% | 34.0% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 60.4% | 26.1% | 74.7% | 85.3% | 86.4% | 92.7% | 91.0% | 93.7% |
| Other unsecured loans | 98.5% | 96.4% | 99.8% | 99.9% | 100.0% | 100.0% | 100.0% | 100.0% |
| New automobile | 95.5% | 89.0% | 99.8% | 99.9% | 99.9% | 100.0% | 100.0% | 100.0% |
| Used automobile | 96.8% | 92.4% | 99.7% | 99.9% | 99.9% | 100.0% | 99.6% | 99.6% |
| First mortgage | 67.2% | 29.2% | 82.7% | 95.6% | 99.3% | 100.0% | 100.0% | 99.6% |
| HEL & 2nd Mtg | 69.9% | 34.3% | 86.6% | 95.1% | 98.5% | 99.7% | 100.0% | 100.0% |
| Member business loans | 38.4% | 6.8% | 31.5% | 53.2% | 74.7% | 84.6% | 90.6% | 96.1% |
| Share drafts | 79.5% | 51.8% | 96.6% | 99.2% | 99.4% | 100.0% | 100.0% | 98.9% |
| Certificates | 80.4% | 56.9% | 92.6% | 97.1% | 98.8% | 99.4% | 99.2% | 98.6% |
| IRAs | 68.0% | 32.6% | 83.1% | 93.4% | 97.7% | 98.5% | 99.6% | 99.3% |
| Money market shares | 50.2% | 13.3% | 54.5% | 74.9% | 87.2% | 91.3% | 93.1% | 94.4% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 12.9% | 13.5% | 13.8% | 14.8% | 16.0% | 17.7% | 21.2% |
| Other unsecured loans | 11.7% | 16.8% | 13.1% | 12.0% | 11.2% | 11.2% | 11.3% | 11.7% |
| New automobile | 5.6% | 3.5% | 3.5% | 4.4% | 4.0% | 4.2% | 5.2% | 6.6% |
| Used automobile | 14.4% | 11.1% | 12.8% | 14.2% | 15.0% | 14.9% | 15.8% | 14.2% |
| First mortgage | 2.4% | 1.3% | 1.9% | 2.3% | 2.6% | 2.3% | 2.3% | 2.5% |
| HEL & 2nd Mtg | 2.1% | 1.2% | 1.5% | 1.6% | 2.0% | 2.0% | 2.1% | 2.3% |
| Member business loans | 0.3% | 0.5% | 0.5% | 0.4% | 0.4% | 0.4% | 0.4% | 0.2% |
| Share drafts | 56.4% | 32.9% | 41.5% | 47.4% | 51.8% | 55.3% | 58.0% | 60.2% |
| Certificates | 7.7% | 5.0% | 5.5% | 5.9% | 6.7% | 6.6% | 7.0% | 8.7% |
| IRAs | 4.5% | 2.6% | 3.0% | 3.4% | 3.8% | 3.8% | 4.1% | 5.0% |
| Money market shares | 7.1% | 3.8% | 3.7% | 4.0% | 4.7% | 5.5% | 6.2% | 8.4% |

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Georgia CU Profile - Quarterly Trends

| | U.S. | Georgia Credit Unions | | | | |
|--|--------|-----------------------|--------|--------|--------|--------|
| | Jun 17 | Jun 17 | Mar 17 | Dec 16 | Sep 16 | Jun 16 |
| Demographic Information | | | | | | |
| Number CUs | 5,811 | 112 | 114 | 114 | 114 | 117 |
| Growth Rates (Quarterly % Change) | | | | | | |
| Total loans | 3.2 | 3.1 | 3.4 | 3.2 | 2.5 | 3.3 |
| Credit cards | 2.9 | 1.6 | -4.1 | 5.3 | 1.6 | 1.9 |
| Other unsecured loans | 3.3 | 2.3 | -2.4 | 2.0 | 3.7 | 3.7 |
| New automobile | 4.0 | 2.7 | 7.3 | 2.1 | 1.5 | 5.1 |
| Used automobile | 3.6 | 3.2 | 4.6 | 2.3 | 1.7 | 5.6 |
| First mortgage | 2.6 | 2.6 | 2.0 | 4.2 | 3.6 | 1.1 |
| HEL & 2nd Mtg | 2.9 | 1.0 | -0.6 | 4.8 | 2.9 | 0.1 |
| Member business loans | 5.0 | 6.6 | 3.1 | 3.5 | 4.0 | -0.4 |
| Total savings | 0.6 | -0.4 | 5.0 | 0.2 | 2.0 | 0.3 |
| Share drafts | -0.1 | -1.8 | 10.2 | 0.3 | 6.1 | -2.1 |
| Certificates | 1.4 | -1.0 | -0.9 | -1.3 | -1.1 | 0.0 |
| IRAs | 0.3 | -0.6 | -0.9 | -0.9 | -0.4 | 0.4 |
| Money market shares | 0.3 | 0.6 | 3.2 | 1.6 | 1.8 | 1.6 |
| Regular shares | 0.7 | -0.2 | 6.5 | 0.3 | 1.5 | 0.8 |
| Total memberships | 1.3 | 0.8 | 0.8 | -0.3 | 1.3 | 0.9 |
| Earnings (Basis Points) | | | | | | |
| Yield on total assets | 347 | 320 | 319 | 317 | 318 | 316 |
| Dividend/interest cost of assets | 54 | 35 | 33 | 33 | 34 | 35 |
| Fee & other income * | 135 | 151 | 147 | 157 | 160 | 155 |
| Operating expense | 304 | 318 | 320 | 332 | 331 | 327 |
| Loss Provisions | 44 | 42 | 43 | 36 | 35 | 36 |
| Net Income (ROA) * | 81 | 76 | 71 | 72 | 77 | 72 |
| % CUs with positive ROA * | 80 | 86 | 82 | 84 | 81 | 82 |
| Capital Adequacy (%) | | | | | | |
| Net worth/assets | 10.8 | 12.0 | 11.8 | 12.2 | 12.1 | 12.0 |
| % CUs with NW > 7% of assets | 96.9 | 98.2 | 98.2 | 100.0 | 100.0 | 99.1 |
| Asset Quality (%) | | | | | | |
| Loan delinquency rate - Total loans | 0.75 | 0.45 | 0.44 | 0.57 | 0.49 | 0.50 |
| Total Consumer | 0.94 | 0.54 | 0.53 | 0.68 | 0.55 | 0.53 |
| Credit Cards | 1.08 | 0.61 | 0.59 | 0.67 | 0.54 | 0.55 |
| All Other Consumer | 0.92 | 0.54 | 0.53 | 0.68 | 0.55 | 0.53 |
| Total Mortgages | 0.56 | 0.29 | 0.28 | 0.41 | 0.40 | 0.45 |
| First Mortgages | 0.56 | 0.30 | 0.28 | 0.43 | 0.42 | 0.48 |
| All Other Mortgages | 0.55 | 0.27 | 0.27 | 0.31 | 0.31 | 0.33 |
| Total MBLs | 1.64 | 0.51 | 0.36 | 0.54 | 0.42 | 0.00 |
| Ag MBLs | 1.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other MBLs | 1.67 | 0.51 | 0.36 | 0.55 | 0.42 | 0.00 |
| Net chargeoffs/average loans | 0.56 | 0.54 | 0.58 | 0.50 | 0.46 | 0.46 |
| Total Consumer | 1.08 | 0.85 | 0.92 | 0.82 | 0.73 | 0.72 |
| Credit Cards | 2.58 | 1.60 | 1.88 | 1.51 | 1.62 | 1.20 |
| All Other Consumer | 0.88 | 0.79 | 0.84 | 0.75 | 0.65 | 0.68 |
| Total Mortgages | 0.02 | 0.05 | 0.03 | 0.01 | 0.04 | 0.03 |
| First Mortgages | 0.02 | 0.04 | 0.04 | 0.00 | 0.04 | 0.02 |
| All Other Mortgages | 0.02 | 0.09 | 0.01 | 0.08 | 0.07 | 0.09 |
| Total MBLs | 0.49 | 1.50 | 0.64 | 0.24 | 0.15 | 0.00 |
| Ag MBLs | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other MBLs | 0.67 | 1.99 | 0.80 | 0.29 | 0.18 | 0.00 |
| Asset/Liability Management | | | | | | |
| Loans/savings | 79.6 | 79.4 | 76.7 | 77.8 | 75.6 | 75.2 |

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.
Source: NCUA and CUNA E&S.

Bank Comparisons

| | GA Credit Unions | | | | GA Banks | | | |
|---------------------------------------|------------------|--------|--------|----------|----------|---------|---------|----------|
| | Jun 17 | 2016 | 2015 | 3 Yr Avg | Jun 17 | 2016 | 2015 | 3 Yr Avg |
| Demographic Information | | | | | | | | |
| Number of Institutions | 112 | 114 | 121 | 116 | 181 | 183 | 194 | 186 |
| Assets per Institution (\$ mil) | 204 | 193 | 171 | 189 | 1,706 | 1,675 | 1,491 | 1,624 |
| Total assets (\$ mil) | 22,841 | 21,981 | 20,721 | 21,848 | 308,817 | 306,438 | 289,297 | 301,517 |
| Total loans (\$ mil) | 15,606 | 14,725 | 13,250 | 14,527 | 221,990 | 221,418 | 208,815 | 217,408 |
| Total surplus funds (\$ mil) | 6,253 | 6,263 | 6,582 | 6,366 | 63,567 | 61,722 | 58,354 | 61,214 |
| Total savings (\$ mil) | 19,641 | 18,896 | 17,853 | 18,797 | 252,939 | 251,790 | 239,655 | 248,128 |
| Avg number of branches (1) | 4 | 4 | 3 | 4 | 15 | 15 | 15 | 15 |
| 12 Month Growth Rates (%) | | | | | | | | |
| Total assets | 5.9 | 6.1 | 5.2 | 5.7 | 5.2 | 8.1 | 4.1 | 5.8 |
| Total loans | 11.3 | 11.1 | 11.0 | 11.2 | 4.3 | 8.3 | 5.1 | 5.9 |
| Real estate loans | 11.9 | 10.4 | 10.5 | 10.9 | 3.8 | 7.7 | 5.4 | 5.6 |
| Commercial loans | 18.3 | 9.8 | 10.8 | 13.0 | -2.9 | 3.4 | 6.6 | 2.4 |
| Total consumer | 10.2 | 11.8 | 11.5 | 11.2 | 13.6 | 18.6 | 6.5 | 12.9 |
| Consumer credit card | 3.1 | 2.9 | 2.6 | 2.9 | 16.6 | 23.3 | 15.6 | 18.5 |
| Other consumer | 10.9 | 12.8 | 12.6 | 12.1 | 13.4 | 18.3 | 6.0 | 12.6 |
| Total surplus funds | -5.1 | -4.8 | -5.0 | -5.0 | 10.1 | 7.9 | 1.8 | 6.6 |
| Total savings | 5.8 | 5.8 | 4.5 | 5.4 | 6.1 | 7.4 | 8.6 | 7.4 |
| YTD Earnings Annualized (BP) | | | | | | | | |
| Yield on Total Assets | 319 | 317 | 315 | 317 | 332 | 322 | 312 | 322 |
| Dividend/Interest cost of assets | 34 | 34 | 36 | 35 | 29 | 25 | 24 | 26 |
| Net Interest Margin | 285 | 283 | 279 | 282 | 303 | 297 | 288 | 296 |
| Fee and other income (2) | 149 | 154 | 153 | 152 | 134 | 141 | 138 | 137 |
| Operating expense | 318 | 327 | 322 | 322 | 314 | 316 | 315 | 315 |
| Loss provisions | 42 | 34 | 29 | 35 | 16 | 19 | 9 | 15 |
| Net income | 73 | 75 | 81 | 77 | 105 | 103 | 102 | 103 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 12.0 | 12.2 | 12.2 | 12.2 | 11.5 | 11.4 | 11.9 | 11.6 |
| Asset Quality (%) | | | | | | | | |
| Delinquencies/loans (3) | 0.45 | 0.57 | 0.62 | 0.55 | 1.21 | 1.29 | 1.24 | 1.25 |
| Real estate loans | 0.29 | 0.41 | 0.52 | 0.41 | 1.12 | 1.22 | 1.45 | 1.27 |
| Consumer loans | 0.51 | 0.54 | 0.38 | 0.48 | 0.68 | 0.77 | 0.60 | 0.68 |
| Total consumer | 0.55 | 0.70 | 0.72 | 0.65 | 2.97 | 3.13 | 2.22 | 2.77 |
| Consumer credit card | 0.61 | 0.67 | 0.59 | 0.62 | 0.71 | 0.69 | 0.63 | 0.68 |
| Other consumer | 0.54 | 0.70 | 0.73 | 0.66 | 3.09 | 3.27 | 2.31 | 2.89 |
| Net chargeoffs/avg loans | 0.56 | 0.49 | 0.50 | 0.51 | 0.20 | 0.28 | 0.23 | 0.24 |
| Real estate loans | 0.04 | 0.04 | 0.06 | 0.04 | 0.09 | 0.16 | 0.23 | 0.16 |
| Commercial loans | 0.76 | 0.06 | 0.12 | 0.31 | 0.21 | 0.38 | 0.13 | 0.24 |
| Total consumer | 0.90 | 0.86 | 0.85 | 0.87 | 0.57 | 0.51 | 0.42 | 0.50 |
| Consumer credit card | 1.72 | 1.43 | 1.53 | 1.56 | 2.62 | 2.18 | 2.01 | 2.27 |
| Other consumer | 0.82 | 0.80 | 0.77 | 0.80 | 0.45 | 0.41 | 0.34 | 0.40 |
| Asset Liability Management (%) | | | | | | | | |
| Loans/savings | 79.5 | 77.9 | 74.2 | 77.2 | 87.8 | 87.9 | 87.1 | 87.6 |
| Loans/assets | 68.3 | 67.0 | 63.9 | 66.4 | 71.1 | 71.4 | 71.3 | 71.2 |
| Core deposits/total deposits | 58.0 | 56.8 | 55.5 | 56.8 | 20.6 | 21.2 | 20.3 | 20.7 |
| Productivity | | | | | | | | |
| Employees per million assets | 0.22 | 0.23 | 0.23 | 0.23 | 0.14 | 0.14 | 0.15 | 0.14 |

Source: FDIC, NCUA and CUNA E&S

Georgia Credit Union Leaders | All Georgia Credit Unions* June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|------------------------------|---------------|---------------|
| Coosa Valley CU | 49.04% | \$274,438,627 |
| Omega Psi Phi Fraternity FCU | 33.95% | \$1,407,194 |
| Habersham FCU | 19.39% | \$17,439,944 |
| Community United FCU | 18.82% | \$22,535,622 |
| Towns-Union Educators FCU | 16.83% | \$2,371,488 |
| Local 461 FCU | 15.77% | \$875,378 |
| Macon-Bibb ECU | 15.57% | \$2,752,612 |
| Peach State FCU | 13.73% | \$320,671,600 |
| Platinum FCU | 12.25% | \$78,686,105 |
| Georgia Heritage FCU | 12.20% | \$84,941,687 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|---------------------------------|----------------|--------------|
| Mead ECU | 32.84% | \$4,418,311 |
| Rig ECU | 29.25% | \$7,668,992 |
| Walker County Educators FCU | 27.74% | \$10,943,889 |
| Macon Firemens CU | 27.26% | \$4,724,535 |
| Genuine Parts CU | 27.22% | \$9,417,126 |
| Flowers Employees Credit League | 26.44% | \$26,577,800 |
| Flint River EFCU | 23.71% | \$2,074,000 |
| Rabun-Tallulah FCU | 23.36% | \$652,300 |
| Rome Kraft ECU | 22.67% | \$15,855,128 |
| Flint FCU | 22.48% | \$2,727,804 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|---------------------------|--------------|-----------------|
| Coosa Valley CU | 60.27% | \$219,293,770 |
| Towns-Union Educators FCU | 36.96% | \$1,216,442 |
| United Neighborhood FCU | 29.54% | \$1,662,585 |
| Interstate Unlimited FCU | 27.86% | \$109,484,609 |
| Platinum FCU | 25.77% | \$67,357,668 |
| Peach State FCU | 23.81% | \$208,076,772 |
| North Main CU | 21.13% | \$7,039,648 |
| Georgia United CU | 20.69% | \$860,950,071 |
| Associated CU | 20.13% | \$1,077,407,100 |
| Northside FCU | 18.36% | \$8,340,594 |

Return on Assets

| Credit Union Name | ROA | Assets |
|---------------------------|-------|-----------------|
| United Neighborhood FCU | 4.35% | \$1,928,082 |
| Macon-Bibb ECU | 2.24% | \$3,144,343 |
| Elco FCU | 2.09% | \$3,094,953 |
| Workmens Circle CU | 1.90% | \$69,980,296 |
| Robins Financial CU | 1.79% | \$2,363,637,398 |
| Towns-Union Educators FCU | 1.64% | \$2,572,535 |
| Interstate Unlimited FCU | 1.59% | \$139,730,165 |
| Macon Firemens CU | 1.39% | \$4,724,535 |
| Platinum FCU | 1.38% | \$87,192,299 |
| Northside FCU | 1.27% | \$15,760,213 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|------------------------------|----------------|---------|
| Coosa Valley CU | 50.01% | 39,894 |
| Excel FCU | 15.91% | 14,097 |
| Big Bethel AME Church FCU | 14.75% | 350 |
| Interstate Unlimited FCU | 13.06% | 20,202 |
| Peach State FCU | 11.02% | 48,714 |
| Northside FCU | 7.72% | 6,002 |
| CORE CU | 7.43% | 10,177 |
| Platinum FCU | 7.42% | 8,437 |
| Brosnan Yard FCU | 7.15% | 944 |
| Omega Psi Phi Fraternity FCU | 7.12% | 1,144 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|-----------------------------|--------------|-----------------|
| Brosnan Yard FCU | 97.91% | \$2,511,936 |
| Georgia's Own CU | 97.83% | \$2,247,503,300 |
| United Neighborhood FCU | 96.28% | \$1,928,082 |
| LGE Community CU | 94.84% | \$1,221,988,715 |
| Interstate Unlimited FCU | 94.84% | \$139,730,165 |
| Delta Community CU | 91.05% | \$5,509,920,202 |
| CORE CU | 88.39% | \$73,996,611 |
| Walker County Educators FCU | 87.25% | \$10,943,889 |
| Macon Firemens CU | 86.16% | \$4,724,535 |
| Kinetic CU | 85.99% | \$388,772,644 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

*Excludes credit unions that are less than five years old.

Georgia Credit Union Leaders | CUs Under \$20 Million in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|------------------------------|---------------|--------------|
| Omega Psi Phi Fraternity FCU | 33.95% | \$1,407,194 |
| Towns-Union Educators FCU | 16.83% | \$2,371,488 |
| Local 461 FCU | 15.77% | \$875,378 |
| Macon-Bibb ECU | 15.57% | \$2,752,612 |
| Northside FCU | 9.49% | \$14,199,397 |
| Elco FCU | 8.80% | \$2,482,812 |
| United Neighborhood FCU | 8.51% | \$1,726,823 |
| CRMC ECU | 8.26% | \$2,199,847 |
| Colquitt County Teachers FCU | 8.19% | \$5,780,804 |
| North Georgia Community FCU | 7.03% | \$17,305,731 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|-----------------------------|----------------|--------------|
| Mead ECU | 32.84% | \$4,418,311 |
| Rig ECU | 29.25% | \$7,668,992 |
| Walker County Educators FCU | 27.74% | \$10,943,889 |
| Macon Firemens CU | 27.26% | \$4,724,535 |
| Genuine Parts CU | 27.22% | \$9,417,126 |
| Flint River EFCU | 23.71% | \$2,074,000 |
| Rabun-Tallulah FCU | 23.36% | \$652,300 |
| Rome Kraft ECU | 22.67% | \$15,855,128 |
| Flint FCU | 22.48% | \$2,727,804 |
| Harris ECU | 21.07% | \$1,049,470 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|----------------------------|--------------|-------------|
| Towns-Union Educators FCU | 36.96% | \$1,216,442 |
| United Neighborhood FCU | 29.54% | \$1,662,585 |
| North Main CU | 21.13% | \$7,039,648 |
| Northside FCU | 18.36% | \$8,340,594 |
| Local 461 FCU | 17.48% | \$679,134 |
| Genuine Parts CU | 15.31% | \$3,110,484 |
| Atlanta FCU | 15.28% | \$4,523,201 |
| Mercy FCU | 13.73% | \$3,648,325 |
| Coffee County Teachers FCU | 13.30% | \$1,378,634 |
| Elco FCU | 11.86% | \$2,037,096 |

Return on Assets

| Credit Union Name | ROA | Assets |
|------------------------------|-------|--------------|
| United Neighborhood FCU | 4.35% | \$1,928,082 |
| Macon-Bibb ECU | 2.24% | \$3,144,343 |
| Elco FCU | 2.09% | \$3,094,953 |
| Towns-Union Educators FCU | 1.64% | \$2,572,535 |
| Macon Firemens CU | 1.39% | \$4,724,535 |
| Northside FCU | 1.27% | \$15,760,213 |
| Mercy FCU | 1.22% | \$7,749,021 |
| Walker County Educators FCU | 1.20% | \$10,943,889 |
| Colquitt County Teachers FCU | 1.08% | \$7,189,635 |
| Coffee County Teachers FCU | 1.02% | \$3,754,444 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|------------------------------|----------------|---------|
| Big Bethel AME Church FCU | 14.75% | 350 |
| Northside FCU | 7.72% | 6,002 |
| Brosnan Yard FCU | 7.15% | 944 |
| Omega Psi Phi Fraternity FCU | 7.12% | 1,144 |
| North Main CU | 6.84% | 1,281 |
| Macon Firemens CU | 6.39% | 749 |
| CRMC ECU | 5.61% | 1,055 |
| Coffee County Teachers FCU | 4.21% | 1,411 |
| Genuine Parts CU | 4.13% | 1,109 |
| First Reliance FCU | 3.75% | 2,848 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|------------------------------|--------------|--------------|
| Brosnan Yard FCU | 97.91% | \$2,511,936 |
| United Neighborhood FCU | 96.28% | \$1,928,082 |
| Walker County Educators FCU | 87.25% | \$10,943,889 |
| Macon Firemens CU | 86.16% | \$4,724,535 |
| Colquitt County Teachers FCU | 85.75% | \$7,189,635 |
| Beka FCU | 84.67% | \$6,631,994 |
| Elco FCU | 82.05% | \$3,094,953 |
| Combined ECU | 80.18% | \$11,511,490 |
| Macon-Bibb ECU | 79.99% | \$3,144,343 |
| Local 461 FCU | 77.58% | \$1,062,855 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Credit Union Leaders | CUs Between \$20 Million and \$50 Million in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|-----------------------------------|---------------|--------------|
| Habersham FCU | 19.39% | \$17,439,944 |
| Community United FCU | 18.82% | \$22,535,622 |
| Lanier FCU | 10.57% | \$31,701,379 |
| Coweta Cities and County EFCU | 10.27% | \$17,544,546 |
| On the Grid Financial FCU | 9.43% | \$35,595,405 |
| Bond Community FCU | 7.99% | \$40,308,992 |
| 1st Choice CU | 6.05% | \$20,862,176 |
| Fort McPherson CU | 4.81% | \$21,540,718 |
| Savannah Schools FCU | 4.79% | \$26,304,724 |
| United Methodist Connectional FCU | 4.12% | \$26,720,167 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|---------------------------------|----------------|--------------|
| Flowers Employees Credit League | 26.44% | \$26,577,800 |
| Stephens-Franklin Teachers FCU | 19.36% | \$20,188,977 |
| Southern Pine CU | 17.61% | \$45,765,229 |
| Coweta Cities and County EFCU | 14.99% | \$20,654,052 |
| Savannah Postal CU | 14.66% | \$20,447,659 |
| Habersham FCU | 14.47% | \$20,443,451 |
| On the Grid Financial FCU | 12.81% | \$41,468,253 |
| Piedmont Plus FCU | 12.68% | \$33,163,235 |
| Savannah Schools FCU | 12.27% | \$30,227,046 |
| 1st Choice CU | 12.08% | \$24,030,744 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|-----------------------------------|--------------|--------------|
| Lanier FCU | 13.11% | \$19,794,638 |
| Fort McPherson CU | 9.65% | \$8,600,025 |
| Savannah Schools FCU | 6.71% | \$12,695,135 |
| Coweta Cities and County EFCU | 4.97% | \$9,006,679 |
| United Methodist Connectional FCU | 3.89% | \$19,330,514 |
| Savannah Postal CU | 3.78% | \$7,420,071 |
| Southern Pine CU | 3.71% | \$24,346,985 |
| Piedmont Plus FCU | 3.02% | \$14,424,709 |
| 1st Choice CU | 1.89% | \$12,074,878 |
| Bond Community FCU | 1.79% | \$17,633,061 |

Return on Assets

| Credit Union Name | ROA | Assets |
|-----------------------------------|-------|--------------|
| Coweta Cities and County EFCU | 0.87% | \$20,654,052 |
| HEA FCU | 0.78% | \$26,427,539 |
| Flowers Employees Credit League | 0.66% | \$26,577,800 |
| Southern Pine CU | 0.61% | \$45,765,229 |
| On the Grid Financial FCU | 0.50% | \$41,468,253 |
| Habersham FCU | 0.45% | \$20,443,451 |
| Stephens-Franklin Teachers FCU | 0.35% | \$20,188,977 |
| United Methodist Connectional FCU | 0.22% | \$29,449,123 |
| Savannah Postal CU | 0.18% | \$20,447,659 |
| Georgia Power Valdosta FCU | 0.00% | \$24,006,972 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|-----------------------------------|----------------|---------|
| Lanier FCU | 5.37% | 5,120 |
| Habersham FCU | 4.49% | 3,724 |
| Savannah Schools FCU | 4.43% | 4,105 |
| United Methodist Connectional FCU | 1.93% | 5,113 |
| Stephens-Franklin Teachers FCU | 1.12% | 1,626 |
| Coweta Cities and County EFCU | 0.63% | 3,343 |
| Flowers Employees Credit League | 0.59% | 6,107 |
| Savannah Postal CU | -0.13% | 2,280 |
| Fort McPherson CU | -0.66% | 4,548 |
| Southern Pine CU | -0.80% | 2,101 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|-----------------------------------|--------------|--------------|
| Flowers Employees Credit League | 74.61% | \$26,577,800 |
| Community United FCU | 73.03% | \$23,515,285 |
| United Methodist Connectional FCU | 72.34% | \$29,449,123 |
| Southern Pine CU | 64.61% | \$45,765,229 |
| Georgia Power Valdosta FCU | 62.47% | \$24,006,972 |
| Lanier FCU | 62.44% | \$34,866,878 |
| Habersham FCU | 61.00% | \$20,443,451 |
| Stephens-Franklin Teachers FCU | 60.88% | \$20,188,977 |
| On the Grid Financial FCU | 58.54% | \$41,468,253 |
| 1st Choice CU | 57.88% | \$24,030,744 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Credit Union Leaders | CUs Between \$50 Million and \$100 Million in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|----------------------|---------------|--------------|
| Platinum FCU | 12.25% | \$78,686,105 |
| Georgia Heritage FCU | 12.20% | \$84,941,687 |
| Georgia Power NW FCU | 11.43% | \$51,775,463 |
| HALLCO Community CU | 9.44% | \$72,780,521 |
| Southeast FCU | 9.36% | \$55,409,069 |
| North Georgia CU | 8.62% | \$50,168,338 |
| CORE CU | 6.71% | \$66,052,056 |
| Mutual Savings CU | 6.13% | \$65,155,006 |
| Family First CU | 4.76% | \$85,414,418 |
| Health Center CU | 4.57% | \$46,200,473 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|----------------------|----------------|--------------|
| Workmens Circle CU | 20.08% | \$69,980,296 |
| CGR CU | 16.63% | \$85,847,376 |
| Southeast FCU | 15.28% | \$65,696,861 |
| Altamaha FCU | 14.80% | \$57,091,655 |
| Members United CU | 14.41% | \$64,596,489 |
| Augusta VAH FCU | 13.74% | \$70,520,781 |
| Mutual Savings CU | 11.98% | \$74,485,290 |
| Georgia Heritage FCU | 11.66% | \$97,786,252 |
| North Georgia CU | 10.76% | \$56,514,735 |
| Family First CU | 10.66% | \$97,493,697 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|----------------------|--------------|--------------|
| Platinum FCU | 25.77% | \$67,357,668 |
| Georgia Power NW FCU | 13.25% | \$25,288,909 |
| Workmens Circle CU | 11.88% | \$47,440,226 |
| CORE CU | 7.93% | \$58,383,489 |
| HALLCO Community CU | 5.36% | \$47,251,433 |
| Pinnacle CU | 4.83% | \$36,416,630 |
| Members United CU | 4.32% | \$43,700,857 |
| Southeast FCU | 3.59% | \$46,734,498 |
| North Georgia CU | 3.07% | \$42,118,221 |
| Altamaha FCU | 3.02% | \$33,661,240 |

Return on Assets

| Credit Union Name | ROA | Assets |
|----------------------|-------|--------------|
| Workmens Circle CU | 1.90% | \$69,980,296 |
| Platinum FCU | 1.38% | \$87,192,299 |
| Members United CU | 1.22% | \$64,596,489 |
| CGR CU | 1.05% | \$85,847,376 |
| Southeast FCU | 0.99% | \$65,696,861 |
| CORE CU | 0.99% | \$73,996,611 |
| HALLCO Community CU | 0.86% | \$81,322,911 |
| Altamaha FCU | 0.69% | \$57,091,655 |
| Georgia Heritage FCU | 0.56% | \$97,786,252 |
| North Georgia CU | 0.51% | \$56,514,735 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|----------------------|----------------|---------|
| CORE CU | 7.43% | 10,177 |
| Platinum FCU | 7.42% | 8,437 |
| North Georgia CU | 5.54% | 9,765 |
| Members United CU | 4.62% | 11,109 |
| Family First CU | 3.96% | 12,575 |
| Georgia Heritage FCU | 3.39% | 9,749 |
| Workmens Circle CU | 3.22% | 1,377 |
| Southeast FCU | 3.11% | 7,482 |
| HALLCO Community CU | 3.06% | 11,906 |
| Augusta VAH FCU | 1.56% | 9,926 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|----------------------|--------------|--------------|
| CORE CU | 88.39% | \$73,996,611 |
| Platinum FCU | 85.60% | \$87,192,299 |
| Workmens Circle CU | 85.22% | \$69,980,296 |
| Southeast FCU | 84.34% | \$65,696,861 |
| North Georgia CU | 83.95% | \$56,514,735 |
| Georgia Heritage FCU | 83.44% | \$97,786,252 |
| Members United CU | 79.91% | \$64,596,489 |
| Health Center CU | 74.51% | \$51,862,917 |
| Augusta VAH FCU | 71.74% | \$70,520,781 |
| Altamaha FCU | 69.96% | \$57,091,655 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Credit Union Leaders | CUs Between \$100 Million and \$250 Million in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|--------------------------|---------------|---------------|
| Interstate Unlimited FCU | 9.91% | \$115,445,682 |
| United 1st FCU | 9.58% | \$130,423,719 |
| Powerco FCU | 6.15% | \$164,350,908 |
| Excel FCU | 6.09% | \$84,740,791 |
| Coca-Cola FCU | 5.90% | \$180,594,084 |
| Doco CU | 4.94% | \$207,573,064 |
| MembersFirst CU | 4.58% | \$165,860,571 |
| GEMC FCU | 4.11% | \$103,404,014 |
| GeoVista CU | 4.10% | \$123,729,630 |
| Emory Alliance CU | 4.06% | \$140,141,717 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|--------------------------|----------------|---------------|
| Aflac FCU | 16.49% | \$192,645,968 |
| Interstate Unlimited FCU | 15.99% | \$139,730,165 |
| Powerco FCU | 12.26% | \$187,633,276 |
| Excel FCU | 11.45% | \$107,173,481 |
| MembersFirst CU | 10.92% | \$188,817,944 |
| Marshland Community FCU | 10.78% | \$141,301,294 |
| United 1st FCU | 10.61% | \$149,845,210 |
| GEMC FCU | 10.40% | \$116,832,238 |
| Doco CU | 10.18% | \$233,667,423 |
| Southeastern CU | 9.65% | \$240,711,578 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|--------------------------|--------------|---------------|
| Interstate Unlimited FCU | 27.86% | \$109,484,609 |
| Coca-Cola FCU | 14.48% | \$125,875,482 |
| United 1st FCU | 14.02% | \$87,768,453 |
| MembersFirst CU | 11.27% | \$135,274,514 |
| Southeastern CU | 10.13% | \$151,272,077 |
| GEMC FCU | 8.52% | \$81,404,999 |
| GeoVista CU | 7.04% | \$79,001,400 |
| Marshland Community FCU | 5.76% | \$73,937,960 |
| Excel FCU | 5.72% | \$72,063,063 |
| Powerco FCU | 3.57% | \$71,629,115 |

Return on Assets

| Credit Union Name | ROA | Assets |
|--------------------------|-------|---------------|
| Interstate Unlimited FCU | 1.59% | \$139,730,165 |
| Aflac FCU | 0.94% | \$192,645,968 |
| GEMC FCU | 0.87% | \$116,832,238 |
| United 1st FCU | 0.80% | \$149,845,210 |
| Excel FCU | 0.79% | \$107,173,481 |
| MembersFirst CU | 0.59% | \$188,817,944 |
| Coca-Cola FCU | 0.57% | \$199,161,129 |
| Southeastern CU | 0.57% | \$240,711,578 |
| Marshland Community FCU | 0.54% | \$141,301,294 |
| Emory Alliance CU | 0.43% | \$153,852,409 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|--------------------------|----------------|---------|
| Excel FCU | 15.91% | 14,097 |
| Interstate Unlimited FCU | 13.06% | 20,202 |
| United 1st FCU | 3.78% | 22,564 |
| Marshland Community FCU | 2.49% | 13,275 |
| GEMC FCU | 0.20% | 12,697 |
| Coca-Cola FCU | -0.04% | 14,180 |
| GeoVista CU | -0.34% | 29,585 |
| Emory Alliance CU | -0.45% | 18,587 |
| Southeastern CU | -0.62% | 28,980 |
| Aflac FCU | -1.09% | 17,110 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|--------------------------|--------------|---------------|
| Interstate Unlimited FCU | 94.84% | \$139,730,165 |
| Excel FCU | 85.04% | \$107,173,481 |
| MembersFirst CU | 81.56% | \$188,817,944 |
| GEMC FCU | 78.73% | \$116,832,238 |
| Southeastern CU | 70.22% | \$240,711,578 |
| Coca-Cola FCU | 69.70% | \$199,161,129 |
| Doco CU | 68.08% | \$233,667,423 |
| United 1st FCU | 67.29% | \$149,845,210 |
| GeoVista CU | 63.85% | \$137,690,023 |
| Marshland Community FCU | 62.40% | \$141,301,294 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Credit Union Leaders | CUs Between \$250 Million and \$500 Million in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share | Shares |
|------------------------|---------|---------------|
| | Growth* | |
| Coosa Valley CU | 49.04% | \$274,438,627 |
| Peach State FCU | 13.73% | \$320,671,600 |
| CU of Georgia | 9.24% | \$260,116,713 |
| CDC FCU | 7.14% | \$278,874,977 |
| The Southern CU | 6.10% | \$339,660,567 |
| Kinetic CU | 5.18% | \$344,147,338 |
| Midsouth Community FCU | 4.83% | \$220,934,950 |

Capital/Assets

| Credit Union Name | Capital/ | Assets |
|------------------------|----------|---------------|
| | Assets | |
| Midsouth Community FCU | 11.92% | \$255,555,356 |
| Kinetic CU | 10.61% | \$388,772,644 |
| The Southern CU | 9.79% | \$382,061,581 |
| CU of Georgia | 9.47% | \$289,769,965 |
| Coosa Valley CU | 8.24% | \$304,483,889 |
| Peach State FCU | 8.10% | \$355,210,278 |
| CDC FCU | 7.52% | \$305,740,787 |

12-Month Loan Growth

| Credit Union Name | Loan | Loans |
|------------------------|---------|---------------|
| | Growth* | |
| Coosa Valley CU | 60.27% | \$219,293,770 |
| Peach State FCU | 23.81% | \$208,076,772 |
| The Southern CU | 13.62% | \$153,869,528 |
| Kinetic CU | 9.62% | \$295,948,225 |
| Midsouth Community FCU | 5.00% | \$167,616,419 |
| CU of Georgia | 4.57% | \$154,517,618 |
| CDC FCU | -3.33% | \$85,527,072 |

Return on Assets

| Credit Union Name | ROA | Assets |
|------------------------|-------|---------------|
| | | |
| Peach State FCU | 1.18% | \$355,210,278 |
| CU of Georgia | 0.95% | \$289,769,965 |
| Midsouth Community FCU | 0.93% | \$255,555,356 |
| Coosa Valley CU | 0.55% | \$304,483,889 |
| CDC FCU | 0.55% | \$305,740,787 |
| Kinetic CU | 0.29% | \$388,772,644 |
| The Southern CU | 0.18% | \$382,061,581 |

12-Month Member Growth

| Credit Union Name | Member | Members |
|------------------------|---------|---------|
| | Growth* | |
| Coosa Valley CU | 50.01% | 39,894 |
| Peach State FCU | 11.02% | 48,714 |
| Midsouth Community FCU | 4.98% | 37,098 |
| CDC FCU | 2.90% | 18,614 |
| The Southern CU | 0.83% | 32,526 |
| CU of Georgia | 0.48% | 32,349 |
| Kinetic CU | -0.42% | 48,912 |

Loans/Shares

| Credit Union Name | Loans/ | Assets |
|------------------------|--------|---------------|
| | Shares | |
| Kinetic CU | 85.99% | \$388,772,644 |
| Coosa Valley CU | 79.91% | \$304,483,889 |
| Midsouth Community FCU | 75.87% | \$255,555,356 |
| Peach State FCU | 64.89% | \$355,210,278 |
| CU of Georgia | 59.40% | \$289,769,965 |
| The Southern CU | 45.30% | \$382,061,581 |
| CDC FCU | 30.67% | \$305,740,787 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Credit Union Leaders | CUs Over \$1 Billion in Assets June 2017

12-Month Share Growth

| Credit Union Name | Share Growth* | Shares |
|---------------------|---------------|-----------------|
| Georgia United CU | 10.81% | \$1,079,349,598 |
| LGE Community CU | 9.25% | \$1,024,765,142 |
| Associated CU | 7.38% | \$1,312,988,728 |
| Delta Community CU | 7.09% | \$4,829,213,992 |
| Robins Financial CU | 6.39% | \$1,932,667,643 |
| Georgia's Own CU | 4.95% | \$1,830,065,008 |
| Atlanta Postal CU | 3.47% | \$1,860,735,633 |

Capital/Assets

| Credit Union Name | Capital/Assets | Assets |
|---------------------|----------------|-----------------|
| Robins Financial CU | 16.90% | \$2,363,637,398 |
| Associated CU | 11.78% | \$1,509,836,169 |
| Delta Community CU | 11.64% | \$5,509,920,202 |
| Atlanta Postal CU | 11.56% | \$2,129,299,944 |
| Georgia United CU | 11.28% | \$1,279,584,299 |
| LGE Community CU | 11.23% | \$1,221,988,715 |
| Georgia's Own CU | 10.34% | \$2,247,503,300 |

12-Month Loan Growth

| Credit Union Name | Loan Growth* | Loans |
|---------------------|--------------|-----------------|
| Georgia United CU | 20.69% | \$860,950,071 |
| Associated CU | 20.13% | \$1,077,407,100 |
| Atlanta Postal CU | 18.01% | \$1,403,034,340 |
| Robins Financial CU | 13.46% | \$1,398,239,772 |
| Georgia's Own CU | 12.47% | \$1,790,306,138 |
| LGE Community CU | 10.36% | \$971,884,040 |
| Delta Community CU | 10.26% | \$4,397,128,775 |

Return on Assets

| Credit Union Name | ROA | Assets |
|---------------------|-------|-----------------|
| Robins Financial CU | 1.79% | \$2,363,637,398 |
| LGE Community CU | 0.96% | \$1,221,988,715 |
| Delta Community CU | 0.77% | \$5,509,920,202 |
| Georgia United CU | 0.63% | \$1,279,584,299 |
| Georgia's Own CU | 0.59% | \$2,247,503,300 |
| Associated CU | 0.53% | \$1,509,836,169 |
| Atlanta Postal CU | 0.31% | \$2,129,299,944 |

12-Month Member Growth

| Credit Union Name | Member Growth* | Members |
|---------------------|----------------|---------|
| Robins Financial CU | 6.35% | 182,610 |
| Delta Community CU | 5.65% | 360,703 |
| Georgia United CU | 5.50% | 161,463 |
| Atlanta Postal CU | 0.99% | 112,748 |
| Associated CU | 0.71% | 164,036 |
| Georgia's Own CU | 0.55% | 188,269 |
| LGE Community CU | -8.50% | 104,420 |

Loans/Shares

| Credit Union Name | Loans/Shares | Assets |
|---------------------|--------------|-----------------|
| Georgia's Own CU | 97.83% | \$2,247,503,300 |
| LGE Community CU | 94.84% | \$1,221,988,715 |
| Delta Community CU | 91.05% | \$5,509,920,202 |
| Associated CU | 82.06% | \$1,509,836,169 |
| Georgia United CU | 79.77% | \$1,279,584,299 |
| Atlanta Postal CU | 75.40% | \$2,129,299,944 |
| Robins Financial CU | 72.35% | \$2,363,637,398 |

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

Georgia Milestones

June 2017

| Assets | | | | Members | | | | Loans | | | |
|-------------------------------|----------|----------|-------|--------------------------------|---------|--------|-------|-------------------------------|------------|----------|-------|
| Credit Union Name | Current | Twelve | % Chg | Credit Union Name | Current | Twelve | % Chg | Credit Union Name | Current | Twelve | % Chg |
| | Assets | months | | | Members | months | | | Loans | months | |
| | | prior | | | | prior | | | | prior | |
| Exceeded \$1 Million | | | | Exceeded 1,000 Members | | | | Exceeded \$1 Million | | | |
| Local 461 FCU | \$1.06 | \$0.95 | 12.3% | CRMC ECU | 1,055 | 999 | 5.6% | Towns-Union Educators FCU | \$1.22 | \$0.89 | 37.0% |
| Exceeded \$10 Million | | | | Exceeded 5,000 Members | | | | Exceeded \$5 Million | | | |
| Valdosta Teachers FCU | \$10.02 | \$9.73 | 3.0% | Lanier FCU | 5,120 | 4,859 | 5.4% | GPA CU | \$5.32 | \$4.99 | 6.7% |
| Exceeded \$100 Million | | | | Exceeded 10,000 Members | | | | Exceeded \$25 Million | | | |
| Excel FCU | \$107.17 | \$98.87 | 8.4% | CORE CU | 10,177 | 9,473 | 7.4% | Georgia Power NW FCU | \$25.29 | \$22.33 | 13.2% |
| Exceeded \$150 Million | | | | Exceeded 20,000 Members | | | | Exceeded \$100 Million | | | |
| Emory Alliance CU | \$153.85 | \$147.36 | 4.4% | Interstate Unlimited FCU | 20,202 | 17,869 | 13.1% | Interstate Unlimited FCU | \$109.48 | \$85.63 | 27.9% |
| Exceeded \$250 Million | | | | | | | | Exceeded \$1 Billion | | | |
| Midsouth Community FCU | \$255.56 | \$244.93 | 4.3% | | | | | Associated CU | \$1,077.41 | \$896.87 | 20.1% |
| Coosa Valley CU | \$304.48 | \$204.99 | 48.5% | | | | | | | | |

Georgia CU Mergers/Liquidations 2007-2Q '17

| Year | No. of GA CUs | No. of GA Mergers/Liquidations | Percentage of GA CUs Mergers/Liquidations |
|------|---------------|--------------------------------|---|
| 2007 | 181 | 6 | 3.31% |
| 2008 | 175 | 6 | 3.43% |
| 2009 | 167 | 8 | 4.79% |
| 2010 | 158 | 9 | 5.70% |
| 2011 | 150 | 8 | 5.33% |
| 2012 | 142 | 8 | 5.63% |
| 2013 | 139 | 3 | 2.16% |
| 2014 | 137 | 2 | 1.46% |
| 2015 | 127 | 11 | 8.66% |
| 2016 | 117 | 10 | 8.55% |
| 2017 | 112 | 5 | 4.46% |

Recent Georgia CU Mergers/Liquidations*

| Merged/Liquidated CU | City | Assets | Members | Branches | Type | Surviving CU | City | State | Assets | Members | Branches |
|---------------------------------|------------|-------------|---------|----------|------|-------------------------------|---------------|-------|----------------|-----------|----------|
| Augusta Metro FCU | Augusta | 112,866,446 | 22,634 | 5 | P | Pentagon FCU | Alexandria | VA | 22,807,115,355 | 1,604,361 | 58 |
| Northwest Georgia Credit Union | Rome | 79,218,991 | 13,059 | 2 | M | Coosa Valley CU | Rome | GA | 304,483,889 | 39,894 | 7 |
| Jeff Davis CU | Hazlehurst | 3,531,871 | 352 | 1 | M | Robins Financial Credit Union | Warner Robins | GA | 2,363,637,398 | 182,610 | 19 |
| RCT FCU | Augusta | 7,125,919 | 3,549 | 1 | M | Peach State FCU | Lawrenceville | GA | 355,210,278 | 48,714 | 15 |
| Richmond County Health Dept ECU | Augusta | 408,832 | 204 | 1 | P | SRP FCU | North Augusta | SC | 849,653,906 | 117,418 | 15 |

* Based on year last call report was filed.

Georgia Credit Union Financial Summary

Data as of June 2017

| Credit Union Name | State | Assets | Members | Branches | 12-Month | 12-Month | 12-Month | Delinq | Net | Loans/ | Loans/ | Loans/ | Fixed Rate |
|-----------------------------------|-------|-----------------|---------|----------|----------|----------|----------|--------|-----------|--------|--------|--------|------------|
| | | | | | Asset | Loan | Member | | | | | | |
| | | | | | Growth | Growth | Growth | Assets | Avg Loans | Assets | Assets | Assets | Assets |
| Delta Community CU | GA | \$5,509,920,202 | 360,703 | 27 | 5.8% | 10.3% | 5.6% | 11.7% | 0.39% | 0.43% | 0.77% | 91.1% | 28.4% |
| Robins Financial Credit Union | GA | \$2,363,637,398 | 182,610 | 19 | 6.8% | 13.5% | 6.4% | 17.2% | 0.31% | 0.26% | 1.79% | 72.3% | 12.5% |
| Georgia's Own CU | GA | \$2,247,503,300 | 188,269 | 23 | 8.9% | 12.5% | 0.6% | 10.5% | 0.43% | 0.70% | 0.59% | 97.8% | 17.7% |
| Atlanta Postal CU | GA | \$2,129,299,944 | 112,748 | 13 | 3.1% | 18.0% | 1.0% | 13.0% | 0.34% | 0.35% | 0.31% | 75.4% | 10.7% |
| Associated CU | GA | \$1,509,836,169 | 164,036 | 25 | 7.0% | 20.1% | 0.7% | 11.8% | 0.34% | 0.51% | 0.53% | 82.1% | 10.7% |
| Georgia United CU | GA | \$1,279,584,299 | 161,463 | 18 | 13.4% | 20.7% | 5.5% | 11.8% | 0.25% | 0.12% | 0.63% | 79.8% | 16.0% |
| LGE Community CU | GA | \$1,221,988,715 | 104,420 | 9 | 8.2% | 10.4% | -8.5% | 11.3% | 0.18% | 0.23% | 0.96% | 94.8% | 23.2% |
| Kinetic CU | GA | \$388,772,644 | 48,912 | 10 | 4.9% | 9.6% | -0.4% | 10.7% | 0.96% | 1.09% | 0.29% | 86.0% | 4.2% |
| The Southern CU | GA | \$382,061,581 | 32,526 | 11 | 5.5% | 13.6% | 0.8% | 10.0% | 0.12% | 0.12% | 0.18% | 45.3% | 4.5% |
| Peach State FCU | GA | \$355,210,278 | 48,714 | 15 | 13.9% | 23.8% | 11.0% | 8.5% | 0.72% | 0.44% | 1.18% | 64.9% | 6.0% |
| CDC FCU | GA | \$305,740,787 | 18,614 | 3 | 6.5% | -3.3% | 2.9% | 7.8% | 0.44% | 0.17% | 0.55% | 30.7% | 3.0% |
| Coosa Valley CU | GA | \$304,483,889 | 39,894 | 7 | 48.5% | 60.3% | 50.0% | 8.3% | 0.64% | 0.70% | 0.55% | 79.9% | 11.2% |
| Credit Union of Georgia | GA | \$289,769,965 | 32,349 | 8 | 8.9% | 4.6% | 0.5% | 9.6% | 0.24% | 0.10% | 0.95% | 59.4% | 9.1% |
| Midsouth Community FCU | GA | \$255,555,356 | 37,098 | 8 | 4.3% | 5.0% | 5.0% | 11.9% | 0.41% | 0.80% | 0.93% | 75.9% | 3.5% |
| Southeastern CU | GA | \$240,711,578 | 28,980 | 6 | 3.9% | 10.1% | -0.6% | 9.8% | 0.17% | 0.55% | 0.57% | 70.2% | 16.7% |
| Doco CU | GA | \$233,667,423 | 38,139 | 11 | 5.0% | -0.1% | -3.0% | 10.2% | 1.37% | 0.55% | 0.23% | 68.1% | 6.0% |
| Coca-Cola FCU | GA | \$199,161,129 | 14,180 | 0 | 4.9% | 14.5% | 0.0% | 8.5% | 0.80% | 0.18% | 0.57% | 69.7% | 15.5% |
| Aflac FCU | GA | \$192,645,968 | 17,110 | 1 | 2.7% | -7.5% | -1.1% | 16.5% | 6.16% | 0.09% | 0.94% | 17.8% | 0.0% |
| MembersFirst CU | GA | \$188,817,944 | 27,180 | 10 | 4.7% | 11.3% | -4.2% | 10.9% | 0.30% | 0.29% | 0.59% | 81.6% | 4.1% |
| Powerco FCU | GA | \$187,633,276 | 19,968 | 8 | 5.4% | 3.6% | -7.9% | 12.5% | 0.34% | 0.04% | 0.24% | 43.6% | 20.3% |
| Emory Alliance CU | GA | \$153,852,409 | 18,587 | 3 | 4.4% | 3.5% | -0.4% | 7.7% | 0.70% | 0.24% | 0.43% | 61.0% | 6.3% |
| United 1st Federal Credit Union | GA | \$149,845,210 | 22,564 | 7 | 9.3% | 14.0% | 3.8% | 10.6% | 0.37% | 0.37% | 0.80% | 67.3% | 8.3% |
| Marshland Community FCU | GA | \$141,301,294 | 13,275 | 5 | 2.8% | 5.8% | 2.5% | 10.8% | 0.48% | 0.38% | 0.54% | 62.4% | 7.6% |
| Interstate Unlimited FCU | GA | \$139,730,165 | 20,202 | 5 | 9.9% | 27.9% | 13.1% | 16.3% | 0.82% | 0.52% | 1.59% | 94.8% | 7.0% |
| GeoVista CU | GA | \$137,690,023 | 29,585 | 7 | 4.1% | 7.0% | -0.3% | 9.1% | 1.86% | 1.12% | 0.41% | 63.9% | 8.1% |
| GEMC FCU | GA | \$116,832,238 | 12,697 | 2 | 4.6% | 8.5% | 0.2% | 10.4% | 0.22% | 0.11% | 0.87% | 78.7% | 5.9% |
| Excel FCU | GA | \$107,173,481 | 14,097 | 3 | 8.4% | 5.7% | 15.9% | 10.1% | 0.50% | 0.13% | 0.79% | 85.0% | 9.7% |
| Georgia Heritage FCU | GA | \$97,786,252 | 9,749 | 3 | 11.1% | -0.5% | 3.4% | 11.7% | 0.47% | 0.35% | 0.56% | 83.4% | 7.5% |
| Family First CU | GA | \$97,493,697 | 12,575 | 2 | 4.6% | -1.5% | 4.0% | 12.5% | 1.67% | 0.45% | 0.18% | 59.8% | 9.5% |
| Platinum FCU | GA | \$87,192,299 | 8,437 | 5 | 12.8% | 25.8% | 7.4% | 8.8% | 0.33% | 0.03% | 1.38% | 85.6% | 3.5% |
| CGR Credit Union | GA | \$85,847,376 | 12,561 | 6 | -0.3% | 2.5% | 0.3% | 16.6% | 1.06% | 0.25% | 1.05% | 49.3% | 2.8% |
| HALLCO Community CU | GA | \$81,322,911 | 11,906 | 4 | 10.5% | 5.4% | 3.1% | 8.3% | 0.47% | 0.39% | 0.86% | 64.9% | 3.2% |
| Mutual Savings CU | GA | \$74,485,290 | 6,384 | 1 | 5.5% | 0.0% | 1.4% | 12.0% | 0.64% | 0.32% | 0.28% | 65.1% | 7.0% |
| CORE CU | GA | \$73,996,611 | 10,177 | 3 | 6.9% | 7.9% | 7.4% | 9.4% | 0.65% | 0.21% | 0.99% | 88.4% | 15.1% |
| Pinnacle Credit Union | GA | \$73,688,925 | 9,026 | 2 | -0.2% | 4.8% | -13.8% | 7.7% | 0.98% | 0.48% | 0.31% | 54.1% | 14.6% |
| Augusta VAH FCU | GA | \$70,520,781 | 9,926 | 4 | 3.6% | -4.3% | 1.6% | 13.7% | 2.05% | 0.72% | 0.17% | 71.7% | 3.3% |
| Workmens Circle CU | GA | \$69,980,296 | 1,377 | 1 | 5.6% | 11.9% | 3.2% | 20.1% | 0.02% | 0.06% | 1.90% | 85.2% | 12.0% |
| Southeast FCU | GA | \$65,696,861 | 7,482 | 4 | 9.2% | 3.6% | 3.1% | 15.3% | 0.12% | 0.10% | 0.99% | 84.3% | 26.5% |
| Credit Union of Atlanta | GA | \$65,442,076 | 17,881 | 3 | -3.7% | 2.1% | -1.1% | 10.6% | 1.66% | 1.28% | 0.28% | 42.5% | 1.1% |
| Members United CU | GA | \$64,596,489 | 11,109 | 4 | 3.1% | 4.3% | 4.6% | 14.4% | 1.06% | 0.48% | 1.22% | 79.9% | 5.9% |
| Altamaha Federal Credit Union | GA | \$57,091,655 | 8,799 | 3 | 2.4% | 3.0% | -6.8% | 14.8% | 1.53% | 0.77% | 0.69% | 70.0% | 6.0% |
| Georgia Power NW FCU | GA | \$57,090,949 | 6,465 | 3 | 10.9% | 13.2% | 1.1% | 8.2% | 0.13% | 0.01% | -0.03% | 48.8% | 0.8% |
| North Georgia CU | GA | \$56,514,735 | 9,765 | 3 | 8.2% | 3.1% | 5.5% | 10.8% | 0.63% | 0.75% | 0.51% | 84.0% | 0.0% |
| Health Center CU | GA | \$51,862,917 | 7,051 | 2 | 2.5% | -9.5% | -2.5% | 9.2% | 1.13% | 0.20% | 0.12% | 74.5% | 11.9% |
| Southern Pine CU | GA | \$45,765,229 | 2,101 | 1 | 0.0% | 3.7% | -0.8% | 17.6% | 2.82% | 0.03% | 0.61% | 64.6% | 0.0% |
| Bond Community FCU | GA | \$44,024,460 | 3,648 | 2 | 7.5% | 1.8% | -1.1% | 8.3% | 1.59% | 0.25% | -0.05% | 43.7% | 2.8% |
| On the Grid Financial FCU | GA | \$41,468,253 | 5,563 | 1 | 8.6% | -7.5% | -6.4% | 12.8% | 0.94% | 0.03% | 0.50% | 58.5% | 6.9% |
| Lanier FCU | GA | \$34,866,878 | 5,120 | 2 | 8.0% | 13.1% | 5.4% | 8.8% | 0.44% | 0.18% | -0.59% | 62.4% | 4.2% |
| Piedmont Plus FCU | GA | \$33,163,235 | 8,667 | 4 | -3.9% | 3.0% | -1.7% | 12.7% | 1.44% | 1.20% | -0.81% | 50.5% | 0.0% |
| Rose City FCU | GA | \$32,699,417 | 7,190 | 2 | 7.0% | 1.4% | -7.3% | 8.2% | 0.35% | 0.03% | 0.49% | 46.2% | 4.8% |
| Savannah Schools FCU | GA | \$30,227,046 | 4,105 | 2 | 3.8% | 6.7% | 4.4% | 12.3% | 0.75% | 0.40% | -0.08% | 48.3% | 2.1% |
| United Methodist Connectional FCU | GA | \$29,449,123 | 5,113 | 2 | 3.9% | 3.9% | 1.9% | 9.1% | 0.61% | -0.01% | 0.22% | 72.3% | 10.6% |
| Flowers Employees Credit League | GA | \$26,577,800 | 6,107 | 1 | 0.8% | 0.2% | 0.6% | 26.4% | 1.63% | 0.80% | 0.66% | 74.6% | 0.0% |
| HEA FCU | GA | \$26,427,539 | 3,282 | 1 | 4.1% | -1.7% | -3.4% | 9.6% | 1.02% | 0.27% | 0.78% | 55.7% | 4.2% |
| 1st Choice CU | GA | \$24,030,744 | 8,216 | 2 | 5.4% | 1.9% | -2.3% | 12.1% | 1.54% | 0.72% | 0.00% | 57.9% | 2.7% |
| Georgia Power Valdosta FCU | GA | \$24,006,972 | 3,591 | 1 | -1.1% | -7.2% | -4.5% | 11.1% | 1.48% | 0.70% | 0.00% | 62.5% | 6.8% |
| Fort McPherson CU | GA | \$23,757,008 | 4,548 | 1 | 4.6% | 9.6% | -0.7% | 9.1% | 1.07% | 0.32% | 0.00% | 39.9% | 5.5% |

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Georgia Credit Union Financial Summary

Data as of June 2017

| Credit Union Name | State | Assets | Members | Branches | 12-Month | 12-Month | 12-Month | Delinq Loans/ Loans | Net Chg-offs/ Avg Loans | ROA | Loans/ Savings | Fixed Rate 1st Mtgs. Assets | |
|-----------------------------------|-------|---------------------|--------------|----------|-----------------|----------------|------------------|---------------------------|-------------------------------|--------------|-------------------|-----------------------------------|---------------------|
| | | | | | Asset Growth | Loan Growth | Member Growth | | | | | | Networth/ Assets |
| Community United FCU | GA | \$23,515,285 | 3,352 | 1 | 9.9% | -0.2% | -9.0% | 3.5% | 3.21% | 1.83% | -12.48% | 73.0% | 10.9% |
| Coweta Cities and County EFCU | GA | \$20,654,052 | 3,343 | 1 | 9.6% | 5.0% | 0.6% | 15.0% | 0.13% | 0.02% | 0.87% | 51.3% | 0.0% |
| Savannah Postal CU | GA | \$20,447,659 | 2,280 | 1 | 2.3% | 3.8% | -0.1% | 14.7% | 1.31% | 0.34% | 0.18% | 43.3% | 6.2% |
| Habersham FCU | GA | \$20,443,451 | 3,724 | 4 | 17.0% | 1.0% | 4.5% | 14.5% | 0.02% | 0.18% | 0.45% | 61.0% | 6.8% |
| Stephens-Franklin Teachers FCU | GA | \$20,188,977 | 1,626 | 2 | 0.5% | -2.2% | 1.1% | 19.4% | 0.68% | -0.05% | 0.35% | 60.9% | 10.1% |
| Savannah Federal CU | GA | \$19,817,415 | 1,664 | 1 | 2.6% | 0.3% | -0.8% | 19.4% | 0.63% | 0.13% | 0.32% | 44.4% | 4.1% |
| Memorial Health CU | GA | \$18,972,828 | 4,161 | 1 | 2.0% | -1.3% | -1.0% | 17.7% | 0.71% | 0.32% | 0.06% | 63.0% | 6.7% |
| North Georgia Community FCU | GA | \$18,697,486 | 2,888 | 2 | 5.5% | -2.1% | -9.4% | 8.2% | 0.52% | 0.21% | -0.77% | 70.2% | 2.0% |
| Glynn County Federal ECU | GA | \$18,244,288 | 1,237 | 2 | -6.9% | -3.9% | -3.3% | 20.4% | 1.87% | 0.01% | 0.51% | 54.1% | 1.1% |
| Artesian City FCU | GA | \$17,287,988 | 2,537 | 1 | 2.9% | 5.9% | 0.9% | 20.7% | 0.83% | 0.34% | 0.43% | 53.9% | 4.0% |
| Rome Kraft ECU | GA | \$15,855,128 | 1,795 | 1 | 0.5% | 10.3% | 2.6% | 22.7% | 0.43% | 0.24% | 0.81% | 65.6% | 0.0% |
| Northside FCU | GA | \$15,760,213 | 6,002 | 1 | 10.1% | 18.4% | 7.7% | 9.8% | 0.32% | 0.98% | 1.27% | 58.7% | 0.0% |
| Three Rivers Credit Union | GA | \$15,514,750 | 4,664 | 2 | -2.0% | 1.0% | 0.8% | 11.4% | 4.87% | 0.87% | 0.49% | 53.0% | 7.0% |
| GPA CU | GA | \$13,529,181 | 1,472 | 1 | 1.4% | 6.7% | 0.6% | 18.6% | 0.64% | 0.10% | 0.30% | 48.5% | 0.0% |
| North Main CU | GA | \$13,007,437 | 1,281 | 1 | 2.6% | 21.1% | 6.8% | 18.6% | 0.96% | 0.16% | 0.09% | 67.0% | 7.0% |
| The Wright CU | GA | \$13,000,088 | 1,535 | 1 | 3.1% | -12.6% | -0.1% | 15.9% | 2.08% | 0.15% | 0.12% | 41.9% | 0.8% |
| First Reliance FCU | GA | \$12,902,193 | 2,848 | 1 | 0.6% | 0.9% | 3.8% | 10.8% | 1.59% | 0.16% | 0.28% | 48.5% | 6.4% |
| Combined Employees Credit Union | GA | \$11,511,490 | 3,526 | 1 | -3.4% | -9.5% | -1.0% | 12.0% | 0.07% | 0.31% | -0.86% | 80.2% | 0.0% |
| Walker County Educators FCU | GA | \$10,943,889 | 1,337 | 2 | 5.4% | -1.2% | 0.4% | 27.7% | 0.26% | 0.43% | 1.20% | 87.3% | 3.7% |
| Valdosta Teachers FCU | GA | \$10,019,421 | 2,130 | 1 | 3.0% | -1.5% | 1.2% | 14.5% | 0.98% | 0.18% | 0.25% | 54.5% | 0.0% |
| Fieldale CU | GA | \$9,805,361 | 1,958 | 1 | 2.9% | 4.9% | -3.7% | 13.3% | 0.00% | 0.02% | 0.01% | 17.0% | 2.5% |
| Atlanta Federal Credit Union | GA | \$9,708,621 | 2,340 | 0 | 2.1% | 15.3% | -1.6% | 18.0% | 0.67% | -0.01% | -0.22% | 57.0% | 3.7% |
| Genuine Parts CU | GA | \$9,417,126 | 1,109 | 1 | 1.4% | 15.3% | 4.1% | 27.2% | 0.56% | -0.31% | 0.81% | 46.1% | 0.0% |
| Regional Members FCU | GA | \$8,685,696 | 1,484 | 2 | 1.9% | -1.9% | -1.6% | 10.1% | 2.65% | 0.00% | 0.08% | 60.0% | 0.0% |
| Mercy FCU | GA | \$7,749,021 | 1,887 | 2 | 1.9% | 13.7% | 1.0% | 15.8% | 1.20% | -0.06% | 1.22% | 56.3% | 0.0% |
| Rig ECU | GA | \$7,668,992 | 699 | 1 | 0.6% | -4.9% | -2.2% | 29.2% | 0.30% | 0.00% | 0.08% | 61.0% | 0.0% |
| Colquitt County Teachers FCU | GA | \$7,189,635 | 1,782 | 1 | 7.5% | 6.5% | 3.1% | 19.4% | 1.11% | 0.13% | 1.08% | 85.8% | 0.0% |
| Beka FCU | GA | \$6,631,994 | 954 | 1 | -2.3% | -7.1% | -6.4% | 12.6% | 1.92% | 1.79% | 0.84% | 84.7% | 0.0% |
| Macon Firemens CU | GA | \$4,724,535 | 749 | 1 | -0.6% | -2.7% | 6.4% | 27.3% | 0.93% | 1.00% | 1.39% | 86.2% | 0.0% |
| Locoga FCU | GA | \$4,720,400 | 977 | 1 | 0.2% | -14.6% | 2.6% | 7.9% | 0.00% | 0.24% | 0.01% | 37.3% | 0.0% |
| Georgia Guard CU | GA | \$4,476,463 | 968 | 1 | 4.6% | -3.2% | -2.5% | 9.9% | 0.82% | 0.16% | 0.10% | 56.5% | 0.1% |
| Mead ECU | GA | \$4,418,311 | 678 | 1 | 1.3% | -17.3% | -9.0% | 32.8% | 1.50% | -0.03% | -0.66% | 58.9% | 0.0% |
| Ware County School EFCU | GA | \$4,369,586 | 641 | 1 | -0.1% | 1.7% | 0.5% | 9.1% | 0.04% | -0.22% | 0.44% | 60.7% | 3.3% |
| Coffee County Teachers FCU | GA | \$3,754,444 | 1,411 | 1 | 2.0% | 13.3% | 4.2% | 14.3% | 1.71% | -0.19% | 1.02% | 42.9% | 0.0% |
| Georgia Power Macon FCU | GA | \$3,474,850 | 647 | 1 | -3.7% | -9.3% | -6.2% | 10.0% | 1.93% | 0.00% | 0.34% | 64.6% | 0.0% |
| Savastate Teachers FCU | GA | \$3,144,537 | 757 | 1 | -7.3% | -1.3% | -4.9% | 19.3% | 7.03% | 0.16% | 0.60% | 41.9% | 0.0% |
| Macon-Bibb Employees Credit Union | GA | \$3,144,343 | 1,251 | 1 | 15.6% | 3.6% | -0.6% | 12.1% | 0.08% | 0.51% | 2.24% | 80.0% | 0.0% |
| Elco FCU | GA | \$3,094,953 | 707 | 1 | 9.1% | 11.9% | -1.1% | 19.5% | 1.14% | -0.51% | 2.09% | 82.0% | 0.0% |
| Flint FCU | GA | \$2,727,804 | 704 | 2 | 3.6% | -9.1% | -0.6% | 22.5% | 0.03% | 0.00% | -0.17% | 37.8% | 2.8% |
| CRMC ECU | GA | \$2,662,323 | 1,055 | 2 | 7.7% | -4.6% | 5.6% | 17.2% | 1.31% | 0.26% | 0.79% | 41.5% | 0.0% |
| Towns-Union Educators FCU | GA | \$2,572,535 | 532 | 1 | 17.0% | 37.0% | 2.7% | 7.8% | 0.03% | 0.10% | 1.64% | 51.3% | 0.0% |
| Brosnan Yard FCU | GA | \$2,511,936 | 944 | 1 | -1.0% | 2.3% | 7.2% | 18.4% | 0.79% | -0.08% | 0.62% | 97.9% | 0.0% |
| Patterson Pump FCU | GA | \$2,495,758 | 406 | 1 | -4.6% | 0.4% | -8.8% | 17.3% | 1.31% | 0.32% | -0.06% | 42.6% | 0.0% |
| Flint River EFCU | GA | \$2,074,000 | 302 | 1 | 4.4% | -3.2% | -2.3% | 23.7% | 0.00% | 0.00% | 0.31% | 56.2% | 0.0% |
| United Neighborhood FCU | GA | \$1,928,082 | 872 | 2 | 10.0% | 29.5% | -1.6% | 9.8% | 1.65% | 2.08% | 4.35% | 96.3% | 0.0% |
| Roper Corporation ECU | GA | \$1,891,018 | 712 | 1 | 6.2% | -19.7% | -1.9% | 14.3% | 0.00% | 0.68% | 0.72% | 30.0% | 0.0% |
| Omega Psi Phi Fraternity FCU | GA | \$1,528,253 | 1,144 | 0 | 31.4% | 0.6% | 7.1% | 7.4% | 0.05% | 0.66% | 0.56% | 51.0% | 7.7% |
| Berrien Teachers FCU | GA | \$1,351,555 | 258 | 1 | 4.4% | -8.6% | -5.8% | 13.8% | 7.75% | -0.10% | 0.28% | 50.0% | 0.0% |
| Local 461 FCU | GA | \$1,062,855 | 520 | 1 | 12.3% | 17.5% | 1.8% | 17.4% | 0.04% | 0.14% | -0.10% | 77.6% | 0.0% |
| Harris ECU | GA | \$1,049,470 | 225 | 1 | -20.6% | -14.7% | -0.4% | 21.1% | 0.00% | -0.84% | 0.31% | 49.3% | 8.6% |
| Rabun-Tallulah FCU | GA | \$652,300 | 151 | 1 | -2.8% | -30.2% | -7.9% | 23.4% | 7.68% | 0.00% | -0.86% | 23.4% | 0.0% |
| Big Bethel AME Church FCU | GA | \$319,998 | 350 | 1 | 6.3% | -31.4% | 14.8% | 9.7% | 23.31% | 0.00% | 0.81% | 12.8% | 0.0% |
| FAB Church FCU | GA | \$233,237 | 289 | 1 | -7.5% | -47.3% | -1.7% | 21.0% | 28.62% | 6.41% | -4.03% | 25.9% | 0.0% |
| Tabernacle FCU | GA | \$186,683 | 206 | 1 | -2.0% | -21.3% | 3.5% | 17.2% | 0.00% | 13.86% | -1.20% | 38.1% | 0.0% |
| Stephens County Community FCU | GA | \$167,973 | 113 | 2 | 2.5% | -34.4% | -1.7% | 9.2% | 3.48% | 0.00% | 0.09% | 7.5% | 0.0% |
| Medians | | \$23,881,990 | 3,686 | 2 | 4.4% | 3.0% | 0.5% | 12.1% | 0.69% | 0.24% | 0.49% | 61.0% | 3.5% |

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Georgia Credit Union Financial Summary

Data as of June 2017

| Credit Union Name | State | Assets | Members | Branches | 12-Month Asset Growth | 12-Month Loan Growth | 12-Month Member Growth | Networth/ Assets | Delinq Loans/ Loans | Net Chg-offs/ Avg Loans | ROA | Loans/ Savings | Fixed Rate 1st Mtgs. Assets |
|------------------------|-------|-------------------------|---------|----------|-----------------------------|----------------------------|------------------------------|---------------------|---------------------------|-------------------------------|--------|-------------------|-----------------------------------|
| By Asset Size | | Number of Insts. | | | | | | | | | | | |
| \$5 million and less | | 27 | 678 | 1 | 2.8% | -0.6% | 0.5% | 16.3% | 1.22% | 0.26% | 0.67% | 57.7% | 0.7% |
| \$5 to \$10 million | | 8 | 1,633 | 1 | 2.0% | 4.1% | -0.8% | 18.2% | 1.22% | 0.16% | 0.44% | 56.1% | 0.9% |
| \$10 to \$20 million | | 15 | 2,130 | 1 | 1.7% | 1.7% | 0.8% | 16.5% | 1.05% | 0.31% | 0.29% | 58.7% | 3.0% |
| \$20 to \$50 million | | 18 | 3,915 | 2 | 4.5% | 1.7% | -1.5% | 12.3% | 1.27% | 0.38% | -0.41% | 56.8% | 4.4% |
| \$50 to \$100 million | | 17 | 9,749 | 3 | 5.4% | 4.2% | 1.0% | 12.0% | 0.81% | 0.39% | 0.69% | 70.0% | 7.7% |
| \$100 to \$250 million | | 13 | 19,968 | 5 | 5.1% | 8.8% | 0.3% | 11.0% | 0.79% | 0.36% | 0.62% | 65.1% | 9.2% |
| \$250 million+ | | 14 | 76,666 | 12 | 7.4% | 13.7% | 3.6% | 12.1% | 0.37% | 0.41% | 0.79% | 82.9% | 17.6% |

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians