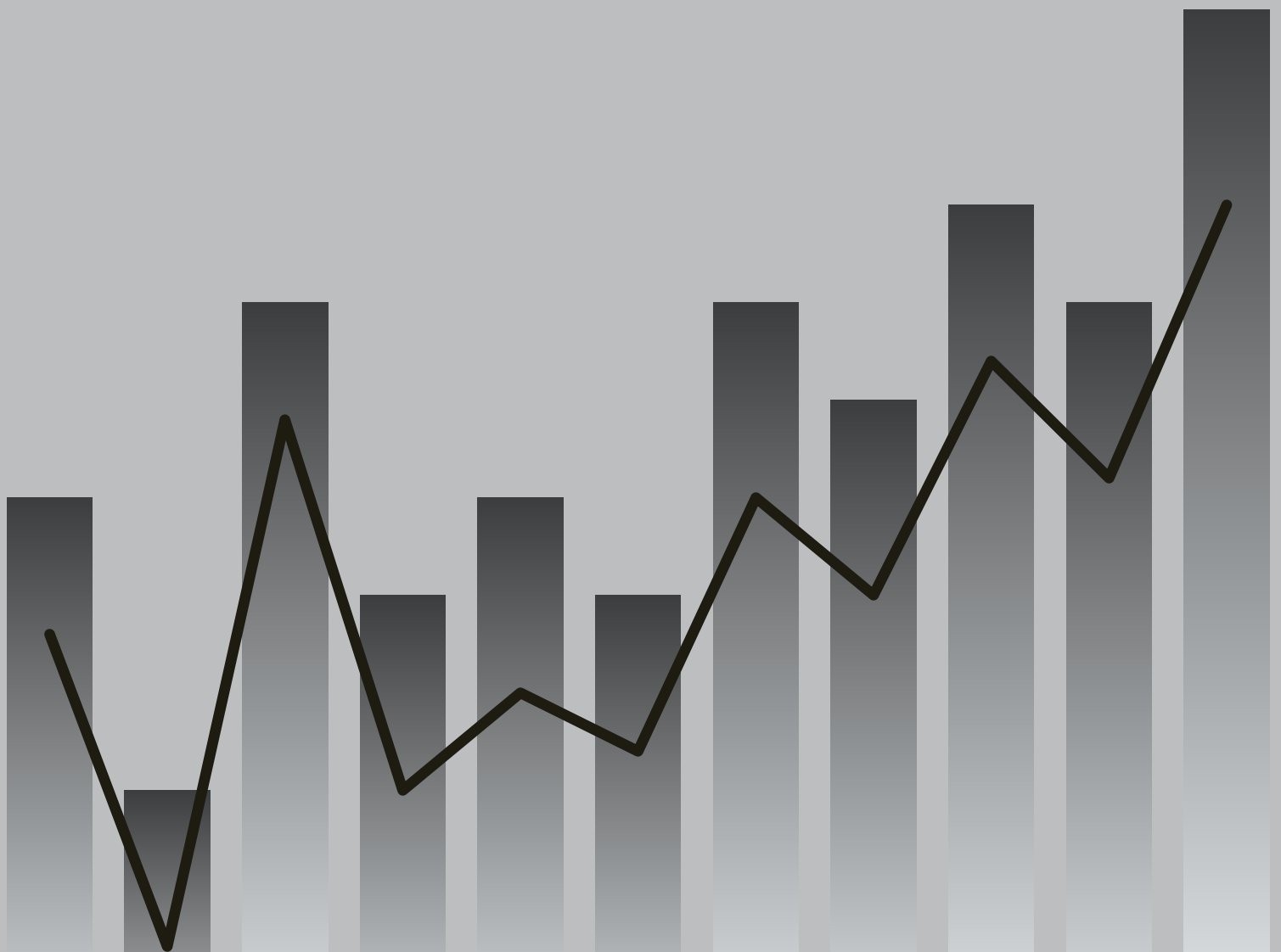


# Georgia Credit Union Profile

Mid-Year 2020

CUNA Economics & Statistics



## Overview by Year

	U.S. CUs	Georgia CUs
<b>Demographic Information</b>		
	Jun 20	Jun 20
Number of CUs	5,271	97
Assets per CU (\$ mil)	335.6	288.9
Median assets (\$ mil)	40.3	29.5
Total assets (\$ mil)	1,769,037	28,018
Total loans (\$ mil)	1,161,697	18,106
Total surplus funds (\$ mil)	533,761	8,723
Total savings (\$ mil)	1,507,955	24,013
Total memberships (thousands)	123,692	2,173
<b>Growth Rates (%)</b>		
Total assets	15.0	14.0
Total loans	7.1	3.4
Total surplus funds	38.2	48.2
Total savings	16.4	15.0
Total memberships	3.3	0.5
% CUs with increasing assets	90.5	89.7
<b>Earnings - Basis Pts.</b>		
Yield on total assets	368	345
Dividend/interest cost of assets	79	55
Net interest margin	289	290
Fee & other income	130	146
Operating expense	304	335
Loss Provisions	58	45
Net Income (ROA) with Stab Exp	57	56
Net Income (ROA) without Stab Exp	57	56
% CUs with positive ROA	80.6	74.2
<b>Capital Adequacy (%)</b>		
Net worth/assets	10.5	11.9
% CUs with NW > 7% of assets	96.7	95.9
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.57	0.45
Net chargeoffs/average loans (%)	0.52	0.51
Total borrower-bankruptcies	175,728	2,634
Bankruptcies per CU	33.3	27.2
Bankruptcies per 1000 members	1.4	1.2
<b>Asset/Liability Management</b>		
Loans/savings	77.0	75.4
Loans/assets	65.7	64.6
Net Long-term assets/assets	33.4	28.1
Liquid assets/assets	17.7	19.9
Core deposits/shares & borrowings	52.0	60.2
<b>Productivity</b>		
Members/potential members (%)	3	6
Borrowers/members (%)	57	76
Members/FTE	391	404
Average shares/member (\$)	12,191	11,049
Average loan balance (\$)	16,406	10,910
Employees per million in assets	0.18	0.19
<b>Structure (%)</b>		
Fed CUs w/ single-sponsor	11.3	14.4
Fed CUs w/ community charter	17.5	10.3
Other Fed CUs	32.4	26.8
CUs state chartered	38.7	48.5

*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 Trends

	U.S.	Georgia Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
<b>Demographic Information</b>								
Number of CUs	5,271	97	99	100	108	114	121	133
Assets per CU (\$ mil)	335.6	288.9	250.1	238.4	212.8	192.8	171.3	148.0
Median assets (\$ mil)	40.3	29.5	25.2	26.0	23.1	23.4	21.6	19.3
Total assets (\$ mil)	1,769,037	28,018	24,760	23,838	22,987	21,981	20,721	19,688
Total loans (\$ mil)	1,161,697	18,106	17,826	17,216	16,023	14,725	13,250	11,932
Total surplus funds (\$ mil)	533,761	8,723	5,782	5,485	5,918	6,263	6,582	6,926
Total savings (\$ mil)	1,507,955	24,013	20,993	20,374	19,703	18,896	17,853	17,091
Total memberships (thousands)	123,692	2,173	2,172	2,159	2,116	2,108	2,087	2,035
<b>Growth Rates (%)</b>								
Total assets	15.0	14.0	3.9	3.7	4.6	6.1	5.2	3.5
Total loans	7.1	3.4	3.5	7.4	8.8	11.1	11.0	10.9
Total surplus funds	38.2	48.2	5.4	-7.3	-5.5	-4.8	-5.0	-7.4
Total savings	16.4	15.0	3.0	3.4	4.3	5.8	4.5	2.7
Total memberships	3.3	0.5	0.6	2.0	0.3	1.1	2.5	3.0
% CUs with increasing assets	90.5	89.7	69.7	67.0	78.7	81.6	75.2	65.4
<b>Earnings - Basis Pts.</b>								
Yield on total assets	368	345	377	351	326	317	315	315
Dividend/interest cost of assets	79	55	59	47	36	34	36	40
Net interest margin	289	290	318	304	290	283	279	275
Fee & other income	130	146	166	166	154	154	153	151
Operating expense	304	335	353	339	327	327	322	314
Loss Provisions	58	45	34	37	41	34	29	31
Net Income (ROA) with Stab Exp	57	56	97	94	76	75	81	81
Net Income (ROA) without Stab Exp	57	56	97	94	76	75	81	81
% CUs with positive ROA	80.6	74.2	85.9	92.0	88.0	85.1	80.2	83.5
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.5	11.9	13.2	12.8	12.3	12.2	12.2	12.0
% CUs with NW > 7% of assets	96.7	95.9	99.0	99.0	100.0	100.0	100.0	98.5
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.57	0.45	0.56	0.50	0.57	0.57	0.62	0.69
Net chargeoffs/average loans (%)	0.52	0.51	0.46	0.58	0.53	0.49	0.50	0.57
Total borrower-bankruptcies	175,728	2,634	3,500	3,627	3,538	3,724	3,886	3,914
Bankruptcies per CU	33.3	27.2	35.4	36.3	32.8	32.7	32.1	29.4
Bankruptcies per 1000 members	1.4	1.2	1.6	1.7	1.7	1.8	1.9	1.9
<b>Asset/Liability Management</b>								
Loans/savings	77.0	75.4	84.9	84.5	81.3	77.9	74.2	69.8
Loans/assets	65.7	64.6	72.0	72.2	69.7	67.0	63.9	60.6
Net Long-term assets/assets	33.4	28.1	29.3	26.9	28.4	28.3	28.4	29.5
Liquid assets/assets	17.7	19.9	13.0	12.0	12.8	13.3	12.7	11.8
Core deposits/shares & borrowings	52.0	60.2	57.6	58.0	57.2	56.7	55.5	53.1
<b>Productivity</b>								
Members/potential members (%)	3	6	6	7	7	8	8	8
Borrowers/members (%)	57	76	74	70	71	70	68	65
Members/FTE	391	404	401	408	418	424	438	445
Average shares/member (\$)	12,191	11,049	9,663	9,437	9,312	8,962	8,556	8,399
Average loan balance (\$)	16,406	10,910	11,089	11,314	10,720	9,981	9,397	9,067
Employees per million in assets	0.18	0.19	0.22	0.22	0.22	0.23	0.23	0.23
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.3	14.4	14.1	14.0	14.8	15.8	14.0	16.5
Fed CUs w/ community charter	17.5	10.3	10.1	14.0	13.0	14.9	14.9	17.3
Other Fed CUs	32.4	26.8	27.3	24.0	26.9	26.3	27.3	26.3
CUs state chartered	38.7	48.5	48.5	48.0	45.4	43.0	43.8	39.8

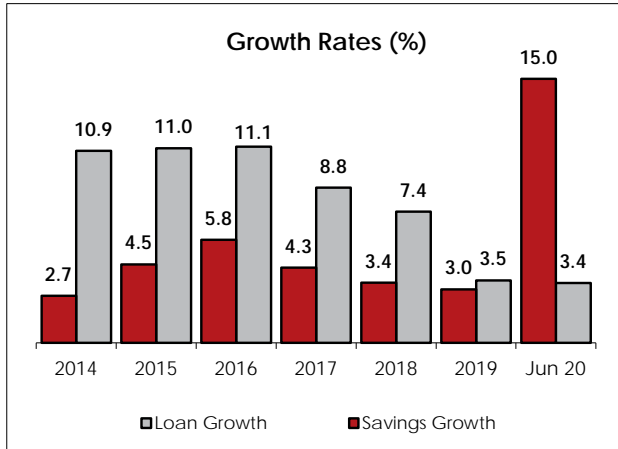
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

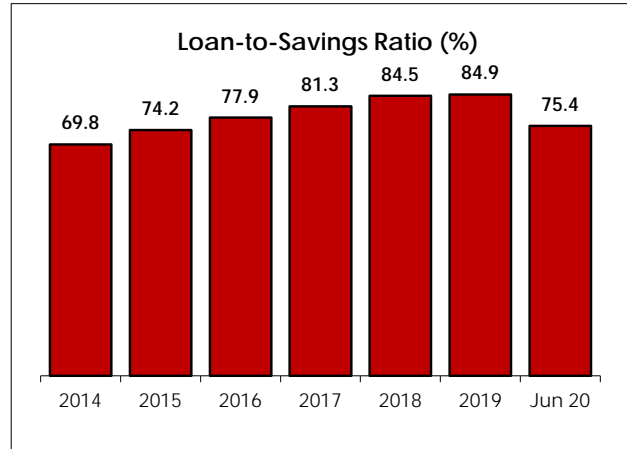
# Georgia Credit Union Profile

Mid-Year 2020

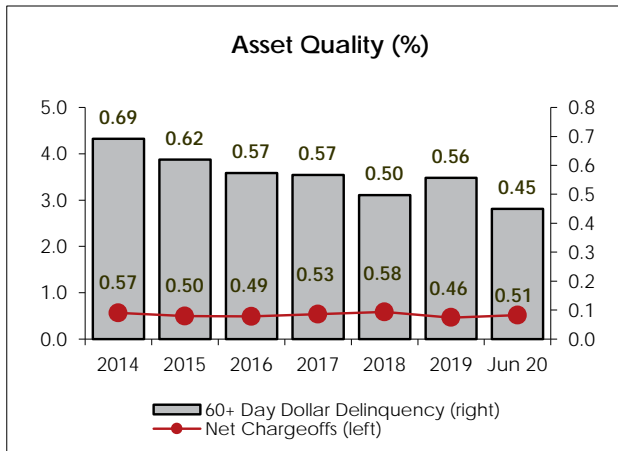
## Loan and Savings Growth Trends



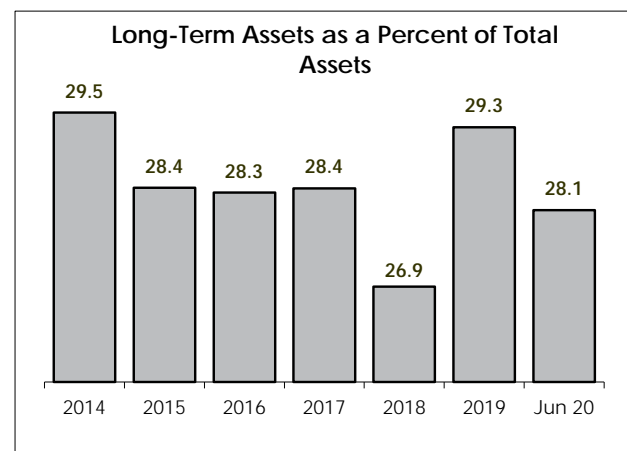
## Liquidity Trends



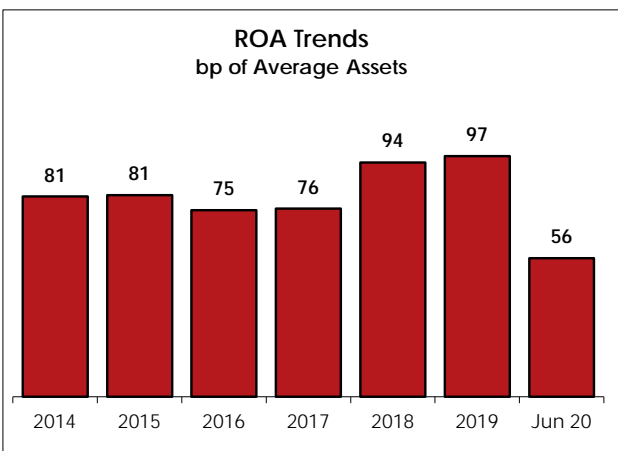
## Credit Risk Trends



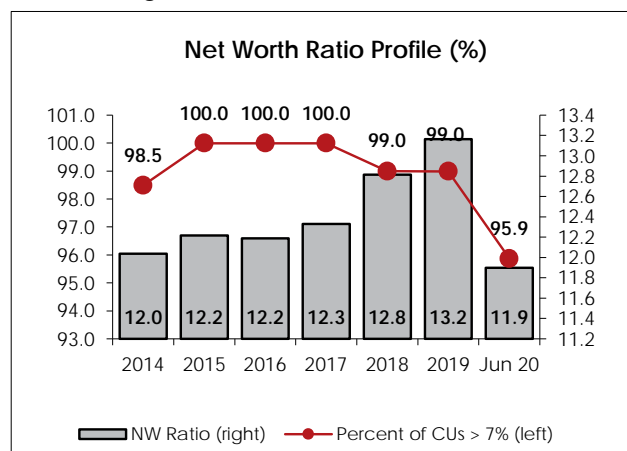
## Interest Rate Risk Trends



## Earnings Trends



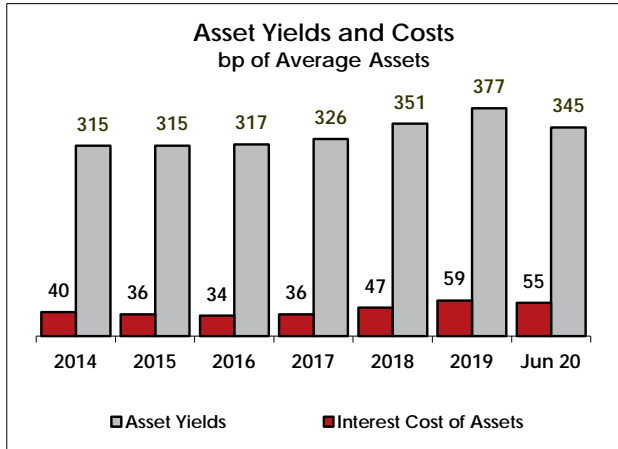
## Solvency Trends



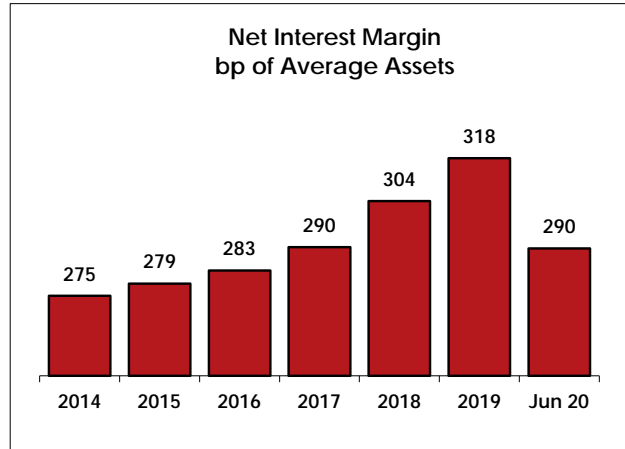
# Georgia Credit Union Profile

Mid-Year 2020

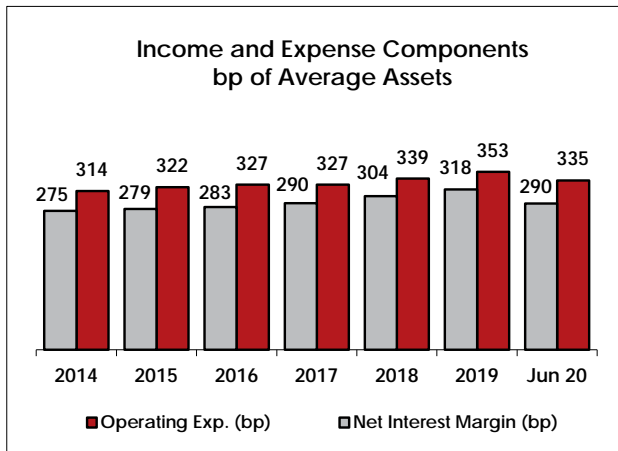
## Asset Yields and Funding Costs



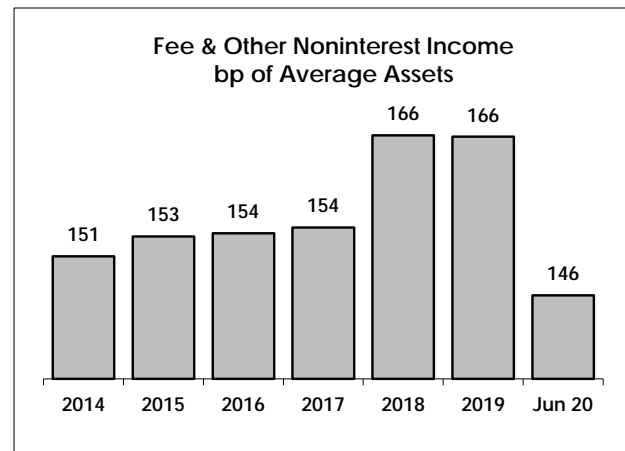
## Interest Margins



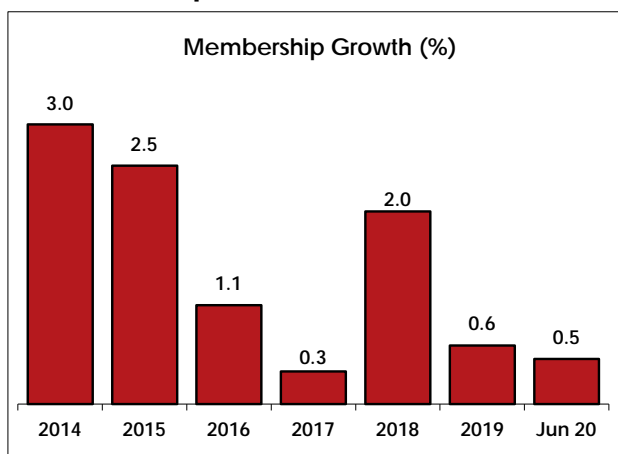
## Interest Margins & Overhead



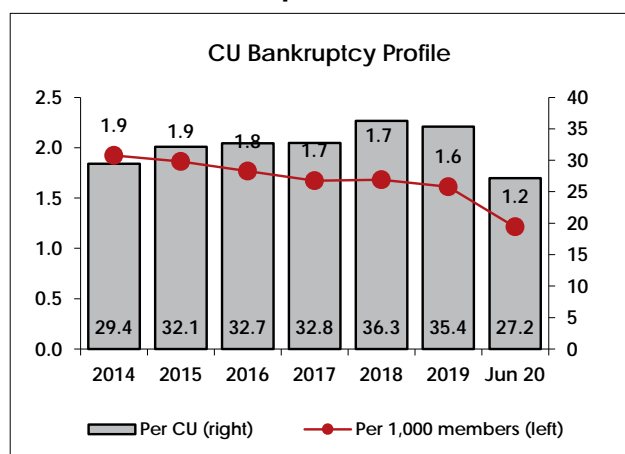
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



## Overview: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	97	40	15	10	16	8	1	7
Assets per CU (\$ mil)	288.9	6.6	29.8	70.0	158.4	371.6	607.9	2,927.4
Median assets (\$ mil)	29.5	4.4	25.3	68.5	171.4	374.5	607.9	2,290.2
Total assets (\$ mil)	28,018	266	446	700	2,534	2,973	608	20,492
Total loans (\$ mil)	18,106	131	228	381	1,378	1,733	388	13,867
Total surplus funds (\$ mil)	8,723	128	202	293	1,045	1,048	158	5,849
Total savings (\$ mil)	24,013	220	390	609	2,189	2,628	549	17,427
Total memberships (thousands)	2,173	49	60	78	266	275	61	1,383
<b>Growth Rates (%)</b>								
Total assets	14.0	7.3	9.8	12.2	13.4	13.1	17.2	15.8
Total loans	3.4	-1.1	2.5	-0.5	2.0	7.5	6.0	4.5
Total surplus funds	48.2	18.1	20.2	36.9	33.4	24.6	64.0	60.6
Total savings	15.0	8.9	13.0	13.5	14.6	13.8	19.7	16.8
Total memberships	0.5	-2.5	-4.2	-2.4	1.8	-0.6	0.7	4.0
% CUs with increasing assets	89.7	77.5	93.3	100.0	100.0	100.0	100.0	100.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	345	417	377	361	345	344	367	342
Dividend/interest cost of assets	55	53	43	44	46	40	33	60
Net interest margin	290	364	334	317	299	304	333	282
Fee & other income	146	80	96	158	173	173	211	138
Operating expense	335	408	664	403	399	387	487	305
Loss Provisions	45	23	43	34	29	32	27	50
Net Income (ROA) with Stab Exp	56	13	-278	39	45	59	30	66
Net Income (ROA) without Stab Exp	56	13	-278	39	45	59	30	66
% CUs with positive ROA	74.2	70.0	46.7	80.0	81.3	100.0	100.0	100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.9	16.7	12.1	12.0	11.4	10.1	8.0	12.3
% CUs with NW > 7% of assets	95.9	97.5	86.7	100.0	93.8	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.45	0.98	1.14	0.91	0.58	0.32	0.44	0.43
Net chargeoffs/average loans (%)	0.51	0.49	0.58	0.46	0.45	0.41	0.35	0.54
Total borrower-bankruptcies	2,634	88	88	100	318	320	40	1,680
Bankruptcies per CU	27.2	2.2	5.9	10.0	19.9	40.0	40.0	240.0
Bankruptcies per 1000 members	1.2	1.8	1.5	1.3	1.2	1.2	0.7	1.2
<b>Asset/Liability Management (%)</b>								
Loans/savings	75.4	59.2	58.4	62.6	62.9	65.9	70.7	79.6
Loans/assets	64.6	49.1	51.0	54.5	54.4	58.3	63.9	67.7
Net Long-term assets/assets	28.1	7.3	7.8	19.2	21.5	26.6	36.6	29.9
Liquid assets/assets	19.9	37.4	34.3	29.7	27.6	18.6	24.2	18.2
Core deposits/shares & borrowings	60.2	73.5	76.3	65.6	72.1	66.6	80.9	56.4
<b>Productivity</b>								
Members/potential members (%)	6	6	9	7	5	4	9	7
Borrowers/members (%)	76	34	45	151	75	55	40	81
Members/FTE	404	460	511	386	356	384	315	420
Average shares/member (\$)	11,049	4,479	6,487	7,780	8,220	9,559	9,006	12,597
Average loan balance (\$)	10,910	7,836	8,429	3,234	6,925	11,478	15,812	12,343
Employees per million in assets	0.19	0.40	0.26	0.29	0.30	0.24	0.32	0.16
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	14.4	25.0	13.3	0.0	12.5	0.0	0.0	0.0
Fed CUs w/ community charter	10.3	5.0	13.3	20.0	12.5	25.0	0.0	0.0
Other Fed CUs	26.8	30.0	33.3	10.0	37.5	12.5	100.0	0.0
CUs state chartered	48.5	40.0	40.0	70.0	37.5	62.5	0.0	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.

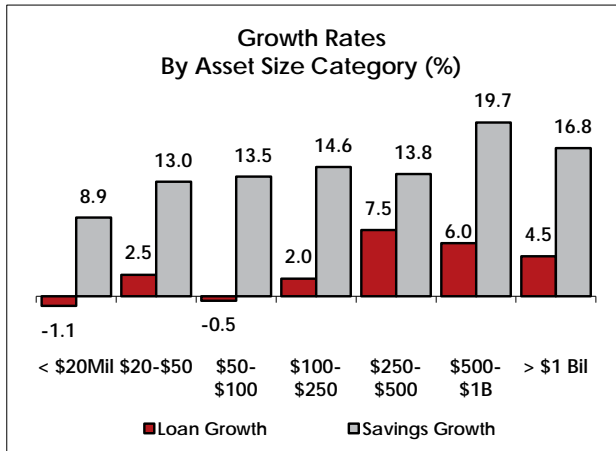
Source: NCUA and CUNA E&S.

# Georgia Credit Union Profile

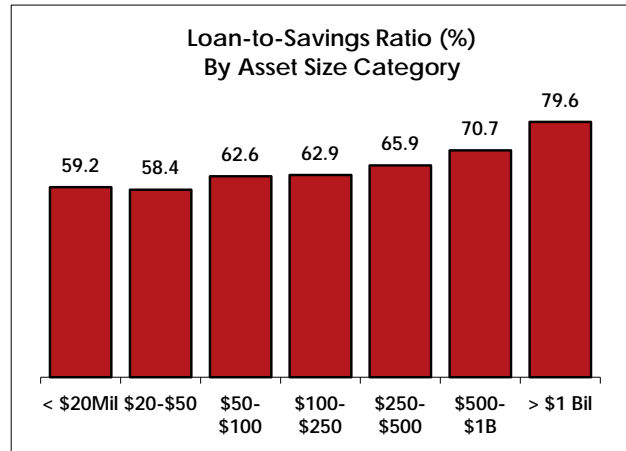
Mid-Year 2020

## Results By Asset Size

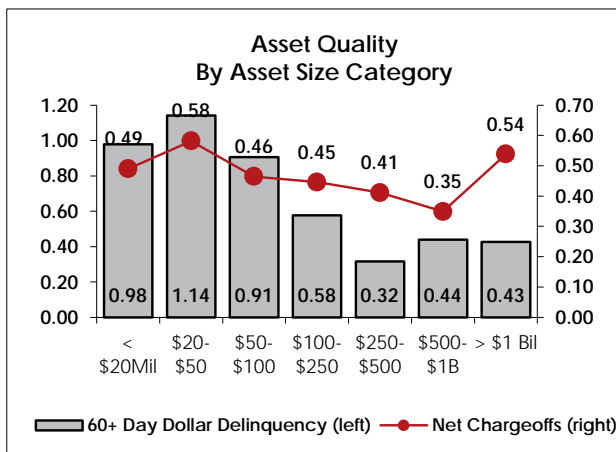
### Loan and Savings growth



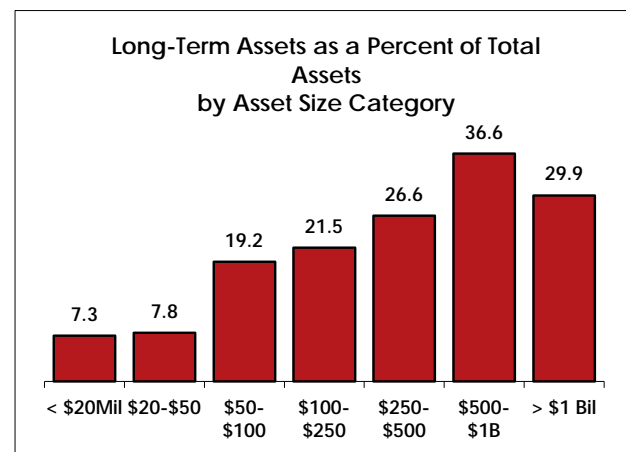
### Liquidity Risk Exposure



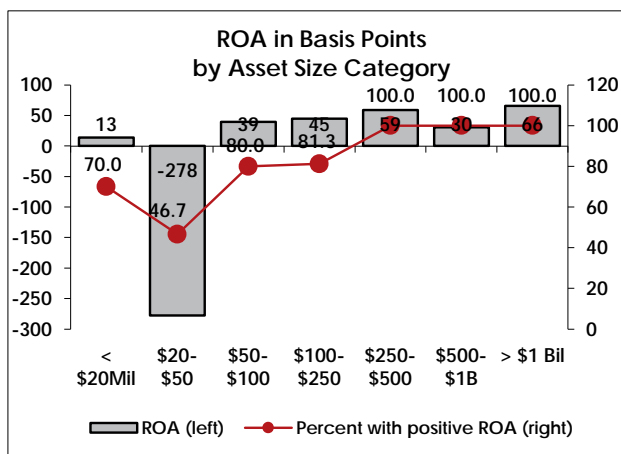
### Credit Risk Exposure



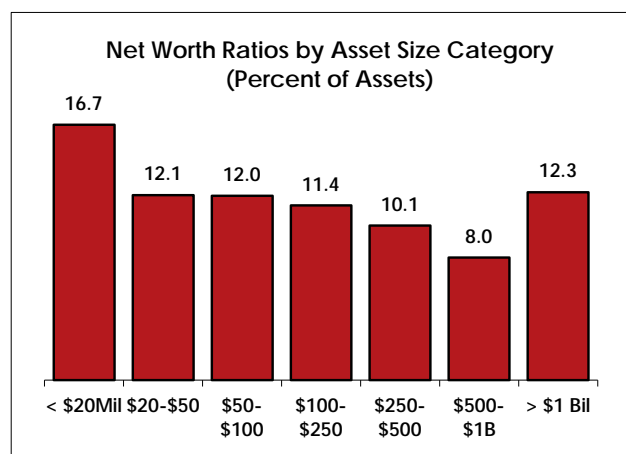
### Interest Rate Risk Exposure



### Earnings



### Solvency



## Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
Demographic Information	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,271	1,864	994	684	726	366	276	361
Assets per CU (\$ mil)	335.6	7.6	32.8	72.0	158.2	350.6	706.6	3,420.7
Median assets (\$ mil)	40.3	6.7	31.5	70.7	149.1	340.5	693.5	1,935.2
Total assets (\$ mil)	1,769,037	14,108	32,639	49,254	114,828	128,322	195,017	1,234,871
Total loans (\$ mil)	1,161,697	6,564	15,830	25,823	67,789	80,781	128,809	836,101
Total surplus funds (\$ mil)	533,761	7,263	15,735	21,266	41,314	40,850	56,295	351,038
Total savings (\$ mil)	1,507,955	12,016	28,500	43,100	100,769	112,041	168,030	1,043,499
Total memberships (thousands)	123,692	2,045	3,369	4,672	9,789	10,369	14,210	79,239
<b>Growth Rates (%)</b>								
Total assets	15.0	6.8	10.0	11.2	12.6	13.5	14.6	16.7
Total loans	7.1	-2.6	0.2	1.1	3.6	5.1	6.4	8.9
Total surplus funds	38.2	17.3	22.3	27.0	31.8	36.1	39.5	42.2
Total savings	16.4	7.7	11.0	12.2	13.6	14.6	15.8	18.3
Total memberships	3.3	-2.1	-0.7	-0.9	0.6	1.2	2.4	5.7
<i>% CUs with increasing assets</i>	90.5	76.3	96.9	98.5	98.5	99.2	98.9	99.7
<b>Earnings - Basis Pts.</b>								
Yield on total assets	368	370	352	352	357	358	360	372
Dividend/interest cost of assets	79	42	44	45	53	61	67	88
Net interest margin	289	329	308	307	304	297	294	284
Fee & other income	130	74	93	115	127	137	137	132
Operating expense	304	351	347	357	358	355	344	284
Loss Provisions	58	22	20	23	29	33	41	69
Net Income (ROA) with Stab Exp	57	30	34	42	44	45	46	62
Net Income (ROA) without Stab Exp	57	30	34	42	44	45	46	62
<i>% CUs with positive ROA</i>	80.6	70.5	81.1	85.2	86.5	89.1	89.5	95.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.5	14.3	12.1	11.5	10.8	10.5	10.3	10.3
<i>% CUs with NW &gt; 7% of assets</i>	96.7	95.4	96.1	96.5	97.8	98.6	98.9	99.7
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.57	1.30	0.87	0.75	0.64	0.59	0.60	0.55
Net chargeoffs/average loans (%)	0.52	0.46	0.38	0.41	0.40	0.41	0.44	0.57
Total borrower-bankruptcies	175,728	2,364	4,052	5,586	12,780	14,402	22,226	114,318
Bankruptcies per CU	33.3	1.3	4.1	8.2	17.6	39.3	80.5	316.7
Bankruptcies per 1000 members	1.4	1.2	1.2	1.2	1.3	1.4	1.6	1.4
<b>Asset/Liability Management</b>								
Loans/savings	77.0	54.6	55.5	59.9	67.3	72.1	76.7	80.1
Loans/assets	65.7	46.5	48.5	52.4	59.0	63.0	66.1	67.7
Net Long-term assets/assets	33.4	10.3	18.4	22.7	28.0	30.3	34.6	35.1
Liquid assets/assets	17.7	35.2	30.4	26.9	22.0	19.3	17.0	16.3
Core deposits/shares & borrowings	52.0	80.8	73.1	69.1	63.9	59.7	57.3	47.7
<b>Productivity</b>								
Members/potential members (%)	3	6	3	3	2	3	3	3
Borrowers/members (%)	57	42	60	57	55	55	55	58
Members/FTE	391	420	409	378	344	345	345	415
Average shares/member (\$)	12,191	5,877	8,459	9,225	10,294	10,805	11,825	13,169
Average loan balance (\$)	16,406	7,678	7,831	9,663	12,482	14,090	16,573	18,049
Employees per million in assets	0.18	0.35	0.25	0.25	0.25	0.23	0.21	0.15
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.3	24.0	8.2	3.8	2.6	1.9	2.2	2.2
Fed CUs w/ community charter	17.5	8.5	21.5	25.6	28.5	22.4	19.6	9.4
Other Fed CUs	32.4	37.2	32.4	31.6	27.1	26.0	25.7	31.6
CUs state chartered	38.7	30.2	37.8	39.0	41.7	49.7	52.5	56.8

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.



## Portfolio: State Trends

	U.S.	Georgia Credit Unions						
Growth Rates	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Credit cards	-2.4%	-6.6%	3.4%	3.3%	3.8%	2.9%	2.6%	2.1%
Other unsecured loans	18.2%	9.3%	2.4%	3.7%	3.7%	3.3%	2.8%	5.8%
New automobile	-3.3%	-7.5%	-3.7%	6.7%	11.4%	14.2%	19.6%	30.8%
Used automobile	3.8%	-1.2%	1.0%	9.4%	7.8%	12.6%	10.7%	14.2%
First mortgage	12.8%	14.0%	10.9%	7.7%	7.5%	11.6%	10.0%	6.1%
HEL & 2nd Mtg	-2.5%	1.1%	0.3%	4.2%	5.9%	5.1%	12.3%	-1.3%
Commercial loans*	17.0%	19.9%	19.5%	28.9%	-1.9%	9.8%	10.8%	-3.2%
Share drafts	37.3%	21.3%	4.5%	6.7%	7.3%	9.5%	12.8%	9.4%
Certificates	9.0%	13.8%	8.7%	4.3%	0.0%	-3.4%	-7.8%	-5.3%
IRAs	4.2%	1.6%	-1.9%	-3.9%	-4.5%	-2.4%	-3.1%	-3.4%
Money market shares	15.2%	11.5%	3.1%	1.7%	5.3%	8.9%	6.1%	1.0%
Regular shares	14.9%	16.4%	1.1%	3.9%	4.0%	7.6%	7.3%	6.0%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.3%	4.1%	4.7%	4.7%	4.9%	5.1%	5.5%	6.0%
Other unsecured loans/total loans	4.6%	3.5%	3.4%	3.5%	3.6%	3.8%	4.0%	4.4%
New automobile/total loans	12.3%	17.6%	18.8%	20.3%	20.4%	19.9%	19.4%	18.0%
Used automobile/total loans	20.2%	27.5%	27.7%	28.4%	27.9%	28.2%	27.8%	27.9%
First mortgage/total loans	43.1%	35.6%	33.9%	31.7%	31.6%	32.0%	31.9%	32.1%
HEL & 2nd Mtg/total loans	7.7%	6.3%	6.5%	6.7%	6.9%	7.1%	7.5%	7.4%
Commercial loans/total loans	7.8%	8.2%	7.7%	6.7%	5.6%	6.2%	6.2%	6.3%
Share drafts/total savings	17.5%	22.5%	20.9%	20.6%	20.0%	19.4%	18.8%	17.4%
Certificates/total savings	19.3%	13.5%	14.4%	13.7%	13.5%	14.1%	15.5%	17.5%
IRAs/total savings	5.5%	5.4%	6.1%	6.4%	6.9%	7.5%	8.2%	8.8%
Money market shares/total savings	20.4%	20.0%	20.9%	20.9%	21.2%	21.0%	20.4%	20.1%
Regular shares/total savings	35.4%	37.8%	36.8%	37.4%	37.3%	37.4%	36.8%	35.8%
<b>Percent of CUs Offering</b>								
Credit cards	62.8%	45.4%	45.5%	47.0%	46.3%	46.5%	46.3%	45.1%
Other unsecured loans	99.4%	100.0%	99.0%	100.0%	100.0%	99.1%	98.3%	99.2%
New automobile	96.0%	93.8%	94.9%	95.0%	95.4%	96.5%	95.9%	94.7%
Used automobile	96.9%	94.8%	94.9%	95.0%	95.4%	96.5%	96.7%	96.2%
First mortgage	70.0%	68.0%	68.7%	69.0%	66.7%	67.5%	68.6%	66.9%
HEL & 2nd Mtg	69.2%	59.8%	61.6%	63.0%	63.0%	64.0%	64.5%	63.2%
Commercial loans	35.5%	36.1%	35.4%	35.0%	34.3%	38.6%	38.8%	34.6%
Share drafts	81.3%	69.1%	69.7%	69.0%	69.4%	70.2%	70.2%	69.9%
Certificates	82.6%	84.5%	83.8%	83.0%	81.5%	81.6%	81.0%	81.2%
IRAs	69.5%	66.0%	65.7%	66.0%	63.9%	64.9%	64.5%	66.2%
Money market shares	53.4%	49.5%	48.5%	48.0%	44.4%	43.9%	43.0%	39.8%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.6%	16.3%	17.0%	16.2%	17.0%	17.7%	16.8%	16.6%
Other unsecured loans	11.0%	8.7%	10.2%	10.4%	11.0%	10.7%	10.7%	11.0%
New automobile	6.1%	18.2%	16.2%	14.7%	14.3%	13.2%	11.3%	10.8%
Used automobile	14.9%	28.7%	26.0%	24.4%	22.8%	21.4%	19.1%	18.7%
First mortgage	2.5%	1.9%	1.9%	1.8%	1.8%	1.7%	1.6%	1.6%
HEL & 2nd Mtg	2.0%	1.5%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Commercial loans	0.3%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%
Share drafts	60.2%	60.2%	58.7%	56.8%	56.0%	53.8%	53.1%	51.6%
Certificates	8.1%	6.2%	6.1%	6.0%	6.0%	6.1%	6.5%	7.2%
IRAs	3.9%	3.6%	3.7%	3.8%	3.9%	4.1%	4.3%	4.6%
Money market shares	7.0%	5.8%	6.0%	5.7%	5.6%	5.4%	5.3%	5.4%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.  
Source: NCUA and CUNA E&S.

### Portfolio Detail: State Results by Asset Size

Growth Rates	GA	Georgia Credit Union Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-6.6%	-14.1%	-13.2%	-8.4%	-11.2%	-10.5%	-3.3%	-5.3%
Other unsecured loans	9.3%	-9.9%	3.4%	-1.8%	10.9%	18.9%	20.1%	10.5%
New automobile	-7.5%	-1.8%	4.7%	2.5%	-5.7%	0.0%	-10.8%	-8.4%
Used automobile	-1.2%	0.1%	2.2%	-3.6%	0.6%	5.2%	-1.7%	0.6%
First mortgage	14.0%	2.8%	7.5%	6.7%	10.5%	24.8%	2.5%	15.0%
HEL & 2nd Mtg	1.1%	12.6%	-15.5%	-6.9%	0.2%	-7.9%	-3.4%	3.0%
Commercial loans*	19.9%	23.3%	21.4%	6.3%	-4.6%	12.1%	17.6%	26.8%
Share drafts	21.3%	27.3%	24.4%	24.2%	30.1%	21.2%	30.7%	21.4%
Certificates	13.8%	14.2%	11.2%	3.5%	-0.1%	0.6%	6.7%	20.4%
IRAs	1.6%	-7.1%	-0.9%	4.5%	0.8%	0.9%	2.8%	3.0%
Money market shares	11.5%	-6.1%	2.6%	8.3%	5.3%	8.7%	24.8%	12.8%
Regular shares	16.4%	8.1%	12.0%	15.8%	14.6%	18.5%	19.1%	18.7%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.1%	0.9%	3.6%	3.0%	3.4%	2.4%	2.9%	4.4%
Other unsecured loans/total loans	3.5%	12.3%	10.8%	6.0%	6.9%	6.1%	5.8%	2.5%
New automobile/total loans	17.6%	19.0%	16.8%	10.9%	13.0%	20.9%	5.1%	18.1%
Used automobile/total loans	27.5%	47.6%	44.0%	33.8%	34.3%	32.6%	22.3%	25.7%
First mortgage/total loans	35.6%	6.9%	15.8%	33.1%	28.1%	26.3%	44.4%	37.9%
HEL & 2nd Mtg/total loans	6.3%	5.0%	2.4%	7.9%	5.9%	7.0%	3.3%	6.4%
Commercial loans/total loans	8.2%	0.2%	0.9%	4.5%	6.4%	9.2%	33.6%	7.9%
Share drafts/total savings	22.5%	7.9%	14.9%	20.5%	24.6%	23.4%	25.0%	22.4%
Certificates/total savings	13.5%	15.6%	10.6%	13.2%	10.7%	13.0%	10.3%	14.0%
IRAs/total savings	5.4%	4.0%	5.2%	7.2%	4.1%	3.8%	4.7%	5.8%
Money market shares/total savings	20.0%	3.1%	5.5%	13.0%	11.5%	15.4%	4.0%	23.0%
Regular shares/total savings	37.8%	65.5%	61.4%	45.1%	47.9%	43.1%	56.0%	34.0%
<b>Percent of CUs Offering</b>								
Credit cards	45.4%	7.5%	40.0%	70.0%	93.8%	62.5%	100.0%	100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	93.8%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.8%	87.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	68.0%	32.5%	80.0%	100.0%	93.8%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	59.8%	22.5%	60.0%	90.0%	93.8%	100.0%	100.0%	100.0%
Commercial loans	36.1%	5.0%	26.7%	40.0%	56.3%	100.0%	100.0%	100.0%
Share drafts	69.1%	35.0%	86.7%	90.0%	93.8%	100.0%	100.0%	100.0%
Certificates	84.5%	65.0%	100.0%	100.0%	93.8%	100.0%	100.0%	100.0%
IRAs	66.0%	30.0%	80.0%	90.0%	93.8%	100.0%	100.0%	100.0%
Money market shares	49.5%	12.5%	46.7%	70.0%	81.3%	100.0%	100.0%	100.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	16.3%	10.3%	18.5%	11.1%	11.9%	12.5%	8.4%	18.1%
Other unsecured loans	8.7%	15.1%	17.9%	13.7%	11.2%	10.6%	9.3%	7.0%
New automobile	18.2%	2.4%	2.7%	52.4%	17.8%	9.8%	1.8%	19.9%
Used automobile	28.7%	11.6%	11.9%	71.4%	29.4%	19.6%	10.6%	30.1%
First mortgage	1.9%	1.0%	0.9%	1.5%	1.6%	1.2%	1.3%	2.3%
HEL & 2nd Mtg	1.5%	1.0%	0.5%	1.2%	1.1%	1.5%	0.7%	1.7%
Commercial loans	0.2%	0.1%	0.1%	0.4%	0.2%	0.2%	0.4%	0.1%
Share drafts	60.2%	37.6%	34.6%	46.6%	54.7%	57.6%	62.6%	63.7%
Certificates	6.2%	4.6%	3.2%	3.7%	3.9%	5.7%	4.3%	7.1%
IRAs	3.6%	1.5%	2.0%	3.5%	2.4%	3.0%	2.1%	4.1%
Money market shares	5.8%	2.8%	2.0%	2.5%	2.6%	3.2%	0.8%	7.3%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

### Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	-2.4%	-10.8%	-9.3%	-8.3%	-7.0%	-7.4%	-7.6%	-0.7%
Other unsecured loans	18.2%	-8.1%	-4.0%	0.4%	6.8%	13.3%	17.9%	24.2%
New automobile	-3.3%	-1.7%	-1.6%	-3.4%	-3.4%	-1.6%	-4.6%	-2.5%
Used automobile	3.8%	-1.6%	-0.4%	0.2%	1.8%	2.4%	2.3%	6.1%
First mortgage	12.8%	0.3%	4.3%	6.9%	9.7%	11.7%	13.3%	13.9%
HEL & 2nd Mtg	-2.5%	-6.4%	-2.3%	-3.7%	-3.0%	-3.5%	-2.9%	-1.3%
Commercial loans*	17.0%	4.2%	6.8%	8.5%	13.0%	15.3%	16.6%	18.1%
Share drafts	37.3%	18.9%	20.6%	22.4%	23.9%	23.3%	26.2%	47.4%
Certificates	9.0%	7.0%	8.0%	7.4%	7.2%	9.3%	10.3%	9.4%
IRAs	4.2%	-3.7%	-0.6%	0.4%	1.4%	2.9%	3.4%	5.5%
Money market shares	15.2%	3.8%	5.0%	7.2%	9.5%	10.2%	11.5%	17.3%
Regular shares	14.9%	7.1%	11.0%	12.6%	15.3%	17.1%	17.3%	16.1%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.3%	2.2%	3.4%	3.5%	3.3%	3.7%	3.4%	6.0%
Other unsecured loans/total loans	4.6%	14.5%	8.4%	6.6%	5.3%	5.0%	4.6%	4.2%
New automobile/total loans	12.3%	22.9%	15.9%	13.7%	12.3%	12.7%	11.9%	12.2%
Used automobile/total loans	20.2%	36.4%	31.3%	29.3%	26.8%	25.5%	23.0%	18.2%
First mortgage/total loans	43.1%	9.6%	24.3%	29.8%	35.0%	36.9%	41.6%	45.6%
HEL & 2nd Mtg/total loans	7.7%	4.8%	8.4%	9.0%	8.5%	9.1%	8.3%	7.4%
Commercial loans/total loans	7.8%	0.7%	1.8%	4.0%	5.8%	7.0%	9.9%	8.0%
Share drafts/total savings	17.5%	10.5%	17.1%	19.2%	20.6%	21.0%	21.9%	16.1%
Certificates/total savings	19.3%	11.1%	12.2%	13.5%	15.4%	17.2%	18.3%	20.6%
IRAs/total savings	5.5%	2.6%	4.6%	5.1%	5.3%	5.2%	5.1%	5.8%
Money market shares/total savings	20.4%	3.2%	8.2%	10.4%	13.3%	15.8%	16.7%	23.1%
Regular shares/total savings	35.4%	70.4%	55.9%	50.1%	43.5%	39.1%	36.3%	32.5%
<b>Percent of CUs Offering</b>								
Credit cards	62.8%	23.1%	73.1%	85.8%	87.6%	90.2%	94.6%	93.9%
Other unsecured loans	99.4%	98.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	99.6%	100.0%	99.9%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.5%	99.7%	100.0%	99.7%	100.0%	100.0%	99.7%
First mortgage	70.0%	26.9%	82.6%	94.4%	98.9%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	27.5%	80.3%	91.8%	97.5%	99.2%	100.0%	100.0%
Commercial loans	35.5%	4.6%	20.0%	39.8%	64.2%	77.9%	86.6%	89.2%
Share drafts	81.3%	49.5%	96.6%	99.3%	99.3%	100.0%	100.0%	99.4%
Certificates	82.6%	56.7%	93.5%	96.5%	98.6%	99.2%	99.3%	98.9%
IRAs	69.5%	30.0%	79.5%	90.2%	96.8%	98.6%	99.6%	99.4%
Money market shares	53.4%	12.1%	53.2%	71.6%	86.1%	92.6%	93.1%	96.1%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.6%	13.3%	13.3%	13.5%	14.3%	15.7%	15.5%	20.6%
Other unsecured loans	11.0%	17.1%	14.9%	13.0%	11.8%	10.9%	10.2%	10.6%
New automobile	6.1%	4.8%	9.1%	6.9%	5.2%	5.4%	5.6%	6.2%
Used automobile	14.9%	11.8%	19.5%	17.8%	16.2%	16.2%	15.9%	14.2%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.0%	2.0%
Commercial loans	0.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.3%	0.2%
Share drafts	60.2%	32.4%	44.1%	48.6%	54.5%	56.4%	59.1%	63.5%
Certificates	8.1%	4.7%	5.1%	5.5%	6.4%	6.8%	7.2%	9.0%
IRAs	3.9%	2.1%	2.7%	3.0%	3.3%	3.4%	3.6%	4.2%
Money market shares	7.0%	3.7%	3.5%	3.4%	4.3%	4.6%	5.2%	8.2%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

## Georgia CU Profile - Quarterly Trends

	U.S.	Georgia Credit Unions				
	Jun 20	Jun 20	Mar 20	Dec 19	Sep 19	Jun 19
<b>Demographic Information</b>						
Number CUs	5,272	97	98	99	99	99
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	1.9	0.9	1.2	1.3	0.5	1.7
Credit cards	-5.4	-6.7	-5.0	4.4	1.3	1.8
Other unsecured loans	13.8	8.2	-1.8	1.7	2.5	1.5
New automobile	-2.2	-2.8	-2.1	-1.4	-0.9	-0.4
Used automobile	1.6	1.0	1.8	-1.5	-0.2	1.8
First mortgage	3.6	3.2	3.9	5.6	1.3	2.8
HEL & 2nd Mtg	-2.7	-1.0	0.3	-1.0	2.8	1.5
Commercial loans*	4.1	0.8	9.3	7.8	2.5	5.6
Total savings	8.4	8.7	6.2	0.7	-0.1	-0.9
Share drafts	14.9	13.7	9.0	-0.4	-0.9	-2.7
Certificates	-2.0	1.6	6.3	4.8	1.8	0.8
IRAs	1.1	1.0	1.4	0.2	0.0	-0.4
Money market shares	8.2	5.5	4.1	1.0	0.9	0.2
Regular shares	13.4	11.6	6.6	-0.3	-0.8	-1.1
Total memberships	0.9	0.6	1.3	0.3	0.2	0.5
<b>Earnings (Basis Points)</b>						
Yield on total assets	359	327	367	379	383	375
Dividend/interest cost of assets	73	50	61	62	61	58
Fee & other income	133	138	156	159	169	171
Operating expense	297	328	346	359	355	352
Loss Provisions	64	44	46	34	33	36
Net Income (ROA)	61	42	71	83	103	100
% CUs with positive ROA	81	74	81	86	88	89
<b>Capital Adequacy (%)</b>						
Net worth/assets	10.5	11.9	12.7	13.2	13.1	12.8
% CUs with NW > 7% of assets	96.8	95.9	99.0	99.0	99.0	99.0
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.58	0.45	0.44	0.56	0.44	0.43
Total Consumer	0.62	0.45	0.58	0.70	0.54	0.52
Credit Cards	1.01	0.51	0.67	0.71	0.62	0.64
All Other Consumer	0.58	0.45	0.57	0.69	0.54	0.51
Total Mortgages	0.54	0.45	0.24	0.35	0.28	0.29
First Mortgages	0.53	0.46	0.19	0.33	0.27	0.28
All Other Mortgages	0.60	0.40	0.50	0.50	0.35	0.36
Total Commercial Loans	0.98	0.05	0.09	0.14	0.02	0.02
Commercial Ag Loans	1.54	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.96	0.05	0.09	0.14	0.02	0.02
Net chargeoffs/average loans	0.48	0.45	0.58	0.51	0.44	0.45
Total Consumer	0.99	0.77	0.98	0.85	0.72	0.73
Credit Cards	3.25	2.26	2.48	2.20	2.21	1.85
All Other Consumer	0.70	0.66	0.85	0.73	0.60	0.64
Total Mortgages	0.01	0.01	0.01	0.00	0.00	0.01
First Mortgages	0.01	0.00	0.00	-0.01	0.01	-0.01
All Other Mortgages	-0.01	0.02	0.04	0.06	-0.04	0.06
Total Commercial Loans	0.22	1.08	0.12	0.42	-0.26	-0.21
Commercial Ag Loans	0.04	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.22	1.08	0.12	0.42	-0.27	-0.21
<b>Asset/Liability Management</b>						
Loans/savings	76.2	74.9	80.6	84.7	84.2	83.6

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.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# Georgia Credit Union Profile

Mid-Year 2020

## Bank Comparisons

	GA Credit Unions				GA Banks			
	Jun 20	2019	2018	3 Yr Avg	Jun 20	2019	2018	3 Yr Avg
<b>Demographic Information</b>								
Number of Institutions	97	99	100	99	155	158	168	160
Assets per Institution (\$ mil)	289	250	238	259	1,061	936	1,914	1,304
Total assets (\$ mil)	28,018	24,760	23,838	25,539	164,512	147,867	321,507	211,295
Total loans (\$ mil)	18,106	17,826	17,216	17,716	117,363	106,016	232,299	151,893
Total surplus funds (\$ mil)	8,723	5,782	5,485	6,663	37,441	32,936	64,434	44,937
Total savings (\$ mil)	24,013	20,993	20,374	21,793	137,787	122,550	259,885	173,407
Avg number of branches (1)	4	4	4	4	9	9	15	11
<b>12 Month Growth Rates (%)</b>								
Total assets	14.0	3.9	3.7	7.2	21.3	27.3	5.3	18.0
Total loans	3.4	3.5	7.4	4.8	20.1	28.3	6.3	18.3
Real estate loans	11.8	9.1	7.0	9.3	12.7	30.1	4.1	15.6
Commercial loans*	19.9	19.5	28.9	22.8	46.2	17.5	2.0	21.9
Total consumer	-4.8	-2.2	5.6	-0.5	12.8	36.1	9.2	19.3
Consumer credit card	-6.6	3.4	3.3	0.0	-2.2	11.1	7.7	5.5
Other consumer	-4.6	-2.8	5.8	-0.5	13.9	38.2	9.2	20.5
Total surplus funds	48.2	5.4	-7.3	15.4	25.3	19.1	3.9	16.1
Total savings	15.0	3.0	3.4	7.1	22.1	23.9	2.9	16.3
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	345	377	351	358	387	474	374	412
Dividend/Interest cost of assets	55	59	47	54	58	88	51	66
Net Interest Margin	290	318	304	304	329	386	323	346
Fee and other income (2)	146	166	166	159	108	98	125	110
Operating expense	335	353	339	342	325	324	298	316
Loss provisions	45	34	37	39	98	21	11	44
Net income	56	97	94	82	14	143	138	98
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.9	13.2	12.8	12.6	11.0	12.4	11.5	11.6
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.45	0.56	0.50	0.50	0.76	0.70	1.20	0.89
Real estate loans	0.45	0.35	0.30	0.37	0.68	0.62	0.97	0.76
Consumer loans	0.05	0.14	0.07	0.09	1.02	1.04	0.45	0.84
Total consumer	0.51	0.78	0.69	0.66	0.44	0.40	3.66	1.50
Consumer credit card	0.51	0.71	0.72	0.65	1.05	0.84	0.98	0.96
Other consumer	0.52	0.78	0.69	0.66	0.40	0.37	3.81	1.52
Net chargeoffs/avg loans	0.51	0.46	0.58	0.52	0.28	0.21	0.20	0.23
Real estate loans	0.01	0.01	0.00	0.01	0.03	0.03	0.05	0.04
Commercial loans	0.56	0.11	2.07	0.91	0.90	0.73	0.25	0.63
Total consumer	0.92	0.85	0.83	0.86	0.89	0.69	0.63	0.74
Consumer credit card	2.38	2.05	1.80	2.08	2.95	2.46	2.84	2.75
Other consumer	0.78	0.73	0.73	0.75	0.75	0.55	0.50	0.60
<b>Asset Liability Management (%)</b>								
Loans/savings	75.4	84.9	84.5	81.6	85.2	86.5	89.4	87.0
Loans/assets	64.6	72.0	72.2	69.6	70.3	71.1	71.5	71.0
Core deposits/total deposits	60.3	57.7	58.1	58.7	49.0	33.9	21.1	34.7
<b>Productivity</b>								
Employees per million assets	0.19	0.22	0.22	0.21	0.13	0.15	0.13	0.14

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

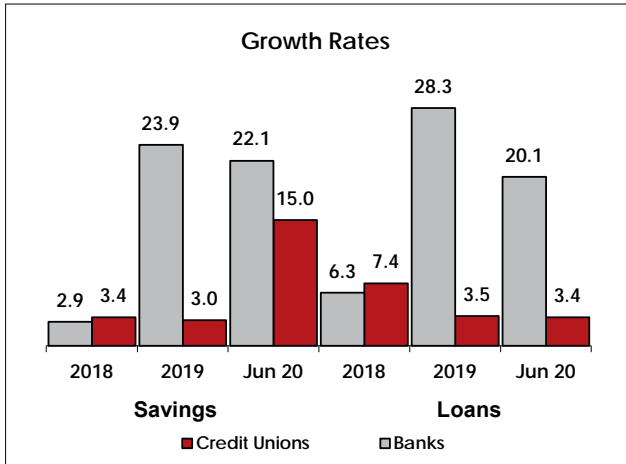
Source: FDIC, NCUA and CUNA E&S

# Georgia Credit Union Profile

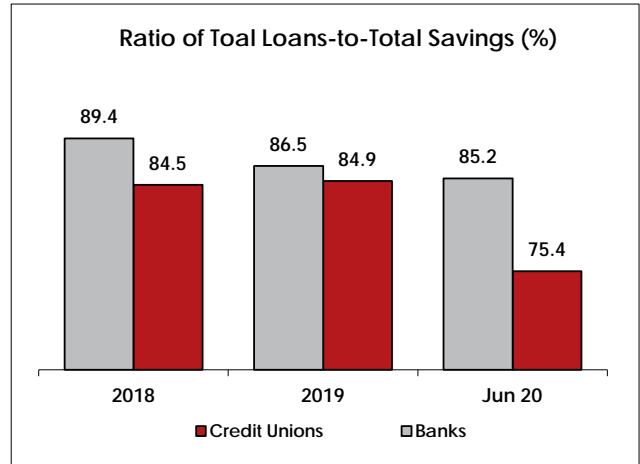
Mid-Year 2020

## Credit Union and Bank Comparisons

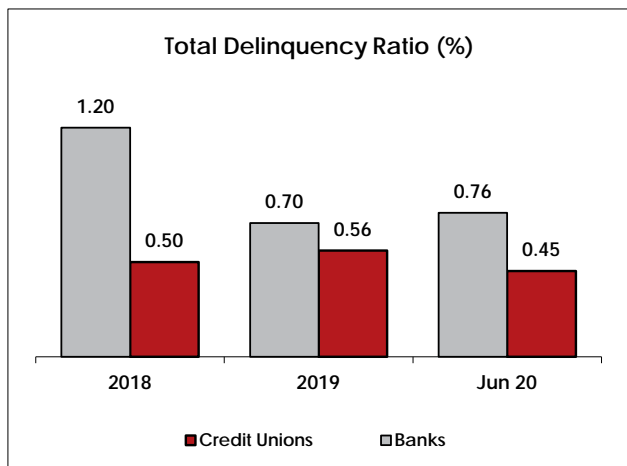
### Loan and Savings Growth Trends



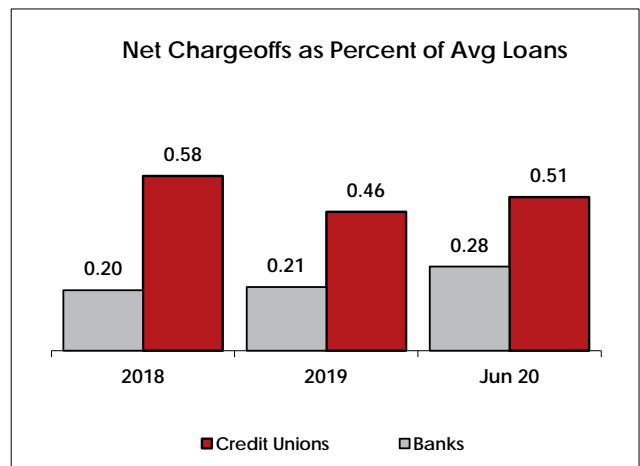
### Liquidity Risk Trends



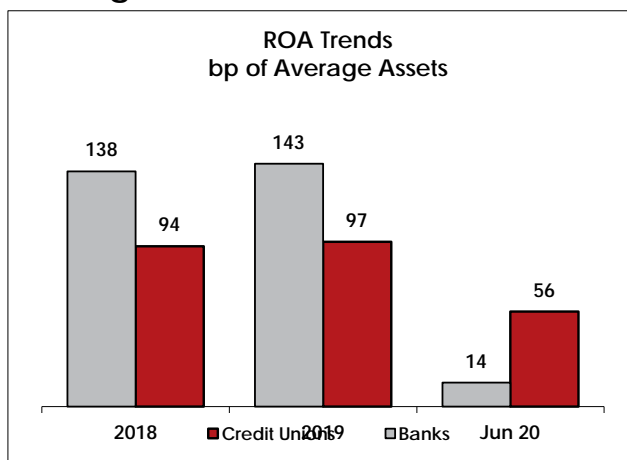
### Credit Risk Trends



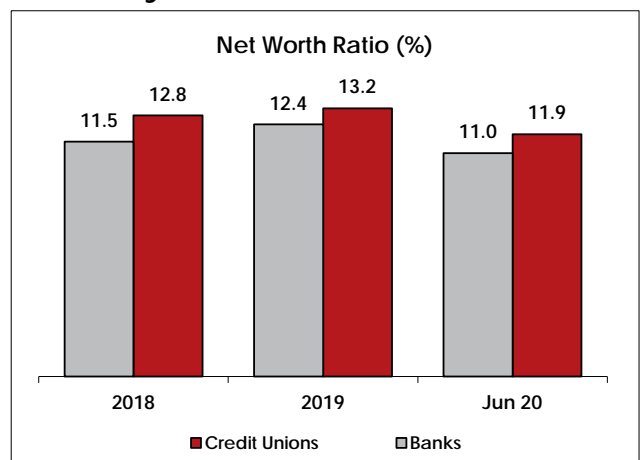
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# Georgia Credit Union Profile

Mid-Year 2020

## Georgia Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Delta Community CU	GA	0	\$7,029,700,957	419,413	29	17.9%	4.4%	4.7%	11.5%	0.29%	0.43%	0.60%	80.3%	33.8%
Robins Financial Credit Union	GA	0	\$3,108,487,833	219,987	22	14.9%	4.3%	4.5%	16.7%	0.29%	0.37%	1.23%	73.3%	15.2%
Georgia's Own CU	GA	1	\$3,063,468,384	202,599	31	24.4%	8.9%	10.1%	10.3%	0.94%	0.44%	0.64%	85.1%	18.6%
Atlanta Postal CU	GA	0	\$2,290,172,171	100,170	13	7.4%	4.3%	-0.5%	13.6%	0.26%	0.41%	0.23%	80.7%	26.4%
Associated CU	GA	0	\$1,762,128,661	154,524	22	8.7%	-0.6%	-1.0%	12.2%	0.30%	0.56%	0.33%	78.3%	13.5%
Georgia United CU	GA	0	\$1,659,046,533	169,224	18	18.6%	0.6%	2.5%	10.3%	0.88%	0.87%	0.57%	70.6%	14.8%
LGE Community CU	GA	0	\$1,578,653,445	117,537	13	12.0%	7.2%	3.1%	11.8%	0.26%	0.23%	0.96%	87.0%	26.1%
Peach State FCU	GA	0	\$607,940,534	60,986	25	17.2%	6.0%	0.7%	8.4%	0.44%	0.29%	0.31%	70.7%	24.0%
Kinetic CU	GA	0	\$468,766,073	45,274	8	13.9%	4.5%	-1.5%	11.0%	0.68%	0.69%	0.63%	79.4%	10.7%
The Southern CU	GA	0	\$450,003,165	32,830	11	11.1%	-0.9%	-0.7%	9.9%	0.05%	0.20%	0.35%	50.6%	5.7%
Credit Union of Georgia	GA	0	\$411,455,546	33,955	8	19.4%	26.2%	1.7%	9.3%	0.07%	0.09%	0.40%	61.3%	16.9%
Coosa Valley CU	GA	0	\$407,301,562	43,895	9	10.0%	2.9%	-1.2%	8.8%	0.41%	0.37%	0.98%	77.6%	20.5%
CDC FCU	GA	0	\$341,722,707	19,879	3	9.3%	2.4%	1.3%	9.3%	0.57%	0.12%	0.84%	31.3%	4.9%
Midsouth Community FCU	GA	0	\$324,873,239	39,837	9	14.3%	8.9%	0.6%	12.4%	0.32%	0.32%	0.88%	75.8%	3.9%
Southeastern CU	GA	0	\$289,998,101	26,428	7	13.4%	7.8%	-0.7%	9.8%	0.08%	0.23%	0.52%	79.8%	31.0%
MembersFirst CU	GA	0	\$278,596,216	32,841	15	14.1%	11.8%	-3.1%	10.8%	0.23%	0.30%	0.14%	74.7%	27.4%
Interstate Unlimited FCU	GA	0	\$211,583,507	25,011	5	15.9%	3.2%	4.6%	14.6%	0.52%	0.48%	1.27%	84.9%	6.3%
Coca-Cola FCU	GA	0	\$210,427,120	15,685	1	4.9%	6.9%	2.0%	10.1%	0.87%	0.17%	0.92%	78.0%	41.9%
United 1st Federal Credit Union	GA	0	\$198,261,401	25,943	7	13.9%	0.6%	-0.5%	10.1%	0.29%	0.31%	0.53%	64.1%	14.7%
Aflac FCU	GA	0	\$182,729,892	17,263	1	2.3%	-13.1%	2.4%	20.6%	2.48%	0.01%	0.77%	13.0%	0.0%
Powerco FCU	GA	0	\$181,632,147	17,796	8	1.8%	4.6%	-1.4%	13.7%	0.24%	0.07%	0.07%	50.1%	22.7%
Platinum FCU	GA	0	\$179,169,492	10,032	5	49.6%	24.7%	7.2%	8.5%	0.48%	0.05%	1.61%	66.3%	6.8%
Emory Alliance CU	GA	0	\$177,251,506	18,380	4	11.2%	-4.4%	-1.5%	8.8%	0.36%	0.51%	0.00%	62.1%	8.2%
GeoVista CU	GA	0	\$172,198,329	25,030	7	14.5%	-6.3%	-6.9%	7.4%	1.25%	0.93%	-0.22%	46.8%	6.6%
Marshland Credit Union	GA	0	\$170,511,532	15,662	7	15.5%	2.6%	7.8%	10.3%	0.52%	0.54%	-0.17%	69.5%	11.5%
Go Energy Financial CU	GA	0	\$142,001,876	12,624	2	11.1%	-2.1%	-0.7%	9.4%	0.68%	0.16%	-0.28%	77.9%	14.1%
HALLCO Community CU	GA	1	\$133,031,056	17,025	7	48.7%	23.4%	35.0%	9.7%	0.67%	0.34%	0.70%	66.2%	3.8%
Excel FCU	GA	0	\$131,676,909	14,536	3	9.3%	-2.2%	0.5%	10.2%	0.32%	0.15%	0.34%	80.5%	29.1%
Family First CU	GA	0	\$115,790,593	13,075	2	8.3%	-3.5%	-11.1%	13.3%	1.05%	0.51%	0.38%	56.8%	6.7%
Georgia Heritage FCU	GA	0	\$113,754,335	11,724	4	8.6%	-5.6%	7.0%	10.9%	0.14%	0.64%	0.02%	76.4%	4.6%
CORE CU	GA	0	\$110,221,678	12,225	4	10.8%	-5.1%	-0.6%	10.9%	0.37%	0.17%	0.31%	70.0%	21.7%
CGR Credit Union	GA	0	\$104,037,028	14,316	6	10.5%	-9.5%	0.5%	17.3%	0.52%	0.25%	0.56%	40.1%	2.1%
Workmens Circle CU	GA	0	\$89,301,079	1,516	1	25.4%	2.3%	5.6%	20.5%	0.16%	0.00%	1.24%	76.2%	44.9%
Pinnacle Credit Union	GA	0	\$79,435,715	7,508	2	6.1%	7.2%	-4.4%	8.2%	0.40%	0.35%	-0.29%	65.5%	21.8%
Credit Union of Atlanta	GA	0	\$76,226,230	16,171	2	14.7%	10.5%	-1.5%	10.5%	2.81%	0.56%	0.10%	58.0%	1.9%
Mutual Savings CU	GA	0	\$75,968,599	5,925	1	5.3%	4.6%	-3.4%	12.8%	0.23%	0.26%	0.41%	68.4%	26.1%
North Georgia CU	GA	0	\$71,765,883	10,624	3	18.2%	1.8%	-4.5%	11.6%	0.41%	0.79%	0.76%	76.7%	37.1%
Georgia Power NW FCU	GA	0	\$65,326,439	6,594	3	10.1%	-9.2%	-3.2%	8.8%	0.26%	0.30%	0.46%	53.5%	0.5%
Members United CU	GA	0	\$65,246,050	9,698	4	4.7%	-19.6%	0.7%	14.2%	0.60%	0.37%	0.46%	58.6%	4.5%
Altamaha Federal Credit Union	GA	0	\$64,499,591	9,749	3	10.1%	-6.4%	-4.3%	14.7%	1.61%	0.49%	0.43%	61.4%	2.9%
Health Center CU	GA	0	\$60,549,512	7,040	2	15.0%	0.2%	-1.1%	9.2%	1.06%	0.09%	0.22%	58.0%	8.3%
Bond Community FCU	GA	0	\$51,340,039	3,458	2	13.8%	3.6%	-0.7%	8.0%	3.38%	0.25%	-0.04%	39.7%	3.2%
Lanier FCU	GA	0	\$48,821,029	6,025	2	29.9%	14.6%	7.7%	7.9%	0.14%	0.39%	-0.13%	76.2%	2.8%
On the Grid Financial FCU	GA	0	\$42,632,926	4,977	1	6.7%	1.9%	-3.0%	13.6%	0.29%	0.07%	-0.02%	50.8%	6.6%
Southern Pine CU	GA	0	\$41,992,438	1,789	1	-9.1%	10.6%	-16.3%	6.2%	3.00%	0.15%	-26.62%	72.2%	0.1%
Savannah Schools FCU	GA	0	\$34,970,262	3,968	2	12.1%	-14.0%	-1.9%	11.0%	1.23%	0.70%	-0.17%	36.5%	1.2%
HEA FCU	GA	0	\$31,105,842	3,083	1	10.0%	-0.8%	-2.2%	10.1%	0.55%	-0.06%	0.70%	53.1%	3.3%
1st Choice CU	GA	0	\$30,766,941	7,932	2	19.3%	15.5%	-4.5%	7.0%	0.45%	1.65%	-1.30%	52.0%	1.5%
United Methodist Connectional FCU	GA	0	\$29,472,448	3,779	2	7.2%	9.6%	-14.2%	9.7%	0.37%	0.02%	0.27%	77.2%	9.4%
Flowers Employees Credit League	GA	0	\$25,347,993	5,408	1	2.9%	-14.3%	-3.1%	28.7%	2.96%	1.14%	0.21%	62.9%	0.0%
Artesian City FCU	GA	0	\$25,087,508	2,969	1	19.0%	4.2%	3.4%	15.9%	2.26%	0.53%	0.21%	73.1%	1.7%
Fort McPherson CU	GA	0	\$25,082,345	3,978	1	6.1%	-4.3%	-9.5%	9.2%	1.32%	0.62%	-0.12%	49.7%	11.4%
Georgia Power Valdosta FCU	GA	0	\$24,781,508	3,625	1	7.3%	-1.3%	0.0%	12.2%	0.48%	0.32%	-0.02%	49.9%	4.5%
Coweta Cities and County EFCU	GA	0	\$23,459,971	3,160	1	13.0%	-8.5%	-2.1%	15.9%	0.01%	0.05%	0.76%	44.2%	0.0%
Savannah Postal CU	GA	0	\$21,670,027	2,158	1	10.2%	-2.6%	-4.9%	14.1%	0.33%	0.02%	-0.25%	44.4%	7.4%
Northside FCU	GA	0	\$21,053,757	6,000	2	15.8%	-13.6%	-11.0%	12.2%	1.26%	0.91%	1.06%	57.4%	0.0%
Glynn County Federal ECU	GA	0	\$20,070,432	1,206	2	6.1%	10.0%	0.9%	19.1%	2.58%	0.06%	0.20%	59.8%	0.1%

# Georgia Credit Union Profile

Mid-Year 2020

## Georgia Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/Loans	Chg-offs/Avg Loans		Loans/Savings	1st Mtgs. Assets
Memorial Health CU	GA	0	\$19,500,056	3,366	1	7.7%	4.1%	-1.1%	17.6%	0.58%	0.79%	-0.22%	65.1%	7.7%
North Main CU	GA	0	\$18,037,542	1,574	1	17.4%	8.5%	2.5%	13.9%	0.56%	0.59%	0.35%	77.7%	13.5%
Rome Kraft ECU	GA	0	\$17,573,661	1,975	1	11.7%	4.3%	1.6%	24.1%	0.50%	0.97%	0.82%	92.0%	0.0%
First Reliance FCU	GA	0	\$15,305,325	3,015	1	12.9%	-11.8%	1.4%	10.1%	2.18%	0.41%	0.55%	39.4%	4.2%
GPA CU	GA	0	\$14,438,214	1,556	1	3.2%	-14.6%	0.4%	18.9%	0.34%	-0.01%	0.36%	39.7%	0.0%
The Wright CU	GA	0	\$14,344,713	1,485	1	12.7%	22.7%	-1.7%	15.6%	0.41%	-0.02%	0.74%	40.7%	9.0%
Three Rivers Credit Union	GA	0	\$12,570,929	3,548	2	8.9%	-13.4%	-27.8%	10.3%	3.00%	1.27%	-4.15%	39.6%	7.3%
Walker County Educators FCU	GA	0	\$12,281,289	1,478	2	2.3%	0.4%	1.5%	26.6%	0.30%	0.16%	0.13%	84.0%	2.0%
Combined Employees Credit Union	GA	0	\$11,819,957	3,300	1	9.9%	-2.5%	-1.3%	9.4%	0.02%	0.14%	-0.62%	82.6%	0.0%
Genuine Parts CU	GA	0	\$11,663,817	1,539	1	9.6%	-16.9%	11.0%	21.9%	1.32%	-0.27%	0.46%	35.5%	0.0%
Fieldale CU	GA	0	\$11,101,750	1,853	1	5.5%	-7.0%	-5.2%	11.9%	1.18%	-0.07%	0.07%	16.1%	2.5%
Valdosta Teachers FCU	GA	0	\$10,156,828	2,253	1	9.8%	-3.2%	4.2%	14.4%	0.63%	0.42%	-1.02%	48.4%	0.0%
Mercy FCU	GA	0	\$9,299,250	2,131	2	8.3%	-0.3%	1.3%	18.5%	2.16%	0.24%	1.51%	73.7%	0.0%
Regional Members FCU	GA	0	\$8,879,541	1,300	1	1.0%	0.4%	-4.9%	10.4%	1.65%	0.10%	0.23%	55.8%	2.7%
Colquitt County Teachers FCU	GA	0	\$8,368,178	1,850	1	3.2%	-5.9%	2.0%	20.0%	0.21%	0.36%	0.21%	72.5%	0.0%
Rig ECU	GA	0	\$7,778,887	672	1	3.8%	4.4%	-1.3%	29.7%	0.00%	-0.03%	0.32%	61.2%	0.0%
Beka FCU	GA	0	\$6,004,172	695	1	4.9%	-9.3%	-12.2%	10.5%	1.31%	-0.46%	-0.41%	81.6%	0.0%
Ware County School EFCU	GA	0	\$4,969,123	748	1	16.6%	25.2%	6.1%	10.3%	0.00%	0.07%	1.22%	83.7%	12.4%
Macon Firemens CU	GA	0	\$4,747,281	675	1	-3.4%	6.6%	0.1%	28.3%	0.83%	-0.02%	-0.09%	89.6%	0.0%
Locoga FCU	GA	0	\$4,521,898	808	1	0.0%	3.7%	-5.2%	8.3%	0.00%	0.46%	-0.19%	48.4%	0.0%
Georgia Guard CU	GA	0	\$4,269,615	831	1	4.0%	-24.6%	-6.1%	10.4%	1.20%	-0.01%	-0.79%	50.8%	1.9%
Macon-Bibb Employees Credit Union	GA	0	\$3,770,469	1,303	1	10.1%	-14.6%	-1.1%	14.2%	1.62%	0.83%	0.03%	64.2%	0.0%
Brosnan Yard FCU	GA	0	\$3,505,690	934	1	8.1%	-9.3%	-1.9%	14.1%	3.90%	0.66%	-0.10%	73.5%	0.0%
Coffee County Teachers FCU	GA	0	\$3,484,094	1,590	1	-2.3%	-6.9%	5.2%	18.8%	4.39%	1.72%	3.07%	68.3%	0.0%
Elco FCU	GA	0	\$3,243,159	722	1	6.1%	2.2%	-3.0%	22.8%	1.33%	0.13%	1.58%	90.9%	0.0%
CRMC ECU	GA	0	\$3,035,381	1,201	2	11.6%	7.5%	0.5%	18.0%	0.10%	-0.03%	1.39%	48.6%	0.0%
United Neighborhood FCU	GA	0	\$2,823,925	792	2	3.5%	-4.7%	-1.5%	9.4%	6.64%	-0.37%	3.12%	49.3%	0.0%
Flint FCU	GA	0	\$2,751,928	672	2	-0.5%	5.3%	-1.2%	24.4%	0.03%	0.30%	0.83%	67.6%	0.0%
Savastate Teachers FCU	GA	0	\$2,737,781	754	1	-8.5%	13.0%	-1.7%	21.3%	0.14%	-0.18%	-2.42%	29.3%	0.0%
Patterson Pump FCU	GA	0	\$2,507,908	389	1	1.1%	-6.5%	-4.0%	20.4%	2.41%	0.92%	1.80%	44.8%	0.0%
Omega Psi Phi Fraternity FCU	GA	0	\$2,181,449	1,473	2	14.7%	3.3%	9.8%	6.2%	0.85%	0.40%	1.40%	38.4%	11.3%
Roper Corporation ECU	GA	0	\$1,823,574	657	1	-3.1%	-35.6%	-1.8%	13.8%	0.62%	-0.85%	-0.59%	16.9%	0.0%
Flint River EFCU	GA	0	\$1,790,865	319	1	-4.3%	-4.9%	6.7%	31.2%	3.17%	0.00%	1.26%	73.1%	0.0%
Berrien Teachers FCU	GA	0	\$1,489,919	247	1	9.5%	13.7%	2.9%	13.7%	0.00%	-0.44%	1.01%	69.2%	0.0%
Local 461 FCU	GA	0	\$1,357,956	546	1	3.8%	4.7%	1.3%	14.4%	0.00%	0.00%	0.63%	72.7%	0.0%
Harris ECU	GA	0	\$853,041	212	1	7.9%	-10.0%	-1.9%	26.3%	0.00%	-0.06%	0.66%	68.4%	11.7%
Big Bethel AME Church FCU	GA	0	\$326,389	251	1	5.5%	-37.1%	-0.4%	12.7%	0.00%	0.00%	0.60%	6.6%	0.0%
FAB Church FCU	GA	0	\$250,511	262	1	-21.1%	-31.2%	-7.7%	23.6%	0.00%	0.00%	1.70%	13.1%	0.0%
Tabernacle FCU	GA	0	\$213,058	127	1	-1.5%	-34.5%	-19.6%	13.4%	15.75%	0.76%	-4.10%	14.3%	0.0%
Stephens County Community FCU	GA	0	\$145,133	114	2	-2.8%	-53.3%	0.0%	12.4%	9.18%	0.00%	0.86%	8.8%	0.0%
<b>Medians</b>			<b>\$29,472,448</b>	<b>3,625</b>	<b>2</b>	<b>9.6%</b>	<b>0.6%</b>	<b>-0.7%</b>	<b>12.2%</b>	<b>0.52%</b>	<b>0.26%</b>	<b>0.36%</b>	<b>64.2%</b>	<b>3.8%</b>
<b>By Asset Size</b>			<b>Number of Insts.</b>											
\$5 million and less			23	675	1	3.5%	-1.1%	0.1%	16.5%	1.50%	0.27%	0.64%	60.8%	1.8%
\$5 to \$10 million			5	1,300	1	4.2%	-2.6%	-1.6%	18.0%	1.16%	0.07%	0.44%	68.4%	0.6%
\$10 to \$20 million			12	1,914	1	9.5%	-0.6%	-4.3%	16.4%	0.74%	0.43%	-0.11%	56.5%	4.3%
\$20 to \$50 million			15	3,779	1	9.8%	2.5%	-4.2%	12.1%	1.14%	0.41%	-2.79%	58.4%	3.3%
\$50 to \$100 million			10	7,274	2	12.2%	-0.5%	-2.4%	12.0%	0.91%	0.35%	0.40%	62.6%	16.7%
\$100 to \$250 million			16	15,674	5	13.4%	2.0%	1.8%	11.4%	0.58%	0.33%	0.45%	62.9%	13.1%
\$250 million+			16	53,130	13	15.5%	4.9%	3.1%	11.9%	0.41%	0.43%	0.64%	77.6%	22.8%

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.