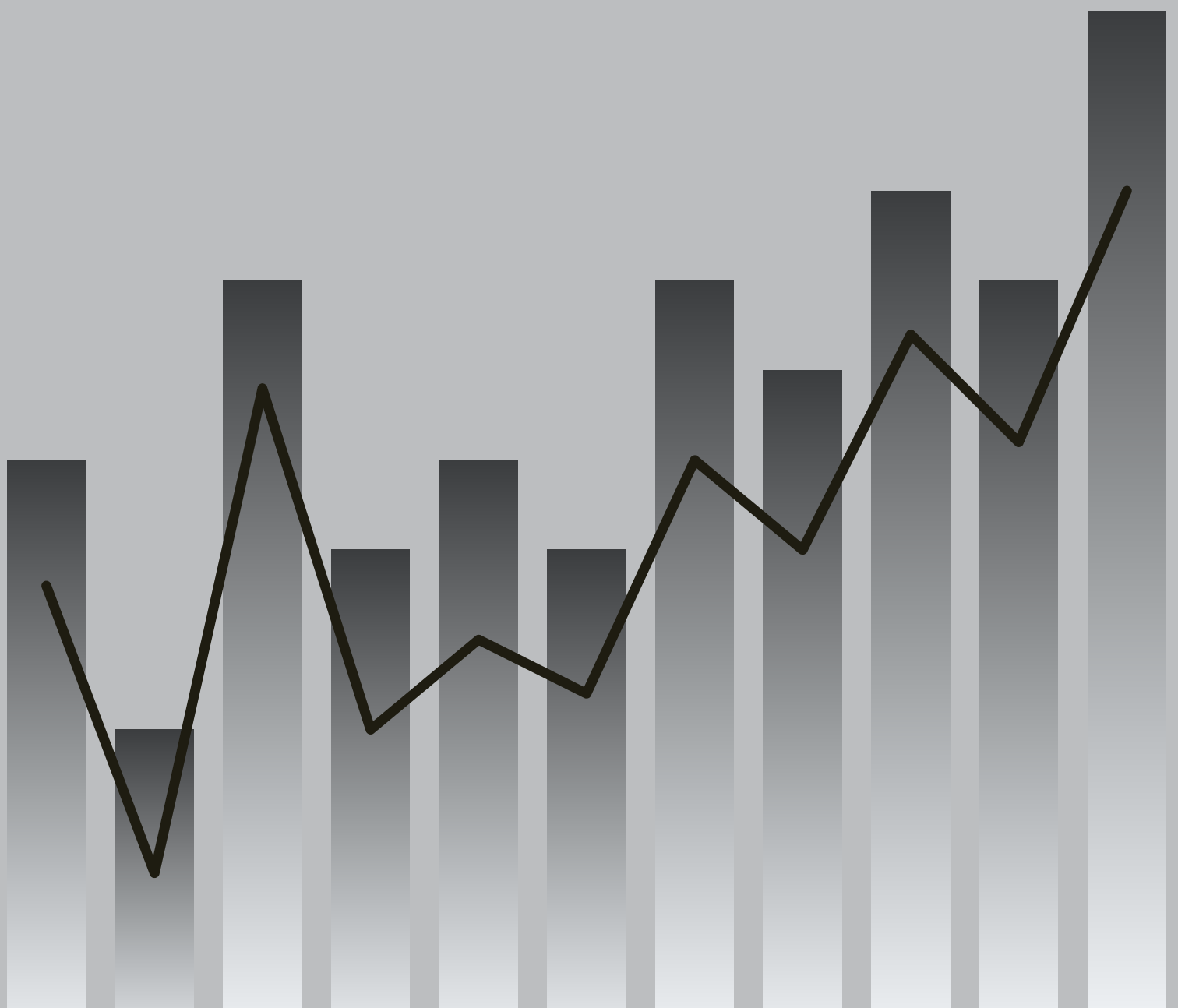


Georgia Credit Union Profile

Third Quarter 2019
CUNA Economics & Statistics



Georgia Credit Union Profile

Third Quarter 2019

Overview by Year

	U.S. CUs	Georgia CUs
Demographic Information		
	Sep 19	Sep 19
Number of CUs	5,391	99
Assets per CU (\$ mil)	288.7	248.3
Median assets (\$ mil)	34.7	25.2
Total assets (\$ mil)	1,556,530	24,585
Total loans (\$ mil)	1,106,691	17,605
Total surplus funds (\$ mil)	381,527	5,830
Total savings (\$ mil)	1,307,735	20,857
Total memberships (thousands)	120,940	2,166
Growth Rates		
Total assets	6.8	2.8
Total loans	6.3	3.0
Total surplus funds	8.2	2.1
Total savings	6.9	2.0
Total memberships	3.6	0.4
% CUs with increasing assets	64.2	63.6
Earnings - Basis Pts.		
Yield on total assets	404	376
Dividend/interest cost of assets	87	58
Net interest margin	317	318
Fee & other income *	140	168
Operating expense	317	350
Loss Provisions	42	34
Net Income (ROA) with Stab Exp	97	101
Net Income (ROA) without Stab Exp	97	101
% CUs with positive ROA	88.9	87.9
Capital Adequacy		
Net worth/assets	11.4	13.0
% CUs with NW > 7% of assets	98.4	99.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.66	0.44
Net chargeoffs/average loans (%)	0.55	0.45
Total borrower-bankruptcies	198,948	3,567
Bankruptcies per CU	36.9	36.0
Bankruptcies per 1000 members	1.6	1.6
Asset/Liability Management		
Loans/savings	84.6	84.4
Loans/assets	71.1	71.6
Net Long-term assets/assets	33.3	28.6
Liquid assets/assets	12.6	13.4
Core deposits/shares & borrowings	49.0	58.2
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	59	73
Members/FTE	387	405
Average shares/member (\$)	10,813	9,627
Average loan balance (\$)	15,616	11,121
Employees per million in assets	0.20	0.22
Structure		
Fed CUs w/ single-sponsor	11.6	14.1
Fed CUs w/ community charter	17.4	10.1
Other Fed CUs	32.5	27.3
CUs state chartered	38.5	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.

Georgia Credit Union Profile

Third Quarter 2019

Overview: State Trends

	U.S.	Georgia Credit Unions						
Demographic Information	Sep 19	Sep 19	2018	2017	2016	2015	2014	2013
Number of CUs	5,391	99	100	108	114	121	133	138
Assets per CU (\$ mil)	288.7	248.3	238.4	212.8	192.8	171.3	148.0	137.9
Median assets (\$ mil)	34.7	25.2	26.0	23.1	23.4	21.6	19.3	18.6
Total assets (\$ mil)	1,556,530	24,585	23,838	22,987	21,981	20,721	19,688	19,025
Total loans (\$ mil)	1,106,691	17,605	17,216	16,023	14,725	13,250	11,932	10,760
Total surplus funds (\$ mil)	381,527	5,830	5,485	5,918	6,263	6,582	6,926	7,478
Total savings (\$ mil)	1,307,735	20,857	20,374	19,703	18,896	17,853	17,091	16,647
Total memberships (thousands)	120,940	2,166	2,159	2,116	2,108	2,087	2,035	1,976
Growth Rates								
Total assets	6.8	2.8	3.7	4.6	6.1	5.2	3.5	3.0
Total loans	6.3	3.0	7.4	8.8	11.1	11.0	10.9	5.8
Total surplus funds	8.2	2.1	-7.3	-5.5	-4.8	-5.0	-7.4	-1.7
Total savings	6.9	2.0	3.4	4.3	5.8	4.5	2.7	2.7
Total memberships	3.6	0.4	2.0	0.3	1.1	2.5	3.0	2.2
% CUs with increasing assets	64.2	63.6	67.0	78.7	81.6	75.2	65.4	68.1
Earnings - Basis Pts.								
Yield on total assets	404	376	351	326	317	315	315	314
Dividend/interest cost of assets	87	58	47	36	34	36	40	44
Net interest margin	317	318	304	290	283	279	275	270
Fee & other income	140	168	166	154	154	153	151	146
Operating expense	317	350	339	327	327	322	314	315
Loss Provisions	42	34	37	41	34	29	31	31
Net Income (ROA) with Stab Exp	97	101	94	76	75	81	81	70
Net Income (ROA) without Stab Exp	97	101	94	76	75	81	81	76
% CUs with positive ROA	88.9	87.9	92.0	88.0	85.1	80.2	83.5	78.3
Capital Adequacy								
Net worth/assets	11.4	13.0	12.8	12.3	12.2	12.2	12.0	11.6
% CUs with NW > 7% of assets	98.4	99.0	99.0	100.0	100.0	100.0	98.5	96.4
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.66	0.44	0.50	0.57	0.57	0.62	0.69	0.81
Net chargeoffs/average loans (%)	0.55	0.45	0.58	0.53	0.49	0.50	0.57	0.61
Total borrower-bankruptcies	198,948	3,567	3,627	3,538	3,724	3,886	3,914	4,375
Bankruptcies per CU	36.9	36.0	36.3	32.8	32.7	32.1	29.4	31.7
Bankruptcies per 1000 members	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.2
Asset/Liability Management								
Loans/savings	84.6	84.4	84.5	81.3	77.9	74.2	69.8	64.6
Loans/assets	71.1	71.6	72.2	69.7	67.0	63.9	60.6	56.6
Net Long-term assets/assets	33.3	28.6	26.9	28.4	28.3	28.4	29.5	31.4
Liquid assets/assets	12.6	13.4	12.0	12.8	13.3	12.7	11.8	15.7
Core deposits/shares & borrowings	49.0	58.2	58.0	57.2	56.7	55.5	53.1	50.9
Productivity								
Members/potential members (%)	3	6	7	7	8	8	8	8
Borrowers/members (%)	59	73	70	71	70	68	65	57
Members/FTE	387	405	408	418	424	438	445	441
Average shares/member (\$)	10,813	9,627	9,437	9,312	8,962	8,556	8,399	8,423
Average loan balance (\$)	15,616	11,121	11,314	10,720	9,981	9,397	9,067	9,545
Employees per million in assets	0.20	0.22	0.22	0.22	0.23	0.23	0.23	0.24
Structure								
Fed CUs w/ single-sponsor	11.6	14.1	14.0	14.8	15.8	14.0	16.5	15.9
Fed CUs w/ community charter	17.4	10.1	14.0	13.0	14.9	14.9	17.3	19.6
Other Fed CUs	32.5	27.3	24.0	26.9	26.3	27.3	26.3	25.4
CUs state chartered	38.5	48.5	48.0	45.4	43.0	43.8	39.8	39.1

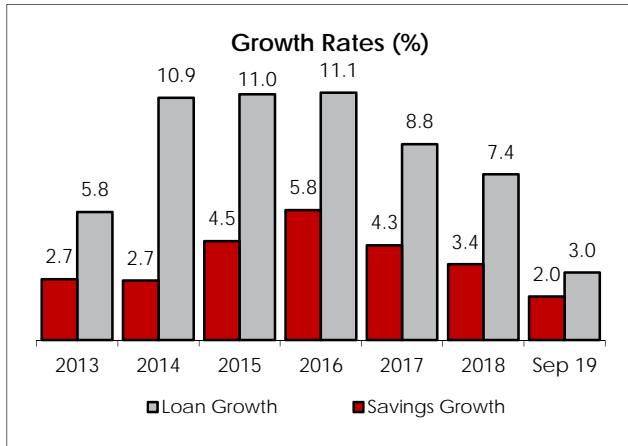
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

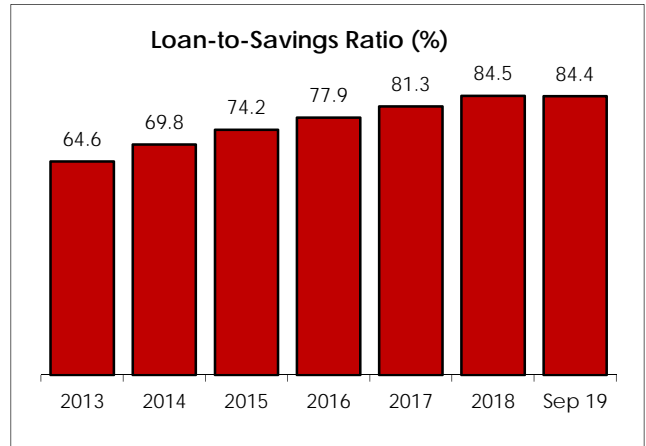
Georgia Credit Union Profile

Third Quarter 2019

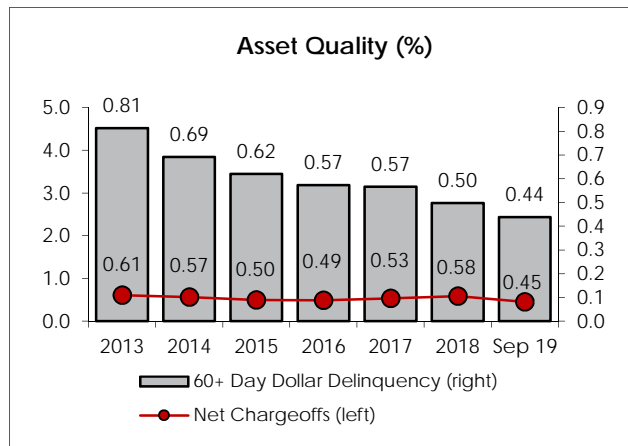
Loan and Savings Growth Trends



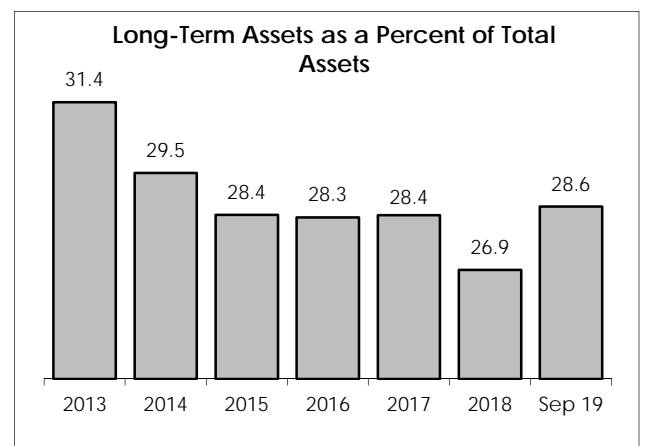
Liquidity Trends



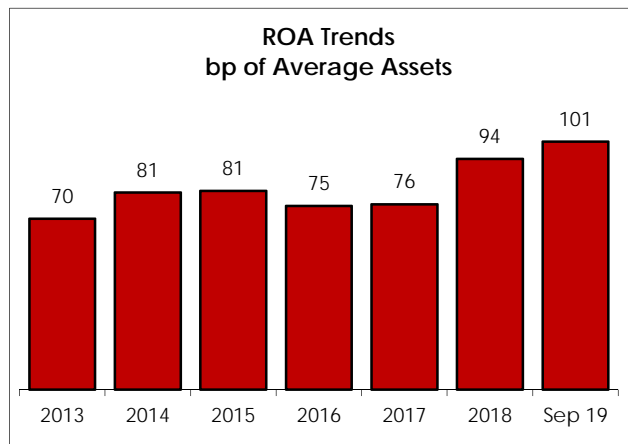
Credit Risk Trends



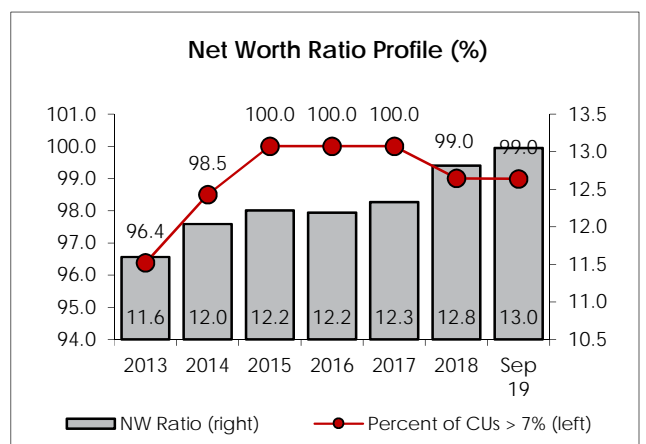
Interest Rate Risk Trends



Earnings Trends



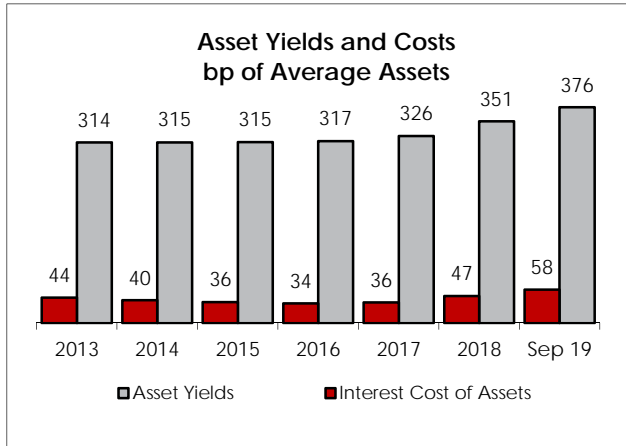
Solvency Trends



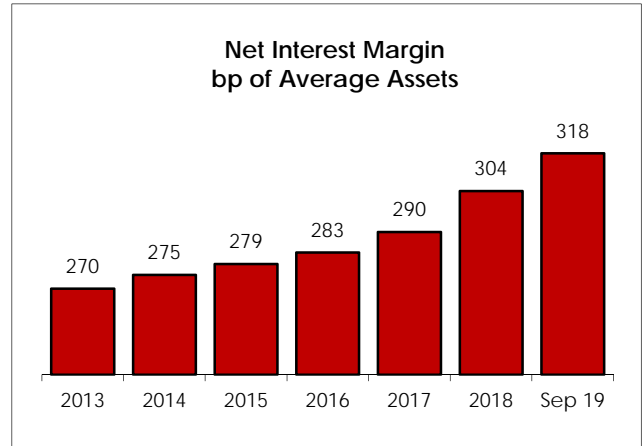
Georgia Credit Union Profile

Third Quarter 2019

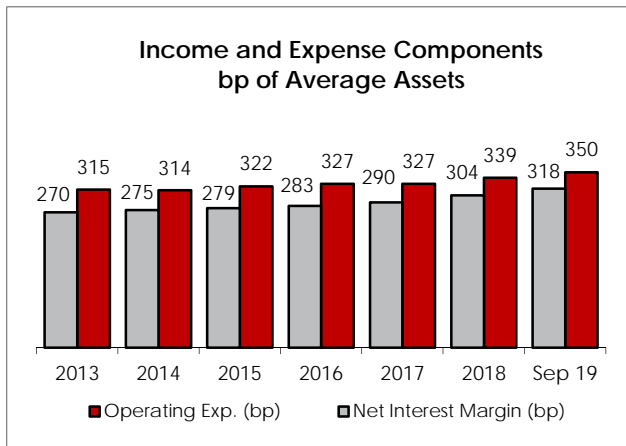
Asset Yields and Funding Costs



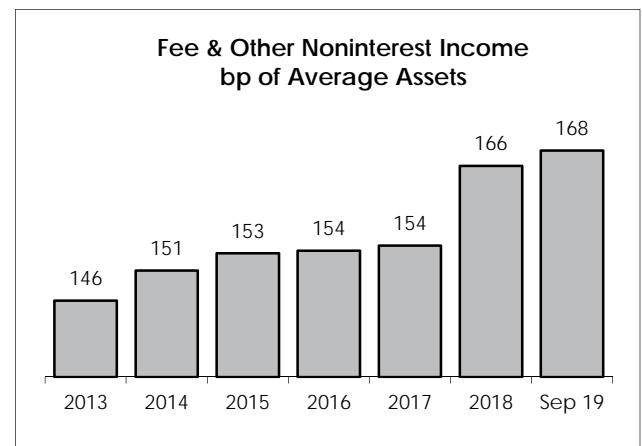
Interest Margins



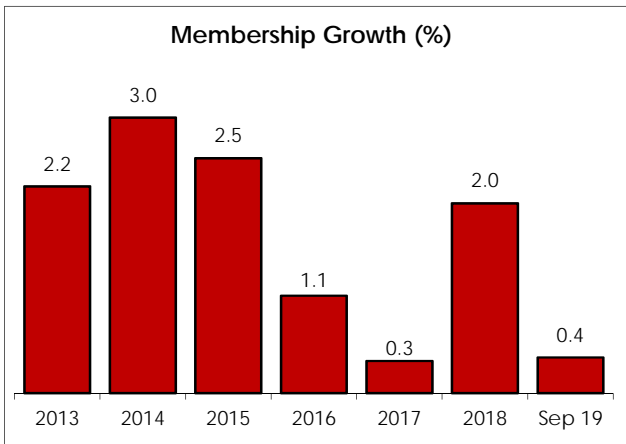
Interest Margins & Overhead



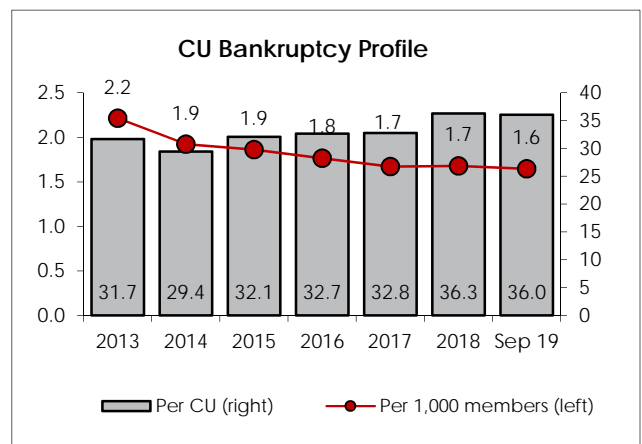
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2019						
	Sep 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	99	43	14	12	15	7	1	7
Assets per CU (\$ mil)	248.3	7.1	29.7	71.8	158.6	338.7	514.5	2,534.3
Median assets (\$ mil)	25.2	4.6	26.3	69.1	158.3	350.3	514.5	2,151.3
Total assets (\$ mil)	24,585	304	416	861	2,378	2,371	515	17,740
Total loans (\$ mil)	17,605	163	229	538	1,510	1,461	376	13,329
Total surplus funds (\$ mil)	5,830	132	170	282	750	749	81	3,666
Total savings (\$ mil)	20,857	248	356	734	2,036	2,086	457	14,939
Total memberships (thousands)	2,166	60	60	115	290	242	61	1,338
Growth Rates								
Total assets	2.8	-0.6	1.0	4.0	2.1	4.6	6.9	3.3
Total loans	3.0	4.1	7.0	5.2	5.2	4.8	19.6	2.5
Total surplus funds	2.1	-5.9	-6.0	0.6	-3.7	3.6	-30.2	6.5
Total savings	2.0	-1.3	0.7	3.1	1.3	4.0	6.9	2.3
Total memberships	0.4	-1.7	-1.8	0.6	0.0	1.1	3.9	1.5
% CUs with increasing assets	63.6	51.2	64.3	58.3	66.7	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	376	459	412	406	385	366	396	371
Dividend/interest cost of assets	58	48	41	48	47	44	32	63
Net interest margin	318	411	371	358	338	322	364	308
Fee & other income	168	96	124	196	215	198	231	157
Operating expense	350	413	418	450	427	405	508	320
Loss Provisions	34	26	32	32	36	33	31	35
Net Income (ROA) with Stab Exp	101	67	46	71	90	82	56	110
Net Income (ROA) without Stab Exp	101	67	46	71	90	82	56	110
% CUs with positive ROA	87.9	83.7	78.6	83.3	100.0	100.0	100.0	100.0
Capital Adequacy								
Net worth/assets	13.0	17.6	13.8	13.5	12.4	10.8	9.2	13.4
% CUs with NW > 7% of assets	99.0	97.7	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.44	1.14	1.35	0.68	0.68	0.50	0.65	0.36
Net chargeoffs/average loans (%)	0.45	0.52	0.65	0.51	0.60	0.58	0.35	0.42
Total borrower-bankruptcies	3,567	139	123	247	585	400	75	2,000
Bankruptcies per CU	36.0	3.2	8.8	20.6	39.0	57.1	74.6	285.6
Bankruptcies per 1000 members	1.6	2.3	2.1	2.1	2.0	1.6	1.2	1.5
Asset/Liability Management								
Loans/savings	84.4	65.4	64.2	73.2	74.2	70.0	82.3	89.2
Loans/assets	71.6	53.6	55.0	62.4	63.5	61.6	73.1	75.1
Net Long-term assets/assets	28.6	6.9	8.2	18.2	23.9	26.0	40.1	30.6
Liquid assets/assets	13.4	32.4	30.7	21.6	18.6	13.7	12.0	11.5
Core deposits/shares & borrowings	58.2	76.0	76.3	63.8	68.6	63.3	78.5	54.4
Productivity								
Members/potential members (%)	6	8	7	10	5	4	9	7
Borrowers/members (%)	73	38	46	91	72	51	41	80
Members/FTE	405	474	457	378	361	382	291	426
Average shares/member (\$)	9,627	4,156	5,971	6,376	7,014	8,603	7,514	11,163
Average loan balance (\$)	11,121	7,102	8,260	5,109	7,213	11,905	15,142	12,453
Employees per million in assets	0.22	0.42	0.31	0.35	0.34	0.27	0.41	0.18
Structure								
Fed CUs w/ single-sponsor	14.1	25.6	7.1	0.0	13.3	0.0	0.0	0.0
Fed CUs w/ community charter	10.1	4.7	21.4	8.3	13.3	28.6	0.0	0.0
Other Fed CUs	27.3	27.9	42.9	8.3	40.0	14.3	100.0	0.0
CUs state chartered	48.5	41.9	28.6	83.3	33.3	57.1	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.

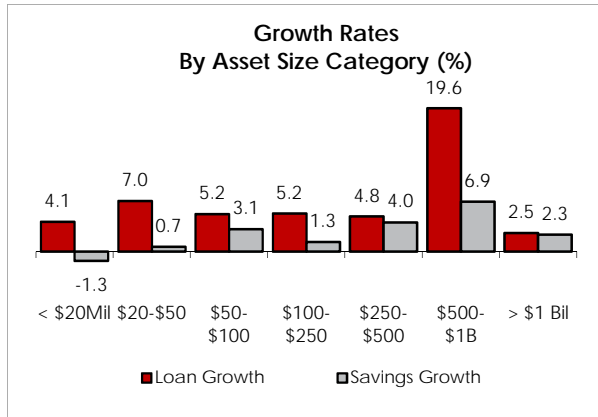
Source: NCUA and CUNA E&S.

Georgia Credit Union Profile

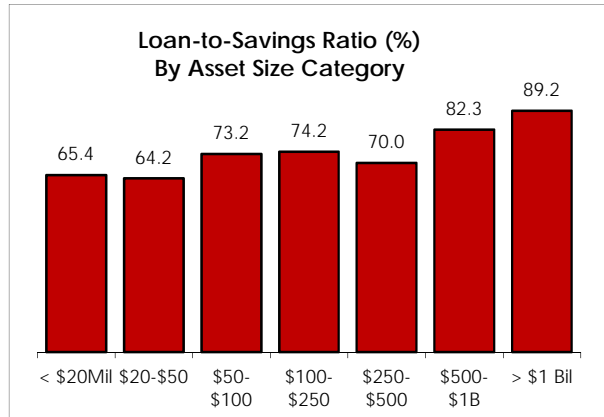
Third Quarter 2019

Results By Asset Size

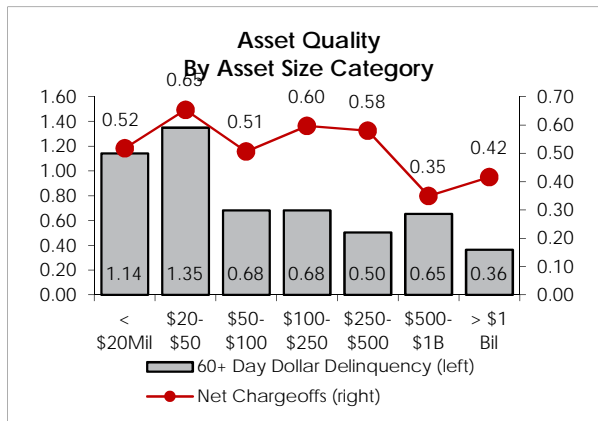
Loan and Savings growth



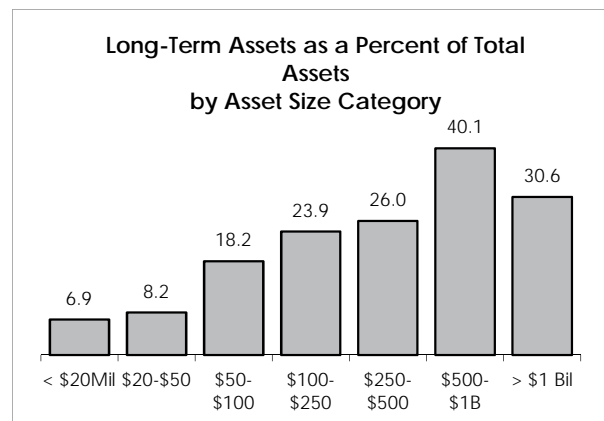
Liquidity Risk Exposure



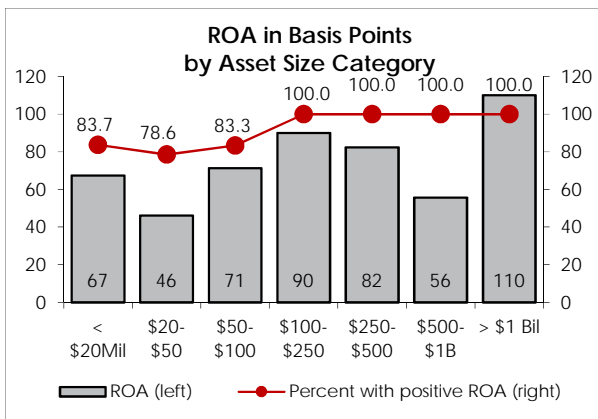
Credit Risk Exposure



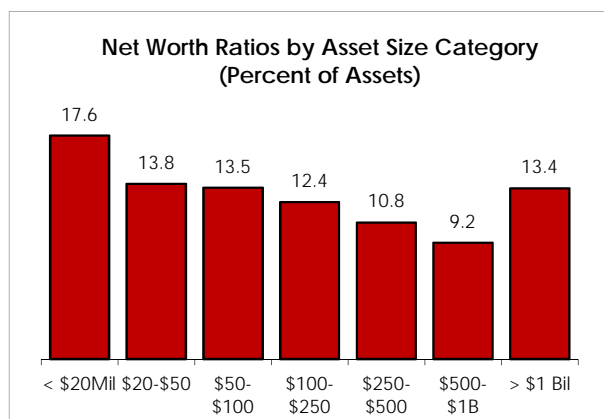
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
Demographic Information	Sep 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,391	2,051	1,014	700	692	351	261	322
Assets per CU (\$ mil)	288.7	7.5	32.4	71.7	158.0	350.2	704.7	3,235.6
Median assets (\$ mil)	34.7	6.5	31.1	70.4	149.3	339.2	681.8	1,804.7
Total assets (\$ mil)	1,556,530	15,451	32,840	50,223	109,314	122,936	183,916	1,041,849
Total loans (\$ mil)	1,106,691	8,038	18,024	29,648	72,185	85,656	132,301	760,839
Total surplus funds (\$ mil)	381,527	7,069	13,624	18,236	31,312	30,656	42,134	238,496
Total savings (\$ mil)	1,307,735	13,072	28,341	43,552	94,870	105,790	156,256	865,853
Total memberships (thousands)	120,940	2,403	3,741	5,289	10,370	10,993	14,992	73,152
Growth Rates								
Total assets	6.8	-0.1	1.6	2.3	3.9	5.1	6.4	8.7
Total loans	6.3	3.2	3.9	3.6	4.5	5.2	6.0	7.5
Total surplus funds	8.2	-3.7	-1.5	0.1	1.9	4.3	7.4	12.5
Total savings	6.9	-0.5	1.1	1.9	3.5	5.1	6.7	9.0
Total memberships	3.6	-1.4	-0.5	0.0	1.2	2.1	2.8	5.9
<i>% CUs with increasing assets</i>	64.2	44.1	60.5	71.7	82.9	88.9	90.8	98.4
Earnings - Basis Pts.								
Yield on total assets	404	398	384	386	394	397	398	409
Dividend/interest cost of assets	87	43	42	47	56	65	72	99
Net interest margin	317	355	342	339	338	332	326	309
Fee & other income	140	85	114	131	145	154	154	137
Operating expense	317	368	366	377	377	373	362	291
Loss Provisions	42	28	24	27	30	32	34	48
Net Income (ROA) with Stab Exp	97	44	65	66	75	81	84	107
Net Income (ROA) without Stab Exp	97	44	65	66	75	81	84	107
<i>% CUs with positive ROA</i>	88.9	78.5	91.6	93.6	96.8	99.1	98.5	99.4
Capital Adequacy								
Net worth/assets	11.4	14.9	13.0	12.2	11.7	11.5	11.3	11.2
<i>% CUs with NW > 7% of assets</i>	98.4	97.4	98.7	98.7	98.8	99.7	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.66	1.39	0.95	0.79	0.72	0.70	0.65	0.64
Net chargeoffs/average loans (%)	0.55	0.56	0.46	0.46	0.47	0.47	0.48	0.59
Total borrower-bankruptcies	198,948	2,902	4,788	7,141	15,649	18,603	28,074	121,790
Bankruptcies per CU	36.9	1.4	4.7	10.2	22.6	53.0	107.6	378.2
Bankruptcies per 1000 members	1.6	1.2	1.3	1.4	1.5	1.7	1.9	1.7
Asset/Liability Management								
Loans/savings	84.6	61.5	63.6	68.1	76.1	81.0	84.7	87.9
Loans/assets	71.1	52.0	54.9	59.0	66.0	69.7	71.9	73.0
Net Long-term assets/assets	33.3	11.7	20.0	24.2	28.4	31.6	34.7	35.0
Liquid assets/assets	12.6	27.9	22.7	19.5	15.6	13.3	12.2	11.5
Core deposits/shares & borrowings	49.0	79.4	70.9	65.9	60.0	56.3	53.2	44.1
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	3
Borrowers/members (%)	59	44	57	54	56	55	58	61
Members/FTE	387	403	397	367	337	342	343	415
Average shares/member (\$)	10,813	5,439	7,576	8,235	9,148	9,624	10,423	11,836
Average loan balance (\$)	15,616	7,637	8,485	10,342	12,520	14,213	15,323	17,137
Employees per million in assets	0.20	0.39	0.29	0.29	0.28	0.26	0.24	0.17
Structure								
Fed CUs w/ single-sponsor	11.6	23.3	8.0	3.7	2.5	2.0	2.7	2.2
Fed CUs w/ community charter	17.4	8.9	22.6	25.3	28.2	23.6	15.7	10.2
Other Fed CUs	32.5	36.9	33.3	30.4	27.3	25.4	25.3	31.7
CUs state chartered	38.5	30.9	36.1	40.6	42.1	49.0	56.3	55.9

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

Third Quarter 2019

Portfolio: State Trends

	U.S.		Georgia Credit Unions					
	Sep 19	Sep 19	2018	2017	2016	2015	2014	2013
Growth Rates								
Credit cards	7.4%	2.9%	3.3%	3.8%	2.9%	2.6%	2.1%	2.9%
Other unsecured loans	8.1%	3.0%	3.7%	3.7%	3.3%	2.8%	5.8%	6.6%
New automobile	2.2%	-3.3%	6.7%	11.4%	14.2%	19.6%	30.8%	11.0%
Used automobile	4.4%	1.5%	9.4%	7.8%	12.6%	10.7%	14.2%	6.6%
First mortgage	7.2%	7.2%	7.7%	7.5%	11.6%	10.0%	6.1%	5.7%
HEL & 2nd Mtg	6.3%	3.9%	4.2%	5.9%	5.1%	12.3%	-1.3%	1.7%
Commercial loans*	13.0%	23.4%	28.9%	-1.9%	9.8%	10.8%	-3.2%	-8.6%
Share drafts	13.7%	4.3%	6.7%	7.3%	9.5%	12.8%	9.4%	7.1%
Certificates	22.2%	7.5%	4.3%	0.0%	-3.4%	-7.8%	-5.3%	-8.4%
IRAs	3.6%	-3.4%	-3.9%	-4.5%	-2.4%	-3.1%	-3.4%	-1.6%
Money market shares	2.1%	1.8%	1.7%	5.3%	8.9%	6.1%	1.0%	5.2%
Regular shares	-0.2%	0.2%	3.9%	4.0%	7.6%	7.3%	6.0%	7.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	4.5%	4.7%	4.9%	5.1%	5.5%	6.0%	6.5%
Other unsecured loans/total loans	4.2%	3.4%	3.5%	3.6%	3.8%	4.0%	4.4%	4.6%
New automobile/total loans	13.4%	19.4%	20.3%	20.4%	19.9%	19.4%	18.0%	15.3%
Used automobile/total loans	20.7%	28.5%	28.4%	27.9%	28.2%	27.8%	27.9%	27.1%
First mortgage/total loans	41.1%	32.5%	31.7%	31.6%	32.0%	31.9%	32.1%	33.6%
HEL & 2nd Mtg/total loans	8.4%	6.6%	6.7%	6.9%	7.1%	7.5%	7.4%	8.3%
Commercial loans/total loans	7.2%	7.2%	6.7%	5.6%	6.2%	6.2%	6.3%	7.2%
Share drafts/total savings	15.5%	21.1%	20.6%	20.0%	19.4%	18.8%	17.4%	16.3%
Certificates/total savings	21.4%	13.8%	13.7%	13.5%	14.1%	15.5%	17.5%	19.0%
IRAs/total savings	6.2%	6.1%	6.4%	6.9%	7.5%	8.2%	8.8%	9.3%
Money market shares/total savings	20.6%	20.8%	20.9%	21.2%	21.0%	20.4%	20.1%	20.4%
Regular shares/total savings	34.3%	37.1%	37.4%	37.3%	37.4%	36.8%	35.8%	34.6%
Percent of CUs Offering								
Credit cards	62.3%	45.5%	47.0%	46.3%	46.5%	46.3%	45.1%	43.5%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	99.1%	98.3%	99.2%	98.6%
New automobile	95.8%	94.9%	95.0%	95.4%	96.5%	95.9%	94.7%	94.2%
Used automobile	97.0%	94.9%	95.0%	95.4%	96.5%	96.7%	96.2%	94.9%
First mortgage	69.4%	68.7%	69.0%	66.7%	67.5%	68.6%	66.9%	65.9%
HEL & 2nd Mtg	69.2%	61.6%	63.0%	63.0%	64.0%	64.5%	63.2%	62.3%
Commercial loans	35.2%	36.4%	35.0%	34.3%	38.6%	38.8%	34.6%	34.1%
Share drafts	80.6%	68.7%	69.0%	69.4%	70.2%	70.2%	69.9%	69.6%
Certificates	82.1%	82.8%	83.0%	81.5%	81.6%	81.0%	81.2%	80.4%
IRAs	68.9%	65.7%	66.0%	63.9%	64.9%	64.5%	66.2%	65.9%
Money market shares	52.7%	48.5%	48.0%	44.4%	43.9%	43.0%	39.8%	39.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	16.8%	16.2%	17.0%	17.7%	16.8%	16.6%	16.2%
Other unsecured loans	11.8%	10.1%	10.4%	11.0%	10.7%	10.7%	11.0%	10.4%
New automobile	6.2%	15.8%	14.7%	14.3%	13.2%	11.3%	10.8%	8.9%
Used automobile	15.1%	25.9%	24.4%	22.8%	21.4%	19.1%	18.7%	17.2%
First mortgage	2.5%	1.8%	1.8%	1.8%	1.7%	1.6%	1.6%	1.5%
HEL & 2nd Mtg	2.1%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.8%
Commercial loans	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	59.0%	58.3%	56.8%	56.0%	53.8%	53.1%	51.6%	50.4%
Certificates	8.4%	6.0%	6.0%	6.0%	6.1%	6.5%	7.2%	7.8%
IRAs	4.0%	3.7%	3.8%	3.9%	4.1%	4.3%	4.6%	4.9%
Money market shares	7.0%	5.9%	5.7%	5.6%	5.4%	5.3%	5.4%	5.5%

* 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

	GA	Georgia Credit Union Asset Groups - 2019						
	Sep 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	2.9%	8.0%	0.1%	3.6%	-1.5%	-21.5%	16.9%	6.1%
Other unsecured loans	3.0%	-4.4%	-1.1%	0.0%	-2.2%	4.8%	8.1%	6.0%
New automobile	-3.3%	8.2%	12.5%	15.0%	4.5%	8.6%	16.7%	-5.6%
Used automobile	1.5%	4.6%	13.7%	7.4%	2.7%	-0.8%	4.2%	1.5%
First mortgage	7.2%	10.4%	0.1%	2.6%	14.3%	15.0%	18.3%	6.1%
HEL & 2nd Mtg	3.9%	-5.0%	-5.8%	-0.1%	7.0%	4.6%	-21.2%	5.0%
Commercial loans*	23.4%	-5.6%	0.4%	5.1%	36.2%	5.3%	43.0%	21.4%
Share drafts	4.3%	6.4%	2.2%	5.1%	8.0%	4.7%	13.9%	4.1%
Certificates	7.5%	-9.5%	3.7%	16.2%	2.4%	12.1%	-1.4%	8.8%
IRAs	-3.4%	-1.4%	-4.4%	-0.6%	-3.0%	-1.8%	-0.9%	-2.9%
Money market shares	1.8%	-16.8%	-8.0%	-12.0%	-3.8%	-1.3%	8.9%	3.0%
Regular shares	0.2%	0.3%	-0.1%	4.2%	0.4%	4.3%	6.9%	0.1%
Portfolio \$ Distribution								
Credit cards/total loans	4.5%	1.1%	4.4%	3.6%	3.8%	2.6%	3.1%	5.0%
Other unsecured loans/total loans	3.4%	13.5%	8.9%	5.8%	6.3%	5.5%	5.1%	2.5%
New automobile/total loans	19.4%	20.3%	14.9%	10.7%	13.5%	23.5%	5.9%	20.4%
Used automobile/total loans	28.5%	45.5%	43.7%	39.4%	35.5%	33.3%	23.2%	26.4%
First mortgage/total loans	32.5%	6.4%	18.2%	27.0%	28.2%	21.3%	46.2%	34.7%
HEL & 2nd Mtg/total loans	6.6%	3.8%	4.2%	7.4%	5.1%	8.6%	3.5%	6.7%
Commercial loans/total loans	7.2%	0.1%	1.3%	3.2%	11.7%	6.0%	31.4%	6.5%
Share drafts/total savings	21.1%	7.9%	18.2%	18.4%	21.2%	22.3%	22.1%	21.3%
Certificates/total savings	13.8%	14.0%	9.4%	15.7%	13.1%	14.3%	11.8%	14.0%
IRAs/total savings	6.1%	4.1%	5.9%	6.7%	4.9%	4.3%	5.6%	6.6%
Money market shares/total savings	20.8%	2.7%	6.0%	12.6%	11.9%	17.0%	4.1%	24.1%
Regular shares/total savings	37.1%	68.1%	58.1%	45.4%	47.6%	41.0%	56.4%	33.1%
Percent of CUs Offering								
Credit cards	45.5%	9.3%	42.9%	75.0%	93.3%	57.1%	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	94.9%	88.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.9%	88.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	68.7%	34.9%	85.7%	100.0%	93.3%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	61.6%	25.6%	71.4%	91.7%	93.3%	100.0%	100.0%	100.0%
Commercial loans	36.4%	4.7%	35.7%	33.3%	66.7%	100.0%	100.0%	100.0%
Share drafts	68.7%	34.9%	92.9%	91.7%	93.3%	100.0%	100.0%	100.0%
Certificates	82.8%	65.1%	100.0%	91.7%	93.3%	100.0%	100.0%	100.0%
IRAs	65.7%	32.6%	85.7%	83.3%	93.3%	100.0%	100.0%	100.0%
Money market shares	48.5%	11.6%	50.0%	75.0%	86.7%	100.0%	100.0%	85.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	16.8%	11.0%	18.2%	10.6%	12.4%	11.7%	8.6%	19.0%
Other unsecured loans	10.1%	19.1%	18.4%	13.7%	12.5%	11.3%	10.1%	8.3%
New automobile	15.8%	2.6%	2.5%	23.9%	15.9%	7.1%	1.8%	18.4%
Used automobile	25.9%	11.1%	12.4%	39.8%	27.4%	16.4%	11.1%	27.9%
First mortgage	1.8%	0.9%	1.0%	1.5%	1.3%	1.1%	1.4%	2.2%
HEL & 2nd Mtg	1.6%	0.7%	0.6%	1.1%	1.0%	1.7%	0.7%	1.8%
Commercial loans	0.2%	0.1%	0.1%	0.3%	0.2%	0.2%	0.3%	0.1%
Share drafts	58.3%	41.0%	36.4%	48.8%	51.5%	55.6%	59.9%	62.2%
Certificates	6.0%	4.4%	2.7%	4.6%	4.3%	5.6%	4.3%	6.8%
IRAs	3.7%	1.9%	2.2%	3.1%	2.6%	3.1%	2.2%	4.2%
Money market shares	5.9%	2.8%	2.0%	2.4%	2.5%	3.3%	0.8%	7.7%

* 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 - 2019						
Growth Rates	Sep 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.4%	-1.6%	-0.4%	0.7%	2.3%	1.7%	3.5%	9.4%
Other unsecured loans	8.1%	-1.8%	-0.5%	0.7%	2.6%	4.8%	1.9%	13.1%
New automobile	2.2%	9.4%	8.6%	5.7%	6.4%	4.9%	1.3%	1.9%
Used automobile	4.4%	4.3%	4.5%	4.0%	4.2%	4.0%	4.0%	5.5%
First mortgage	7.2%	-1.6%	3.6%	3.9%	5.6%	6.6%	8.8%	7.9%
HEL & 2nd Mtg	6.3%	-1.5%	1.8%	2.6%	2.5%	5.1%	6.9%	8.0%
Commercial loans*	13.0%	-1.0%	9.5%	5.2%	10.8%	10.2%	14.0%	14.9%
Share drafts	13.7%	4.7%	4.8%	3.9%	4.7%	5.9%	6.8%	20.8%
Certificates	22.2%	3.7%	6.2%	8.7%	13.0%	18.1%	22.7%	25.2%
IRAs	3.6%	-6.5%	-4.0%	-3.0%	-1.1%	1.4%	2.4%	5.8%
Money market shares	2.1%	-5.1%	-2.9%	-2.9%	-1.0%	-0.6%	0.4%	3.4%
Regular shares	-0.2%	-1.6%	0.2%	1.1%	1.9%	1.9%	2.7%	-0.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.6%	3.8%	3.9%	3.7%	4.1%	4.2%	6.7%
Other unsecured loans/total loans	4.2%	14.9%	8.3%	6.5%	4.9%	4.5%	4.2%	3.7%
New automobile/total loans	13.4%	22.1%	16.0%	14.1%	13.1%	13.2%	13.4%	13.3%
Used automobile/total loans	20.7%	35.7%	31.0%	29.0%	27.3%	25.4%	23.2%	18.4%
First mortgage/total loans	41.1%	10.4%	24.1%	28.9%	33.5%	36.1%	39.5%	43.9%
HEL & 2nd Mtg/total loans	8.4%	5.3%	9.0%	9.5%	9.1%	10.0%	8.9%	8.0%
Commercial loans/total loans	7.2%	0.7%	1.7%	4.0%	5.8%	7.2%	8.8%	7.4%
Share drafts/total savings	15.5%	10.2%	15.7%	17.7%	18.7%	19.4%	19.5%	13.9%
Certificates/total savings	21.4%	11.5%	12.9%	14.7%	17.1%	19.0%	20.3%	23.2%
IRAs/total savings	6.2%	3.0%	5.2%	5.8%	6.0%	5.7%	5.8%	6.5%
Money market shares/total savings	20.6%	3.6%	8.9%	11.5%	14.6%	16.5%	18.0%	23.3%
Regular shares/total savings	34.3%	69.3%	55.3%	48.4%	41.5%	37.3%	34.6%	31.2%
Percent of CUs Offering								
Credit cards	62.3%	25.5%	74.8%	85.3%	87.9%	92.0%	95.0%	93.8%
Other unsecured loans	99.4%	98.5%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	89.3%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.3%	99.7%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.4%	29.2%	84.1%	95.6%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	31.2%	81.8%	93.3%	98.4%	98.9%	100.0%	100.0%
Commercial loans	35.2%	5.4%	23.3%	42.1%	67.8%	78.3%	85.8%	89.4%
Share drafts	80.6%	51.1%	96.7%	99.0%	99.4%	100.0%	100.0%	99.4%
Certificates	82.1%	58.2%	93.2%	97.1%	98.6%	99.4%	99.2%	98.8%
IRAs	68.9%	31.9%	81.4%	91.3%	97.3%	98.6%	99.6%	99.4%
Money market shares	52.7%	13.5%	54.9%	75.3%	87.9%	91.7%	93.5%	95.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.2%	13.5%	13.7%	14.7%	15.3%	16.5%	21.1%
Other unsecured loans	11.8%	17.0%	13.9%	12.5%	11.5%	11.3%	11.7%	11.5%
New automobile	6.2%	5.0%	7.6%	5.5%	5.0%	5.2%	5.9%	6.6%
Used automobile	15.1%	12.9%	17.9%	16.2%	16.4%	15.7%	16.1%	14.4%
First mortgage	2.5%	1.3%	2.0%	2.4%	2.7%	2.5%	2.4%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	59.0%	33.7%	44.3%	48.9%	53.8%	55.5%	59.1%	62.4%
Certificates	8.4%	4.8%	5.1%	5.7%	6.6%	6.8%	7.4%	9.5%
IRAs	4.0%	2.2%	2.7%	3.1%	3.6%	3.4%	3.6%	4.4%
Money market shares	7.0%	3.6%	3.5%	3.4%	4.5%	4.5%	6.2%	8.1%

* 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				
Demographic Information	Sep 19	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18
Number CUs	5,392	99	99	99	100	104
Growth Rates (Quarterly % Change)						
Total loans	2.0	0.5	1.7	0.2	0.8	2.6
Credit cards	2.3	1.3	1.8	-3.3	4.0	2.0
Other unsecured loans	2.9	2.5	1.5	-3.0	2.7	3.0
New automobile	0.7	-0.9	-0.4	-1.0	-0.9	2.0
Used automobile	1.4	-0.2	1.8	1.3	-0.9	3.0
First mortgage	2.7	1.3	2.8	1.0	2.2	2.6
HEL & 2nd Mtg	1.3	2.8	1.5	-2.8	2.8	2.5
Commercial loans*	3.3	2.5	5.6	2.5	11.3	13.0
Total savings	1.1	-0.1	-0.9	3.7	-0.2	0.2
Share drafts	5.8	-0.9	-2.7	9.1	-0.5	-0.1
Certificates	4.9	1.8	0.8	1.4	4.0	0.9
IRAs	1.4	0.0	-0.4	-1.2	-1.1	-0.9
Money market shares	1.1	0.9	0.2	1.0	-0.3	0.8
Regular shares	-3.1	-0.8	-1.1	3.8	-0.9	0.0
Total memberships	1.1	0.2	0.5	0.1	0.3	0.5
Earnings (Basis Points)						
Yield on total assets	410	383	375	370	370	359
Dividend/interest cost of assets	91	61	58	56	53	49
Fee & other income	145	169	171	165	165	171
Operating expense	322	355	352	343	355	340
Loss Provisions	41	33	36	34	36	34
Net Income (ROA)	99	103	100	102	90	108
% CUs with positive ROA	89	88	89	87	92	91
Capital Adequacy (%)						
Net worth/assets	11.4	13.1	12.8	12.5	12.8	12.6
% CUs with NW > 7% of assets	98.4	99.0	99.0	99.0	99.0	99.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.44	0.43	0.43	0.50	0.46
Total Consumer	0.79	0.54	0.52	0.54	0.62	0.54
Credit Cards	1.32	0.62	0.64	0.63	0.72	0.62
All Other Consumer	0.73	0.54	0.51	0.53	0.62	0.54
Total Mortgages	0.54	0.28	0.29	0.24	0.30	0.32
First Mortgages	0.55	0.27	0.28	0.20	0.30	0.33
All Other Mortgages	0.51	0.35	0.36	0.44	0.27	0.26
Total Commercial Loans	0.81	0.02	0.02	0.12	0.07	0.06
Commercial Ag Loans	1.36	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.79	0.02	0.02	0.12	0.07	0.06
Net chargeoffs/average loans	0.55	0.44	0.45	0.46	0.52	0.81
Total Consumer	1.08	0.72	0.73	0.73	0.83	1.29
Credit Cards	2.93	2.21	1.85	2.16	1.92	1.85
All Other Consumer	0.84	0.60	0.64	0.62	0.75	1.25
Total Mortgages	0.02	0.00	0.01	0.03	0.00	0.02
First Mortgages	0.02	0.01	-0.01	0.03	-0.01	0.02
All Other Mortgages	0.00	-0.04	0.06	0.00	0.02	-0.02
Total Commercial Loans	0.37	-0.26	-0.21	-0.28	7.74	7.64
Commercial Ag Loans	0.05	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.39	-0.27	-0.21	-0.28	7.82	7.72
Asset/Liability Management						
Loans/savings	84.0	84.2	83.6	81.6	84.3	83.4

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.