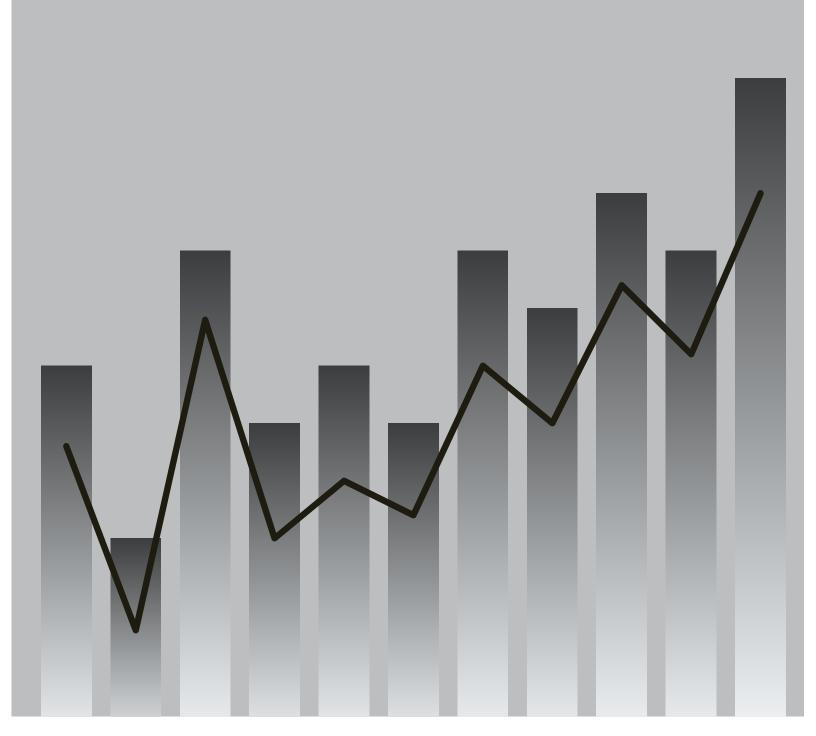
Year-End 2017
CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Georgia CUs
Demographic Information	2017	2017
Number of CUs	5,684	108
Assets per CU (\$ mil)	245.5	212.8
Median assets (\$ mil)	31.2	23.1
Total assets (\$ mil)	1,395,323	22,987
Total loans (\$ mil)	972,366	16,023
Total surplus funds (\$ mil)	365,638	5,918
Total savings (\$ mil)	1,173,715	19,703
Total memberships (thousands)	112,649	2,116
Growth Rates (%)		
Total assets	6.6	4.6
Total loans	10.0	8.8
Total surplus funds	-1.7	-5.5
Total savings	6.0	4.3
Total memberships	4.1 70.0	0.3 78.7
% CUs with increasing assets	70.0	10.1
Earnings - Basis Pts.		
Yield on total assets	353	326
Dividend/interest cost of assets	56	36
Net interest margin	297	290
Fee & other income	135	154
Operating expense	307	327
Loss Provisions	47	41
Net Income (ROA) with Stab Exp	77	76
Net Income (ROA) without Stab Exp	77	76
% CUs with positive ROA	82.4	88.0
Capital Adequacy (%)		
Net worth/assets	11.0	12.3
% CUs with NW > 7% of assets	97.7	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.81	0.57
Net chargeoffs/average loans (%)	0.59	0.53
Total borrower-bankruptcies	171,336	3,538
Bankruptcies per CU	30.1	32.8
Bankruptcies per 1000 members	1.5	1.7
<u> </u>	1.5	1.7
Asset/Liability Management		
Loans/savings	82.8	81.3
Loans/assets	69.7	69.7
Net Long-term assets/assets	32.9	27.6
Liquid assets/assets	12.5	12.8
Core deposits/shares & borrowings	50.1	57.2
Productivity		
Members/potential members (%)	4	7
Borrowers/members (%)	58	71
Members/FTE	385	418
Average shares/member (\$)	10,419	9,312
Average loan balance (\$)	14,883	10,720
Employees per million in assets	0.21	0.22
	0.21	J.ZZ
Structure (%)	11.0	
Fed CUs w/ single-sponsor	11.9	14.8
Fed CUs w/ community charter	18.0	13.0
Other Fed CUs	31.7	26.9
CUs state chartered	38.5	45.4

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.

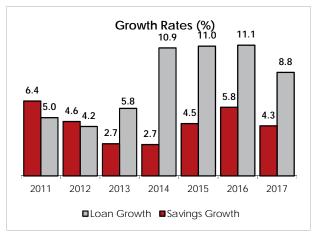
Overview: State Trends

		overview.	state ne	1103				
	U.S.		G	Georgia C	redit Uni	ons		
Demographic Information	2017	2017	2016	2015	2014	2013	2012	2011
Number of CUs	5,684	108	114	121	133	138	139	149
Assets per CU (\$ mil)	245.5	212.8	192.8	171.3	148.0	137.9	132.9	118.9
Median assets (\$ mil)	31.2	23.1	23.4	21.6	19.3	18.6	18.1	16.2
Total assets (\$ mil)	1,395,323	22,987	21,981	20,721	19,688	19,025	18,478	17,710
Total loans (\$ mil)	972,366	16,023	14,725	13,250	11,932	19,023	10,476	9,763
Total surplus funds (\$ mil)	365,638	5,918	6,263	6,582	6,926	7,478	7,611	7,763
Total savings (\$ mil)	1,173,715	19,703	18,896	17,853	17,091	16.647	16,202	15,485
Total memberships (thousands)	1,173,713	2,116	2,108	2,087	2,035	1,976	1,933	1,890
	112,049	2,110	2,100	2,007	2,033	1,770	1,733	1,070
Growth Rates (%) Total assets	6.6	4.6	6.1	5.2	3.5	3.0	4.3	6.5
Total loans	10.0	8.8	11.1	11.0	10.9	5.8	4.2	5.0
Total surplus funds	-1.7	-5.5	-4.8	-5.0	-7.4	-1.7	4.7	7.7
Total savings	6.0	4.3	5.8	4.5	2.7	2.7	4.6	6.4
Total memberships	4.1	0.3	1.1	2.5	3.0	2.2	2.3	3.3
% CUs with increasing assets	70.0	78.7	81.6	75.2	65.4	68.1	77.0	72.5
Earnings - Basis Pts.								
Yield on total assets	353	326	317	315	315	314	337	377
Dividend/interest cost of assets	56	36	34	36	40	44	56	84
Net interest margin	297	290	283	279	275	270	281	294
Fee & other income	135	154	154	153	151	146	142	137
Operating expense	307	327	327	322	314	309	318	349
Loss Provisions	47	41	34	29	31	31	37	45
Net Income (ROA) with Stab Exp	77	76	75	81	81	76	69	37
Net Income (ROA) without Stab Exp	77	76	75	81	81	83	76	57
% CUs with positive ROA	82.4	88.0	85.1	80.2	83.5	80.4	77.7	71.1
Capital Adequacy (%)								
Net worth/assets	11.0	12.3	12.2	12.2	12.0	11.6	11.2	11.3
% CUs with NW > 7% of assets	97.7	100.0	100.0	100.0	98.5	96.4	97.1	94.6
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.81	0.57	0.57	0.62	0.69	0.81	0.86	1.21
Net chargeoffs/average loans (%)	0.59	0.53	0.49	0.50	0.57	0.61	0.74	0.81
Total borrower-bankruptcies	171,336	3,538	3,724	3,886	3,914	4,375	5,674	6,725
Bankruptcies per CU	30.1	32.8	32.7	32.1	29.4	31.7	40.8	45.1
Bankruptcies per 1000 members	1.5	1.7	1.8	1.9	1.9	2.2	2.9	3.6
Asset/Liability Management								
Loans/savings	82.8	81.3	77.9	74.2	69.8	64.6	62.8	63.1
Loans/assets	69.7	69.7	67.0	63.9	60.6	56.6	55.1	55.1
Net Long-term assets/assets	32.9	27.6	28.3	28.4	29.5	31.4	30.2	32.5
Liquid assets/assets	12.5	12.8	13.3	12.7	11.8	15.7	17.0	16.1
Core deposits/shares & borrowings	50.1	57.2	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 (%)	58	71	70	68	65	57	54	53
Members/FTE	385	418	424	438	445	441	439	436
Average shares/member (\$)	10,419	9,312	8,962	8,556	8,399	8,423	8,381	8,192
Average loan balance (\$)	14,883	10,720	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	11.9	14.8	15.8	14.0	16.5	15.9	15.8	15.4
Fed CUs w/ community charter	18.0	13.0	14.9	14.9	17.3	19.6	18.0	16.1
Other Fed CUs	31.7	26.9	26.3	27.3	26.3	25.4	27.3	28.2
CUs state chartered	38.5	45.4	43.0	43.8	39.8	39.1	38.8	40.3

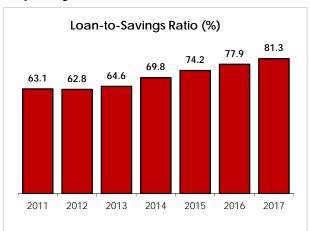
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Year-End 2017

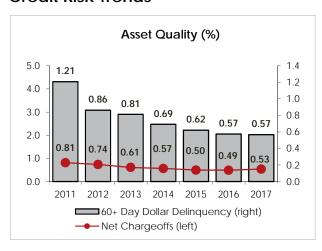
Loan and Savings Growth Trends



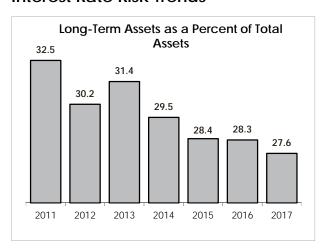
Liquidity Trends



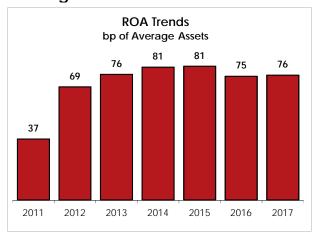
Credit Risk Trends



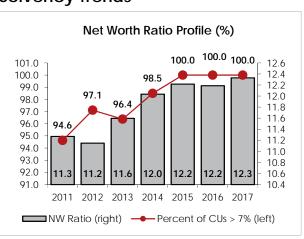
Interest Rate Risk Trends



Earnings Trends

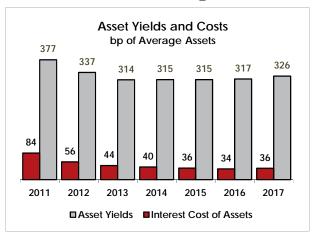


Solvency Trends

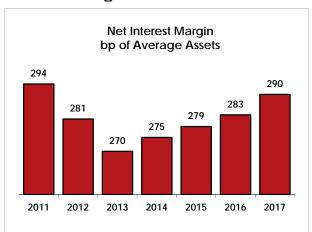


Year-End 2017

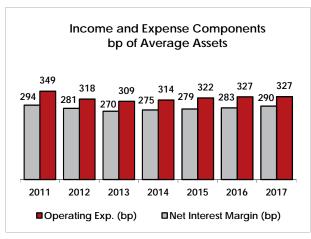
Asset Yields and Funding Costs



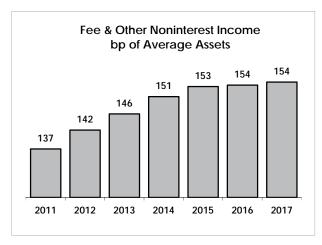
Interest Margins



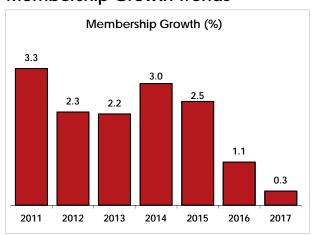
Interest Margins & Overhead



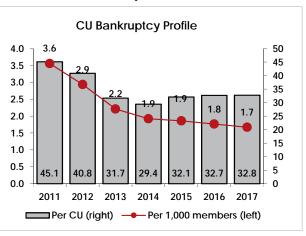
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

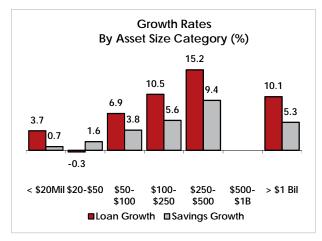
	GA		Georgia	a Credit U	nion Asse	et Groups -	2017
Demographic Information	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B > \$1 Bil
Number of CUs	108	51	14	16	13	7	7
Assets per CU (\$ mil)	212.8	7.3	29.7	72.7	169.5	340.6	2,349.6
Median assets (\$ mil)	23.1	4.6	27.9	71.6	170.6	327.0	2,107.8
Total assets (\$ mil)	22,987	372	416	1,163	2,204	2,385	16,447
Total loans (\$ mil)	16,023	183	211	730	1,310	1,405	12,183
Total surplus funds (\$ mil)	5,918	178	189	377	791	800	3,584
Total savings (\$ mil) Total memberships (thousands)	19,703 2,116	304 69	359 67	1,007 153	1,913 274	2,119 269	14,000 1,284
	, ,						,
Growth Rates (%) Total assets	4.6	1.0	1.7	4.1	6.0	9.9	5.5
Total loans	8.8	3.7	-0.3	6.9	10.5	15.2	10.1
Total surplus funds	-5.5	-1.5	3.3	-0.8	-1.8	2.0	-7.6
Total savings	4.3	0.7	1.6	3.8	5.6	9.4	5.3
Total memberships	0.3	-0.2	-0.9	0.4	-0.5	5.3	3.3
% CUs with increasing assets	78.7	70.6	64.3	81.3	100.0	100.0	100.0
Earnings - Basis Pts.							
Yield on total assets	326	383	366	378	344	328	317
Dividend/interest cost of assets	36	32	28	28	35	23	39
Net interest margin	290	350	338	350	308	305	278
Fee & other income	154	96	135	187	197	213	140
Operating expense	327	387	420	427	411	407	294
Loss Provisions	41	18	34	36	36	44	43
Net Income (ROA) with Stab Exp	76	41	18	73	59	67	82
Net Income (ROA) without Stab Exp	76	41	18	73	59	67	82
% CUs with positive ROA	88.0	82.4	78.6	93.8	100.0	100.0	100.0
Capital Adequacy (%)	40.0	47.0	10.0	10.0	44.0		40.7
Net worth/assets % CUs with NW > 7% of assets	12.3 100.0	17.8 100.0	13.0 100.0	12.2 100.0	11.2 100.0	9.8 100.0	12.7 100.0
% CUS WITH INW > 1 % OF ASSETS	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality Delinquencies (60+ day \$)/loans (%)	0.57	1.33	1.41	1.04	0.89	0.66	0.47
Net chargeoffs/average loans (%)	0.53	0.50	0.59	0.58	0.59	0.81	0.47
Total borrower-bankruptcies	3,538	132	108	321	494	376	2,107
Bankruptcies per CU	32.8	2.6	7.7	20.1	38.0	53.7	301.0
Bankruptcies per 1000 members	1.7	1.9	1.6	2.1	1.8	1.4	1.6
Asset/Liability Management (%)							
Loans/savings	81.3	60.3	58.8	72.5	68.5	66.3	87.0
Loans/assets	69.7	49.3	50.8	62.8	59.4	58.9	74.1
Net Long-term assets/assets	27.6	8.8	8.1	18.3	24.6	27.1	29.7
Liquid assets/assets	12.8	33.8	33.2	22.1	18.7	14.4	10.1
Core deposits/shares & borrowings	57.2	72.9	76.3	61.7	64.2	65.6	53.8
Productivity							
Members/potential members (%)	7	8	9	7	7	4	8
Borrowers/members (%)	71	48	47	98	43	50	80
Members/FTE	418	449	476	360	394	379	436
Average shares/member (\$) Average loan balance (\$)	9,312 10,720	4,380	5,388 6,704	6,585 4,861	6,979 11,053	7,880 10,362	10,906 11,883
Employees per million in assets	0.22	5,461 0.42	0.34	0.37	0.32	0.30	0.18
Structure (%)							
	14.8	25.5	7.1	0.0	15.4	0.0	0.0
	14.0	∠ე.ე	7.1	0.0	13.4	0.0	0.0
Fed CUs w/ single-sponsor Fed CUs w/ community charter	13.0	5.0	21 /		23.1	28.6	0.0
Fed CUs w/ community charter Other Fed CUs	13.0 26.9	5.9 29.4	21.4 42.9	18.8 12.5	23.1 30.8	28.6 28.6	0.0

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.

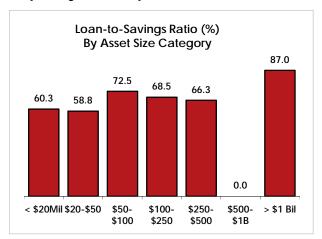
Year-End 2017

Results By Asset Size

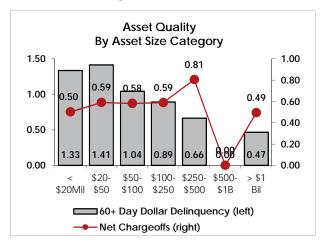
Loan and Savings growth



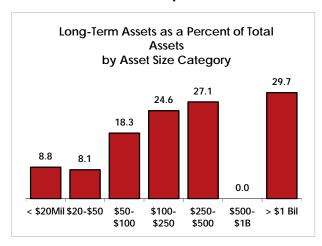
Liquidity Risk Exposure



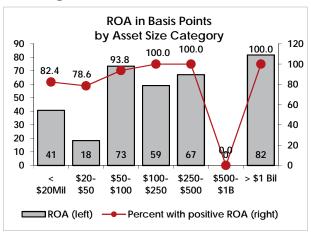
Credit Risk Exposure



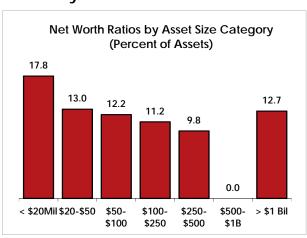
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.			<u> </u>	nions Asse	et Groups	- 2017	
Demographic Information	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,684	2,302	1,062	727	711	342	250	290
Assets per CU (\$ mil)	245.5	7.5	32.3	71.5	159.4	357.0	708.1	3,031.8
Median assets (\$ mil)	31.2	6.4	31.1	70.7	151.1	347.4	691.3	1,672.2
Total assets (\$ mil)	1,395,323	17,307	34,342	51,998	113,365	122,077	177,021	879,213
Total loans (\$ mil)	972,366	8,524	18,023	29,649	73,406	82,142	126,825	633,797
Total surplus funds (\$ mil)	365,638	8,405	15,106	19,990	34,133	33,481	41,396	213,127
Total savings (\$ mil)	1,173,715	14,766	29,946	45,478	98,922	105,387	150,733	728,483
Total memberships (thousands)	112,649	2,774	4,056	5,627	11,080	11,336	14,817	62,958
Growth Rates (%)								
Total assets	6.6	1.2	2.5	3.0	4.1	5.3	6.8	8.5
Total loans	10.0	3.4	5.4	6.3	7.7	8.6	10.6	11.6
Total surplus funds	-1.7	-1.0	-1.1	-1.7	-3.4	-2.3	-3.7	0.1
Total savings	6.0	1.2	2.3	2.8	3.6	5.0	6.0	8.0
Total memberships	4.1	-1.1	-0.3	0.4	1.2	3.4	4.1	7.0
% CUs with increasing assets	70.0	53.7	69.0	79.4	85.7	88.3	94.0	98.3
Earnings - Basis Pts.								
Yield on total assets	353	349	335	340	351	351	353	355
Dividend/interest cost of assets	56	31	30	31	37	42	45	66
Net interest margin	297	318	305	308	315	309	308	289
Fee & other income	135	83	108	126	141	151	152	131
Operating expense	307	354	351	360	366	361	347	277
Loss Provisions	47	29	28	31	43	49	41	51
Net Income (ROA) with Stab Exp	77	18	33	44	46	50	72	92
Net Income (ROA) without Stab Exp % CUs with positive ROA	77 82.4	18 69.9	33 84.4	44 91.1	46 92.7	50 94.7	72 98.0	92 99.0
	52.7							
Capital Adequacy (%)			40.4				100	10.0
Net worth/assets % CUs with NW > 7% of assets	11.0 97.7	14.2 97.1	12.1 97.1	11.6 98.2	11.0 98.3	11.1 99.1	10.9 99.6	10.8 99.3
% Cos will IVW > 1 % of assets	71.1	77.1	77.1	70.2	70.3	77.1	77.0	77.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.81	1.56	1.12	1.03	0.92	0.93	0.72	0.77
Net chargeoffs/average loans (%)	0.59	0.59	0.53	0.51	0.59	0.64	0.52	0.61
Total borrower-bankruptcies	171,336	2,843	4,558	7,390	16,579	20,878	26,556	92,532
Bankruptcies per CU Bankruptcies per 1000 members	30.1 1.5	1.2 1.0	4.3 1.1	10.2 1.3	23.3 1.5	61.0 1.8	106.2 1.8	319.1 1.5
bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.5	1.0	1.0	1.5
Asset/Liability Management								
Loans/savings	82.8	57.7	60.2	65.2	74.2	77.9	84.1	87.0
Loans/assets	69.7	49.3	52.5	57.0	64.8	67.3	71.6	72.1
Net Long-term assets/assets	32.9	13.3	21.5	25.1	29.0	32.1	33.6	34.7
Liquid assets/assets Core deposits/shares & borrowings	12.5 50.1	27.6 79.0	22.5 69.4	19.0 64.3	15.0 58.8	12.9 56.5	11.0 53.0	11.3 45.2
Core deposits/strates & borrowings	50.1	79.0	09.4	04.3	30.0	30.3	55.0	45.2
Productivity								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	58	41	48	52	54	54	58	61
Members/FTE	385	370	408	373	342	347	346	413
Average shares/member (\$) Average loan balance (\$)	10,419 14,883	5,322 7,406	7,384 9,208	8,083 10,051	8,928 12,264	9,296 13,419	10,173 14,787	11,571 16,422
Employees per million in assets	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
ттыроўвез рег пішюн ін аззеіз	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.9	22.9	7.7	3.6	2.7	2.0	2.8	2.4
Fed CUs w/ community charter	18.0	9.2	20.9	26.7	31.6	26.6	19.2	10.3
Other Fed CUs	31.7	36.5	33.8	28.9	23.1	23.4	21.6	31.7
CUs state chartered	38.5	31.4	37.6	40.9	42.6	48.0	56.4	55.5

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.

Portfolio: State Trends

	U.S.			Georgia	Credit U	nions		
Growth Rates	2017	2017	2016	2015	2014	2013	2012	2011
Credit cards	9.1%	3.8%	2.9%	2.6%	2.1%	2.9%	1.0%	2.1%
Other unsecured loans	8.5%	3.7%	3.3%	2.8%	5.8%	6.6%	0.0%	-2.6%
New automobile	13.1%	11.4%	14.2%	19.6%	30.8%	11.0%	13.7%	1.6%
Used automobile	10.2%	7.8%	12.6%	10.7%	14.2%	6.6%	7.2%	6.9%
First mortgage	10.1%	7.5%	11.6%	10.0%	6.1%	5.7%	4.6%	8.8%
HEL & 2nd Mtg	7.0%	5.9%	5.1%	12.3%	-1.3%	1.7%	-10.0%	-5.4%
Member business loans*	-5.0%	-1.9%	9.8%	10.8%	-3.2%	-8.6%	0.4%	13.4%
Share drafts	9.5%	7.3%	9.5%	12.8%	9.4%	7.1%	10.8%	15.6%
Certificates	6.2%	0.0%	-3.4%	-7.8%	-5.3%	-8.4%	-7.5%	-2.3%
IRAs	-0.6%	-4.5%	-2.4%	-3.1%	-3.4%	-1.6%	1.2%	3.6%
Money market shares	4.0%	5.3%	8.9%	6.1%	1.0%	5.2%	6.6%	7.9%
Regular shares	7.0%	4.0%	7.6%	7.3%	6.0%	7.5%	11.2%	10.1%
Portfolio \$ Distribution	6.0%	4.9%	5.1%	E E0/	4 00/	4 E0/	6.7%	6.9%
Credit cards/total loans Other unsecured loans/total loans	4.2%	4.9% 3.6%	3.8%	5.5% 4.0%	6.0% 4.4%	6.5% 4.6%	4.6%	6.9% 4.7%
New automobile/total loans	13.7%	20.4%	19.9%	19.4%	18.0%	15.3%	14.6%	13.3%
Used automobile/total loans	20.8%	20.4%	28.2%	27.8%	27.9%	27.1%	26.9%	26.1%
First mortgage/total loans	40.6%	31.6%	32.0%	31.9%	32.1%	33.6%	33.6%	33.5%
HEL & 2nd Mtg/total loans	8.6%	6.9%	7.1%	7.5%	7.4%	8.3%	8.6%	10.0%
Member business loans/total loans	6.7%	5.6%	6.2%	6.2%	6.3%	7.2%	8.3%	8.6%
Share drafts/total savings	14.6%	20.0%	19.4%	18.8%	17.4%	16.3%	15.6%	14.8%
Certificates/total savings	18.3%	13.5%	14.1%	15.5%	17.5%	19.0%	21.3%	24.1%
IRAs/total savings	6.7%	6.9%	7.5%	8.2%	8.8%	9.3%	9.8%	10.1%
Money market shares/total savings	22.4%	21.2%	21.0%	20.4%	20.1%	20.4%	20.0%	19.6%
Regular shares/total savings	36.4%	37.3%	37.4%	36.8%	35.8%	34.6%	33.1%	31.2%
Percent of CUs Offering								
Credit cards	61.2%	46.3%	46.5%	46.3%	45.1%	43.5%	43.2%	45.0%
Other unsecured loans	99.4%	100.0%	99.1%	98.3%	99.2%	98.6%	98.6%	98.0%
New automobile	95.6%	95.4%	96.5%	95.9%	94.7%	94.2%	93.5%	93.3%
Used automobile	96.9%	95.4%	96.5%	96.7%	96.2%	94.9%	95.7%	94.6%
First mortgage	67.9%	66.7%	67.5%	68.6%	66.9%	65.9%	66.2%	65.1%
HEL & 2nd Mtg Member business loans	69.8% 34.2%	63.0% 34.3%	64.0% 38.6%	64.5% 38.8%	63.2% 34.6%	62.3% 34.1%	62.6% 33.1%	63.1% 33.6%
Share drafts	79.8%	69.4%	70.2%	70.2%	69.9%	69.6%	69.1%	69.1%
Certificates	80.9%	81.5%	81.6%	81.0%	81.2%	80.4%	80.6%	80.5%
IRAs	68.3%	63.9%	64.9%	64.5%	66.2%	65.9%	65.5%	67.8%
Money market shares	50.8%	44.4%	43.9%	43.0%	39.8%	39.9%	39.6%	38.9%
Number of Loans as a Percent of Men								
Credit cards	18.9%	17.0%	17.7%	16.8%	16.6%	16.2%	15.5%	15.2%
Other unsecured loans	12.2%	11.0%	10.7%	10.7%	11.0%	10.4%	9.5%	9.6%
New automobile	5.8%	14.3%	13.2%	11.3%	10.8%	8.9%	8.3%	7.5%
Used automobile	14.6%	22.8%	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	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	56.8%	56.0%	53.8%	53.1%	51.6%	50.4%	48.6%	45.7%
Certificates	7.7%	6.0%	6.1%	6.5%	7.2%	7.8%	8.9%	10.0%
IRAs	4.3%	3.9%	4.1%	4.3%	4.6%	4.9%	5.3%	5.4%
Money market shares	6.9%	5.6%	5.4%	5.3%	5.4%	5.5%	5.4%	5.4%

Current period flow statistics are trailing four quarters.
*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Portfolio Detail: State Results by Asset Size

	GA		Georgia	a Credit Ur	nion Asset	Groups -	- 2017
Growth Rates	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil > \$1Bil
Credit cards	3.8%	1.2%	-1.7%	-7.4%	0.0%	-0.8%	6.7%
Other unsecured loans	3.7%	4.6%	-0.4%	10.1%	11.3%	9.3%	4.7%
New automobile	11.4%	8.3%	7.0%	10.4%	13.6%	26.7%	11.7%
Used automobile	7.8%	5.2%	-0.2%	7.6%	10.1%	7.1%	10.8%
First mortgage	7.5%	-0.5%	-6.2%	3.5%	14.2%	28.1%	7.0%
HEL & 2nd Mtg	5.9%	6.6%	1.4%	14.5%	7.9%	9.8%	5.8%
Member business loans*	-1.9%	-62.7%	-9.2%	-45.4%	34.6%	40.9%	-10.5%
Share drafts	7.3%	2.6%	7.3%	10.0%	10.4%	10.3%	7.4%
Certificates	0.0%	-4.6%	-8.4%	-3.6%	1.6%	7.3%	1.7%
IRAs Manay markat shares	-4.5% 5.3%	-3.9% 1.1%	-3.6% 0.0%	-4.7% -0.1%	-0.1% 14.8%	4.2% 3.5%	-3.8% 5.5%
Money market shares Regular shares	4.0%	2.6%	2.7%	-0.1% 6.6%	2.2%	3.5% 12.7%	5.5%
	4.076	2.070	2.770	0.070	2.270	12.770	5.270
Portfolio \$ Distribution Credit cards/total loans	4.00/	1.2%	6.1%	4.5%	4.2%	F 00/	5.0%
Other unsecured loans/total loans	4.9% 3.6%	16.5%	9.8%	4.5% 7.3%	4.2% 6.5%	5.0% 6.1%	2.5%
New automobile/total loans	20.4%	17.8%	9.6% 13.9%	12.5%	11.0%	18.2%	2.3%
Used automobile/total loans	20.4%	41.4%	39.5%	38.9%	34.8%	34.1%	25.4%
First mortgage/total loans	31.6%	9.0%	39.5% 19.8%	23.7%	29.5%	23.4%	33.8%
HEL & 2nd Mtg/total loans	6.9%	5.3%	4.8%	6.9%	5.4%	8.2%	6.9%
Member business loans/total loans	5.6%	0.2%	1.7%	4.0%	11.1%	9.6%	4.7%
Share drafts/total savings	20.0%	8.0%	17.0%	19.3%	18.3%	22.1%	20.3%
Certificates/total savings	13.5%	17.3%	9.8%	15.7%	13.6%	12.9%	13.5%
IRAs/total savings	6.9%	4.8%	6.0%	6.8%	5.9%	4.6%	7.4%
Money market shares/total savings	21.2%	3.0%	6.6%	14.5%	15.1%	14.7%	24.3%
Regular shares/total savings	37.3%	64.8%	59.3%	42.4%	46.1%	43.5%	33.6%
Percent of CUs Offering							
Credit cards	46.3%	9.8%	50.0%	81.3%	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	95.4%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	95.4%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	66.7%	37.3%	78.6%	100.0%	92.3%	100.0%	100.0%
HEL & 2nd Mtg	63.0%	31.4%	71.4%	100.0% 37.5%	92.3%	100.0%	100.0%
Member business loans	34.3%	7.8%	28.6%		69.2%	100.0%	100.0%
Share drafts	69.4%	41.2%	92.9%	93.8%	92.3%	100.0%	100.0%
Certificates	81.5%	66.7%	92.9%	93.8%	92.3%	100.0%	100.0%
IRAs	63.9%	31.4%	85.7%	93.8%	92.3%	100.0%	100.0%
Money market shares	44.4%	11.8%	42.9%	75.0%	84.6%	100.0%	85.7%
Number of Loans as a Percent of Mem	bers in Offering						
Credit cards	17.0%	11.4%	17.6%	13.3%	11.0%	11.6%	19.7%
Other unsecured loans	11.0%	22.2%	19.7%	13.9%	11.9%	11.3%	9.3%
New automobile	14.3%	5.0%	2.1%	27.7%	2.4%	3.5%	18.6%
Used automobile	22.8%	15.0%	10.9%	40.1%	13.2%	13.6%	25.8%
First mortgage	1.8%	1.0%	1.0%	1.3%	1.5%	0.9%	2.1%
HEL & 2nd Mtg	1.6%	0.9%	0.7%	1.1%	1.0%	1.5%	1.9%
Member business loans	0.2%	0.1%	0.1%	0.3%	0.3%	0.2%	0.1%
Share drafts	56.0%	40.0%	35.0%	46.8%	50.2%	55.5%	59.8%
Certificates	6.0%	5.3%	2.9%	5.1%	5.3%	4.8%	6.7%
IRAs	3.9%	2.8%	2.3%	2.9%	3.1%	2.8%	4.5%
Money market shares	5.6%	2.4%	2.2%	2.5%	2.9%	2.6%	7.2%

Current period flow statistics are trailing four quarters.

^{*}Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Portfolio Detail: National Results by Asset Size

	U.S.		All U.S.	Credit Uni	ons Asset	Groups -	2017	
Growth Rates	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	9.1%	0.0%	0.4%	1.2%	2.8%	3.6%	5.3%	11.5%
Other unsecured loans	8.5%	3.4%	3.0%	4.6%	5.3%	4.7%	12.1%	11.2%
New automobile	13.1%	6.9%	9.1%	12.2%	13.6%	13.9%	15.5%	13.5%
Used automobile	10.2%	4.5%	6.3%	7.6%	8.9%	10.3%	9.3%	12.3%
First mortgage	10.1%	1.7%	5.4%	5.3%	7.5%	7.8%	11.8%	11.2%
HEL & 2nd Mtg	7.0%	-2.4%	2.2%	4.1%	5.3%	9.0%	7.5%	8.3%
Member business loans*	-5.0%	-16.3%	-16.0%	-11.0%	-7.2%	-8.2%	1.2%	-4.7%
Share drafts	9.5%	5.6%	7.3%	6.6%	7.4%	8.2%	7.8%	12.9%
Certificates	6.2%	-3.7%	-3.5%	-2.2%	-0.1%	2.4%	4.3%	9.3%
IRAs	-0.6%	-5.0%	-3.9%	-3.5%	-2.2%	-1.9%	-1.9%	1.1%
Money market shares	4.0%	-0.5%	-0.4%	0.2%	0.9%	1.9%	3.9%	5.4%
Regular shares	7.0%	1.7%	3.7%	4.6%	5.6%	7.0%	8.1%	9.0%
Portfolio \$ Distribution Credit cards/total loans	6.0%	3.0%	4.3%	4.3%	4.0%	4.5%	4.4%	6.9%
Other unsecured loans/total loans	4.2%	16.5%	8.8%	6.9%	5.2%	4.6%	4.4%	3.7%
New automobile/total loans	13.7%	19.7%	14.3%	13.0%	12.0%	12.8%	13.5%	14.0%
Used automobile/total loans	20.8%	34.3%	29.6%	28.2%	26.3%	25.3%	24.0%	18.2%
First mortgage/total loans	40.6%	11.6%	25.3%	29.5%	34.1%	35.9%	38.3%	43.8%
HEL & 2nd Mtg/total loans	8.6%	5.9%	9.8%	9.7%	9.7%	9.8%	8.7%	8.2%
Member business loans/total loans	6.7%	0.8%	9.6% 1.7%	4.0%	6.1%	7.5%	8.2%	6.7%
Share drafts/total savings	14.6%	9.9%	14.9%	17.2%	18.2%	19.0%	19.0%	12.4%
Certificates/total savings	18.3%	11.3%	13.0%	14.2%	16.2%	16.8%	17.4%	19.6%
IRAs/total savings	6.7%	3.4%	5.8%	6.5%	6.6%	6.2%	6.1%	7.0%
Money market shares/total savings	22.4%	4.1%	9.9%	13.2%	16.2%	18.0%	21.0%	25.5%
Regular shares/total savings	36.4%	69.1%	54.5%	47.2%	40.9%	38.0%	34.9%	33.8%
Percent of CUs Offering								
Credit cards	61.2%	26.8%	75.2%	85.6%	87.1%	92.4%	92.0%	94.5%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.6%	89.3%	99.8%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.8%	99.9%	99.7%	99.7%	100.0%	99.7%
First mortgage	67.9%	29.9%	83.7%	95.7%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.8%	34.2%	85.6%	95.2%	98.2%	99.7%	100.0%	100.0%
Member business loans	34.2%	5.1%	25.3%	45.1%	68.6%	79.8%	84.0%	90.0%
Share drafts	79.8%	52.2%	96.6%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	80.9%	57.7%	92.9%	97.1%	98.7%	99.4%	99.2%	98.6%
IRAs	68.3%	32.7%	83.5%	92.6%	97.7%	98.5%	99.6%	99.3%
Money market shares	50.8%	13.6%	55.0%	74.8%	88.0%	90.6%	94.0%	94.8%
Number of Loans as a Percent of Memb	ers in Offering (
Credit cards	18.9%	12.9%	13.6%	14.0%	15.0%	15.6%	17.4%	21.2%
Other unsecured loans	12.2%	17.7%	13.9%	12.8%	11.8%	11.6%	11.9%	12.0%
New automobile	5.8%	3.6%	3.6%	4.7%	4.2%	4.5%	5.6%	6.8%
Used automobile	14.6%	11.2%	13.1%	14.8%	15.4%	15.1%	16.1%	14.3%
First mortgage	2.4%	1.3%	2.0%	2.3%	2.6%	2.4%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.1%	2.2%
Member business loans	0.2%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	56.8%	32.9%	42.4%	47.8%	52.4%	54.8%	58.2%	60.5%
Certificates	7.7%	4.9%	5.3%	5.7%	6.5%	6.5%	6.8%	8.8%
IRAs	4.3%	2.5%	3.0%	3.4%	3.8%	3.7%	3.9%	4.8%
Money market shares	6.9%	3.8%	3.6%	4.1%	4.6%	5.4%	5.9%	8.2%

Current period flow statistics are trailing four quarters.

^{*}Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Georgia CU Profile - Quarterly Trends

Demographic Information		U.S.		Georgia	a Credit	Unions	
Crowth Rates (Quarterly % Change) Cotal Loans Care	Demographic Information	Dec 17	Dec 17	Sep 17	Jun 17	Mar 17	Dec 16
Total loans	Number CUs	5,684	108	110	112	114	114
Credit cards	Growth Rates (Quarterly % Change)						
Other unsecured loans 2.5 4.1 2.6 2.3 2.24 2.0 New automobile 3.2 1.1 1.1 2.7 7.3 2.1 First mortgage 2.3 2.0 1.5 2.6 2.0 4.2 First mortgage 2.3 2.0 1.5 2.6 2.0 4.2 HEL & 2nd Mtg 2.2 3.2 -1.3 6.6 3.1 3.5 Total sawings 0.9 0.6 0.3 -0.4 5.0 0.2 Share drafts 2.3 -0.7 0.7 -1.8 10.2 0.3 Certificates 1.7 3.6 -0.3 -1.0 -0.9 -1.3 IRAs 0.7 -0.7 -0.8 -0.6 -0.9 -0.9 Money market shares 0.5 0.8 0.9 0.4 0.4 0.8 0.8 -0.3 Total memberships 0.9 0.4 0.4 0.8 0.8 -0.3 Total memberships<	·	2.3	1.8	1.5	3.1	3.4	3.2
New automobile 3.2	Credit cards	5.1	6.0	1.3	1.6	-4.1	5.3
Used automobile	Other unsecured loans	2.5	4.1	2.6	2.3	-2.4	2.0
First mortgage	New automobile	3.2	1.1	1.1	2.7	7.3	2.1
HEL & 2nd Mtg	Used automobile	1.4	0.6	1.1	3.2	4.6	2.3
Member business loans* 2.2 3.2 -13.4 6.6 3.1 3.5 Total savings 0.9 0.6 0.3 -0.4 5.0 0.2 Share drafts 2.3 -0.7 0.7 -1.8 10.2 0.3 Share drafts 2.3 -0.7 0.7 -1.8 10.2 0.3 IRAs -0.7 -0.7 -0.8 -0.6 -0.9 -0.9 Money market shares 0.5 0.8 0.9 0.6 3.2 1.6 Regular shares 0.6 -0.8 0.2 -0.2 6.5 0.3 Total memberships 0.9 0.4 0.4 0.8 0.8 0.3 Total memberships 0.8 0.9 0.4 0.5 0.5 0.5 0.5 0.5 Total memberships 0.1 0.	First mortgage	2.3	2.0	1.5	2.6	2.0	4.2
Total savings	HEL & 2nd Mtg	2.2	2.4	3.7	1.0	-0.6	4.8
Share drafts 2.3 -0.7 0.7 -1.8 10.2 0.3 Certificates 1.7 3.6 -0.3 -1.0 -0.9 -1.3 IRAs -0.7 -0.7 -0.8 -0.6 -0.9 -0.9 Money market shares 0.5 0.8 0.9 0.6 3.2 1.6 Regular shares 0.6 -0.8 0.2 -0.2 6.5 0.3 Total memberships 0.9 0.4 0.4 0.8 0.8 -0.3 Earnings (Bass Points) Visidend classets 62 39 3.7 3.5 3.3 33	Member business loans*	2.2	3.2	-13.4	6.6	3.1	3.5
Share drafts	Total savings	0.9	0.6	0.3	-0.4	5.0	0.2
RAS -0.7 -0.7 -0.8 -0.6 -0.9 -0.9 Money market shares 0.5 0.8 0.9 0.6 3.2 1.6 Regular shares 0.6 -0.8 0.2 -0.2 6.5 0.3	<u> </u>	2.3	-0.7	0.7	-1.8	10.2	0.3
RAS -0.7 -0.7 -0.8 -0.6 -0.9 -0.9 Money market shares 0.5 0.8 0.9 0.6 3.2 1.6 Regular shares 0.6 -0.8 0.2 -0.2 6.5 0.3	Certificates	1.7	3.6	-0.3	-1.0	-0.9	-1.3
Regular shares							
Regular shares	Money market shares	0.5	0.8	0.9	0.6	3.2	1.6
Parnings (Basis Points) Yield on total assets 364 334 331 320 319 317 Dividend/interest cost of assets 62 39 37 35 33 33 Fee & other income 139 164 156 151 147 157 Operating expense 314 344 330 318 320 332 Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 **CUs with positive ROA 82 88 88 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 **CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 1.01 0.68 0.58 0.54 0.53 0.68 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mrtgages 0.62 0.40 0.34 0.30 0.22 0.42 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.77 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.55 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 All Other Mortgages 0.00 0.00 0.00 0.00 0.00 All Other Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 Cotal Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 Cotal Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 Cotal Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other MBLs 0.05 0.00 0.00 0.00 0.00 0.00 Cotal Mortgages 0.02 0.00 0.00	•	0.6	-0.8	0.2	-0.2	6.5	0.3
Yield on total assets 364 334 331 320 319 317 Dividend/Interest cost of assets 62 39 37 35 33 33 Fee & other income 139 164 156 151 147 157 Operating expense 314 344 330 318 320 332 Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 & CUS with positive ROA 82 8 8 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUS with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) 1 1.0 12.3 12.2 12.0 11.8 12.2 Accus with NW > 7% of assets 97.7 100.0 99.1	Total memberships	0.9	0.4	0.4	0.8	0.8	-0.3
Yield on total assets 364 334 331 320 319 317 Dividend/Interest cost of assets 62 39 37 35 33 33 Fee & other income 139 164 156 151 147 157 Operating expense 314 344 330 318 320 332 Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 & CUS with positive ROA 82 8 8 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUS with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) 1 1.0 12.3 12.2 12.0 11.8 12.2 Accus with NW > 7% of assets 97.7 100.0 99.1	Earnings (Basis Points)						
Fee & other income 139 164 156 151 147 157 Operating expense 314 344 330 318 320 332 Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 % CUs with positive ROA 82 88 88 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97	<u> </u>	364	334	331	320	319	317
Operating expense 314 344 330 318 320 332 Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 % CUs with positive ROA 82 88 88 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.62	Dividend/interest cost of assets	62	39	37	35	33	33
Loss Provisions 52 42 40 42 43 36 Net Income (ROA) 73 73 80 76 71 72 % CUs with positive ROA 82 88 88 86 82 84 Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Credit Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.01 0.04 0.04 0.00 All Other Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.02 0.00 0.00 0.00 0.00 All Other MBLs 2.03 2.33 1.99 1.50 0.64 0.24 Asset/Wability Management	Fee & other income	139	164	156	151	147	157
Net Income (ROA) 73 73 80 76 71 72 72 8 CUs with positive ROA 82 88 88 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 86 82 84 84 84 86 82 84 84 84 84 84 84 84	Operating expense	314	344	330	318	320	332
% CUs with positive ROA 82 88 88 86 82 84 Capital Adequacy (%) Very worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.	Loss Provisions	52	42	40	42	43	36
Capital Adequacy (%) Net worth/assets 11.0 12.3 12.2 12.0 11.8 12.2 % CUs with NW > 7% of assets 97.7 100.0 99.1 98.2 98.2 100.0 Asset Quality (%) Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs	, ,	73	73	80	76	71	72
Net worth/assets	% CUs with positive ROA	82	88	88	86	82	84
Asset Quality (%) Value Value <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Asset Quality (%) Loan delinquency rate - Total loans D.81 D.57 D.49 D.45 D.44 D.57 Total Consumer D.01 D.68 D.58 D.54 D.53 D.68 D.64 D.57 D.67 D.68 D.58 D.54 D.59 D.67 D.67 D.68 D.58 D.54 D.53 D.68 D.54 D.53 D.58 D.54 D.53 D.51 D.54 D.58 D.54 D.58 D.54 D.58 D.54 D.58 D.54 D.58 D.54 D.55 D.51 D.36 D.55 D.55 D.51 D.54 D.58 D.55 D.							
Loan delinquency rate - Total loans 0.81 0.57 0.49 0.45 0.44 0.57 Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58	% Cus with NVV > 7% of assets	91.1	100.0	99.1	90.2	96.2	100.0
Total Consumer 1.01 0.68 0.58 0.54 0.53 0.68 Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	•						
Credit Cards 1.29 0.73 0.63 0.61 0.59 0.67 All Other Consumer 0.97 0.68 0.58 0.54 0.53 0.68 Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51							
All Other Consumer Total Mortgages O.61 O.68 O.58 O.54 O.53 O.68 Total Mortgages O.61 O.38 O.34 O.29 O.28 O.41 First Mortgages O.62 O.40 O.34 O.30 O.28 O.43 All Other Mortgages O.56 O.30 O.33 O.27 O.27 O.31 Total MBLs I.60 O.47 O.35 O.51 O.36 O.54 Ag MBLs I.07 O.00 O.00 O.00 O.00 O.00 O.00 O.00 All Other MBLs O.70 O.52 O.51 O.54 O.84 O.81 O.85 O.92 O.82 Credit Cards I.36 O.84 O.84 O.81 O.85 O.92 O.82 Credit Consumer I.18 O.75 O.72 O.79 O.84 O.75 Total Mortgages O.02 O.01 O.02 O.05 O.01 O.02 O.05 O.01 O.04 O.04 O.04 O.00 All Other Mortgages O.02 O.01 O.02 O.05 O.03 O.01 First Mortgages O.02 O.00 O.00 O.00 O.00 O.00 O.00 O.00 O.00 All Other Mortgages O.00 O.00							
Total Mortgages 0.61 0.38 0.34 0.29 0.28 0.41 First Mortgages 0.62 0.40 0.34 0.30 0.28 0.43 All Other Mortgages 0.56 0.30 0.33 0.27 0.27 0.31 Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 <							
First Mortgages							
All Other Mortgages Total MBLs Ag MBLs Ag MBLs 1.07 O.00 O.00 O.00 O.00 O.00 O.00 All Other MBLs 1.62 O.47 O.35 O.51 O.36 O.55 Net chargeoffs/average loans Total Consumer Total Cards All Other Consumer 1.36 O.84 O.84 O.81 O.85 O.92 O.82 Credit Cards All Other Consumer 1.18 O.75 Total Mortgages O.02 O.01 O.02 O.05 O.05 O.00 O.05 O.51 O.54 O.58 O.50 O.55 O.81 O.85 O.92 O.82 Credit Cards 1.18 O.75 O.72 O.79 O.84 O.75 Total Mortgages O.02 O.01 O.02 O.05 O.03 O.01 First Mortgages O.02 O.00 O.01 O.04 O.04 O.04 O.00 All Other Mortgages O.00 O.06 O.06 O.09 O.01 O.08 Total MBLs O.05 O.00 O.00	0 0						
Total MBLs 1.60 0.47 0.35 0.51 0.36 0.54 Ag MBLs 1.07 0.00 0.00 0.00 0.00 0.00 All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag	5 5						
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All Other MBLs 1.62 0.47 0.36 0.51 0.36 0.55 Net chargeoffs/average loans 0.70 0.52 0.51 0.54 0.58 0.50 Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management							
Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24	9						
Total Consumer 1.36 0.84 0.81 0.85 0.92 0.82 Credit Cards 2.77 1.86 1.86 1.60 1.88 1.51 All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24	Net chargeoffs/average loans	0.70	0.52	0.51	0.54	0.58	0.50
All Other Consumer 1.18 0.75 0.72 0.79 0.84 0.75 Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	Total Consumer	1.36	0.84	0.81	0.85	0.92	0.82
Total Mortgages 0.02 0.01 0.02 0.05 0.03 0.01 First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	Credit Cards	2.77	1.86	1.86	1.60	1.88	1.51
First Mortgages 0.02 0.00 0.01 0.04 0.04 0.00 All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	All Other Consumer		0.75	0.72	0.79	0.84	0.75
All Other Mortgages 0.00 0.06 0.06 0.09 0.01 0.08 Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	Total Mortgages						
Total MBLs 2.03 2.30 1.89 1.50 0.64 0.24 Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	5 5						
Ag MBLs 0.05 0.00 0.00 0.00 0.00 0.00 All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management	5 5						
All Other MBLs 2.13 2.33 1.90 1.50 0.64 0.24 Asset/Liability Management							
· •	0						
· •	Asset/Liability Management						
	Loans/savings	82.5	81.3	80.3	79.4	76.7	77.8

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.

^{*}Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Bank Comparisons

	G	A Cred	it Unions	3		GA Ba	anks	
Demographic Information	2017	2016	2015	3 Yr Avg	2017	2016	2015	3 Yr Avg
Number of Institutions	108	114	121	114	177	183	194	185
Assets per Institution (\$ mil)	213	193	171	192	1,765	1,675	1,491	1,643
Total assets (\$ mil)	22,987	21,981	20,721	21,896	312,329	306,438	289,297	302,688
Total loans (\$ mil)	16,023	14,725	13,250	14,666	223,685	221,418	208,815	217,973
Total surplus funds (\$ mil)	5,918	6,263	6,582	6,254	63,317	61,722	58,354	61,131
Total savings (\$ mil)	19,703	18,896	17,853	18,817	258,424	251,790	239,655	249,956
Avg number of branches (1)	4	4	3	4	15	15	15	15
12 Month Growth Rates (%)								
Total assets	4.6	6.1	5.2	5.3	2.9	8.1	4.1	5.0
Total loans	8.8	11.1	11.0	10.3	1.9	8.3	5.1	5.1
Real estate loans	7.2	10.4	10.5	9.4	1.6	7.7	5.4	4.9
Commercial loans*	-1.9	9.8	10.8	6.2	-3.9	3.4	6.6	2.0
Total consumer	11.1	11.8	11.5	11.5	12.8	18.6	6.5	12.6
Consumer credit card	3.8	2.9	2.6	3.1	10.3	23.3	15.6	16.4
Other consumer	11.9	12.8	12.6	12.4	12.9	18.3	6.0	12.4
Total surplus funds	-5.5	-4.8	-5.0	-5.1	4.1	7.9	1.8	4.6
Total savings	4.3	5.8	4.5	4.9	3.6	7.4	8.6	6.5
YTD Earnings Annualized (BP)								
Yield on Total Assets	326	317	315	319	341	322	312	325
Dividend/Interest cost of assets	36	34	36	35	32	25	24	27
Net Interest Margin	290	283	279	284	308	297	288	298
Fee and other income (2)	154	154	153	154	134	141	138	137
Operating expense	327	327	322	325	313	316	315	315
Loss provisions	41	34	29	35	17	19	9	15
Net income	76	75	81	77	112	103	102	106
Capital Adequacy (%)								
Net worth/assets	12.3	12.2	12.2	12.2	11.6	11.4	11.9	11.7
Asset Quality (%)								
Delinquencies/loans (3)	0.57	0.57	0.62	0.59	1.22	1.29	1.24	1.25
Real estate loans	0.38	0.41	0.52	0.44	1.14	1.22	1.45	1.27
Consumer loans	0.47	0.54	0.38	0.46	0.51	0.77	0.60	0.62
Total consumer	0.70	0.70	0.72	0.71	3.11	3.13	2.22	2.82
Consumer credit card	0.73	0.67	0.59	0.66	0.80	0.69	0.63	0.70
Other consumer	0.70	0.70	0.73	0.71	3.24	3.27	2.31	2.94
Net chargeoffs/avg loans	0.53	0.49	0.50	0.51	0.23	0.28	0.23	0.25
Real estate loans	0.03	0.04	0.06	0.04	0.11	0.16	0.23	0.17
Commercial loans	0.56	0.06	0.12	0.25	0.21	0.38	0.13	0.24
Total consumer	0.89	0.86	0.85	0.87	0.61	0.51	0.42	0.51
Consumer credit card	1.74	1.43	1.53	1.56	2.43	2.18	2.01	2.21
Other consumer	0.81	0.80	0.77	0.79	0.51	0.41	0.34	0.42
Asset Liability Management (%)	04.6	77.0	7.1.0	77.0	01.1	07.0	07.4	07.0
Loans/savings	81.3	77.9	74.2	77.8	86.6	87.9	87.1	87.2
Loans/assets	69.7	67.0	63.9	66.9	70.8	71.4	71.3	71.2
Core deposits/total deposits	57.2	56.8	55.5	56.5	21.0	21.2	20.3	20.8
Productivity								
Employees per million assets	0.22	0.23	0.23	0.23	0.14	0.14	0.15	0.14

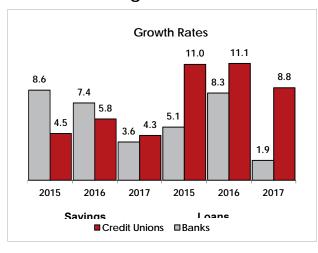
^{*}Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: FDIC, NCUA and CUNA E&S

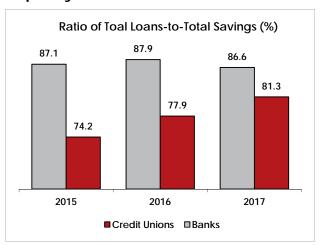
Year-End 2017

Credit Union and Bank Comparisons

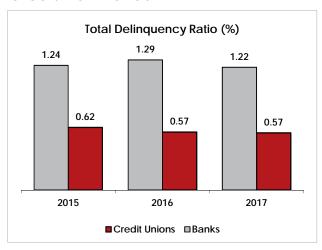
Loan and Savings Growth Trends



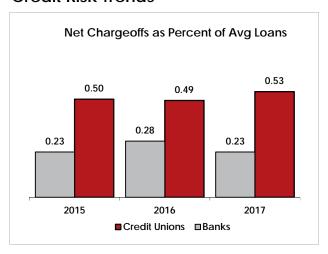
Liquidity Risk Trends



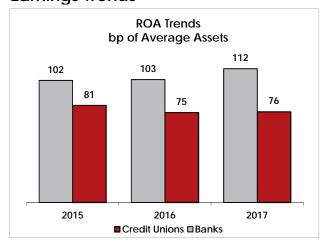
Credit Risk Trends



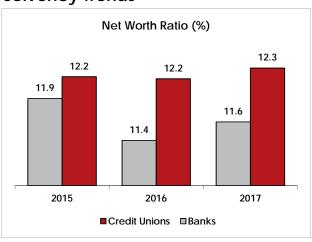
Credit Risk Trends



Earnings Trends



Solvency Trends



Year-End 2017

Georgia Credit Union Financial Summary Data as of December 2017

Control Cont	Section Sect			# of				12-Month	12-Month	12-Month		Deling	Net			Fixed Rate
Continuation	Second										Networth/				Loans/	
Marc Conveniency Cut	Seminant Profession California Seminant Profession Seminant Profession California	Credit Union Name	State		Assets	Members E	Branches							ROA		-
Seam Financial Credit Diream	Nober Part		GA								12.0%		Ţ	0.81%		34.6%
Searging Some CU	Seages Oran Cu Oran Cu Oran Cu Oran Cu Salan Cu Salan (1969) 19.0 20.0 7.0 20.0 10.0 10.0 20.0	· ·														14.7%
Amenic Pende Cl Col	Names Pennal Cl			0												23.6%
Associate DU	Secong Miller CU GA 0 \$1,531,522,629 \$1,090 \$2,190	9														19.2%
Compage Interest CI	International Cale															12.3%
SECONTIMINATION	GE Comments with PLO															15.7%
Peach Stade FUU	Noeth Stander LV	•														25.6%
Seame C	TRINGE CU G G															26.3%
Machine Mach	New Southern CU															10.5%
Coase Valley CUI GA 1 \$3229.77.463 46.047 7, 16.076 200% 10.276 0.28% 0.29% 0.29% 0.29% 0.20% 0.	Count Marker Coun															4.8%
COLP COLP CA	DOCATION CA															20.7%
Chest Inferior Generays GA 0 \$150,000,009 32,588 7, 9 4% 34% 17% 9,59% 0,23% 0,17% 0,59% 95.9% Mobiosh Community CU CA 0 \$152,000,65% 58.34 9 46% 7.2% 5.0% 1.7% 0,00% 1.0% 1.0% 1.0% 0.0% 0.0% 0.0% 0.0% 0	See Name Comment of Georgia GA	•														3.1%
Methods Community FCU GA 0 \$150,045,66 \$15,84 \$9 \$4 M; 7 2M; 0.40 M; 12 M; 0.25 M; 0.45 M; 0.57 M; 0.25 M; 0.45 M; 0.57 M; 0.25 M; 0.45 M; 0.57 M; 0.25 M; 0.45 M; 0.25 M; 0.2	Methods Community FCU															9.0%
Southenskind CU GA 0 \$228,276.243 26.881 7 5.28 16.0% 9.3% 10.0% 0.29% 0.44% 0.52% 77.4% 2 Dec CU GA 0 \$228,276.233 37.524 11 2.5% 6.3% 1.38 10.0% 0.29% 0.4% 0.21% 17.3% 1 After FCU GA 0 \$199,279.813 17.336 1 1.4% 10.6% 2.7% 16.8% 7.97% 0.07% 0.94% 17.3% 1 After FCU GA 0 \$199,279.813 17.336 1 1.4% 10.6% 2.7% 16.8% 7.97% 0.07% 0.94% 17.3% 2.5% 0.00% 0.0	Content of the Content of Conte															4.2%
Deco CLI	Date of U GA 0 \$239,876,313 37,524 11 2.5% 6.3% 1.2% 1.2% 1.2% 0.24% 0.21% 17.3% 17.	*														
ABAGE FCU GA 0 \$1991,999,813 17,336 11 1.4% -10.6% 2.7% 16.8% 7.9% 0.07% 0.94% 17.3% - Morthermerificit CU GA 0 \$1991,712,152 2.6998 11.5% 0.57% 0.7% 0.07% 0.34% 0.85% 0.25%	Nice FULU GA 0 \$199,998.132 17.336 1 1.4% -10.0% 2.7% 16.8% 7.9% 0.07% 0.94% 17.3% 0.20 (Amethen Infinite CU GA 0 \$199,114.25 2.6998 10 5.5% 12.4% 0.74% 12.8% 0.24% 0.3															
Membenshir CU	Alembershir U															
Construction FCU GA 0 \$1398.382.463	December Commerce															
Pervision FU	Provided GA															
United 14 Federal Credit Union	Friend St Redexed Credit Union GA 1 \$170,553,868 25,518 7 22,676 15,676 27,767 0,776 0,276 0,687 0,6															
Enory Allance CU GA 0 S136,077,928 18.812 3 3.4% 2.9% 1.1% 7.9% 0.71% 0.67% 0.21% 0.24% 0.25% 0.	Embry Allance CU GA 0 \$153,077,028 18,812 3 3 4,4% 2.9% 1.1% 7.9% 0.70% 0.21% 0.26% 6.24% 0.44m Interstate Unimited FCU GA 0 \$154,613,429 20,935 5 15,7% 23,3% 4.1% 1.61% 0.71% 0.22% 1.67% 0.29% 0.24															
Inestitate Unlimited FCU GA 0 S146,512,727 S1,735 S5 S8 S1,736 S23,34 S1,157 S1,736 S23,34 S1,157 S1,736 S23,34 S1,157 S1,736 S23,34 S1,157 S1,736 S23,34 S1,737 S23,34 S1,736 S23,34 S1,737 S1	Interstate FCU GA 0 \$144,973,479 20,925 \$ 5 15.7% 23.3% 4.1% 16.1% 0.7% 0.62% 1.67% 95.9% 7.0 GA 0 \$134,571,579 27.559 7 4.0% 6.0% 6.3% 0.3% 1.1% 0.43% 0.34% 0.79% 64.0% 10.8 SEMCECU GA 0 \$132,107,5059 12.850 7 4.0% 6.0% 6.3% 9.3% 1.3% 0.43% 0.34% 0.74% 79.3% 14.1 SEMCECU GA 0 \$150,970,993.6 12.860 2 6.6% 9.9% 0.2% 10.3% 0.59% 0.18% 0.74% 79.3% 14.1 SEMCECU GA 0 \$150,993.98 14.20 3 7.6% 8.0% 9.9% 0.2% 10.3% 0.59% 0.15% 0.15% 0.97% 29.3% Secription of Allentage FCU GA 0 \$150,993.98 14.20 3 7.6% 8.0% 6.8% 4.2% 12.0% 0.69% 0.47% 0.51% 0.95% 0.95% 0.10% 0.75% 9.0% SEME FCU GA 0 \$95,793,184 10.015 3 4.0% 6.8% 4.2% 12.0% 0.69% 0.47% 0.51% 0.95% 0.05% 0															
Marshland Community FCU GA 0 \$145,212.77 13.145 5 5 8.8% 11.1% 0.5% 11.1% 0.43% 0.34% 0.79% 64.0% 1 GeoVata CU GA 0 \$126,157.069 27.559 7 4.0% 6.0% 8.33% 9.3% 1.98% 1.20% 0.41% 66.0% Excel FCU GA 0 \$121,072.565 1.2660 2 6.6% 9.8 8.0% 0.2% 10.3% 0.58% 0.18% 0.74% 79.3% 1 Excel FCU GA 0 \$107,399.79.60 14.329 3 7.6% 8.0% 2.5% 10.2% 0.51% 0.16% 0.74% 79.3% 1 Excel FCU GA 0 \$107,399.79.60 14.329 3 7.6% 8.0% 2.5% 10.2% 0.51% 0.16% 0.74% 79.3% 1 Excel FCU GA 0 \$95,817.370 12.441 2 3.0% 4.9% 0.4% 13.0% 1.85% 0.49% 0.31% 60.9% Family First CU GA 0 \$95,817.370 12.441 2 3.0% 4.9% 0.4% 13.0% 1.85% 0.49% 0.31% 60.9% Palminy First CU GA 0 \$95,817.370 12.441 2 3.0% 4.9% 0.4% 13.0% 1.85% 0.49% 0.31% 60.9% Palminy First CU GA 0 \$83,118.156 12.730 6 3.3% 1.1% 10.6% 17.2% 0.55% 0.36% 10.9% 51.3% HALLCO Community CU GA 0 \$83,118.156 12.151 4 9.0% 11.6% 4.1% 8.6% 10.2% 0.28% 0.96% 8.0% Palminy First CU GA 0 \$71,141.49.00 8.613 2 41.8% 25.6% 11.2% 8.8% 10.0% 0.53% 0.68% 0.69% 0.36% 11.9% 13.8% CORE CU GA 0 \$71,141.49.00 8.613 2 41.8% 25.6% 11.2% 8.8% 10.0% 0.53% 0.68% 0.58% 0.60% Motural Savings CU GA 0 \$71,141.49.00 8.613 2 41.8% 25.6% 11.2% 8.8% 10.0% 0.53% 0.68% 0.34% 11.5% 94.6% 3 Motural Savings CU GA 0 \$71,141.14.90 8.28 4 1.8% 25.6% 11.2% 8.8% 10.0% 0.53% 0.68% 0.34% 11.5% 94.6% 3 Motural Savings CU GA 0 \$71,141.14.90 8.86 3 2 41.8% 25.6% 11.2% 1.5% 0.5% 0.36% 11.5% 94.6% 3 Motural Savings CU GA 0 \$71,141.14.90 8.88 3 1.1.5% 8.6% 10.0% 0.83% 0.19% 11.5% 94.6% 3 Motural Savings CU GA 0 \$71,141.14.90 8.88 3 1.1.5% 8.6% 10.0% 0.83% 0.19% 11.5% 94.6% 3 Motural Savings CU GA 0 \$71,141.14.90 8.88 3 1.1.6% 8.6% 11.2% 8.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Menshland Community FCU															6.4%
GenVista CU GA 0 \$124,015,015 27,559 7, 4.0% 6.0% 8.3% 9.3% 1.98% 1.30% 0.41% 66.6% GEMG-FCU GA 0 \$121,017,556 12,680 2 6.6% 9.9% 0.2% 10.3% 0.58% 0.18% 0.74% 79.3% 1 \$2 Coeff CU GA 0 \$109,399,936 114,329 3 7.6% 8.0% 2.5% 10.2% 0.51% 0.16% 0.72% 81.7% 1 \$2 Coeff CU GA 0 \$97,193,184 10.015 3 4.0% 6.8% 4.2% 12.0% 0.69% 0.47% 0.51% 90.5% 10.005 1	SeeWista CU GA 0 \$126,075.99 27,559 7 4.0% 6.0% 8.3% 9.3% 1.98% 1.30% 0.41% 66.6% 7.88 EMC FCU GA 0 \$102,072.565 12,680 2 6.6% 9.7% 0.2% 10.3% 0.55% 0.16% 0.74% 9.73% 1.31 0.20 0.25% 10.3 0.5 0.55% 0.16% 0.74% 9.73% 1.34 0.25% 10.25% 10.25% 0.25% 10.3 0.55% 0.16% 0.74% 9.73% 1.34 0.25% 10.25% 10.25% 0.25% 10.25% 0.25% 10.25% 0.25% 10.25% 0.25% 0.16% 0.74% 9.75% 29.3 0.25% 10.25% 0.															
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Georgia Heritage FCU GA 0 \$97,193,184 10,015 3 4.0% 6.8% 4.2% 12.0% 0.6% 0.47% 0.51% 90.5% Family First CU GA 0 \$95,817,370 12.441 2 3.0% 4.9% 0.4% 13.0% 1.85% 0.49% 0.43% 3.0% 1.85% 0.49% 0.41% 3.0% 1.85% 0.49% 0.43% 3.5% 0.49% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40% 3.40% 0.45% 3.40%	Seorgia Heritage FCU GA 0 \$97,193,184 10,015 3 4.0% 6.8% 4.2% 12.0% 0.69% 0.47% 0.51% 90.5% 7.0.0 amily First CU GA 0 \$95,817,370 12,441 2 3.0% 4.9% 0.48% 13.0% 18.5% 0.49% 0.31% 0.09% 9.3 Meltinum FCU GA 0 \$95,817,370 12,441 2 3.0% 4.9% 0.48% 13.0% 18.5% 0.49% 0.31% 0.09% 9.3 Meltinum FCU GA 0 \$85,815,300 12,730 6 3.3% 11.1% 1.0% 17.2% 0.55% 0.36% 10.9% 51.3% 3.6 Meltinum FCU GA 0 \$85,815,300 12,730 6 3.3% 11.1% 1.0% 17.2% 0.55% 0.36% 10.9% 51.3% 3.6 Meltinum FCU GA 0 \$83,118,156 12,151 4 9.0% 11.6% 4.1% 8.6% 1.02% 0.25% 0.55% 0.68% 6.37% 16.1 Meltinum FCU GA 0 \$73,191,354 10,398 3 4 4.3% 11.5% 8.6% 1.02% 0.25% 0.55% 0.68% 0.69% 3.4 Meltinum FCU GA 0 \$73,191,354 10,398 3 1 3.4% 11.5% 8.6% 1.00% 0.83% 0.19% 11.5% 0.68% 0.34% 11.5% 0.00% 0.0															14.1%
Family First CU GA 0 \$95,817,370 12,441 2 3.0% 4.9% -0.4% 13.0% 1.85% 0.49% 0.31% 60.9% Platinum FCU GA 0 \$94,255,111 8.044 5 15.1% 15.4% 6.8% 8.9% 0.59% 0.05% 0.01% 1.43% 33.5% 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Family First CU GA 0 \$95,817,370 12,441 2 3.0% 4.9% -0.4% 13.0% 1.85% 0.49% 0.31% 60.9% 9.33 Patintum FCU GA 0 \$94,255,111 8.644 5 15.1% 15.4% 6.8% 8.9% 0.59% 0.01% 1.43% 83.5% 4.0 EXCR Credit Union GA 0 \$83,255,111 8.644 5 15.1% 15.4% 6.8% 8.9% 0.59% 0.01% 1.43% 83.5% 4.0 EXCR Credit Union GA 0 \$83,118,156 12,151 4 9.0% 11.6% 4.1% 8.6% 10.0% 0.55% 0.36% 10.9% 68.0% 3.4 Patintum FCU GA 0 \$83,118,156 12,151 4 9.0% 11.6% 4.1% 8.6% 10.0% 0.83% 0.95% 68.0% 3.4 Patintum GCC Credit Union GA 0 \$74,114,400 8.613 2 4.1% 25.6% 13.2% 8.2% 10.4% 0.53% 0.68% 63.7% 13.0 EXCREC LU GA 0 \$73,191,356 10,398 3 3.4% 11.55% 8.6% 10.0% 0.83% 0.91% 11.6% 4.1% EXAMPLE ALL STANLING CONTROLLED GA 0 \$71,191,386 6.325 1 -6.1% 4.7% 0.9% 12.6% 0.42% 0.36% 0.34% 71.5% 25.1 EXAMPLE ALL STANLING GA 0 \$71,273,889 9.288 4 6.2% 3.4% -0.5% 13.7% 1.84% 0.09% 0.21% 6.98% 33.0 EXECUTED GA 0 \$64,548,260 16,855 3 4.8% 3.6% -5.1% 11.2% 15.0% 1.30% 0.68% 45.4% 12.2 EXECUTED GA 0 \$64,548,260 16,855 3 4.8% 3.6% -5.1% 11.2% 15.0% 1.30% 0.68% 45.4% 12.2 EXECUTED GA 0 \$55,855,946 11.202 4 5.1% 3.0% 3.6% 1.51% 11.2% 15.0% 1.30% 0.68% 0.55% 80.1% 6.0 EXECUTED GA 0 \$55,855,946 1.8,893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% 5.6 EXECUTED GA 0 \$55,877,732 10.023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.34% 0.05% 0.05% 80.1% 6.0 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.16% 1.0% 1.13% 0.68% 0.34% 0.05% 0.05% 80.1% 6.0 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 18.2% 2.87% 0.17% 0.05% 0.55% 66.1% 0.0 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 18.2% 2.87% 0.17% 0.05% 0.05% 0.06% 6.06% 0.57% 85.0 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 18.2% 2.87% 0.17% 0.05% 0.05% 0.06% 6.06% 0.57% 85.0 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 1.0% 0.9% 9.2% 1.75% 0.09% 0.18% 73.3% 1.72 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 1.0% 9.9% 9.2% 1.75% 0.09% 0.18% 73.3% 1.72 EXECUTED GA 0 \$34,994,897 2.106 1 1.46% 1.0% 1.14% 0.9% 9.2% 1.75% 0.09% 0.05% 0.06% 6.28% 3.9 EXECUTED GA 0 \$34,994,897 2.10															29.3%
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Mutual Savings CU GA 0 \$71,941,386 6,325 1 -6.1% 4.7% 0.9% 12.6% 0.42% 0.36% 0.34% 71.5% 2 Augusta VAH FCU GA 0 \$51,273,889 9,828 4 6.2% 3.4% -0.5% 13.7% 1.84% 0.90% 0.21% 69.8% Workmens Circle CU GA 0 \$64,548,260 16.855 3 4.8% 3.6% -5.5% 11.2% 1.50% 13.0% 0.68% 0.48% 0.84% 0	Mutual Savings CU GA 0 \$71,941,386 6,325 1 -6.1% 4.7% 0.9% 12.6% 0.42% 0.36% 0.34% 71.5% 25.1 Augusta VAH FCU GA 0 \$71,273,889 9,828 4 6.2% -3.4% -0.5% 13.7% 1.84% 0.90% 0.21% 6.98% 3.3 Credit Union of Atlanta GA 0 \$68,805,974 1.393 1 -1.0% 8.6% 3.4% 21.5% 0.23% 0.03% 2.04% 92.9% 55.0 Credit Union of Atlanta GA 0 \$64,548,260 16.855 3 4.8% 3.6% -5.1% 11.2% 1.50% 1.30% 0.68% 45.4% 12.2 Members United CU GA 0 \$64,497,854 11.202 4 5.1% 3.0% 3.8% 14.5% 2.48% 0.74% 0.65% 80.1% 0.6 Georgia Power NW FCU GA 0 \$55,685,948 6.465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% 0.70 Atlamana Federal Credit Union GA 0 \$55,777,732 10.023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 dealth Center CU GA 0 \$55,777,732 10.023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 dealth Center CU GA 0 \$55,777,732 10.023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 dealth Center CU GA 0 \$54,994,897 2.106 1 1.6% -9.0% -11.0% 9.2% 1.94% 0.33% 0.18% 73.3% 17.2% 0.00 Ground Community FCU GA 0 \$44,994,897 2.106 1 1.6% -1.0% 1.1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.00 Ground Community FCU GA 0 \$33,795,797 5.60 1 1.2% 9.0% 1.55% 13.5% 0.92% 0.17% 0.05% 66.1% 0.00 Ground Community FCU GA 0 \$33,795,797 5.60 1 1.2% 9.0% 1.55% 13.5% 0.92% 0.17% 0.05% 66.1% 0.00 Ground Gro				\$74,114,940	8,613								0.68%	63.7%	16.1%
Augusta VAH FCU GA 0 \$71,273,889 9,828 4 6.2% -3.4% -0.5% 13.7% 1.84% 0.90% 0.21% 69.8% Workmens Circle CU GA 0 \$68,805,974 1.393 1 -1.0% 8.6% 3.4% 21.5% 0.23% 0.03% 2.04% 92.9% 5 Credit Union of Atlanta GA 0 \$64,848,260 16.855 3 4.8% 3.6% -5.1% 11.2% 15.0% 1.30% 0.68% 45.4% Members United CU GA 0 \$64,497.854 11.202 4 5.1% 3.0% 3.8% 14.5% 24.8% 0.74% 0.65% 80.1% -6.6% 0.56% 0.50% 0.68% 45.4% 11.202 4 5.1% 3.0% 3.8% 14.5% 24.8% 0.74% 0.65% 80.1% -6.6% 0.59% 0.59% 73.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% 1.84% 0.50% 0.59% 0.59% 0.59% 0.50% 0.59% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.59% 0.50% 0.50% 0.59% 0.50% 0.5	Augusta VAHFCU GA 0 \$71,273,889 9,828 4 6.2% -3.4% -0.5% 13.7% 1.84% 0.90% 0.21% 69.8% 3.3 Morkmen Circle CU GA 0 \$68,805,974 1,393 1 -1.0% 8.6% 3.4% 21.5% 0.23% 0.03% 2.04% 92.9% 55.0 Caredit Union of Allanta GA 0 \$64,548,260 16,855 3 4.8% 3.6% -5.1% 11.2% 1.50% 1.30% 0.68% 45.4% 12.0 Morkmense Stricle CU GA 0 \$64,497,854 11,202 4 5.1% 3.0% 3.8% 14.5% 24.8% 0.74% 0.65% 80.1% 60.0 Georgia Power NW FCU GA 0 \$56,855,948 6.465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% 0.7 Matemata Federal Credit Union GA 0 \$55,752,661 8.893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 0.75% 65.0 Morth Georgia CU GA 0 \$55,752,661 8.893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.66% 0.57% 85.6% 40.0 Morth Georgia CU GA 0 \$55,752,661 8.993 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.66% 0.57% 85.6% 40.0 Morth Georgia CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 Morth Georgia CU GA 0 \$55,779,107 6.999 2 1.6% -9.6% -11.0% 9.2% 11.4% 0.33% 0.17% 0.55% 66.1% 0.0 Morth Georgia CU GA 0 \$44,994,897 2,106 1 -1.6% 1-0.0 Morth Georgia CU GA 0 \$44,994,897 2,106 1 -1.6% 1-0.0 Morth Georgia CU GA 0 \$35,789,176 5,360 1 -1.6% 1-0.0 Morth Georgia FCU GA 0 \$33,799,176 5,360 1 2.1% 9.0% 1-5.5% 13.5% 0.92% 0.17% 0.55% 66.1% 0.0 Morth Georgia FCU GA 0 \$33,789,176 5,360 1 2.1% 9.0% 1-5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.90 Morth Georgia FCU GA 0 \$33,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% 0.09% 61.3% 6.90 Morth Georgia FCU GA 0 \$33,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% 0.09% 0.11% 0.09% 61.3% 6.90 Morth Georgia Power NW FCU GA 0 \$32,449,403 8.604 4 3.0% 3.3% 2.9% 12.5% 0.97% 0.40% 0.23% 0.09% 0.18% 72.6% 11.0 Morth Georgia Power NW FCU GA 0 \$22,449,403 8.604 4 3.0% 3.8% 2.9% 12.5% 0.97% 0.40% 0.23% 0.00% 62.8% 3.9% 10.10 Morth Georgia Power NW FCU GA 0 \$23,545,004 8.1% 0.2 Morth Georgia Power NW FCU GA 0 \$23,545,004 8.1% 0.2 Morth Georgia Power NW FCU GA 0 \$23,648,042 3.29% 1 5.5% 0.2% 0.9% 0.9% 0.17% 0.00% 0.18% 72.6% 11.0 Morth Morth Georgia Power Validotat FCU GA 0 \$23,090,907 3.560 1 2.6% 0.3% 0.9% 0.9% 0.9%	CORE CU			\$73,191,354	10,398	3	3.4%	11.5%		10.0%	0.83%	0.19%	1.15%	94.6%	33.0%
Workmens Circle CU GA 0 \$68,805,974 1,393 1 -1.0% 8.6% 3.4% 21.5% 0.23% 0.03% 2.04% 92.9% 5 Credit Union of Atlanta GA 0 \$64,548,260 16,855 3 4.8% 3.6% 5.1% 11.2% 1.50% 1.30% 0.68% 45.4% Members United CU GA 0 \$64,497,854 11,202 4 5.1% 3.0% 3.8% 14.5% 2.4% 0.74% 0.65% 80.1% Georgia Power NW FCU GA 0 \$56,855,948 6,465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.55% 0.06% 53.7% Altamaha Federal Credit Union GA 0 \$55,752,661 8.893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.55% 0.95% 73.5% North Georgia CU GA 0 \$55,477,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$55,577,107 6.999 2 1.6% 9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2.106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% Bond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% 1.9% 8.4% 1.46% 0.22% 0.11% 45.6% On the Grid Financial FCU GA 0 \$33,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,494,003 8.604 4 -3.0% -3.1% 2.4% 13.1% 1.73% 1.11% 0.27% 49.8% United Methodist Connectional FCU GA 0 \$29,383,046 5.122 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$29,383,046 5.122 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$24,364,889 6,018 1 4.8% 0.2% -2.3% 2.90% 2.21% 1.11% 0.49% 85.8% 13.15 Choice CU GA 0 \$23,096,480 4,444 1 2.5.5% 9.8% 4.2% 8.9% 0.85% 0.42% 0.17% 0.40% 65.8% Flowers Employees Credit League GA 0 \$23,096,480 4,444 1 2.5.5% 9.8% 4.2% 8.9% 0.85% 0.42% 0.17% 0.40% 60.7% 53.5%	Norkmens Circle CU GA 0 \$68,805,974 1,393 1 -1.0% 8.6% 3.4% 21.5% 0.23% 0.03% 2.04% 92.9% 55.0Credit Union of Atlanta GA 0 \$64,548,260 16,855 3 4.8% 3.6% -5.1% 3.0% 3.8% 14.5% 2.48% 0.74% 0.66% 80.1% 0.66% 80.1% 0.66% 80.1% 0.66% 80.1% 0.66% 0.74% 0.66% 0.75% 0.7	Mutual Savings CU			\$71,941,386	6,325										25.1%
Credit Union of Atlanta GA 0 \$64,548,260 16,855 3 4.8% 3.6% -5.1% 11.2% 1.50% 1.30% 0.68% 45.4% Members United CU GA 0 \$64,478,854 11,202 4 5.1% 3.0% 3.3% 14.5% 2.48% 0.74% 0.66% 80.1% Georgia Power NW FCU GA 0 \$55,855,948 6.465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 0.57% 85.6% 18.1% North Georgia CU GA 0 \$55,752,661 8.893 3 0.9% 5.7% 2.5% 15.8% 1.66% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$44,994,897 2,106 1 1-1.6% 1-1.0% 1-1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.11% 0.50% 66.1% 0.11% 0.09% 61.3% 1.30% 1.30% 0.11% 0.09% 61.3% 1.30% 0.88% 0.4	Credit Union of Atlanta GA QA Q Se4,548,260 16,855 QA QA QA QA QA QA QA QA QA	Augusta VAH FCU					4			-0.5%						3.3%
Members United CU GA 0 \$64,497,854 11,202 4 5.1% 3.0% 3.8% 14.5% 2.48% 0.74% 0.65% 80.1% Georgia Power NW FCU GA 0 \$56,855,948 6.465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% Altamaha Federal Credit Union GA 0 \$55,752,661 8.893 3 0.9% 5.7% 2.5% 15.8% 1.66% 0.59% 0.95% 73.5% North Georgia CU GA 0 \$55,477,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$50,579,107 6.999 2 1.6% 9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2.106 1 1.6% 1.16% 1.10% 1.14% 18.2% 2.87% 0.17% 0.55% 66.1% GA 0 \$44,994,897 2.106 1 1.16% 1.10% 1.14% 18.2% 2.87% 0.17% 0.09% 61.3% On the Grid Financial FCU GA 0 \$33,799,176 5.360 1 2.1% 9.0% 5.55% 13.5% 0.92% 0.11% 45.6% On the Grid Financial FCU GA 0 \$35,185,724 5.130 3 5.2% 7.0% 13.8% 8.4% 0.34% 0.23% 0.06% 62.8% Pledmont Plus FCU GA 0 \$33,494,403 8.604 4 3.0% 3.1% 2.4% 13.1% 1.73% 1.11% 0.09% 61.3% Savannah Schools FCU GA 0 \$30,152,111 4.180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5.122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$23,364,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,364,889 6.018 1 4.48% 0.2% 2.3% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,364,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,364,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,364,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,064,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,064,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 85.8% Flowers Employees Credit League GA 0 \$23,064,889 6.018 1 4.48% 0.2% 2.23% 2.90% 2.21% 1.11% 0.49% 0.70% 0.40% 0.70% 53.5% Flowers Employees Credit League GA 0 \$23,064,889 6.018 1 4.44% 1 2.25% 9.98 4.22% 8.9% 0.85%	Members United CU GA 0 \$64,497,854 11,202 4 5.1% 3.0% 3.8% 14.5% 2.48% 0.74% 0.65% 80.1% 6.00 Georgia Power NW FCU GA 0 \$56,855,948 6,465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% 0.77	Workmens Circle CU	GA	0	\$68,805,974	1,393	1	-1.0%	8.6%	3.4%	21.5%	0.23%	0.03%	2.04%	92.9%	55.0%
Georgia Power NW FCU GA 0 \$56,855,948 6,465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% Altamaha Federal Credit Union GA 0 \$55,752,661 8.893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% North Georgia CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 44 Health Center CU GA 0 \$50,579,107 6,999 2 1.6% 9.6% 11.0% 9.2% 11,94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 50.00 11.0	Seorgia Power NW FCU GA 0 \$56,855,948 6,465 3 6.5% 18.1% 0.2% 8.3% 0.03% 0.06% 0.06% 53.7% 0.75 (Altamaha Federal Credit Union GA 0 \$55,752,661 8,893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% 5.66 (Altamaha Federal Credit Union GA 0 \$55,772,661 8,893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% 5.66 (Altamaha Federal Credit Union GA 0 \$55,477,732 10.023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.00 (Altamaha Federal Credit Union GA 0 \$50,579,107 6.999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% 0.18% 73.3% 17.2 (Altamaha Federal Credit Cred	Credit Union of Atlanta	GA	0	\$64,548,260	16,855	3	4.8%	3.6%	-5.1%	11.2%	1.50%	1.30%	0.68%	45.4%	1.2%
Altamaha Federal Credit Union GA 0 \$55,752,661 8,893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% North Georgia CU GA 0 \$55,477,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 4 Health Center CU GA 0 \$50,579,107 6,999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% Bond Community FCU GA 0 \$43,925,827 3.604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% On the Grid Financial FCU GA 0 \$33,799,176 5.360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% Lanier FCU GA 0 \$35,185,724 5.130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Savannah Schools FCU GA 0 \$32,349,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% United Methodist Connectional FCU GA 0 \$29,383,046 5.122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.85% 0.70% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,009,007 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.55% 0.17% 0.00% 0.97% 53.5%	Altamaha Federal Credit Union GA 0 \$55,752,661 8,893 3 -0.9% 5.7% 2.5% 15.8% 1.66% 0.58% 0.95% 73.5% 5.6% 40.0 North Georgia CU GA 0 \$55,777,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 Health Center CU GA 0 \$50,579,107 6,999 2 1.6% 9.6% -11.0% 9.2% 1.94% 0.33% 0.18% 73.3% 17.2 Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% 1.0% 1.0% 1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.0 Sond Community FCU GA 0 \$43,925,827 3.604 2 5.8% 3.2% 1.9% 8.4% 1.46% 0.22% 0.11% 45.6% 56.0 The Grid Financial FCU GA 0 \$38,799,176 5.360 1 2.1% 9.0% 5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.90 The Grid Financial FCU GA 0 \$35,185,724 5.130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% 0.06% 62.8% 3.90 The Grid Financial FCU GA 0 \$32,449,403 8.604 4 -3.0% 3.1% 2.4% 13.1% 1.73% 1.11% 0.27% 49.8% 0.00 The Grid Methodist Connectional FCU GA 0 \$29,383,046 5.122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.0 The Grid Methodist Connectional FCU GA 0 \$24,364,889 6.018 1 -4.8% 0.2% 2.2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.0 The Grid Methodist Connectional FCU GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.0 The Grid Methodist FCU GA 0 \$23,090,480 4.444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 The Grid Financial FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 11.9% 0.76% 0.41% 60.7% 6.3 The Grid Financial FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 11.9% 0.76% 0.41% 60.7% 6.3 The Grid FCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$23,090,907 3.560 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$23,090,907 3.560 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid FCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5	Members United CU	GA	0	\$64,497,854	11,202	4	5.1%	3.0%	3.8%	14.5%	2.48%	0.74%	0.65%	80.1%	6.0%
North Georgia CU GA 0 \$55,477,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 44 Health Center CU GA 0 \$50,579,107 6,999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 10.00	Southern Pine CU GA O S55,477,732 10,023 3 6.2% 2.1% 7.0% 11.3% 0.68% 0.66% 0.57% 85.6% 40.0 Health Center CU GA O S50,579,107 6.999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 17.2 Southern Pine CU GA O S44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.0 Bond Community FCU GA O S43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% 5.6 Do the Grid Financial FCU GA O S38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.9 Redmont Plus FCU GA O S35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% 3.9 Redmont Plus FCU GA O S30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 0.97% 0.18% 72.6% 11.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6%	Georgia Power NW FCU	GA	0	\$56,855,948	6,465	3	6.5%	18.1%	0.2%	8.3%	0.03%	0.06%	0.06%	53.7%	0.7%
Health Center CU GA 0 \$50,579,107 6,999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 1 Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% Bond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% On the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% Lanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% On the Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEAF CU GA 0 \$24,364,899 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% Ist Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Health Center CU GA 0 \$50,579,107 6,999 2 1.6% -9.6% -11.0% 9.2% 1.94% 0.33% -0.18% 73.3% 17.2 countern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.0 countern Pine CU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% 5.6% 0.0 countern Pine CU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.99% 0.00 countern Pine CU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% 3.99% 0.00 countern Pine CU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% 0.0 countern Pine CU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.6% 1.00 countern Pine CU GA 0 \$22,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.0% 1.00 countern Pine CU GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 2.90% 2.21% 1.11% 0.49% 85.8% 0.00 countern Pine CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.2% 57.6% 2.4% 0.00 countern Pine CU GA 0 \$23,090,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 counter CU GA 0	Altamaha Federal Credit Union	GA	0	\$55,752,661	8,893	3	-0.9%	5.7%	2.5%	15.8%	1.66%	0.58%	0.95%	73.5%	5.6%
Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% Bond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% On the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% Lanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 1 St Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% 1.22% 57.6% Fort McPherson CU GA 0 \$23,090,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% 13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Southern Pine CU GA 0 \$44,994,897 2,106 1 -1.6% -1.0% -1.4% 18.2% 2.87% 0.17% 0.55% 66.1% 0.06 Sond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% 5.6 CD In the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.9 Sanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.34% 0.23% -0.06% 62.8% 3.9 Siedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% 0.0 Siavannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.6 Siedmont Plus FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.0 Siedmont Plus FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.0 Siedmont Plus FCU GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.0 Siedmont Plus FCU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4 Siedmont Plus FCU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.17% 0.00% 0.97% 53.5% 0.0 Coweta Cities and County EFCU GA 0 \$20,084,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	North Georgia CU	GA	0	\$55,477,732	10,023	3	6.2%	2.1%	7.0%	11.3%	0.68%	0.66%	0.57%	85.6%	40.0%
Bond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.22% 0.11% 45.6% On the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% Lanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Sond Community FCU GA 0 \$43,925,827 3,604 2 5.8% 3.2% -1.9% 8.4% 1.46% 0.2% 0.11% 45.6% 5.60 The Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.90 The Grid Financial FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% 3.90 The Grid Financial FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% 0.00 The Grid Financial FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.60 The Grid Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.00 The Grid Financial FCU GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.00 The Grid Methodist COU GA 0 \$23,545,004 8.196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4% The Grid Methodist FCU GA 0 \$23,096,480 4.444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.10 The Grid Methodist FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.30 The Grid Methodist FCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 The Grid Methodist County EFCU GA 0 \$20,684,042 3.	Health Center CU	GA	0	\$50,579,107	6,999	2	1.6%	-9.6%	-11.0%	9.2%	1.94%	0.33%	-0.18%	73.3%	17.2%
On the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% Lanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	On the Grid Financial FCU GA 0 \$38,799,176 5,360 1 2.1% -9.0% -5.5% 13.5% 0.92% 0.17% 0.09% 61.3% 6.90% anier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% 3.90% anier FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% 0.00% avannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.6% 0.00% 0.0	Southern Pine CU	GA	0	\$44,994,897	2,106	1	-1.6%	-1.0%	-1.4%	18.2%	2.87%	0.17%	0.55%	66.1%	0.0%
Lanier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% -0.06% 62.8% Piedmont Plus FCU GA 0 \$32,449,403 8.604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Piedmont Plus FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Anier FCU GA 0 \$35,185,724 5,130 3 5.2% 7.0% 3.8% 8.4% 0.34% 0.23% 0.06% 62.8% 3.99 Piedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% 0.27% 49.8% 0.00 Gavannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.66 United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.00 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.3 Glowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.00 Ist Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4% 600 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.299 1 6.3% 3.8% -1.2% 50.00 Coweta Cities	Bond Community FCU	GA	0	\$43,925,827	3,604	2	5.8%	3.2%	-1.9%	8.4%	1.46%	0.22%	0.11%	45.6%	5.6%
Piedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% Placement Plus FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Plowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Priedmont Plus FCU GA 0 \$32,449,403 8,604 4 -3.0% -3.1% -2.4% 13.1% 1.73% 1.11% -0.27% 49.8% 0.00 savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.66 United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.00 MEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.3 Riowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.00 List Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4% 600 MEA FCU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	On the Grid Financial FCU	GA	0	\$38,799,176	5,360	1	2.1%	-9.0%	-5.5%	13.5%	0.92%	0.17%	0.09%	61.3%	6.9%
Savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Savannah Schools FCU GA 0 \$30,152,111 4,180 2 2.4% 3.8% 2.9% 12.5% 0.97% 0.46% 0.21% 50.8% 1.60 Inited Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.00 IEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.30 Indowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.00 Ist Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4% 500 Indowers Employees Credit League GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.10 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.30 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	Lanier FCU	GA	0	\$35,185,724	5,130	3	5.2%	7.0%	3.8%	8.4%	0.34%	0.23%	-0.06%	62.8%	3.9%
United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 1 HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% 1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	United Methodist Connectional FCU GA 0 \$29,383,046 5,122 2 1.0% 1.4% 0.9% 9.2% 1.75% 0.09% 0.18% 72.6% 11.00 FEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.3 Flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 11.11% 0.49% 85.8% 0.00 Fist Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4% For IMCPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	Piedmont Plus FCU	GA	0	\$32,449,403	8,604	4	-3.0%	-3.1%	-2.4%	13.1%	1.73%	1.11%	-0.27%	49.8%	0.0%
HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.3 flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.0 flowers Employees Credit League GA 0 \$23,545,004 8.196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4 fort McPherson CU GA 0 \$23,096,480 4.444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	Savannah Schools FCU	GA	0	\$30,152,111	4,180	2	2.4%	3.8%	2.9%	12.5%	0.97%	0.46%	0.21%	50.8%	1.6%
HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% Flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	HEA FCU GA 0 \$26,408,085 3,229 1 5.5% -1.2% -2.4% 9.9% 0.95% 0.14% 0.71% 54.6% 4.3 flowers Employees Credit League GA 0 \$24,364,889 6.018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.0 flowers Employees Credit League GA 0 \$23,545,004 8.196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4 fort McPherson CU GA 0 \$23,096,480 4.444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3.560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	United Methodist Connectional FCU	GA	0	\$29,383,046	5,122	2	1.0%	1.4%	0.9%	9.2%	1.75%	0.09%	0.18%	72.6%	11.0%
Flowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 5	Flowers Employees Credit League GA 0 \$24,364,889 6,018 1 -4.8% 0.2% -2.3% 29.0% 2.21% 1.11% 0.49% 85.8% 0.00 at Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4 at Choice CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 at Choice CU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 at Choice CU GA 0 \$20,684,042 3.299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	HEA FCU	GA	0		3,229	1	5.5%	-1.2%	-2.4%	9.9%	0.95%	0.14%	0.71%	54.6%	4.3%
1st Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Ist Choice CU GA 0 \$23,545,004 8,196 2 3.6% -0.7% -1.3% 11.1% 2.84% 0.72% -1.22% 57.6% 2.4 fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00	Flowers Employees Credit League					1	-4.8%								0.0%
Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Fort McPherson CU GA 0 \$23,096,480 4,444 1 -2.5% 9.8% -4.2% 8.9% 0.85% 0.42% 0.10% 46.2% 7.1 Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00															2.4%
Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Georgia Power Valdosta FCU GA 0 \$23,090,907 3,560 1 -2.6% -13.0% 0.9% 11.9% 1.29% 0.76% 0.41% 60.7% 6.3 Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.00															7.1%
Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5%	Coweta Cities and County EFCU GA 0 \$20,684,042 3,299 1 6.3% 3.8% -1.2% 15.5% 0.17% 0.00% 0.97% 53.5% 0.0															6.3%
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Habersham FCII GA D \$20.147.724 3.821 4 9.3% 2.9% 5.4% 14.9% 0.18% 0.10% 0.40% 64.0%	7.50 2.70 0.100 0.100 0.470 00.00 1.3															7.9%

Year-End 2017

Georgia Credit Union Financial SummaryData as of December 2017

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Stephens-Franklin Teachers FCU	GA	0	\$19,818,048	1,620	2	-1.9%	-0.7%	-0.4%	21.1%	0.16%	0.00%	0.44%	63.1%	20.7%
Savannah Federal CU	GA	0	\$19,554,619	1,653	1	1.7%	1.4%	-1.3%	19.9%	0.49%	0.08%	0.39%	49.2%	9.9%
Savannah Postal CU	GA	0	\$19,120,560	2,265	1	-3.3%	-2.1%	-0.4%	15.7%	0.93%	0.22%	0.09%	46.2%	6.4%
Memorial Health CU	GA	0	\$18,586,782	3,972	1	-0.8%	5.2%	-4.9%	18.2%	0.38%	0.41%	0.17%	67.0%	6.7%
Glynn County Federal ECU	GA	0	\$18,110,594	1,215	2	0.8%	-8.4%	-3.0%	20.9%	3.92%	0.08%	0.54%	52.6%	1.0%
Artesian City FCU	GA	0	\$16,787,596	2,532	1	1.1%	13.3%	1.6%	21.7%	1.41%	0.36%	0.59%	60.3%	4.0%
Northside FCU	GA	0	\$16,080,492	6,239	1	5.5%	17.7%	6.9%	10.8%	1.08%	0.78%	1.75%	67.7%	0.0%
Rome Kraft ECU	GA	0	\$15,830,577	1,832	1	0.1%	19.2%	2.6%	23.5%	0.27%	0.32%	1.21%	75.4%	0.0%
Three Rivers Credit Union	GA	0	\$14,270,041	4,625	2	-8.4%	-8.5%	-1.1%	12.0%	5.88%	1.42%	-0.12%	55.3%	6.8%
North Main CU	GA	0	\$13,858,794	1,335	1	7.6%	43.8%	9.5%	17.5%	0.33%	0.14%	0.12%	75.9%	8.8%
GPA CU	GA	0	\$13,173,379	1,492	1	2.4%	2.8%	1.7%	19.3%	0.94%	0.01%	0.33%	48.7%	0.0%
First Reliance FCU	GA	0	\$12,878,734	2,851	1	5.2%	5.2%	3.3%	10.9%	1.47%	0.21%	0.24%	49.9%	5.7%
The Wright CU	GA	0	\$12,779,937	1,514	1	2.6%	-9.2%	-0.7%	16.1%	1.62%	0.10%	0.08%	40.7%	14.7%
Walker County Educators FCU	GA	0	\$10,859,764	1,343	2	5.0%	-2.9%	0.7%	28.2%	0.45%	0.26%	0.79%	89.3%	4.0%
Combined Employees Credit Union	GA	0	\$10,498,114	3,368	1	-8.0%	-2.1%	-5.9%	12.6%	0.30%	0.23%	-0.92%	88.6%	0.0%
Valdosta Teachers FCU	GA	0	\$10,043,964	2,135	1	6.6%	0.1%	-0.3%	14.9%	2.09%	0.46%	0.54%	56.3%	0.0%
Fieldale CU	GA	0	\$9,819,255	1,962	1	3.6%	10.4%	0.5%	13.4%	3.19%	0.02%	0.08%	17.0%	2.0%
Atlanta Federal Credit Union	GA	0	\$9,735,611	2,318	1	4.1%	2.5%	-1.8%	17.9%	0.43%	0.03%	-0.25%	55.4%	3.4%
Genuine Parts CU	GA	0	\$9,185,285	1,076	1	-0.2%	16.0%	1.5%	27.5%	0.32%	-0.32%	0.00%	50.5%	0.0%
Regional Members FCU	GA	0	\$8,520,236	1,381	2	3.6%	0.0%	-7.7%	10.4%	2.91%	0.08%	0.20%	61.2%	0.0%
Rig ECU	GA	0	\$7,685,559	683	1	2.8%	-6.3%	-4.5%	29.2%	1.37%	0.00%	0.10%	58.7%	0.0%
Mercy FCU	GA	0	\$7,591,299	1,889	2	0.7%	27.8%	0.5%	17.1%	0.72%	0.14%	1.60%	68.0%	0.0%
Colquitt County Teachers FCU	GA	0	\$7,452,609	1,773	1	7.9%	6.5%	0.6%	19.7%	0.85%	0.07%	1.52%	87.0%	0.0%
Beka FCU	GA	0	\$6,156,301	914	1	-8.7%	9.7%	-8.0%	13.9%	3.11%	1.29%	0.76%	101.6%	0.0%
Macon Firemens CU	GA	0	\$4,852,288	748	1	3.9%	-13.4%	3.0%	26.7%	0.76%	0.93%	0.85%	76.1%	0.0%
Locoga FCU	GA	0	\$4,634,261	918	1	2.8%	5.2%	-4.8%	8.2%	0.82%	0.13%	0.17%	42.3%	0.0%
Ware County School EFCU	GA	0	\$4,342,239	647	1	0.7%	2.1%	1.3%	9.5%	0.00%	-0.25%	0.51%	64.6%	6.4%
Georgia Guard CU	GA	0	\$4,256,410	928	1	-0.1%	-4.7%	-5.5%	10.3%	0.37%	0.05%	-0.05%	62.4%	2.1%
Mead ECU	GA	0	\$3,688,888	527	1	-19.1%	-40.9%	-26.9%	33.6%	0.00%	2.85%	-5.34%	49.6%	0.0%
Coffee County Teachers FCU	GA	0	\$3,563,404	1,443	1	0.0%	13.4%	4.6%	15.7%	2.39%	0.35%	1.24%	52.1%	0.0%
Georgia Power Macon FCU	GA	0	\$3,412,288	641	1	2.3%	-9.7%	-2.3%	10.2%	3.20%	-0.05%	0.23%	65.7%	0.0%
Macon-Bibb Employees Credit Union	GA	0	\$3,178,709	1,268	1	11.2%	1.9%	1.8%	13.2%	0.63%	0.57%	2.36%	84.2%	0.0%
Elco FCU	GA	0	\$3,098,815	727	1	9.6%	4.6%	1.5%	20.7%	2.67%	-0.41%	2.30%	82.1%	0.0%
Savastate Teachers FCU	GA	0	\$3,017,671	751	1	-10.2%	-18.8%	-2.8%	20.2%	5.68%	0.39%	0.41%	38.6%	0.0%
Flint FCU	GA	0	\$2,685,263	704	2	2.2%	12.9%	-0.8%	22.9%	0.08%	0.01%	0.02%	45.3%	2.3%
Towns-Union Educators FCU	GA	0	\$2,593,848	535	1	13.2%	4.1%	0.4%	8.4%	0.39%	0.19%	1.43%	50.4%	0.0%
CRMC ECU	GA	0	\$2,547,326	1,080	2	5.2%	2.5%	5.9%	18.5%	0.82%	0.21%	0.84%	48.5%	0.0%
Patterson Pump FCU	GA	0	\$2,469,189	409	1	-4.2%	6.1%	-4.9%	17.9%	0.71%	0.89%	0.34%	42.6%	0.0%
Brosnan Yard FCU	GA	0	\$2,466,812	940	1	-2.7%	0.4%	3.2%	19.0%	2.51%	0.36%	0.59%	103.7%	0.0%
United Neighborhood FCU	GA	0	\$2,132,976	871	2	21.0%	11.9%	-1.4%	11.5%	3.26%	1.50%	5.03%	93.2%	0.0%
Flint River EFCU	GA	0	\$1,971,551	294	1	3.6%	5.9%	-2.3%	25.2%	0.10%	0.00%	0.53%	65.6%	0.0%
Roper Corporation ECU	GA	0	\$1,885,528	709	1	8.9%	-20.8%	-2.1%	14.3%	0.00%	1.29%	0.37%	32.4%	0.0%
Omega Psi Phi Fraternity FCU	GA	0	\$1,639,251	1,205	0	33.8%	23.3%	8.3%	7.4%	0.96%		0.81%	59.8%	7.7%
Berrien Teachers FCU	GA	0	\$1,260,711	307	1	-2.0%	-7.9%	16.7%	14.5%	0.97%		-0.11%	48.2%	0.0%
Local 461 FCU	GA	0	\$985,124	519	1	8.6%	16.8%	1.6%	18.9%	0.00%	0.07%	0.09%	96.1%	0.0%
Harris ECU	GA	0	\$947,840	211	1	-24.1%	-6.9%	-6.2%	23.2%	7.41%		0.03%	55.5%	8.6%
Rabun-Tallulah FCU	GA	0	\$668,689	148	1	3.5%	-3.4%	-5.1%	22.0%	14.20%	0.00%	-1.22%	26.7%	0.0%
Big Bethel AME Church FCU	GA	0	\$306,443	264	1	-1.1%	-37.9%	-12.0%	10.7%	6.68%	0.00%	0.95%	10.6%	0.0%
FAB Church FCU	GA	0	\$235,987	293	1	0.4%	-44.7%	1.0%	22.2%	11.70%	3.76%	-0.59%	21.4%	0.0%
Tabernacle FCU	GA	0	\$192,146	6,000	1	8.8%	-22.0%	2915.1%	18.2%	0.00%		0.97%	33.0%	0.0%
Stephens County Community FCU	GA	0	\$166,978	115	2	0.4%	-29.0%	0.0%	9.5%	21.46%	0.00%	0.27%	7.5%	0.0%
Medians			\$23,093,694	3,897	2	3.6%	4.4%	0.5%	12.8%	0.84%	0.30%	0.50%	63.9%	4.0%
B. A														
By Asset Size		N	umber of Insts.				0.70	00.75	44.70		0.100	0.100	10.00	
\$5 million and less			27	704	1	1.4%	-2.7%	32.7%	16.7%	1.48%		0.40%	60.2%	1.0%
\$5 to \$10 million			8	1,577	1	1.9%	7.4%	-1.8%	18.7%	1.56%	0.13%	0.44%	59.4%	0.8%

Year-End 2017

Georgia Credit Union Financial Summary

Data as of December 2017

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
\$10 to \$20 million			16	1,984	1	0.6%	4.5%	0.4%	17.9%	1.24%	0.27%	0.41%	60.5%	6.0%
\$20 to \$50 million			14	4,312	2	1.7%	-0.3%	-0.9%	13.0%	1.41%	0.34%	0.19%	58.8%	4.0%
\$50 to \$100 million			16	9,922	3	4.1%	6.9%	0.4%	12.2%	1.04%	0.39%	0.74%	72.5%	13.7%
\$100 to \$250 million			13	18,812	5	6.0%	10.5%	-0.5%	11.2%	0.89%	0.38%	0.60%	68.5%	15.1%
\$250 million+			14	81,080	12	6.1%	10.6%	3.6%	12.4%	0.49%	0.40%	0.80%	84.3%	22.4%

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.