

# Georgia Credit Union Profile

Year-End 2017

CUNA Economics & Statistics



## Overview by Year

	U.S. CUs	Georgia CUs
<b>Demographic Information</b>		
	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
<b>Growth Rates (%)</b>		
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	0.3
% CUs with increasing assets	70.0	78.7
<b>Earnings - Basis Pts.</b>		
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
<b>Capital Adequacy (%)</b>		
Net worth/assets	11.0	12.3
% CUs with NW > 7% of assets	97.7	100.0
<b>Asset Quality</b>		
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
<b>Asset/Liability Management</b>		
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
<b>Productivity</b>		
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
<b>Structure (%)</b>		
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.*

*Source: NCUA and CUNA E&S.*

### Overview: State Trends

	U.S.	Georgia Credit Unions						
	2017	2017	2016	2015	2014	2013	2012	2011
<b>Demographic Information</b>								
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	10,760	10,175	9,763
Total surplus funds (\$ mil)	365,638	5,918	6,263	6,582	6,926	7,478	7,611	7,269
Total savings (\$ mil)	1,173,715	19,703	18,896	17,853	17,091	16,647	16,202	15,485
Total memberships (thousands)	112,649	2,116	2,108	2,087	2,035	1,976	1,933	1,890
<b>Growth Rates (%)</b>								
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
<b>Earnings - Basis Pts.</b>								
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
<b>Capital Adequacy (%)</b>								
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
<b>Asset Quality</b>								
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
<b>Asset/Liability Management</b>								
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
<b>Productivity</b>								
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
<b>Structure (%)</b>								
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

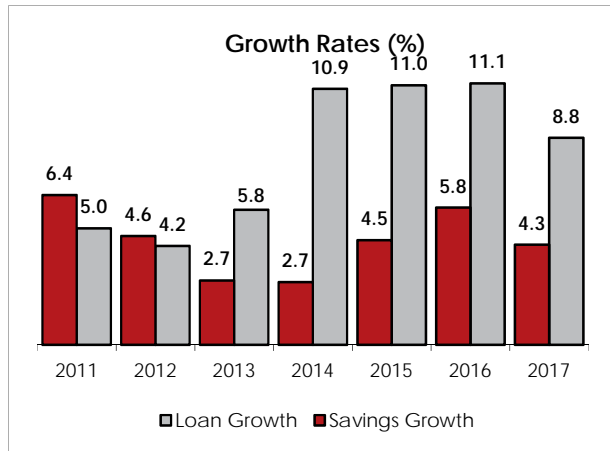
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

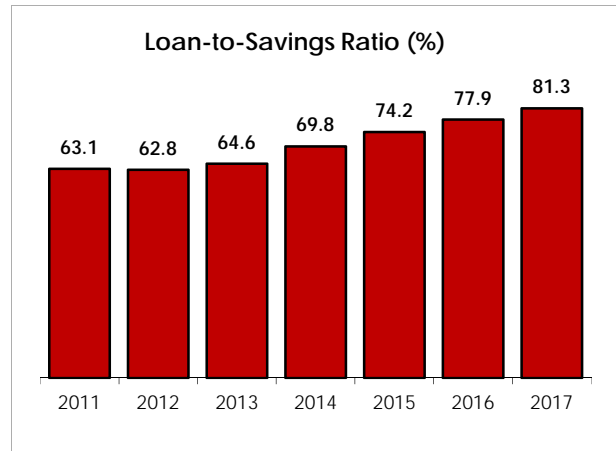
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Year-End 2017

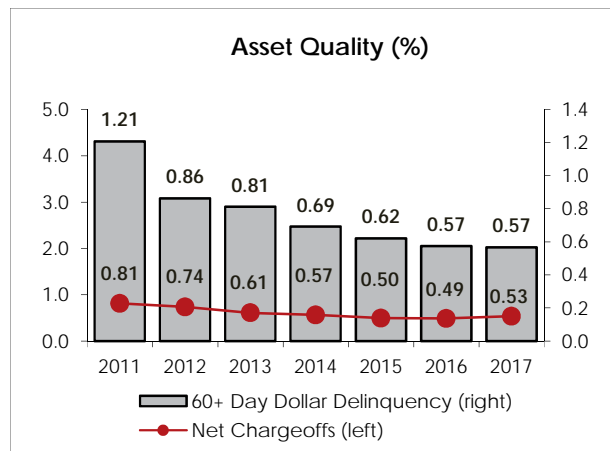
## Loan and Savings Growth Trends



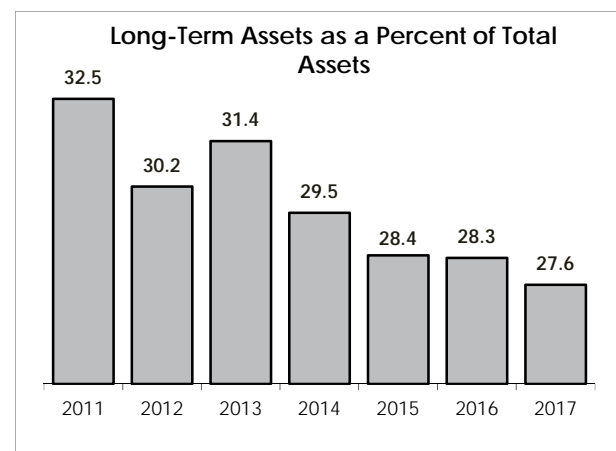
## Liquidity Trends



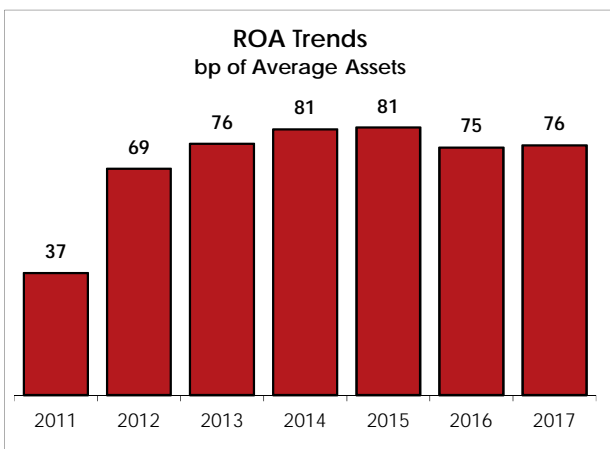
## Credit Risk Trends



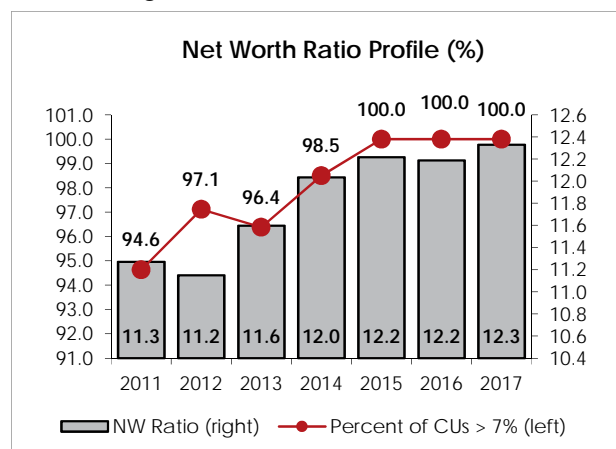
## Interest Rate Risk Trends



## Earnings Trends



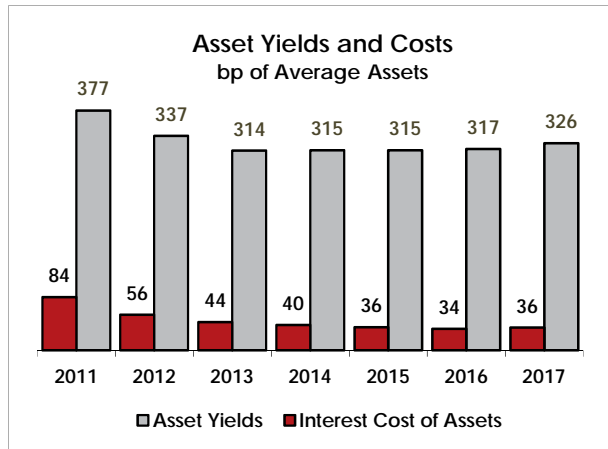
## Solvency Trends



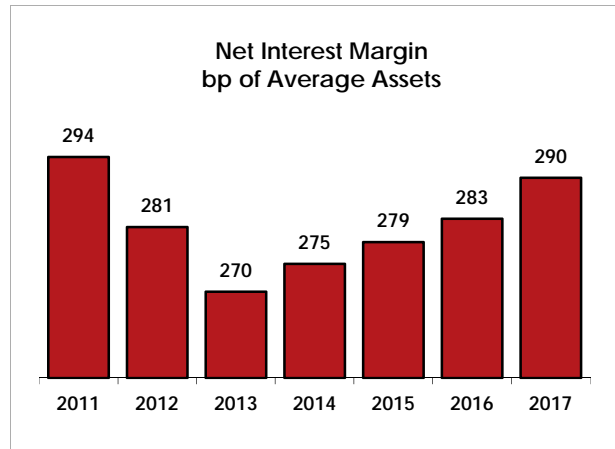
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Year-End 2017

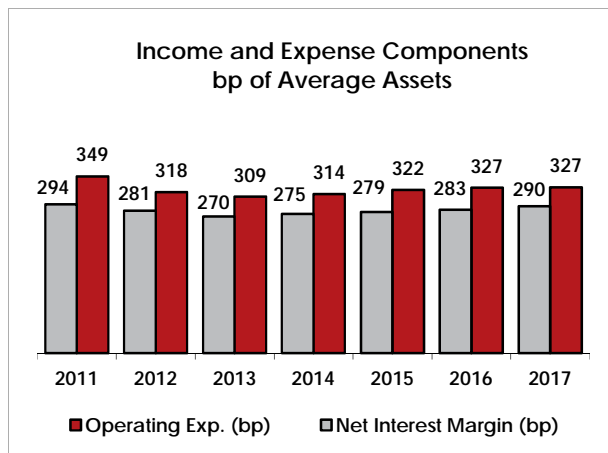
## Asset Yields and Funding Costs



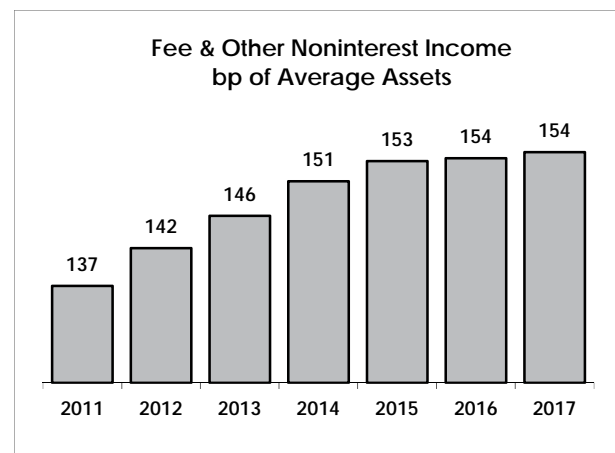
## Interest Margins



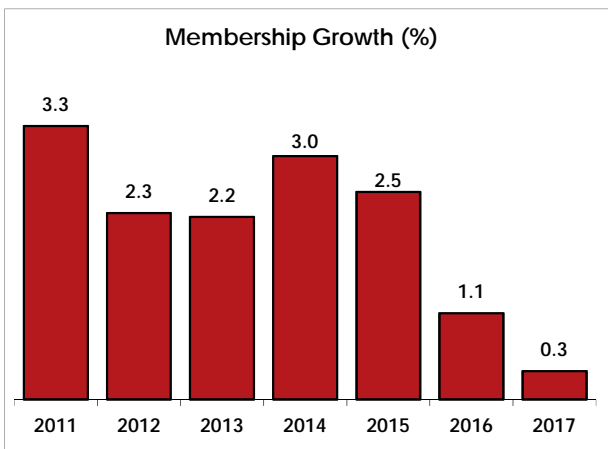
## Interest Margins & Overhead



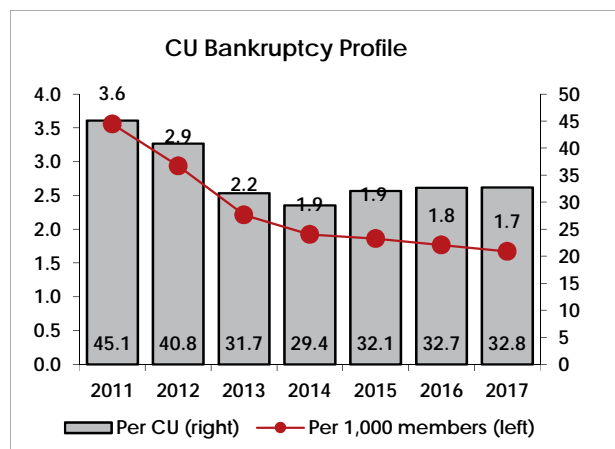
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



## Overview: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2017						
	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
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)	19,703	304	359	1,007	1,913	2,119		14,000
Total memberships (thousands)	2,116	69	67	153	274	269		1,284
<b>Growth Rates (%)</b>								
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
<b>Earnings - Basis Pts.</b>								
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
<b>Capital Adequacy (%)</b>								
Net worth/assets	12.3	17.8	13.0	12.2	11.2	9.8		12.7
% CUs with NW > 7% of assets	100.0	100.0	100.0	100.0	100.0	100.0		100.0
<b>Asset Quality</b>								
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		0.49
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
<b>Asset/Liability Management (%)</b>								
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
<b>Productivity</b>								
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 (\$)	9,312	4,380	5,388	6,585	6,979	7,880		10,906
Average loan balance (\$)	10,720	5,461	6,704	4,861	11,053	10,362		11,883
Employees per million in assets	0.22	0.42	0.34	0.37	0.32	0.30		0.18
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	14.8	25.5	7.1	0.0	15.4	0.0		0.0
Fed CUs w/ community charter	13.0	5.9	21.4	18.8	23.1	28.6		0.0
Other Fed CUs	26.9	29.4	42.9	12.5	30.8	28.6		0.0
CUs state chartered	45.4	39.2	28.6	68.8	30.8	42.9		100.0

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

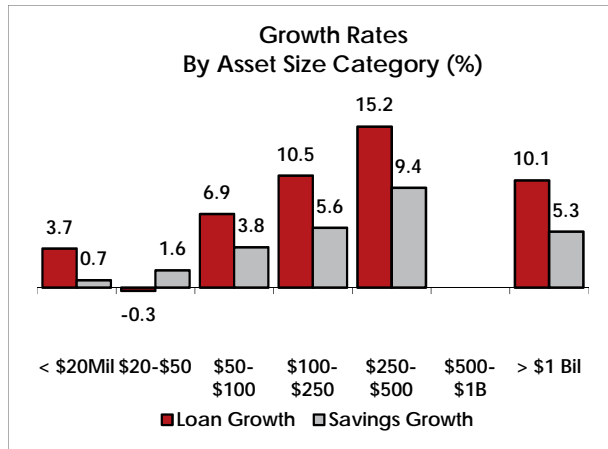
Source: NCUA and CUNA E&S.

# Georgia Credit Union Profile

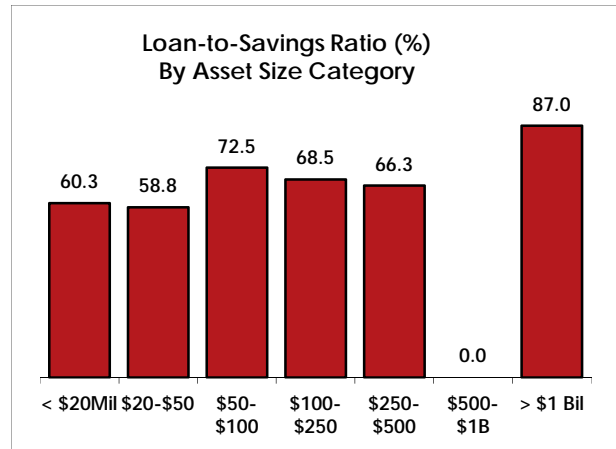
Year-End 2017

## Results By Asset Size

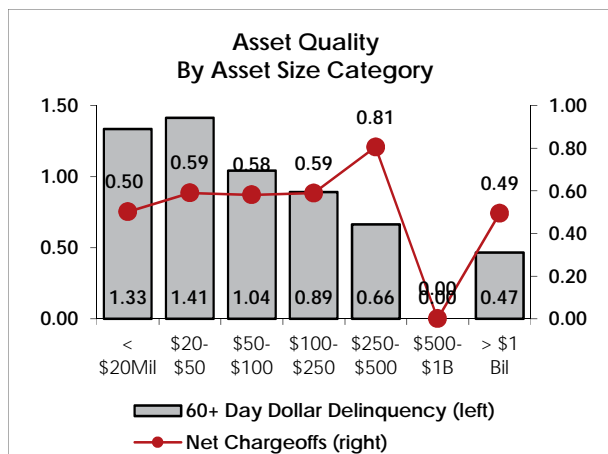
### Loan and Savings growth



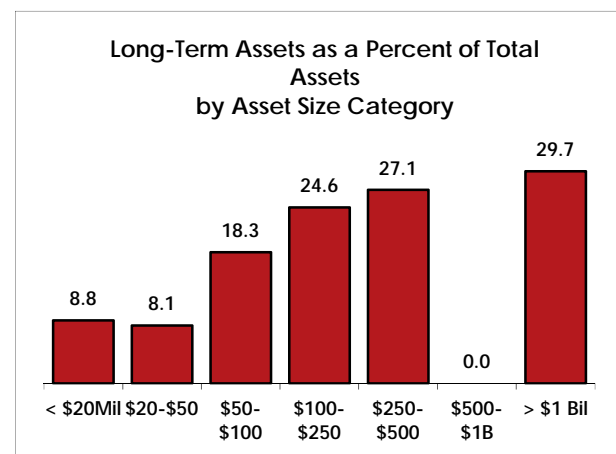
### Liquidity Risk Exposure



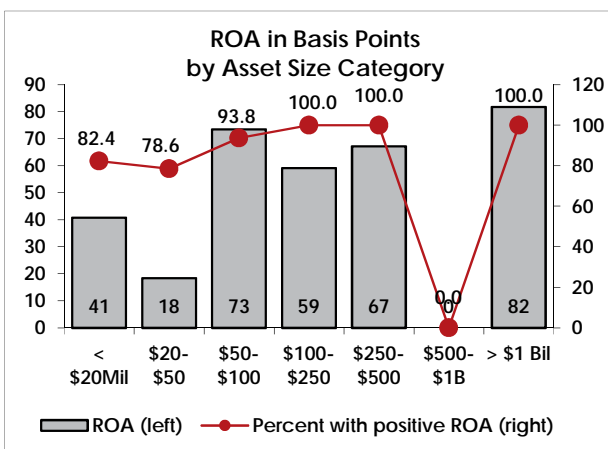
### Credit Risk Exposure



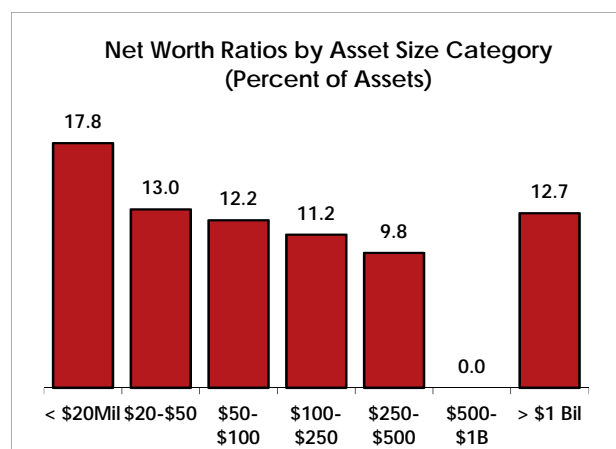
### Interest Rate Risk Exposure



### Earnings



### Solvency



## Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset 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
<b>Growth Rates (%)</b>								
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
<i>% CUs with increasing assets</i>	70.0	53.7	69.0	79.4	85.7	88.3	94.0	98.3
<b>Earnings - Basis Pts.</b>								
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	77	18	33	44	46	50	72	92
<i>% CUs with positive ROA</i>	82.4	69.9	84.4	91.1	92.7	94.7	98.0	99.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.0	14.2	12.1	11.6	11.0	11.1	10.9	10.8
<i>% CUs with NW &gt; 7% of assets</i>	97.7	97.1	97.1	98.2	98.3	99.1	99.6	99.3
<b>Asset Quality</b>								
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	30.1	1.2	4.3	10.2	23.3	61.0	106.2	319.1
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.5	1.8	1.8	1.5
<b>Asset/Liability Management</b>								
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	12.5	27.6	22.5	19.0	15.0	12.9	11.0	11.3
Core deposits/shares & borrowings	50.1	79.0	69.4	64.3	58.8	56.5	53.0	45.2
<b>Productivity</b>								
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 (\$)	10,419	5,322	7,384	8,083	8,928	9,296	10,173	11,571
Average loan balance (\$)	14,883	7,406	9,208	10,051	12,264	13,419	14,787	16,422
Employees per million in assets	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
<b>Structure (%)</b>								
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 Unions						
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%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	6.0%	4.9%	5.1%	5.5%	6.0%	6.5%	6.7%	6.9%
Other unsecured loans/total loans	4.2%	3.6%	3.8%	4.0%	4.4%	4.6%	4.6%	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%	27.9%	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%
<b>Percent of CUs Offering</b>								
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	69.8%	63.0%	64.0%	64.5%	63.2%	62.3%	62.6%	63.1%
Member business loans	34.2%	34.3%	38.6%	38.8%	34.6%	34.1%	33.1%	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%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
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.

Source: NCUA and CUNA E&S.

### Portfolio Detail: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
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	-4.5%	-3.9%	-3.6%	-4.7%	-0.1%	4.2%	-3.8%	
Money market shares	5.3%	1.1%	0.0%	-0.1%	14.8%	3.5%	5.5%	
Regular shares	4.0%	2.6%	2.7%	6.6%	2.2%	12.7%	5.2%	
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.9%	1.2%	6.1%	4.5%	4.2%	5.0%	5.0%	
Other unsecured loans/total loans	3.6%	16.5%	9.8%	7.3%	6.5%	6.1%	2.5%	
New automobile/total loans	20.4%	17.8%	13.9%	12.5%	11.0%	18.2%	22.3%	
Used automobile/total loans	27.9%	41.4%	39.5%	38.9%	34.8%	34.1%	25.4%	
First mortgage/total loans	31.6%	9.0%	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%	
<b>Percent of CUs Offering</b>								
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%	92.3%	100.0%	100.0%	
Member business loans	34.3%	7.8%	28.6%	37.5%	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%	
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
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.

Source: NCUA and CUNA E&S.

### Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
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%
<b>Portfolio \$ Distribution</b>								
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%	4.1%	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%	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%
<b>Percent of CUs Offering</b>								
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%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
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.

Source: NCUA and CUNA E&S.

## Georgia CU Profile - Quarterly Trends

	U.S.	Georgia Credit Unions				
	Dec 17	Dec 17	Sep 17	Jun 17	Mar 17	Dec 16
<b>Demographic Information</b>						
Number CUs	5,684	108	110	112	114	114
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	2.3	1.8	1.5	3.1	3.4	3.2
Credit cards	5.1	6.0	1.3	1.6	-4.1	5.3
Other unsecured loans	2.5	4.1	2.6	2.3	-2.4	2.0
New automobile	3.2	1.1	1.1	2.7	7.3	2.1
Used automobile	1.4	0.6	1.1	3.2	4.6	2.3
First mortgage	2.3	2.0	1.5	2.6	2.0	4.2
HEL & 2nd Mtg	2.2	2.4	3.7	1.0	-0.6	4.8
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
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
<b>Earnings (Basis Points)</b>						
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
<b>Capital Adequacy (%)</b>						
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
<b>Asset Quality (%)</b>						
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
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
<b>Asset/Liability Management</b>						
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.

# Georgia Credit Union Profile

Year-End 2017

## Bank Comparisons

	GA Credit Unions				GA Banks			
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
<b>12 Month Growth Rates (%)</b>								
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
<b>YTD Earnings Annualized (BP)</b>								
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
<b>Capital Adequacy (%)</b>								
Net worth/assets	12.3	12.2	12.2	12.2	11.6	11.4	11.9	11.7
<b>Asset Quality (%)</b>								
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
<b>Asset Liability Management (%)</b>								
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
<b>Productivity</b>								
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.

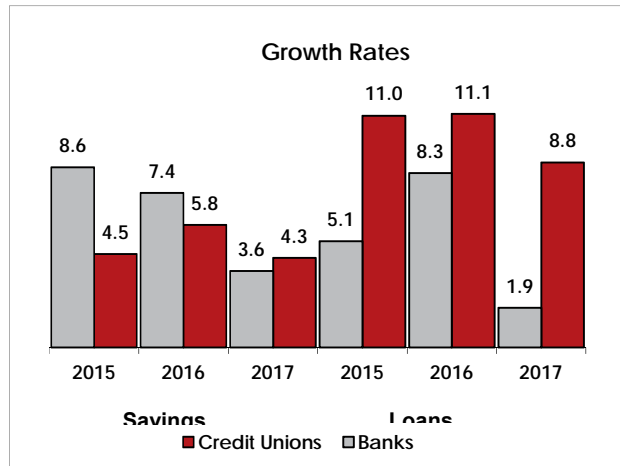
Source: FDIC, NCUA and CUNA E&S

# Georgia Credit Union Profile

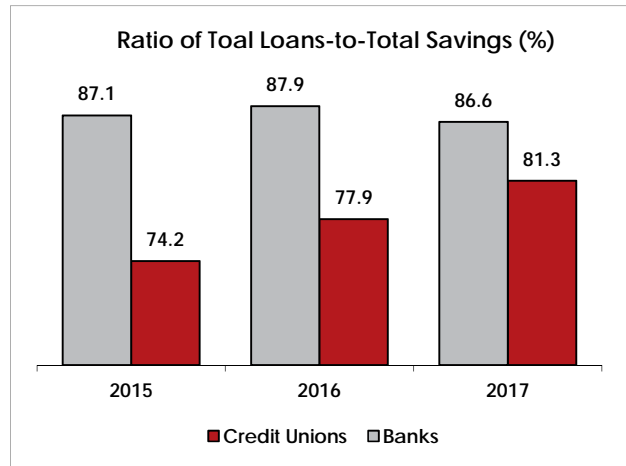
Year-End 2017

## Credit Union and Bank Comparisons

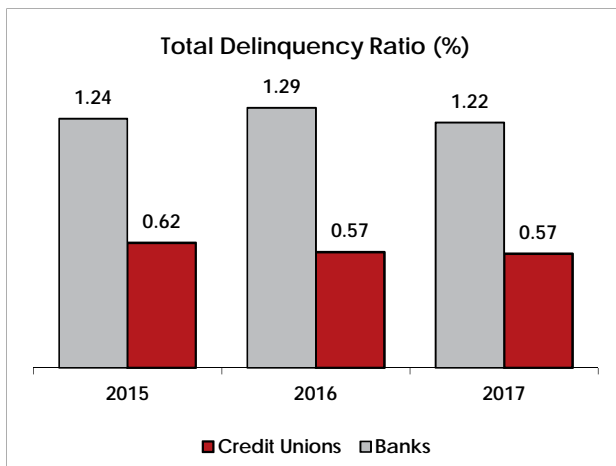
### Loan and Savings Growth Trends



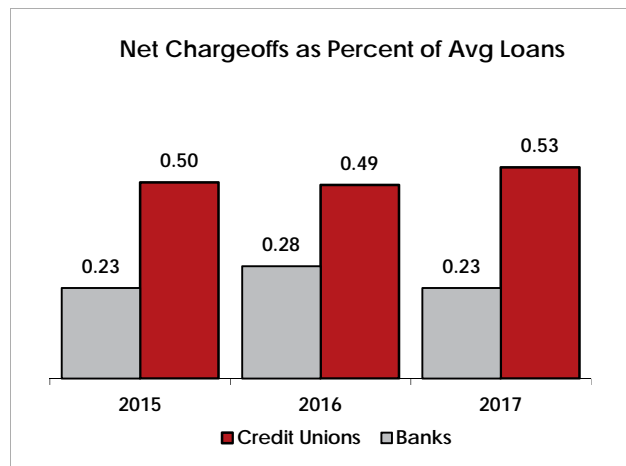
### Liquidity Risk Trends



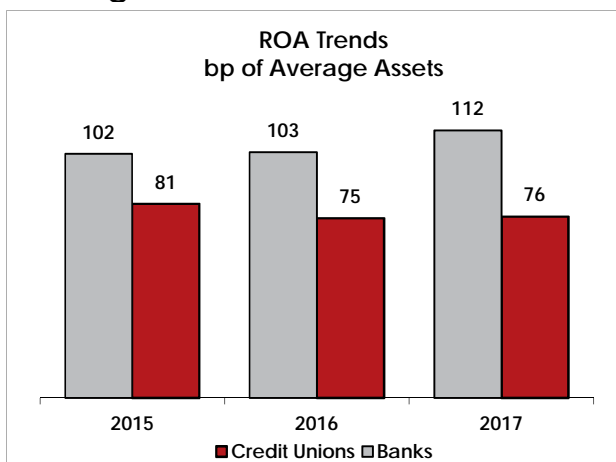
### Credit Risk Trends



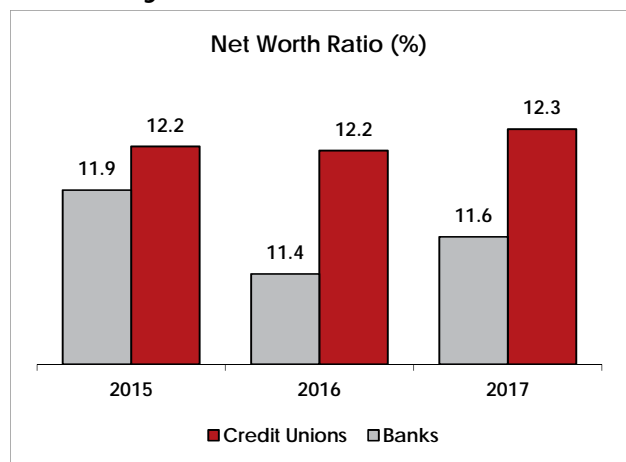
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# Georgia Credit Union Profile

Year-End 2017

## Georgia Credit Union Financial Summary

Data as of December 2017

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Delta Community CU	GA	0	\$5,571,210,017	369,939	27	5.2%	8.4%	5.7%	12.0%	0.54%	0.44%	0.81%	90.2%	34.6%
Robins Financial Credit Union	GA	0	\$2,383,368,780	188,707	20	7.2%	15.1%	7.6%	17.6%	0.43%	0.34%	1.41%	76.7%	14.7%
Georgia's Own CU	GA	0	\$2,311,604,416	186,501	23	8.0%	7.8%	0.3%	10.6%	0.49%	0.63%	0.74%	95.1%	23.6%
Atlanta Postal CU	GA	0	\$2,107,764,800	112,930	13	0.7%	12.5%	1.1%	13.3%	0.49%	0.38%	0.36%	80.2%	19.2%
Associated CU	GA	0	\$1,533,522,988	160,992	25	4.6%	12.1%	0.6%	12.0%	0.44%	0.51%	0.66%	84.7%	12.3%
Georgia United CU	GA	0	\$1,295,845,468	158,056	18	7.9%	10.1%	0.9%	12.0%	0.45%	0.13%	0.70%	80.4%	15.7%
LGE Community CU	GA	1	\$1,243,877,289	106,518	10	6.7%	8.9%	3.0%	11.6%	0.17%	0.27%	1.00%	99.1%	25.6%
Peach State FCU	GA	1	\$424,590,455	55,641	18	26.9%	41.0%	15.2%	10.5%	0.86%	0.44%	0.84%	72.0%	26.3%
Kinetic CU	GA	0	\$391,772,642	47,491	9	3.7%	7.3%	-3.5%	10.8%	1.01%	1.16%	0.34%	87.5%	10.5%
The Southern CU	GA	0	\$385,192,654	32,578	11	5.8%	15.8%	0.2%	10.2%	0.16%	0.16%	0.36%	48.2%	4.8%
Coosa Valley CU	GA	1	\$326,977,463	46,047	7	14.0%	26.0%	18.3%	8.4%	0.58%	0.83%	0.76%	84.9%	20.7%
CDC FCU	GA	0	\$303,371,756	18,713	3	4.1%	-6.0%	2.1%	8.3%	0.94%	0.18%	0.62%	30.1%	3.1%
Credit Union of Georgia	GA	0	\$300,026,059	32,588	7	9.4%	3.6%	1.7%	9.8%	0.23%	0.17%	0.98%	59.5%	9.0%
Midsouth Community FCU	GA	0	\$252,604,566	35,834	9	4.6%	7.2%	-0.6%	12.6%	0.63%	0.84%	1.02%	80.8%	4.2%
Southeastern CU	GA	0	\$240,782,943	26,583	7	5.2%	16.0%	-9.3%	10.0%	0.29%	0.46%	0.52%	77.4%	26.1%
Doco CU	GA	0	\$223,827,633	37,524	11	2.5%	6.3%	-1.3%	10.7%	1.26%	0.74%	0.21%	75.1%	17.2%
Aflac FCU	GA	0	\$193,995,813	17,336	1	1.4%	-10.6%	2.7%	16.8%	7.95%	0.07%	0.94%	17.3%	0.0%
MembersFirst CU	GA	0	\$192,173,435	26,998	10	5.2%	12.4%	0.7%	11.2%	0.34%	0.34%	0.85%	85.3%	23.1%
Coca-Cola FCU	GA	0	\$188,882,463	14,453	1	3.8%	8.4%	2.4%	9.2%	1.02%	0.19%	0.50%	73.7%	15.7%
Powerco FCU	GA	0	\$179,338,493	18,274	8	1.5%	-0.4%	-8.5%	13.0%	0.30%	0.10%	0.22%	46.8%	20.9%
United 1st Federal Credit Union	GA	1	\$170,553,868	25,518	7	22.8%	25.0%	15.8%	9.2%	0.84%	0.68%	0.18%	69.6%	14.3%
Emory Alliance CU	GA	0	\$153,077,928	18,812	3	3.4%	2.9%	1.1%	7.9%	0.70%	0.21%	0.36%	62.4%	6.4%
Interstate Unlimited FCU	GA	0	\$149,613,429	20,935	5	15.7%	23.3%	4.1%	16.1%	0.71%	0.62%	1.67%	95.9%	7.0%
Marshland Community FCU	GA	0	\$145,212,727	13,145	5	5.8%	11.1%	0.5%	11.1%	0.43%	0.34%	0.79%	64.0%	10.8%
GeoVista CU	GA	0	\$136,157,059	27,559	7	4.0%	6.0%	-8.3%	9.3%	1.98%	1.30%	0.41%	66.6%	7.8%
GEMC FCU	GA	0	\$121,072,565	12,680	2	6.6%	9.9%	0.2%	10.3%	0.58%	0.18%	0.74%	79.3%	14.1%
Excel FCU	GA	0	\$109,399,936	14,329	3	7.6%	8.0%	2.5%	10.2%	0.51%	0.16%	0.72%	87.7%	29.3%
Georgia 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%
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%	9.3%
Platinum 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%
CGR Credit Union	GA	0	\$85,851,300	12,730	6	3.3%	1.1%	1.0%	17.2%	0.55%	0.36%	1.09%	51.3%	3.6%
HALLCO Community CU	GA	0	\$83,118,156	12,151	4	9.0%	11.6%	4.1%	8.6%	1.02%	0.28%	0.95%	68.0%	3.4%
Pinnacle Credit Union	GA	0	\$74,114,940	8,613	2	4.1%	25.6%	-13.2%	8.2%	1.04%	0.53%	0.68%	63.7%	16.1%
CORE CU	GA	0	\$73,191,354	10,398	3	3.4%	11.5%	8.6%	10.0%	0.83%	0.19%	1.15%	94.6%	33.0%
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%	69.8%	3.3%
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%
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%
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%
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%
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%
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%
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%	-1.4%	18.2%	2.87%	0.17%	0.55%	66.1%	0.0%
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%	5.6%
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%	6.9%
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%
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%
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%
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%
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%
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%	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%	0.0%
Habersham FCU	GA	0	\$20,147,724	3,821	4	9.3%	2.9%	5.4%	14.9%	0.18%	0.10%	0.49%	66.0%	7.9%



# Georgia Credit Union Profile

Year-End 2017

## Georgia Credit Union Financial Summary

Data as of December 2017

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
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%	0.34%	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%	1.02%	-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%	0.31%	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%	2.36%	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%
<b>Medians</b>			<b>\$23,093,694</b>	<b>3,897</b>	<b>2</b>	<b>3.6%</b>	<b>4.4%</b>	<b>0.5%</b>	<b>12.8%</b>	<b>0.84%</b>	<b>0.30%</b>	<b>0.50%</b>	<b>63.9%</b>	<b>4.0%</b>
<b>By Asset Size</b>														
			<b>Number of Insts.</b>											
\$5 million and less			27	704	1	1.4%	-2.7%	32.7%	16.7%	1.48%	0.42%	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%



### Georgia Credit Union Financial Summary

Data as of December 2017

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
\$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.