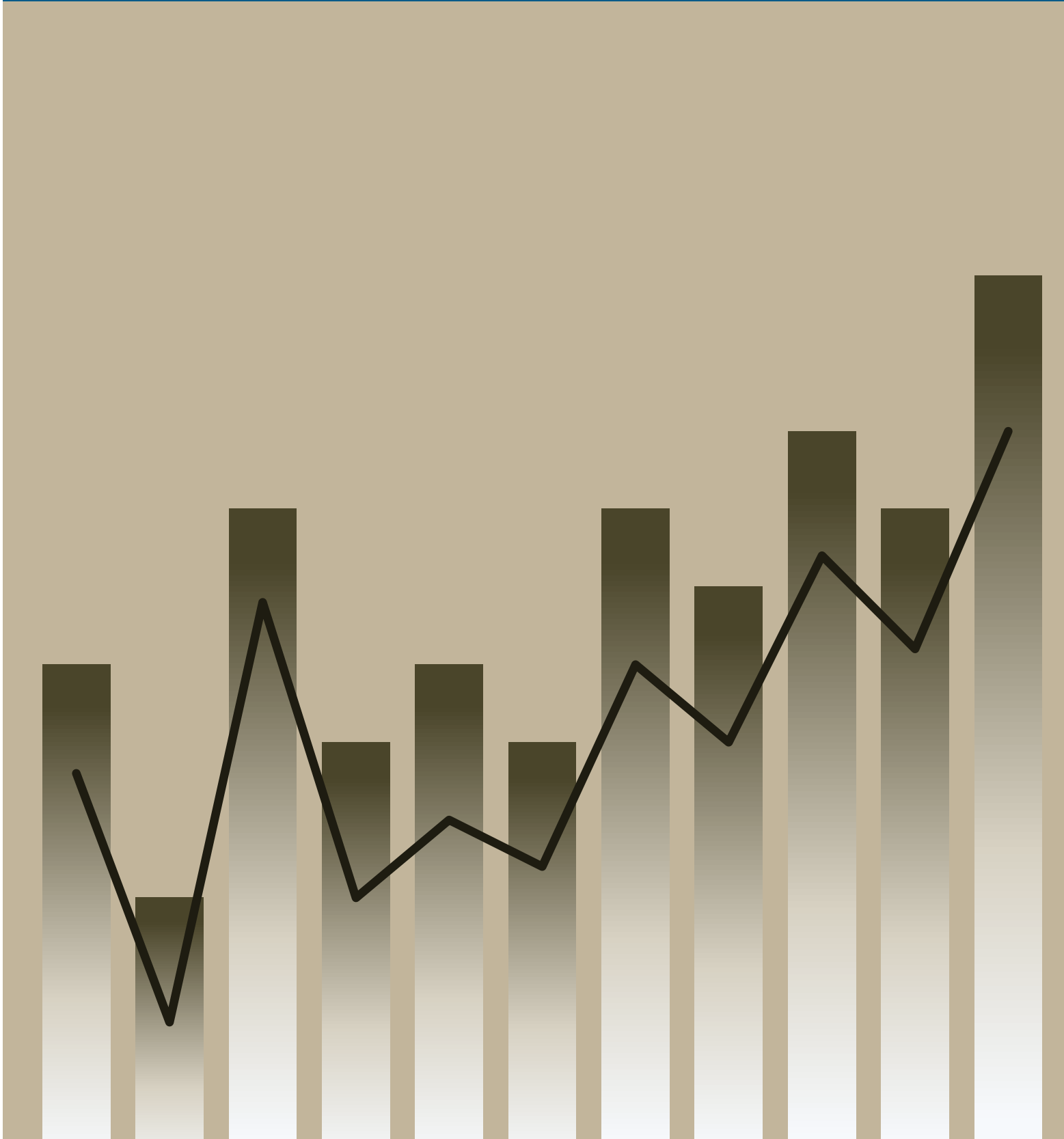


# Georgia Credit Union Profile

Third Quarter 2017  
CUNA Economics & Statistics





### Overview by Year

	U.S. CUs	Georgia CUs
<b>Demographic Information</b>		
	Sep 17	Sep 17
Number of CUs	5,757	110
Assets per CU (\$ mil)	239.7	208.6
Median assets (\$ mil)	30.6	23.4
Total assets (\$ mil)	1,379,996	22,950
Total loans (\$ mil)	952,603	15,810
Total surplus funds (\$ mil)	372,759	6,127
Total savings (\$ mil)	1,164,890	19,656
Total memberships (thousands)	111,858	2,121
<b>Growth Rates (%)</b>		
Total assets	6.7	4.9
Total loans	10.5	10.7
Total surplus funds	-2.1	-7.5
Total savings	6.7	4.2
Total memberships	4.0	0.3
% CUs with increasing assets	71.7	76.4
<b>Earnings - Basis Pts.</b>		
Yield on total assets	349	323
Dividend/interest cost of assets	54	35
Net interest margin	295	288
Fee & other income *	133	151
Operating expense	305	322
Loss Provisions	46	41
Net Income (ROA) with Stab Exp	78	76
Net Income (ROA) without Stab Exp	78	76
% CUs with positive ROA	81.0	88.2
<b>Capital Adequacy (%)</b>		
Net worth/assets	10.9	12.2
% CUs with NW > 7% of assets	97.4	100.0
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.78	0.49
Net chargeoffs/average loans (%)	0.56	0.54
Total borrower-bankruptcies	180,977	3,636
Bankruptcies per CU	31.4	33.1
Bankruptcies per 1000 members	1.6	1.7
<b>Asset/Liability Management</b>		
Loans/savings	81.8	80.4
Loans/assets	69.0	68.9
Net Long-term assets/assets	32.6	27.9
Liquid assets/assets	13.0	13.2
Core deposits/shares & borrowings	50.0	58.0
<b>Productivity</b>		
Members/potential members (%)	4	7
Borrowers/members (%)	58	69
Members/FTE	386	421
Average shares/member (\$)	10,414	9,265
Average loan balance (\$)	14,796	10,792
Employees per million in assets	0.21	0.22
<b>Structure (%)</b>		
Fed CUs w/ single-sponsor	11.8	14.5
Fed CUs w/ community charter	17.8	13.6
Other Fed CUs	31.7	27.3
CUs state chartered	38.6	44.5

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

*Source: NCUA and CUNA E&S.*

### Overview: State Trends

	U.S.		Georgia Credit Unions					
Demographic Information	Sep 17	Sep 17	2016	2015	2014	2013	2012	2011
Number of CUs	5,757	110	114	121	133	138	139	149
Assets per CU (\$ mil)	239.7	208.6	192.8	171.3	148.0	137.9	132.9	118.9
Median assets (\$ mil)	30.6	23.4	23.4	21.6	19.3	18.6	18.1	16.2
Total assets (\$ mil)	1,379,996	22,950	21,981	20,721	19,688	19,025	18,478	17,710
Total loans (\$ mil)	952,603	15,810	14,725	13,250	11,932	10,760	10,175	9,763
Total surplus funds (\$ mil)	372,759	6,127	6,263	6,582	6,926	7,478	7,611	7,269
Total savings (\$ mil)	1,164,890	19,656	18,896	17,853	17,091	16,647	16,202	15,485
Total memberships (thousands)	111,858	2,121	2,108	2,087	2,035	1,976	1,933	1,890
<b>Growth Rates (%)</b>								
Total assets	6.7	4.9	6.1	5.2	3.5	3.0	4.3	6.5
Total loans	10.5	10.7	11.1	11.0	10.9	5.8	4.2	5.0
Total surplus funds	-2.1	-7.5	-4.8	-5.0	-7.4	-1.7	4.7	7.7
Total savings	6.7	4.2	5.8	4.5	2.7	2.7	4.6	6.4
Total memberships	4.0	0.3	1.1	2.5	3.0	2.2	2.3	3.3
% CUs with increasing assets	71.7	76.4	81.6	75.2	65.4	68.1	77.0	72.5
<b>Earnings - Basis Pts.</b>								
Yield on total assets	349	323	317	315	315	314	337	377
Dividend/interest cost of assets	54	35	34	36	40	44	56	84
Net interest margin	295	288	283	279	275	270	281	294
Fee & other income *	133	151	154	153	151	146	142	137
Operating expense	305	322	327	322	314	309	318	349
Loss Provisions	46	41	34	29	31	31	37	45
Net Income (ROA) with Stab Exp	78	76	75	81	81	76	69	37
Net Income (ROA) without Stab Exp	78	76	75	81	81	83	76	57
% CUs with positive ROA	81.0	88.2	85.1	80.2	83.5	80.4	77.7	71.1
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.9	12.2	12.2	12.2	12.0	11.6	11.2	11.3
% CUs with NW > 7% of assets	97.4	100.0	100.0	100.0	98.5	96.4	97.1	94.6
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.78	0.49	0.57	0.62	0.69	0.81	0.86	1.21
Net chargeoffs/average loans (%)	0.56	0.54	0.49	0.50	0.57	0.61	0.74	0.81
Total borrower-bankruptcies	180,977	3,636	3,724	3,886	3,914	4,375	5,674	6,725
Bankruptcies per CU	31.4	33.1	32.7	32.1	29.4	31.7	40.8	45.1
Bankruptcies per 1000 members	1.6	1.7	1.8	1.9	1.9	2.2	2.9	3.6
<b>Asset/Liability Management</b>								
Loans/savings	81.8	80.4	77.9	74.2	69.8	64.6	62.8	63.1
Loans/assets	69.0	68.9	67.0	63.9	60.6	56.6	55.1	55.1
Net Long-term assets/assets	32.6	27.9	28.3	28.4	29.5	31.4	30.2	32.5
Liquid assets/assets	13.0	13.2	13.3	12.7	11.8	15.7	17.0	16.1
Core deposits/shares & borrowings	50.0	58.0	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	69	70	68	65	57	54	53
Members/FTE	386	421	424	438	445	441	439	436
Average shares/member (\$)	10,414	9,265	8,962	8,556	8,399	8,423	8,381	8,192
Average loan balance (\$)	14,796	10,792	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	11.8	14.5	15.8	14.0	16.5	15.9	15.8	15.4
Fed CUs w/ community charter	17.8	13.6	14.9	14.9	17.3	19.6	18.0	16.1
Other Fed CUs	31.7	27.3	26.3	27.3	26.3	25.4	27.3	28.2
CUs state chartered	38.6	44.5	43.0	43.8	39.8	39.1	38.8	40.3

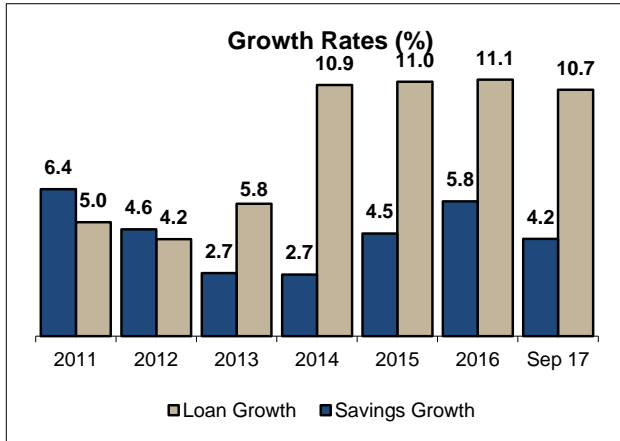
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

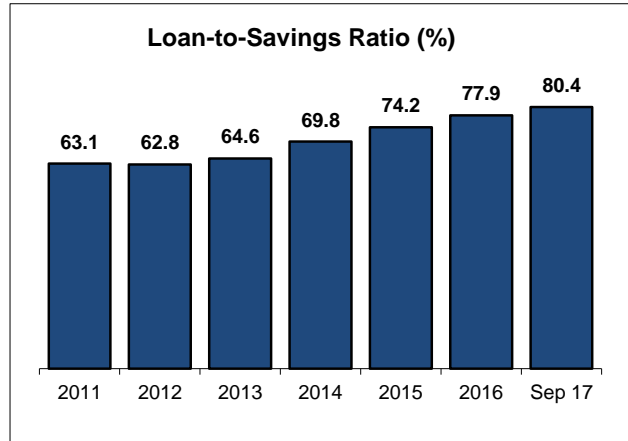
# Georgia Credit Union Profile

Third Quarter 2017

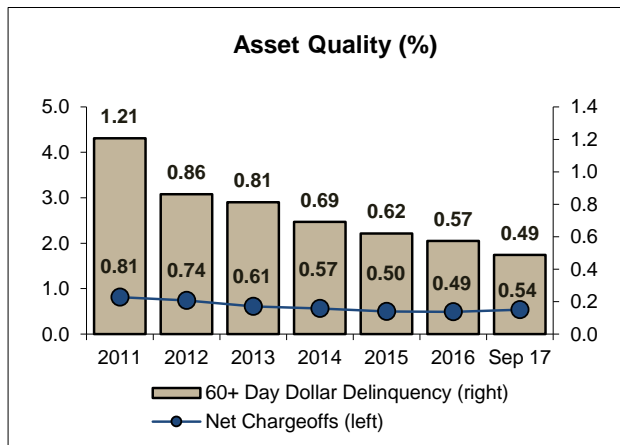
## Loan and Savings Growth Trends



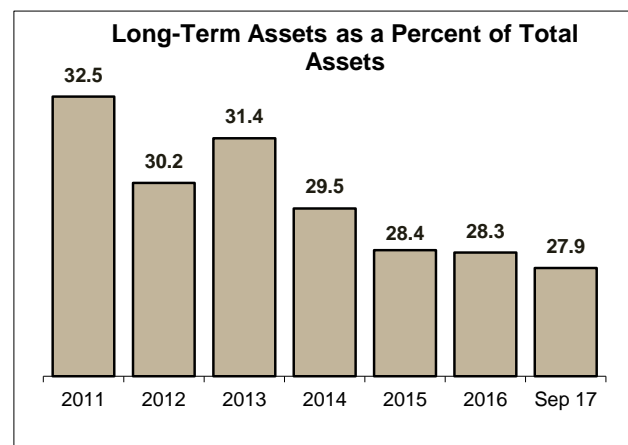
## Liquidity Trends



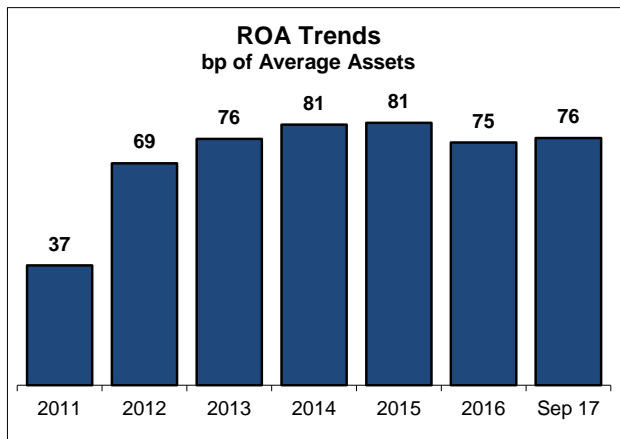
## Credit Risk Trends



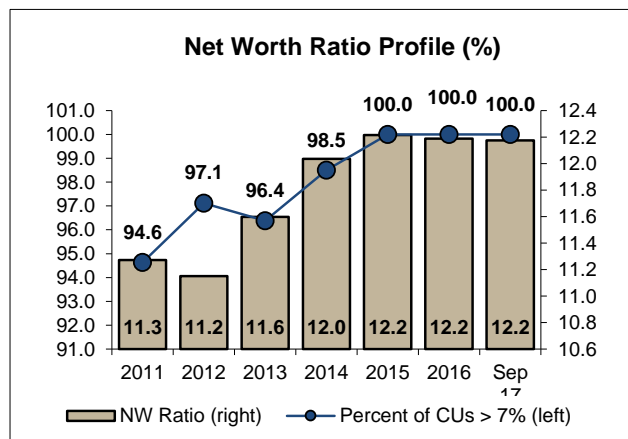
## Interest Rate Risk Trends



## Earnings Trends



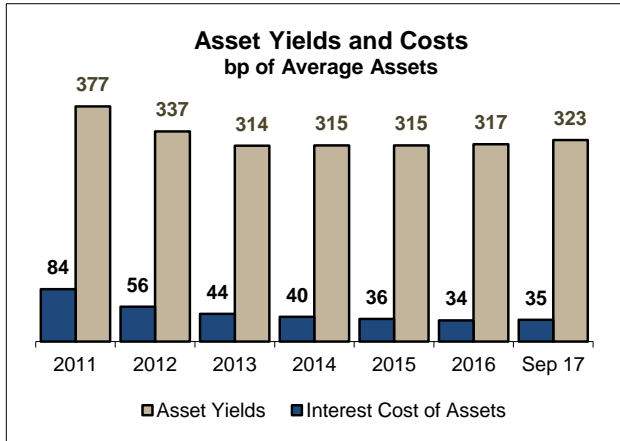
## Solvency Trends



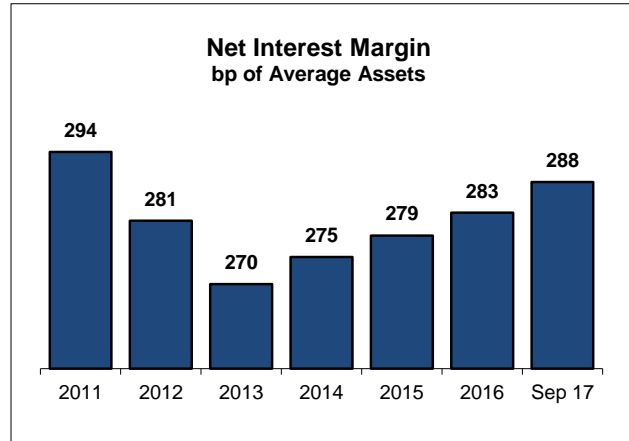
# Georgia Credit Union Profile

Third Quarter 2017

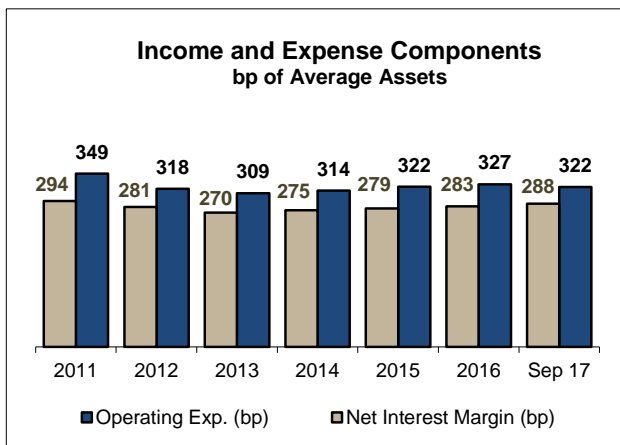
## Asset Yields and Funding Costs



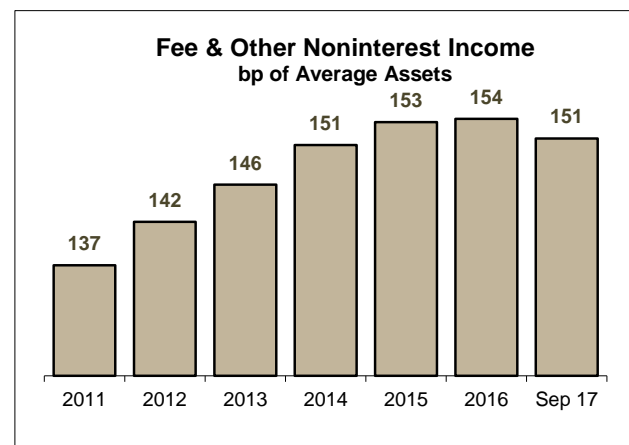
## Interest Margins



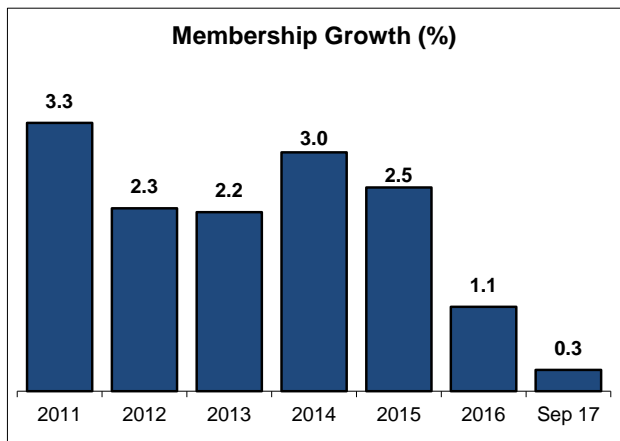
## Interest Margins & Overhead



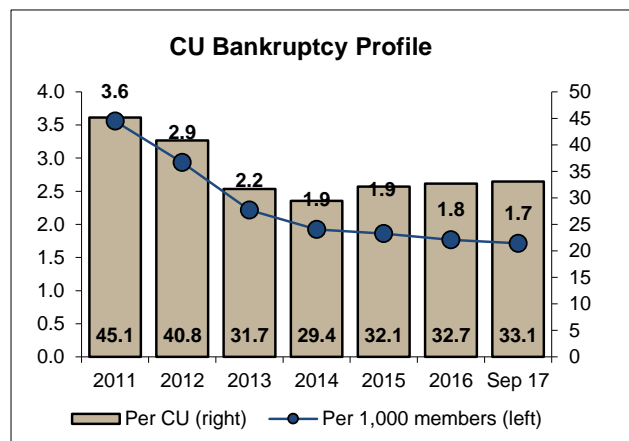
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



### Overview: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2017						
	Sep 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	110	50	16	17	13	7		7
Assets per CU (\$ mil)	208.6	7.2	28.9	72.8	170.5	329.5		2,338.5
Median assets (\$ mil)	23.4	4.6	26.7	71.2	171.3	318.2		2,119.7
Total assets (\$ mil)	22,950	358	462	1,238	2,216	2,307		16,369
Total loans (\$ mil)	15,810	175	228	761	1,278	1,322		12,045
Total surplus funds (\$ mil)	6,127	172	216	419	838	815		3,666
Total savings (\$ mil)	19,656	297	398	1,076	1,934	2,055		13,897
Total memberships (thousands)	2,121	72	70	161	278	258		1,282
<b>Growth Rates (%)</b>								
Total assets	4.9	2.0	2.3	4.2	5.4	5.6		6.2
Total loans	10.7	3.0	1.3	5.6	10.1	10.6		12.7
Total surplus funds	-7.5	1.1	2.7	3.4	-1.4	-0.7		-11.2
Total savings	4.2	1.8	2.3	3.9	5.9	5.5		5.1
Total memberships	0.3	3.4	-1.0	0.9	0.3	1.4		2.7
% CUs with increasing assets	76.4	66.0	68.8	82.4	92.3	100.0		100.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	323	388	359	378	341	324		314
Dividend/interest cost of assets	35	31	28	29	35	22		37
Net interest margin	288	357	330	349	306	302		277
Fee & other income *	151	108	126	187	195	212		136
Operating expense	322	409	406	430	407	404		286
Loss Provisions	41	20	26	32	33	44		43
Net Income (ROA) with Stab Exp	76	36	23	74	60	66		83
Net Income (ROA) without Stab Exp	76	36	23	74	60	66		83
% CUs with positive ROA	88.2	82.0	87.5	88.2	100.0	100.0		100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	12.2	16.6	13.4	12.1	11.0	9.6		12.6
% 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 (%)	0.49	1.16	1.17	1.02	0.74	0.63		0.39
Net chargeoffs/average loans (%)	0.54	0.54	0.57	0.57	0.58	0.81		0.50
Total borrower-bankruptcies	3,636	164	144	372	576	364		2,017
Bankruptcies per CU	33.1	3.3	9.0	21.9	44.3	52.0		288.1
Bankruptcies per 1000 members	1.7	2.3	2.1	2.3	2.1	1.4		1.6
<b>Asset/Liability Management (%)</b>								
Loans/savings	80.4	59.0	57.4	70.7	66.1	64.3		86.7
Loans/assets	68.9	48.9	49.4	61.5	57.7	57.3		73.6
Net Long-term assets/assets	27.9	6.6	10.8	19.6	24.2	27.2		30.1
Liquid assets/assets	13.2	36.6	31.7	23.7	20.7	14.8		10.1
Core deposits/shares & borrowings	58.0	74.8	75.1	61.7	66.4	65.3		54.6
<b>Productivity</b>								
Members/potential members (%)	7	7	9	7	8	4		8
Borrowers/members (%)	69	45	46	91	42	50		79
Members/FTE	421	470	482	354	399	388		439
Average shares/member (\$)	9,265	4,125	5,676	6,674	6,946	7,973		10,840
Average loan balance (\$)	10,792	5,449	7,055	5,174	11,049	10,166		11,954
Employees per million in assets	0.22	0.43	0.31	0.37	0.31	0.29		0.18
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	14.5	26.0	6.3	0.0	15.4	0.0		0.0
Fed CUs w/ community charter	13.6	8.0	18.8	17.6	23.1	28.6		0.0
Other Fed CUs	27.3	28.0	43.8	17.6	30.8	28.6		0.0
CUs state chartered	44.5	38.0	31.3	64.7	30.8	42.9		100.0

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

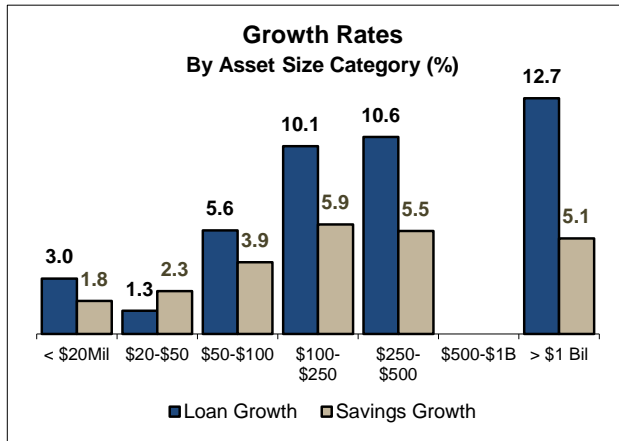
Source: NCUA and CUNA E&S.

# Georgia Credit Union Profile

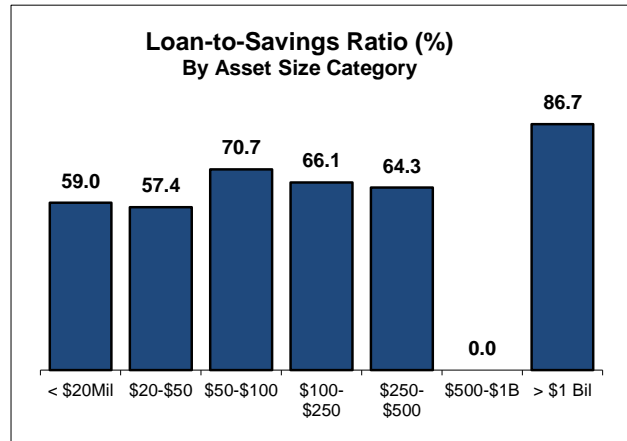
Third Quarter 2017

## Results By Asset Size

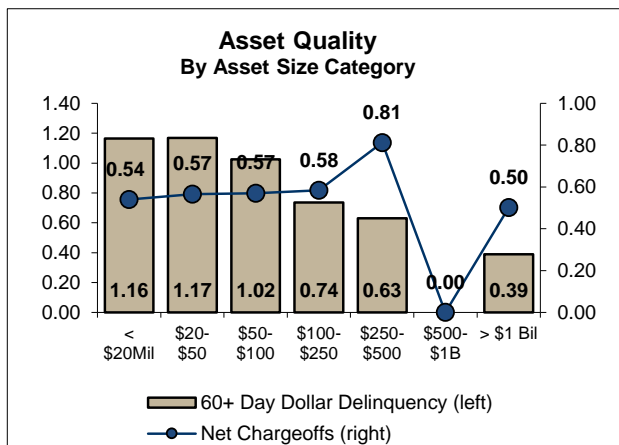
### Loan and Savings growth



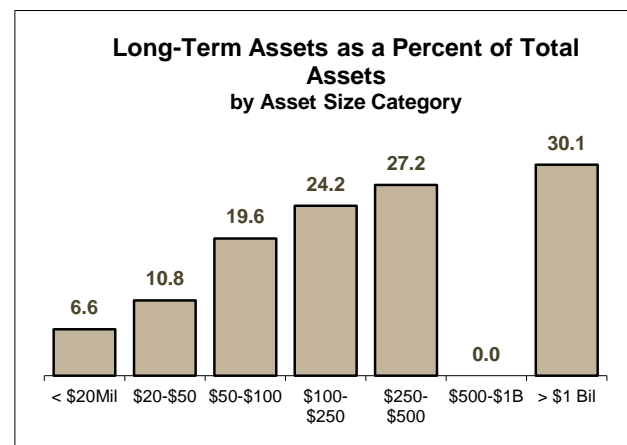
### Liquidity Risk Exposure



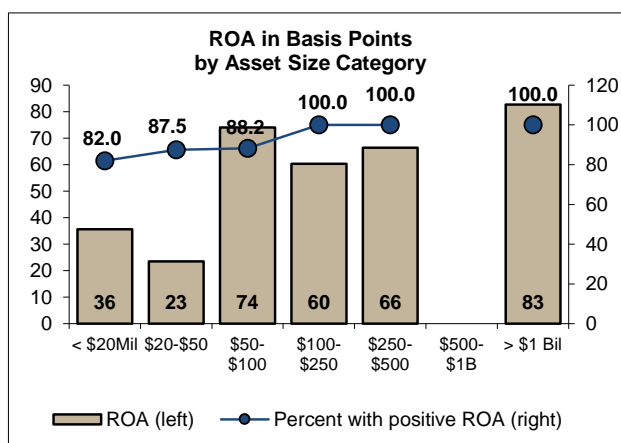
### Credit Risk Exposure



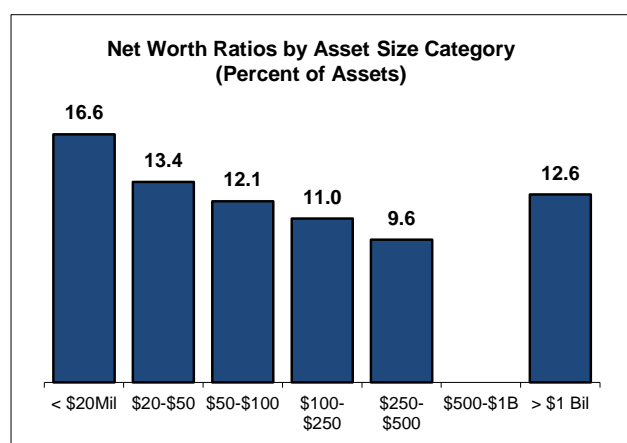
### Interest Rate Risk Exposure



### Earnings



### Solvency





### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
	Sep 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	5,757	2,344	1,078	744	715	337	252	287
Assets per CU (\$ mil)	239.7	7.5	32.2	71.7	160.2	356.7	703.6	3,004.6
Median assets (\$ mil)	30.6	6.3	30.7	70.4	152.4	344.8	684.9	1,689.7
Total assets (\$ mil)	1,379,996	17,554	34,731	53,352	114,533	120,222	177,298	862,306
Total loans (\$ mil)	952,603	8,536	17,966	30,270	73,432	79,629	125,673	617,097
Total surplus funds (\$ mil)	372,759	8,636	15,554	20,702	35,369	34,291	43,096	215,112
Total savings (\$ mil)	1,164,890	15,011	30,320	46,759	100,087	103,966	151,260	717,487
Total memberships (thousands)	111,858	2,815	4,114	5,804	11,210	11,167	14,827	61,920
<b>Growth Rates (%)</b>								
Total assets	6.7	1.4	2.8	3.3	4.3	5.6	6.7	8.5
Total loans	10.5	3.1	5.2	6.2	8.1	8.8	11.0	12.2
Total surplus funds	-2.1	-0.4	-0.2	-0.9	-3.0	-1.8	-4.6	-0.8
Total savings	6.7	1.4	2.7	3.3	4.2	5.3	6.4	8.7
Total memberships	4.0	-1.5	-0.1	0.4	1.3	3.2	4.0	6.8
% CUs with increasing assets	71.7	55.2	70.9	82.0	88.1	92.0	92.5	99.3
<b>Earnings - Basis Pts.</b>								
Yield on total assets	349	345	331	338	348	347	350	351
Dividend/interest cost of assets	54	30	29	31	36	40	44	64
Net interest margin	295	315	302	308	312	307	306	288
Fee & other income *	133	82	106	122	140	148	148	130
Operating expense	305	354	347	361	365	356	345	275
Loss Provisions	46	26	27	33	41	39	44	50
Net Income (ROA) with Stab Exp	78	18	34	36	47	60	66	93
Net Income (ROA) without Stab Exp	78	18	34	36	47	60	66	93
% CUs with positive ROA	81.0	68.7	82.7	88.2	91.5	96.1	97.2	99.7
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.9	14.0	12.1	11.4	10.9	10.9	11.0	10.7
% CUs with NW > 7% of assets	97.4	96.5	97.0	98.3	97.9	99.1	99.6	99.3
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.78	1.51	1.09	1.02	0.94	0.77	0.75	0.74
Net chargeoffs/average loans (%)	0.56	0.55	0.52	0.55	0.53	0.54	0.56	0.56
Total borrower-bankruptcies	180,977	3,266	5,137	8,686	17,856	21,328	28,033	96,672
Bankruptcies per CU	31.4	1.4	4.8	11.7	25.0	63.3	111.2	336.8
Bankruptcies per 1000 members	1.6	1.2	1.2	1.5	1.6	1.9	1.9	1.6
<b>Asset/Liability Management</b>								
Loans/savings	81.8	56.9	59.3	64.7	73.4	76.6	83.1	86.0
Loans/assets	69.0	48.6	51.7	56.7	64.1	66.2	70.9	71.6
Net Long-term assets/assets	32.6	13.4	21.5	25.3	29.0	32.1	33.5	34.2
Liquid assets/assets	13.0	27.9	22.9	19.3	15.6	13.3	11.6	11.8
Core deposits/shares & borrowings	50.0	79.1	69.1	64.2	58.6	56.4	53.1	45.0
<b>Productivity</b>								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	58	41	48	52	53	54	57	61
Members/FTE	386	422	411	371	342	350	346	414
Average shares/member (\$)	10,414	5,333	7,370	8,056	8,928	9,310	10,202	11,587
Average loan balance (\$)	14,796	7,445	9,141	10,105	12,323	13,322	14,783	16,308
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.8	22.6	8.0	3.6	2.5	2.1	2.8	2.4
Fed CUs w/ community charter	17.8	9.1	21.0	26.2	31.3	27.3	18.7	10.1
Other Fed CUs	31.7	36.6	33.5	29.0	23.4	23.1	22.2	31.4
CUs state chartered	38.6	31.7	37.6	41.1	42.8	47.5	56.3	56.1

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

Source: NCUA and CUNA E&S.

# Georgia Credit Union Profile

Third Quarter 2017

## Portfolio: State Trends

	U.S.		Georgia Credit Unions					
	Sep 17	Sep 17	2016	2015	2014	2013	2012	2011
<b>Growth Rates</b>								
Credit cards	8.9%	3.3%	2.9%	2.6%	2.1%	2.9%	1.0%	2.1%
Other unsecured loans	8.5%	2.6%	3.3%	2.8%	5.8%	6.6%	0.0%	-2.6%
New automobile	14.3%	12.7%	14.2%	19.6%	30.8%	11.0%	13.7%	1.6%
Used automobile	11.2%	10.1%	12.6%	10.7%	14.2%	6.6%	7.2%	6.9%
First mortgage	10.6%	10.2%	11.6%	10.0%	6.1%	5.7%	4.6%	8.8%
HEL & 2nd Mtg	5.7%	8.9%	5.1%	12.3%	-1.3%	1.7%	-10.0%	-5.4%
Member business loans*	-3.1%	-1.6%	9.8%	10.8%	-3.2%	-8.6%	0.4%	13.4%
Share drafts	8.9%	8.7%	9.5%	12.8%	9.4%	7.1%	10.8%	15.6%
Certificates	5.3%	-4.1%	-3.4%	-7.8%	-5.3%	-8.4%	-7.5%	-2.3%
IRAs	-0.1%	-4.2%	-2.4%	-3.1%	-3.4%	-1.6%	1.2%	3.6%
Money market shares	5.8%	6.3%	8.9%	6.1%	1.0%	5.2%	6.6%	7.9%
Regular shares	8.3%	5.6%	7.6%	7.3%	6.0%	7.5%	11.2%	10.1%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	4.7%	5.1%	5.5%	6.0%	6.5%	6.7%	6.9%
Other unsecured loans/total loans	4.2%	3.5%	3.8%	4.0%	4.4%	4.6%	4.6%	4.7%
New automobile/total loans	13.6%	20.5%	19.9%	19.4%	18.0%	15.3%	14.6%	13.3%
Used automobile/total loans	21.0%	28.3%	28.2%	27.8%	27.9%	27.1%	26.9%	26.1%
First mortgage/total loans	40.6%	31.5%	32.0%	31.9%	32.1%	33.6%	33.6%	33.5%
HEL & 2nd Mtg/total loans	8.6%	6.8%	7.1%	7.5%	7.4%	8.3%	8.6%	10.0%
Member business loans/total loans	6.7%	5.5%	6.2%	6.2%	6.3%	7.2%	8.3%	8.6%
Share drafts/total savings	14.4%	20.2%	19.4%	18.8%	17.4%	16.3%	15.6%	14.8%
Certificates/total savings	18.1%	13.2%	14.1%	15.5%	17.5%	19.0%	21.3%	24.1%
IRAs/total savings	6.8%	7.0%	7.5%	8.2%	8.8%	9.3%	9.8%	10.1%
Money market shares/total savings	22.4%	21.1%	21.0%	20.4%	20.1%	20.4%	20.0%	19.6%
Regular shares/total savings	36.5%	37.8%	37.4%	36.8%	35.8%	34.6%	33.1%	31.2%
<b>Percent of CUs Offering</b>								
Credit cards	60.8%	46.4%	46.5%	46.3%	45.1%	43.5%	43.2%	45.0%
Other unsecured loans	99.2%	100.0%	99.1%	98.3%	99.2%	98.6%	98.6%	98.0%
New automobile	95.5%	95.5%	96.5%	95.9%	94.7%	94.2%	93.5%	93.3%
Used automobile	96.8%	95.5%	96.5%	96.7%	96.2%	94.9%	95.7%	94.6%
First mortgage	67.7%	67.3%	67.5%	68.6%	66.9%	65.9%	66.2%	65.1%
HEL & 2nd Mtg	69.6%	63.6%	64.0%	64.5%	63.2%	62.3%	62.6%	63.1%
Member business loans	34.4%	34.5%	38.6%	38.8%	34.6%	34.1%	33.1%	33.6%
Share drafts	79.6%	70.0%	70.2%	70.2%	69.9%	69.6%	69.1%	69.1%
Certificates	80.7%	81.8%	81.6%	81.0%	81.2%	80.4%	80.6%	80.5%
IRAs	68.2%	64.5%	64.9%	64.5%	66.2%	65.9%	65.5%	67.8%
Money market shares	50.4%	44.5%	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	18.8%	16.8%	17.7%	16.8%	16.6%	16.2%	15.5%	15.2%
Other unsecured loans	12.0%	10.3%	10.7%	10.7%	11.0%	10.4%	9.5%	9.6%
New automobile	5.7%	14.0%	13.2%	11.3%	10.8%	8.9%	8.3%	7.5%
Used automobile	14.6%	22.5%	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	56.6%	54.9%	53.8%	53.1%	51.6%	50.4%	48.6%	45.7%
Certificates	7.7%	5.9%	6.1%	6.5%	7.2%	7.8%	8.9%	10.0%
IRAs	4.4%	4.0%	4.1%	4.3%	4.6%	4.9%	5.3%	5.4%
Money market shares	7.0%	5.5%	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						
	Sep 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	3.3%	1.1%	-1.2%	-7.7%	0.8%	-3.6%		6.1%
Other unsecured loans	2.6%	2.8%	-3.0%	4.0%	13.9%	0.8%		3.6%
New automobile	12.7%	5.0%	4.4%	12.8%	12.2%	20.8%		13.5%
Used automobile	10.1%	5.5%	3.4%	8.5%	11.7%	4.4%		13.6%
First mortgage	10.2%	-5.5%	-3.1%	2.9%	13.0%	19.9%		10.5%
HEL & 2nd Mtg	8.9%	8.2%	-0.5%	7.4%	-3.1%	4.3%		11.2%
Member business loans*	-1.6%	-34.0%	-19.9%	-52.1%	30.5%	45.3%		-9.0%
Share drafts	8.7%	2.2%	4.6%	13.2%	10.9%	6.5%		9.4%
Certificates	-4.1%	-6.4%	-7.7%	-7.0%	-0.5%	1.9%		-4.0%
IRAs	-4.2%	-0.9%	-3.7%	-0.4%	-1.1%	-0.2%		-3.9%
Money market shares	6.3%	-1.0%	0.3%	6.2%	1.2%	1.8%		7.5%
Regular shares	5.6%	4.3%	4.6%	4.0%	7.1%	8.6%		7.0%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.7%	1.2%	5.5%	4.4%	4.2%	5.0%		4.7%
Other unsecured loans/total loans	3.5%	16.3%	9.1%	6.8%	6.5%	6.0%		2.4%
New automobile/total loans	20.5%	18.0%	13.9%	11.9%	10.9%	18.0%		22.5%
Used automobile/total loans	28.3%	44.3%	38.7%	39.0%	34.9%	34.6%		25.7%
First mortgage/total loans	31.5%	5.8%	21.1%	25.3%	29.5%	22.5%		33.7%
HEL & 2nd Mtg/total loans	6.8%	5.7%	4.9%	6.5%	5.1%	8.3%		6.9%
Member business loans/total loans	5.5%	0.1%	1.6%	3.3%	10.7%	9.6%		4.7%
Share drafts/total savings	20.2%	7.8%	16.6%	19.7%	18.6%	22.4%		20.5%
Certificates/total savings	13.2%	15.5%	11.3%	16.1%	13.3%	12.9%		13.0%
IRAs/total savings	7.0%	4.2%	6.3%	7.1%	5.9%	4.5%		7.6%
Money market shares/total savings	21.1%	3.0%	6.0%	13.8%	13.1%	14.9%		24.6%
Regular shares/total savings	37.8%	67.0%	58.5%	42.0%	47.9%	42.9%		34.1%
<b>Percent of CUs Offering</b>								
Credit cards	46.4%	10.0%	43.8%	82.4%	92.3%	85.7%		100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
New automobile	95.5%	90.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Used automobile	95.5%	90.0%	100.0%	100.0%	100.0%	100.0%		100.0%
First mortgage	67.3%	36.0%	81.3%	100.0%	92.3%	100.0%		100.0%
HEL & 2nd Mtg	63.6%	30.0%	75.0%	100.0%	92.3%	100.0%		100.0%
Member business loans	34.5%	6.0%	31.3%	41.2%	69.2%	100.0%		100.0%
Share drafts	70.0%	40.0%	93.8%	94.1%	92.3%	100.0%		100.0%
Certificates	81.8%	66.0%	93.8%	94.1%	92.3%	100.0%		100.0%
IRAs	64.5%	30.0%	87.5%	94.1%	92.3%	100.0%		100.0%
Money market shares	44.5%	14.0%	37.5%	76.5%	76.9%	100.0%		85.7%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	16.8%	11.2%	17.2%	13.6%	10.6%	11.5%		19.5%
Other unsecured loans	10.3%	19.5%	18.9%	13.0%	11.1%	10.9%		8.7%
New automobile	14.0%	5.2%	2.2%	24.6%	2.3%	3.4%		18.4%
Used automobile	22.5%	15.5%	11.0%	36.6%	12.9%	13.5%		25.6%
First mortgage	1.8%	0.8%	1.2%	1.5%	1.4%	0.8%		2.1%
HEL & 2nd Mtg	1.6%	1.0%	0.8%	1.0%	1.0%	1.4%		1.9%
Member business loans	0.2%	0.1%	0.1%	0.2%	0.3%	0.2%		0.2%
Share drafts	54.9%	39.6%	35.5%	46.4%	48.0%	55.9%		58.6%
Certificates	5.9%	4.5%	3.6%	5.3%	5.1%	4.7%		6.6%
IRAs	4.0%	2.4%	2.5%	2.9%	3.0%	2.9%		4.6%
Money market shares	5.5%	2.0%	2.2%	2.4%	2.6%	2.7%		7.1%

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						
Growth Rates	Sep 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	8.9%	1.2%	0.2%	1.0%	2.5%	2.5%	5.1%	11.4%
Other unsecured loans	8.5%	4.0%	4.3%	3.9%	4.7%	5.1%	12.8%	10.8%
New automobile	14.3%	6.0%	8.6%	11.9%	14.8%	14.7%	15.8%	15.1%
Used automobile	11.2%	4.5%	7.0%	8.1%	9.3%	10.6%	10.0%	13.6%
First mortgage	10.6%	0.9%	4.6%	5.0%	7.9%	7.7%	13.2%	11.7%
HEL & 2nd Mtg	5.7%	-2.7%	1.4%	4.4%	4.2%	8.2%	4.9%	7.0%
Member business loans*	-3.1%	-7.2%	-15.9%	-8.8%	-5.2%	-5.5%	1.1%	-2.5%
Share drafts	8.9%	6.6%	6.5%	7.2%	7.8%	7.7%	7.5%	11.6%
Certificates	5.3%	-3.9%	-3.6%	-2.9%	-0.8%	1.5%	3.3%	8.4%
IRAs	-0.1%	-4.4%	-2.9%	-2.7%	-1.5%	-1.2%	-1.2%	1.3%
Money market shares	5.8%	0.7%	0.2%	1.7%	2.2%	3.1%	5.0%	7.3%
Regular shares	8.3%	2.0%	4.5%	5.5%	6.3%	7.9%	9.3%	10.6%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	3.0%	4.2%	4.2%	3.8%	4.4%	4.4%	6.7%
Other unsecured loans/total loans	4.2%	16.3%	8.8%	6.8%	5.1%	4.6%	4.1%	3.7%
New automobile/total loans	13.6%	19.5%	14.1%	12.8%	11.7%	12.7%	13.2%	13.9%
Used automobile/total loans	21.0%	34.6%	30.0%	28.3%	26.3%	25.6%	23.9%	18.4%
First mortgage/total loans	40.6%	11.7%	25.1%	29.7%	34.4%	36.0%	38.5%	43.7%
HEL & 2nd Mtg/total loans	8.6%	6.1%	9.7%	9.8%	9.7%	10.0%	8.6%	8.2%
Member business loans/total loans	6.7%	0.9%	1.7%	4.0%	6.2%	7.0%	8.4%	6.7%
Share drafts/total savings	14.4%	9.7%	14.6%	17.0%	18.2%	18.8%	18.7%	12.2%
Certificates/total savings	18.1%	11.2%	13.1%	14.4%	16.1%	16.7%	17.3%	19.4%
IRAs/total savings	6.8%	3.4%	5.9%	6.5%	6.6%	6.4%	6.2%	7.1%
Money market shares/total savings	22.4%	4.1%	9.8%	13.2%	16.4%	18.0%	21.1%	25.7%
Regular shares/total savings	36.5%	69.4%	54.5%	47.2%	40.7%	38.1%	35.2%	33.8%
<b>Percent of CUs Offering</b>								
Credit cards	60.8%	26.4%	75.2%	85.8%	86.4%	92.3%	91.7%	94.1%
Other unsecured loans	99.2%	98.1%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.5%	89.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
Used automobile	96.8%	92.4%	99.8%	99.9%	99.7%	100.0%	99.6%	99.7%
First mortgage	67.7%	29.9%	83.5%	95.8%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.6%	34.0%	85.6%	94.9%	98.3%	99.7%	100.0%	100.0%
Member business loans	34.4%	5.7%	25.6%	45.6%	68.4%	80.7%	83.3%	90.2%
Share drafts	79.6%	52.0%	96.8%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	80.7%	57.4%	92.9%	97.2%	98.6%	99.4%	99.2%	98.6%
IRAs	68.2%	32.7%	83.6%	92.9%	97.8%	98.5%	99.6%	99.3%
Money market shares	50.4%	13.5%	54.8%	74.9%	87.8%	90.5%	93.3%	94.4%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.8%	13.0%	13.5%	13.8%	14.9%	15.6%	17.6%	21.2%
Other unsecured loans	12.0%	17.1%	13.5%	12.4%	11.4%	11.3%	11.7%	11.9%
New automobile	5.7%	3.6%	3.6%	4.5%	4.2%	4.4%	5.3%	6.7%
Used automobile	14.6%	11.2%	13.3%	14.7%	15.2%	15.1%	15.8%	14.4%
First mortgage	2.4%	1.3%	1.9%	2.3%	2.6%	2.4%	2.4%	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	56.6%	32.7%	41.8%	47.7%	52.1%	54.8%	58.2%	60.4%
Certificates	7.7%	5.0%	5.4%	5.8%	6.5%	6.5%	6.9%	8.8%
IRAs	4.4%	2.5%	3.0%	3.4%	3.7%	3.8%	4.0%	4.9%
Money market shares	7.0%	3.8%	3.6%	4.0%	4.6%	5.4%	6.1%	8.3%

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				
Demographic Information	Sep 17	Sep 17	Jun 17	Mar 17	Dec 16	Sep 16
Number CUs	5,757	110	112	114	114	114
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	2.7	1.5	3.1	3.4	3.2	2.5
Credit cards	3.1	1.3	1.6	-4.1	5.3	1.6
Other unsecured loans	4.4	2.6	2.3	-2.4	2.0	3.7
New automobile	2.9	1.1	2.7	7.3	2.1	1.5
Used automobile	2.5	1.1	3.2	4.6	2.3	1.7
First mortgage	2.9	1.5	2.6	2.0	4.2	3.6
HEL & 2nd Mtg	1.3	3.7	1.0	-0.6	4.8	2.9
Member business loans*	-14.2	-13.4	6.6	3.1	3.5	4.0
Total savings	0.6	0.3	-0.4	5.0	0.2	2.0
Share drafts	-0.3	0.7	-1.8	10.2	0.3	6.1
Certificates	1.9	-0.3	-1.0	-0.9	-1.3	-1.1
IRAs	0.0	-0.8	-0.6	-0.9	-0.9	-0.4
Money market shares	0.5	0.9	0.6	3.2	1.6	1.8
Regular shares	0.3	0.2	-0.2	6.5	0.3	1.5
Total memberships	1.3	0.6	0.8	0.8	-0.3	1.3
<b>Earnings (Basis Points)</b>						
Yield on total assets	360	331	320	319	317	318
Dividend/interest cost of assets	56	37	35	33	33	34
Fee & other income *	137	156	151	147	157	160
Operating expense	306	330	318	320	332	331
Loss Provisions	52	40	42	43	36	35
Net Income (ROA) *	81	80	76	71	72	77
% CUs with positive ROA *	81	88	86	82	84	81
<b>Capital Adequacy (%)</b>						
Net worth/assets	10.9	12.2	12.0	11.8	12.2	12.1
% CUs with NW > 7% of assets	97.4	99.1	98.2	98.2	100.0	100.0
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.79	0.49	0.45	0.44	0.57	0.49
Total Consumer	1.01	0.58	0.54	0.53	0.68	0.55
Credit Cards	1.23	0.63	0.61	0.59	0.67	0.54
All Other Consumer	0.98	0.58	0.54	0.53	0.68	0.55
Total Mortgages	0.56	0.34	0.29	0.28	0.41	0.40
First Mortgages	0.57	0.34	0.30	0.28	0.43	0.42
All Other Mortgages	0.55	0.33	0.27	0.27	0.31	0.31
Total MBLs	1.93	0.35	0.51	0.36	0.54	0.42
Ag MBLs	1.17	0.00	0.00	0.00	0.00	0.00
All Other MBLs	1.97	0.36	0.51	0.36	0.55	0.42
Net chargeoffs/average loans	0.55	0.51	0.54	0.58	0.50	0.46
Total Consumer	1.07	0.81	0.85	0.92	0.82	0.73
Credit Cards	2.54	1.86	1.60	1.88	1.51	1.62
All Other Consumer	0.87	0.72	0.79	0.84	0.75	0.65
Total Mortgages	0.02	0.02	0.05	0.03	0.01	0.04
First Mortgages	0.02	0.01	0.04	0.04	0.00	0.04
All Other Mortgages	0.02	0.06	0.09	0.01	0.08	0.07
Total MBLs	0.59	1.89	1.50	0.64	0.24	0.15
Ag MBLs	-0.01	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.62	1.90	1.50	0.64	0.24	0.15
<b>Asset/Liability Management</b>						
Loans/savings	81.3	80.3	79.4	76.7	77.8	75.6

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

\*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

Third Quarter 2017

## Bank Comparisons

	GA Credit Unions				GA Banks			
	Sep 17	2016	2015	3 Yr Avg	Sep 17	2016	2015	3 Yr Avg
<b>Demographic Information</b>								
Number of Institutions	110	114	121	115	178	183	194	185
Assets per Institution (\$ mil)	209	193	171	191	1,756	1,675	1,491	1,641
Total assets (\$ mil)	22,950	21,981	20,721	21,884	312,602	306,438	289,297	302,779
Total loans (\$ mil)	15,810	14,725	13,250	14,595	224,140	221,418	208,815	218,124
Total surplus funds (\$ mil)	6,127	6,263	6,582	6,324	64,666	61,722	58,354	61,581
Total savings (\$ mil)	19,656	18,896	17,853	18,802	257,639	251,790	239,655	249,695
Avg number of branches (1)	4	4	3	4	15	15	15	15
<b>12 Month Growth Rates (%)</b>								
Total assets	4.9	6.1	5.2	5.4	4.1	8.1	4.1	5.4
Total loans	10.7	11.1	11.0	11.0	3.9	8.3	5.1	5.8
Real estate loans	10.0	10.4	10.5	10.3	3.2	7.7	5.4	5.4
Commercial loans*	-1.6	9.8	10.8	6.3	-3.5	3.4	6.6	2.2
Total consumer	12.6	11.8	11.5	12.0	15.3	18.6	6.5	13.5
Consumer credit card	3.3	2.9	2.6	3.0	12.4	23.3	15.6	17.1
Other consumer	13.5	12.8	12.6	13.0	15.5	18.3	6.0	13.3
Total surplus funds	-7.5	-4.8	-5.0	-5.8	4.2	7.9	1.8	4.6
Total savings	4.2	5.8	4.5	4.8	4.9	7.4	8.6	6.9
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	323	317	315	318	336	322	312	323
Dividend/Interest cost of assets	35	34	36	35	31	25	24	27
Net Interest Margin	288	283	279	283	305	297	288	297
Fee and other income (2)	151	154	153	153	135	141	138	138
Operating expense	322	327	322	324	312	316	315	315
Loss provisions	41	34	29	35	19	19	9	15
Net income	76	75	81	78	108	103	102	104
<b>Capital Adequacy (%)</b>								
Net worth/assets	12.2	12.2	12.2	12.2	11.5	11.4	11.9	11.6
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.49	0.57	0.62	0.56	1.22	1.29	1.24	1.25
Real estate loans	0.34	0.41	0.52	0.42	1.05	1.22	1.45	1.24
Consumer loans	0.35	0.54	0.38	0.42	0.71	0.77	0.60	0.69
Total consumer	0.60	0.70	0.72	0.67	3.16	3.13	2.22	2.84
Consumer credit card	0.63	0.67	0.59	0.63	0.77	0.69	0.63	0.70
Other consumer	0.60	0.70	0.73	0.68	3.29	3.27	2.31	2.96
Net chargeoffs/avg loans	0.54	0.49	0.50	0.51	0.22	0.28	0.23	0.24
Real estate loans	0.03	0.04	0.06	0.04	0.12	0.16	0.23	0.17
Commercial loans	0.66	0.06	0.12	0.28	0.18	0.38	0.13	0.23
Total consumer	0.88	0.86	0.85	0.87	0.58	0.51	0.42	0.50
Consumer credit card	1.75	1.43	1.53	1.57	2.57	2.18	2.01	2.25
Other consumer	0.80	0.80	0.77	0.79	0.47	0.41	0.34	0.41
<b>Asset Liability Management (%)</b>								
Loans/savings	80.4	77.9	74.2	77.5	87.0	87.9	87.1	87.4
Loans/assets	68.9	67.0	63.9	66.6	70.9	71.4	71.3	71.2
Core deposits/total deposits	58.0	56.8	55.5	56.8	20.5	21.2	20.3	20.6
<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

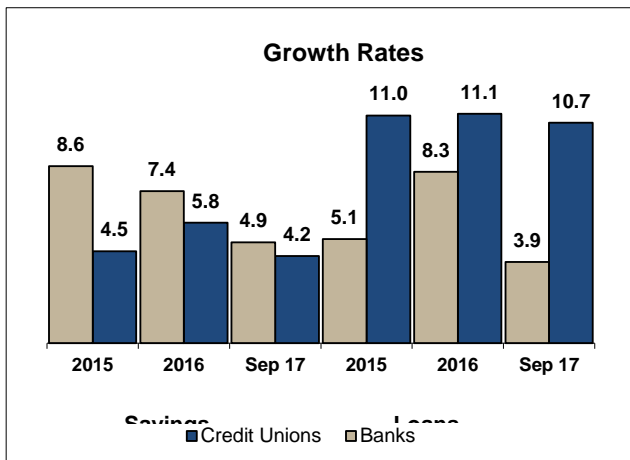


# Georgia Credit Union Profile

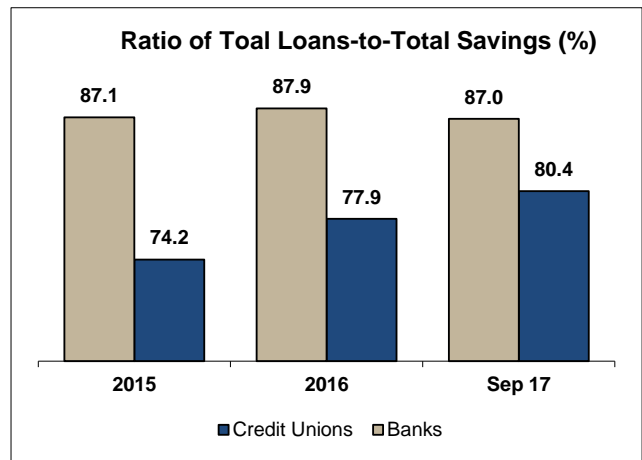
Third Quarter 2017

## Credit Union and Bank Comparisons

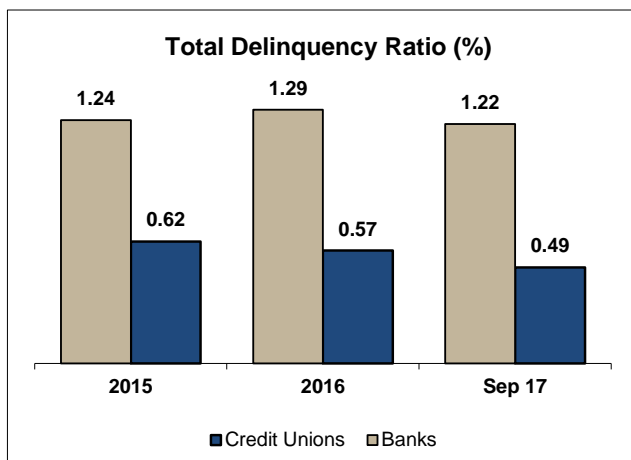
### Loan and Savings Growth Trends



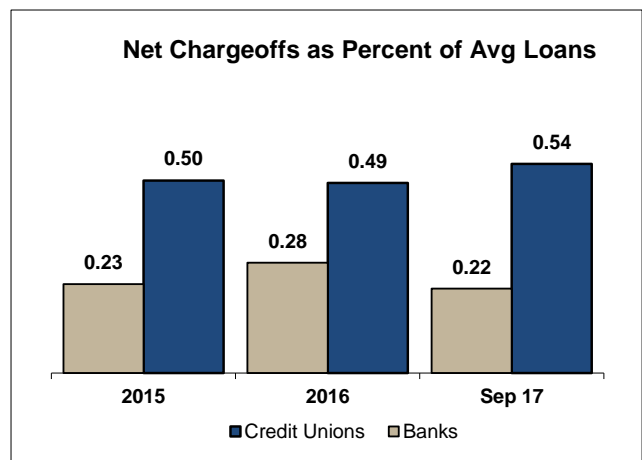
### Liquidity Risk Trends



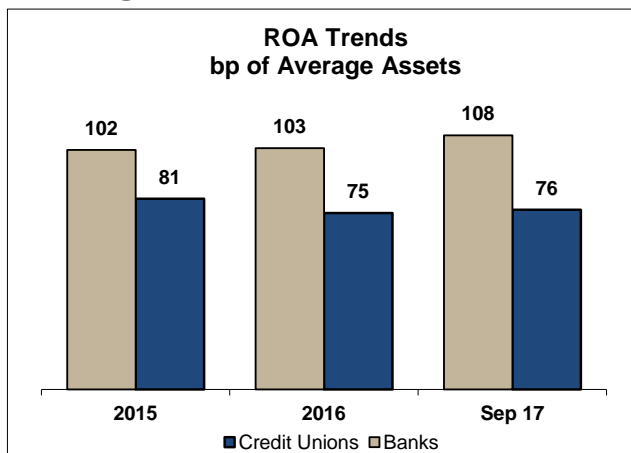
### Credit Risk Trends



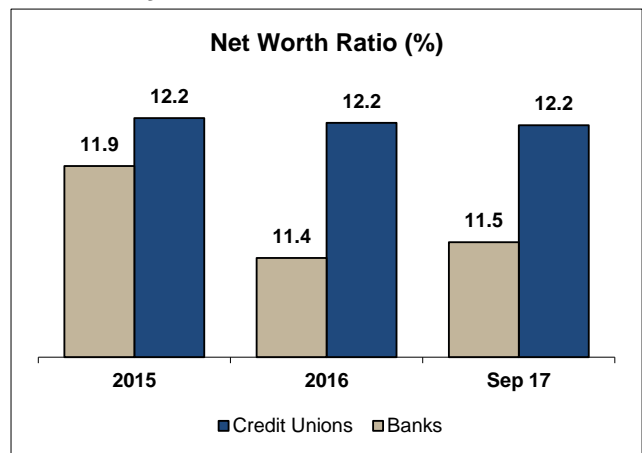
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# Georgia Credit Union Profile

Third Quarter 2017

## Georgia Credit Union Financial Summary

Data as of September 2017

Credit Union Name	State	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net		Loans/ Savings	Fixed Rate 1st Mtgs. Assets
					Asset Growth	Loan Growth	Member Growth			Chg-offs/ Avg Loans	ROA		
Delta Community CU	GA	\$5,556,131,043	366,647	27	6.1%	11.0%	6.0%	11.8%	0.46%	0.42%	0.83%	90.1%	34.0%
Robins Financial Credit Union	GA	\$2,378,335,739	185,866	20	6.8%	14.4%	7.1%	17.3%	0.43%	0.28%	1.52%	74.9%	14.8%
Georgia's Own CU	GA	\$2,267,147,243	188,015	23	9.0%	11.4%	-0.1%	10.6%	0.34%	0.62%	0.64%	98.7%	23.8%
Atlanta Postal CU	GA	\$2,119,741,190	113,039	13	1.5%	16.8%	0.6%	13.2%	0.42%	0.31%	0.38%	77.7%	18.5%
Associated CU	GA	\$1,532,386,629	159,539	25	6.5%	17.6%	0.9%	11.8%	0.38%	0.46%	0.63%	85.5%	12.5%
Georgia United CU	GA	\$1,281,426,162	163,985	18	7.1%	12.6%	5.7%	12.0%	0.27%	0.11%	0.70%	80.6%	16.0%
LGE Community CU	GA	\$1,234,247,390	104,924	9	6.9%	9.2%	-8.8%	11.5%	0.16%	0.24%	1.02%	95.7%	25.2%
Kinetic CU	GA	\$394,442,027	48,254	10	3.1%	8.7%	-1.8%	10.7%	0.85%	1.10%	0.42%	86.8%	10.4%
The Southern CU	GA	\$386,329,570	32,552	11	4.1%	13.8%	0.4%	10.1%	0.10%	0.12%	0.34%	46.6%	4.9%
Peach State FCU	GA	\$359,887,709	48,235	15	9.5%	20.5%	3.3%	8.6%	0.84%	0.40%	0.96%	66.2%	24.3%
Coosa Valley CU	GA	\$318,153,142	40,045	7	9.8%	21.7%	0.7%	8.2%	0.62%	0.70%	0.61%	81.2%	19.5%
CDC FCU	GA	\$300,477,251	18,705	3	3.2%	-8.8%	2.6%	8.1%	0.54%	0.12%	0.54%	31.2%	3.4%
Credit Union of Georgia	GA	\$293,196,886	32,645	7	7.3%	3.2%	1.7%	9.8%	0.30%	0.10%	1.00%	59.5%	9.3%
Midsouth Community FCU	GA	\$254,035,750	37,241	8	3.0%	5.3%	4.3%	12.2%	0.85%	0.76%	0.95%	78.4%	4.3%
Southeastern CU	GA	\$242,577,749	28,226	7	4.9%	14.9%	-3.0%	9.9%	0.32%	0.45%	0.53%	70.8%	21.8%
Doco CU	GA	\$229,763,393	37,828	11	3.3%	1.6%	-1.9%	10.4%	1.23%	0.59%	0.20%	70.0%	15.8%
Coca-Cola FCU	GA	\$197,985,870	14,076	0	6.7%	12.0%	-1.1%	8.7%	0.52%	0.17%	0.61%	70.9%	15.7%
Aflac FCU	GA	\$194,091,883	17,194	1	0.9%	-7.9%	2.7%	16.6%	4.54%	0.05%	0.98%	17.7%	0.0%
MembersFirst CU	GA	\$192,883,520	27,257	10	4.7%	10.7%	1.2%	11.0%	0.28%	0.29%	0.76%	81.1%	20.5%
Powerco FCU	GA	\$184,434,985	19,967	8	2.1%	-0.9%	-8.0%	12.6%	0.33%	0.06%	0.26%	44.3%	20.3%
United 1st Federal Credit Union	GA	\$171,266,093	25,947	7	22.5%	29.9%	18.2%	9.0%	0.91%	0.44%	0.01%	69.0%	16.3%
Emory Alliance CU	GA	\$154,312,163	18,802	3	3.6%	2.7%	0.2%	7.8%	0.34%	0.20%	0.43%	62.1%	6.7%
Interstate Unlimited FCU	GA	\$145,627,898	20,539	5	14.1%	24.5%	4.6%	16.3%	0.80%	0.51%	1.76%	94.2%	7.2%
Marshland Community FCU	GA	\$142,862,594	13,319	5	2.5%	8.7%	2.0%	11.0%	0.42%	0.33%	0.80%	64.2%	11.9%
GeoVista CU	GA	\$136,658,127	28,519	7	4.2%	7.1%	-5.7%	9.1%	2.10%	1.16%	0.33%	65.7%	7.9%
GEMC FCU	GA	\$116,650,245	12,672	2	4.2%	8.4%	0.0%	10.6%	0.08%	0.17%	0.78%	79.9%	14.0%
Excel FCU	GA	\$106,970,447	14,073	3	-1.3%	7.0%	0.7%	10.3%	0.48%	0.14%	0.76%	85.9%	29.7%
Georgia Heritage FCU	GA	\$97,950,267	9,861	3	7.3%	1.9%	3.4%	11.8%	0.49%	0.39%	0.56%	86.0%	7.5%
Family First CU	GA	\$97,767,532	12,587	2	4.9%	3.1%	2.2%	12.6%	1.54%	0.38%	0.31%	59.9%	9.2%
Platinum FCU	GA	\$97,372,469	8,570	5	18.5%	23.0%	7.9%	8.9%	0.88%	0.04%	1.41%	78.8%	3.9%
CGR Credit Union	GA	\$86,449,737	12,585	6	1.4%	-0.7%	-0.1%	16.8%	0.90%	0.27%	1.06%	48.9%	3.3%
HALLCO Community CU	GA	\$81,504,149	12,008	4	7.9%	8.4%	3.4%	8.5%	0.51%	0.27%	0.86%	67.0%	3.8%
CORE CU	GA	\$74,649,636	10,342	3	6.3%	11.9%	7.9%	9.7%	0.75%	0.17%	1.09%	91.3%	31.6%
Mutual Savings CU	GA	\$73,222,149	6,419	1	-6.2%	6.0%	1.7%	12.3%	0.37%	0.36%	0.32%	68.3%	24.3%
Pinnacle Credit Union	GA	\$72,505,201	8,863	2	0.2%	6.3%	-13.5%	8.2%	1.20%	0.46%	0.69%	53.7%	15.6%
Augusta VAH FCU	GA	\$71,156,176	9,865	4	5.1%	-2.1%	-0.3%	13.6%	2.10%	0.82%	0.12%	71.6%	3.4%
Workmens Circle CU	GA	\$68,207,342	1,385	1	-1.8%	10.7%	2.7%	21.2%	1.11%	0.04%	2.09%	91.5%	55.2%
Credit Union of Atlanta	GA	\$66,037,522	17,886	3	2.7%	4.7%	-2.0%	10.6%	2.22%	1.17%	0.37%	42.3%	1.2%
Members United CU	GA	\$64,559,223	11,229	4	2.9%	4.4%	4.8%	14.6%	1.67%	0.54%	1.00%	80.9%	5.9%
Southeast FCU	GA	\$64,271,665	7,520	4	2.2%	1.4%	2.5%	15.8%	0.10%	0.11%	0.93%	88.1%	26.8%
Georgia Power NW FCU	GA	\$58,126,566	6,422	3	7.7%	16.8%	0.2%	8.0%	0.11%	0.07%	-0.09%	48.8%	0.7%
North Georgia CU	GA	\$56,855,961	9,872	3	8.3%	1.8%	6.4%	10.9%	0.59%	0.60%	0.58%	83.1%	39.2%
Altamaha Federal Credit Union	GA	\$56,203,034	8,861	3	-0.7%	6.3%	-3.3%	15.4%	2.10%	0.49%	0.96%	73.2%	5.7%
Health Center CU	GA	\$51,546,617	7,004	2	2.8%	-11.2%	-3.2%	9.2%	1.94%	0.28%	-0.05%	72.7%	17.6%
Southern Pine CU	GA	\$45,311,007	2,101	1	-0.4%	-0.8%	-1.6%	17.8%	2.28%	0.20%	0.47%	65.1%	0.0%
Bond Community FCU	GA	\$43,263,415	3,623	2	3.4%	4.3%	-1.7%	8.5%	2.07%	0.24%	0.04%	45.7%	6.3%
On the Grid Financial FCU	GA	\$41,197,194	5,468	1	4.8%	-7.8%	-4.4%	12.7%	0.90%	0.19%	0.05%	57.9%	6.6%
Lanier FCU	GA	\$35,040,699	5,108	2	3.8%	8.0%	3.3%	8.6%	0.13%	0.17%	0.05%	61.8%	4.0%
Piedmont Plus FCU	GA	\$32,185,597	8,640	4	-2.7%	1.0%	-1.5%	13.0%	1.40%	0.98%	-0.56%	51.9%	0.0%
Savannah Schools FCU	GA	\$29,445,224	4,138	2	1.4%	6.1%	3.4%	12.8%	1.99%	0.36%	0.19%	50.2%	1.8%
United Methodist Connectional FCU	GA	\$29,247,897	5,101	2	2.9%	2.1%	0.7%	9.2%	0.95%	0.01%	0.22%	72.5%	10.9%
Flowers Employees Credit League	GA	\$26,745,297	6,049	1	-1.3%	5.3%	-0.3%	26.4%	1.40%	0.83%	0.58%	76.2%	0.0%
HEA FCU	GA	\$26,674,486	3,262	1	4.7%	-0.7%	-3.0%	9.7%	0.59%	0.16%	0.76%	55.4%	3.9%
1st Choice CU	GA	\$23,628,266	8,228	2	7.6%	1.7%	-1.9%	12.2%	2.80%	0.47%	-0.06%	58.9%	2.7%
Georgia Power Valdosta FCU	GA	\$23,447,737	3,579	1	-6.1%	-10.1%	-6.0%	11.5%	0.81%	0.70%	0.20%	61.5%	6.3%
Fort McPherson CU	GA	\$23,332,835	4,481	1	-1.3%	9.9%	-3.0%	8.7%	0.99%	0.27%	0.03%	43.3%	6.2%
Coweta Cities and County EFCU	GA	\$21,078,474	3,264	1	9.7%	8.5%	-1.6%	15.0%	0.05%	0.00%	0.98%	52.2%	0.0%
Habersham FCU	GA	\$21,076,040	3,773	4	11.8%	0.1%	4.7%	14.3%	0.02%	0.10%	0.62%	59.3%	6.8%
Stephens-Franklin Teachers FCU	GA	\$20,389,720	1,623	2	0.2%	-1.4%	-0.3%	20.3%	0.27%	-0.02%	0.35%	61.3%	20.0%
Savannah Federal CU	GA	\$20,149,698	1,664	1	3.7%	5.6%	-0.8%	19.2%	0.50%	0.07%	0.42%	46.9%	9.9%
Savannah Postal CU	GA	\$19,665,387	2,280	1	-0.4%	2.4%	-0.4%	15.3%	0.61%	0.21%	0.21%	45.7%	6.3%



# Georgia Credit Union Profile

Third Quarter 2017

## Georgia Credit Union Financial Summary

Data as of September 2017

Credit Union Name	State	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	ROA	Loans/ Assets	Fixed Rate 1st Mtgs.
					Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans				
Memorial Health CU	GA	\$18,974,506	4,151	1	2.7%	2.4%	-0.6%	17.7%	0.97%	0.17%	0.14%	64.8%	6.9%	
Glynn County Federal ECU	GA	\$18,761,620	1,230	2	2.6%	-5.5%	-2.1%	20.0%	3.65%	0.04%	0.56%	52.3%	1.0%	
North Georgia Community FCU	GA	\$18,606,607	2,892	2	3.2%	3.9%	-5.1%	7.3%	0.13%	0.24%	-1.76%	71.2%	2.0%	
Artesian City FCU	GA	\$16,988,452	2,537	1	-1.3%	10.4%	2.3%	21.3%	1.29%	0.26%	0.60%	56.5%	3.8%	
Northside FCU	GA	\$15,921,327	6,034	1	7.8%	16.0%	6.6%	10.2%	0.40%	0.86%	1.48%	61.9%	0.0%	
Rome Kraft ECU	GA	\$15,705,223	1,818	1	-0.3%	14.2%	2.8%	23.3%	0.10%	0.37%	1.13%	73.0%	0.0%	
Three Rivers Credit Union	GA	\$15,104,579	4,629	2	-3.1%	-2.2%	-0.7%	11.3%	5.96%	1.22%	-0.16%	53.2%	6.7%	
GPA CU	GA	\$13,725,126	1,482	1	2.3%	-3.9%	1.4%	18.4%	0.72%	0.02%	0.32%	44.0%	0.0%	
North Main CU	GA	\$13,576,949	1,312	1	7.1%	37.5%	8.9%	17.9%	0.66%	0.12%	0.16%	72.8%	6.9%	
The Wright CU	GA	\$13,018,089	1,527	1	1.8%	-11.5%	-0.4%	15.8%	1.33%	0.10%	0.09%	40.3%	14.2%	
First Reliance FCU	GA	\$12,655,743	2,885	1	1.6%	1.5%	4.1%	11.1%	1.17%	0.23%	0.26%	49.7%	5.7%	
Combined Employees Credit Union	GA	\$11,610,961	3,430	1	-1.3%	-1.2%	-4.0%	11.7%	0.58%	0.16%	-0.89%	83.8%	0.0%	
Walker County Educators FCU	GA	\$11,130,944	1,342	2	6.3%	-4.7%	0.2%	27.5%	0.15%	0.25%	1.04%	85.7%	3.8%	
Valdosta Teachers FCU	GA	\$10,085,630	2,135	1	4.6%	0.8%	0.4%	14.4%	0.65%	0.40%	0.06%	54.7%	0.0%	
Fieldale CU	GA	\$9,972,457	1,924	1	3.7%	13.0%	-3.2%	13.1%	0.52%	0.02%	0.05%	16.6%	2.2%	
Atlanta Federal Credit Union	GA	\$9,806,992	2,321	1	1.1%	2.3%	-2.0%	17.9%	0.24%	-0.02%	-0.16%	54.7%	3.6%	
Genuine Parts CU	GA	\$9,188,282	1,073	1	-1.0%	12.2%	-7.3%	27.9%	0.00%	-0.30%	0.84%	48.7%	0.0%	
Regional Members FCU	GA	\$8,702,477	1,475	2	3.9%	-2.9%	-1.4%	10.2%	1.90%	0.09%	0.20%	59.2%	0.0%	
Mercy FCU	GA	\$7,761,817	1,883	2	3.7%	17.6%	1.3%	16.1%	0.97%	0.17%	1.32%	61.6%	0.0%	
Rig ECU	GA	\$7,737,555	687	1	1.9%	-3.7%	-4.3%	29.0%	0.16%	0.00%	0.12%	59.1%	0.0%	
Colquitt County Teachers FCU	GA	\$7,463,990	1,770	1	9.1%	8.0%	0.9%	19.2%	0.80%	0.06%	1.40%	84.6%	0.0%	
Beka FCU	GA	\$6,443,618	952	1	-5.4%	2.1%	-4.6%	13.2%	2.98%	1.49%	0.29%	91.9%	0.0%	
Macon Firemens CU	GA	\$4,876,381	749	1	-0.4%	-7.6%	3.7%	26.9%	0.72%	1.07%	1.62%	77.3%	0.0%	
Locoga FCU	GA	\$4,819,652	931	1	0.6%	-2.7%	-2.8%	7.8%	0.30%	0.15%	0.16%	39.6%	0.0%	
Georgia Guard CU	GA	\$4,436,768	967	1	2.3%	-3.4%	-2.7%	9.9%	0.43%	0.06%	0.01%	58.2%	2.1%	
Mead ECU	GA	\$4,414,755	591	1	-4.9%	-22.2%	-19.7%	32.8%	1.02%	0.10%	-0.50%	54.4%	0.0%	
Ware County School EFCU	GA	\$4,351,454	642	1	1.2%	-2.5%	-1.1%	9.3%	1.11%	-0.25%	0.49%	61.8%	3.9%	
Coffee County Teachers FCU	GA	\$3,737,176	1,431	1	1.7%	8.6%	4.7%	14.5%	2.33%	0.42%	0.97%	45.4%	0.0%	
Georgia Power Macon FCU	GA	\$3,505,100	648	1	0.0%	-11.1%	-3.6%	9.9%	1.36%	0.00%	0.31%	62.2%	0.0%	
Macon-Bibb Employees Credit Union	GA	\$3,264,861	1,265	1	14.7%	-0.5%	1.5%	12.3%	0.24%	0.28%	2.37%	78.8%	0.0%	
Elco FCU	GA	\$3,209,782	718	1	9.4%	5.5%	-0.1%	19.5%	1.91%	-0.39%	2.34%	79.3%	0.0%	
Savastate Teachers FCU	GA	\$3,008,430	744	1	-12.3%	-17.2%	-37.1%	20.3%	3.64%	0.41%	0.54%	40.0%	0.0%	
Flint FCU	GA	\$2,734,301	709	2	4.1%	-13.1%	0.0%	22.5%	0.08%	0.00%	-0.05%	37.6%	2.5%	
Towns-Union Educators FCU	GA	\$2,647,880	528	1	17.6%	25.6%	-5.2%	8.0%	0.40%	0.05%	1.64%	50.0%	0.0%	
CRMC ECU	GA	\$2,639,339	1,070	2	4.5%	-10.7%	7.0%	17.6%	1.13%	0.22%	0.87%	39.5%	0.0%	
Brosnan Yard FCU	GA	\$2,493,616	941	1	-3.8%	0.8%	4.4%	18.7%	0.98%	0.08%	0.63%	101.9%	0.0%	
Patterson Pump FCU	GA	\$2,420,104	402	1	-7.2%	2.1%	-9.7%	18.1%	0.76%	0.89%	0.26%	43.6%	0.0%	
Flint River EFCU	GA	\$2,074,477	296	1	0.0%	5.0%	-2.6%	23.8%	0.00%	0.01%	0.51%	60.8%	0.0%	
United Neighborhood FCU	GA	\$2,000,023	868	2	18.0%	23.5%	-2.5%	11.1%	3.08%	1.99%	5.15%	96.3%	0.0%	
Roper Corporation ECU	GA	\$1,999,256	707	1	9.5%	-17.2%	-2.2%	13.5%	1.02%	1.19%	0.53%	26.1%	0.0%	
Omega Psi Phi Fraternity FCU	GA	\$1,594,812	1,174	0	32.5%	15.7%	6.8%	7.4%	0.00%	0.40%	0.83%	54.1%	8.1%	
Berrien Teachers FCU	GA	\$1,279,834	230	1	-2.5%	-10.3%	-11.5%	14.6%	8.17%	0.31%	0.25%	49.1%	0.0%	
Local 461 FCU	GA	\$1,090,507	518	1	7.4%	19.3%	1.2%	17.0%	0.00%	0.09%	0.09%	83.5%	0.0%	
Harris ECU	GA	\$1,029,154	226	1	-19.6%	-5.7%	-2.6%	21.3%	2.15%	-0.67%	-0.07%	50.5%	8.4%	
Rabun-Tallulah FCU	GA	\$669,148	149	1	3.9%	-21.9%	-5.7%	22.6%	6.78%	0.00%	-0.80%	23.4%	0.0%	
Big Bethel AME Church FCU	GA	\$309,904	287	1	6.2%	-26.9%	-3.7%	10.2%	22.08%	0.00%	0.78%	13.1%	0.0%	
FAB Church FCU	GA	\$238,638	304	1	-5.4%	-58.9%	5.6%	20.0%	31.28%	3.31%	-3.37%	18.0%	0.0%	
Tabernacle FCU	GA	\$193,607	3,000	1	8.9%	-3.4%	1407.5%	17.2%	0.00%	8.68%	1.69%	33.4%	0.0%	
Stephens County Community FCU	GA	\$168,942	113	2	2.0%	-26.0%	-1.7%	9.3%	0.00%	0.00%	0.27%	8.7%	0.0%	
<b>Medians</b>		<b>\$23,390,286</b>	<b>3,698</b>	<b>2</b>	<b>3.3%</b>	<b>3.1%</b>	<b>-0.1%</b>	<b>12.5%</b>	<b>0.7%</b>	<b>0.24%</b>	<b>0.52%</b>	<b>61.7%</b>	<b>3.9%</b>	
<b>By Asset Size</b>														
		Number of Insts.												
\$5 million and less		27	707	1	2.0%	-2.3%	12.7%	16.4%	1.3%	0.3%	0.78%	57.3%	0.8%	
\$5 to \$10 million		8	1,623	1	2.1%	4.8%	-2.1%	18.3%	1.1%	0.2%	0.47%	56.9%	0.9%	
\$10 to \$20 million		15	2,280	1	2.0%	4.1%	0.9%	16.1%	1.2%	0.3%	0.20%	60.0%	3.9%	
\$20 to \$50 million		16	3,956	2	2.3%	1.3%	-1.0%	13.4%	1.2%	0.3%	0.24%	57.4%	4.9%	
\$50 to \$100 million		17	9,861	3	4.2%	5.6%	0.9%	12.1%	1.0%	0.4%	0.74%	70.7%	14.2%	
\$100 to \$250 million		13	19,967	5	5.4%	10.1%	0.3%	11.0%	0.7%	0.4%	0.60%	66.1%	14.5%	
\$250 million+		14	76,589	12	6.1%	12.5%	2.5%	12.2%	0.4%	0.4%	0.81%	83.8%	22.2%	

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

# Georgia Credit Union Profile

Third Quarter 2017

## Georgia Credit Union Financial Summary

Data as of September 2017

Credit Union Name	State	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
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