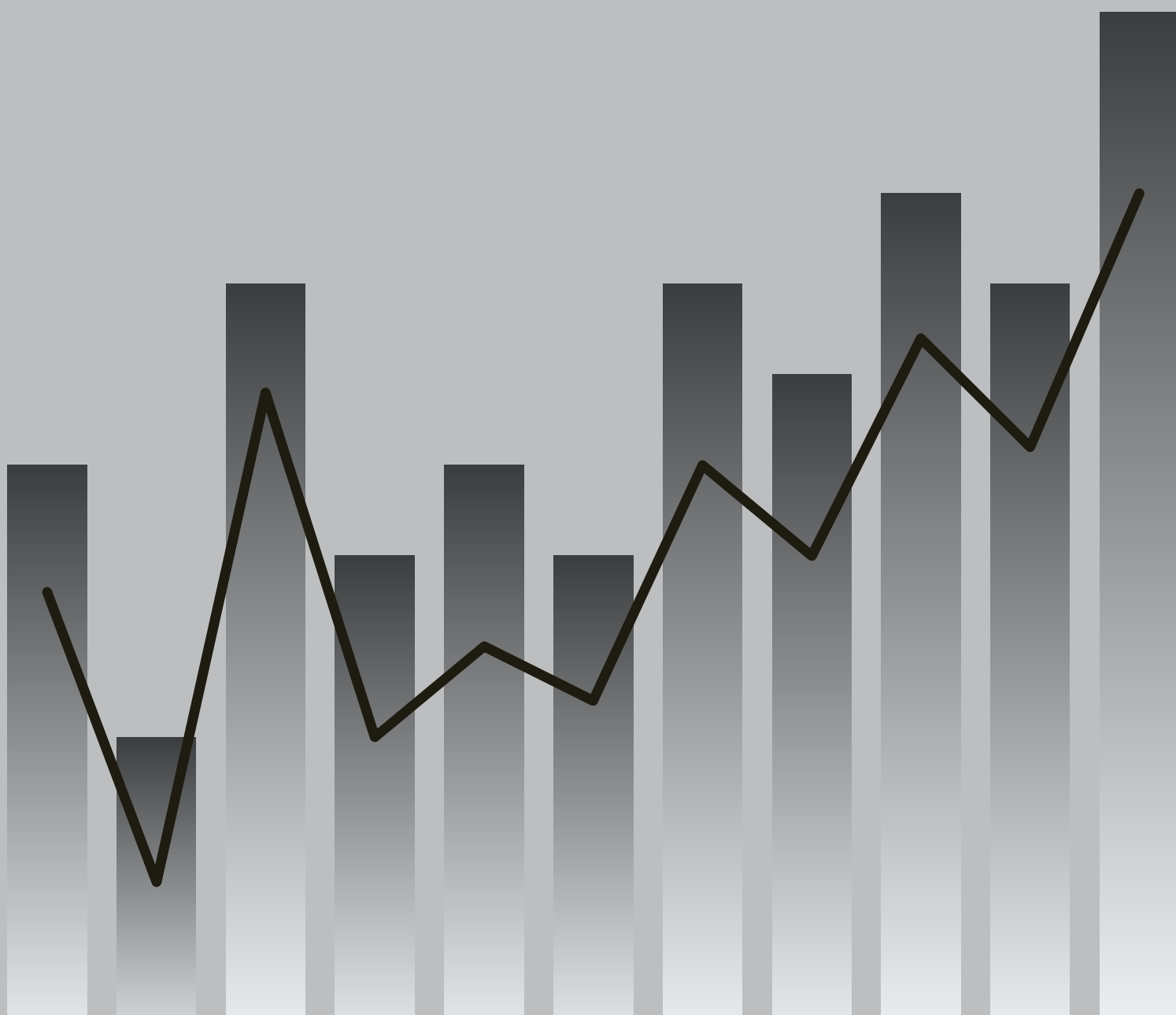


Georgia Credit Union Profile

Mid-Year 2019

CUNA Economics & Statistics



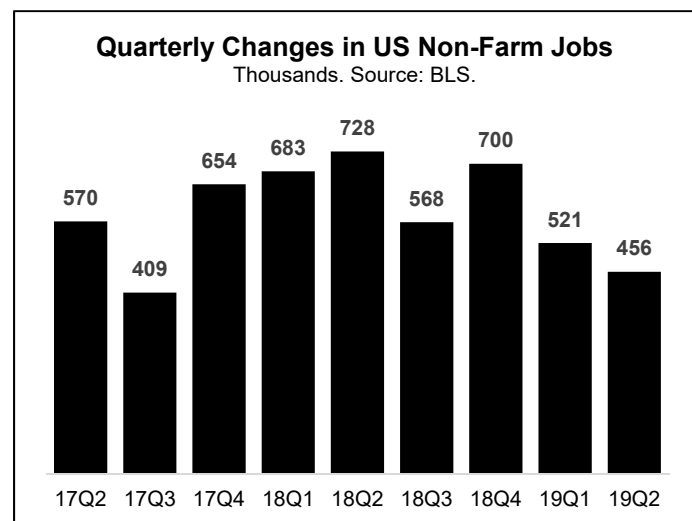
U.S. Growth Slows as Global Storm Clouds Form

Growth in the nation's economy slowed in the second quarter as trade disputes and a global slowdown took their toll. The U.S. economy grew at a 2 percent annualized pace in the period – well below its first-quarter, 3.1 percent increase. Of course, first-quarter results were buoyed by a bounce-back in demand following the resolution of the federal government shutdown.

Personal consumption and government spending were key contributors to second-quarter growth, but inventory investment, exports, residential fixed investment, and nonresidential fixed investment were a drag. In addition, imports increased.

The labor market remained close to full employment with the unemployment rate starting the quarter at 3.8 percent and ending June at 3.7 percent. In total, the U.S. economy added 456,000 jobs in the three months ending June. That total was a bit slower than the 521,000 first quarter tally and the second-lowest increase in the past two years. Still, wages grew at a healthy 2.9 percent annualized pace in the quarter.

According to the Bureau of Labor Statistics, the state of Georgia added 11,700 jobs in the second quarter and the state unemployment rate declined from 3.9 percent at the beginning of April to 3.7 percent by mid-year.



Equity markets largely shrugged off the international challenges – with a 3.8 percent quarterly advance that left the index near an all-time high. Home prices increased (reflected in a three-month, 2.3 percent gain in the S&P Case-Shiller national home price index). The Federal Housing Finance Agency reports Georgia home prices fared even better - increasing 2.8 percent in the period (an annualized 11.2 percent pace).

Inflation remained below the Federal Reserve's 2 percent target rate throughout the quarter despite fast-rising wages. That, in part, helped policy-makers rationalize a steady federal funds interest rate target throughout the period. On the other hand, the 10-year Treasury yield declined by 41 basis points in the quarter as international investors sought protection from increasing volatility and uncertainty.

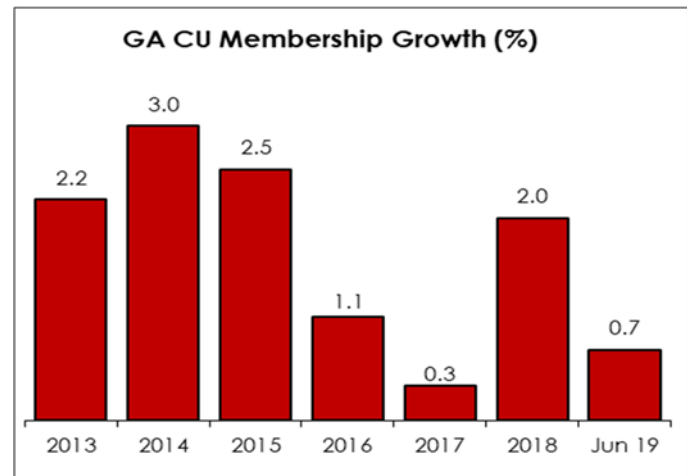
Looking forward, inflation is expected to remain in check – with the difference between the five-year Treasury and five-year Treasury Inflation Protected Security

signaling expected price increases averaging only 1.4 percent in over the next five years. That seems about right. While wages are increasing faster than inflation, consumers have been spending cautiously. In addition, the weak global economy suggests energy prices should remain in check despite the supply shock arising from recent drone attacks on Saudi oil fields. Oil demand typically declines in the autumn.

Solid Credit Union Results

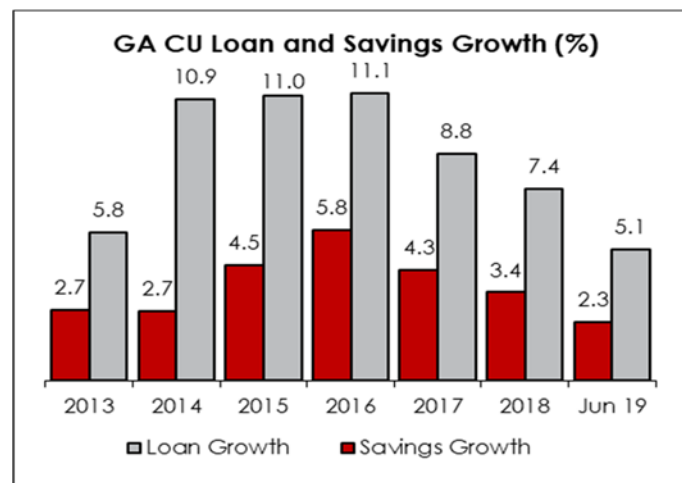
Georgia credit union operating results reflected solid growth in memberships, strong asset quality, and marginally strong earnings in the second quarter. Normal first-quarter seasonal patterns were evident with a significant deceleration in savings growth and much faster loan growth.

Georgia credit unions reported a 0.5 percent increase in total memberships in the second quarter, a big jump compared to the 0.1 percent first-quarter gain, but a deceleration compared to the second quarter 2018 increase of 1.2 percent. Overall, Georgia credit unions now report a total of 2.16 million memberships – representing a 0.7 percent increase in the year ending June 2019.



As is typically the case, credit union loan balances grew relatively fast in the second quarter with the start of the home buying season. In addition, the end of the school year typically has lots of members heading out on summer vacation and many use those trips as motivation to shop for more reliable cars.

The 1.7 percent increase in second-quarter credit union loan balances was substantially higher than the 0.2 percent increase reflected in first quarter results, but below the 2.4 percent increase reported in the second quarter of 2018.

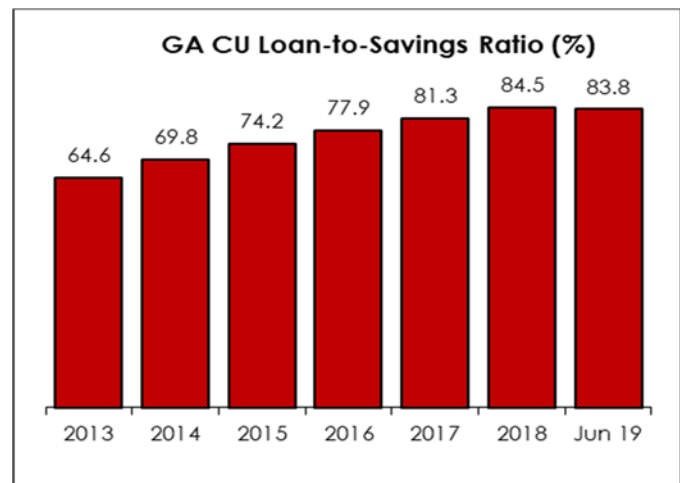


A slowdown in overall loan demand is obvious in annual data with 12-month loan growth coming in at only 5.1 percent - well below the 7.4 percent increase in full-year 2018. Georgia credit unions collectively experienced double-digit percentage gains in loan balances annually from 2014 to 2016.

Commercial loan portfolios continued to reflect the strongest gains, increasing 5.6 percent in the second quarter. First mortgages increased 2.8 percent, while credit cards and used autos grew 1.8 percent. Home equity/2nd mortgages and personal unsecured loans followed closely, each with a 1.5 percent gain. New auto loan balances declined by 0.4 percent in the quarter.

Savings balance growth declined in the second quarter as the flow of tax refunds to various savings accounts slowed. The 0.9 percent three-month decrease in Georgia credit union savings balances was well below the 3.7 percent increase in the first quarter and faster than the 0.3 percent decline in the second quarter of 2018. On a year-over-year basis, Georgia credit union total savings balances were up 2.3 percent.

Georgia credit union certificate accounts increased at a strong 0.8 percent pace in the second quarter and money market shares came in a distant second with a 0.2 percent quarterly gain. All other savings portfolios reflected declines. Share drafts decreased 2.7 percent while regular shares fell 1.1 percent and IRAs were down 0.4 percent in the quarter.



With loan growth outpacing savings growth, the aggregate Georgia credit union loan-to-savings ratio increased from 81.6 percent at the beginning of the quarter to 83.8 percent by the end of June 2019.

Asset quality held steady near cyclical highs in the second quarter. The aggregate Georgia credit union delinquency rate was unchanged – beginning and ending the quarter at 0.43 percent. Annualized second quarter loan net chargeoff rates came in at 0.45 percent down a bit from 0.46 percent during the first quarter. With still-low unemployment and fast-rising wages, healthy asset quality should be a defining characteristic well into 2020.

Georgia credit union annualized earnings results remained at lofty levels in the second quarter. A nine-basis point increase in operating expenses was offset by the combination of a six-basis point increase in fee & other income and a three-basis point increase in net interest margin (asset yields increased by five basis points, but funding costs were up two basis points). Loss provisions increased by two basis points.

Overall, Peach State credit unions reflect annualized ROA (net income as a percentage of average assets) totaling 1 percent in the second quarter – just off the

1.02 percent first quarter result. Annualized first-half earnings totaled 1.01 percent - up seven basis points compared to full-year 2018 results.

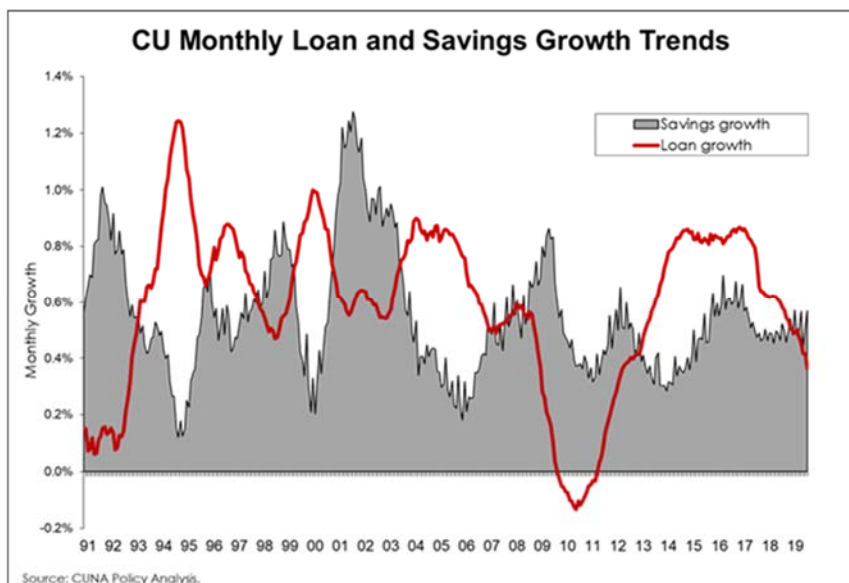
GA CU Earnings (Basis Points)	2019 Q1	2019 Q2
Yield on total assets	370	375
-Dividend/interest cost of assets	56	58
+Fee & other income	165	171
-Operating expense	343	352
-Loss Provisions	34	36
= Net Income (ROA)	102	100

Strong earnings and slower savings/asset growth pushed the Georgia credit union capital ratio modestly higher in the second quarter. The net worth to asset ratio started the quarter at 12.5 percent and finished the second quarter at 12.8 percent – pushing it to a pre-recession high.

Overall, 99 percent of all Georgia credit unions remain “well capitalized” with net worth ratios above the required 7 percent regulatory threshold level.

Challenges

CUNA economists expect the economy to continue to grow through 2020 with an associated favorable outlook for credit union operating results. However, as shown in the graphic below, the U.S. economy is clearly past peak in the credit cycle – and that is generally consistent with an obvious slowing in economic activity. Going forward, associated modest changes in consumer behavior are likely to challenge recent lofty growth, earnings, and asset quality metrics in the coming months.



Georgia Credit Union Profile

Mid-Year 2019

Overview by Year

	U.S. CUs	Georgia CUs
Demographic Information		
	Jun 19	Jun 19
Number of CUs	5,421	99
Assets per CU (\$ mil)	283.7	248.3
Median assets (\$ mil)	34.8	25.8
Total assets (\$ mil)	1,538,208	24,579
Total loans (\$ mil)	1,084,675	17,510
Total surplus funds (\$ mil)	386,321	5,885
Total savings (\$ mil)	1,295,278	20,884
Total memberships (thousands)	119,698	2,163
Growth Rates (%)		
Total assets	6.3	3.5
Total loans	6.6	5.1
Total surplus funds	4.5	-2.1
Total savings	6.0	2.3
Total memberships	3.7	0.7
% CUs with increasing assets	62.2	61.6
Earnings - Basis Pts.		
Yield on total assets	401	372
Dividend/interest cost of assets	85	57
Net interest margin	317	315
Fee & other income	137	168
Operating expense	315	348
Loss Provisions	43	35
Net Income (ROA) with Stab Exp	96	101
Net Income (ROA) without Stab Exp	96	101
% CUs with positive ROA	88.5	88.9
Capital Adequacy (%)		
Net worth/assets	11.3	12.8
% CUs with NW > 7% of assets	98.3	99.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.43
Net chargeoffs/average loans (%)	0.55	0.45
Total borrower-bankruptcies	205,218	4,310
Bankruptcies per CU	37.9	43.5
Bankruptcies per 1000 members	1.7	2.0
Asset/Liability Management		
Loans/savings	83.7	83.8
Loans/assets	70.5	71.2
Net Long-term assets/assets	33.1	28.1
Liquid assets/assets	13.1	13.7
Core deposits/shares & borrowings	49.8	58.6
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	58	72
Members/FTE	386	408
Average shares/member (\$)	10,821	9,655
Average loan balance (\$)	15,531	11,266
Employees per million in assets	0.20	0.22
Structure (%)		
Fed CUs w/ single-sponsor	11.6	14.1
Fed CUs w/ community charter	16.9	10.1
Other Fed CUs	33.0	27.3
CUs state chartered	38.5	48.5

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Georgia Credit Unions						
	Jun 19	Jun 19	2018	2017	2016	2015	2014	2013
Demographic Information								
Number of CUs	5,421	99	100	108	114	121	133	138
Assets per CU (\$ mil)	283.7	248.3	238.4	212.8	192.8	171.3	148.0	137.9
Median assets (\$ mil)	34.8	25.8	26.0	23.1	23.4	21.6	19.3	18.6
Total assets (\$ mil)	1,538,208	24,579	23,838	22,987	21,981	20,721	19,688	19,025
Total loans (\$ mil)	1,084,675	17,510	17,216	16,023	14,725	13,250	11,932	10,760
Total surplus funds (\$ mil)	386,321	5,885	5,485	5,918	6,263	6,582	6,926	7,478
Total savings (\$ mil)	1,295,278	20,884	20,374	19,703	18,896	17,853	17,091	16,647
Total memberships (thousands)	119,698	2,163	2,159	2,116	2,108	2,087	2,035	1,976
Growth Rates (%)								
Total assets	6.3	3.5	3.7	4.6	6.1	5.2	3.5	3.0
Total loans	6.6	5.1	7.4	8.8	11.1	11.0	10.9	5.8
Total surplus funds	4.5	-2.1	-7.3	-5.5	-4.8	-5.0	-7.4	-1.7
Total savings	6.0	2.3	3.4	4.3	5.8	4.5	2.7	2.7
Total memberships	3.7	0.7	2.0	0.3	1.1	2.5	3.0	2.2
<i>% CUs with increasing assets</i>	62.2	61.6	67.0	78.7	81.6	75.2	65.4	68.1
Earnings - Basis Pts.								
Yield on total assets	401	372	351	326	317	315	315	314
Dividend/interest cost of assets	85	57	47	36	34	36	40	44
Net interest margin	317	315	304	290	283	279	275	270
Fee & other income	137	168	166	154	154	153	151	146
Operating expense	315	348	339	327	327	322	314	315
Loss Provisions	43	35	37	41	34	29	31	31
Net Income (ROA) with Stab Exp	96	101	94	76	75	81	81	70
Net Income (ROA) without Stab Exp	96	101	94	76	75	81	81	76
<i>% CUs with positive ROA</i>	88.5	88.9	92.0	88.0	85.1	80.2	83.5	78.3
Capital Adequacy (%)								
Net worth/assets	11.3	12.8	12.8	12.3	12.2	12.2	12.0	11.6
<i>% CUs with NW > 7% of assets</i>	98.3	99.0	99.0	100.0	100.0	100.0	98.5	96.4
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.43	0.50	0.57	0.57	0.62	0.69	0.81
Net chargeoffs/average loans (%)	0.55	0.45	0.58	0.53	0.49	0.50	0.57	0.61
Total borrower-bankruptcies	205,218	4,310	3,627	3,538	3,724	3,886	3,914	4,375
Bankruptcies per CU	37.9	43.5	36.3	32.8	32.7	32.1	29.4	31.7
Bankruptcies per 1000 members	1.7	2.0	1.7	1.7	1.8	1.9	1.9	2.2
Asset/Liability Management								
Loans/savings	83.7	83.8	84.5	81.3	77.9	74.2	69.8	64.6
Loans/assets	70.5	71.2	72.2	69.7	67.0	63.9	60.6	56.6
Net Long-term assets/assets	33.1	28.1	26.9	28.4	28.3	28.4	29.5	31.4
Liquid assets/assets	13.1	13.7	12.0	12.8	13.3	12.7	11.8	15.7
Core deposits/shares & borrowings	49.8	58.6	58.0	57.2	56.7	55.5	53.1	50.9
Productivity								
Members/potential members (%)	3	6	7	7	8	8	8	8
Borrowers/members (%)	58	72	70	71	70	68	65	57
Members/FTE	386	408	408	418	424	438	445	441
Average shares/member (\$)	10,821	9,655	9,437	9,312	8,962	8,556	8,399	8,423
Average loan balance (\$)	15,531	11,266	11,314	10,720	9,981	9,397	9,067	9,545
Employees per million in assets	0.20	0.22	0.22	0.22	0.23	0.23	0.23	0.24
Structure (%)								
Fed CUs w/ single-sponsor	11.6	14.1	14.0	14.8	15.8	14.0	16.5	15.9
Fed CUs w/ community charter	16.9	10.1	14.0	13.0	14.9	14.9	17.3	19.6
Other Fed CUs	33.0	27.3	24.0	26.9	26.3	27.3	26.3	25.4
CUs state chartered	38.5	48.5	48.0	45.4	43.0	43.8	39.8	39.1

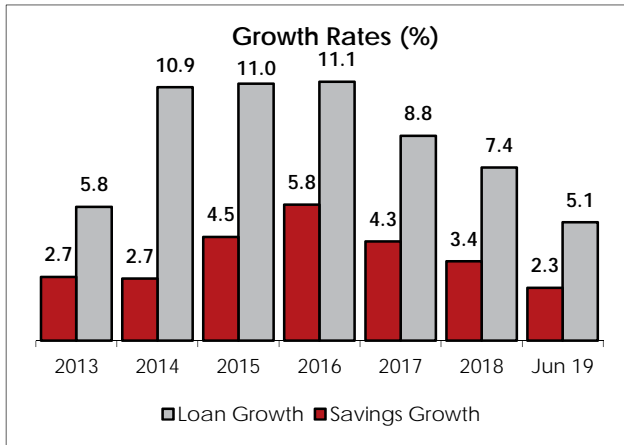
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Source: NCUA and CUNA E&S.

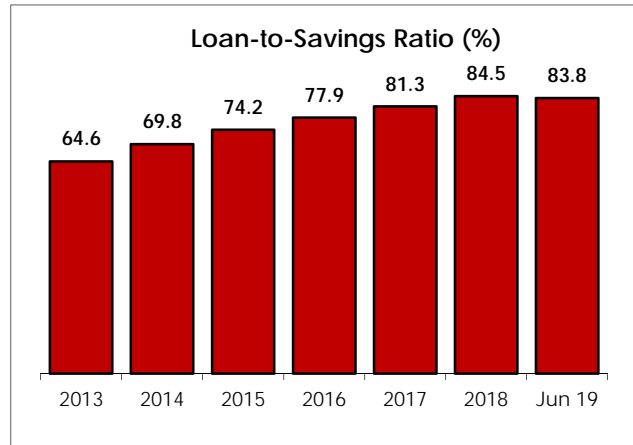
Georgia Credit Union Profile

Mid-Year 2019

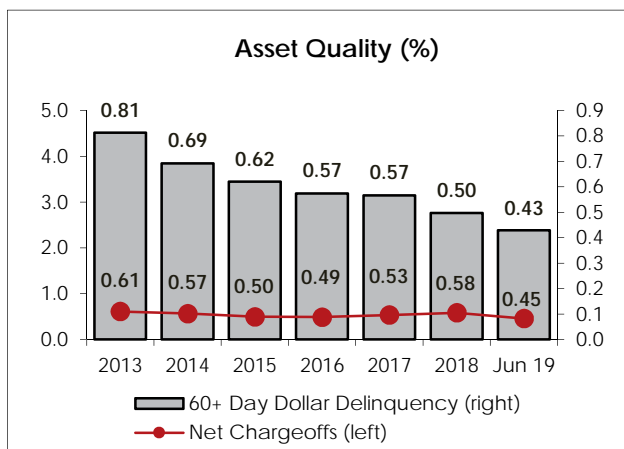
Loan and Savings Growth Trends



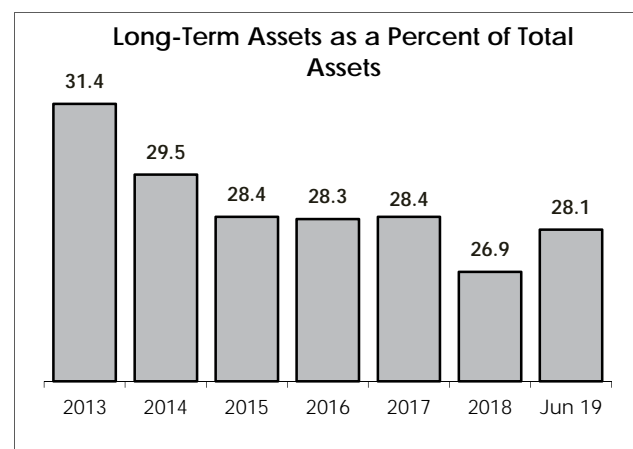
Liquidity Trends



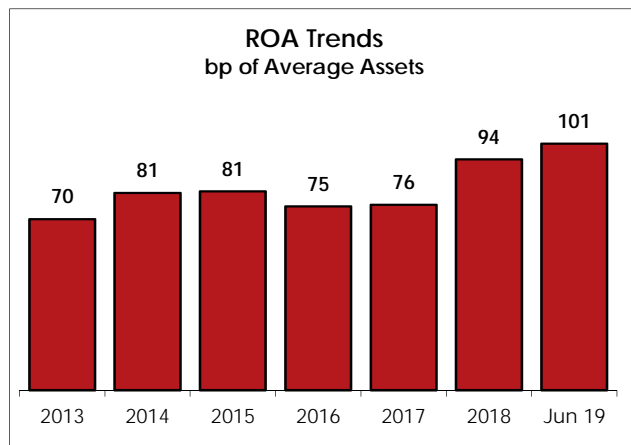
Credit Risk Trends



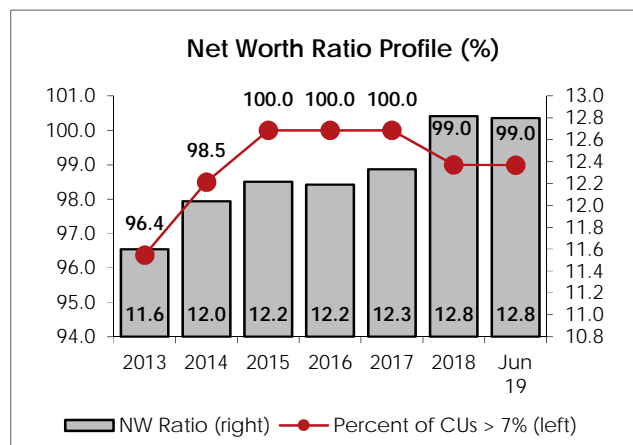
Interest Rate Risk Trends



Earnings Trends



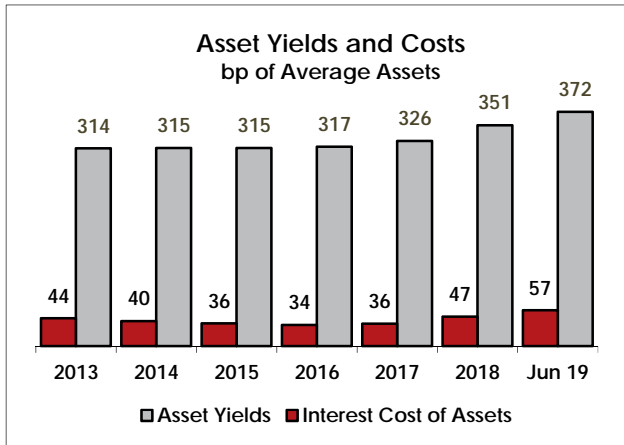
Solvency Trends



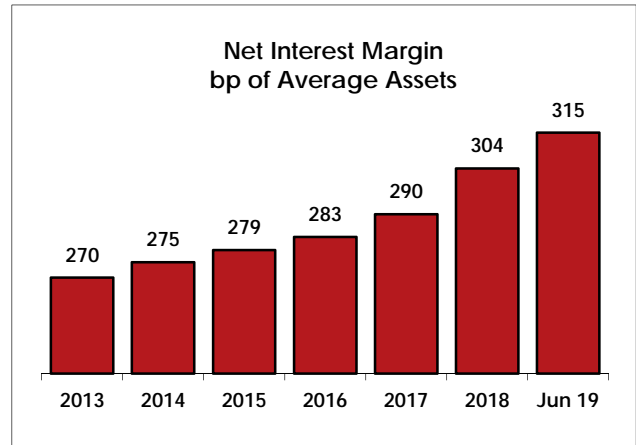
Georgia Credit Union Profile

Mid-Year 2019

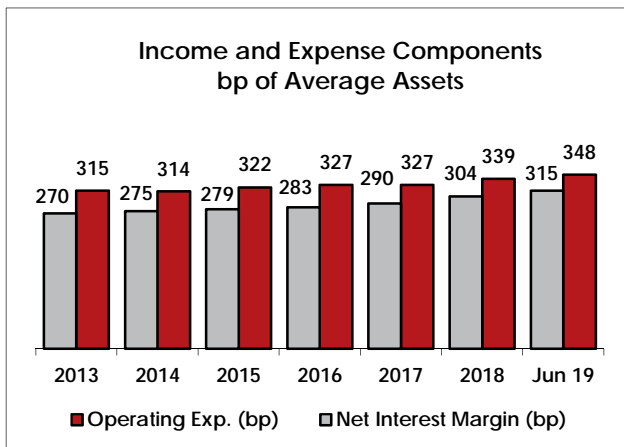
Asset Yields and Funding Costs



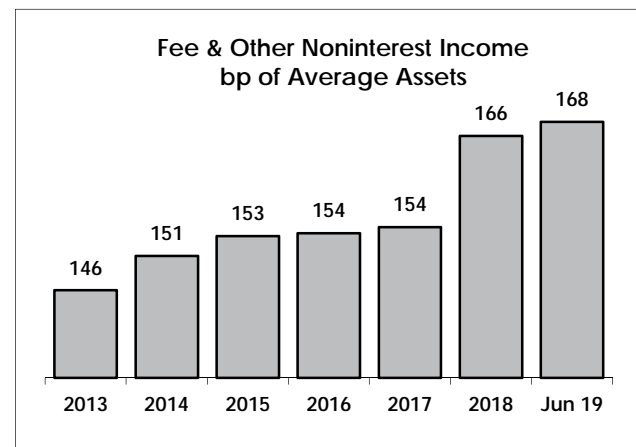
Interest Margins



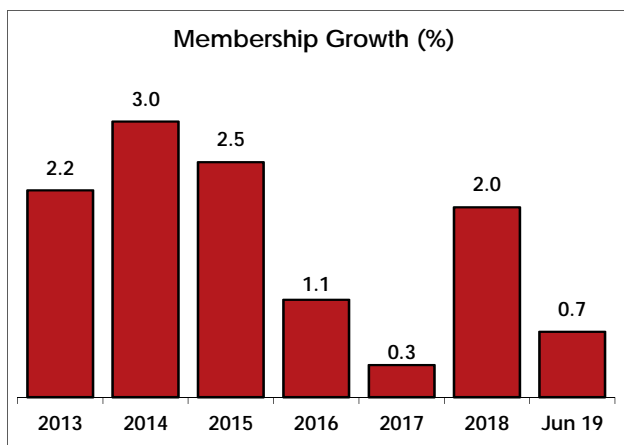
Interest Margins & Overhead



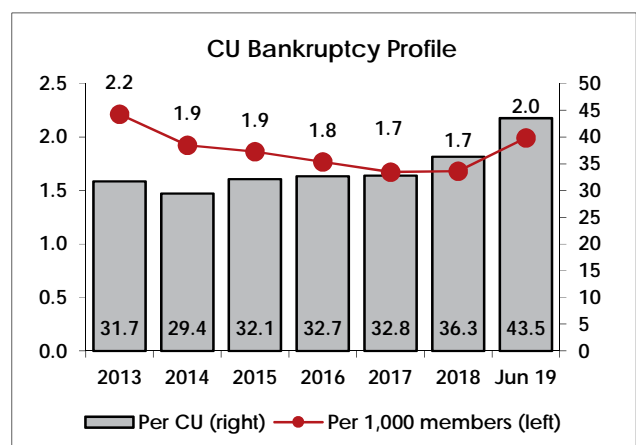
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2019						
Demographic Information	Jun 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	99	43	14	12	15	7	1	7
Assets per CU (\$ mil)	248.3	7.1	29.8	71.8	160.2	340.6	518.7	2,527.2
Median assets (\$ mil)	25.8	4.5	26.6	68.8	159.4	344.6	518.7	2,133.3
Total assets (\$ mil)	24,579	305	417	861	2,403	2,384	519	17,690
Total loans (\$ mil)	17,510	161	226	538	1,504	1,449	366	13,266
Total surplus funds (\$ mil)	5,885	134	174	284	778	777	96	3,641
Total savings (\$ mil)	20,884	250	358	735	2,059	2,098	459	14,925
Total memberships (thousands)	2,163	61	60	116	292	243	61	1,331
Growth Rates (%)								
Total assets	3.5	-1.0	0.8	3.5	2.4	4.5	9.3	4.3
Total loans	5.1	5.3	8.1	7.1	6.4	7.8	22.8	4.7
Total surplus funds	-2.1	-8.3	-7.2	-3.2	-5.1	-1.6	-23.6	1.4
Total savings	2.3	-1.9	0.3	2.3	1.3	3.2	8.5	3.0
Total memberships	0.7	1.1	-1.1	1.5	0.4	1.9	5.2	1.6
<i>% CUs with increasing assets</i>	61.6	48.8	57.1	58.3	66.7	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	372	449	408	403	381	363	391	368
Dividend/interest cost of assets	57	47	39	46	46	43	31	62
Net interest margin	315	402	370	357	334	320	360	306
Fee & other income	168	97	123	194	220	195	230	156
Operating expense	348	419	420	451	423	404	501	318
Loss Provisions	35	22	30	32	39	30	30	36
Net Income (ROA) with Stab Exp	101	58	43	69	92	82	59	109
Net Income (ROA) without Stab Exp	101	58	43	69	92	82	59	109
<i>% CUs with positive ROA</i>	88.9	81.4	85.7	91.7	100.0	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	12.8	17.4	13.7	13.3	12.0	10.5	9.0	13.2
<i>% CUs with NW > 7% of assets</i>	99.0	97.7	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.43	1.00	1.11	0.80	0.64	0.50	0.69	0.36
Net chargeoffs/average loans (%)	0.45	0.50	0.69	0.53	0.62	0.55	0.36	0.42
Total borrower-bankruptcies	4,310	170	126	334	912	450	82	2,236
Bankruptcies per CU	43.5	4.0	9.0	27.8	60.8	64.3	82.0	319.4
Bankruptcies per 1000 members	2.0	2.8	2.1	2.9	3.1	1.9	1.4	1.7
Asset/Liability Management (%)								
Loans/savings	83.8	64.6	63.1	73.1	73.0	69.1	79.8	88.9
Loans/assets	71.2	53.0	54.1	62.4	62.6	60.8	70.6	75.0
Net Long-term assets/assets	28.1	6.8	8.2	18.1	23.4	24.7	38.3	30.2
Liquid assets/assets	13.7	32.3	27.7	21.5	20.0	14.7	13.6	11.7
Core deposits/shares & borrowings	58.6	75.6	76.8	64.0	68.7	62.9	79.1	55.0
Productivity								
Members/potential members (%)	6	8	7	10	5	4	9	7
Borrowers/members (%)	72	39	46	83	71	47	39	80
Members/FTE	408	486	465	374	370	382	296	428
Average shares/member (\$)	9,655	4,113	5,941	6,346	7,050	8,644	7,581	11,215
Average loan balance (\$)	11,266	6,896	8,124	5,609	7,246	12,752	15,624	12,486
Employees per million in assets	0.22	0.41	0.31	0.36	0.33	0.27	0.39	0.18
Structure (%)								
Fed CUs w/ single-sponsor	14.1	25.6	7.1	0.0	13.3	0.0	0.0	0.0
Fed CUs w/ community charter	10.1	4.7	21.4	8.3	13.3	28.6	0.0	0.0
Other Fed CUs	27.3	27.9	42.9	8.3	40.0	14.3	100.0	0.0
CUs state chartered	48.5	41.9	28.6	83.3	33.3	57.1	0.0	100.0

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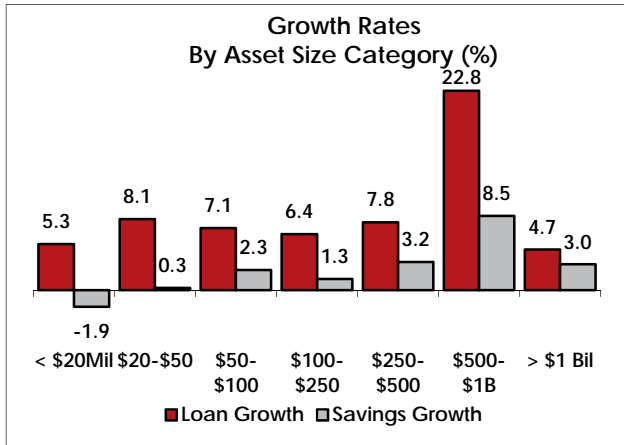
Source: NCUA and CUNA E&S.

Georgia Credit Union Profile

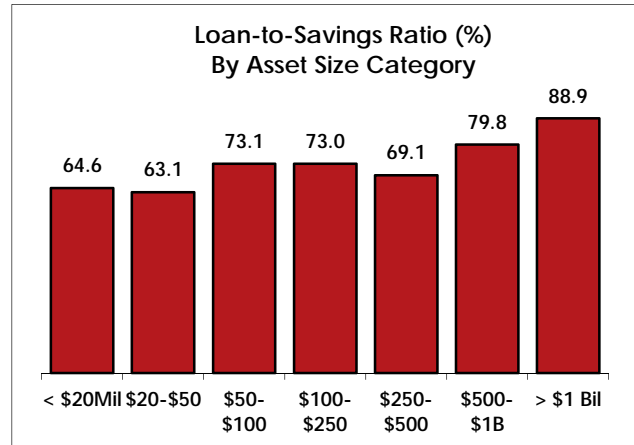
Mid-Year 2019

Results By Asset Size

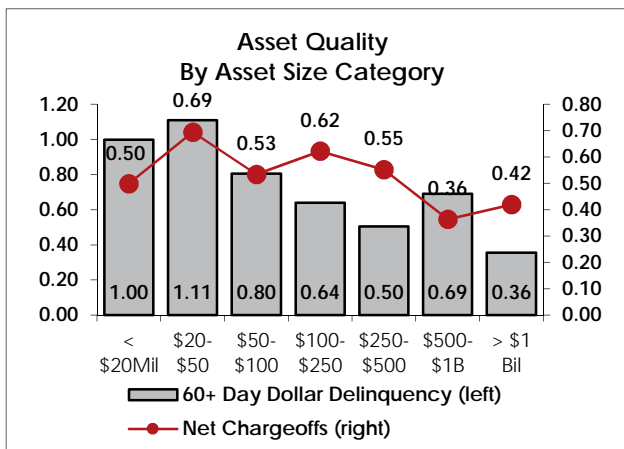
Loan and Savings growth



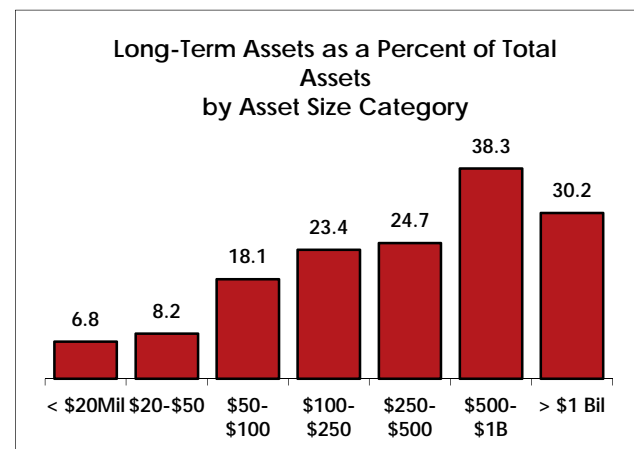
Liquidity Risk Exposure



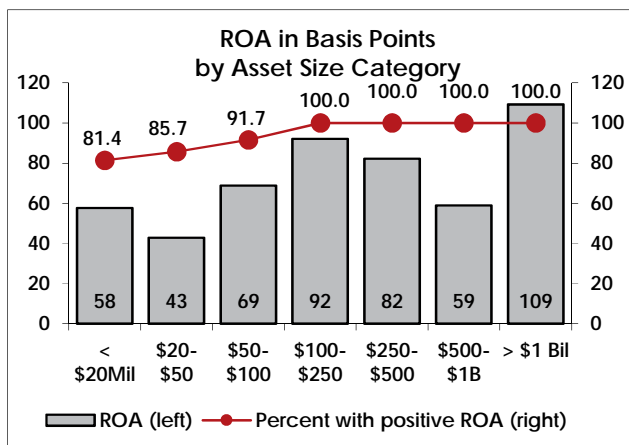
Credit Risk Exposure



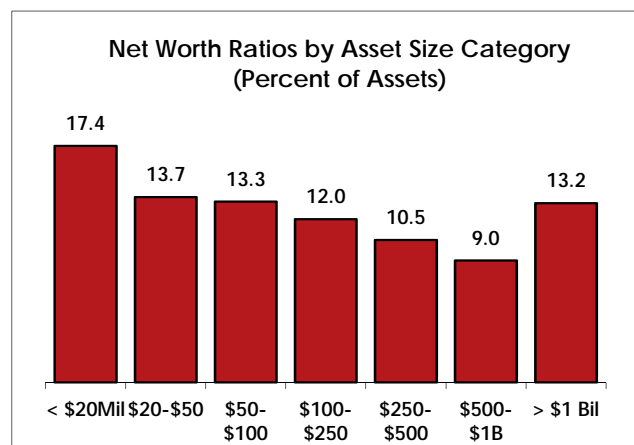
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
	Jun 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,421	2,071	1,023	699	697	346	265	320
Assets per CU (\$ mil)	283.7	7.5	32.6	72.0	158.5	349.2	702.7	3,191.9
Median assets (\$ mil)	34.8	6.5	31.4	70.5	150.8	339.7	678.3	1,772.6
Total assets (\$ mil)	1,538,208	15,613	33,325	50,361	110,467	120,835	186,209	1,021,398
Total loans (\$ mil)	1,084,675	7,968	18,031	29,252	72,033	83,185	132,667	741,539
Total surplus funds (\$ mil)	386,321	7,303	14,093	18,803	32,618	31,247	43,916	238,341
Total savings (\$ mil)	1,295,278	13,233	28,825	43,774	95,980	104,232	158,332	850,901
Total memberships (thousands)	119,698	2,422	3,780	5,287	10,439	10,777	15,132	71,860
Growth Rates (%)								
Total assets	6.3	-0.2	1.2	2.0	3.5	4.8	6.2	8.2
Total loans	6.6	4.3	4.7	4.6	5.6	6.1	6.9	7.7
Total surplus funds	4.5	-4.8	-3.2	-1.8	-1.2	0.7	3.5	8.4
Total savings	6.0	-0.8	0.4	1.4	2.8	4.2	5.8	8.0
Total memberships	3.7	-0.9	-0.5	0.4	1.3	2.0	3.1	6.1
% CUs with increasing assets	62.2	43.8	58.3	66.7	79.8	86.1	90.6	96.6
Earnings - Basis Pts.								
Yield on total assets	401	393	381	382	390	394	396	406
Dividend/interest cost of assets	85	41	41	46	55	63	70	97
Net interest margin	317	352	339	336	335	331	325	309
Fee & other income	137	86	113	127	143	151	151	135
Operating expense	315	365	364	372	377	370	359	289
Loss Provisions	43	28	24	27	30	32	33	49
Net Income (ROA) with Stab Exp	96	45	65	64	70	79	84	106
Net Income (ROA) without Stab Exp	96	45	65	64	70	79	84	106
% CUs with positive ROA	88.5	77.8	92.0	94.1	95.7	98.3	98.9	99.4
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.8	12.0	11.5	11.3	11.2	11.1
% CUs with NW > 7% of assets	98.3	97.3	98.3	98.4	98.9	99.7	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.33	0.91	0.80	0.69	0.67	0.60	0.61
Net chargeoffs/average loans (%)	0.55	0.58	0.46	0.46	0.48	0.48	0.49	0.59
Total borrower-bankruptcies	205,218	4,184	5,446	7,824	17,292	19,676	28,792	122,004
Bankruptcies per CU	37.9	2.0	5.3	11.2	24.8	56.9	108.6	381.3
Bankruptcies per 1000 members	1.7	1.7	1.4	1.5	1.7	1.8	1.9	1.7
Asset/Liability Management								
Loans/savings	83.7	60.2	62.6	66.8	75.1	79.8	83.8	87.1
Loans/assets	70.5	51.0	54.1	58.1	65.2	68.8	71.2	72.6
Net Long-term assets/assets	33.1	11.7	20.1	24.2	28.3	31.3	34.7	34.7
Liquid assets/assets	13.1	28.2	22.8	19.9	16.1	13.8	12.6	11.8
Core deposits/shares & borrowings	49.8	79.7	71.4	66.4	60.6	57.0	53.7	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	3
Borrowers/members (%)	58	43	55	53	56	54	57	61
Members/FTE	386	418	395	370	338	341	341	414
Average shares/member (\$)	10,821	5,464	7,625	8,279	9,195	9,672	10,463	11,841
Average loan balance (\$)	15,531	7,682	8,636	10,359	12,376	14,178	15,370	17,019
Employees per million in assets	0.20	0.37	0.29	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.6	23.4	7.8	3.7	2.4	2.0	3.0	2.2
Fed CUs w/ community charter	16.9	8.6	21.4	24.0	27.7	23.4	15.8	10.3
Other Fed CUs	33.0	37.1	34.1	31.5	28.4	24.9	24.9	31.6
CUs state chartered	38.5	30.9	36.7	40.8	41.5	49.7	56.2	55.9

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.	Georgia Credit Unions						
	Jun 19	Jun 19	2018	2017	2016	2015	2014	2013
Growth Rates								
Credit cards	7.7%	3.6%	3.3%	3.8%	2.9%	2.6%	2.1%	2.9%
Other unsecured loans	8.3%	3.3%	3.7%	3.7%	3.3%	2.8%	5.8%	6.6%
New automobile	5.2%	-0.5%	6.7%	11.4%	14.2%	19.6%	30.8%	11.0%
Used automobile	5.4%	4.8%	9.4%	7.8%	12.6%	10.7%	14.2%	6.6%
First mortgage	6.7%	8.6%	7.7%	7.5%	11.6%	10.0%	6.1%	5.7%
HEL & 2nd Mtg	7.7%	3.7%	4.2%	5.9%	5.1%	12.3%	-1.3%	1.7%
Commercial loans*	11.3%	36.0%	28.9%	-1.9%	9.8%	10.8%	-3.2%	-8.6%
Share drafts	5.4%	5.1%	6.7%	7.3%	9.5%	12.8%	9.4%	7.1%
Certificates	20.5%	6.5%	4.3%	0.0%	-3.4%	-7.8%	-5.3%	-8.4%
IRAs	2.5%	-4.2%	-3.9%	-4.5%	-2.4%	-3.1%	-3.4%	-1.6%
Money market shares	0.6%	1.7%	1.7%	5.3%	8.9%	6.1%	1.0%	5.2%
Regular shares	2.7%	0.9%	3.9%	4.0%	7.6%	7.3%	6.0%	7.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	4.5%	4.7%	4.9%	5.1%	5.5%	6.0%	6.5%
Other unsecured loans/total loans	4.1%	3.3%	3.5%	3.6%	3.8%	4.0%	4.4%	4.6%
New automobile/total loans	13.6%	19.6%	20.3%	20.4%	19.9%	19.4%	18.0%	15.3%
Used automobile/total loans	20.9%	28.7%	28.4%	27.9%	28.2%	27.8%	27.9%	27.1%
First mortgage/total loans	40.9%	32.3%	31.7%	31.6%	32.0%	31.9%	32.1%	33.6%
HEL & 2nd Mtg/total loans	8.4%	6.5%	6.7%	6.9%	7.1%	7.5%	7.4%	8.3%
Commercial loans/total loans	7.1%	7.1%	6.7%	5.6%	6.2%	6.2%	6.3%	7.2%
Share drafts/total savings	14.8%	21.3%	20.6%	20.0%	19.4%	18.8%	17.4%	16.3%
Certificates/total savings	20.6%	13.6%	13.7%	13.5%	14.1%	15.5%	17.5%	19.0%
IRAs/total savings	6.2%	6.1%	6.4%	6.9%	7.5%	8.2%	8.8%	9.3%
Money market shares/total savings	20.6%	20.6%	20.9%	21.2%	21.0%	20.4%	20.1%	20.4%
Regular shares/total savings	35.9%	37.3%	37.4%	37.3%	37.4%	36.8%	35.8%	34.6%
Percent of CUs Offering								
Credit cards	62.2%	45.5%	47.0%	46.3%	46.5%	46.3%	45.1%	43.5%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	99.1%	98.3%	99.2%	98.6%
New automobile	95.8%	94.9%	95.0%	95.4%	96.5%	95.9%	94.7%	94.2%
Used automobile	96.9%	94.9%	95.0%	95.4%	96.5%	96.7%	96.2%	94.9%
First mortgage	69.2%	68.7%	69.0%	66.7%	67.5%	68.6%	66.9%	65.9%
HEL & 2nd Mtg	69.3%	61.6%	63.0%	63.0%	64.0%	64.5%	63.2%	62.3%
Commercial loans	35.0%	35.4%	35.0%	34.3%	38.6%	38.8%	34.6%	34.1%
Share drafts	80.5%	68.7%	69.0%	69.4%	70.2%	70.2%	69.9%	69.6%
Certificates	82.0%	82.8%	83.0%	81.5%	81.6%	81.0%	81.2%	80.4%
IRAs	68.8%	66.7%	66.0%	63.9%	64.9%	64.5%	66.2%	65.9%
Money market shares	52.6%	48.5%	48.0%	44.4%	43.9%	43.0%	39.8%	39.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	16.6%	16.2%	17.0%	17.7%	16.8%	16.6%	16.2%
Other unsecured loans	11.6%	10.0%	10.4%	11.0%	10.7%	10.7%	11.0%	10.4%
New automobile	6.2%	15.2%	14.7%	14.3%	13.2%	11.3%	10.8%	8.9%
Used automobile	15.1%	25.4%	24.4%	22.8%	21.4%	19.1%	18.7%	17.2%
First mortgage	2.4%	1.8%	1.8%	1.8%	1.7%	1.6%	1.6%	1.5%
HEL & 2nd Mtg	2.1%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.8%
Commercial loans	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	57.7%	58.6%	56.8%	56.0%	53.8%	53.1%	51.6%	50.4%
Certificates	8.3%	6.0%	6.0%	6.0%	6.1%	6.5%	7.2%	7.8%
IRAs	4.1%	3.7%	3.8%	3.9%	4.1%	4.3%	4.6%	4.9%
Money market shares	6.8%	5.9%	5.7%	5.6%	5.4%	5.3%	5.4%	5.5%

Current period flow statistics are trailing four quarters.

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

Portfolio Detail: State Results by Asset Size

	GA	Georgia Credit Union Asset Groups - 2019						
Growth Rates	Jun 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	3.6%	7.1%	1.2%	4.4%	-0.5%	-21.3%	18.1%	6.8%
Other unsecured loans	3.3%	-0.4%	1.8%	-1.8%	-3.0%	5.4%	16.7%	6.4%
New automobile	-0.5%	12.6%	14.7%	15.7%	7.5%	16.5%	32.7%	-3.2%
Used automobile	4.8%	7.0%	16.0%	9.9%	3.9%	2.2%	10.2%	5.3%
First mortgage	8.6%	4.7%	-1.8%	2.7%	13.6%	15.5%	17.7%	8.0%
HEL & 2nd Mtg	3.7%	-5.9%	-1.8%	9.3%	9.4%	6.1%	-3.0%	3.4%
Commercial loans*	36.0%	-8.1%	-13.6%	-7.0%	34.6%	7.6%	39.8%	40.9%
Share drafts	5.1%	7.3%	2.0%	4.2%	6.0%	1.9%	18.0%	5.8%
Certificates	6.5%	-10.9%	-0.6%	9.7%	2.8%	18.4%	-3.5%	7.1%
IRAs	-4.2%	-6.9%	-5.7%	-2.6%	-4.6%	-2.6%	1.4%	-3.6%
Money market shares	1.7%	-12.6%	-10.5%	-9.5%	-4.0%	0.5%	5.6%	2.7%
Regular shares	0.9%	-0.7%	0.7%	4.3%	1.1%	3.7%	8.7%	1.1%
Portfolio \$ Distribution								
Credit cards/total loans	4.5%	1.1%	4.5%	3.6%	3.8%	2.6%	3.2%	4.9%
Other unsecured loans/total loans	3.3%	14.2%	9.2%	5.7%	6.2%	5.5%	5.1%	2.4%
New automobile/total loans	19.6%	20.4%	14.8%	10.5%	13.7%	23.6%	6.1%	20.7%
Used automobile/total loans	28.7%	45.5%	43.4%	39.5%	35.6%	33.6%	24.0%	26.7%
First mortgage/total loans	32.3%	6.5%	18.1%	27.1%	27.6%	20.8%	45.9%	34.5%
HEL & 2nd Mtg/total loans	6.5%	3.8%	4.4%	7.5%	5.1%	8.6%	3.6%	6.5%
Commercial loans/total loans	7.1%	0.1%	1.2%	2.9%	11.2%	5.8%	30.3%	6.5%
Share drafts/total savings	21.3%	8.1%	18.5%	18.5%	21.0%	22.5%	22.8%	21.5%
Certificates/total savings	13.6%	13.8%	9.3%	15.2%	12.9%	14.8%	11.5%	13.6%
IRAs/total savings	6.1%	4.2%	5.9%	6.7%	4.8%	4.3%	5.5%	6.6%
Money market shares/total savings	20.6%	2.9%	5.8%	12.9%	12.2%	16.8%	3.9%	23.9%
Regular shares/total savings	37.3%	67.5%	58.3%	45.5%	47.8%	40.4%	56.2%	33.5%
Percent of CUs Offering								
Credit cards	45.5%	9.3%	42.9%	75.0%	93.3%	57.1%	100.0%	100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	94.9%	88.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.9%	88.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	68.7%	34.9%	85.7%	100.0%	93.3%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	61.6%	25.6%	71.4%	91.7%	93.3%	100.0%	100.0%	100.0%
Commercial loans	35.4%	4.7%	28.6%	33.3%	66.7%	100.0%	100.0%	100.0%
Share drafts	68.7%	34.9%	92.9%	91.7%	93.3%	100.0%	100.0%	100.0%
Certificates	82.8%	65.1%	100.0%	91.7%	93.3%	100.0%	100.0%	100.0%
IRAs	66.7%	32.6%	85.7%	91.7%	93.3%	100.0%	100.0%	100.0%
Money market shares	48.5%	11.6%	50.0%	75.0%	86.7%	100.0%	100.0%	85.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	16.6%	11.0%	18.6%	10.5%	12.4%	11.6%	8.5%	18.9%
Other unsecured loans	10.0%	19.7%	18.1%	13.6%	12.3%	10.9%	10.0%	8.2%
New automobile	15.2%	2.6%	2.5%	19.5%	15.5%	5.0%	1.8%	18.4%
Used automobile	25.4%	10.9%	12.2%	35.7%	27.0%	14.5%	11.3%	28.0%
First mortgage	1.8%	0.9%	0.9%	1.5%	1.2%	1.1%	1.4%	2.2%
HEL & 2nd Mtg	1.6%	0.7%	0.7%	1.1%	1.0%	1.7%	0.7%	1.8%
Commercial loans	0.2%	0.1%	0.1%	0.3%	0.3%	0.2%	0.3%	0.1%
Share drafts	58.6%	41.0%	35.9%	48.4%	51.8%	56.5%	60.2%	62.6%
Certificates	6.0%	4.4%	2.7%	4.6%	4.4%	5.9%	4.4%	6.8%
IRAs	3.7%	2.0%	2.2%	2.8%	2.6%	3.2%	2.2%	4.3%
Money market shares	5.9%	2.9%	1.9%	2.4%	2.5%	3.4%	0.7%	7.7%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
Growth Rates	Jun 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.7%	-1.4%	0.0%	0.9%	2.4%	2.3%	4.1%	9.5%
Other unsecured loans	8.3%	-1.1%	0.8%	1.3%	3.5%	5.0%	7.4%	12.0%
New automobile	5.2%	11.2%	11.8%	8.6%	10.5%	8.4%	5.2%	4.5%
Used automobile	5.4%	5.2%	5.5%	5.7%	6.1%	5.1%	5.3%	6.1%
First mortgage	6.7%	0.4%	4.5%	3.5%	4.9%	6.3%	8.5%	7.4%
HEL & 2nd Mtg	7.7%	-1.9%	-0.1%	3.2%	4.0%	7.4%	8.5%	9.1%
Commercial loans*	11.3%	15.4%	0.2%	6.5%	10.2%	10.2%	12.8%	15.8%
Share drafts	5.4%	4.0%	3.8%	3.4%	3.7%	5.5%	5.6%	6.6%
Certificates	20.5%	1.1%	3.0%	7.3%	11.1%	17.1%	20.8%	24.2%
IRAs	2.5%	-6.6%	-4.9%	-3.6%	-1.7%	0.2%	1.7%	4.9%
Money market shares	0.6%	-2.3%	-4.7%	-4.2%	-3.0%	-2.2%	0.4%	1.7%
Regular shares	2.7%	-1.6%	0.2%	0.8%	1.7%	1.3%	2.1%	4.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.5%	3.8%	3.9%	3.7%	4.1%	4.1%	6.7%
Other unsecured loans/total loans	4.1%	15.0%	8.3%	6.4%	5.0%	4.4%	4.3%	3.7%
New automobile/total loans	13.6%	21.9%	15.8%	14.0%	13.1%	13.4%	13.4%	13.6%
Used automobile/total loans	20.9%	35.8%	31.0%	29.1%	27.3%	25.6%	23.2%	18.6%
First mortgage/total loans	40.9%	10.4%	24.2%	28.8%	33.3%	35.6%	39.4%	43.7%
HEL & 2nd Mtg/total loans	8.4%	5.3%	9.0%	9.6%	9.2%	10.1%	9.1%	8.0%
Commercial loans/total loans	7.1%	0.8%	1.8%	3.9%	5.7%	7.1%	8.8%	7.3%
Share drafts/total savings	14.8%	10.3%	16.0%	18.1%	19.0%	19.8%	19.8%	12.7%
Certificates/total savings	20.6%	11.1%	12.6%	14.3%	16.6%	18.3%	19.5%	22.4%
IRAs/total savings	6.2%	3.0%	5.1%	5.8%	5.9%	5.6%	5.7%	6.5%
Money market shares/total savings	20.6%	3.8%	8.8%	11.4%	14.6%	16.5%	18.3%	23.3%
Regular shares/total savings	35.9%	69.4%	55.5%	48.5%	41.9%	37.7%	34.8%	33.3%
Percent of CUs Offering								
Credit cards	62.2%	25.7%	74.6%	84.5%	88.4%	91.9%	94.7%	94.1%
Other unsecured loans	99.4%	98.6%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	89.2%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.1%	99.7%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.2%	29.0%	84.4%	95.6%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.3%	31.5%	81.8%	93.6%	98.4%	98.8%	100.0%	100.0%
Commercial loans	35.0%	5.6%	23.3%	41.6%	67.0%	78.3%	86.0%	89.7%
Share drafts	80.5%	51.2%	96.8%	99.0%	99.4%	100.0%	100.0%	99.1%
Certificates	82.0%	58.0%	93.3%	97.0%	98.7%	99.4%	99.2%	98.8%
IRAs	68.8%	31.6%	81.6%	91.4%	97.4%	98.6%	99.6%	99.4%
Money market shares	52.6%	13.6%	54.6%	75.1%	88.1%	91.6%	93.6%	95.3%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.2%	13.5%	13.7%	14.8%	15.3%	16.5%	21.1%
Other unsecured loans	11.6%	16.9%	13.8%	12.2%	11.4%	11.2%	11.5%	11.4%
New automobile	6.2%	4.7%	6.9%	5.3%	5.1%	5.0%	5.8%	6.7%
Used automobile	15.1%	12.6%	17.3%	16.1%	16.5%	15.6%	16.0%	14.5%
First mortgage	2.4%	1.3%	2.0%	2.4%	2.7%	2.5%	2.4%	2.4%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	57.7%	33.4%	44.0%	48.4%	53.4%	55.7%	58.8%	60.8%
Certificates	8.3%	4.8%	5.1%	5.6%	6.6%	6.8%	7.3%	9.4%
IRAs	4.1%	2.2%	2.7%	3.1%	3.4%	3.5%	3.6%	4.5%
Money market shares	6.8%	3.8%	3.5%	3.5%	4.5%	4.5%	5.7%	8.1%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Georgia CU Profile - Quarterly Trends

	U.S.	Georgia Credit Unions				
	Jun 19	Jun 19	Mar 19	Dec 18	Sep 18	Jun 18
Demographic Information						
Number CUs	5,421	99	99	100	104	105
Growth Rates (Quarterly % Change)						
Total loans	1.8	1.7	0.2	0.8	2.6	2.4
Credit cards	2.2	1.8	-3.3	4.0	2.0	1.1
Other unsecured loans	2.9	1.5	-3.0	2.7	3.0	2.1
New automobile	0.4	-0.4	-1.0	-0.9	2.0	2.0
Used automobile	1.7	1.8	1.3	-0.9	3.0	3.9
First mortgage	1.9	2.8	1.0	2.2	2.6	1.8
HEL & 2nd Mtg	2.1	1.5	-2.8	2.8	2.5	0.1
Commercial loans*	3.2	5.6	2.5	11.3	13.0	0.0
Total savings	0.6	-0.9	3.7	-0.2	0.2	-0.3
Share drafts	0.0	-2.7	9.1	-0.5	-0.1	-1.8
Certificates	4.2	0.8	1.4	4.0	0.9	-0.3
IRAs	1.1	-0.4	-1.2	-1.1	-0.9	-0.6
Money market shares	-0.1	0.2	1.0	-0.3	0.8	-0.2
Regular shares	-0.8	-1.1	3.8	-0.9	0.0	0.4
Total memberships	1.0	0.5	0.1	0.3	0.5	1.2
Earnings (Basis Points)						
Yield on total assets	408	375	370	370	359	342
Dividend/interest cost of assets	87	58	56	53	49	44
Fee & other income	138	171	165	165	171	166
Operating expense	318	352	343	355	340	331
Loss Provisions	43	36	34	36	34	37
Net Income (ROA)	97	100	102	90	108	96
% CUs with positive ROA	88	89	87	92	91	89
Capital Adequacy (%)						
Net worth/assets	11.3	12.8	12.5	12.8	12.6	12.4
% CUs with NW > 7% of assets	98.3	99.0	99.0	99.0	99.0	99.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.43	0.43	0.50	0.46	0.46
Total Consumer	0.75	0.52	0.54	0.62	0.54	0.55
Credit Cards	1.21	0.64	0.63	0.72	0.62	0.62
All Other Consumer	0.69	0.51	0.53	0.62	0.54	0.55
Total Mortgages	0.52	0.29	0.24	0.30	0.32	0.31
First Mortgages	0.52	0.28	0.20	0.30	0.33	0.32
All Other Mortgages	0.50	0.36	0.44	0.27	0.26	0.28
Total Commercial Loans	0.78	0.02	0.12	0.07	0.06	0.45
Commercial Ag Loans	1.87	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.73	0.02	0.12	0.07	0.06	0.46
Net chargeoffs/average loans	0.54	0.45	0.46	0.52	0.81	0.48
Total Consumer	1.07	0.73	0.73	0.83	1.29	0.78
Credit Cards	3.08	1.85	2.16	1.92	1.85	1.60
All Other Consumer	0.81	0.64	0.62	0.75	1.25	0.72
Total Mortgages	0.01	0.01	0.03	0.00	0.02	0.00
First Mortgages	0.01	-0.01	0.03	-0.01	0.02	0.01
All Other Mortgages	0.01	0.06	0.00	0.02	-0.02	-0.06
Total Commercial Loans	0.26	-0.21	-0.28	7.74	7.64	1.43
Commercial Ag Loans	0.08	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.27	-0.21	-0.28	7.82	7.72	1.44
Asset/Liability Management						
Loans/savings	83.3	83.6	81.6	84.3	83.4	81.5

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

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

Source: NCUA and CUNA E&S.

Georgia Credit Union Profile

Mid-Year 2019

Bank Comparisons

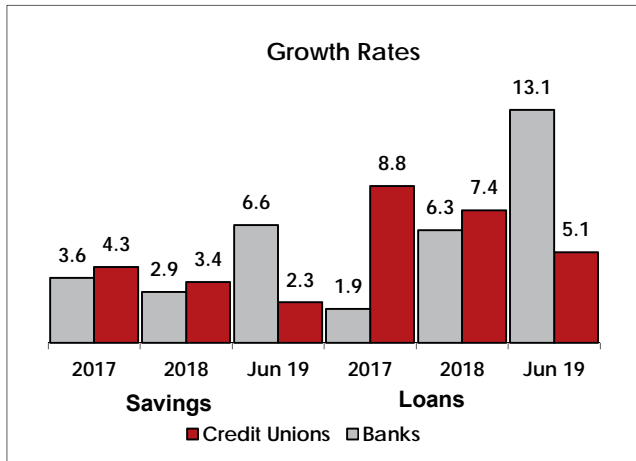
	GA Credit Unions				GA Banks			
Demographic Information	Jun 19	2018	2017	3 Yr Avg	Jun 19	2018	2017	3 Yr Avg
Number of Institutions	99	100	108	102	166	168	177	170
Assets per Institution (\$ mil)	248	238	213	233	2,164	1,914	1,765	1,948
Total assets (\$ mil)	24,579	23,838	22,987	23,801	359,305	321,507	312,329	331,047
Total loans (\$ mil)	17,510	17,216	16,023	16,916	262,272	232,299	223,685	239,419
Total surplus funds (\$ mil)	5,885	5,485	5,918	5,763	67,361	64,434	63,317	65,038
Total savings (\$ mil)	20,884	20,374	19,703	20,320	281,777	259,885	258,424	266,696
Avg number of branches (1)	4	4	4	4	16	15	15	15
12 Month Growth Rates (%)								
Total assets	3.5	3.7	4.6	3.9	12.4	5.3	2.9	6.9
Total loans	5.1	7.4	8.8	7.1	13.1	6.3	1.9	7.1
Real estate loans	7.8	7.0	7.2	7.3	12.7	4.1	1.6	6.1
Commercial loans*	36.0	28.9	-1.9	21.0	7.0	2.0	-3.9	1.7
Total consumer	0.3	5.6	11.1	5.7	13.5	9.2	12.8	11.8
Consumer credit card	3.6	3.3	3.8	3.5	8.4	7.7	10.3	8.8
Other consumer	0.0	5.8	11.9	5.9	13.8	9.2	12.9	12.0
Total surplus funds	-2.1	-7.3	-5.5	-5.0	6.1	3.9	4.1	4.7
Total savings	2.3	3.4	4.3	3.3	6.6	2.9	3.6	4.4
YTD Earnings Annualized (BP)								
Yield on Total Assets	372	351	326	350	413	374	341	376
Dividend/Interest cost of assets	57	47	36	47	82	51	32	55
Net Interest Margin	315	304	290	303	332	323	308	321
Fee and other income (2)	168	166	154	163	126	125	134	128
Operating expense	348	339	327	338	307	298	313	306
Loss provisions	35	37	41	38	23	11	17	17
Net income	101	94	76	90	131	138	112	127
Capital Adequacy (%)								
Net worth/assets	12.8	12.8	12.3	12.6	12.0	11.5	11.6	11.7
Asset Quality (%)								
Delinquencies/loans (3)	0.43	0.50	0.57	0.50	1.06	1.20	1.22	1.16
Real estate loans	0.29	0.30	0.38	0.32	0.81	0.97	1.14	0.97
Consumer loans	0.02	0.07	0.47	0.19	0.62	0.45	0.51	0.53
Total consumer	0.58	0.69	0.70	0.66	3.01	3.66	3.11	3.26
Consumer credit card	0.64	0.72	0.73	0.70	1.04	0.98	0.80	0.94
Other consumer	0.58	0.69	0.70	0.65	3.12	3.81	3.24	3.39
Net chargeoffs/avg loans	0.45	0.58	0.53	0.52	0.23	0.20	0.23	0.22
Real estate loans	0.02	0.00	0.03	0.02	0.08	0.05	0.11	0.08
Commercial loans	-0.11	2.07	0.56	0.84	0.27	0.25	0.21	0.24
Total consumer	0.83	0.83	0.89	0.85	0.74	0.63	0.61	0.66
Consumer credit card	1.98	1.80	1.74	1.84	3.46	2.84	2.43	2.91
Other consumer	0.73	0.73	0.81	0.76	0.59	0.50	0.51	0.53
Asset Liability Management (%)								
Loans/savings	83.8	84.5	81.3	83.2	93.1	89.4	86.6	89.7
Loans/assets	71.2	72.2	69.7	71.1	72.3	71.5	70.8	71.5
Core deposits/total deposits	58.6	58.1	57.2	58.0	20.9	21.1	21.0	21.0
Productivity								
Employees per million assets	0.22	0.22	0.22	0.22	0.12	0.13	0.14	0.13

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

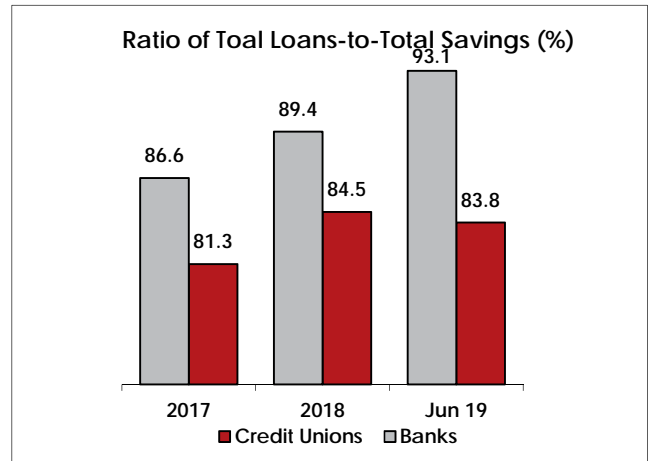
Source: FDIC, NCUA and CUNA E&S

Credit Union and Bank Comparisons

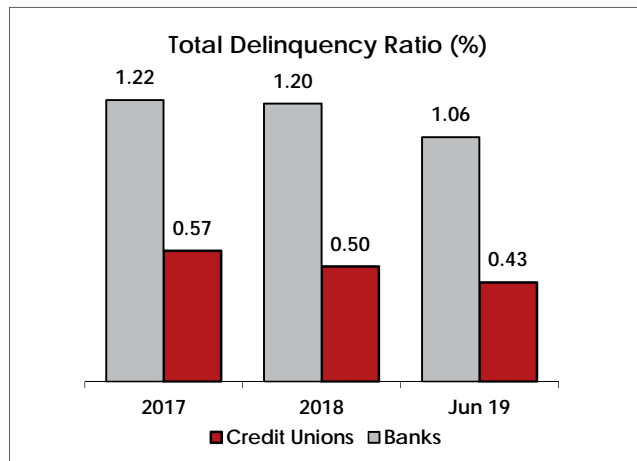
Loan and Savings Growth Trends



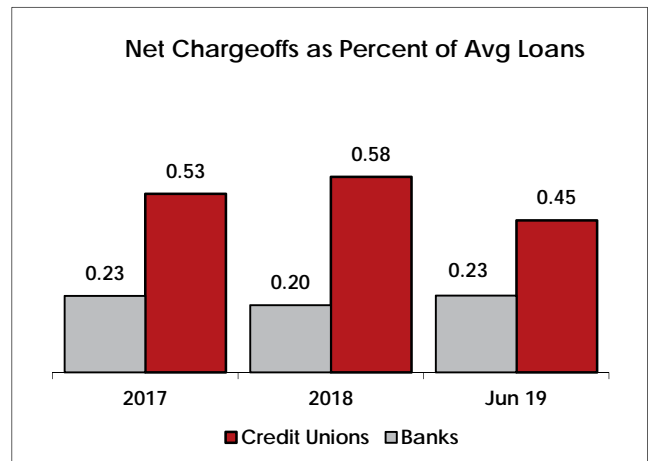
Liquidity Risk Trends



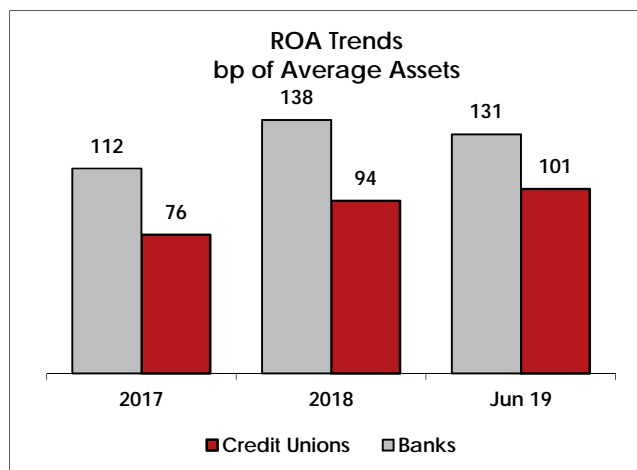
Credit Risk Trends



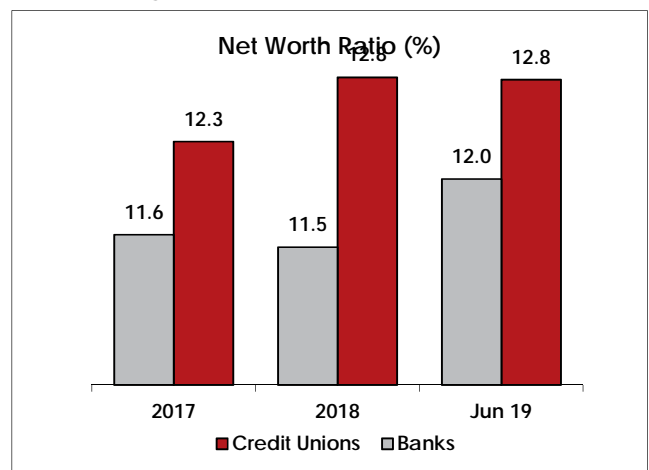
Credit Risk Trends



Earnings Trends



Solvency Trends



Georgia Credit Union Profile

Mid-Year 2019

Georgia Credit Union Financial Summary

Data as of June 2019

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
Delta Community CU	GA	0	\$5,960,011,814	400,396	29	2.9%	3.3%	5.7%	12.7%	0.37%	0.41%	1.17%	92.3%	34.2%
Robins Financial Credit Union	GA	0	\$2,704,757,992	210,578	22	8.3%	10.1%	6.4%	17.8%	0.29%	0.28%	1.61%	81.8%	15.0%
Georgia's Own CU	GA	0	\$2,462,078,848	183,940	22	5.1%	8.6%	-1.9%	11.2%	0.31%	0.26%	0.93%	95.6%	24.8%
Atlanta Postal CU	GA	0	\$2,133,284,359	100,719	13	0.4%	-0.1%	-11.6%	14.2%	0.40%	0.37%	0.66%	83.8%	22.9%
Associated CU	GA	0	\$1,621,750,225	156,021	24	2.3%	4.5%	-4.7%	12.6%	0.33%	0.51%	0.82%	86.0%	12.8%
LGE Community CU	GA	0	\$1,409,320,139	114,043	12	8.7%	4.6%	4.0%	12.1%	0.18%	0.32%	1.43%	94.1%	25.0%
Georgia United CU	GA	0	\$1,398,971,211	165,139	18	5.2%	2.3%	4.2%	10.8%	0.65%	0.28%	0.72%	81.8%	15.6%
Peach State FCU	GA	0	\$518,715,948	60,538	23	9.3%	22.8%	5.2%	9.2%	0.69%	0.30%	0.59%	79.8%	27.8%
Kinetic CU	GA	0	\$411,525,502	45,965	8	2.2%	1.4%	-0.2%	11.6%	0.76%	0.75%	1.11%	87.1%	9.8%
The Southern CU	GA	0	\$404,894,897	33,048	10	2.6%	15.3%	1.1%	10.5%	0.15%	0.16%	0.48%	57.1%	5.1%
Coosa Valley CU	GA	0	\$370,374,059	44,450	9	6.7%	5.9%	1.7%	8.5%	0.69%	0.61%	0.64%	83.1%	20.5%
Credit Union of Georgia	GA	0	\$344,624,720	33,386	8	8.1%	13.6%	0.8%	10.4%	0.13%	0.12%	0.91%	58.7%	11.7%
CDC FCU	GA	0	\$312,518,818	19,624	3	0.9%	8.0%	3.5%	9.3%	0.78%	0.18%	0.91%	33.1%	4.0%
Midsouth Community FCU	GA	0	\$284,195,578	39,584	9	7.6%	6.6%	6.4%	13.0%	0.72%	0.69%	0.94%	80.5%	3.4%
Southeastern CU	GA	0	\$255,782,566	26,623	7	4.6%	10.1%	0.8%	10.5%	0.20%	0.17%	0.81%	84.8%	30.3%
MembersFirst CU	GA	0	\$244,177,702	33,906	14	3.2%	6.1%	-2.6%	11.8%	0.41%	0.37%	0.66%	77.6%	26.3%
Doco CU	GA	0	\$207,187,894	35,631	9	-2.7%	3.9%	-5.1%	12.5%	0.76%	0.89%	0.49%	91.1%	17.1%
Coca-Cola FCU	GA	0	\$200,625,857	15,376	1	6.5%	8.0%	3.8%	9.9%	0.30%	0.11%	0.91%	76.3%	24.4%
Interstate Unlimited FCU	GA	0	\$182,557,015	23,907	5	11.6%	10.5%	8.5%	15.2%	0.67%	0.52%	1.59%	96.5%	6.9%
Aflac FCU	GA	0	\$178,545,133	16,862	1	-6.1%	-11.3%	-3.8%	20.0%	3.31%	-0.01%	1.27%	15.2%	0.0%
Powerco FCU	GA	0	\$178,386,270	18,048	8	-5.4%	2.4%	-1.1%	13.5%	0.44%	0.11%	0.15%	48.7%	19.6%
United 1st Federal Credit Union	GA	0	\$174,004,468	26,066	7	-1.7%	3.7%	-0.6%	10.7%	0.61%	0.49%	1.17%	74.1%	16.1%
Emory Alliance CU	GA	0	\$159,385,576	18,669	3	1.0%	13.5%	-1.6%	9.1%	0.34%	0.93%	2.69%	73.3%	9.3%
GeoVista CU	GA	0	\$150,401,539	26,895	7	4.6%	-5.7%	-4.3%	8.8%	1.07%	1.29%	0.42%	57.5%	7.4%
Marshland Community FCU	GA	0	\$147,643,453	14,533	6	-1.0%	8.4%	6.4%	11.8%	0.83%	0.28%	0.63%	76.5%	13.5%
GEMC CU	GA	0	\$127,824,446	12,712	3	0.9%	8.7%	0.2%	10.6%	0.73%	0.46%	0.39%	89.6%	17.1%
Excel FCU	GA	0	\$120,462,157	14,462	3	5.5%	13.9%	0.5%	10.3%	0.36%	0.17%	1.03%	92.1%	32.3%
Platinum FCU	GA	0	\$119,775,599	9,361	5	20.2%	13.3%	4.9%	9.1%	0.46%	0.30%	1.00%	80.8%	5.5%
Family First CU	GA	0	\$106,914,688	14,709	2	7.3%	10.4%	17.5%	14.0%	1.35%	0.80%	0.93%	64.7%	8.1%
Georgia Heritage FCU	GA	0	\$104,793,238	10,958	4	6.0%	-0.8%	5.9%	11.7%	0.50%	0.25%	0.38%	89.5%	5.6%
CORE CU	GA	0	\$99,519,972	12,300	4	29.8%	19.1%	15.7%	12.4%	0.77%	0.37%	0.63%	83.6%	25.5%
CGR Credit Union	GA	0	\$94,132,647	14,246	6	4.1%	-1.0%	2.8%	18.0%	0.33%	0.27%	1.20%	50.0%	2.8%
HALLCO Community CU	GA	0	\$89,442,449	12,614	4	1.8%	16.1%	2.0%	9.7%	0.96%	0.21%	1.23%	80.2%	3.0%
Pinnacle Credit Union	GA	0	\$74,850,460	7,851	2	2.0%	2.6%	-5.2%	8.5%	1.77%	0.26%	0.45%	65.0%	19.1%
Mutual Savings CU	GA	0	\$72,116,984	6,131	1	0.0%	-1.4%	-3.3%	13.2%	0.18%	0.09%	0.39%	69.4%	22.6%
Workmens Circle CU	GA	0	\$71,230,643	1,436	1	3.5%	3.5%	1.4%	24.0%	0.18%	0.00%	2.17%	96.6%	54.7%
Credit Union of Atlanta	GA	0	\$66,441,347	16,418	2	-1.4%	29.0%	-3.3%	12.1%	1.90%	0.88%	0.40%	60.8%	1.0%
Members United CU	GA	0	\$62,337,883	9,633	5	-5.5%	-8.0%	-12.2%	14.8%	0.76%	1.13%	-0.67%	78.0%	5.4%
North Georgia CU	GA	0	\$60,706,876	11,123	3	4.5%	12.6%	7.0%	11.5%	0.54%	0.84%	0.74%	90.5%	41.9%
Georgia Power NW FCU	GA	0	\$59,321,923	6,815	3	-2.1%	13.1%	3.1%	8.6%	0.28%	0.37%	0.20%	64.7%	0.5%
Altamaha Federal Credit Union	GA	0	\$58,608,555	10,185	3	-0.5%	0.4%	9.1%	15.6%	1.51%	0.55%	0.35%	73.6%	3.8%
Health Center CU	GA	0	\$52,643,068	7,115	2	1.6%	-1.3%	1.5%	9.6%	0.70%	0.07%	0.63%	67.5%	12.0%
Southern Pine CU	GA	0	\$46,173,583	2,138	1	0.5%	1.6%	1.2%	18.5%	2.87%	0.03%	0.57%	67.9%	0.0%
Bond Community FCU	GA	0	\$45,097,227	3,483	2	0.4%	1.3%	-2.8%	8.9%	2.42%	0.39%	0.47%	44.0%	3.6%
On the Grid Financial FCU	GA	0	\$39,967,004	5,133	1	-4.4%	-5.9%	-3.6%	14.2%	0.61%	0.22%	0.48%	54.2%	5.4%
Lanier FCU	GA	0	\$37,583,959	5,596	2	3.7%	36.2%	5.5%	10.2%	0.20%	0.24%	0.37%	88.2%	3.9%
Savannah Schools FCU	GA	0	\$31,187,687	4,046	2	-0.1%	3.0%	-5.0%	12.6%	1.83%	2.55%	-0.40%	48.1%	1.0%
HEA FCU	GA	0	\$28,268,721	3,153	1	2.9%	8.1%	-1.5%	10.3%	0.86%	0.42%	0.81%	58.9%	4.6%
United Methodist Connectional FCU	GA	0	\$27,497,469	4,406	2	-2.4%	-1.0%	-13.6%	10.1%	0.69%	0.16%	0.32%	75.8%	10.2%
1st Choice CU	GA	0	\$25,792,394	8,304	2	1.7%	10.5%	0.1%	9.0%	0.79%	0.60%	-0.31%	55.5%	1.8%
Flowers Employees Credit League	GA	0	\$24,631,384	5,583	1	-2.3%	-7.6%	-3.4%	29.3%	1.66%	1.40%	0.28%	76.3%	0.0%
Fort McPherson CU	GA	0	\$23,651,362	4,396	1	0.1%	5.7%	-0.5%	9.0%	0.33%	0.48%	0.27%	56.0%	14.0%
Georgia Power Valdosta FCU	GA	0	\$23,100,012	3,626	1	-0.8%	-4.7%	0.3%	13.0%	0.82%	0.36%	0.53%	54.8%	4.9%
Habersham FCU	GA	0	\$22,436,116	4,232	3	1.7%	15.7%	6.3%	14.5%	0.15%	0.19%	0.83%	77.7%	6.5%
Artesian City FCU	GA	0	\$21,084,476	2,872	1	20.2%	67.0%	10.0%	18.3%	1.30%	0.19%	1.05%	86.1%	2.4%
Coweta Cities and County EFCU	GA	0	\$20,768,335	3,229	1	-1.1%	1.5%	-1.3%	17.1%	0.10%	0.01%	1.00%	55.4%	0.0%
Savannah Postal CU	GA	0	\$19,672,046	2,270	1	-1.5%	11.0%	-0.2%	15.7%	1.43%	0.08%	0.38%	51.1%	8.2%
Glynn County Federal ECU	GA	0	\$18,911,962	1,195	2	3.5%	13.3%	-0.4%	19.9%	1.85%	-0.03%	0.35%	57.6%	0.4%
Northside FCU	GA	0	\$18,180,923	6,744	2	6.4%	10.8%	5.8%	12.5%	0.67%	0.51%	1.47%	77.3%	0.0%
Memorial Health CU	GA	0	\$18,109,292	3,405	1	-5.6%	-1.2%	-12.3%	18.8%	1.35%	0.23%	0.44%	68.5%	7.3%

Georgia Credit Union Profile

Mid-Year 2019

Georgia Credit Union Financial Summary

Data as of June 2019

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			
Rome Kraft ECU	GA	0	\$15,735,292	1,944	1	-2.7%	16.8%	4.5%	26.3%	0.53%	0.53%	1.81%	101.6%	0.0%			
North Main CU	GA	0	\$15,369,124	1,536	1	-7.0%	14.7%	7.0%	16.0%	0.35%	0.17%	0.22%	86.5%	15.8%			
GPA CU	GA	0	\$13,991,072	1,550	1	-1.0%	-0.1%	1.8%	19.0%	0.47%	0.05%	0.67%	48.0%	0.0%			
First Reliance FCU	GA	0	\$13,554,319	2,974	1	2.4%	6.7%	1.0%	10.9%	1.07%	0.57%	0.49%	51.0%	5.2%			
The Wright CU	GA	0	\$12,731,971	1,510	1	-5.7%	-5.5%	-0.1%	17.0%	0.33%	0.09%	0.39%	38.0%	10.5%			
Walker County Educators FCU	GA	0	\$12,003,093	1,456	2	4.4%	4.8%	2.0%	26.8%	0.43%	-0.05%	0.89%	85.9%	3.2%			
Three Rivers Credit Union	GA	0	\$11,541,780	4,917	2	-18.6%	-20.7%	5.3%	13.6%	2.61%	-0.03%	-0.10%	53.0%	9.1%			
Combined Employees Credit Union	GA	0	\$10,755,274	3,343	1	-4.8%	17.5%	0.0%	11.2%	0.16%	0.08%	-0.04%	94.9%	0.0%			
Genuine Parts CU	GA	0	\$10,640,064	1,386	1	7.4%	9.5%	25.4%	23.9%	0.06%	1.13%	0.27%	48.5%	0.0%			
Fieldale CU	GA	0	\$10,524,419	1,955	1	3.0%	11.1%	-1.1%	12.6%	1.53%	0.07%	0.11%	18.4%	3.1%			
Valdosta Teachers FCU	GA	0	\$9,253,895	2,162	1	-7.0%	-9.9%	0.7%	16.8%	0.50%	0.69%	-0.26%	56.2%	0.0%			
Regional Members FCU	GA	0	\$8,790,832	1,367	2	2.9%	-1.6%	0.4%	10.4%	1.72%	0.00%	0.71%	56.1%	0.0%			
Mercy FCU	GA	0	\$8,583,951	2,103	2	7.2%	17.9%	10.3%	18.5%	1.03%	0.50%	2.35%	80.2%	0.0%			
Colquitt County Teachers FCU	GA	0	\$8,105,472	1,814	1	4.9%	-1.8%	1.9%	19.9%	0.09%	0.00%	0.87%	79.5%	0.0%			
Rig ECU	GA	0	\$7,495,588	681	1	-2.6%	1.1%	-1.9%	30.5%	0.00%	-0.03%	0.37%	61.5%	0.0%			
Beka FCU	GA	0	\$5,721,388	792	1	-8.0%	-11.0%	-13.4%	11.3%	2.17%	2.53%	-0.71%	95.2%	0.0%			
Macon Firemens CU	GA	0	\$4,916,334	674	1	-0.4%	0.2%	-9.4%	27.6%	0.80%	1.13%	1.12%	80.4%	0.0%			
Locoga FCU	GA	0	\$4,521,405	852	1	-6.1%	2.3%	-10.6%	8.1%	0.88%	0.25%	-0.46%	46.5%	0.0%			
Ware County School EFCU	GA	0	\$4,260,433	705	1	-0.2%	6.3%	3.4%	11.0%	0.00%	-0.12%	0.79%	78.5%	7.3%			
Georgia Guard CU	GA	0	\$4,105,080	885	1	-5.8%	1.1%	-5.2%	11.4%	0.22%	-0.04%	0.21%	71.7%	2.0%			
Coffee County Teachers FCU	GA	0	\$3,565,564	1,511	1	-5.7%	25.3%	3.3%	18.0%	1.59%	0.43%	0.21%	71.2%	0.0%			
Macon-Bibb Employees Credit Union	GA	0	\$3,425,996	1,318	1	2.3%	-0.9%	1.4%	14.9%	0.68%	-0.10%	2.31%	83.5%	0.0%			
Brosnan Yard FCU	GA	0	\$3,243,839	952	1	28.7%	23.2%	0.8%	15.1%	3.84%	0.95%	-0.44%	88.6%	0.0%			
Eico FCU	GA	0	\$3,057,327	744	1	-7.2%	11.7%	1.9%	22.8%	3.52%	1.47%	0.71%	94.2%	0.0%			
Savastate Teachers FCU	GA	0	\$2,992,241	767	1	0.3%	-28.2%	0.7%	20.6%	0.10%	1.47%	0.08%	23.5%	0.0%			
Flint FCU	GA	0	\$2,765,442	680	2	3.2%	28.9%	-0.3%	23.4%	0.00%	0.00%	1.04%	62.9%	0.3%			
United Neighborhood FCU	GA	0	\$2,728,409	804	2	30.2%	-19.5%	-6.6%	9.6%	6.93%	3.31%	0.08%	53.7%	0.0%			
CRMC ECU	GA	0	\$2,720,278	1,195	2	4.0%	19.3%	8.6%	19.0%	0.41%	0.03%	1.64%	51.1%	0.0%			
Patterson Pump FCU	GA	0	\$2,479,789	405	1	-2.4%	10.0%	-1.0%	19.1%	2.14%	-0.13%	0.51%	47.6%	0.0%			
Omega Psi Phi Fraternity FCU	GA	0	\$1,902,170	1,342	2	8.9%	-19.0%	3.3%	5.6%	1.60%	1.34%	0.78%	42.6%	5.9%			
Roper Corporation ECU	GA	0	\$1,881,901	669	1	-0.1%	-14.0%	-3.5%	13.8%	0.43%	1.68%	-0.24%	25.4%	0.0%			
Flint River EFCU	GA	0	\$1,871,138	299	1	-10.4%	4.7%	1.0%	27.8%	0.39%	0.00%	0.88%	70.1%	0.0%			
Berrien Teachers FCU	GA	0	\$1,360,838	240	1	3.7%	50.7%	-9.4%	14.1%	0.00%	-0.48%	-0.02%	66.8%	0.0%			
Local 461 FCU	GA	0	\$1,308,611	539	1	9.2%	-2.6%	2.3%	14.8%	2.51%	0.84%	0.22%	72.6%	0.0%			
Harris ECU	GA	0	\$790,304	216	1	-15.4%	11.4%	2.4%	28.8%	1.04%	-5.00%	1.93%	84.3%	12.5%			
FAB Church FCU	GA	0	\$317,498	284	1	20.0%	-23.7%	-8.1%	18.1%	0.00%	-1.04%	1.18%	14.2%	0.0%			
Big Bethel AME Church FCU	GA	0	\$309,432	252	1	4.7%	-2.5%	-2.7%	12.4%	20.82%	0.00%	1.69%	11.1%	0.0%			
Tabernacle FCU	GA	0	\$216,274	158	1	-2.4%	-16.8%	-16.0%	16.9%	13.57%	-1.78%	1.36%	20.7%	0.0%			
Stephens County Community FCU	GA	0	\$149,317	114	2	0.3%	0.0%	-0.9%	11.7%	4.51%	0.00%	1.77%	18.2%	0.0%			
Medians			\$25,792,394	4,232	2	1.7%	4.7%	0.7%	12.7%	0.68%	0.27%	0.64%	71.7%	4.0%			
By Asset Size			Number of Insts.														
\$5 million and less			23	680	1	1.0%	5.2%	-0.8%	16.7%	1.51%	0.51%	0.59%	63.8%	1.1%			
\$5 to \$10 million			6	1,591	1	-0.4%	-1.3%	1.3%	17.9%	0.96%	0.57%	0.61%	70.0%	0.0%			
\$10 to \$20 million			14	1,950	1	-1.7%	7.2%	1.8%	17.5%	0.87%	0.24%	0.57%	63.5%	4.6%			
\$20 to \$50 million			14	4,139	1	0.8%	8.1%	-1.1%	13.7%	1.11%	0.48%	0.43%	63.1%	4.0%			
\$50 to \$100 million			12	9,909	3	3.5%	7.1%	1.5%	13.3%	0.80%	0.40%	0.69%	73.1%	16.1%			
\$100 to \$250 million			15	16,862	5	2.4%	6.4%	0.4%	12.0%	0.64%	0.47%	0.92%	73.0%	14.7%			
\$250 million+			15	60,538	12	4.4%	5.3%	1.8%	12.8%	0.38%	0.36%	1.05%	86.3%	23.0%			

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.

Georgia CU Mergers/Liquidations 2009-2Q '19

Year	No. of GA CUs	No. of GA Mergers/Liquidations	Percentage of GA CUs Mergers/Liquidations
2009	167	8	4.79%
2010	158	9	5.70%
2011	150	8	5.33%
2012	142	8	5.63%
2013	139	3	2.16%
2014	137	2	1.46%
2015	127	11	8.66%
2016	117	10	8.55%
2017	112	5	4.46%
2018	105	7	6.67%
2019	99	6	6.06%

Recent Georgia CU Mergers/Liquidations*

Merged/Liquidated CU	City	Assets	Members	Branches	Type	Surviving CU	City	State	Assets	Members	Branches
Atlanta Federal Credit Union	Atlanta	10,218,029	2,266	1	M	Family First CU	Hapeville	GA	106,914,688	14,709	2
Augusta VAH FCL	Augusta	73,113,557	9,918	4	M	SRP FCU	North Augusta	SC	1,069,542,471	150,529	20
Savannah Federal CU	Savannah	19,647,467	1,665	1	M	CORE CU	Statesboro	GA	99,519,972	12,300	4
Stephens-Franklin Teachers FCU	Toccoa	20,131,042	1,607	2	A						
Towns-Union Educators FCU	Young Harris	2,677,005	559	1	M	Peach State FCU	Lawrenceville	GA	518,715,948	60,538	23
Rabun-Tallulah FCU	TIGER	690,263	148	1	A						

*Based on year last call report was filed.

Georgia Home Price Changes

By MSA

Source: FHFA All Transactions Index. NSA.

Metropolitan Area	Year Ending 2nd Qtr 2019	Since 4th Quarter 2007
Albany, GA	6.7%	-0.5%
Athens-Clarke County, GA	6.8%	26.0%
Atlanta-Sandy Springs-Alpharetta, GA	7.7%	25.5%
Augusta-Richmond County, GA-SC	2.7%	9.2%
Brunswick, GA	3.5%	-3.4%
Chattanooga, TN-GA	7.0%	26.9%
Columbus, GA-AL	1.4%	-7.1%
Dalton, GA	6.9%	4.6%
Gainesville, GA	8.6%	15.2%
Hinesville, GA	0.4%	-1.3%
Macon-Bibb County, GA	6.3%	1.2%
Rome, GA	5.5%	9.1%
Savannah, GA	7.8%	11.5%
Valdosta, GA	-1.4%	-9.3%
Warner Robins, GA	5.7%	4.2%

Georgia Unemployment Rate Trends-By MSA (%)

Source BLS. Not seasonally adjusted.

Metropolitan Area	June 2019 (%)	June 2018 (%)	Change (%)
Albany, GA	4.7	5.4	-0.7
Athens-Clarke County, GA	3.8	4.3	-0.5
Atlanta-Sandy Springs-Roswell, GA	3.7	4.2	-0.5
Augusta-Richmond County, GA-SC	4.2	4.5	-0.3
Brunswick, GA	3.7	4.1	-0.4
Columbus, GA-AL	4.5	5.1	-0.6
Dalton, GA	4.5	4.9	-0.4
Gainesville, GA	3.1	3.6	-0.5
Hinesville, GA	4.5	4.6	-0.1
Macon-Bibb County, GA	4.2	4.7	-0.5
Rome, GA	4.1	4.7	-0.6
Savannah, GA	3.6	4.0	-0.4
Valdosta, GA	4.0	4.6	-0.6
Warner Robins, GA	3.9	4.4	-0.5