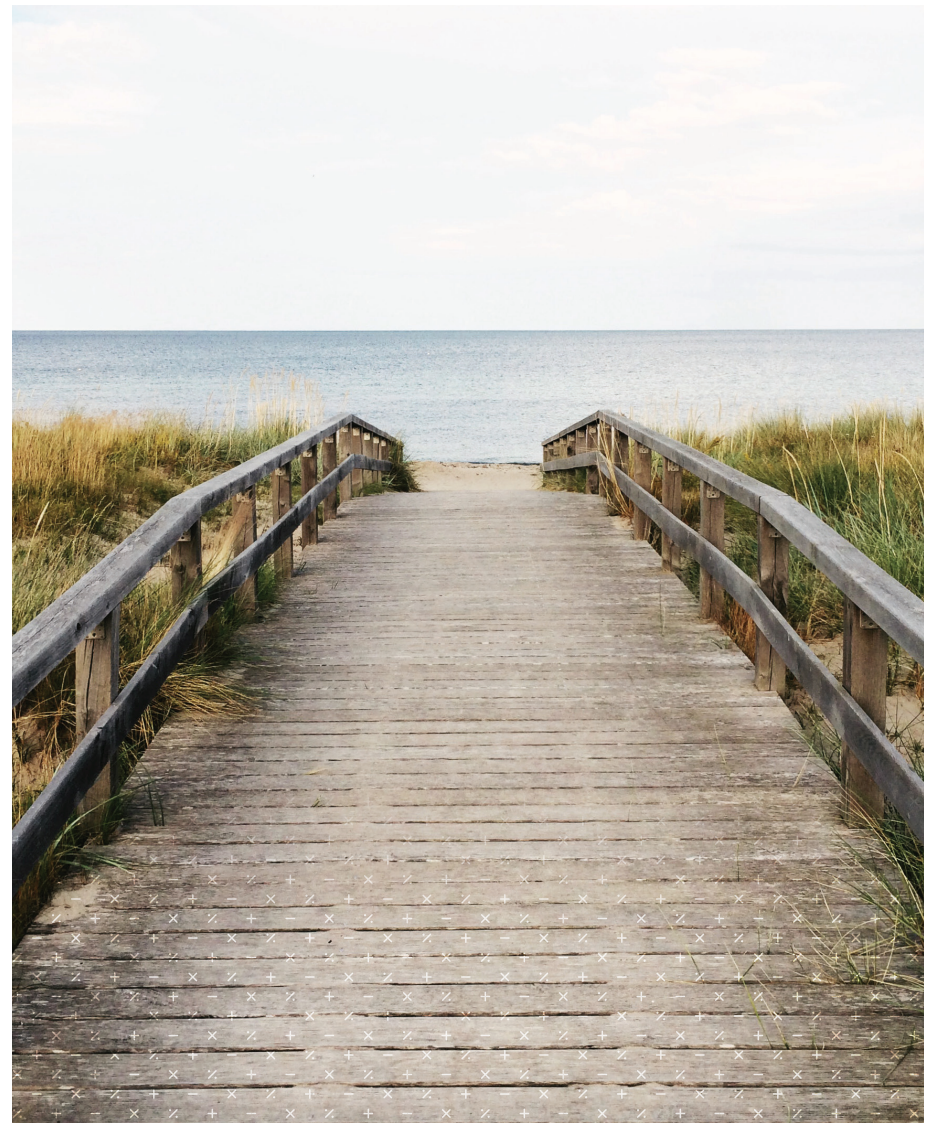




Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS





The Credit Union Index is published by Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

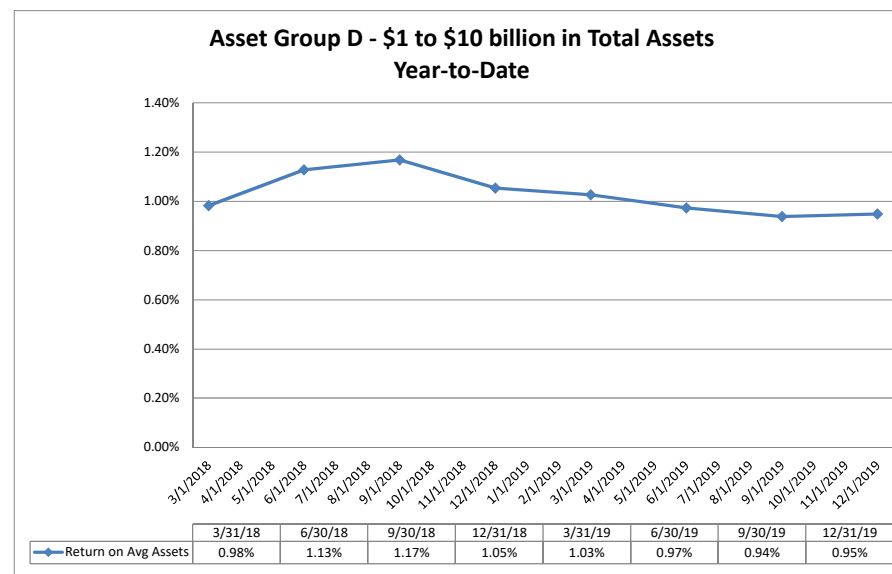
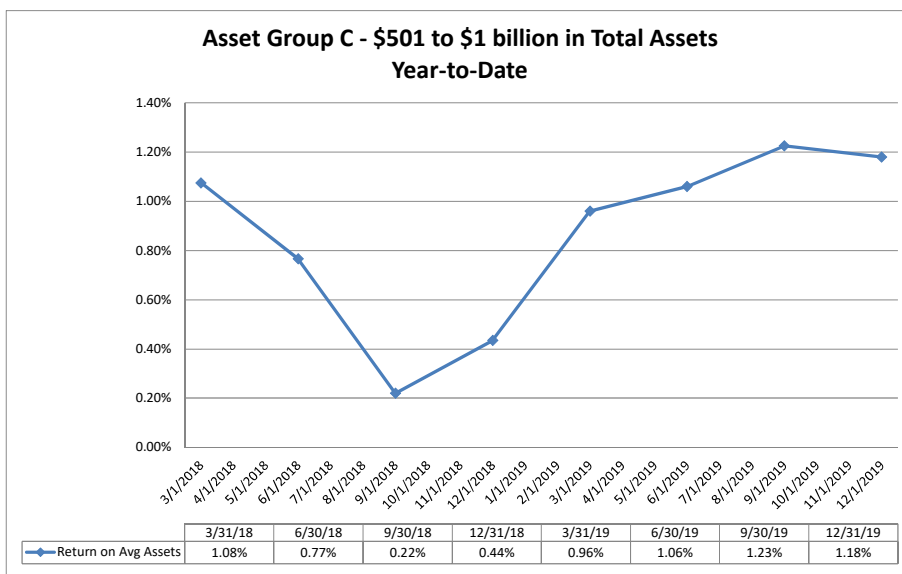
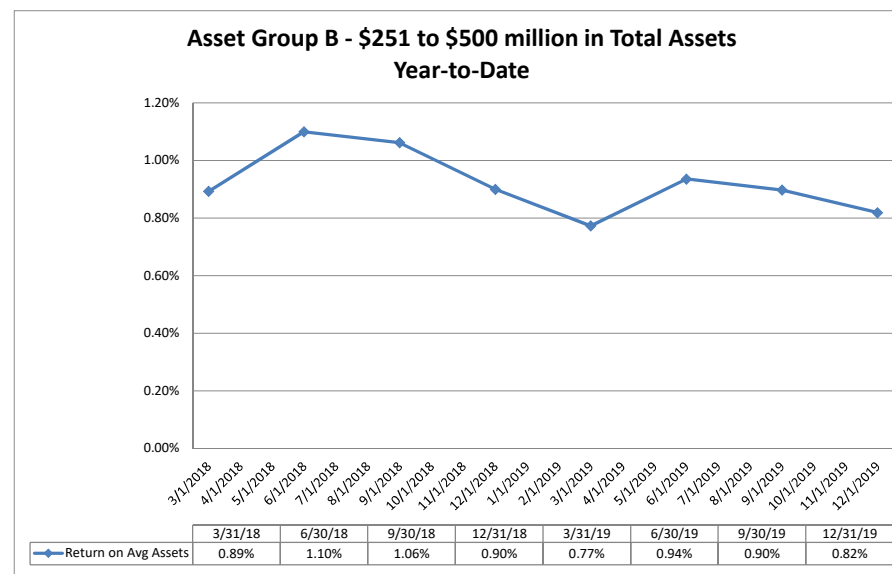
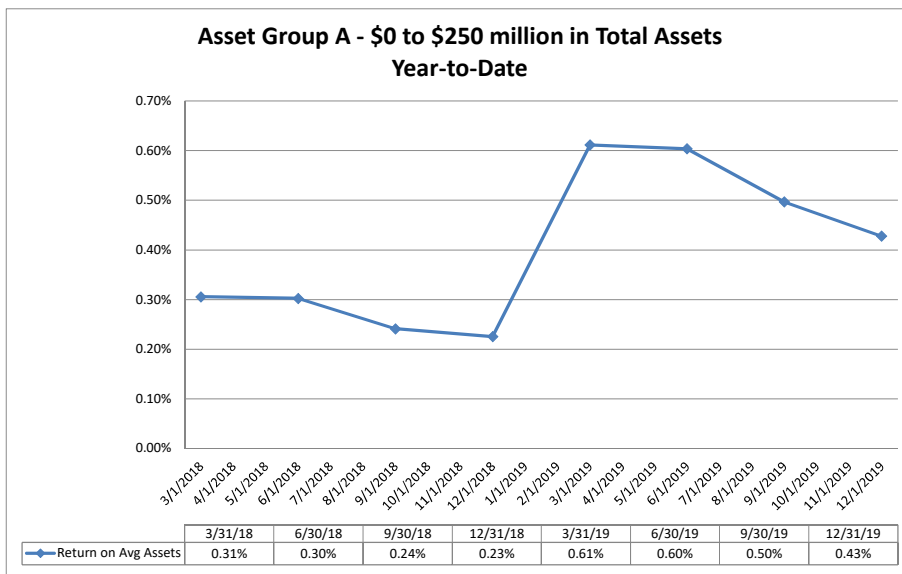
Group C \$501 million-\$1 billion

Group D Over \$1 billion

North Carolina

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



Source: SNL Financial

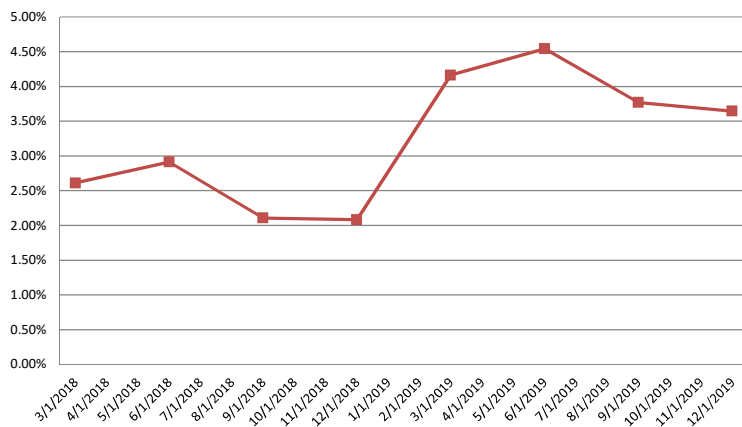
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

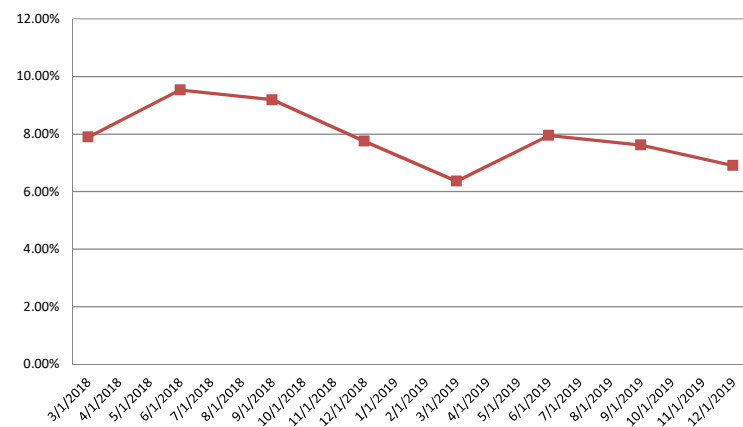
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



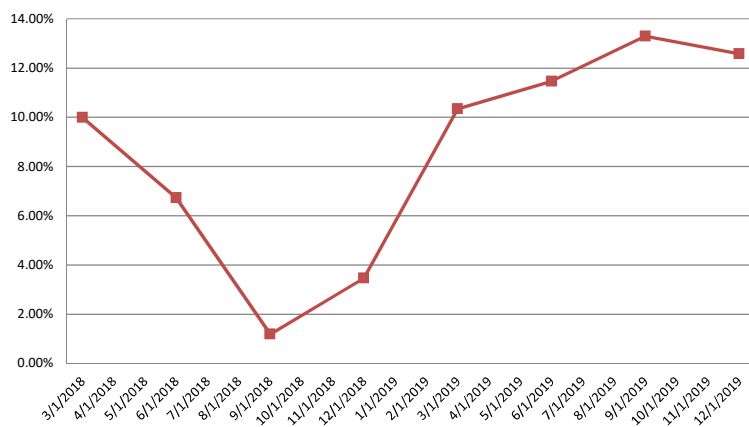
Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Return on Avg Net Worth	2.61%	2.91%	2.11%	2.08%	4.16%	4.54%	3.77%	3.65%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



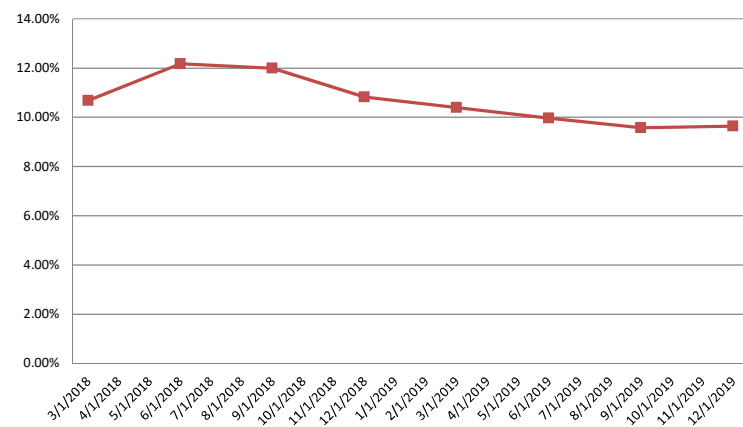
Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Return on Avg Net Worth	7.89%	9.53%	9.19%	7.75%	6.36%	7.95%	7.62%	6.90%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Return on Avg Net Worth	10.00%	6.73%	1.19%	3.46%	10.34%	11.46%	13.30%	12.58%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Return on Avg Net Worth	10.68%	12.17%	11.99%	10.82%	10.39%	9.96%	9.58%	9.64%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Mount Vernon Baptist Church Credit Union	\$160	(\$2)	(4.97%)	(13.79%)	NA	NA	(\$2)	(1.24%)	(3.39%)	NA	NA
	Shaw University Federal Credit Union	\$388	(\$3)	(3.15%)	(10.08%)	83.33%	\$24	(\$15)	(3.46%)	(12.10%)	83.33%	\$28
	Dill Federal Credit Union	\$860	(\$5)	(2.27%)	(5.25%)	130.00%	\$28	(\$15)	(1.65%)	(3.88%)	136.84%	\$27
	Texas Gulf Carolina Employees Credit Union	\$2,370	(\$7)	(1.13%)	(2.98%)	107.50%	\$59	\$28	1.11%	3.00%	91.02%	\$45
	Piedmont Credit Union	\$4,089	(\$7)	(0.68%)	(4.71%)	119.15%	\$48	(\$18)	(0.42%)	(3.01%)	111.44%	\$46
	HSM Federal Credit Union	\$4,262	\$19	1.67%	11.76%	67.53%	\$58	\$102	2.06%	16.67%	69.63%	\$63
	Arcade Credit Union	\$6,933	\$2	0.12%	0.89%	98.55%	\$45	\$7	0.10%	0.78%	97.45%	\$43
	Allvac Savings & Credit Union	\$7,562	(\$7)	(0.36%)	(2.18%)	96.55%	\$56	\$18	0.22%	1.42%	82.22%	\$54
	North Carolina Press Association Federal Credit Union	\$8,498	\$32	1.51%	11.05%	57.89%	NA	\$86	1.02%	7.66%	56.52%	NA
	Lithium Federal Credit Union	\$9,748	\$20	0.87%	4.45%	67.61%	\$68	\$116	1.30%	6.62%	61.54%	\$58
	TCP Credit Union	\$10,741	\$9	0.34%	1.59%	72.44%	\$53	\$143	1.39%	6.44%	67.78%	\$51
	GUCO Credit Union	\$11,395	\$12	0.42%	2.72%	87.23%	\$92	\$71	0.60%	4.09%	82.41%	\$91
	Greater Kinston Credit Union	\$11,624	\$41	1.38%	12.46%	64.76%	\$51	\$140	1.16%	11.11%	67.39%	\$50
	Team & Wheel Federal Credit Union	\$12,088	\$16	0.53%	3.60%	90.06%	\$58	\$53	0.44%	3.03%	90.56%	\$55
	Hamlet Federal Credit Union	\$14,942	\$13	0.35%	5.88%	92.67%	\$34	(\$97)	(0.62%)	(10.25%)	95.29%	\$34
	Internal Revenue Employees Federal Credit Union	\$17,637	\$10	0.23%	1.27%	87.50%	\$49	\$40	0.22%	1.28%	82.08%	\$49
	Greensboro Credit Union	\$20,781	(\$10)	(0.19%)	(0.77%)	106.34%	\$83	\$58	0.27%	1.13%	90.57%	\$71
	Shuford Federal Credit Union	\$23,320	\$12	0.20%	1.62%	93.52%	\$54	\$83	0.35%	2.83%	94.09%	\$55
	Emergency Responders Credit Union	\$24,360	(\$34)	(0.57%)	(4.74%)	99.23%	\$94	\$126	0.57%	4.45%	81.81%	\$76
	Oteen VA Federal Credit Union	\$24,394	\$10	0.16%	2.11%	88.89%	\$62	\$15	0.06%	0.78%	97.98%	\$61
	McDowell Cornerstone Credit Union	\$27,050	\$47	0.69%	3.51%	80.17%	\$60	\$240	0.89%	4.55%	75.10%	\$55
	First Carolina People's Credit Union	\$28,902	(\$11)	(0.15%)	(1.58%)	89.86%	\$66	\$53	0.19%	1.91%	85.07%	\$61
	Blue Flame Credit Union	\$29,684	(\$79)	(1.05%)	(5.31%)	133.74%	\$72	\$1	0.00%	0.02%	106.80%	\$64
	CS Credit Union	\$29,780	\$40	0.53%	3.34%	82.80%	\$72	\$202	0.66%	4.38%	79.25%	\$71
	HealthShare Credit Union	\$37,053	\$66	0.71%	5.68%	82.24%	\$69	\$249	0.66%	5.49%	84.71%	\$68
	Carolina Cooperative Federal Credit Union	\$40,621	\$236	2.31%	18.15%	69.59%	\$50	\$624	1.54%	12.52%	74.44%	\$57
	Civic Federal Credit Union	\$42,490	\$82	0.89%	5.98%	63.53%	NA	\$381	1.77%	7.11%	50.22%	NA
	Acclaim Federal Credit Union	\$47,634	(\$159)	(1.36%)	(14.63%)	71.82%	\$58	(\$86)	(0.19%)	(1.96%)	77.89%	\$67
	Charlotte Fire Department Credit Union	\$48,231	(\$4)	(0.03%)	(0.24%)	100.41%	\$96	\$70	0.15%	1.06%	95.02%	\$87
	Vision Financial Federal Credit Union	\$48,587	\$204	1.68%	15.02%	71.05%	\$57	\$760	1.55%	14.77%	70.94%	\$59
	ElecTel Cooperative Federal Credit Union	\$48,700	\$152	1.24%	8.99%	73.89%	\$104	\$588	1.16%	8.97%	74.76%	\$101
	Lion's Share Federal Credit Union	\$51,167	\$73	0.57%	6.48%	77.93%	\$62	\$93	0.18%	2.09%	83.34%	\$70
	Carolina Federal Credit Union	\$52,073	(\$5)	(0.04%)	(0.38%)	84.67%	\$68	\$191	0.37%	3.68%	75.68%	\$60
	Greensboro Municipal Federal Credit Union	\$56,469	\$167	1.19%	9.82%	70.83%	\$70	\$368	0.66%	5.53%	76.53%	\$69
	American Partners Federal Credit Union	\$56,601	\$61	0.44%	4.97%	88.79%	\$74	\$282	0.52%	5.84%	86.15%	\$74
	Winston-Salem Federal Credit Union	\$58,621	(\$96)	(0.66%)	(5.01%)	99.60%	\$59	\$421	0.71%	5.67%	86.84%	\$55
	Telco Credit Union	\$59,888	(\$224)	(1.50%)	(12.33%)	104.11%	\$56	(\$894)	(1.49%)	(11.60%)	98.59%	\$58
	Ecusta Credit Union	\$60,385	\$46	0.30%	2.64%	72.87%	\$53	\$314	0.51%	4.57%	76.55%	\$53
	Weyco Community Credit Union	\$71,499	(\$28)	(0.16%)	(1.13%)	96.96%	\$63	\$196	0.27%	2.01%	88.22%	\$58
	North Carolina Community Federal Credit Union	\$72,708	\$71	0.39%	3.76%	91.56%	\$72	\$538	0.75%	7.31%	82.71%	\$62

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Bragg Mutual Federal Credit Union	\$75,428	\$89	0.48%	4.32%	86.55%	\$46	\$275	0.39%	3.38%	79.76%	\$46
	WNC Community Credit Union	\$82,721	\$111	0.53%	3.41%	78.06%	\$82	\$406	0.49%	3.16%	81.05%	\$86
	Welcome Federal Credit Union	\$83,664	\$126	0.61%	4.35%	90.47%	\$74	\$333	0.40%	2.91%	88.59%	\$73
	Riegelwood Federal Credit Union	\$93,314	\$266	1.14%	7.56%	75.56%	\$51	\$928	0.96%	6.73%	75.28%	\$52
	Nova Credit Union	\$106,391	(\$237)	(0.89%)	(4.97%)	96.67%	\$54	\$82	0.08%	0.44%	90.55%	\$52
	R T P Federal Credit Union	\$111,789	\$127	0.45%	4.67%	87.38%	\$67	\$709	0.63%	6.73%	84.33%	\$67
	Duke University Federal Credit Union	\$149,478	\$266	0.71%	8.08%	76.04%	\$73	\$1,431	0.95%	11.43%	73.46%	\$72
	Premier Federal Credit Union	\$187,929	(\$146)	(0.31%)	(1.91%)	93.32%	\$65	\$1,968	1.04%	6.61%	77.28%	\$59
	First Flight Federal Credit Union	\$188,352	(\$149)	(0.32%)	(2.25%)	107.28%	\$99	\$888	0.47%	3.39%	89.38%	\$76
	Telco Community Credit Union	\$198,671	\$786	1.59%	13.53%	70.17%	\$61	\$3,241	1.67%	14.74%	68.95%	\$56
	Mountain Credit Union	\$223,408	\$178	0.32%	3.17%	87.04%	\$71	\$851	0.39%	3.85%	88.11%	\$70
	Average of Asset Group A	\$52,656	\$43	0.09%	2.01%	87.31%	\$63	\$326	0.43%	3.65%	83.31%	\$61
Asset Group B - \$251 to \$500 million in total assets												
	Summit Credit Union	\$263,554	\$536	0.83%	5.87%	77.44%	\$68	\$2,496	0.95%	7.18%	77.39%	\$67
	Champion Credit Union	\$287,326	\$491	0.68%	5.70%	82.75%	\$70	\$1,773	0.61%	5.25%	83.00%	\$69
	Members Credit Union	\$326,695	\$509	0.62%	4.92%	80.48%	\$59	\$2,495	0.82%	6.73%	76.76%	\$54
	Piedmont Advantage Credit Union	\$347,179	(\$380)	(0.43%)	(4.18%)	94.47%	\$61	\$35	0.01%	0.10%	82.61%	\$54
	Fort Bragg Federal Credit Union	\$419,831	\$47	0.05%	0.37%	84.25%	\$70	\$2,922	0.71%	5.99%	74.98%	\$70
	Carolinas Telco Federal Credit Union	\$445,485	\$962	0.87%	5.47%	75.85%	\$78	\$4,028	0.92%	5.96%	74.74%	\$76
	Latino Community Credit Union	\$491,047	\$1,811	1.51%	15.91%	67.16%	\$56	\$7,312	1.71%	17.12%	65.24%	\$54
	Average of Asset Group B	\$368,731	\$568	0.59%	4.87%	80.34%	\$66	\$3,009	0.82%	6.90%	76.39%	\$63
Asset Group C - \$501 million to \$1 billion in total assets												
	Charlotte Metro Federal Credit Union	\$590,198	\$1,825	1.28%	11.87%	69.81%	\$85	\$7,208	1.31%	12.27%	69.64%	\$85
	Marine Federal Credit Union	\$717,163	\$1,479	0.82%	9.30%	76.71%	\$55	\$7,722	1.05%	12.88%	75.45%	\$55
	Average of Asset Group C	\$653,681	\$1,652	1.05%	10.59%	73.26%	\$70	\$7,465	1.18%	12.58%	72.55%	\$70
Asset Group D - \$1 billion and over in total assets												
	Self-Help Credit Union	\$1,100,500	\$4,564	1.70%	15.22%	60.43%	\$66	\$15,936	1.51%	13.72%	61.32%	\$63
	Allegacy Federal Credit Union	\$1,636,541	\$3,546	0.86%	8.18%	81.55%	\$109	\$14,905	0.94%	8.91%	81.08%	\$112
	Local Government Federal Credit Union	\$2,234,264	\$5,263	0.95%	10.13%	72.25%	\$125	\$15,276	0.70%	7.60%	72.91%	\$135
	Truiliant Federal Credit Union	\$2,711,723	\$5,165	0.78%	9.14%	71.27%	\$76	\$22,729	0.88%	10.48%	71.64%	\$75
	Coastal Federal Credit Union	\$3,387,042	\$7,572	0.90%	8.36%	74.56%	\$122	\$34,687	1.06%	9.90%	70.19%	\$111
	State Employees' Credit Union	\$41,376,687	\$69,070	0.67%	7.95%	68.53%	\$79	\$243,019	0.60%	7.25%	69.73%	\$76
	Average of Asset Group D	\$8,741,126	\$15,863	0.98%	9.83%	71.43%	\$96	\$57,759	0.95%	9.64%	71.15%	\$95

Source: SNL Financial

Note: Report includes only bank-level data.

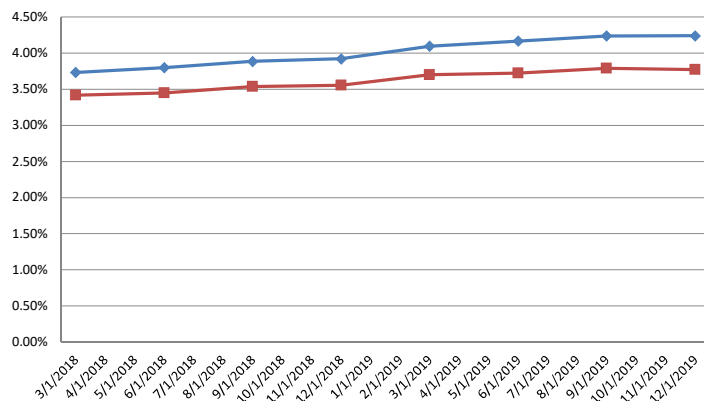
NA = data was not available.

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Balance Sheet & Net Interest Margin

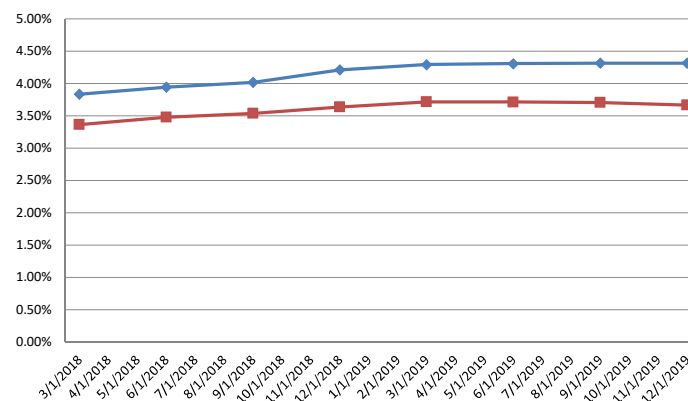
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



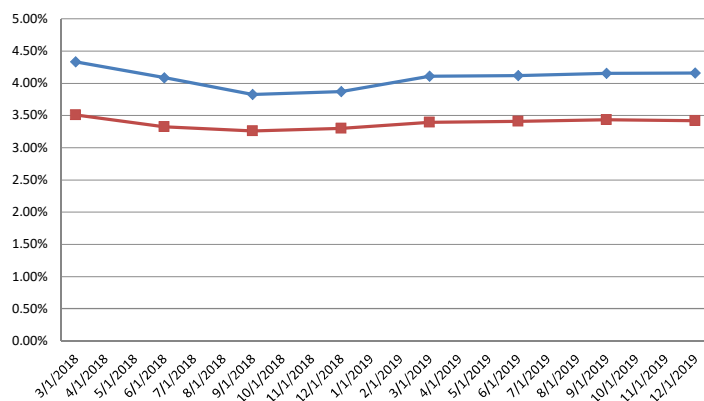
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	3.73%	3.80%	3.89%	3.92%	4.09%	4.16%	4.24%	4.24%
Net Interest Income/ Avg Assets	3.42%	3.45%	3.54%	3.55%	3.70%	3.72%	3.79%	3.77%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



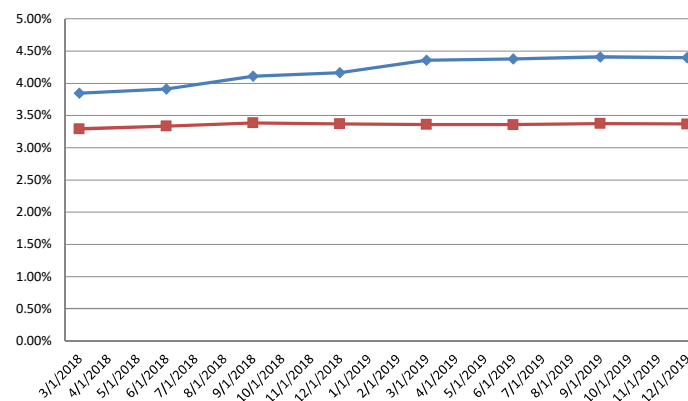
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	3.83%	3.94%	4.02%	4.21%	4.29%	4.31%	4.32%	4.31%
Net Interest Income/ Avg Assets	3.37%	3.48%	3.54%	3.63%	3.72%	3.71%	3.71%	3.66%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	4.34%	4.09%	3.83%	3.87%	4.11%	4.12%	4.16%	4.16%
Net Interest Income/ Avg Assets	3.51%	3.32%	3.26%	3.30%	3.40%	3.41%	3.44%	3.42%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	3.84%	3.91%	4.11%	4.16%	4.36%	4.38%	4.41%	4.40%
Net Interest Income/ Avg Assets	3.29%	3.33%	3.38%	3.37%	3.36%	3.36%	3.37%	3.37%

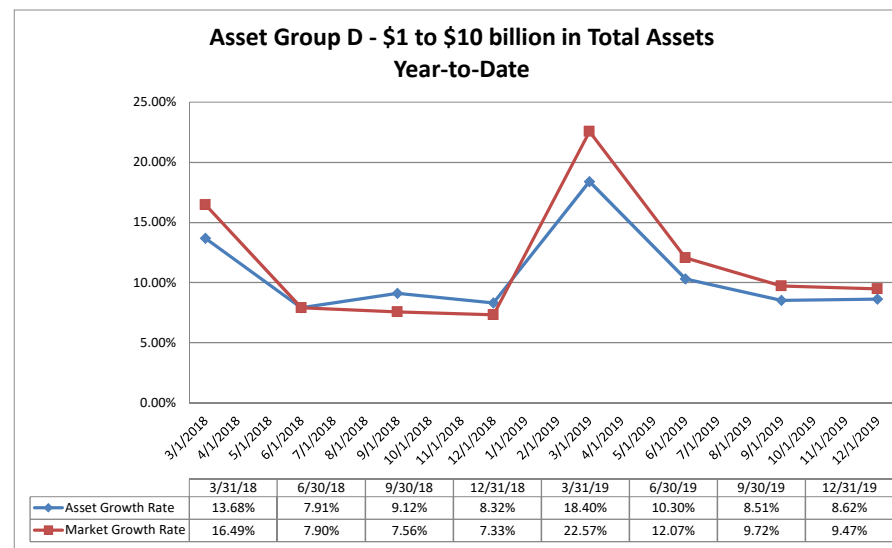
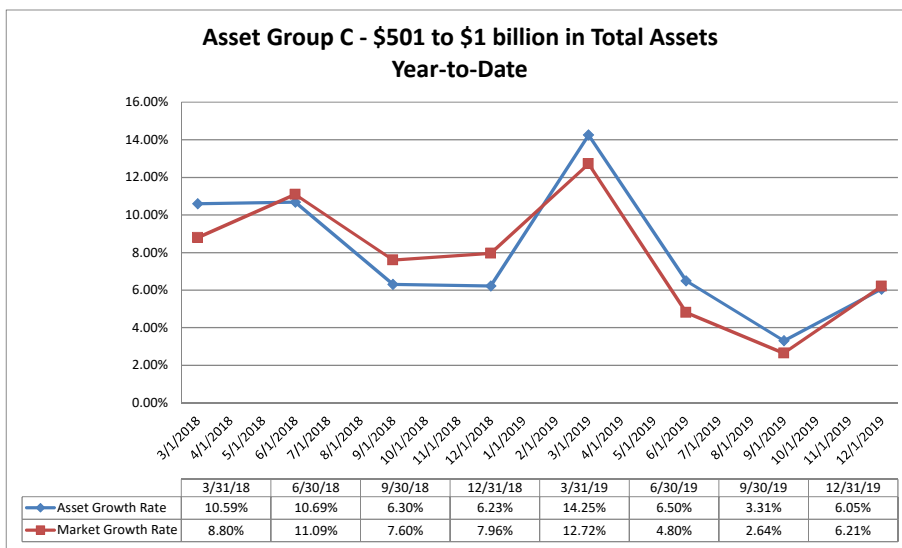
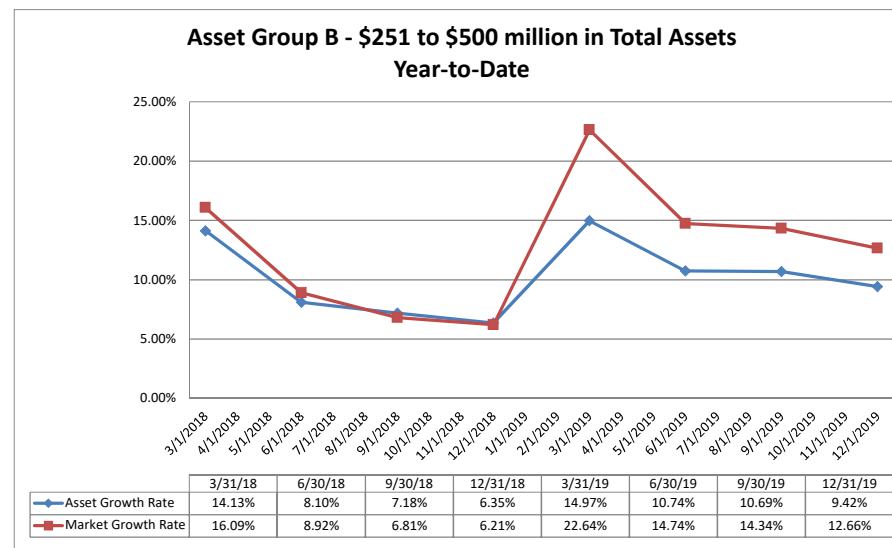
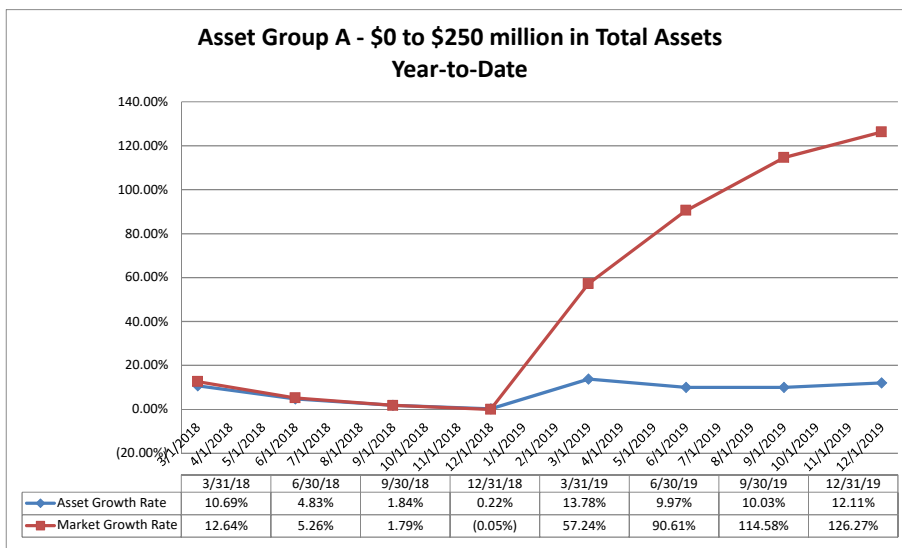
Source: SNL Financial

Note: Report includes only bank-level data.

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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	Asset Group A - \$0 to \$250 million in total assets										
	Mount Vernon Baptist Church Credit Union	\$160	\$7	\$102	6.86%	NA	0.62%	0.62%	0.00%	(1.23%)	(0.97%)
	Shaw University Federal Credit Union	\$388	\$167	\$270	61.85%	\$776	5.77%	0.46%	5.31%	(15.84%)	(17.68%)
	Dill Federal Credit Union	\$860	\$449	\$481	93.35%	\$860	4.28%	0.22%	4.06%	(8.61%)	(11.90%)
	Texas Gulf Carolina Employees Credit Union	\$2,370	\$1,054	\$1,432	73.60%	\$948	7.10%	0.48%	6.62%	(4.97%)	(9.65%)
	Piedmont Credit Union	\$4,089	\$2,403	\$3,480	69.05%	\$1,363	4.71%	0.16%	4.52%	(7.15%)	(7.86%)
	HSM Federal Credit Union	\$4,262	\$3,223	\$3,545	90.92%	\$1,218	6.72%	0.49%	6.23%	(15.13%)	(19.14%)
	Arcade Credit Union	\$6,933	\$3,656	\$6,014	60.79%	\$2,311	3.50%	0.21%	3.27%	(5.45%)	(6.43%)
	Allvac Savings & Credit Union	\$7,562	\$4,457	\$6,412	69.51%	\$2,521	3.94%	0.24%	3.72%	(6.62%)	(5.73%)
	North Carolina Press Association Federal Credit Union	\$8,498	\$2,327	\$7,309	31.84%	NA	2.80%	0.76%	2.03%	1.93%	0.97%
	Lithium Federal Credit Union	\$9,748	\$6,975	\$7,924	88.02%	\$3,249	5.39%	0.30%	5.09%	12.75%	14.21%
	TCP Credit Union	\$10,741	\$7,513	\$8,435	89.07%	\$2,685	6.13%	0.61%	5.51%	2.60%	1.47%
	GUCO Credit Union	\$11,395	\$5,862	\$9,605	61.03%	\$5,698	3.86%	0.58%	3.27%	(5.33%)	(6.84%)
	Greater Kinston Credit Union	\$11,624	\$7,231	\$9,874	73.23%	\$2,325	4.97%	0.71%	4.26%	1.89%	2.05%
	Team & Wheel Federal Credit Union	\$12,088	\$8,751	\$10,262	85.28%	\$2,686	4.86%	0.05%	4.81%	3.48%	3.28%
	Hamlet Federal Credit Union	\$14,942	\$7,733	\$14,030	55.12%	\$2,135	4.25%	0.25%	4.00%	(6.21%)	(5.95%)
	Internal Revenue Employees Federal Credit Union	\$17,637	\$4,708	\$14,437	32.61%	\$5,879	2.55%	0.91%	1.63%	(9.30%)	(11.36%)
	Greensboro Credit Union	\$20,781	\$5,970	\$15,595	38.28%	\$4,618	2.83%	0.10%	2.73%	(4.72%)	(6.47%)
	Shuford Federal Credit Union	\$23,320	\$18,110	\$20,281	89.30%	\$2,455	5.04%	0.45%	4.59%	1.51%	1.28%
	Emergency Responders Credit Union	\$24,360	\$17,763	\$21,273	83.50%	\$4,060	4.39%	0.82%	3.58%	16.11%	17.77%
	Oteen VA Federal Credit Union	\$24,394	\$4,156	\$22,435	18.52%	\$4,879	2.50%	0.17%	2.33%	(1.93%)	(1.93%)
	McDowell Cornerstone Credit Union	\$27,050	\$10,917	\$21,415	50.98%	\$3,864	3.48%	0.33%	3.16%	3.18%	2.29%
	First Carolina People's Credit Union	\$28,902	\$24,345	\$25,851	94.17%	\$2,627	4.85%	0.59%	4.26%	(0.64%)	(0.97%)
	Blue Flame Credit Union	\$29,684	\$17,568	\$23,640	74.31%	\$3,492	3.92%	0.44%	3.48%	(6.09%)	(7.50%)
	CS Credit Union	\$29,780	\$11,852	\$23,947	49.49%	\$3,309	4.09%	0.44%	3.65%	(4.21%)	(10.10%)
	HealthShare Credit Union	\$37,053	\$22,993	\$31,793	72.32%	\$2,850	3.63%	0.13%	3.50%	3.36%	3.11%
	Carolina Cooperative Federal Credit Union	\$40,621	\$31,035	\$34,997	88.68%	\$2,539	4.61%	0.52%	4.09%	2.95%	2.04%
	Civic Federal Credit Union	\$42,490	\$18,750	\$34,811	53.86%	NA	2.65%	1.31%	1.34%	628.57%	6492.99%
	Acclaim Federal Credit Union	\$47,634	\$34,139	\$43,085	79.24%	\$2,507	5.55%	0.46%	5.08%	7.89%	8.92%
	Charlotte Fire Department Credit Union	\$48,231	\$23,586	\$41,326	57.07%	\$4,385	4.06%	0.59%	3.47%	0.86%	(0.24%)
	Vision Financial Federal Credit Union	\$48,587	\$22,666	\$42,976	52.74%	\$2,699	4.05%	0.32%	3.73%	(1.72%)	(3.56%)
	ElecTel Cooperative Federal Credit Union	\$48,700	\$32,264	\$41,676	77.42%	\$4,870	4.40%	0.44%	3.95%	(5.60%)	(7.71%)
	Lion's Share Federal Credit Union	\$51,167	\$39,422	\$45,419	86.80%	\$2,558	5.47%	0.71%	4.76%	8.79%	8.00%
	Carolina Federal Credit Union	\$52,073	\$40,760	\$46,451	87.75%	\$3,472	5.28%	1.01%	4.28%	1.70%	1.37%
	Greensboro Municipal Federal Credit Union	\$56,469	\$41,801	\$48,933	85.42%	\$3,529	5.39%	0.58%	4.81%	4.67%	4.65%
	American Partners Federal Credit Union	\$56,601	\$48,039	\$50,732	94.69%	\$2,461	5.19%	0.59%	4.60%	8.95%	8.20%
	Winston-Salem Federal Credit Union	\$58,621	\$38,739	\$50,241	77.11%	\$2,345	5.23%	0.48%	4.74%	0.00%	(0.72%)
	Telco Credit Union	\$59,888	\$39,143	\$52,637	74.36%	\$2,921	4.03%	0.93%	3.10%	2.89%	5.16%
	Ecusta Credit Union	\$60,385	\$26,834	\$53,203	50.44%	\$4,645	3.40%	0.16%	3.25%	(2.93%)	(3.71%)
	Weyco Community Credit Union	\$71,499	\$32,314	\$61,465	52.57%	\$3,763	3.04%	0.38%	2.66%	(4.52%)	(5.89%)
	North Carolina Community Federal Credit Union	\$72,708	\$26,649	\$64,826	41.11%	\$3,030	3.42%	0.06%	3.35%	(0.40%)	(0.75%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Bragg Mutual Federal Credit Union	\$75,428	\$38,999	\$66,662	58.50%	\$2,743	4.16%	0.85%	3.31%	14.11%	15.29%
	WNC Community Credit Union	\$82,721	\$45,680	\$69,055	66.15%	\$7,520	3.27%	0.90%	2.37%	1.13%	0.57%
	Welcome Federal Credit Union	\$83,664	\$51,604	\$71,151	72.53%	\$3,347	3.93%	0.31%	3.61%	2.03%	1.42%
	Riegelwood Federal Credit Union	\$93,314	\$59,529	\$78,217	76.11%	\$2,828	4.94%	0.28%	4.66%	(8.00%)	(10.52%)
	Nova Credit Union	\$106,391	\$59,684	\$87,381	68.30%	\$1,850	4.39%	0.23%	4.17%	(1.35%)	(2.25%)
	R T P Federal Credit Union	\$111,789	\$72,445	\$99,989	72.45%	\$3,493	3.26%	0.08%	3.18%	0.07%	(0.70%)
	Duke University Federal Credit Union	\$149,478	\$78,403	\$135,449	57.88%	\$4,211	3.74%	0.08%	3.67%	4.05%	3.16%
	Premier Federal Credit Union	\$187,929	\$129,644	\$156,268	82.96%	\$2,540	4.58%	0.52%	4.22%	1.49%	1.96%
	First Flight Federal Credit Union	\$188,352	\$106,653	\$152,795	69.80%	\$2,790	3.82%	0.46%	3.37%	(2.71%)	(4.10%)
	Telco Community Credit Union	\$198,671	\$140,452	\$173,767	80.83%	\$2,988	4.20%	0.47%	3.72%	5.27%	3.96%
	Mountain Credit Union	\$223,408	\$138,128	\$198,622	69.54%	\$3,285	3.91%	0.62%	3.29%	5.79%	6.52%
	Average of Asset Group A	\$52,656	\$31,717	\$45,333	67.59%	\$3,128	4.24%	0.47%	3.77%	12.11%	126.27%
Asset Group B - \$251 to \$500 million in total assets											
	Summit Credit Union	\$263,554	\$189,153	\$223,902	84.48%	\$2,498	5.10%	0.43%	4.66%	1.18%	(0.56%)
	Champion Credit Union	\$287,326	\$238,770	\$251,016	95.12%	\$3,123	4.43%	0.81%	3.62%	(2.02%)	12.12%
	Members Credit Union	\$326,695	\$150,132	\$282,466	53.15%	\$2,917	3.62%	0.29%	3.33%	17.45%	16.61%
	Piedmont Advantage Credit Union	\$347,179	\$277,271	\$308,939	89.75%	\$2,755	4.12%	0.46%	3.66%	(2.26%)	1.09%
	Fort Bragg Federal Credit Union	\$419,831	\$242,741	\$366,131	66.30%	\$4,771	3.36%	0.54%	2.82%	5.32%	4.95%
	Carolinas Telco Federal Credit Union	\$445,485	\$273,898	\$371,918	73.64%	\$4,714	3.71%	0.39%	3.32%	1.76%	3.80%
	Latino Community Credit Union	\$491,047	\$390,739	\$417,012	93.70%	\$3,637	5.86%	1.62%	4.24%	44.54%	50.62%
	Average of Asset Group B	\$368,731	\$251,815	\$317,341	79.45%	\$3,488	4.31%	0.65%	3.66%	9.42%	12.66%
Asset Group C - \$501 million to \$1 billion in total assets											
	Charlotte Metro Federal Credit Union	\$590,198	\$424,596	\$473,484	89.67%	\$4,231	4.04%	0.92%	3.08%	14.32%	16.33%
	Marine Federal Credit Union	\$717,163	\$485,279	\$643,814	75.38%	\$2,994	4.28%	0.51%	3.76%	(2.23%)	(3.92%)
	Average of Asset Group C	\$653,681	\$454,938	\$558,649	82.53%	\$3,613	4.16%	0.72%	3.42%	6.05%	6.21%
Asset Group D - \$1 billion and over in total assets											
	Self-Help Credit Union	\$1,100,500	\$824,061	\$925,425	89.05%	\$4,333	4.87%	1.34%	3.53%	8.84%	9.18%
	Allegacy Federal Credit Union	\$1,636,541	\$1,201,627	\$1,407,747	85.36%	\$4,279	4.25%	0.74%	3.49%	11.30%	12.36%
	Local Government Federal Credit Union	\$2,234,264	\$1,865,815	\$2,005,448	93.04%	\$11,256	4.92%	1.00%	3.92%	8.04%	9.21%
	Truliant Federal Credit Union	\$2,711,723	\$2,208,882	\$2,369,300	93.23%	\$4,053	4.38%	0.81%	3.57%	9.78%	9.67%
	Coastal Federal Credit Union	\$3,387,042	\$2,856,122	\$2,967,222	96.26%	\$6,175	4.32%	0.95%	3.38%	7.13%	10.22%
	State Employees' Credit Union	\$41,376,687	\$24,457,472	\$37,463,561	65.28%	\$5,794	3.65%	1.34%	2.31%	6.61%	6.18%
	Average of Asset Group D	\$8,741,126	\$5,568,997	\$7,856,451	87.04%	\$5,982	4.40%	1.03%	3.37%	8.62%	9.47%

Source: SNL Financial

Note: Report includes only bank-level data.

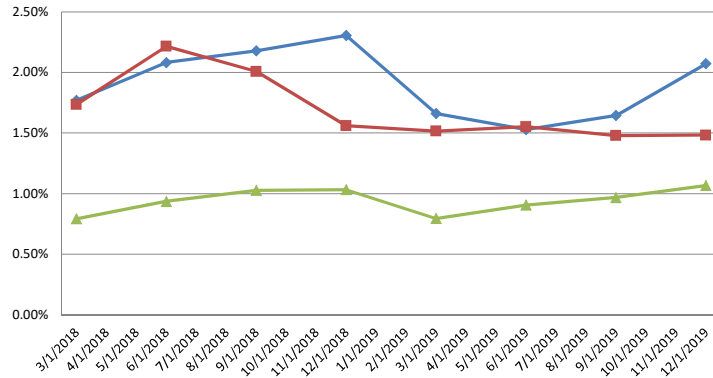
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

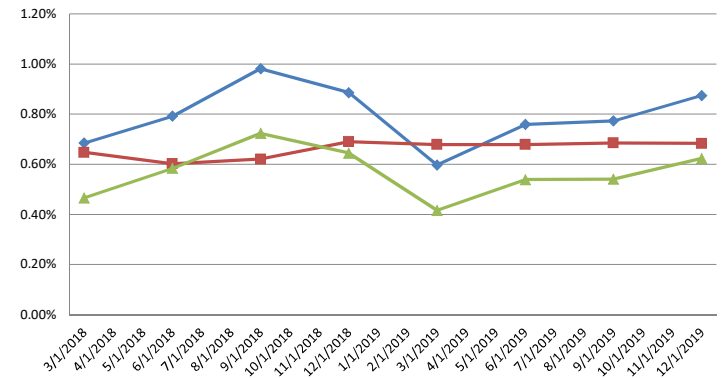
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



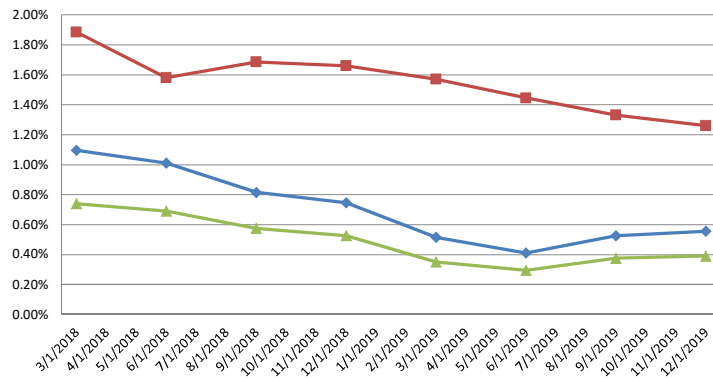
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.77%	2.08%	2.18%	2.31%	1.66%	1.53%	1.64%	2.07%
Reserves/Loans	1.74%	2.22%	2.01%	1.56%	1.52%	1.55%	1.48%	1.48%
Delinquent Loans/Total Assets	0.79%	0.94%	1.03%	1.03%	0.79%	0.90%	0.97%	1.06%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



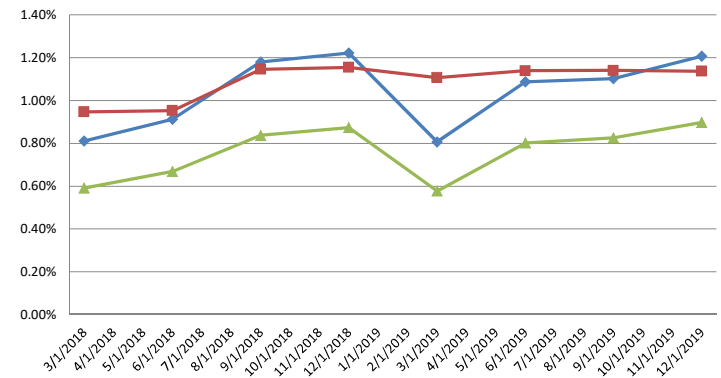
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.68%	0.79%	0.98%	0.89%	0.60%	0.76%	0.77%	0.87%
Reserves/Loans	0.65%	0.60%	0.62%	0.69%	0.68%	0.68%	0.68%	0.68%
Delinquent Loans/Total Assets	0.47%	0.58%	0.72%	0.64%	0.42%	0.54%	0.54%	0.62%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.10%	1.01%	0.82%	0.75%	0.52%	0.41%	0.53%	0.56%
Reserves/Loans	1.89%	1.58%	1.69%	1.66%	1.57%	1.45%	1.33%	1.26%
Delinquent Loans/Total Assets	0.74%	0.69%	0.58%	0.53%	0.35%	0.30%	0.38%	0.39%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.81%	0.91%	1.18%	1.22%	0.81%	1.09%	1.10%	1.21%
Reserves/Loans	0.95%	0.95%	1.15%	1.16%	1.11%	1.14%	1.14%	1.14%
Delinquent Loans/Total Assets	0.59%	0.67%	0.84%	0.87%	0.58%	0.80%	0.83%	0.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2019

Run Date: February 19, 2020

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Mount Vernon Baptist Church Credit Union	\$160	\$1	14.29%	14.29%	100.00%	1.72%	0.63%
	Shaw University Federal Credit Union	\$388	\$13	7.78%	7.19%	92.31%	10.08%	3.35%
	Dill Federal Credit Union	\$860	\$54	12.03%	0.45%	3.70%	14.21%	6.28%
	Texas Gulf Carolina Employees Credit Union	\$2,370	\$4	0.38%	0.38%	100.00%	0.43%	0.17%
	Piedmont Credit Union	\$4,089	\$68	2.83%	0.42%	14.71%	11.33%	1.66%
	HSM Federal Credit Union	\$4,262	\$136	4.22%	2.45%	58.09%	20.82%	3.19%
	Arcade Credit Union	\$6,933	\$51	1.39%	0.25%	17.65%	5.62%	0.74%
	Allvac Savings & Credit Union	\$7,562	\$121	2.71%	1.19%	43.80%	9.06%	1.60%
	North Carolina Press Association Federal Credit Union	\$8,498	\$4	0.17%	5.46%	NM	0.31%	0.05%
	Lithium Federal Credit Union	\$9,748	\$219	3.14%	1.62%	51.60%	11.41%	2.25%
	TCP Credit Union	\$10,741	\$75	1.00%	1.58%	158.67%	3.14%	0.70%
	GUCO Credit Union	\$11,395	\$13	0.22%	0.31%	138.46%	0.73%	0.11%
	Greater Kinston Credit Union	\$11,624	\$155	2.14%	2.86%	133.55%	11.15%	1.33%
	Team & Wheel Federal Credit Union	\$12,088	\$69	0.79%	0.16%	20.29%	3.83%	0.57%
	Hamlet Federal Credit Union	\$14,942	\$253	3.27%	2.96%	90.51%	45.71%	1.69%
	Internal Revenue Employees Federal Credit Union	\$17,637	\$11	0.23%	0.53%	227.27%	0.54%	0.06%
	Greensboro Credit Union	\$20,781	\$28	0.47%	0.05%	10.71%	0.54%	0.13%
	Shuford Federal Credit Union	\$23,320	\$585	3.23%	0.25%	7.69%	19.74%	2.51%
	Emergency Responders Credit Union	\$24,360	\$441	2.48%	0.51%	20.41%	15.59%	1.81%
	Oteen VA Federal Credit Union	\$24,394	\$55	1.32%	0.51%	38.18%	2.87%	0.23%
	McDowell Cornerstone Credit Union	\$27,050	\$314	2.88%	0.61%	21.34%	6.04%	1.16%
	First Carolina People's Credit Union	\$28,902	\$637	2.62%	1.07%	40.97%	21.43%	2.20%
	Blue Flame Credit Union	\$29,684	\$0	0.00%	0.87%	NA	0.00%	0.00%
	CS Credit Union	\$29,780	\$608	5.13%	0.95%	18.59%	12.34%	2.04%
	HealthShare Credit Union	\$37,053	\$56	0.24%	0.40%	166.07%	1.17%	0.15%
	Carolina Cooperative Federal Credit Union	\$40,621	\$206	0.66%	0.68%	101.94%	3.73%	0.51%
	Civic Federal Credit Union	\$42,490	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Acclaim Federal Credit Union	\$47,634	\$647	1.90%	1.99%	105.26%	17.23%	1.36%
	Charlotte Fire Department Credit Union	\$48,231	\$194	0.82%	0.55%	67.01%	2.82%	0.40%
	Vision Financial Federal Credit Union	\$48,587	\$115	0.51%	2.17%	427.83%	2.87%	0.24%
	ElecTel Cooperative Federal Credit Union	\$48,700	\$141	0.44%	0.45%	103.55%	2.02%	0.29%
	Lion's Share Federal Credit Union	\$51,167	\$611	1.55%	1.39%	89.69%	12.10%	1.19%
	Carolina Federal Credit Union	\$52,073	\$886	2.17%	1.82%	83.63%	16.53%	1.70%
	Greensboro Municipal Federal Credit Union	\$56,469	\$926	2.22%	1.38%	62.20%	12.42%	1.64%
	American Partners Federal Credit Union	\$56,601	\$488	1.02%	0.68%	67.01%	9.26%	0.86%
	Winston-Salem Federal Credit Union	\$58,621	\$1,215	3.14%	1.97%	62.96%	15.54%	2.07%
	Telco Credit Union	\$59,888	\$552	1.41%	2.70%	191.12%	7.81%	0.92%
	Ecusta Credit Union	\$60,385	\$240	0.89%	0.99%	110.83%	3.30%	0.40%
	Weyco Community Credit Union	\$71,499	\$572	1.77%	0.95%	53.85%	5.62%	0.80%
	North Carolina Community Federal Credit Union	\$72,708	\$265	0.99%	0.87%	87.92%	3.71%	0.36%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality
December 31, 2019
Run Date: February 19, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Bragg Mutual Federal Credit Union	\$75,428	\$214	0.55%	1.62%	295.79%	7.38%	0.28%
	WNC Community Credit Union	\$82,721	\$291	0.64%	0.18%	28.87%	2.72%	0.35%
	Welcome Federal Credit Union	\$83,664	\$1,214	2.35%	0.71%	30.23%	10.23%	1.45%
	Riegelwood Federal Credit Union	\$93,314	\$1,668	2.80%	1.56%	55.52%	14.78%	1.79%
	Nova Credit Union	\$106,391	\$631	1.06%	1.01%	95.25%	3.23%	0.59%
	R T P Federal Credit Union	\$111,789	\$360	0.50%	0.75%	150.28%	15.96%	0.32%
	Duke University Federal Credit Union	\$149,478	\$580	0.74%	0.95%	128.45%	4.40%	0.39%
	Premier Federal Credit Union	\$187,929	\$1,536	1.18%	1.06%	89.26%	6.60%	0.82%
	First Flight Federal Credit Union	\$188,352	\$421	0.39%	0.56%	142.76%	2.39%	0.22%
	Telco Community Credit Union	\$198,671	\$1,004	0.71%	0.42%	58.27%	5.13%	0.51%
	Mountain Credit Union	\$223,408	\$529	0.38%	0.46%	120.60%	3.05%	0.24%
	Average of Asset Group A	\$52,656	\$382	2.07%	1.48%	91.35%	8.25%	1.06%
Asset Group B - \$251 to \$500 million in total assets								
	Summit Credit Union	\$263,554	\$981	0.52%	0.79%	153.11%	2.56%	0.37%
	Champion Credit Union	\$287,326	\$1,734	0.73%	0.42%	57.55%	6.36%	0.60%
	Members Credit Union	\$326,695	\$600	0.40%	0.52%	130.50%	1.87%	0.18%
	Piedmont Advantage Credit Union	\$347,179	\$5,333	1.92%	1.18%	61.20%	15.60%	1.54%
	Fort Bragg Federal Credit Union	\$419,831	\$2,149	0.89%	0.50%	56.82%	5.39%	0.51%
	Carolinas Telco Federal Credit Union	\$445,485	\$2,357	0.86%	0.37%	43.23%	3.41%	0.53%
	Latino Community Credit Union	\$491,047	\$3,108	0.80%	1.00%	125.51%	7.03%	0.63%
	Average of Asset Group B	\$368,731	\$2,323	0.87%	0.68%	89.70%	6.03%	0.62%
Asset Group C - \$501 million to \$1 billion in total assets								
	Charlotte Metro Federal Credit Union	\$590,198	\$2,227	0.52%	0.83%	158.73%	3.38%	0.38%
	Marine Federal Credit Union	\$717,163	\$2,879	0.59%	1.69%	284.89%	4.59%	0.40%
	Average of Asset Group C	\$653,681	\$2,553	0.56%	1.26%	221.81%	3.99%	0.39%
Asset Group D - \$1 billion and over in total assets								
	Self-Help Credit Union	\$1,100,500	\$12,569	1.53%	1.72%	112.94%	9.11%	1.14%
	Allegacy Federal Credit Union	\$1,636,541	\$7,369	0.61%	0.94%	153.70%	4.32%	0.45%
	Local Government Federal Credit Union	\$2,234,264	\$35,269	1.89%	1.18%	62.18%	15.81%	1.58%
	Truliant Federal Credit Union	\$2,711,723	\$12,253	0.55%	0.82%	147.66%	5.31%	0.45%
	Coastal Federal Credit Union	\$3,387,042	\$21,192	0.74%	0.99%	133.17%	5.52%	0.63%
	State Employees' Credit Union	\$41,376,687	\$469,012	1.92%	1.17%	60.84%	12.52%	1.13%
	Average of Asset Group D	\$8,741,126	\$92,944	1.21%	1.14%	111.75%	8.77%	0.90%

Source: SNL Financial

Note: Report includes only bank-level data.

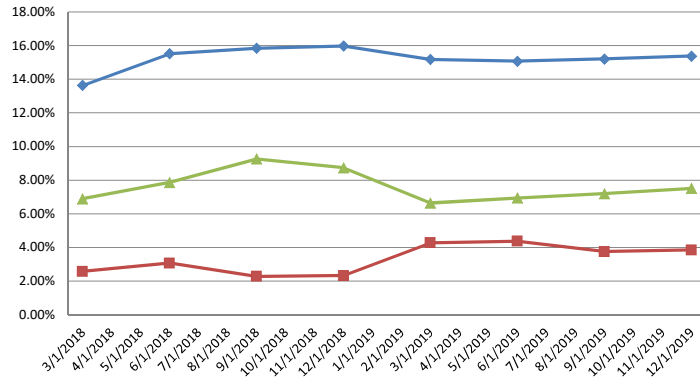
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

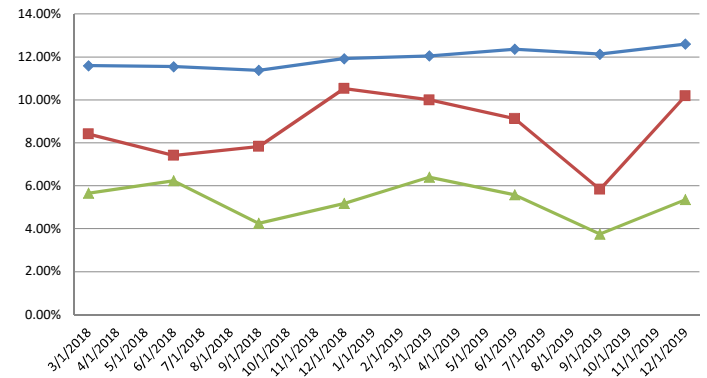
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



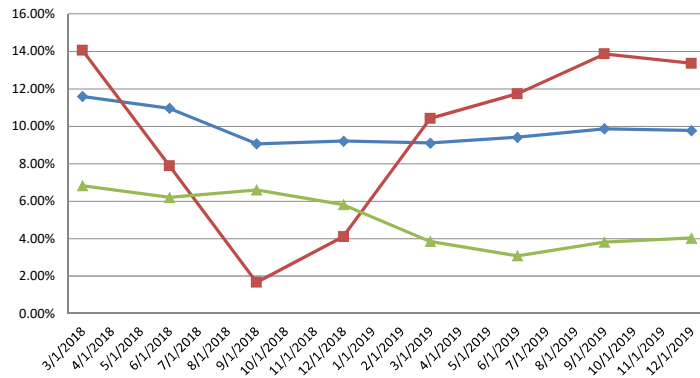
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	13.63%	15.51%	15.84%	15.98%	15.18%	15.07%	15.20%	15.37%
Net Worth Growth (Decline) - YTD	2.56%	3.05%	2.27%	2.31%	4.27%	4.37%	3.74%	3.83%
Total Delinquent Lns/ Net Worth	6.88%	7.85%	9.26%	8.72%	6.64%	6.92%	7.18%	7.50%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



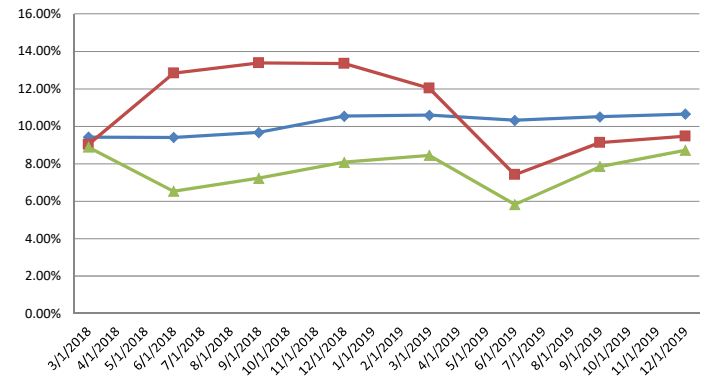
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	11.59%	11.54%	11.38%	11.92%	12.04%	12.36%	12.12%	12.60%
Net Worth Growth (Decline) - YTD	8.41%	7.41%	7.82%	10.53%	9.99%	9.12%	5.82%	10.17%
Total Delinquent Lns/ Net Worth	5.65%	6.22%	4.25%	5.17%	6.40%	5.57%	3.75%	5.35%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	11.59%	10.95%	9.07%	9.20%	9.10%	9.41%	9.86%	9.77%
Net Worth Growth (Decline) - YTD	14.05%	7.88%	1.67%	4.11%	10.42%	11.73%	13.86%	13.36%
Total Delinquent Lns/ Net Worth	6.83%	6.19%	6.60%	5.81%	3.84%	3.09%	3.81%	4.03%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	9.41%	9.39%	9.66%	10.54%	10.58%	10.31%	10.50%	10.65%
Net Worth Growth (Decline) - YTD	9.02%	12.84%	13.38%	13.35%	12.02%	7.41%	9.12%	9.46%
Total Delinquent Lns/ Net Worth	8.88%	6.52%	7.22%	8.08%	8.44%	5.82%	7.84%	8.72%

Source: SNL Financial

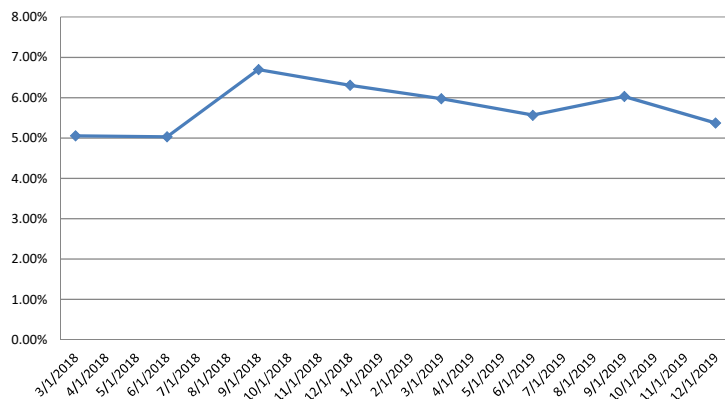
Note: Report includes only bank-level data.

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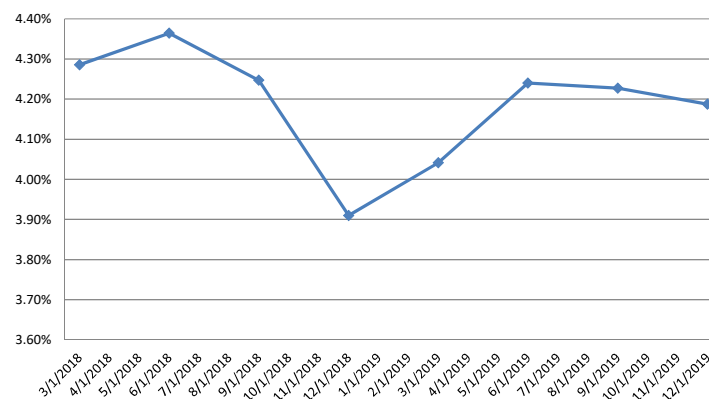
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



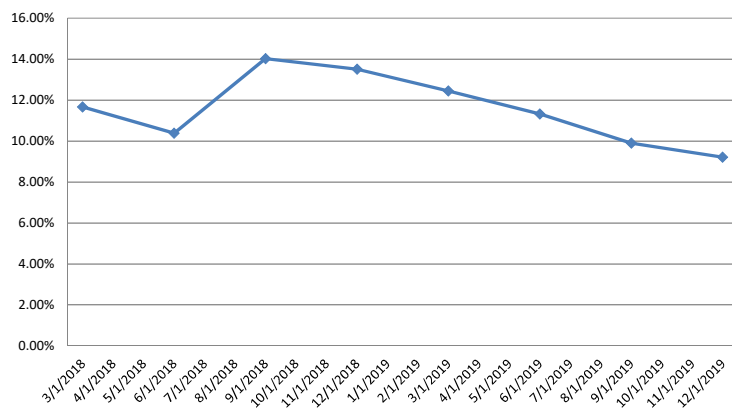
As of Date	Classified Assets/ Net Worth
3/31/18	5.05%
6/30/18	5.03%
9/30/18	6.70%
12/31/18	6.31%
3/31/19	5.97%
6/30/19	5.57%
9/30/19	6.03%
12/31/19	5.37%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



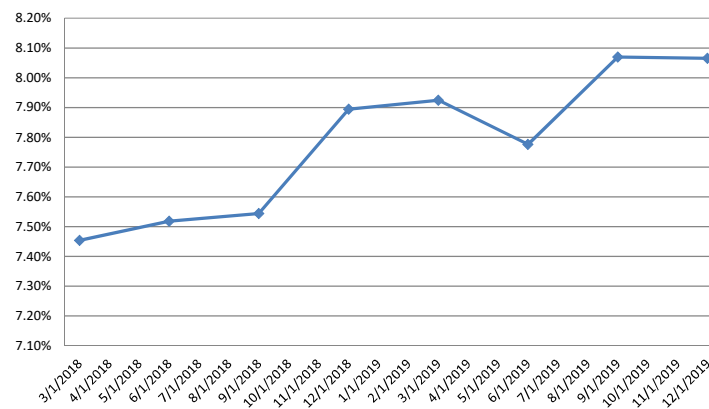
As of Date	Classified Assets/ Net Worth
3/31/18	4.29%
6/30/18	4.36%
9/30/18	4.25%
12/31/18	3.91%
3/31/19	4.04%
6/30/19	4.24%
9/30/19	4.23%
12/31/19	4.19%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
3/31/18	11.67%
6/30/18	10.38%
9/30/18	14.03%
12/31/18	13.52%
3/31/19	12.45%
6/30/19	11.32%
9/30/19	9.90%
12/31/19	9.21%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
3/31/18	7.45%
6/30/18	7.52%
9/30/18	7.54%
12/31/18	7.90%
3/31/19	7.93%
6/30/19	7.78%
9/30/19	8.07%
12/31/19	8.07%

Source: SNL Financial

Note: Report includes only bank-level data.

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NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Mount Vernon Baptist Church Credit Union	\$160	\$57	35.63%	(3.39%)	1.75%	1.75%
	Shaw University Federal Credit Union	\$388	\$117	30.15%	(11.36%)	11.11%	10.26%
	Dill Federal Credit Union	\$860	\$377	43.84%	(4.07%)	14.32%	0.53%
	Texas Gulf Carolina Employees Credit Union	\$2,370	\$934	39.41%	3.09%	0.43%	0.43%
	Piedmont Credit Union	\$4,089	\$590	14.43%	(2.96%)	11.53%	1.69%
	HSM Federal Credit Union	\$4,262	\$656	15.39%	18.63%	20.73%	12.04%
	Arcade Credit Union	\$6,933	\$899	12.97%	0.78%	5.67%	1.00%
	Allvac Savings & Credit Union	\$7,562	\$1,283	16.97%	1.42%	9.43%	4.13%
	North Carolina Press Association Federal Credit Union	\$8,498	\$1,174	13.82%	7.81%	0.34%	10.82%
	Lithium Federal Credit Union	\$9,748	\$1,807	18.54%	6.86%	12.12%	6.25%
	TCP Credit Union	\$10,741	\$2,270	21.13%	6.72%	3.30%	5.24%
	GUCO Credit Union	\$11,395	\$1,771	15.54%	4.18%	0.73%	1.02%
	Greater Kinston Credit Union	\$11,624	\$1,336	11.49%	11.71%	11.60%	15.49%
	Team & Wheel Federal Credit Union	\$12,088	\$1,785	14.77%	3.06%	3.87%	0.78%
	Hamlet Federal Credit Union	\$14,942	\$891	5.96%	(9.91%)	28.40%	25.70%
	Internal Revenue Employees Federal Credit Union	\$17,637	\$3,146	17.84%	1.29%	0.35%	0.79%
	Greensboro Credit Union	\$20,781	\$5,162	24.84%	1.14%	0.54%	0.06%
	Shuford Federal Credit Union	\$23,320	\$2,964	12.71%	2.88%	19.74%	1.52%
	Emergency Responders Credit Union	\$24,360	\$2,861	11.74%	4.68%	15.41%	3.15%
	Oteen VA Federal Credit Union	\$24,394	\$1,897	7.78%	0.80%	2.90%	1.11%
	McDowell Cornerstone Credit Union	\$27,050	\$5,384	19.90%	4.69%	5.83%	1.24%
	First Carolina People's Credit Union	\$28,902	\$2,773	9.59%	1.95%	22.97%	9.41%
	Blue Flame Credit Union	\$29,684	\$5,914	19.92%	0.02%	0.00%	2.57%
	CS Credit Union	\$29,780	\$4,691	15.75%	4.50%	12.96%	2.41%
	HealthShare Credit Union	\$37,053	\$4,679	12.63%	5.62%	1.20%	1.99%
	Carolina Cooperative Federal Credit Union	\$40,621	\$5,307	13.06%	13.32%	3.88%	3.96%
	Civic Federal Credit Union	\$42,490	\$5,530	13.01%	7.40%	0.00%	1.27%
	Acclaim Federal Credit Union	\$47,634	\$4,268	8.96%	(1.98%)	15.16%	15.96%
	Charlotte Fire Department Credit Union	\$48,231	\$6,585	13.65%	1.07%	2.95%	1.97%
	Vision Financial Federal Credit Union	\$48,587	\$5,533	11.39%	15.95%	2.08%	8.89%
	ElecTel Cooperative Federal Credit Union	\$48,700	\$6,837	14.04%	9.43%	2.06%	2.14%
	Lion's Share Federal Credit Union	\$51,167	\$4,544	8.88%	2.07%	13.45%	12.06%
	Carolina Federal Credit Union	\$52,073	\$5,252	10.09%	3.77%	16.87%	14.11%
	Greensboro Municipal Federal Credit Union	\$56,469	\$6,836	12.11%	5.45%	13.55%	8.43%
	American Partners Federal Credit Union	\$56,601	\$6,230	11.01%	4.72%	7.83%	5.25%
	Winston-Salem Federal Credit Union	\$58,621	\$7,575	12.92%	5.88%	16.04%	10.10%
	Telco Credit Union	\$59,888	\$7,148	11.94%	(11.52%)	7.72%	14.76%
	Ecusta Credit Union	\$60,385	\$7,001	11.59%	4.70%	3.43%	3.80%
	Weyco Community Credit Union	\$71,499	\$9,881	13.82%	2.03%	5.79%	3.12%
	North Carolina Community Federal Credit Union	\$72,708	\$7,591	10.44%	7.40%	3.49%	3.07%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2019

Run Date: February 19, 2020

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Bragg Mutual Federal Credit Union	\$75,428	\$8,263	10.95%	3.46%	2.59%	7.66%
	WNC Community Credit Union	\$82,721	\$13,063	15.79%	3.21%	2.23%	0.64%
	Welcome Federal Credit Union	\$83,664	\$11,647	13.92%	2.95%	10.42%	3.15%
	Riegelwood Federal Credit Union	\$93,314	\$14,203	15.22%	7.00%	11.74%	6.52%
	Nova Credit Union	\$106,391	\$18,698	17.57%	0.86%	3.37%	3.21%
	R T P Federal Credit Union	\$111,789	\$10,990	9.83%	6.90%	3.28%	4.92%
	Duke University Federal Credit Union	\$149,478	\$13,329	8.92%	12.03%	4.35%	5.59%
	Premier Federal Credit Union	\$187,929	\$30,428	16.19%	6.44%	5.05%	4.51%
	First Flight Federal Credit Union	\$188,352	\$26,469	14.05%	3.47%	1.59%	2.27%
	Telco Community Credit Union	\$198,671	\$23,625	11.89%	15.90%	4.25%	2.48%
	Mountain Credit Union	\$223,408	\$22,533	10.09%	3.37%	2.35%	2.83%
	Average of Asset Group A	\$52,656	\$6,760	15.37%	3.83%	7.50%	5.37%
Asset Group B - \$251 to \$500 million in total assets							
	Summit Credit Union	\$263,554	\$39,751	15.08%	11.93%	2.47%	3.78%
	Champion Credit Union	\$287,326	\$34,731	12.09%	5.38%	4.99%	2.87%
	Members Credit Union	\$326,695	\$41,201	12.61%	22.73%	1.46%	1.90%
	Piedmont Advantage Credit Union	\$347,179	\$36,535	10.52%	1.42%	14.60%	8.93%
	Fort Bragg Federal Credit Union	\$419,831	\$50,207	11.96%	6.18%	4.28%	2.43%
	Carolinas Telco Federal Credit Union	\$445,485	\$71,051	15.95%	6.01%	3.32%	1.43%
	Latino Community Credit Union	\$491,047	\$48,940	9.97%	17.57%	6.35%	7.97%
	Average of Asset Group B	\$368,731	\$46,059	12.60%	10.17%	5.35%	4.19%
Asset Group C - \$501 million to \$1 billion in total assets							
	Charlotte Metro Federal Credit Union	\$590,198	\$62,408	10.57%	13.06%	3.57%	5.66%
	Marine Federal Credit Union	\$717,163	\$64,293	8.96%	13.65%	4.48%	12.76%
	Average of Asset Group C	\$653,681	\$63,351	9.77%	13.36%	4.03%	9.21%
Asset Group D - \$1 billion and over in total assets							
	Self-Help Credit Union	\$1,100,500	\$167,983	15.26%	12.71%	7.48%	8.45%
	Allegacy Federal Credit Union	\$1,636,541	\$171,197	10.46%	9.49%	4.30%	6.62%
	Local Government Federal Credit Union	\$2,234,264	\$213,151	9.54%	7.50%	16.55%	10.29%
	Truliant Federal Credit Union	\$2,711,723	\$241,168	8.89%	10.41%	5.08%	7.50%
	Coastal Federal Credit Union	\$3,387,042	\$380,540	11.24%	9.24%	5.57%	7.42%
	State Employees' Credit Union	\$41,376,687	\$3,518,068	8.50%	7.41%	13.33%	8.11%
	Average of Asset Group D	\$8,741,126	\$782,018	10.65%	9.46%	8.72%	8.07%

Source: SNL Financial

Note: Report includes only bank-level data.

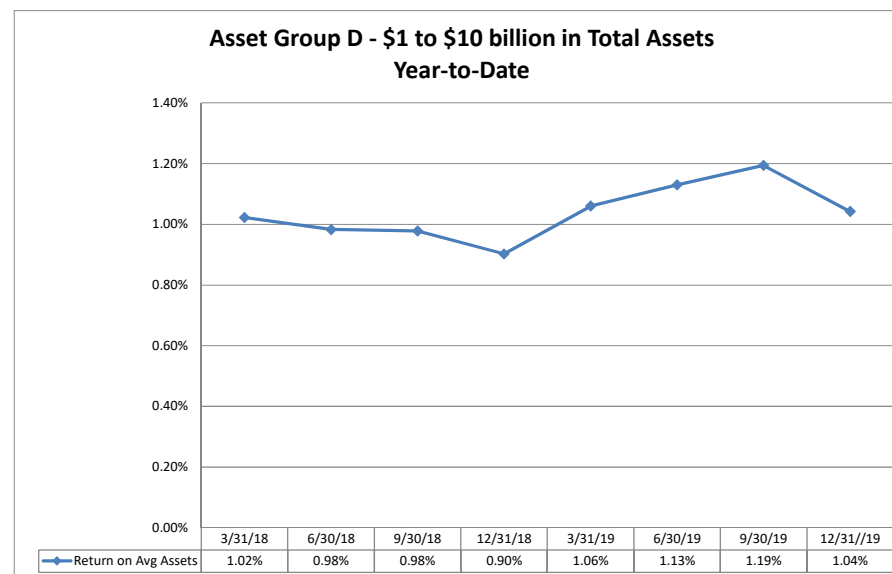
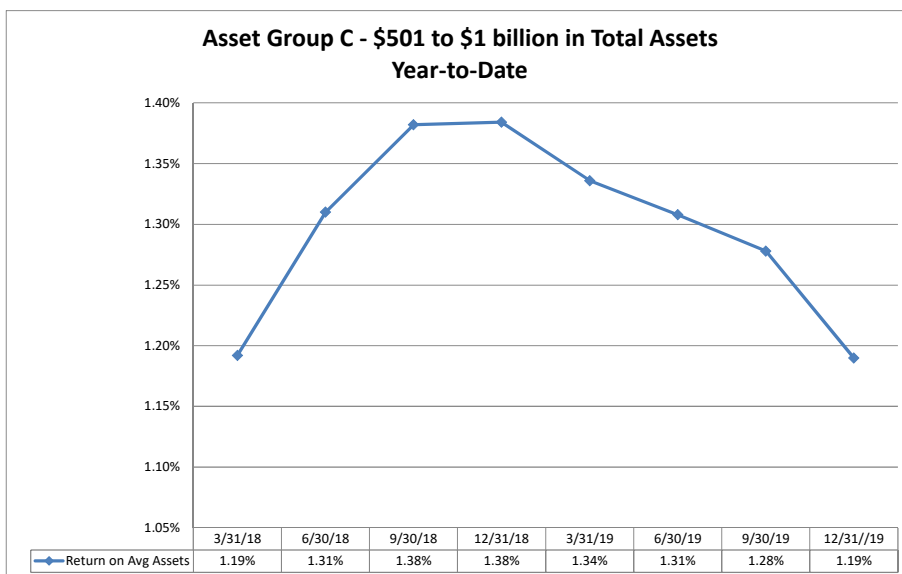
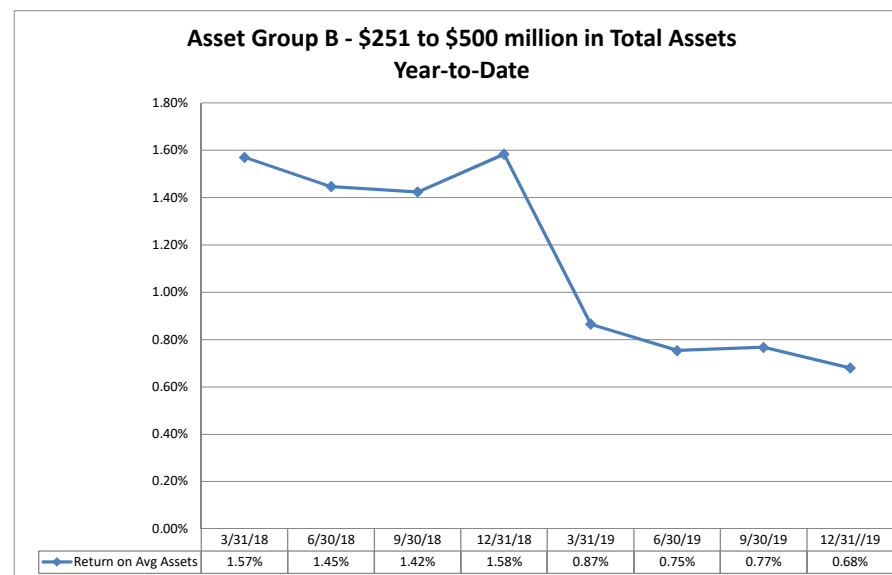
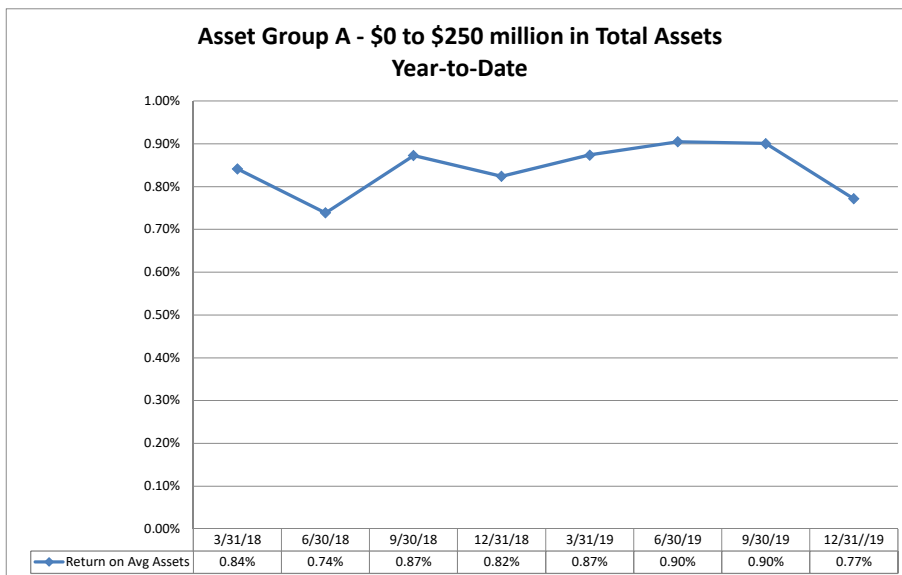
NA = data was not available.

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South Carolina

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



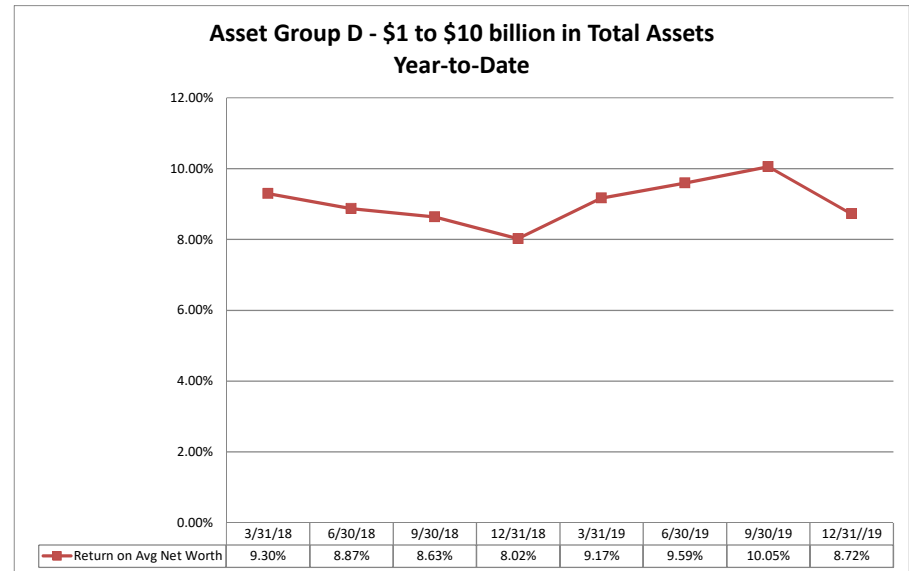
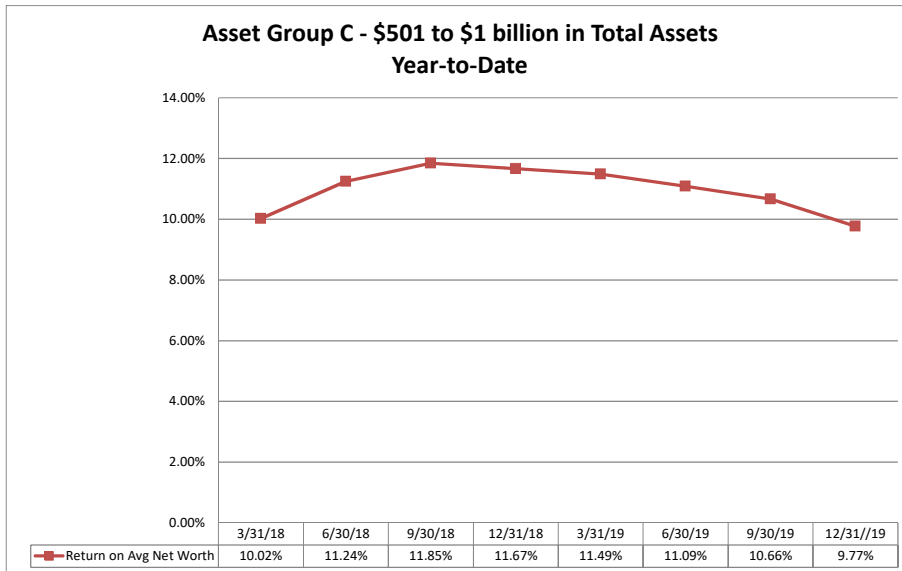
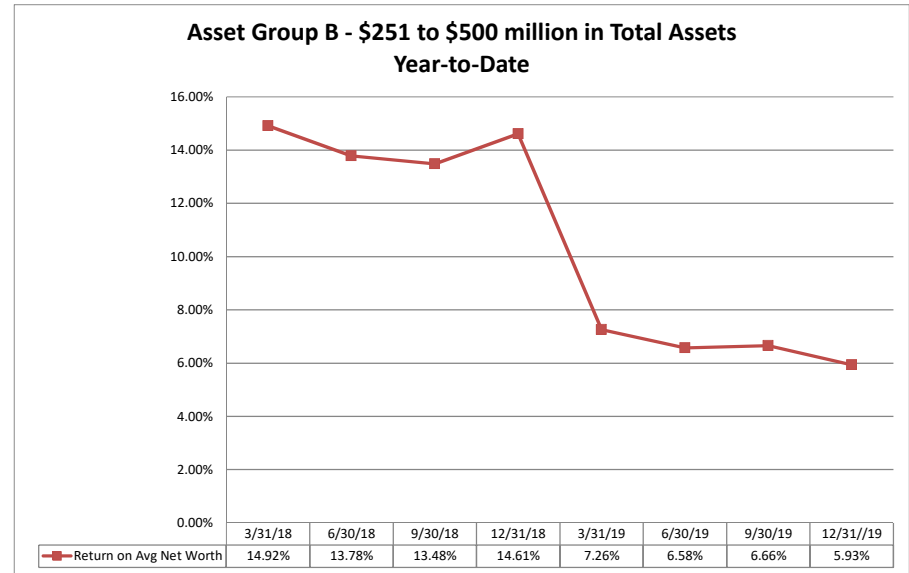
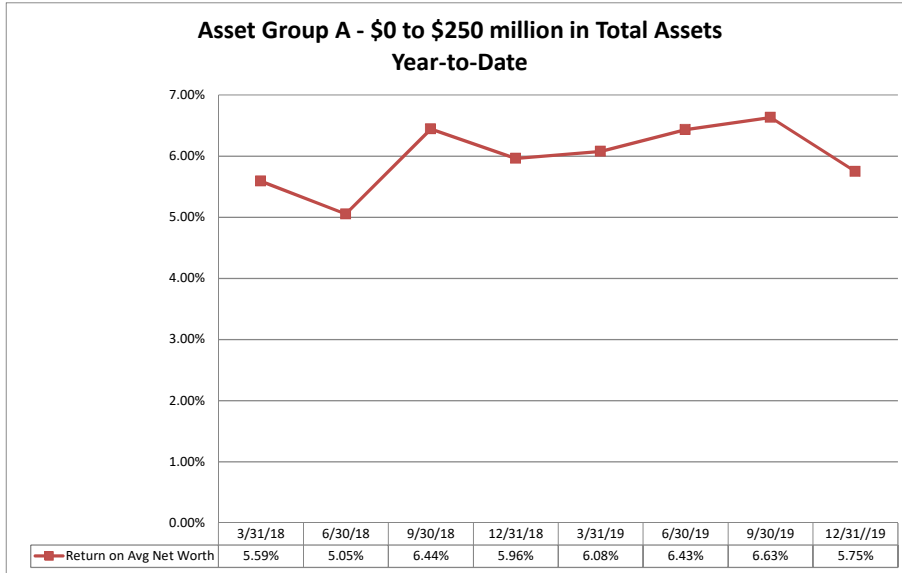
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	Charleston County Teachers Federal Credit Union	\$1,573	\$1	0.25%	2.14%	76.32%	\$32	\$10	0.62%	5.35%	80.28%	\$32
	Trinity Baptist Church Federal Credit Union	\$2,362	(\$13)	(2.19%)	(16.61%)	NA	\$4	\$7	0.29%	2.25%	72.41%	\$3
	Sumter City Credit Union	\$2,465	\$1	0.16%	0.98%	96.43%	\$40	\$0	0.00%	0.00%	100.00%	\$41
	S C H D District 7 Federal Credit Union	\$2,653	(\$6)	(0.91%)	(3.53%)	91.67%	\$40	\$19	0.74%	2.82%	72.96%	\$41
	Brookland Federal Credit Union	\$3,671	\$22	2.42%	33.98%	75.73%	\$58	\$28	0.77%	11.24%	90.96%	\$57
	TRMC Employees Credit Union	\$5,030	(\$42)	(3.24%)	(15.29%)	94.55%	\$84	(\$163)	(2.97%)	(13.54%)	95.03%	\$95
	South Carolina Methodist Conference Credit Union	\$5,099	(\$2)	(0.16%)	(1.40%)	94.37%	\$67	\$5	0.10%	0.88%	94.81%	\$68
	C O Federal Credit Union	\$6,140	\$3	0.22%	2.33%	92.73%	\$30	\$84	1.90%	17.83%	62.25%	\$30
	Emerald Credit Association Federal Credit Union	\$7,160	\$6	0.34%	3.82%	91.59%	\$46	\$25	0.35%	4.05%	90.74%	\$45
	Spartanburg City Employees Credit Union	\$7,341	\$3	0.16%	0.97%	73.68%	\$76	\$60	0.84%	4.94%	67.85%	\$104
	Abbeville Community Federal Credit Union	\$8,882	\$14	0.66%	3.96%	80.92%	\$51	\$69	0.85%	4.98%	82.57%	\$51
	St. Francis Federal Credit Union	\$8,892	\$23	1.02%	4.58%	72.12%	\$55	\$136	1.47%	6.94%	74.60%	\$59
	Berkeley Community Federal Credit Union	\$13,662	(\$11)	(0.32%)	(2.14%)	105.75%	\$51	\$33	0.25%	1.61%	95.14%	\$49
	Self Memorial Hospital Federal Credit Union	\$13,714	(\$149)	(4.25%)	(34.06%)	104.62%	\$39	(\$197)	(1.33%)	(10.72%)	95.59%	\$42
	Anmed Health Federal Credit Union	\$14,114	\$16	0.44%	3.17%	83.33%	\$37	\$70	0.47%	3.51%	84.54%	\$43
	S C I Federal Credit Union	\$17,605	(\$7)	(0.16%)	(0.93%)	86.57%	\$72	\$87	0.50%	2.92%	84.05%	\$68
	1st Cooperative Federal Credit Union	\$18,118	\$24	0.55%	4.15%	87.76%	\$148	\$205	1.25%	9.18%	77.55%	\$138
	HopeSouth Federal Credit Union	\$21,581	\$132	2.45%	12.83%	71.80%	\$61	\$423	1.96%	10.70%	65.44%	\$61
	Pickens Federal Credit Union	\$22,096	\$72	1.29%	7.52%	70.40%	\$58	\$266	1.20%	7.14%	74.18%	\$64
	Edisto Federal Credit Union	\$22,264	(\$47)	(0.84%)	(5.52%)	99.16%	\$79	\$62	0.27%	1.84%	89.77%	\$65
	Health Facilities Federal Credit Union	\$31,134	(\$16)	(0.20%)	(1.43%)	96.68%	\$55	\$507	1.60%	11.96%	78.52%	\$50
	Pee Dee Federal Credit Union	\$31,589	\$179	2.26%	10.33%	67.33%	\$65	\$750	2.37%	11.30%	63.33%	\$57
	Columbia Post Office Credit Union	\$34,114	\$48	0.56%	4.07%	70.66%	\$45	\$159	0.47%	3.41%	75.00%	\$48
	Palmetto First Federal Credit Union	\$42,178	\$203	1.94%	10.76%	65.91%	\$72	\$1,075	2.63%	15.06%	65.14%	\$67
	Greenwood Municipal Federal Credit Union	\$42,288	\$96	0.90%	6.28%	82.08%	\$59	\$396	0.93%	6.68%	81.34%	\$56
	Nucor Employees Credit Union	\$42,368	\$141	1.33%	8.29%	75.09%	\$60	\$687	1.59%	10.48%	69.84%	\$62
	G.H.S. Federal Credit Union	\$43,642	\$41	0.38%	3.56%	90.89%	\$65	\$238	0.54%	5.27%	86.33%	\$58
	Dixies Federal Credit Union	\$47,812	\$33	0.28%	1.48%	90.96%	\$83	\$293	0.62%	3.30%	84.09%	\$76
	Neighbors United Federal Credit Union	\$48,606	(\$31)	(0.25%)	(2.00%)	88.70%	\$63	\$166	0.33%	2.71%	85.17%	\$58
	Vital Federal Credit Union	\$52,464	\$60	0.46%	4.21%	82.63%	\$63	\$293	0.55%	5.25%	85.30%	\$65
	Latitude 32 Federal Credit Union	\$54,244	\$94	0.69%	5.84%	81.69%	\$61	\$578	1.05%	9.27%	80.85%	\$59
	Santee Cooper Credit Union	\$58,270	\$150	1.04%	8.55%	77.44%	\$74	\$737	1.30%	10.95%	71.79%	\$67
	Secured Advantage Federal Credit Union	\$68,992	(\$77)	(0.44%)	(3.27%)	107.34%	\$74	(\$113)	(0.15%)	(1.19%)	99.37%	\$71
	Palmetto Health Credit Union	\$71,971	\$535	3.00%	16.47%	61.99%	\$46	\$1,239	1.76%	9.96%	74.35%	\$63
	Upstate Federal Credit Union	\$72,187	\$166	0.92%	9.15%	83.47%	\$57	\$909	1.29%	13.14%	82.69%	\$55
	South Carolina National Guard Federal Credit Union	\$74,738	\$216	1.18%	5.66%	70.33%	\$59	\$1,063	1.45%	7.24%	66.05%	\$57
	Caro Federal Credit Union	\$94,032	\$250	1.07%	7.39%	74.15%	\$81	\$728	0.76%	5.53%	80.36%	\$83

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Anderson Federal Credit Union	\$94,712	\$2	0.01%	0.10%	97.83%	\$69	\$314	0.33%	3.80%	91.16%	\$61
	Georgetown Kraft Credit Union	\$112,937	\$578	2.05%	14.93%	71.14%	\$57	\$1,986	1.76%	13.34%	73.33%	\$58
	Carolina Foothills Federal Credit Union	\$120,154	\$198	0.66%	5.55%	80.80%	\$59	\$1,052	0.88%	7.57%	80.84%	\$59
	Greenville Heritage Federal Credit Union	\$121,444	\$188	0.64%	4.54%	85.67%	\$64	\$774	0.70%	4.77%	85.13%	\$63
	Mid Carolina Credit Union	\$135,073	\$33	0.10%	0.80%	92.72%	\$57	\$525	0.39%	3.26%	87.39%	\$57
	ArrowPointe Federal Credit Union	\$159,927	\$65	0.16%	1.88%	90.54%	\$58	\$246	0.15%	1.78%	91.55%	\$58
	SPC Credit Union	\$164,826	\$404	0.98%	11.54%	80.66%	\$67	\$1,578	0.95%	11.76%	82.14%	\$65
	MTC Federal Credit Union	\$196,454	\$432	0.89%	5.57%	83.76%	\$72	\$1,479	0.78%	4.86%	85.78%	\$74
	Carolina Trust Federal Credit Union	\$247,826	\$658	1.06%	10.11%	75.66%	\$63	\$2,257	0.92%	9.03%	77.99%	\$59
	Average of Asset Group A	\$53,661	\$102	0.43%	3.29%	83.90%	\$60	\$460	0.77%	5.75%	81.21%	\$60
Asset Group B - \$251 to \$500 million in total assets												
	Greenville Federal Credit Union	\$261,854	\$433	0.67%	5.98%	84.91%	\$67	\$2,179	0.86%	7.75%	81.67%	\$66
	SC Telco Federal Credit Union	\$388,395	\$266	0.27%	2.05%	78.91%	\$79	\$1,551	0.40%	3.03%	77.26%	\$76
	CPM Federal Credit Union	\$392,080	\$368	0.38%	3.43%	86.94%	\$63	\$2,954	0.78%	7.02%	82.71%	\$61
	Average of Asset Group B	\$347,443	\$356	0.44%	3.82%	83.59%	\$70	\$2,228	0.68%	5.93%	80.55%	\$68
Asset Group C - \$501 million to \$1 billion in total assets												
	Family Trust Federal Credit Union	\$520,382	\$912	0.71%	6.88%	82.88%	\$88	\$6,534	1.30%	12.90%	75.97%	\$77
	Heritage Trust Federal Credit Union	\$645,925	\$315	0.20%	1.99%	88.23%	\$72	\$3,299	0.52%	5.32%	85.45%	\$67
	S.C. State Federal Credit Union	\$872,784	\$3,527	1.64%	11.79%	61.43%	\$60	\$13,974	1.64%	12.25%	62.87%	\$59
	AllSouth Federal Credit Union	\$897,983	\$2,269	1.01%	6.67%	80.99%	\$82	\$11,688	1.32%	8.80%	74.09%	\$62
	Palmetto Citizens Federal Credit Union	\$921,845	\$2,475	1.09%	8.77%	71.79%	\$62	\$10,382	1.17%	9.58%	71.17%	\$61
	Average of Asset Group C	\$771,784	\$1,900	0.93%	7.22%	77.06%	\$73	\$9,175	1.19%	9.77%	73.91%	\$65
Asset Group D - \$1 billion and over in total assets												
	SRP Federal Credit Union	\$1,067,078	\$4,789	1.80%	14.04%	67.14%	\$72	\$20,977	2.00%	16.48%	66.47%	\$70
	Safe Federal Credit Union	\$1,114,141	\$1,826	0.66%	5.54%	77.68%	\$64	\$10,746	1.00%	8.47%	72.03%	\$58
	Sharonview Federal Credit Union	\$1,627,129	\$437	0.11%	1.06%	87.34%	\$114	\$7,379	0.45%	4.55%	80.53%	\$109
	South Carolina Federal Credit Union	\$1,831,541	\$2,353	0.52%	4.45%	86.32%	\$101	\$11,922	0.65%	5.77%	85.19%	\$95
	Founders Federal Credit Union	\$2,653,556	(\$408)	(0.06%)	(0.47%)	87.95%	\$86	\$28,077	1.11%	8.34%	72.40%	\$75
	Average of Asset Group D	\$1,658,689	\$1,799	0.61%	4.92%	81.29%	\$87	\$15,820	1.04%	8.72%	75.32%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

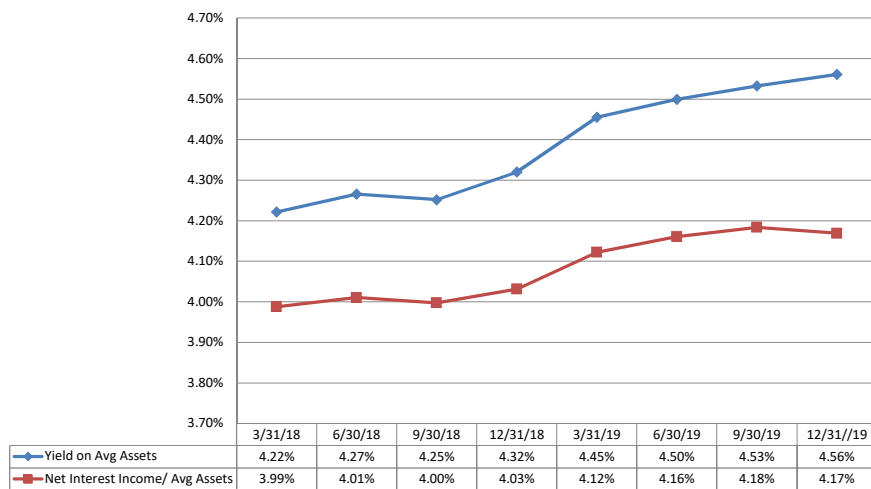
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

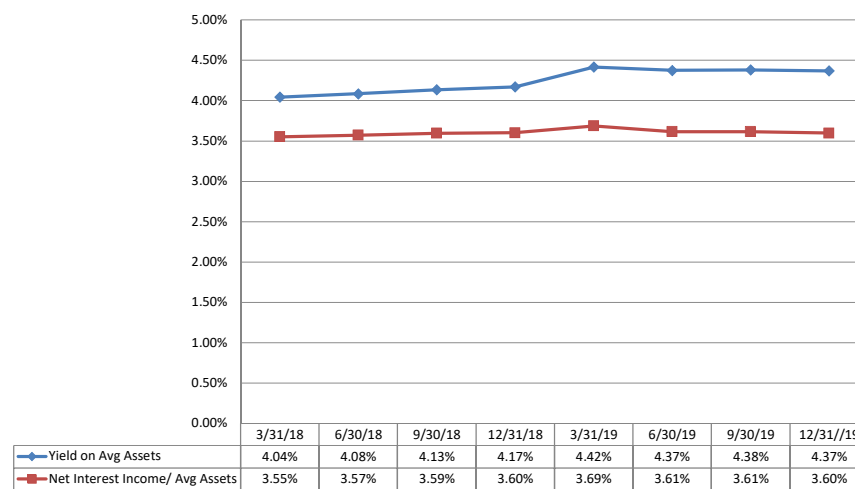
Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

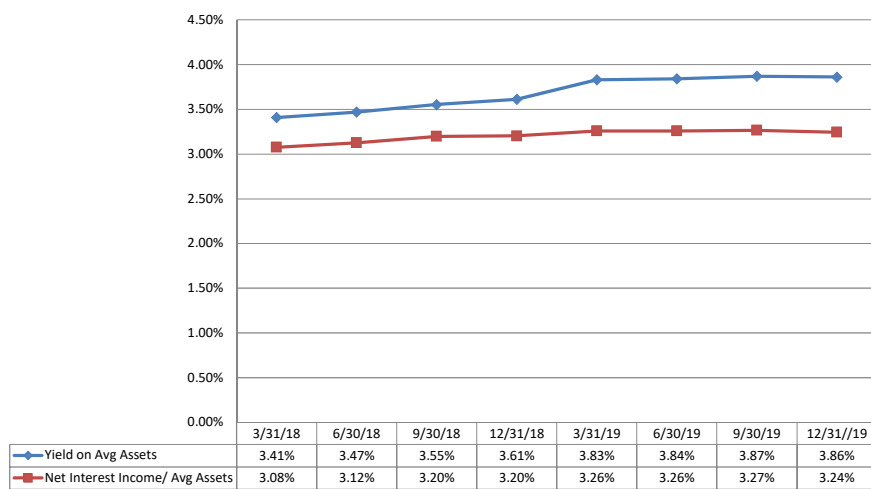
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



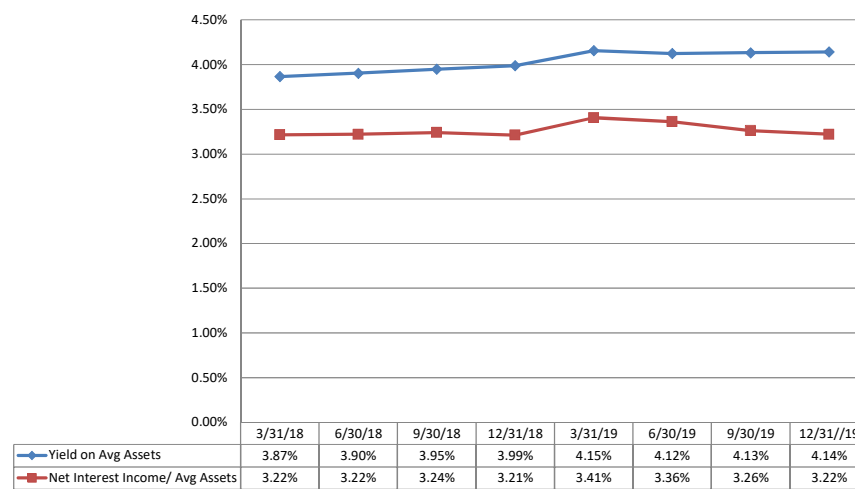
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Source: SNL Financial

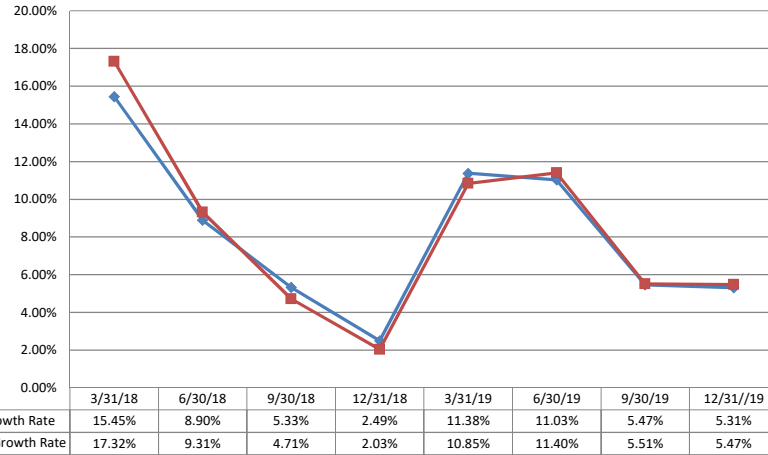
Note: Report includes only bank-level data.

NA = data was not available.

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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

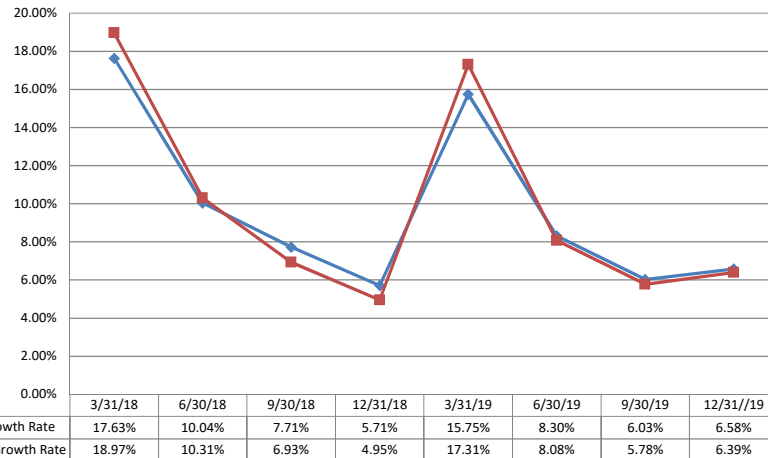
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



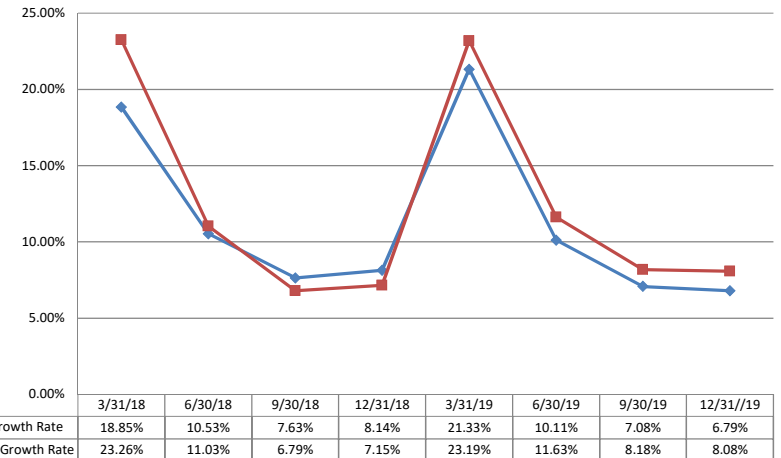
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
	Asset Group A - \$0 to \$250 million in total assets										
	Charleston County Teachers Federal Credit Union	\$1,573	\$949	\$1,379	68.82%	\$787	7.66%	0.19%	7.47%	2.88%	3.22%
	Trinity Baptist Church Federal Credit Union	\$2,362	\$520	\$2,052	25.34%	\$2,362	1.93%	0.82%	1.11%	(8.77%)	(10.39%)
	Sumter City Credit Union	\$2,465	\$1,605	\$2,056	78.06%	\$1,643	4.00%	0.11%	3.88%	(16.69%)	(19.37%)
	S C H D District 7 Federal Credit Union	\$2,653	\$2,157	\$1,950	110.62%	\$1,769	7.95%	0.93%	7.29%	(1.74%)	(3.70%)
	Brookland Federal Credit Union	\$3,671	\$2,522	\$3,376	74.70%	\$1,468	5.54%	0.11%	5.45%	8.13%	8.10%
	TRMC Employees Credit Union	\$5,030	\$3,721	\$3,858	96.45%	\$2,515	7.96%	0.66%	7.30%	(11.32%)	(9.37%)
	South Carolina Methodist Conference Credit Union	\$5,099	\$3,915	\$4,509	86.83%	\$1,700	5.55%	0.14%	5.41%	(3.10%)	(3.61%)
	C O Federal Credit Union	\$6,140	\$3,026	\$5,623	53.81%	\$3,070	6.10%	0.36%	5.76%	118.35%	136.46%
	Emerald Credit Association Federal Credit Union	\$7,160	\$4,590	\$6,485	70.78%	\$1,790	4.29%	0.14%	4.15%	3.92%	3.81%
	Spartanburg City Employees Credit Union	\$7,341	\$5,707	\$6,083	93.82%	\$7,341	4.75%	0.77%	3.98%	16.28%	27.15%
	Abbeville Community Federal Credit Union	\$8,882	\$6,421	\$7,402	86.75%	\$1,776	5.89%	0.25%	5.64%	15.13%	17.32%
	St. Francis Federal Credit Union	\$8,892	\$5,688	\$6,842	83.13%	\$1,976	5.11%	0.17%	4.95%	(3.06%)	(5.71%)
	Berkeley Community Federal Credit Union	\$13,662	\$4,374	\$11,541	37.90%	\$2,277	3.73%	0.20%	3.53%	12.79%	15.16%
	Self Memorial Hospital Federal Credit Union	\$13,714	\$6,446	\$11,981	53.80%	\$2,110	4.25%	0.27%	3.97%	(9.45%)	(9.34%)
	Anmed Health Federal Credit Union	\$14,114	\$6,625	\$12,061	54.93%	\$2,823	3.39%	0.06%	3.33%	(2.43%)	(3.34%)
	S C I Federal Credit Union	\$17,605	\$9,553	\$14,512	65.83%	\$4,401	4.11%	0.28%	3.83%	1.71%	1.74%
	1st Cooperative Federal Credit Union	\$18,118	\$14,746	\$15,743	93.67%	\$6,039	5.10%	0.22%	4.88%	18.09%	19.38%
	HopeSouth Federal Credit Union	\$21,581	\$11,369	\$17,027	66.77%	\$2,398	6.57%	0.32%	6.25%	3.90%	3.22%
	Pickens Federal Credit Union	\$22,096	\$10,188	\$18,182	56.03%	\$3,157	3.46%	0.03%	3.43%	2.39%	1.51%
	Edisto Federal Credit Union	\$22,264	\$11,836	\$18,846	62.80%	\$1,855	5.17%	0.92%	4.25%	(7.92%)	(9.65%)
	Health Facilities Federal Credit Union	\$31,134	\$12,445	\$26,472	47.01%	\$2,147	3.52%	0.04%	3.48%	1.46%	(0.17%)
	Pee Dee Federal Credit Union	\$31,589	\$19,966	\$24,386	81.87%	\$2,527	4.85%	0.15%	4.69%	2.48%	0.41%
	Columbia Post Office Credit Union	\$34,114	\$7,446	\$29,239	25.47%	\$7,581	3.12%	1.28%	1.88%	2.94%	2.88%
	Palmetto First Federal Credit Union	\$42,178	\$29,580	\$34,350	86.11%	\$2,812	5.88%	0.27%	5.61%	8.54%	6.85%
	Greenwood Municipal Federal Credit Union	\$42,288	\$20,368	\$35,905	56.73%	\$2,819	4.10%	0.20%	3.90%	0.83%	(0.53%)
	Nucor Employees Credit Union	\$42,368	\$25,334	\$35,101	72.17%	\$3,026	3.71%	0.27%	3.43%	4.08%	2.76%
	G.H.S. Federal Credit Union	\$43,642	\$21,121	\$38,857	54.36%	\$3,233	3.12%	0.06%	3.05%	2.56%	2.38%
	Dixies Federal Credit Union	\$47,812	\$31,362	\$38,326	81.83%	\$2,732	5.43%	0.94%	4.49%	3.72%	3.70%
	Neighbors United Federal Credit Union	\$48,606	\$25,112	\$42,281	59.39%	\$2,627	3.95%	0.22%	3.73%	(1.53%)	(1.83%)
	Vital Federal Credit Union	\$52,464	\$40,977	\$46,451	88.22%	\$2,761	3.71%	0.66%	3.05%	1.35%	0.72%
	Latitude 32 Federal Credit Union	\$54,244	\$41,469	\$47,709	86.92%	\$2,782	3.79%	0.32%	3.47%	1.26%	0.27%
	Santee Cooper Credit Union	\$58,270	\$42,384	\$50,870	83.32%	\$3,532	3.81%	0.22%	3.59%	9.06%	8.37%
	Secured Advantage Federal Credit Union	\$68,992	\$32,085	\$59,645	53.79%	\$4,181	3.33%	0.39%	2.94%	(5.36%)	(5.91%)
	Palmetto Health Credit Union	\$71,971	\$40,506	\$58,031	69.80%	\$2,666	3.62%	0.29%	3.33%	10.00%	9.30%
	Upstate Federal Credit Union	\$72,187	\$56,360	\$64,389	87.53%	\$1,552	5.56%	0.60%	4.96%	10.25%	9.77%
	South Carolina National Guard Federal Credit Union	\$74,738	\$33,338	\$58,620	56.87%	\$3,737	3.99%	0.54%	3.45%	0.87%	(2.05%)
	Caro Federal Credit Union	\$94,032	\$66,704	\$80,004	83.38%	\$4,822	4.02%	0.28%	3.74%	(0.82%)	(1.83%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Anderson Federal Credit Union	\$94,712	\$67,803	\$85,961	78.88%	\$2,745	4.06%	0.60%	3.46%	3.28%	3.41%
	Georgetown Kraft Credit Union	\$112,937	\$82,285	\$96,300	85.45%	\$1,898	4.63%	0.36%	4.27%	3.74%	2.29%
	Carolina Foothills Federal Credit Union	\$120,154	\$85,574	\$103,632	82.57%	\$2,165	4.40%	0.49%	3.91%	6.50%	6.88%
	Greenville Heritage Federal Credit Union	\$121,444	\$81,862	\$104,362	78.44%	\$3,421	4.15%	0.85%	3.29%	22.08%	25.47%
	Mid Carolina Credit Union	\$135,073	\$84,566	\$113,265	74.66%	\$3,141	3.66%	0.50%	3.15%	2.43%	(0.21%)
	ArrowPointe Federal Credit Union	\$159,927	\$110,155	\$143,385	76.82%	\$2,734	3.90%	0.69%	3.21%	2.23%	3.04%
	SPC Credit Union	\$164,826	\$114,007	\$148,311	76.87%	\$2,555	4.20%	0.26%	3.94%	1.78%	1.86%
	MTC Federal Credit Union	\$196,454	\$124,748	\$161,099	77.44%	\$2,602	5.05%	0.72%	4.33%	8.29%	9.07%
	Carolina Trust Federal Credit Union	\$247,826	\$181,726	\$217,522	83.54%	\$2,738	3.72%	0.16%	3.56%	3.35%	2.21%
	Average of Asset Group A	\$53,661	\$34,679	\$46,000	71.96%	\$2,887	4.56%	0.40%	4.17%	5.31%	5.47%
Asset Group B - \$251 to \$500 million in total assets											
	Greenville Federal Credit Union	\$261,854	\$191,448	\$225,446	84.92%	\$3,401	4.27%	0.66%	3.58%	8.51%	7.19%
	SC Telco Federal Credit Union	\$388,395	\$299,683	\$315,539	94.97%	\$3,023	5.35%	1.18%	4.18%	5.28%	8.19%
	CPM Federal Credit Union	\$392,080	\$236,810	\$343,663	68.91%	\$2,197	3.48%	0.45%	3.03%	10.13%	10.59%
	Average of Asset Group B	\$347,443	\$242,647	\$294,883	82.93%	\$2,874	4.37%	0.76%	3.60%	7.97%	8.66%
Asset Group C - \$501 million to \$1 billion in total assets											
	Family Trust Federal Credit Union	\$520,382	\$396,335	\$426,044	93.03%	\$3,458	4.12%	0.80%	3.32%	8.76%	10.05%
	Heritage Trust Federal Credit Union	\$645,925	\$481,586	\$536,890	89.70%	\$3,151	4.17%	0.50%	3.67%	3.49%	2.70%
	S.C. State Federal Credit Union	\$872,784	\$521,853	\$742,859	70.25%	\$3,357	4.04%	0.37%	3.68%	5.26%	4.21%
	AllSouth Federal Credit Union	\$897,983	\$549,777	\$757,541	72.57%	\$2,828	3.15%	0.56%	2.59%	6.87%	6.74%
	Palmetto Citizens Federal Credit Union	\$921,845	\$564,922	\$678,945	83.21%	\$3,218	3.82%	0.87%	2.96%	8.50%	8.23%
	Average of Asset Group C	\$771,784	\$502,895	\$628,456	81.75%	\$3,202	3.86%	0.62%	3.24%	6.58%	6.39%
Asset Group D - \$1 billion and over in total assets											
	SRP Federal Credit Union	\$1,067,078	\$728,204	\$918,359	79.29%	\$2,985	4.03%	0.43%	3.60%	15.00%	13.36%
	Safe Federal Credit Union	\$1,114,141	\$848,398	\$967,362	87.70%	\$3,248	3.12%	0.54%	2.66%	5.82%	5.66%
	Sharonview Federal Credit Union	\$1,627,129	\$1,361,228	\$1,117,130	121.85%	\$5,207	4.88%	1.66%	2.98%	0.83%	5.92%
	South Carolina Federal Credit Union	\$1,831,541	\$1,466,678	\$1,436,012	102.14%	\$3,872	3.59%	0.52%	3.07%	1.68%	5.81%
	Founders Federal Credit Union	\$2,653,556	\$2,249,561	\$2,143,418	104.95%	\$3,670	5.09%	1.30%	3.79%	10.64%	9.67%
	Average of Asset Group D	\$1,658,689	\$1,330,814	\$1,316,456	99.19%	\$3,796	4.14%	0.89%	3.22%	6.79%	8.08%

Source: SNL Financial

Note: Report includes only bank-level data.

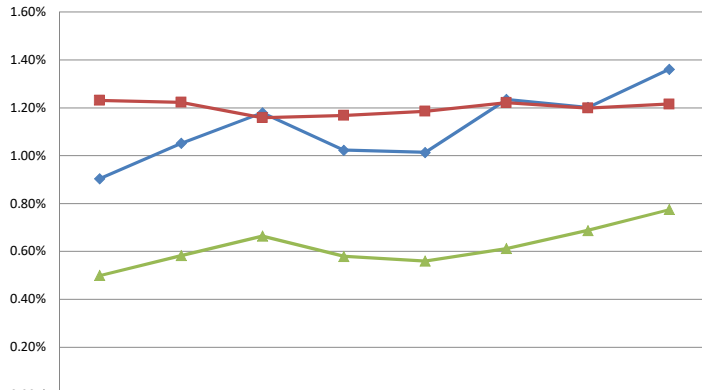
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

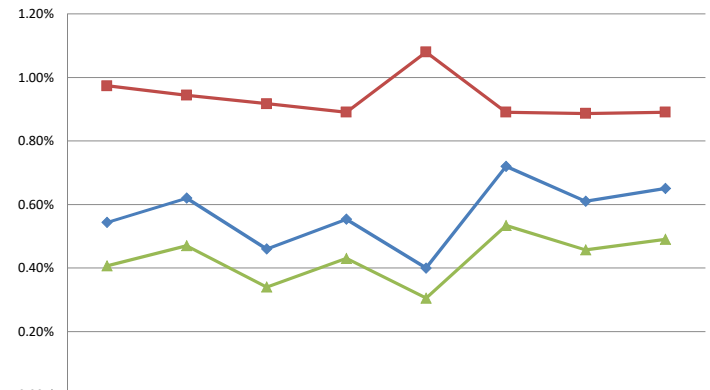
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



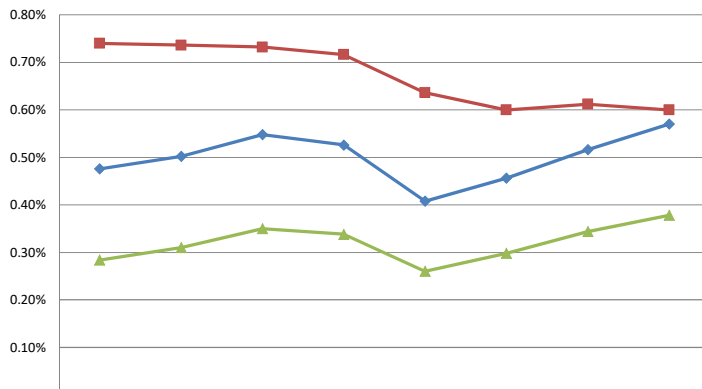
NPLs/Loans	0.90%	1.05%	1.18%	1.02%	1.01%	1.23%	1.20%	1.36%
Reserves/Loans	1.23%	1.22%	1.16%	1.17%	1.19%	1.22%	1.20%	1.22%
Delinquent Loans/Total Assets	0.50%	0.58%	0.66%	0.58%	0.56%	0.61%	0.69%	0.77%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



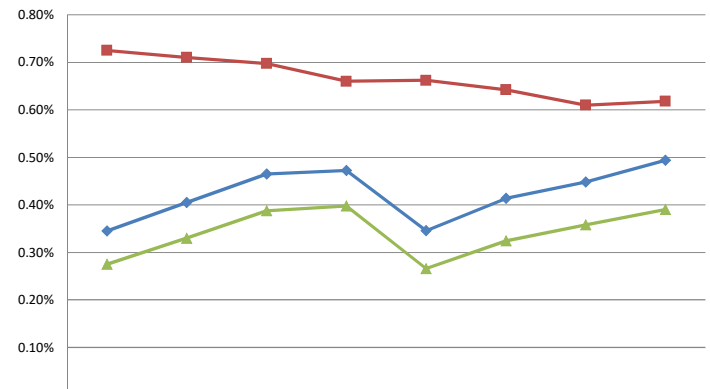
NPLs/Loans	0.54%	0.62%	0.46%	0.55%	0.40%	0.72%	0.61%	0.65%
Reserves/Loans	0.97%	0.94%	0.92%	0.89%	1.08%	0.89%	0.89%	0.89%
Delinquent Loans/Total Assets	0.41%	0.47%	0.34%	0.43%	0.31%	0.53%	0.46%	0.49%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



NPLs/Loans	0.48%	0.50%	0.55%	0.53%	0.41%	0.46%	0.52%	0.57%
Reserves/Loans	0.74%	0.74%	0.73%	0.72%	0.64%	0.60%	0.61%	0.60%
Delinquent Loans/Total Assets	0.28%	0.31%	0.35%	0.34%	0.26%	0.30%	0.34%	0.38%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



NPLs/Loans	0.35%	0.41%	0.47%	0.47%	0.35%	0.41%	0.45%	0.49%
Reserves/Loans	0.73%	0.71%	0.70%	0.66%	0.66%	0.64%	0.61%	0.62%
Delinquent Loans/Total Assets	0.28%	0.33%	0.39%	0.40%	0.27%	0.32%	0.36%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2019

Run Date: February 19, 2020

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Charleston County Teachers Federal Credit Union	\$1,573	\$48	5.06%	2.00%	39.58%	23.65%	3.05%
	Trinity Baptist Church Federal Credit Union	\$2,362	\$4	0.77%	0.77%	100.00%	1.29%	0.17%
	Sumter City Credit Union	\$2,465	\$0	0.00%	0.62%	NA	0.00%	0.00%
	S C H D District 7 Federal Credit Union	\$2,653	\$51	2.36%	1.72%	72.55%	10.80%	1.92%
	Brookland Federal Credit Union	\$3,671	\$50	1.98%	3.21%	162.00%	17.66%	1.36%
	TRMC Employees Credit Union	\$5,030	\$129	3.47%	4.49%	129.46%	12.85%	2.56%
	South Carolina Methodist Conference Credit Union	\$5,099	\$122	3.12%	1.38%	44.26%	19.52%	2.39%
	C O Federal Credit Union	\$6,140	\$176	5.82%	0.36%	6.25%	34.59%	2.87%
	Emerald Credit Association Federal Credit Union	\$7,160	\$0	0.00%	0.50%	NA	0.00%	0.00%
	Spartanburg City Employees Credit Union	\$7,341	\$194	3.40%	1.56%	45.88%	14.55%	2.64%
	Abbeville Community Federal Credit Union	\$8,882	\$137	2.13%	2.04%	95.62%	8.83%	1.54%
	St. Francis Federal Credit Union	\$8,892	\$53	0.93%	1.11%	118.87%	5.52%	0.60%
	Berkeley Community Federal Credit Union	\$13,662	\$215	4.92%	2.15%	43.72%	12.21%	1.57%
	Self Memorial Hospital Federal Credit Union	\$13,714	\$195	3.03%	2.50%	82.56%	10.84%	1.42%
	Anmed Health Federal Credit Union	\$14,114	\$24	0.36%	0.35%	95.83%	1.17%	0.17%
	S C I Federal Credit Union	\$17,605	\$124	1.30%	0.92%	70.97%	4.21%	0.70%
	1st Cooperative Federal Credit Union	\$18,118	\$38	0.26%	0.17%	65.79%	1.62%	0.21%
	HopeSouth Federal Credit Union	\$21,581	\$383	3.37%	3.10%	91.91%	8.65%	1.77%
	Pickens Federal Credit Union	\$22,096	\$6	0.06%	0.91%	NM	0.15%	0.03%
	Edisto Federal Credit Union	\$22,264	\$279	2.36%	2.24%	94.98%	10.18%	1.25%
	Health Facilities Federal Credit Union	\$31,134	\$103	0.83%	0.89%	107.77%	2.24%	0.33%
	Pee Dee Federal Credit Union	\$31,589	\$49	0.25%	1.26%	514.29%	0.67%	0.16%
	Columbia Post Office Credit Union	\$34,114	\$303	4.07%	2.94%	72.28%	6.37%	0.89%
	Palmetto First Federal Credit Union	\$42,178	\$439	1.48%	1.19%	80.18%	8.26%	1.04%
	Greenwood Municipal Federal Credit Union	\$42,288	\$89	0.44%	0.27%	62.92%	2.01%	0.21%
	Nucor Employees Credit Union	\$42,368	\$218	0.86%	1.06%	122.94%	3.64%	0.51%
	G.H.S. Federal Credit Union	\$43,642	\$38	0.18%	0.70%	389.47%	0.80%	0.09%
	Dixies Federal Credit Union	\$47,812	\$43	0.14%	1.04%	760.47%	2.47%	0.09%
	Neighbors United Federal Credit Union	\$48,606	\$550	2.19%	1.02%	46.73%	9.03%	1.13%
	Vital Federal Credit Union	\$52,464	\$147	0.36%	0.34%	93.88%	2.51%	0.28%
	Latitude 32 Federal Credit Union	\$54,244	\$123	0.30%	0.47%	158.54%	1.84%	0.23%
	Santee Cooper Credit Union	\$58,270	\$271	0.64%	1.02%	159.78%	4.24%	0.47%
	Secured Advantage Federal Credit Union	\$68,992	\$293	0.91%	0.50%	54.61%	4.80%	0.42%
	Palmetto Health Credit Union	\$71,971	\$32	0.08%	1.55%	NM	0.23%	0.04%
	Upstate Federal Credit Union	\$72,187	\$253	0.45%	0.45%	101.19%	3.83%	0.35%
	South Carolina National Guard Federal Credit Union	\$74,738	\$111	0.33%	0.93%	280.18%	0.71%	0.15%
	Caro Federal Credit Union	\$94,032	\$447	0.67%	0.81%	121.03%	3.33%	0.48%

Source: SNL Financial

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Asset Quality
December 31, 2019
Run Date: February 19, 2020

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Anderson Federal Credit Union	\$94,712	\$158	0.23%	0.59%	253.16%	4.45%	0.17%
	Georgetown Kraft Credit Union	\$112,937	\$175	0.21%	1.00%	470.29%	1.24%	0.15%
	Carolina Foothills Federal Credit Union	\$120,154	\$274	0.32%	0.70%	219.34%	2.09%	0.23%
	Greenville Heritage Federal Credit Union	\$121,444	\$119	0.15%	1.10%	759.66%	0.96%	0.10%
	Mid Carolina Credit Union	\$135,073	\$751	0.89%	0.99%	111.72%	4.35%	0.56%
	ArrowPointe Federal Credit Union	\$159,927	\$369	0.33%	0.49%	146.07%	3.05%	0.23%
	SPC Credit Union	\$164,826	\$578	0.51%	0.85%	168.17%	4.27%	0.35%
	MTC Federal Credit Union	\$196,454	\$519	0.42%	0.48%	114.45%	1.95%	0.26%
	Carolina Trust Federal Credit Union	\$247,826	\$1,158	0.64%	1.15%	180.74%	4.17%	0.47%
	Average of Asset Group A	\$53,661	\$214	1.36%	1.22%	164.53%	6.13%	0.77%
Asset Group B - \$251 to \$500 million in total assets								
	Greenville Federal Credit Union	\$261,854	\$800	0.42%	0.39%	94.25%	2.67%	0.31%
	SC Telco Federal Credit Union	\$388,395	\$4,021	1.34%	1.60%	119.00%	7.46%	1.04%
	CPM Federal Credit Union	\$392,080	\$458	0.19%	0.68%	351.53%	1.17%	0.12%
	Average of Asset Group B	\$347,443	\$1,760	0.65%	0.89%	188.26%	3.77%	0.49%
Asset Group C - \$501 million to \$1 billion in total assets								
	Family Trust Federal Credit Union	\$520,382	\$2,380	0.60%	0.35%	58.61%	4.41%	0.46%
	Heritage Trust Federal Credit Union	\$645,925	\$2,140	0.44%	0.58%	131.59%	3.34%	0.33%
	S.C. State Federal Credit Union	\$872,784	\$3,405	0.65%	0.70%	107.84%	2.82%	0.39%
	AllSouth Federal Credit Union	\$897,983	\$1,536	0.28%	0.73%	260.61%	1.28%	0.17%
	Palmetto Citizens Federal Credit Union	\$921,845	\$4,955	0.88%	0.64%	73.46%	5.19%	0.54%
	Average of Asset Group C	\$771,784	\$2,883	0.57%	0.60%	126.42%	3.41%	0.38%
Asset Group D - \$1 billion and over in total assets								
	SRP Federal Credit Union	\$1,067,078	\$3,361	0.46%	0.65%	141.09%	2.64%	0.31%
	Safe Federal Credit Union	\$1,114,141	\$3,201	0.38%	0.44%	116.68%	2.71%	0.29%
	Sharonview Federal Credit Union	\$1,627,129	\$9,899	0.73%	0.70%	95.67%	5.82%	0.61%
	South Carolina Federal Credit Union	\$1,831,541	\$4,978	0.34%	0.27%	78.40%	2.53%	0.27%
	Founders Federal Credit Union	\$2,653,556	\$12,576	0.56%	1.03%	184.74%	3.63%	0.47%
	Average of Asset Group D	\$1,658,689	\$6,803	0.49%	0.62%	123.32%	3.47%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

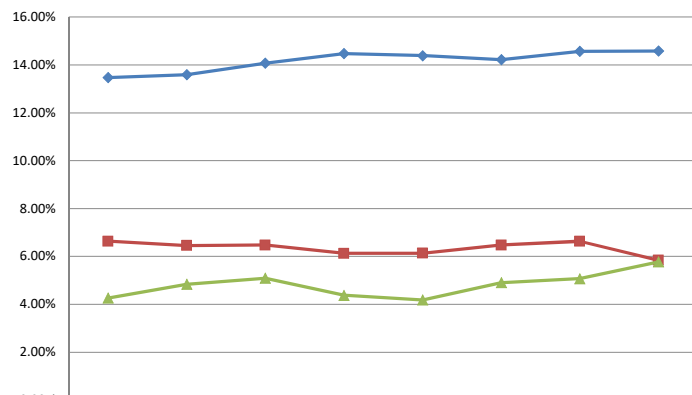
NA = data was not available.

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Net Worth

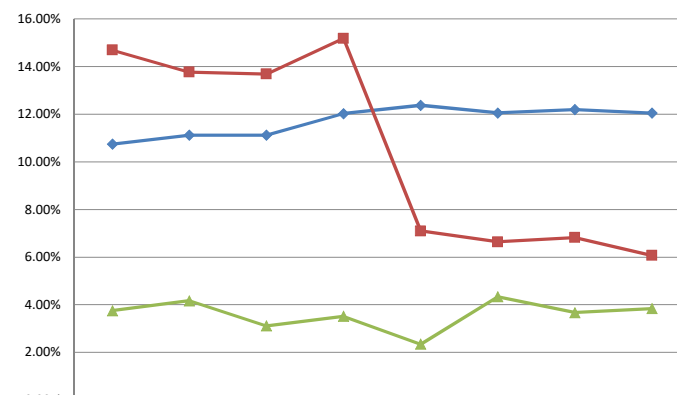
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



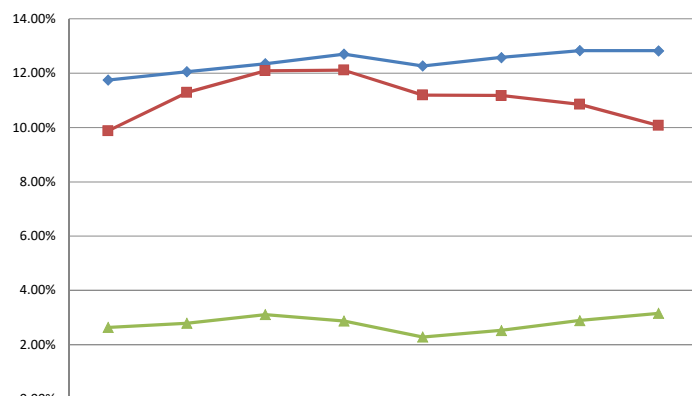
Net Worth/ Assets	13.47%	13.59%	14.07%	14.47%	14.39%	14.21%	14.56%	14.58%
Net Worth Growth (Decline) - YTD	6.63%	6.45%	6.47%	6.12%	6.12%	6.47%	6.63%	5.84%
Total Delinquent Lns/ Net Worth	4.26%	4.83%	5.08%	4.37%	4.18%	4.89%	5.06%	5.76%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



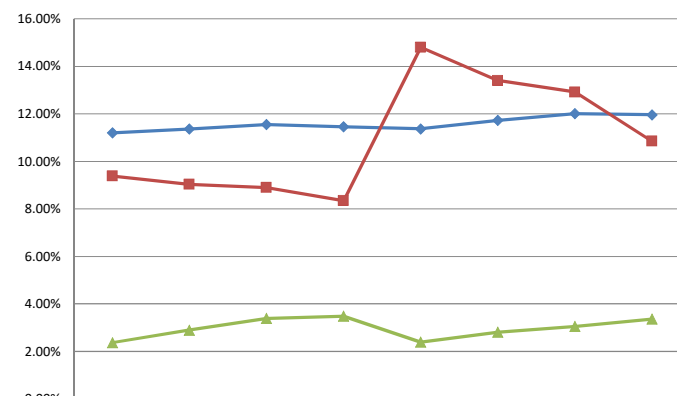
Net Worth/ Assets	10.74%	11.12%	11.12%	12.02%	12.38%	12.05%	12.19%	12.05%
Net Worth Growth (Decline) - YTD	14.69%	13.77%	13.68%	15.18%	7.09%	6.64%	6.82%	6.07%
Total Delinquent Lns/ Net Worth	3.75%	4.16%	3.11%	3.51%	2.34%	4.33%	3.67%	3.83%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Net Worth/ Assets	11.75%	12.05%	12.35%	12.70%	12.27%	12.58%	12.83%	12.82%
Net Worth Growth (Decline) - YTD	9.87%	11.28%	12.09%	12.11%	11.19%	11.17%	10.85%	10.07%
Total Delinquent Lns/ Net Worth	2.63%	2.78%	3.10%	2.87%	2.28%	2.52%	2.89%	3.15%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Net Worth/ Assets	11.20%	11.36%	11.55%	11.46%	11.37%	11.73%	12.01%	11.96%
Net Worth Growth (Decline) - YTD	9.38%	9.04%	8.89%	8.34%	14.80%	13.40%	12.92%	10.84%
Total Delinquent Lns/ Net Worth	2.37%	2.90%	3.39%	3.48%	2.39%	2.81%	3.05%	3.35%

Source: SNL Financial

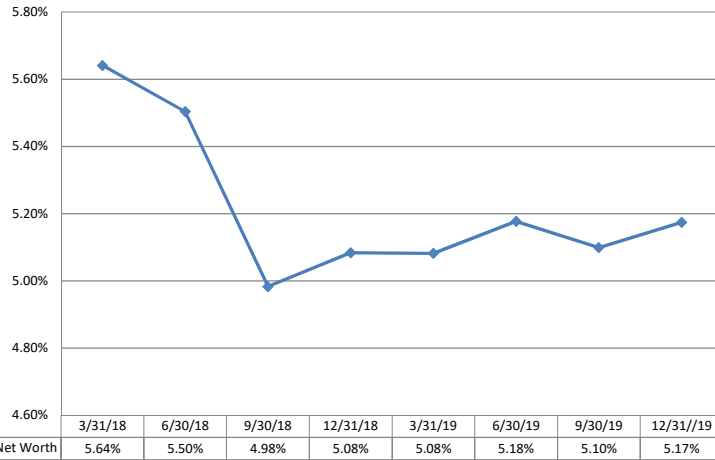
Note: Report includes only bank-level data.

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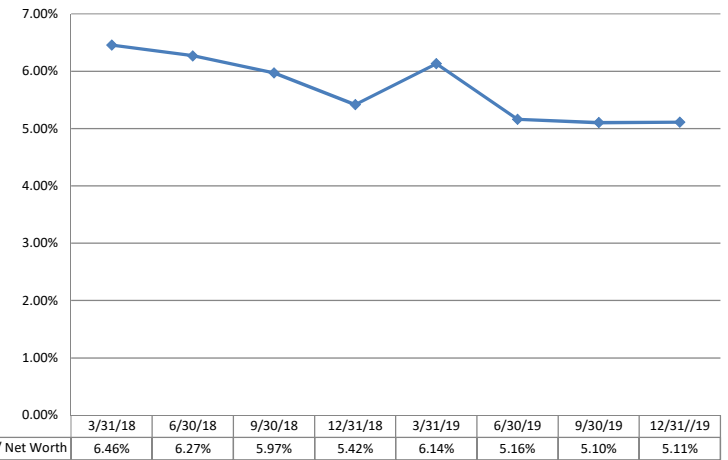
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

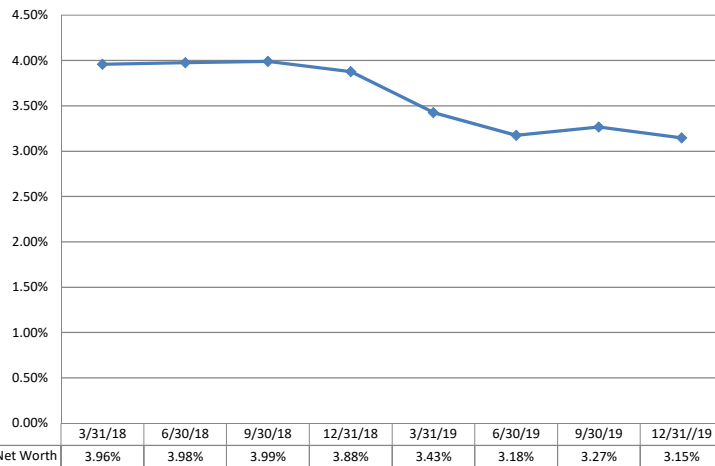
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



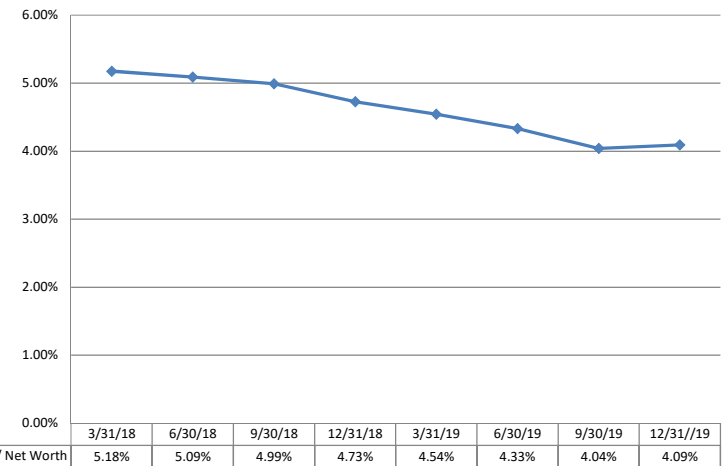
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Source: SNL Financial

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Net Worth

December 31, 2019

Run Date: February 19, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Charleston County Teachers Federal Credit Union	\$1,573	\$184	11.70%	(0.54%)	26.09%	10.33%
	Trinity Baptist Church Federal Credit Union	\$2,362	\$307	13.00%	2.68%	1.30%	1.30%
	Sumter City Credit Union	\$2,465	\$407	16.51%	0.00%	0.00%	2.46%
	S C H D District 7 Federal Credit Union	\$2,653	\$675	25.44%	2.90%	7.56%	5.48%
	Brookland Federal Credit Union	\$3,671	\$270	7.35%	11.57%	18.52%	30.00%
	TRMC Employees Credit Union	\$5,030	\$1,078	21.43%	(13.13%)	11.97%	15.49%
	South Carolina Methodist Conference Credit Union	\$5,099	\$571	11.20%	0.88%	21.37%	9.46%
	C O Federal Credit Union	\$6,140	\$517	8.42%	19.40%	34.04%	2.13%
	Emerald Credit Association Federal Credit Union	\$7,160	\$631	8.81%	4.30%	0.00%	3.65%
	Spartanburg City Employees Credit Union	\$7,341	\$1,244	16.95%	5.07%	15.59%	7.15%
	Abbeville Community Federal Credit Union	\$8,882	\$1,422	16.01%	5.18%	9.63%	9.21%
	St. Francis Federal Credit Union	\$8,892	\$2,021	22.73%	7.21%	2.62%	3.12%
	Berkeley Community Federal Credit Union	\$13,662	\$2,052	15.02%	1.63%	10.48%	4.58%
	Self Memorial Hospital Federal Credit Union	\$13,714	\$1,675	12.21%	(10.52%)	11.64%	9.61%
	Anmed Health Federal Credit Union	\$14,114	\$2,027	14.36%	3.58%	1.18%	1.13%
	S C I Federal Credit Union	\$17,605	\$3,003	17.06%	2.95%	4.13%	2.93%
	1st Cooperative Federal Credit Union	\$18,118	\$2,326	12.84%	9.61%	1.63%	1.07%
	HopeSouth Federal Credit Union	\$21,581	\$4,180	19.37%	11.23%	9.16%	8.42%
	Pickens Federal Credit Union	\$22,096	\$3,865	17.49%	7.42%	0.16%	2.41%
	Edisto Federal Credit Union	\$22,264	\$3,380	15.18%	1.90%	8.25%	7.84%
	Health Facilities Federal Credit Union	\$31,134	\$4,481	14.39%	12.76%	2.30%	2.48%
	Pee Dee Federal Credit Union	\$31,589	\$7,022	22.23%	11.99%	0.70%	3.59%
	Columbia Post Office Credit Union	\$34,114	\$4,745	13.91%	3.47%	6.39%	4.62%
	Palmetto First Federal Credit Union	\$42,178	\$7,646	18.13%	16.36%	5.74%	4.60%
	Greenwood Municipal Federal Credit Union	\$42,288	\$6,422	15.19%	6.57%	1.39%	0.87%
	Nucor Employees Credit Union	\$42,368	\$6,872	16.22%	11.11%	3.17%	3.90%
	G.H.S. Federal Credit Union	\$43,642	\$4,622	10.59%	5.43%	0.82%	3.20%
	Dixies Federal Credit Union	\$47,812	\$9,233	19.31%	3.28%	0.47%	3.54%
	Neighbors United Federal Credit Union	\$48,606	\$6,198	12.75%	2.75%	8.87%	4.15%
	Vital Federal Credit Union	\$52,464	\$5,728	10.92%	5.39%	2.57%	2.41%
	Latitude 32 Federal Credit Union	\$54,244	\$6,484	11.95%	9.77%	1.90%	3.01%
	Santee Cooper Credit Union	\$58,270	\$7,088	12.16%	11.60%	3.82%	6.11%
	Secured Advantage Federal Credit Union	\$68,992	\$9,443	13.69%	(0.38%)	3.10%	1.69%
	Palmetto Health Credit Union	\$71,971	\$13,167	18.29%	10.39%	0.24%	4.75%
	Upstate Federal Credit Union	\$72,187	\$7,338	10.17%	14.14%	3.45%	3.49%
	South Carolina National Guard Federal Credit Union	\$74,738	\$15,373	20.57%	7.44%	0.72%	2.02%
	Caro Federal Credit Union	\$94,032	\$13,490	14.35%	5.70%	3.31%	4.01%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2019

Run Date: February 19, 2020

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Anderson Federal Credit Union	\$94,712	\$8,372	8.84%	3.90%	1.89%	4.78%
	Georgetown Kraft Credit Union	\$112,937	\$17,816	15.78%	12.55%	0.98%	4.62%
	Carolina Foothills Federal Credit Union	\$120,154	\$14,382	11.97%	7.89%	1.91%	4.18%
	Greenville Heritage Federal Credit Union	\$121,444	\$16,654	13.71%	4.87%	0.71%	5.43%
	Mid Carolina Credit Union	\$135,073	\$18,513	13.71%	2.92%	4.06%	4.53%
	ArrowPointe Federal Credit Union	\$159,927	\$18,009	11.26%	1.38%	2.05%	2.99%
	SPC Credit Union	\$164,826	\$17,937	10.88%	9.65%	3.22%	5.42%
	MTC Federal Credit Union	\$196,454	\$31,231	15.90%	4.97%	1.66%	1.90%
	Carolina Trust Federal Credit Union	\$247,826	\$26,389	10.65%	9.35%	4.39%	7.93%
	Average of Asset Group A	\$53,661	\$7,315	14.58%	5.84%	5.76%	5.17%
Asset Group B - \$251 to \$500 million in total assets							
	Greenville Federal Credit Union	\$261,854	\$29,185	11.15%	8.07%	2.74%	2.58%
	SC Telco Federal Credit Union	\$388,395	\$51,905	13.36%	3.20%	7.75%	9.22%
	CPM Federal Credit Union	\$392,080	\$45,605	11.63%	6.93%	1.00%	3.53%
	Average of Asset Group B	\$347,443	\$42,232	12.05%	6.07%	3.83%	5.11%
Asset Group C - \$501 million to \$1 billion in total assets							
	Family Trust Federal Credit Union	\$520,382	\$56,601	10.88%	13.05%	4.20%	2.46%
	Heritage Trust Federal Credit Union	\$645,925	\$63,327	9.80%	5.50%	3.38%	4.45%
	S.C. State Federal Credit Union	\$872,784	\$121,392	13.91%	13.54%	2.80%	3.02%
	AllSouth Federal Credit Union	\$897,983	\$154,239	17.18%	8.20%	1.00%	2.60%
	Palmetto Citizens Federal Credit Union	\$921,845	\$113,727	12.34%	10.05%	4.36%	3.20%
	Average of Asset Group C	\$771,784	\$101,857	12.82%	10.07%	3.15%	3.15%
Asset Group D - \$1 billion and over in total assets							
	SRP Federal Credit Union	\$1,067,078	\$138,640	12.99%	25.78%	2.42%	3.42%
	Safe Federal Credit Union	\$1,114,141	\$132,704	11.91%	8.81%	2.41%	2.81%
	Sharonview Federal Credit Union	\$1,627,129	\$165,180	10.15%	3.44%	5.99%	5.73%
	South Carolina Federal Credit Union	\$1,831,541	\$212,738	11.62%	7.42%	2.34%	1.83%
	Founders Federal Credit Union	\$2,653,556	\$348,296	13.13%	8.77%	3.61%	6.67%
	Average of Asset Group D	\$1,658,689	\$199,512	11.96%	10.84%	3.35%	4.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.