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Credit Union Index

An Analysis of North Carolina and South Carolina Credit Unions



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

Asset Size Definition:

GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

North Carolina

Performance Analysis

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	\$171	\$0	0.00%	0.00%	0.00%	NA	\$0	0.00%	0.00%	0.00%	NA
	Shaw University Federal Credit Union	\$550	\$1	0.72%	2.99%	83.33%	\$32	\$1	0.72%	2.99%	83.33%	\$32
	Dill Federal Credit Union	\$1,068	(\$6)	(2.25%)	(5.59%)	175.00%	\$28	(\$6)	(2.25%)	(5.59%)	175.00%	\$28
	Texas Gulf Carolina Employees Credit Union	\$2,556	\$6	0.97%	2.73%	84.62%	\$50	\$6	0.97%	2.73%	84.62%	\$50
	Piedmont Credit Union	\$4,628	(\$21)	(1.82%)	(13.31%)	90.74%	\$34	(\$21)	(1.82%)	(13.31%)	90.74%	\$34
	HSM Federal Credit Union	\$4,899	(\$30)	(2.54%)	(24.79%)	85.37%	\$58	(\$30)	(2.54%)	(24.79%)	85.37%	\$58
	Arcade Credit Union	\$7,075	(\$10)	(0.57%)	(4.49%)	118.52%	\$48	(\$10)	(0.57%)	(4.49%)	118.52%	\$48
	North Carolina Press Association Federal Credit Union	\$7,956	\$20	1.02%	7.74%	58.62%	NA	\$20	1.02%	7.74%	58.62%	NA
	Allvac Savings & Credit Union	\$8,156	\$6	0.30%	2.03%	90.28%	\$53	\$6	0.30%	2.03%	90.28%	\$53
	Fayetteville Postal Credit Union	\$8,598	\$11	0.52%	6.63%	88.98%	\$44	\$11	0.52%	6.63%	88.98%	\$44
	Lithium Federal Credit Union	\$9,063	(\$6)	(0.27%)	(1.56%)	104.72%	\$69	(\$6)	(0.27%)	(1.56%)	104.72%	\$69
	Century Employees' Savings Fund Credit Union	\$9,090	(\$12)	(0.53%)	(1.68%)	105.41%	\$50	(\$12)	(0.53%)	(1.68%)	105.41%	\$50
	Team & Wheel Federal Credit Union	\$11,099	(\$6)	(0.22%)	(1.46%)	95.21%	\$54	(\$6)	(0.22%)	(1.46%)	95.21%	\$54
	Greater Kinston Credit Union	\$11,677	\$46	1.61%	16.24%	80.00%	\$46	\$46	1.61%	16.24%	80.00%	\$46
	TCP Credit Union	\$11,763	(\$44)	(1.49%)	(8.82%)	61.79%	\$49	(\$44)	(1.49%)	(8.82%)	61.79%	\$49
	GUCO Credit Union	\$13,141	\$3	0.09%	0.72%	95.35%	\$100	\$3	0.09%	0.72%	95.35%	\$100
	Lincoln National Federal Credit Union	\$15,891	(\$17)	(0.43%)	(2.90%)	123.88%	\$77	(\$17)	(0.43%)	(2.90%)	123.88%	\$77
	Hamlet Federal Credit Union	\$17,583	\$5	0.12%	1.12%	97.58%	\$36	\$5	0.12%	1.12%	97.58%	\$36
	Internal Revenue Employees Federal Credit Union	\$20,918	\$19	0.36%	2.56%	70.51%	\$44	\$19	0.36%	2.56%	70.51%	\$44
	Emergency Responders Credit Union	\$20,975	\$45	0.85%	7.43%	78.60%	\$57	\$45	0.85%	7.43%	78.60%	\$57
	Greensboro Postal Credit Union	\$22,931	(\$6)	(0.10%)	(0.47%)	104.00%	\$61	(\$6)	(0.10%)	(0.47%)	104.00%	\$61
	Shuford Federal Credit Union	\$23,916	\$24	0.41%	3.49%	89.06%	\$59	\$24	0.41%	3.49%	89.06%	\$59
	Oteen VA Federal Credit Union	\$25,920	(\$25)	(0.39%)	(5.14%)	112.97%	\$67	(\$25)	(0.39%)	(5.14%)	112.97%	\$67
	McDowell Cornerstone Credit Union	\$27,219	\$0	0.00%	0.00%	84.13%	\$48	\$0	0.00%	0.00%	84.13%	\$48
	First Carolina People's Credit Union	\$29,823	\$21	0.28%	3.09%	93.09%	\$52	\$21	0.28%	3.09%	93.09%	\$52
	Triad Partners Federal Credit Union	\$31,707	(\$5)	(0.06%)	(0.72%)	109.09%	\$68	(\$5)	(0.06%)	(0.72%)	109.09%	\$68
	CS Credit Union	\$32,064	\$34	0.43%	3.41%	84.08%	\$72	\$34	0.43%	3.41%	84.08%	\$72
	HealthShare Credit Union	\$33,527	(\$25)	(0.30%)	(2.39%)	97.94%	\$68	(\$25)	(0.30%)	(2.39%)	97.94%	\$68
	First Legacy Community Credit Union	\$35,662	(\$86)	(0.97%)	(6.13%)	118.30%	\$62	(\$86)	(0.97%)	(6.13%)	118.30%	\$62
	Blue Flame Credit Union	\$37,137	\$1	0.01%	0.07%	94.07%	\$71	\$1	0.01%	0.07%	94.07%	\$71
	Carolina Community Federal Credit Union	\$39,243	(\$112)	(1.16%)	(10.96%)	106.94%	\$62	(\$112)	(1.16%)	(10.96%)	106.94%	\$62
	Acclaim Federal Credit Union	\$40,769	\$93	0.93%	9.80%	83.04%	\$63	\$93	0.93%	9.80%	83.04%	\$63
	Lion's Share Federal Credit Union	\$43,685	\$12	0.11%	1.23%	82.34%	\$72	\$12	0.11%	1.23%	82.34%	\$72
	Charlotte Fire Department Credit Union	\$47,170	\$5	0.04%	0.35%	103.13%	\$88	\$5	0.04%	0.35%	103.13%	\$88
	Hanesbrands Credit Union	\$47,959	\$0	0.00%	0.00%	95.63%	\$49	\$0	0.00%	0.00%	95.63%	\$49
	Carolina Federal Credit Union	\$49,037	\$34	0.29%	2.82%	75.36%	\$53	\$34	0.29%	2.82%	75.36%	\$53
	ElecTel Cooperative Federal Credit Union	\$50,658	\$109	0.91%	8.06%	80.98%	\$88	\$109	0.91%	8.06%	80.98%	\$88
	Vision Financial Federal Credit Union	\$50,752	(\$304)	(2.42%)	(30.59%)	76.88%	\$46	(\$304)	(2.42%)	(30.59%)	76.88%	\$46
	Greensboro Municipal Federal Credit Union	\$52,270	\$116	0.90%	7.97%	82.04%	\$65	\$116	0.90%	7.97%	82.04%	\$65
	American Partners Federal Credit Union	\$52,870	\$86	0.67%	7.39%	83.56%	\$60	\$86	0.67%	7.39%	83.56%	\$60
	Bragg Mutual Federal Credit Union	\$53,866	\$259	1.97%	15.82%	70.37%	\$42	\$259	1.97%	15.82%	70.37%	\$42
	Ecusta Credit Union	\$59,710	\$8	0.05%	0.49%	95.48%	\$56	\$8	0.05%	0.49%	95.48%	\$56
	Telco Credit Union	\$64,627	(\$111)	(0.70%)	(4.33%)	116.57%	\$53	(\$111)	(0.70%)	(4.33%)	116.57%	\$53
	Winston-Salem Federal Credit Union	\$64,944	(\$22)	(0.14%)	(1.06%)	87.44%	\$55	(\$22)	(0.14%)	(1.06%)	87.44%	\$55
	North Carolina Community Federal Credit Union	\$73,887	\$68	0.37%	3.85%	88.65%	\$52	\$68	0.37%	3.85%	88.65%	\$52
	Weyco Community Credit Union	\$78,106	(\$135)	(0.69%)	(5.71%)	101.43%	\$55	(\$135)	(0.69%)	(5.71%)	101.43%	\$55
	WNC Community Credit Union	\$80,508	\$79	0.39%	2.57%	83.72%	\$77	\$79	0.39%	2.57%	83.72%	\$77
	Welcome Federal Credit Union	\$88,665	\$32	0.15%	1.16%	94.49%	\$66	\$32	0.15%	1.16%	94.49%	\$66
	Riegelwood Federal Credit Union	\$102,157	\$42	0.17%	1.31%	83.37%	\$48	\$42	0.17%	1.31%	83.37%	\$48
	Nova Credit Union	\$114,293	\$220	0.77%	5.07%	82.64%	\$48	\$220	0.77%	5.07%	82.64%	\$48
	R T P Federal Credit Union	\$114,999	(\$6)	(0.02%)	(0.25%)	95.89%	\$63	(\$6)	(0.02%)	(0.25%)	95.89%	\$63
	Duke University Federal Credit Union	\$137,493	\$112	0.34%	4.62%	84.24%	\$67	\$112	0.34%	4.62%	84.24%	\$67
	Telco Community Credit Union	\$172,275	\$565	1.34%	14.51%	73.43%	\$49	\$565	1.34%	14.51%	73.43%	\$49
	Premier Federal Credit Union	\$183,897	\$221	0.49%	3.62%	79.16%	\$54	\$221	0.49%	3.62%	79.16%	\$54
	Mountain Credit Union	\$190,759	\$326	0.69%	6.47%	73.60%	\$62	\$326	0.69%	6.47%	73.60%	\$62
	First Flight Federal Credit Union	\$198,479	\$497	1.02%	8.36%	80.68%	\$65	\$497	1.02%	8.36%	80.68%	\$65
	Summit Credit Union	\$231,102	\$175	0.33%	2.83%	80.51%	\$64	\$175	0.33%	2.83%	80.51%	\$64
	Champion Credit Union	\$238,435	\$402	0.69%	5.75%	79.79%	\$63	\$402	0.69%	5.75%	79.79%	\$63
	Average of Asset Group A	\$55,334	\$47	0.06%	0.72%	89.60%	\$58	\$47	0.06%	0.72%	89.60%	\$58

Source: SNL Financial

NA = data was not available.

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

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 B - \$251 to \$500 million in total assets												
	Latino Community Credit Union	\$252,155	\$1,025	1.66%	14.65%	69.07%	\$62	\$1,025	1.66%	14.65%	69.07%	\$62
	Members Credit Union	\$289,008	\$399	0.57%	5.40%	78.51%	\$55	\$399	0.57%	5.40%	78.51%	\$55
	Piedmont Advantage Credit Union	\$348,271	\$363	0.43%	4.27%	80.50%	\$61	\$363	0.43%	4.27%	80.50%	\$61
	Fort Bragg Federal Credit Union	\$398,315	\$453	0.46%	4.41%	84.48%	\$61	\$453	0.46%	4.41%	84.48%	\$61
	Charlotte Metro Federal Credit Union	\$441,280	\$912	0.85%	8.37%	78.64%	\$81	\$912	0.85%	8.37%	78.64%	\$81
	Carolinas Telco Federal Credit Union	\$450,430	\$1,041	0.97%	6.94%	71.73%	\$73	\$1,041	0.97%	6.94%	71.73%	\$73
	Average of Asset Group B	\$363,243	\$699	0.82%	7.34%	77.16%	\$66	\$699	0.82%	7.34%	77.16%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Marine Federal Credit Union	\$731,519	(\$1,024)	(0.56%)	(7.04%)	79.76%	\$52	(\$1,024)	(0.56%)	(7.04%)	79.76%	\$52
	Self-Help Federal Credit Union	\$743,570	\$3,625	1.99%	29.72%	61.73%	\$68	\$3,625	1.99%	29.72%	61.73%	\$68
	Self-Help Credit Union	\$758,848	\$2,395	1.27%	12.57%	61.49%	\$66	\$2,395	1.27%	12.57%	61.49%	\$66
	Average of Asset Group C	\$744,646	\$1,665	0.90%	11.75%	67.66%	\$62	\$1,665	0.90%	11.75%	67.66%	\$62
Asset Group D - \$1 billion and over in total assets												
	Allegacy Federal Credit Union	\$1,295,426	\$2,309	0.73%	7.16%	80.55%	\$99	\$2,309	0.73%	7.16%	80.55%	\$99
	Local Government Federal Credit Union	\$1,877,599	\$1,114	0.25%	2.76%	67.92%	\$105	\$1,114	0.25%	2.76%	67.92%	\$105
	Truliant Federal Credit Union	\$2,192,586	\$3,048	0.57%	6.86%	79.41%	\$69	\$3,048	0.57%	6.86%	79.41%	\$69
	Coastal Federal Credit Union	\$2,897,860	\$5,743	0.80%	8.22%	71.97%	\$104	\$5,743	0.80%	8.22%	71.97%	\$104
	State Employees' Credit Union	\$36,509,509	\$53,985	0.60%	7.92%	69.78%	\$72	\$53,985	0.60%	7.92%	69.78%	\$72
	Average of Asset Group D	\$8,954,596	\$13,240	0.59%	6.58%	73.93%	\$90	\$13,240	0.59%	6.58%	73.93%	\$90

Balance Sheet & Net Interest Margin

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 - \$50 to \$250 million in total assets											
	Mount Vernon Baptist Church Credit Union	\$171	\$13	\$110	11.82%	NA	2.34%	0.00%	0.00%	0.00%	0.00%
	Shaw University Federal Credit Union	\$550	\$226	\$415	54.46%	\$1,100	5.06%	0.72%	4.34%	(3.60%)	(5.70%)
	Dill Federal Credit Union	\$1,068	\$424	\$641	66.15%	\$1,068	3.38%	0.38%	3.00%	2.64%	8.28%
	Texas Gulf Carolina Employees Credit Union	\$2,556	\$1,058	\$1,673	63.24%	\$1,278	6.80%	0.49%	6.31%	28.68%	43.77%
	Piedmont Credit Union	\$4,628	\$3,104	\$3,992	77.76%	\$1,322	4.60%	0.09%	4.51%	3.14%	6.41%
	HSM Federal Credit Union	\$4,899	\$3,192	\$4,329	73.74%	\$1,400	5.33%	0.17%	5.16%	29.64%	34.53%
	Arcade Credit Union	\$7,075	\$3,445	\$6,179	55.75%	\$2,830	2.62%	0.11%	2.45%	5.10%	6.71%
	North Carolina Press Association Federal Credit Union	\$7,956	\$2,027	\$6,902	29.37%	NA	1.99%	0.51%	1.48%	12.23%	12.74%
	Allvac Savings & Credit Union	\$8,156	\$2,825	\$6,929	40.77%	\$2,719	2.92%	0.20%	2.72%	22.75%	26.07%
	Fayetteville Postal Credit Union	\$8,598	\$4,293	\$7,904	54.31%	\$2,150	4.75%	0.33%	4.42%	8.46%	8.74%
	Lithium Federal Credit Union	\$9,063	\$5,016	\$7,491	66.96%	\$2,266	3.92%	0.18%	3.74%	17.41%	20.31%
	Century Employees' Savings Fund Credit Union	\$9,090	\$3,897	\$6,223	62.62%	\$2,273	3.18%	0.18%	3.04%	2.12%	3.57%
	Team & Wheel Federal Credit Union	\$11,099	\$6,665	\$9,436	70.63%	\$2,466	4.88%	0.04%	4.85%	9.03%	11.07%
	Greater Kinston Credit Union	\$11,677	\$8,147	\$10,484	77.71%	\$2,335	4.82%	0.49%	4.33%	15.55%	15.21%
	TCP Credit Union	\$11,763	\$6,114	\$9,765	62.61%	\$3,921	4.31%	0.37%	3.94%	(1.19%)	0.82%
	GUCO Credit Union	\$13,141	\$6,529	\$11,452	57.01%	\$6,571	3.07%	0.57%	2.50%	(9.45%)	(10.77%)
	Lincoln National Federal Credit Union	\$15,891	\$4,108	\$13,552	30.31%	\$5,297	1.73%	0.08%	1.65%	(5.32%)	(5.76%)
	Hamlet Federal Credit Union	\$17,583	\$7,449	\$15,785	47.19%	\$2,344	3.31%	0.12%	3.19%	26.28%	29.29%
	Internal Revenue Employees Federal Credit Union	\$20,918	\$4,397	\$17,891	24.58%	\$6,973	1.84%	0.40%	1.44%	(6.86%)	(8.47%)
	Emergency Responders Credit Union	\$20,975	\$14,937	\$18,391	81.22%	\$3,496	3.83%	0.45%	3.37%	(5.10%)	(6.74%)
	Greensboro Postal Credit Union	\$22,931	\$7,493	\$17,851	41.98%	\$4,586	2.15%	0.07%	2.07%	(4.01%)	(4.54%)
	Shuford Federal Credit Union	\$23,916	\$16,935	\$21,055	80.43%	\$2,814	4.64%	0.41%	4.25%	23.35%	26.73%
	Oteen VA Federal Credit Union	\$25,920	\$5,171	\$23,713	21.81%	\$4,713	2.38%	0.17%	2.19%	1.32%	(0.03%)
	McDowell Cornerstone Credit Union	\$27,219	\$12,423	\$22,140	56.11%	\$3,888	3.01%	0.32%	2.69%	(0.01%)	0.16%
	First Carolina People's Credit Union	\$29,823	\$21,832	\$27,048	80.72%	\$2,711	3.86%	0.61%	3.25%	4.24%	4.11%
	Triad Partners Federal Credit Union	\$31,707	\$7,665	\$28,873	26.55%	\$3,963	2.14%	0.13%	2.01%	11.09%	11.65%
	CS Credit Union	\$32,064	\$12,308	\$27,915	44.09%	\$3,563	3.69%	0.34%	3.33%	19.81%	22.14%
	HealthShare Credit Union	\$33,527	\$16,517	\$29,049	56.86%	\$3,048	2.92%	0.14%	2.77%	(2.03%)	0.69%
	First Legacy Community Credit Union	\$35,662	\$18,747	\$29,795	62.92%	\$2,229	3.89%	0.55%	3.35%	6.79%	10.63%
	Blue Flame Credit Union	\$37,137	\$19,059	\$31,234	61.02%	\$4,642	3.18%	0.26%	2.92%	(0.27%)	(0.08%)
	Carolina Community Federal Credit Union	\$39,243	\$24,426	\$34,785	70.22%	\$2,308	4.19%	0.34%	3.85%	11.60%	13.66%
	Acclaim Federal Credit Union	\$40,769	\$29,712	\$36,580	81.22%	\$2,548	4.92%	0.25%	4.67%	16.42%	18.70%
	Lion's Share Federal Credit Union	\$43,685	\$34,922	\$39,491	88.43%	\$2,427	5.58%	0.55%	5.03%	18.12%	20.08%
	Charlotte Fire Department Credit Union	\$47,170	\$21,673	\$41,262	52.53%	\$4,717	3.09%	0.34%	2.76%	2.24%	2.43%
	Hanesbrands Credit Union	\$47,959	\$15,209	\$42,374	35.89%	\$4,170	2.23%	0.12%	2.11%	10.77%	12.59%
	Carolina Federal Credit Union	\$49,037	\$32,279	\$44,095	73.20%	\$3,772	4.59%	0.64%	3.95%	28.15%	32.81%
	ElecTel Cooperative Federal Credit Union	\$50,658	\$32,877	\$45,154	72.81%	\$4,605	3.87%	0.37%	3.50%	52.06%	58.37%
	Vision Financial Federal Credit Union	\$50,752	\$33,025	\$46,807	70.56%	\$2,160	4.65%	0.31%	4.33%	7.43%	10.70%
	Greensboro Municipal Federal Credit Union	\$52,270	\$35,833	\$45,609	78.57%	\$3,267	4.76%	0.37%	4.39%	15.86%	20.19%
	American Partners Federal Credit Union	\$52,870	\$34,814	\$47,846	72.76%	\$1,923	4.54%	0.33%	4.22%	20.04%	22.29%
	Bragg Mutual Federal Credit Union	\$53,866	\$33,635	\$46,839	71.81%	\$1,924	4.23%	0.11%	4.12%	18.62%	20.53%
	Ecusta Credit Union	\$59,710	\$19,449	\$52,978	36.71%	\$4,593	2.62%	0.13%	2.49%	7.38%	8.39%
	Telco Credit Union	\$64,627	\$47,418	\$54,388	87.18%	\$3,006	3.25%	0.66%	2.58%	16.36%	21.61%
	Winston-Salem Federal Credit Union	\$64,944	\$51,183	\$55,384	92.41%	\$2,279	5.41%	0.33%	5.08%	11.59%	14.44%
	North Carolina Community Federal Credit Union	\$73,887	\$28,852	\$66,388	43.46%	\$2,898	2.99%	0.10%	2.88%	9.99%	11.22%
	Weyco Community Credit Union	\$78,106	\$21,920	\$67,426	32.51%	\$3,905	2.48%	0.32%	2.16%	3.38%	4.39%
	WNC Community Credit Union	\$80,508	\$40,205	\$67,944	59.17%	\$7,319	2.86%	0.76%	2.10%	3.04%	3.22%
	Welcome Federal Credit Union	\$88,665	\$56,884	\$77,022	73.85%	\$3,224	3.42%	0.09%	3.33%	10.95%	12.22%
	Riegelwood Federal Credit Union	\$102,157	\$71,332	\$88,076	80.99%	\$2,761	4.26%	0.36%	3.90%	7.98%	10.07%
	Nova Credit Union	\$114,293	\$65,694	\$96,335	68.19%	\$2,458	4.03%	0.24%	3.79%	(1.65%)	(0.25%)
	R T P Federal Credit Union	\$114,999	\$70,172	\$104,286	67.29%	\$3,382	2.75%	0.09%	2.66%	21.70%	24.52%
	Duke University Federal Credit Union	\$137,493	\$61,975	\$126,938	48.82%	\$4,044	2.95%	0.03%	2.92%	24.15%	25.30%
	Telco Community Credit Union	\$172,275	\$112,652	\$155,502	72.44%	\$2,735	3.77%	0.37%	3.40%	17.42%	18.40%
	Premier Federal Credit Union	\$183,897	\$110,976	\$157,752	70.35%	\$2,590	4.03%	0.43%	3.61%	16.46%	17.86%
	Mountain Credit Union	\$190,759	\$101,167	\$168,263	60.12%	\$2,890	3.57%	0.26%	3.31%	11.33%	13.32%
	First Flight Federal Credit Union	\$198,479	\$155,283	\$162,691	95.45%	\$2,757	3.46%	0.43%	3.03%	13.53%	11.28%
	Summit Credit Union	\$231,102	\$153,933	\$202,496	76.02%	\$2,611	4.91%	0.36%	4.55%	83.40%	87.98%
	Champion Credit Union	\$238,435	\$198,945	\$208,577	95.38%	\$2,999	4.23%	0.53%	3.71%	15.42%	14.71%
	Average of Asset Group A	\$55,334	\$33,146	\$48,302	61.54%	\$3,183	3.69%	0.31%	3.34%	11.82%	13.67%

Source: SNL Financial

NA = data was not available.

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

MOSS ADAMS LLP

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 18, 2017

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 B - \$251 to \$500 million in total assets											
	Latino Community Credit Union	\$252,155	\$214,787	\$208,873	102.83%	\$2,802	5.99%	1.02%	4.97%	16.24%	17.58%
	Members Credit Union	\$289,008	\$118,399	\$257,833	45.92%	\$3,075	3.10%	0.20%	2.90%	20.07%	21.85%
	Piedmont Advantage Credit Union	\$348,271	\$277,040	\$299,644	92.46%	\$3,590	3.78%	0.23%	3.55%	24.80%	28.78%
	Fort Bragg Federal Credit Union	\$398,315	\$172,744	\$353,728	48.84%	\$3,621	2.65%	0.19%	2.46%	6.16%	9.10%
	Charlotte Metro Federal Credit Union	\$441,280	\$313,964	\$367,588	85.41%	\$3,369	3.36%	0.38%	2.91%	21.83%	26.44%
	Carolinas Telco Federal Credit Union	\$450,430	\$205,356	\$357,890	57.38%	\$5,775	2.97%	0.34%	2.63%	41.06%	12.69%
	Average of Asset Group B	\$363,243	\$217,048	\$307,593	72.14%	\$3,705	3.64%	0.39%	3.24%	21.69%	19.41%
Asset Group C - \$501 million to \$1 billion in total assets											
	Marine Federal Credit Union	\$731,519	\$488,018	\$664,693	73.42%	\$3,017	3.65%	0.38%	3.28%	6.65%	9.15%
	Self-Help Federal Credit Union	\$743,570	\$562,939	\$602,309	93.46%	\$2,992	5.94%	0.96%	4.98%	14.93%	17.36%
	Self-Help Credit Union	\$758,848	\$547,261	\$641,441	85.32%	\$4,263	4.97%	1.40%	3.57%	7.36%	8.33%
	Average of Asset Group C	\$744,646	\$532,739	\$636,148	84.07%	\$3,424	4.85%	0.91%	3.94%	9.65%	11.61%
Asset Group D - \$1 billion and over in total assets											
	Allegacy Federal Credit Union	\$1,295,426	\$990,638	\$1,107,964	89.41%	\$3,943	3.60%	0.29%	3.31%	21.78%	27.73%
	Local Government Federal Credit Union	\$1,877,599	\$1,394,540	\$1,705,731	81.76%	\$11,077	4.05%	0.45%	3.60%	28.81%	30.25%
	Truiliant Federal Credit Union	\$2,192,586	\$1,667,084	\$1,977,525	84.30%	\$3,745	3.40%	0.50%	2.90%	17.54%	20.61%
	Coastal Federal Credit Union	\$2,897,860	\$2,311,066	\$2,463,533	93.81%	\$6,369	3.48%	0.49%	2.99%	10.48%	21.65%
	State Employees' Credit Union	\$36,509,509	\$20,433,204	\$33,442,975	61.10%	\$5,858	3.04%	0.89%	2.15%	16.94%	17.69%
	Average of Asset Group D	\$8,954,596	\$5,359,306	\$8,139,546	82.08%	\$6,198	3.51%	0.52%	2.99%	19.11%	23.59%

Source: SNL Financial

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

MOSS ADAMS LLP

Asset Quality

March 31, 2017

Run Date: May 18, 2017

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 - \$50 to \$250 million in total assets								
	Mount Vernon Baptist Church Credit Union	\$171	\$1	7.69%	30.77%	400.00%	1.56%	0.58%
	Shaw University Federal Credit Union	\$550	\$14	6.19%	3.54%	57.14%	9.86%	2.55%
	Dill Federal Credit Union	\$1,068	\$2	0.47%	0.47%	100.00%	0.47%	0.19%
	Texas Gulf Carolina Employees Credit Union	\$2,556	\$2	0.19%	5.10%	NM	0.21%	0.08%
	Piedmont Credit Union	\$4,628	\$33	1.06%	0.58%	54.55%	5.17%	0.71%
	HSM Federal Credit Union	\$4,899	\$118	3.70%	2.35%	63.56%	29.78%	2.41%
	Arcade Credit Union	\$7,075	\$0	0.00%	0.49%	NA	0.00%	0.00%
	North Carolina Press Association Federal Credit Union	\$7,956	\$7	0.35%	2.52%	728.57%	0.64%	0.09%
	Allvac Savings & Credit Union	\$8,156	\$47	1.66%	1.13%	68.09%	3.86%	0.58%
	Fayetteville Postal Credit Union	\$8,598	\$89	2.07%	1.93%	93.26%	17.29%	1.04%
	Lithium Federal Credit Union	\$9,063	\$33	0.66%	0.94%	142.42%	2.08%	0.36%
	Century Employees' Savings Fund Credit Union	\$9,090	\$26	0.67%	0.08%	11.54%	1.40%	0.29%
	Team & Wheel Federal Credit Union	\$11,099	\$0	0.00%	0.35%	NA	0.00%	0.00%
	Greater Kinston Credit Union	\$11,677	\$31	0.38%	1.68%	441.94%	2.78%	0.27%
	TCP Credit Union	\$11,763	\$48	0.79%	1.62%	206.25%	2.32%	0.41%
	GUCO Credit Union	\$13,141	\$26	0.40%	0.35%	88.46%	1.53%	0.20%
	Lincoln National Federal Credit Union	\$15,891	\$10	0.24%	0.27%	110.00%	0.43%	0.06%
	Hamlet Federal Credit Union	\$17,583	\$414	5.56%	0.48%	8.70%	24.66%	2.35%
	Internal Revenue Employees Federal Credit Union	\$20,918	\$77	1.75%	0.32%	18.18%	2.57%	0.37%
	Emergency Responders Credit Union	\$20,975	\$122	0.82%	0.52%	63.11%	4.84%	0.58%
	Greensboro Postal Credit Union	\$22,931	\$1	0.01%	0.04%	300.00%	1.17%	0.00%
	Shuford Federal Credit Union	\$23,916	\$361	2.13%	0.31%	14.68%	13.51%	1.51%
	Oteen VA Federal Credit Union	\$25,920	\$8	0.15%	0.35%	225.00%	0.41%	0.03%
	McDowell Cornerstone Credit Union	\$27,219	\$223	1.80%	0.71%	39.46%	7.41%	0.82%
	First Carolina People's Credit Union	\$29,823	\$223	1.02%	0.60%	58.30%	10.77%	0.75%
	Triad Partners Federal Credit Union	\$31,707	\$111	1.45%	0.57%	39.64%	3.88%	0.35%
	CS Credit Union	\$32,064	\$415	3.37%	0.87%	25.78%	10.09%	1.29%
	HealthShare Credit Union	\$33,527	\$121	0.73%	0.74%	101.65%	2.82%	0.36%
	First Legacy Community Credit Union	\$35,662	\$2,318	12.36%	4.99%	40.34%	40.17%	6.50%
	Blue Flame Credit Union	\$37,137	\$4	0.02%	1.67%	NM	0.06%	0.01%
	Carolina Community Federal Credit Union	\$39,243	\$118	0.48%	1.66%	344.07%	2.95%	0.30%
	Acclaim Federal Credit Union	\$40,769	\$455	1.53%	0.77%	50.33%	13.78%	1.12%
	Lion's Share Federal Credit Union	\$43,685	\$475	1.36%	1.96%	144.21%	10.34%	1.09%
	Charlotte Fire Department Credit Union	\$47,170	\$136	0.63%	0.36%	57.35%	2.35%	0.29%
	Hanesbrands Credit Union	\$47,959	\$272	1.79%	1.60%	89.71%	8.57%	0.57%
	Carolina Federal Credit Union	\$49,037	\$558	1.73%	1.68%	97.31%	14.12%	1.14%
	ElecTel Cooperative Federal Credit Union	\$50,658	\$147	0.45%	0.36%	80.95%	2.63%	0.29%
	Vision Financial Federal Credit Union	\$50,752	\$463	1.40%	3.15%	224.41%	12.44%	0.91%
	Greensboro Municipal Federal Credit Union	\$52,270	\$409	1.14%	0.71%	62.59%	6.68%	0.78%
	American Partners Federal Credit Union	\$52,870	\$369	1.06%	0.72%	68.02%	10.61%	0.70%
	Bragg Mutual Federal Credit Union	\$53,866	\$38	0.11%	1.41%	NM	2.99%	0.07%
	Ecusta Credit Union	\$59,710	\$12	0.06%	0.30%	483.33%	0.18%	0.02%
	Telco Credit Union	\$64,627	\$870	1.83%	0.93%	50.57%	8.24%	1.35%
	Winston-Salem Federal Credit Union	\$64,944	\$1,659	3.24%	1.32%	40.63%	22.02%	2.55%
	North Carolina Community Federal Credit Union	\$73,887	\$563	1.55%	0.69%	35.17%	8.69%	0.76%
	Weyco Community Credit Union	\$78,106	\$614	2.80%	1.27%	45.28%	6.39%	0.79%
	WNC Community Credit Union	\$80,508	\$510	1.27%	0.17%	13.73%	5.22%	0.63%
	Welcome Federal Credit Union	\$88,665	\$1,028	1.81%	0.53%	29.57%	9.18%	1.16%
	Riegelwood Federal Credit Union	\$102,157	\$1,396	1.96%	1.69%	86.60%	11.71%	1.37%
	Nova Credit Union	\$114,293	\$936	1.42%	0.27%	19.23%	5.30%	0.82%
	R T P Federal Credit Union	\$114,999	\$949	1.35%	0.41%	30.45%	9.43%	0.83%
	Duke University Federal Credit Union	\$137,493	\$404	0.65%	0.96%	147.28%	5.07%	0.29%
	Telco Community Credit Union	\$172,275	\$739	0.66%	0.40%	61.71%	5.59%	0.43%
	Premier Federal Credit Union	\$183,897	\$1,787	1.61%	1.31%	81.14%	7.43%	0.97%
	Mountain Credit Union	\$190,759	\$1,381	1.37%	0.91%	66.55%	7.94%	0.72%
	First Flight Federal Credit Union	\$198,479	\$608	0.39%	0.61%	155.43%	4.16%	0.31%
	Summit Credit Union	\$231,102	\$273	0.18%	0.97%	544.69%	1.39%	0.12%
	Champion Credit Union	\$238,435	\$1,138	0.57%	0.56%	98.59%	8.20%	0.48%
	Average of Asset Group A	\$55,334	\$400	1.59%	1.62%	126.59%	7.16%	0.79%

Source: SNL Financial

NA = data was not available.

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

MOSS ADAMS LLP

Asset Quality

March 31, 2017

Run Date: May 18, 2017

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 B - \$251 to \$500 million in total assets								
	Latino Community Credit Union	\$252,155	\$2,064	0.96%	1.35%	140.26%	8.02%	0.82%
	Members Credit Union	\$289,008	\$665	0.56%	0.54%	95.34%	3.38%	0.23%
	Piedmont Advantage Credit Union	\$348,271	\$3,040	1.10%	0.81%	73.88%	9.90%	0.87%
	Fort Bragg Federal Credit Union	\$398,315	\$1,885	1.09%	0.41%	37.93%	5.09%	0.47%
	Charlotte Metro Federal Credit Union	\$441,280	\$2,194	0.70%	0.60%	86.10%	4.95%	0.50%
	Carolinas Telco Federal Credit Union	\$450,430	\$1,082	0.53%	0.40%	75.05%	1.83%	0.24%
	Average of Asset Group B	\$363,243	\$1,822	0.82%	0.69%	84.76%	5.53%	0.52%
Asset Group C - \$501 million to \$1 billion in total assets								
	Marine Federal Credit Union	\$731,519	\$4,348	0.89%	1.51%	169.41%	7.69%	0.59%
	Self-Help Federal Credit Union	\$743,570	\$4,034	0.72%	1.38%	192.27%	8.62%	0.54%
	Self-Help Credit Union	\$758,848	\$10,688	1.95%	2.40%	123.07%	12.76%	1.41%
	Average of Asset Group C	\$744,646	\$6,357	1.19%	1.76%	161.58%	9.69%	0.85%
Asset Group D - \$1 billion and over in total assets								
	Allegacy Federal Credit Union	\$1,295,426	\$7,275	0.73%	1.04%	141.68%	6.24%	0.56%
	Local Government Federal Credit Union	\$1,877,599	\$16,291	1.17%	0.98%	83.67%	10.66%	0.87%
	Truliant Federal Credit Union	\$2,192,586	\$5,490	0.33%	0.68%	207.29%	3.32%	0.25%
	Coastal Federal Credit Union	\$2,897,860	\$9,451	0.41%	0.82%	200.89%	4.05%	0.33%
	State Employees' Credit Union	\$36,509,509	\$213,750	1.05%	1.09%	104.04%	7.53%	0.59%
	Average of Asset Group D	\$8,954,596	\$50,451	0.74%	0.92%	147.51%	6.36%	0.52%

Source: SNL Financial

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

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 18, 2017

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 - \$50 to \$250 million in total assets							
	Mount Vernon Baptist Church Credit Union	\$171	\$59	34.50%	0.00%	1.69%	6.78%
	Shaw University Federal Credit Union	\$550	\$134	24.36%	3.01%	10.45%	5.97%
	Dill Federal Credit Union	\$1,068	\$425	39.79%	(5.57%)	0.47%	0.47%
	Texas Gulf Carolina Employees Credit Union	\$2,556	\$880	34.43%	2.75%	0.23%	6.14%
	Piedmont Credit Union	\$4,628	\$619	13.38%	(13.73%)	5.33%	2.91%
	HSM Federal Credit Union	\$4,899	\$469	9.57%	(24.05%)	25.16%	15.99%
	Arcade Credit Union	\$7,075	\$885	12.51%	(4.47%)	0.00%	1.92%
	North Carolina Press Association Federal Credit Union	\$7,956	\$1,044	13.12%	7.81%	0.67%	4.89%
	Allvac Savings & Credit Union	\$8,156	\$1,187	14.55%	2.03%	3.96%	2.70%
	Fayetteville Postal Credit Union	\$8,598	\$669	7.78%	6.69%	13.30%	12.41%
	Lithium Federal Credit Union	\$9,063	\$1,538	16.97%	(1.81%)	2.15%	3.06%
	Century Employees' Savings Fund Credit Union	\$9,090	\$2,844	31.29%	(1.68%)	0.91%	0.11%
	Team & Wheel Federal Credit Union	\$11,099	\$1,637	14.75%	(1.46%)	0.00%	1.41%
	Greater Kinston Credit Union	\$11,677	\$1,156	9.90%	16.58%	2.68%	11.85%
	TCP Credit Union	\$11,763	\$1,973	16.77%	(8.73%)	2.43%	5.02%
	GUCO Credit Union	\$13,141	\$1,677	12.76%	0.72%	1.55%	1.37%
	Lincoln National Federal Credit Union	\$15,891	\$2,337	14.71%	(2.89%)	0.43%	0.47%
	Hamlet Federal Credit Union	\$17,583	\$1,785	10.15%	1.12%	23.19%	2.02%
	Internal Revenue Employees Federal Credit Union	\$20,918	\$2,978	14.24%	2.57%	2.59%	0.47%
	Emergency Responders Credit Union	\$20,975	\$2,444	11.65%	7.33%	4.99%	3.15%
	Greensboro Postal Credit Union	\$22,931	\$5,061	22.07%	(0.47%)	0.02%	0.06%
	Shuford Federal Credit Union	\$23,916	\$2,759	11.54%	3.51%	13.08%	1.92%
	Oteen VA Federal Credit Union	\$25,920	\$1,923	7.42%	(9.74%)	0.42%	0.94%
	McDowell Cornerstone Credit Union	\$27,219	\$4,810	17.67%	0.00%	4.64%	1.83%
	First Carolina People's Credit Union	\$29,823	\$2,730	9.15%	2.95%	8.17%	4.76%
	Triad Partners Federal Credit Union	\$31,707	\$3,623	11.43%	(0.55%)	3.06%	1.21%
	CS Credit Union	\$32,064	\$4,074	12.71%	3.37%	10.19%	2.63%
	HealthShare Credit Union	\$33,527	\$4,173	12.45%	(2.38%)	2.90%	2.95%
	First Legacy Community Credit Union	\$35,662	\$5,573	15.63%	(6.08%)	41.59%	16.78%
	Blue Flame Credit Union	\$37,137	\$5,851	15.76%	0.07%	0.07%	5.45%
	Carolina Community Federal Credit Union	\$39,243	\$3,971	10.12%	(10.97%)	2.97%	10.22%
	Acclaim Federal Credit Union	\$40,769	\$3,841	9.42%	9.93%	11.85%	5.96%
	Lion's Share Federal Credit Union	\$43,685	\$3,908	8.95%	1.13%	12.15%	17.53%
	Charlotte Fire Department Credit Union	\$47,170	\$5,761	12.21%	0.35%	2.36%	1.35%
	Hanesbrands Credit Union	\$47,959	\$5,627	11.73%	0.00%	4.83%	4.34%
	Carolina Federal Credit Union	\$49,037	\$4,857	9.90%	2.90%	11.49%	11.18%
	ElecTel Cooperative Federal Credit Union	\$50,658	\$5,461	10.78%	8.07%	2.69%	2.18%
	Vision Financial Federal Credit Union	\$50,752	\$3,823	7.53%	(29.46%)	12.11%	27.18%
	Greensboro Municipal Federal Credit Union	\$52,270	\$5,840	11.17%	8.11%	7.00%	4.38%
	American Partners Federal Credit Union	\$52,870	\$5,856	11.08%	5.96%	6.30%	4.29%
	Bragg Mutual Federal Credit Union	\$53,866	\$6,709	12.45%	16.13%	0.57%	7.05%
	Ecusta Credit Union	\$59,710	\$6,513	10.91%	0.49%	0.18%	0.89%
	Telco Credit Union	\$64,627	\$10,113	15.65%	(10.10%)	8.60%	4.35%
	Winston-Salem Federal Credit Union	\$64,944	\$8,275	12.74%	0.44%	20.05%	8.15%
	North Carolina Community Federal Credit Union	\$73,887	\$7,099	9.61%	3.81%	7.93%	2.79%
	Weyco Community Credit Union	\$78,106	\$9,531	12.20%	(11.38%)	6.44%	2.92%
	WNC Community Credit Union	\$80,508	\$12,333	15.32%	2.58%	4.14%	0.57%
	Welcome Federal Credit Union	\$88,665	\$11,075	12.49%	1.16%	9.28%	2.74%
	Riegelwood Federal Credit Union	\$102,157	\$12,885	12.61%	1.31%	10.83%	9.38%
	Nova Credit Union	\$114,293	\$17,783	15.56%	5.01%	5.26%	1.01%
	R T P Federal Credit Union	\$114,999	\$9,958	8.66%	(0.24%)	9.53%	2.90%
	Duke University Federal Credit Union	\$137,493	\$10,092	7.34%	4.49%	4.00%	5.90%
	Telco Community Credit Union	\$172,275	\$15,884	9.22%	14.75%	4.65%	2.87%
	Premier Federal Credit Union	\$183,897	\$24,576	13.36%	3.63%	7.27%	5.90%
	Mountain Credit Union	\$190,759	\$20,772	10.89%	14.38%	6.65%	4.42%
	First Flight Federal Credit Union	\$198,479	\$24,018	12.10%	8.45%	2.53%	3.93%
	Summit Credit Union	\$231,102	\$28,026	12.13%	60.88%	0.97%	5.31%
	Champion Credit Union	\$238,435	\$28,172	11.82%	5.79%	4.04%	3.98%
	Average of Asset Group A	\$55,334	\$6,553	13.98%	1.63%	6.43%	5.02%

Source: SNL Financial

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MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 18, 2017

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 B - \$251 to \$500 million in total assets							
	Latino Community Credit Union	\$252,155	\$30,007	11.90%	11.32%	6.88%	9.65%
	Members Credit Union	\$289,008	\$29,224	10.11%	5.52%	2.28%	2.17%
	Piedmont Advantage Credit Union	\$348,271	\$34,115	9.80%	4.31%	8.91%	6.58%
	Fort Bragg Federal Credit Union	\$398,315	\$42,045	10.56%	4.36%	4.48%	1.70%
	Charlotte Metro Federal Credit Union	\$441,280	\$44,053	9.98%	8.46%	4.98%	4.29%
	Carolinas Telco Federal Credit Union	\$450,430	\$67,680	15.03%	6.43%	1.60%	1.20%
	Average of Asset Group B	\$363,243	\$41,187	11.23%	6.73%	4.86%	4.27%
Asset Group C - \$501 million to \$1 billion in total assets							
	Marine Federal Credit Union	\$731,519	\$58,460	7.99%	(6.89%)	7.44%	12.60%
	Self-Help Federal Credit Union	\$743,570	\$130,982	17.62%	9.55%	3.08%	5.92%
	Self-Help Credit Union	\$758,848	\$106,651	14.05%	9.19%	10.02%	12.33%
	Average of Asset Group C	\$744,646	\$98,698	13.22%	3.95%	6.85%	10.28%
Asset Group D - \$1 billion and over in total assets							
	Allegacy Federal Credit Union	\$1,295,426	\$129,564	10.00%	7.26%	5.61%	7.96%
	Local Government Federal Credit Union	\$1,877,599	\$166,387	8.86%	7.82%	9.79%	8.19%
	Truliant Federal Credit Union	\$2,192,586	\$189,144	8.63%	6.55%	2.90%	6.02%
	Coastal Federal Credit Union	\$2,897,860	\$293,469	10.13%	7.98%	3.22%	6.47%
	State Employees' Credit Union	\$36,509,509	\$2,768,889	7.58%	7.95%	7.72%	8.03%
	Average of Asset Group D	\$8,954,596	\$709,491	9.04%	7.51%	5.85%	7.33%

Source: SNL Financial

NA = data was not available.

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

South Carolina

Performance Analysis

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)
	Charleston County Teachers Federal Credit Union	\$1,580	(\$3)	(0.77%)	(7.02%)	106.45%	\$27	(\$3)	(0.77%)	(7.02%)	106.45%	\$27
	CommunityWorks Federal Credit Union	\$2,355	(\$4)	(0.66%)	(8.33%)	95.35%	\$20	(\$4)	(0.66%)	(8.33%)	95.35%	\$20
	Trinity Baptist Church Federal Credit Union	\$2,410	\$2	0.33%	2.71%	71.43%	\$4	\$2	0.33%	2.71%	71.43%	\$4
	S C H D District 7 Federal Credit Union	\$2,555	\$13	2.05%	9.51%	67.50%	\$40	\$13	2.05%	9.51%	67.50%	\$40
	C O Federal Credit Union	\$2,573	\$17	2.76%	17.35%	60.98%	\$32	\$17	2.76%	17.35%	60.98%	\$32
	Sumter City Credit Union	\$3,074	(\$4)	(0.54%)	(3.64%)	118.18%	\$37	(\$4)	(0.54%)	(3.64%)	118.18%	\$37
	Brookland Federal Credit Union	\$3,334	(\$4)	(0.49%)	(6.50%)	88.73%	\$50	(\$4)	(0.49%)	(6.50%)	88.73%	\$50
	Sangamo-Oconee Employees Federal Credit Union	\$3,990	(\$4)	(0.40%)	(2.06%)	126.67%	\$56	(\$4)	(0.40%)	(2.06%)	126.67%	\$56
	Spartanburg City Employees Credit Union	\$4,821	(\$1)	(0.08%)	(0.35%)	100.00%	\$54	(\$1)	(0.08%)	(0.35%)	100.00%	\$54
	TRMC Employees Credit Union	\$5,296	\$45	3.47%	17.61%	63.19%	\$45	\$45	3.47%	17.61%	63.19%	\$45
	South Carolina Methodist Conference Credit Union	\$5,768	\$5	0.35%	3.66%	89.86%	\$51	\$5	0.35%	3.66%	89.86%	\$51
	Emerald Credit Association Federal Credit Union	\$6,510	\$4	0.25%	2.83%	94.57%	\$39	\$4	0.25%	2.83%	94.57%	\$39
	Abbeville Community Federal Credit Union	\$7,882	\$16	0.83%	5.24%	85.27%	\$42	\$16	0.83%	5.24%	85.27%	\$42
	St. Francis Federal Credit Union	\$9,554	\$32	1.35%	7.84%	74.22%	\$45	\$32	1.35%	7.84%	74.22%	\$45
	Berkeley Community Federal Credit Union	\$11,099	\$6	0.22%	1.24%	84.78%	\$45	\$6	0.22%	1.24%	84.78%	\$45
	Lakelands Federal Credit Union	\$12,926	(\$1)	(0.03%)	(0.30%)	100.00%	\$37	(\$1)	(0.03%)	(0.30%)	100.00%	\$37
	1st Memorial Hospital Federal Credit Union	\$14,547	\$10	0.28%	2.28%	95.45%	\$47	\$10	0.28%	2.28%	95.45%	\$47
	Self Cooperative Federal Credit Union	\$14,664	\$3	0.08%	0.62%	97.56%	\$121	\$3	0.08%	0.62%	97.56%	\$121
	Spartan Federal Credit Union	\$15,500	\$55	1.44%	11.52%	77.69%	\$68	\$55	1.44%	11.52%	77.69%	\$68
	Anmed Health Federal Credit Union	\$16,100	(\$9)	(0.23%)	(1.91%)	105.88%	\$41	(\$9)	(0.23%)	(1.91%)	105.88%	\$41
	S C I Federal Credit Union	\$16,507	(\$4)	(0.10%)	(0.54%)	93.24%	\$63	(\$4)	(0.10%)	(0.54%)	93.24%	\$63
	Palmetto Trust Federal Credit Union	\$18,438	(\$4)	(0.09%)	(1.09%)	104.89%	\$49	(\$4)	(0.09%)	(1.09%)	104.89%	\$49
	Greater Abbeville Federal Credit Union	\$19,234	\$102	2.17%	12.92%	69.58%	\$55	\$102	2.17%	12.92%	69.58%	\$55
	Pickens Federal Credit Union	\$22,322	\$12	0.22%	1.47%	89.95%	\$52	\$12	0.22%	1.47%	89.95%	\$52
	Edisto Federal Credit Union	\$25,684	\$26	0.41%	3.26%	96.37%	\$61	\$26	0.41%	3.26%	96.37%	\$61
	Turbine Federal Credit Union	\$26,963	\$48	0.72%	5.42%	86.01%	\$57	\$48	0.72%	5.42%	86.01%	\$57
	Pee Dee Federal Credit Union	\$29,196	\$162	2.27%	12.82%	66.41%	\$59	\$162	2.27%	12.82%	66.41%	\$59
	Health Facilities Federal Credit Union	\$30,225	\$12	0.16%	1.47%	96.59%	\$39	\$12	0.16%	1.47%	96.59%	\$39
	Columbia Post Office Credit Union	\$34,151	\$46	0.54%	4.20%	67.28%	\$51	\$46	0.54%	4.20%	67.28%	\$51
	Nucor Employees Credit Union	\$38,643	\$59	0.63%	4.20%	84.90%	\$64	\$59	0.63%	4.20%	84.90%	\$64
	Greenwood Municipal Federal Credit Union	\$39,846	\$69	0.71%	5.44%	84.62%	\$38	\$69	0.71%	5.44%	84.62%	\$38
	Palmetto First Federal Credit Union	\$41,256	\$63	0.63%	4.56%	74.21%	\$57	\$63	0.63%	4.56%	74.21%	\$57
	Dixies Federal Credit Union	\$42,853	\$59	0.56%	2.87%	84.87%	\$75	\$59	0.56%	2.87%	84.87%	\$75
	G.H.S. Federal Credit Union	\$43,975	\$106	0.98%	10.82%	73.90%	\$58	\$106	0.98%	10.82%	73.90%	\$58
	Neighbors United Federal Credit Union	\$47,272	\$23	0.20%	1.56%	90.70%	\$52	\$23	0.20%	1.56%	90.70%	\$52
	Vital Federal Credit Union	\$49,180	\$76	0.62%	6.29%	81.82%	\$66	\$76	0.62%	6.29%	81.82%	\$66
	Santee Cooper Credit Union	\$51,901	\$118	0.94%	9.26%	78.30%	\$64	\$118	0.94%	9.26%	78.30%	\$64
	Latitude 32 Federal Credit Union	\$52,177	\$88	0.68%	6.83%	84.68%	\$53	\$88	0.68%	6.83%	84.68%	\$53
	Upstate Federal Credit Union	\$55,646	\$183	1.36%	16.53%	79.17%	\$49	\$183	1.36%	16.53%	79.17%	\$49
	South Carolina National Guard Federal Credit Union	\$69,868	\$241	1.40%	7.92%	67.75%	\$62	\$241	1.40%	7.92%	67.75%	\$62
	Palmetto Health Credit Union	\$72,817	\$368	2.10%	15.54%	71.68%	\$70	\$368	2.10%	15.54%	71.68%	\$70
	Secured Advantage Federal Credit Union	\$79,719	(\$43)	(0.22%)	(1.82%)	107.82%	\$65	(\$43)	(0.22%)	(1.82%)	107.82%	\$65
	Carolina Collegiate Federal Credit Union	\$91,061	\$21	0.09%	0.69%	92.29%	\$69	\$21	0.09%	0.69%	92.29%	\$69
	Anderson Federal Credit Union	\$94,003	\$88	0.38%	4.58%	83.80%	\$53	\$88	0.38%	4.58%	83.80%	\$53
	Greenville Heritage Federal Credit Union	\$94,574	\$181	0.78%	5.17%	85.58%	\$59	\$181	0.78%	5.17%	85.58%	\$59
	Georgetown Kraft Credit Union	\$104,965	\$134	0.52%	4.34%	89.98%	\$57	\$134	0.52%	4.34%	89.98%	\$57
	Carolina Foothills Federal Credit Union	\$106,117	\$447	1.72%	16.70%	72.74%	\$52	\$447	1.72%	16.70%	72.74%	\$52
	Mid Carolina Credit Union	\$131,475	(\$56)	(0.17%)	(1.42%)	93.57%	\$52	(\$56)	(0.17%)	(1.42%)	93.57%	\$52
	ArrowPointe Federal Credit Union	\$155,332	\$258	0.67%	7.39%	85.67%	\$54	\$258	0.67%	7.39%	85.67%	\$54
	SPC Credit Union	\$161,646	\$137	0.35%	4.75%	91.06%	\$61	\$137	0.35%	4.75%	91.06%	\$61
	MTC Federal Credit Union	\$175,697	\$178	0.41%	2.66%	83.62%	\$75	\$178	0.41%	2.66%	83.62%	\$75
	Greenville Federal Credit Union	\$221,839	\$613	1.13%	10.64%	74.62%	\$65	\$613	1.13%	10.64%	74.62%	\$65
	Carolina Trust Federal Credit Union	\$231,190	\$420	0.74%	8.06%	82.38%	\$57	\$420	0.74%	8.06%	82.38%	\$57
	Average of Asset Group A	\$49,478	\$83	0.64%	4.64%	86.30%	\$53	\$83	0.64%	4.64%	86.30%	\$53

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 B - \$251 to \$500 million in total assets												
	CPM Federal Credit Union	\$324,288	\$328	0.42%	3.97%	84.86%	\$57	\$328	0.42%	3.97%	84.86%	\$57
	SC Telco Federal Credit Union	\$369,921	\$1,143	1.27%	11.24%	63.84%	\$74	\$1,143	1.27%	11.24%	63.84%	\$74
	Family Trust Federal Credit Union	\$474,244	\$620	0.53%	6.66%	83.03%	\$68	\$620	0.53%	6.66%	83.03%	\$68
	Average of Asset Group B	\$389,484	\$697	0.74%	7.29%	77.24%	\$66	\$697	0.74%	7.29%	77.24%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Heritage Trust Federal Credit Union	\$583,307	\$644	0.45%	4.74%	83.51%	\$67	\$644	0.45%	4.74%	83.51%	\$67
	S.C. State Federal Credit Union	\$760,605	\$2,087	1.12%	9.76%	73.62%	\$58	\$2,087	1.12%	9.76%	73.62%	\$58
	Palmetto Citizens Federal Credit Union	\$775,866	\$2,109	1.11%	10.02%	71.58%	\$55	\$2,109	1.11%	10.02%	71.58%	\$55
	AllSouth Federal Credit Union	\$820,185	\$2,396	1.20%	8.71%	73.09%	\$50	\$2,396	1.20%	8.71%	73.09%	\$50
	SRP Federal Credit Union	\$848,112	\$2,987	1.46%	15.52%	71.01%	\$65	\$2,987	1.46%	15.52%	71.01%	\$65
	Average of Asset Group C	\$757,615	\$2,045	1.07%	9.75%	74.56%	\$59	\$2,045	1.07%	9.75%	74.56%	\$59
Asset Group D - \$1 billion and over in total assets												
	Safe Federal Credit Union	\$1,036,849	\$1,555	0.61%	6.01%	82.66%	\$58	\$1,555	0.61%	6.01%	82.66%	\$58
	Sharonview Federal Credit Union	\$1,400,716	(\$1,446)	(0.42%)	(4.06%)	82.11%	\$101	(\$1,446)	(0.42%)	(4.06%)	82.11%	\$101
	South Carolina Federal Credit Union	\$1,634,944	\$3,260	0.82%	7.52%	84.54%	\$90	\$3,260	0.82%	7.52%	84.54%	\$90
	Founders Federal Credit Union	\$2,111,811	\$3,179	0.62%	4.45%	75.08%	\$69	\$3,179	0.62%	4.45%	75.08%	\$69
	Average of Asset Group D	\$1,546,080	\$1,637	0.41%	3.48%	81.10%	\$80	\$1,637	0.41%	3.48%	81.10%	\$80

Balance Sheet & Net Interest Margin

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 - \$50 to \$250 million in total assets											
	Charleston County Teachers Federal Credit Union	\$1,580	\$985	\$1,405	70.11%	\$632	7.41%	0.26%	7.41%	7.22%	9.32%
	CommunityWorks Federal Credit Union	\$2,355	\$1,039	\$2,031	51.16%	\$785	4.81%	0.83%	3.98%	(17.69%)	(17.33%)
	Trinity Baptist Church Federal Credit Union	\$2,410	\$341	\$2,114	16.13%	\$2,410	1.00%	0.00%	1.16%	1.17%	0.95%
	S C H D District 7 Federal Credit Union	\$2,555	\$1,461	\$1,976	73.94%	\$1,703	6.00%	0.16%	5.85%	7.50%	7.42%
	C O Federal Credit Union	\$2,573	\$1,163	\$2,170	53.59%	\$1,715	5.35%	0.00%	5.35%	36.66%	41.51%
	Sumter City Credit Union	\$3,074	\$1,608	\$2,632	61.09%	\$2,049	3.10%	0.13%	2.97%	29.93%	35.94%
	Brookland Federal Credit Union	\$3,334	\$2,440	\$3,070	79.48%	\$1,334	5.39%	0.12%	5.26%	16.75%	19.11%
	Sangamo-Oconee Employees Federal Credit Union	\$3,990	\$875	\$3,207	27.28%	\$3,990	1.62%	0.10%	1.52%	7.77%	10.23%
	Spartanburg City Employees Credit Union	\$4,821	\$2,746	\$3,676	74.70%	\$2,411	3.69%	0.25%	3.44%	8.91%	11.76%
	TRMC Employees Credit Union	\$5,296	\$4,232	\$4,191	100.98%	\$1,177	11.11%	0.54%	10.64%	17.34%	17.22%
	South Carolina Methodist Conference Credit Union	\$5,768	\$2,918	\$5,206	56.05%	\$1,648	4.69%	0.14%	4.55%	7.27%	7.43%
	Emerald Credit Association Federal Credit Union	\$6,510	\$3,882	\$5,895	65.85%	\$1,628	4.09%	0.13%	3.90%	19.19%	21.00%
	Abbeville Community Federal Credit Union	\$7,882	\$4,930	\$6,593	74.78%	\$1,576	5.00%	0.10%	4.89%	21.16%	24.60%
	St. Francis Federal Credit Union	\$9,554	\$4,969	\$7,867	63.16%	\$1,911	4.01%	0.17%	3.84%	5.60%	4.47%
	Berkeley Community Federal Credit Union	\$11,099	\$5,955	\$9,422	63.20%	\$1,850	4.87%	0.25%	4.65%	1.01%	17.23%
	Lakelands Federal Credit Union	\$12,926	\$6,155	\$11,510	53.48%	\$1,723	3.67%	0.35%	3.32%	26.32%	28.32%
	Self Memorial Hospital Federal Credit Union	\$14,547	\$7,657	\$12,744	60.08%	\$2,238	4.29%	0.28%	4.01%	10.03%	12.29%
	1st Cooperative Federal Credit Union	\$14,664	\$10,159	\$12,711	79.92%	\$4,888	3.77%	0.11%	3.66%	19.68%	23.10%
	Spartan Federal Credit Union	\$15,500	\$6,473	\$13,443	48.15%	\$3,444	3.40%	0.10%	3.27%	10.98%	9.44%
	Anmed Health Federal Credit Union	\$16,100	\$4,873	\$14,174	34.38%	\$2,927	2.59%	0.08%	2.51%	27.06%	31.05%
	S C I Federal Credit Union	\$16,507	\$8,172	\$13,464	60.70%	\$4,127	3.48%	0.24%	3.24%	(1.30%)	(0.36%)
	Palmetto Trust Federal Credit Union	\$18,438	\$7,835	\$16,949	46.23%	\$2,458	3.38%	0.07%	3.32%	15.64%	17.18%
	Greater Abbeville Federal Credit Union	\$19,234	\$13,055	\$15,963	81.78%	\$1,832	7.47%	0.15%	7.34%	19.02%	18.18%
	Pickens Federal Credit Union	\$22,322	\$7,875	\$18,977	41.50%	\$3,189	2.63%	0.06%	2.57%	21.65%	26.93%
	Edisto Federal Credit Union	\$25,684	\$11,082	\$22,452	49.36%	\$2,335	4.46%	1.03%	3.45%	12.64%	14.22%
	Turbine Federal Credit Union	\$26,963	\$14,632	\$23,094	63.36%	\$2,996	3.87%	0.08%	3.80%	12.42%	15.47%
	Pee Dee Federal Credit Union	\$29,196	\$19,459	\$23,981	81.14%	\$2,433	4.90%	0.18%	4.72%	18.58%	20.07%
	Health Facilities Federal Credit Union	\$30,225	\$11,948	\$26,477	45.13%	\$2,084	3.10%	0.04%	3.06%	30.83%	28.69%
	Columbia Post Office Credit Union	\$34,151	\$6,836	\$29,666	23.04%	\$7,589	2.51%	0.63%	1.97%	(0.15%)	(0.87%)
	Nucor Employees Credit Union	\$38,643	\$21,329	\$32,641	65.34%	\$2,665	3.27%	0.26%	3.02%	27.69%	35.34%
	Greenwood Municipal Federal Credit Union	\$39,846	\$16,482	\$34,858	47.28%	\$2,277	3.38%	0.22%	3.17%	16.68%	22.48%
	Palmetto First Federal Credit Union	\$41,256	\$21,415	\$35,605	60.15%	\$3,056	4.37%	0.20%	4.17%	26.07%	29.49%
	Dixies Federal Credit Union	\$42,853	\$29,716	\$34,334	86.55%	\$2,449	5.14%	0.40%	4.74%	12.37%	14.94%
	G.H.S. Federal Credit Union	\$43,975	\$15,588	\$39,829	39.14%	\$3,824	2.41%	0.06%	2.36%	13.18%	13.76%
	Neighbors United Federal Credit Union	\$47,272	\$22,805	\$41,090	55.50%	\$3,050	3.59%	0.21%	3.40%	17.40%	21.21%
	Vital Federal Credit Union	\$49,180	\$36,414	\$44,035	82.69%	\$2,732	3.67%	0.48%	3.19%	7.70%	9.63%
	Santee Cooper Credit Union	\$51,901	\$34,747	\$46,524	74.69%	\$3,460	3.38%	0.14%	3.23%	23.47%	24.94%
	Latitude 32 Federal Credit Union	\$52,177	\$40,365	\$46,823	86.21%	\$2,609	3.24%	0.17%	3.08%	4.03%	6.19%
	Upstate Federal Credit Union	\$55,646	\$41,602	\$50,656	82.13%	\$1,525	4.67%	0.33%	4.34%	27.62%	26.66%
	South Carolina National Guard Federal Credit Union	\$69,868	\$32,001	\$56,982	56.16%	\$3,882	3.60%	0.40%	3.20%	12.12%	13.52%
	Palmetto Health Credit Union	\$72,817	\$38,227	\$62,096	61.56%	\$3,034	3.82%	0.30%	3.52%	32.53%	34.39%
	Secured Advantage Federal Credit Union	\$79,719	\$32,036	\$70,185	45.65%	\$4,982	2.47%	0.22%	2.25%	11.18%	13.07%
	Carolina Collegiate Federal Credit Union	\$91,061	\$51,049	\$80,139	63.70%	\$3,794	3.33%	0.06%	3.28%	1.26%	11.53%
	Anderson Federal Credit Union	\$94,003	\$57,979	\$85,920	67.48%	\$2,648	3.76%	0.27%	3.49%	18.40%	20.38%
	Greenville Heritage Federal Credit Union	\$94,574	\$69,760	\$80,039	87.16%	\$2,627	4.15%	0.32%	3.84%	17.77%	20.27%
	Georgetown Kraft Credit Union	\$104,965	\$62,980	\$91,928	68.51%	\$1,858	3.65%	0.21%	3.44%	20.44%	23.71%
	Carolina Foothills Federal Credit Union	\$106,117	\$66,888	\$93,573	71.48%	\$2,332	4.25%	0.25%	4.00%	18.96%	17.68%
	Mid Carolina Credit Union	\$131,475	\$99,024	\$115,028	86.09%	\$3,058	3.34%	0.37%	2.97%	21.19%	23.19%
	ArrowPoint Federal Credit Union	\$155,332	\$97,365	\$138,787	70.15%	\$2,678	3.83%	0.48%	3.35%	9.76%	11.00%
	SPC Credit Union	\$161,646	\$91,579	\$147,445	62.11%	\$2,694	3.41%	0.24%	3.18%	27.86%	31.60%
	MTC Federal Credit Union	\$175,697	\$117,776	\$145,235	81.09%	\$2,440	4.86%	0.38%	4.48%	16.57%	21.68%
	Greenville Federal Credit Union	\$221,839	\$138,793	\$197,494	70.28%	\$3,728	3.66%	0.23%	3.43%	16.66%	17.50%
	Carolina Trust Federal Credit Union	\$231,190	\$118,763	\$207,499	57.24%	\$3,145	2.83%	0.08%	2.75%	12.41%	17.19%
	Average of Asset Group A	\$49,478	\$28,876	\$43,317	62.79%	\$2,672	4.03%	0.24%	3.80%	15.22%	17.66%

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Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 18, 2017

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 B - \$251 to \$500 million in total assets											
	CPM Federal Credit Union	\$324,288	\$161,513	\$286,530	56.37%	\$2,333	2.70%	0.19%	2.51%	26.65%	31.84%
	SC Telco Federal Credit Union	\$369,921	\$271,266	\$318,719	85.11%	\$3,057	5.25%	0.59%	4.66%	20.79%	18.88%
	Family Trust Federal Credit Union	\$474,244	\$337,418	\$384,106	87.85%	\$3,090	3.64%	0.64%	2.99%	16.86%	22.59%
	Average of Asset Group B	\$389,484	\$256,732	\$329,785	76.44%	\$2,827	3.86%	0.47%	3.39%	21.43%	24.44%
Asset Group C - \$501 million to \$1 billion in total assets											
	Heritage Trust Federal Credit Union	\$583,307	\$366,789	\$491,525	74.62%	\$3,111	3.79%	0.33%	3.46%	12.58%	16.15%
	S.C. State Federal Credit Union	\$760,605	\$360,159	\$666,406	54.04%	\$3,117	3.28%	0.25%	3.03%	15.68%	16.72%
	Palmetto Citizens Federal Credit Union	\$775,866	\$440,588	\$591,454	74.49%	\$2,852	3.40%	0.61%	2.79%	18.85%	22.96%
	AllSouth Federal Credit Union	\$820,185	\$507,833	\$705,330	72.00%	\$2,828	2.41%	0.27%	2.15%	19.46%	21.28%
	SRP Federal Credit Union	\$848,112	\$479,641	\$761,506	62.99%	\$2,776	3.01%	0.10%	2.91%	27.24%	29.38%
	Average of Asset Group C	\$757,615	\$431,002	\$643,244	67.63%	\$2,937	3.18%	0.31%	2.87%	18.76%	21.30%
Asset Group D - \$1 billion and over in total assets											
	Safe Federal Credit Union	\$1,036,849	\$608,779	\$919,579	66.20%	\$3,588	2.67%	0.38%	2.29%	14.00%	14.73%
	Sharonview Federal Credit Union	\$1,400,716	\$1,218,482	\$950,253	128.23%	\$5,039	4.42%	1.03%	3.39%	8.39%	12.74%
	South Carolina Federal Credit Union	\$1,634,944	\$1,248,542	\$1,269,218	98.37%	\$3,964	3.22%	0.31%	2.91%	19.43%	18.56%
	Founders Federal Credit Union	\$2,111,811	\$1,646,152	\$1,741,438	94.53%	\$3,334	4.76%	0.66%	4.09%	18.77%	23.05%
	Average of Asset Group D	\$1,546,080	\$1,180,489	\$1,220,122	96.83%	\$3,981	3.77%	0.60%	3.17%	15.15%	17.27%

Source: SNL Financial

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

		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 - \$50 to \$250 million in total assets								
	Charleston County Teachers Federal Credit Union	\$1,580	\$6	0.61%	0.71%	116.67%	3.41%	0.38%
	CommunityWorks Federal Credit Union	\$2,355	\$16	1.54%	5.49%	356.25%	7.69%	0.68%
	Trinity Baptist Church Federal Credit Union	\$2,410	\$4	1.17%	1.47%	125.00%	1.33%	0.17%
	S C H D District 7 Federal Credit Union	\$2,555	\$30	2.05%	2.05%	100.00%	5.14%	1.17%
	C O Federal Credit Union	\$2,573	\$33	2.84%	3.87%	136.36%	7.42%	1.28%
	Sumter City Credit Union	\$3,074	\$3	0.19%	1.24%	666.67%	0.66%	0.10%
	Brookland Federal Credit Union	\$3,334	\$97	3.98%	3.36%	84.54%	35.89%	2.91%
	Sangamo-Oconee Employees Federal Credit Union	\$3,990	\$2	0.23%	1.71%	750.00%	0.25%	0.05%
	Spartanburg City Employees Credit Union	\$4,821	\$0	0.00%	0.95%	NA	0.00%	0.00%
	TRMC Employees Credit Union	\$5,296	\$6	0.14%	1.98%	NM	0.62%	0.11%
	South Carolina Methodist Conference Credit Union	\$5,768	\$17	0.58%	1.13%	194.12%	2.93%	0.29%
	Emerald Credit Association Federal Credit Union	\$6,510	\$5	0.13%	0.54%	420.00%	0.85%	0.08%
	Abbeville Community Federal Credit Union	\$7,882	\$61	1.24%	1.60%	129.51%	4.66%	0.77%
	St. Francis Federal Credit Union	\$9,554	\$0	0.00%	0.58%	NA	0.00%	0.00%
	Berkeley Community Federal Credit Union	\$11,099	\$139	2.33%	2.47%	105.76%	10.08%	1.25%
	Lakelands Federal Credit Union	\$12,926	\$77	1.25%	0.62%	49.35%	9.71%	0.60%
	Self Memorial Hospital Federal Credit Union	\$14,547	\$207	2.70%	0.95%	35.27%	13.07%	1.42%
	1st Cooperative Federal Credit Union	\$14,664	\$12	0.12%	0.07%	58.33%	0.62%	0.08%
	Spartan Federal Credit Union	\$15,500	\$47	0.73%	0.62%	85.11%	2.58%	0.30%
	Armed Health Federal Credit Union	\$16,100	\$4	0.08%	0.39%	475.00%	0.21%	0.02%
	S C I Federal Credit Union	\$16,507	\$36	0.44%	0.72%	163.89%	2.38%	0.22%
	Palmetto Trust Federal Credit Union	\$18,438	\$192	2.45%	1.15%	46.88%	12.39%	1.04%
	Greater Abbeville Federal Credit Union	\$19,234	\$203	1.55%	1.29%	82.76%	6.66%	1.06%
	Pickens Federal Credit Union	\$22,322	\$28	0.36%	1.49%	417.86%	0.83%	0.13%
	Edisto Federal Credit Union	\$25,684	\$284	2.56%	2.73%	106.69%	10.14%	1.11%
	Turbine Federal Credit Union	\$26,963	\$219	1.50%	1.41%	94.52%	5.81%	0.81%
	Pee Dee Federal Credit Union	\$29,196	\$6	0.03%	1.26%	NM	0.11%	0.02%
	Health Facilities Federal Credit Union	\$30,225	\$15	0.13%	0.85%	680.00%	0.44%	0.05%
	Columbia Post Office Credit Union	\$34,151	\$109	1.59%	1.83%	114.68%	2.41%	0.32%
	Nucor Employees Credit Union	\$38,643	\$292	1.37%	1.22%	89.04%	4.94%	0.76%
	Greenwood Municipal Federal Credit Union	\$39,846	\$28	0.17%	0.38%	225.00%	0.54%	0.07%
	Palmetto First Federal Credit Union	\$41,256	\$222	1.04%	1.92%	185.14%	6.61%	0.54%
	Dixies Federal Credit Union	\$42,853	\$206	0.69%	0.75%	107.77%	4.25%	0.48%
	G.H.S. Federal Credit Union	\$43,975	\$22	0.14%	0.61%	431.82%	0.54%	0.05%
	Neighbors United Federal Credit Union	\$47,272	\$413	1.81%	0.76%	42.13%	7.38%	0.87%
	Vital Federal Credit Union	\$49,180	\$133	0.37%	0.33%	90.98%	2.66%	0.27%
	Santee Cooper Credit Union	\$51,901	\$160	0.46%	0.98%	211.88%	2.91%	0.31%
	Latitude 32 Federal Credit Union	\$52,177	\$91	0.23%	0.52%	229.67%	2.03%	0.17%
	Upstate Federal Credit Union	\$55,646	\$180	0.43%	0.54%	125.56%	4.38%	0.32%
	South Carolina National Guard Federal Credit Union	\$69,868	\$131	0.41%	1.16%	282.44%	1.03%	0.19%
	Palmetto Health Credit Union	\$72,817	\$188	0.49%	1.92%	390.43%	2.75%	0.26%
	Secured Advantage Federal Credit Union	\$79,719	\$292	0.91%	0.56%	61.30%	3.12%	0.37%
	Carolina Collegiate Federal Credit Union	\$91,061	\$239	0.47%	0.90%	192.47%	2.71%	0.26%
	Anderson Federal Credit Union	\$94,003	\$449	0.77%	0.81%	104.01%	7.85%	0.48%
	Greenville Heritage Federal Credit Union	\$94,574	\$125	0.18%	2.15%	NM	0.96%	0.13%
	Georgetown Kraft Credit Union	\$104,965	\$574	0.91%	1.06%	116.20%	4.47%	0.55%
	Carolina Foothills Federal Credit Union	\$106,117	\$300	0.45%	0.69%	154.00%	2.69%	0.28%
	Mid Carolina Credit Union	\$131,475	\$388	0.39%	0.75%	191.49%	2.59%	0.30%
	ArrowPointe Federal Credit Union	\$155,332	\$312	0.32%	0.59%	182.69%	2.37%	0.20%
	SPC Credit Union	\$161,646	\$269	0.29%	0.84%	284.76%	4.05%	0.17%
	MTC Federal Credit Union	\$175,697	\$484	0.41%	0.84%	205.58%	2.47%	0.28%
	Greenville Federal Credit Union	\$221,839	\$942	0.68%	0.40%	58.49%	3.94%	0.42%
	Carolina Trust Federal Credit Union	\$231,190	\$236	0.20%	1.11%	556.78%	1.65%	0.10%
	Average of Asset Group A	\$49,478	\$161	0.87%	1.25%	210.73%	4.29%	0.46%

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 B - \$251 to \$500 million in total assets								
	CPM Federal Credit Union	\$324,288	\$1,967	1.22%	0.87%	71.33%	5.81%	0.61%
	SC Telco Federal Credit Union	\$369,921	\$1,843	0.68%	1.33%	196.09%	4.49%	0.50%
	Family Trust Federal Credit Union	\$474,244	\$1,882	0.56%	0.44%	78.64%	5.01%	0.40%
	Average of Asset Group B	\$389,484	\$1,897	0.82%	0.88%	115.35%	5.10%	0.50%
Asset Group C - \$501 million to \$1 billion in total assets								
	Heritage Trust Federal Credit Union	\$583,307	\$1,908	0.52%	0.57%	110.01%	5.90%	0.33%
	S.C. State Federal Credit Union	\$760,605	\$1,757	0.49%	0.68%	139.67%	2.25%	0.23%
	Palmetto Citizens Federal Credit Union	\$775,866	\$3,483	0.79%	0.82%	104.34%	6.01%	0.45%
	AllSouth Federal Credit Union	\$820,185	\$893	0.18%	0.67%	382.42%	0.98%	0.11%
	SRP Federal Credit Union	\$848,112	\$2,072	0.43%	0.73%	169.69%	3.52%	0.24%
	Average of Asset Group C	\$757,615	\$2,023	0.48%	0.69%	181.23%	3.73%	0.27%
Asset Group D - \$1 billion and over in total assets								
	Safe Federal Credit Union	\$1,036,849	\$793	0.13%	0.32%	247.29%	1.12%	0.08%
	Sharonview Federal Credit Union	\$1,400,716	\$5,175	0.42%	0.95%	224.00%	4.01%	0.37%
	South Carolina Federal Credit Union	\$1,634,944	\$2,432	0.19%	0.35%	180.84%	1.69%	0.15%
	Founders Federal Credit Union	\$2,111,811	\$10,791	0.66%	1.30%	198.11%	4.00%	0.51%
	Average of Asset Group D	\$1,546,080	\$4,798	0.35%	0.73%	212.56%	2.71%	0.28%

Net Worth

		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 - \$50 to \$250 million in total assets							
	Charleston County Teachers Federal Credit Union	\$1,580	\$169	10.70%	(6.98%)	3.55%	4.14%
	CommunityWorks Federal Credit Union	\$2,355	\$314	13.33%	(6.27%)	5.10%	18.15%
	Trinity Baptist Church Federal Credit Union	\$2,410	\$296	12.28%	2.72%	1.35%	1.69%
	S C H D District 7 Federal Credit Union	\$2,555	\$553	21.64%	9.63%	5.42%	5.42%
	C O Federal Credit Union	\$2,573	\$400	15.55%	17.75%	8.25%	11.25%
	Sumter City Credit Union	\$3,074	\$438	14.25%	(3.62%)	0.68%	4.57%
	Brookland Federal Credit Union	\$3,334	\$243	7.29%	(8.06%)	39.92%	33.74%
	Sangamo-Oconee Employees Federal Credit Union	\$3,990	\$776	19.45%	(2.05%)	0.26%	1.93%
	Spartanburg City Employees Credit Union	\$4,821	\$1,137	23.58%	(0.35%)	0.00%	2.29%
	TRMC Employees Credit Union	\$5,296	\$1,044	19.71%	18.02%	0.57%	8.05%
	South Carolina Methodist Conference Credit Union	\$5,768	\$548	9.50%	3.68%	3.10%	6.02%
	Emerald Credit Association Federal Credit Union	\$6,510	\$567	8.71%	2.13%	0.88%	3.70%
	Abbeville Community Federal Credit Union	\$7,882	\$1,230	15.61%	4.94%	4.96%	6.42%
	St. Francis Federal Credit Union	\$9,554	\$1,649	17.26%	7.92%	0.00%	1.76%
	Berkeley Community Federal Credit Union	\$11,099	\$1,946	17.53%	1.24%	7.14%	7.55%
	Lakelands Federal Credit Union	\$12,926	\$1,311	10.14%	(0.30%)	5.87%	2.90%
	Self Memorial Hospital Federal Credit Union	\$14,547	\$1,756	12.07%	2.29%	11.79%	4.16%
	1st Cooperative Federal Credit Union	\$14,664	\$1,925	13.13%	0.62%	0.62%	0.36%
	Spartan Federal Credit Union	\$15,500	\$1,936	12.49%	11.70%	2.43%	2.07%
	Anmed Health Federal Credit Union	\$16,100	\$1,878	11.66%	(1.91%)	0.21%	1.01%
	S C I Federal Credit Union	\$16,507	\$2,964	17.96%	(0.40%)	1.21%	1.99%
	Palmetto Trust Federal Credit Union	\$18,438	\$1,460	7.92%	(1.37%)	13.15%	6.16%
	Greater Abbeville Federal Credit Union	\$19,234	\$3,210	16.69%	13.13%	6.32%	5.23%
	Pickens Federal Credit Union	\$22,322	\$3,276	14.68%	1.47%	0.85%	3.57%
	Edisto Federal Credit Union	\$25,684	\$3,199	12.46%	3.28%	8.88%	9.47%
	Turbine Federal Credit Union	\$26,963	\$3,565	13.22%	5.57%	6.14%	5.81%
	Pee Dee Federal Credit Union	\$29,196	\$5,135	17.59%	13.03%	0.12%	4.77%
	Health Facilities Federal Credit Union	\$30,225	\$3,281	10.86%	1.35%	0.46%	3.11%
	Columbia Post Office Credit Union	\$34,151	\$4,401	12.89%	4.23%	2.48%	2.84%
	Nucor Employees Credit Union	\$38,643	\$5,646	14.61%	4.22%	5.17%	4.61%
	Greenwood Municipal Federal Credit Union	\$39,846	\$5,421	13.60%	5.16%	0.52%	1.16%
	Palmetto First Federal Credit Union	\$41,256	\$5,563	13.48%	4.58%	3.99%	7.39%
	Dixies Federal Credit Union	\$42,853	\$8,383	19.56%	2.84%	2.46%	2.65%
	G.H.S. Federal Credit Union	\$43,975	\$3,973	9.03%	10.96%	0.55%	2.39%
	Neighbors United Federal Credit Union	\$47,272	\$5,894	12.47%	1.57%	7.01%	2.95%
	Vital Federal Credit Union	\$49,180	\$4,870	9.90%	6.34%	2.73%	2.48%
	Santee Cooper Credit Union	\$51,901	\$5,155	9.93%	9.29%	3.10%	6.58%
	Latitude 32 Federal Credit Union	\$52,177	\$5,197	9.96%	6.89%	1.75%	4.02%
	Upstate Federal Credit Union	\$55,646	\$4,521	8.12%	16.87%	3.98%	5.00%
	South Carolina National Guard Federal Credit Union	\$69,868	\$12,729	18.22%	7.72%	1.03%	2.91%
	Palmetto Health Credit Union	\$72,817	\$9,779	13.43%	15.64%	1.92%	7.51%
	Secured Advantage Federal Credit Union	\$79,719	\$9,402	11.79%	(1.82%)	3.11%	1.90%
	Carolina Collegiate Federal Credit Union	\$91,061	\$12,144	13.34%	0.69%	1.97%	3.79%
	Anderson Federal Credit Union	\$94,003	\$7,723	8.22%	4.56%	5.81%	6.05%
	Greenville Heritage Federal Credit Union	\$94,574	\$14,092	14.90%	5.20%	0.89%	10.65%
	Georgetown Kraft Credit Union	\$104,965	\$13,857	13.20%	3.88%	4.14%	4.81%
	Carolina Foothills Federal Credit Union	\$106,117	\$10,930	10.30%	17.06%	2.74%	4.23%
	Mid Carolina Credit Union	\$131,475	\$17,529	13.33%	(1.27%)	2.21%	4.24%
	ArrowPointe Federal Credit Union	\$155,332	\$16,552	10.66%	6.33%	1.88%	3.44%
	SPC Credit Union	\$161,646	\$14,537	8.99%	3.83%	1.85%	5.27%
	MTC Federal Credit Union	\$175,697	\$26,859	15.29%	2.67%	1.80%	3.70%
	Greenville Federal Credit Union	\$221,839	\$23,342	10.52%	10.79%	4.04%	2.36%
	Carolina Trust Federal Credit Union	\$231,190	\$21,301	9.21%	8.07%	1.11%	6.17%
	Average of Asset Group A	\$49,478	\$5,962	13.25%	4.63%	3.91%	5.21%

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 18, 2017

		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 B - \$251 to \$500 million in total assets							
	CPM Federal Credit Union	\$324,288	\$35,282	10.88%	3.77%	5.58%	3.98%
	SC Telco Federal Credit Union	\$369,921	\$41,227	11.14%	11.42%	4.47%	8.77%
	Family Trust Federal Credit Union	\$474,244	\$40,405	8.52%	6.23%	4.66%	3.66%
	Average of Asset Group B	\$389,484	\$38,971	10.18%	7.14%	4.90%	5.47%
Asset Group C - \$501 million to \$1 billion in total assets							
	Heritage Trust Federal Credit Union	\$583,307	\$55,178	9.46%	4.73%	3.46%	3.80%
	S.C. State Federal Credit Union	\$760,605	\$86,581	11.38%	9.88%	2.03%	2.83%
	Palmetto Citizens Federal Credit Union	\$775,866	\$85,454	11.01%	10.12%	4.08%	4.25%
	AllSouth Federal Credit Union	\$820,185	\$122,642	14.95%	7.97%	0.73%	2.78%
	SRP Federal Credit Union	\$848,112	\$80,389	9.48%	15.44%	2.58%	4.37%
	Average of Asset Group C	\$757,615	\$86,049	11.26%	9.63%	2.58%	3.61%
Asset Group D - \$1 billion and over in total assets							
	Safe Federal Credit Union	\$1,036,849	\$105,420	10.17%	5.99%	0.75%	1.86%
	Sharonview Federal Credit Union	\$1,400,716	\$140,216	10.01%	(4.08%)	3.69%	8.27%
	South Carolina Federal Credit Union	\$1,634,944	\$174,920	10.70%	7.60%	1.39%	2.51%
	Founders Federal Credit Union	\$2,111,811	\$287,688	13.62%	4.47%	3.75%	7.43%
	Average of Asset Group D	\$1,546,080	\$177,061	11.13%	3.50%	2.40%	5.02%

Definitions

Total Assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of Funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net Income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	Net Interest Margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on Average Assets (%)	Return on average assets; net income as a percent of average assets.	Asset Growth Rate (%)	Growth in total assets. Annualized: [(Current Period Total Assets - Previous Period Total Assets) / Previous Period Total Assets].
Return on Average Equity (%)	Return on average equity; net income as a percent of average equity.	Deposit Growth Rate (%)	Growth in deposits. Annualized: [(Current Period Deposits - Previous Period Deposits (Domestic & Foreign Office)) / Previous Period Deposits].
Efficiency Ratio (FTE) (%)	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	Total Loans & Leases Non-accrual	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
Salary Expense / Employees	Salary and benefits expense / number of full-time equivalent employees at end of period.	Non-accrual Loans / Total Loans (%)	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
Total Loans & Leases	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves / Loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total Deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	Reserves / NPLs (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity Ratio (%)	Liquid Assets (Cash & Bal Due to Dep Inst + Securities + Fed Fund&Repos + Trading Accounts - Pledged Secs) / Total Liabilities.	NPAs / Total Assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total Assets / Employees	Total assets / number of full-time equivalent employees at end of period.	NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
Loans / Deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total Equity Capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
Yield on Earning Assets (%)	Return earned on interest-earning assets, expressed as a percent. Total Interest & Dividend Income / Average Earning Assets.	Tier 1 Capital	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of Interest Bearing Liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total Interest Expense / Average Interest Bearing Liabilities.	Leverage Ratio (%)	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 Risk-Based Ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.