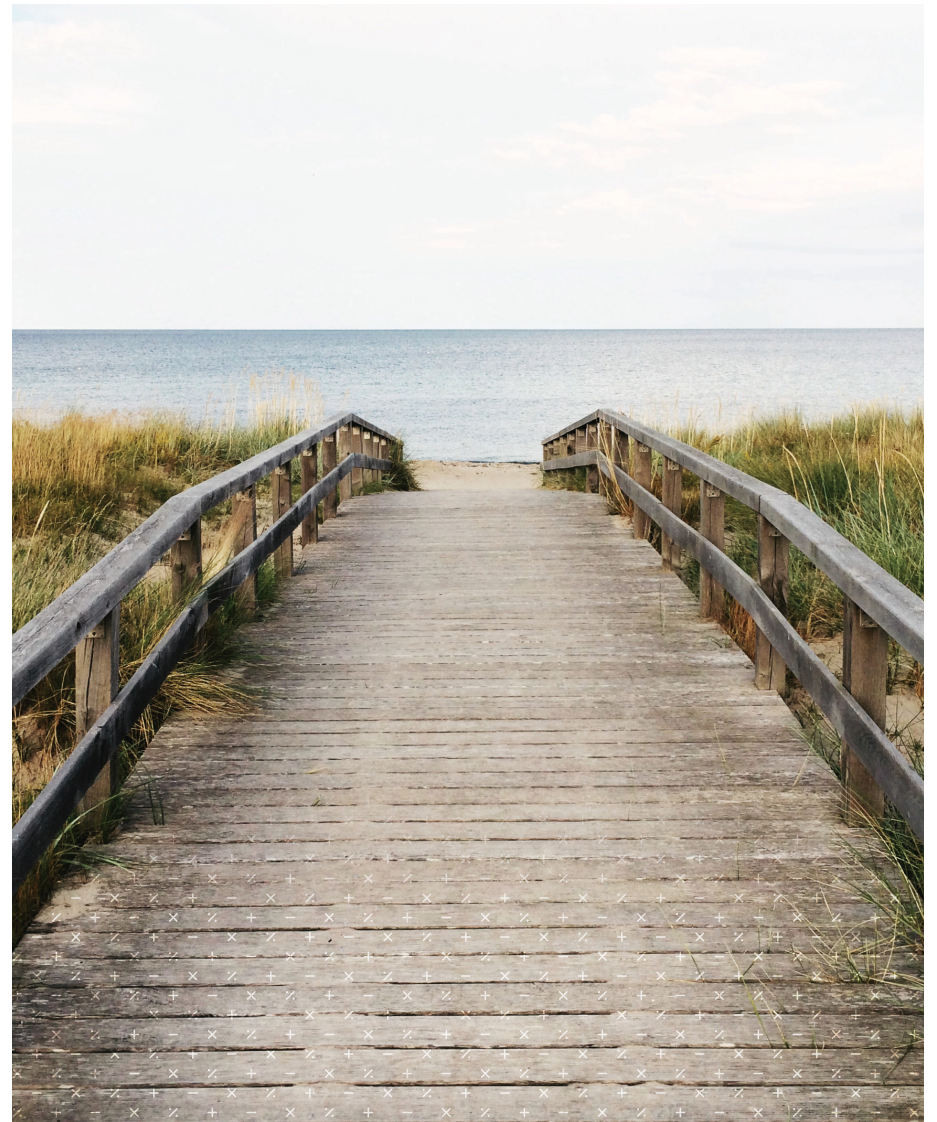




Credit Union Index

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

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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 - \$50 to \$250 million in total assets											
	Mount Vernon Baptist Church Credit Union	\$185	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	100.00%	NA
	Shaw University Federal Credit Union	\$465	\$0	0.00%	0.00%	71.43%	\$24	\$1	0.38%	1.49%	76.92%	\$28
	Dill Federal Credit Union	\$1,095	(\$5)	(1.85%)	(4.72%)	133.33%	\$24	(\$11)	(2.05%)	(5.15%)	152.94%	\$26
	Texas Gulf Carolina Employees Credit Union	\$2,560	\$4	0.63%	1.81%	91.67%	\$42	\$10	0.80%	2.27%	88.00%	\$46
	Piedmont Credit Union	\$4,520	\$4	0.35%	2.63%	86.54%	\$32	(\$30)	(1.31%)	(9.72%)	88.68%	\$33
	HSM Federal Credit Union	\$4,675	(\$4)	(0.33%)	(3.43%)	87.60%	\$62	(\$34)	(1.43%)	(14.29%)	86.48%	\$60
	Arcade Credit Union	\$7,082	(\$6)	(0.34%)	(2.72%)	108.06%	\$53	(\$16)	(0.45%)	(3.61%)	112.93%	\$50
	North Carolina Press Association Federal Credit Union	\$7,991	\$19	0.95%	7.21%	58.62%	NA	\$39	0.99%	7.47%	58.62%	NA
	Allvac Savings & Credit Union	\$8,763	\$16	0.76%	5.36%	79.01%	\$44	\$22	0.54%	3.70%	84.31%	\$49
	Fayetteville Postal Credit Union	\$8,893	\$13	0.59%	7.69%	86.44%	\$38	\$24	0.56%	7.16%	87.71%	\$39
	Century Employees' Savings Fund Credit Union	\$8,912	(\$44)	(1.96%)	(6.24%)	142.25%	\$47	(\$56)	(1.24%)	(3.95%)	123.45%	\$49
	Lithium Federal Credit Union	\$9,161	\$34	1.49%	8.75%	69.44%	\$43	\$28	0.62%	3.62%	86.92%	\$56
	Team & Wheel Federal Credit Union	\$11,184	\$5	0.18%	1.22%	96.99%	\$48	(\$1)	(0.02%)	(0.12%)	96.10%	\$48
	Greater Kinston Credit Union	\$11,557	\$24	0.83%	8.22%	80.67%	\$47	\$70	1.21%	12.16%	80.33%	\$46
	TCP Credit Union	\$11,742	\$18	0.61%	3.63%	69.35%	\$43	(\$26)	(0.44%)	(2.61%)	65.59%	\$40
	GUCO Credit Union	\$13,530	\$1	0.03%	0.24%	95.29%	\$98	\$4	0.06%	0.48%	95.32%	\$99
	Lincoln National Federal Credit Union	\$15,439	\$0	0.00%	0.00%	100.00%	\$61	(\$17)	(0.21%)	(1.45%)	112.03%	\$69
	Hamlet Federal Credit Union	\$17,489	\$13	0.30%	2.91%	91.85%	\$40	\$14	0.16%	1.57%	95.65%	\$38
	Emergency Responders Credit Union	\$20,869	\$45	0.86%	7.29%	75.54%	\$66	\$90	0.86%	7.36%	77.06%	\$67
	Internal Revenue Employees Federal Credit Union	\$21,427	\$22	0.42%	2.94%	63.95%	\$43	\$41	0.39%	2.75%	67.07%	\$43
	Greensboro Postal Credit Union	\$22,832	(\$12)	(0.21%)	(0.95%)	108.87%	\$69	(\$18)	(0.16%)	(0.71%)	106.43%	\$65
	Shuford Federal Credit Union	\$23,598	\$7	0.12%	1.01%	95.77%	\$56	\$31	0.26%	2.25%	92.42%	\$58
	Oteen VA Federal Credit Union	\$26,886	(\$14)	(0.21%)	(2.92%)	101.64%	\$65	(\$39)	(0.30%)	(4.04%)	107.34%	\$69
	McDowell Cornerstone Credit Union	\$27,379	\$34	0.50%	2.82%	83.17%	\$49	\$34	0.25%	1.41%	83.66%	\$48
	First Carolina People's Credit Union	\$29,456	\$13	0.18%	1.90%	96.12%	\$58	\$34	0.23%	2.49%	94.62%	\$55
	First Legacy Community Credit Union	\$31,322	(\$472)	(5.64%)	(35.38%)	107.34%	\$53	(\$558)	(3.24%)	(20.38%)	113.02%	\$63
	TRI Partners Federal Credit Union	\$31,338	\$13	0.16%	1.84%	95.90%	\$61	\$8	0.05%	0.57%	102.32%	\$64
	CS Credit Union	\$32,304	\$49	0.61%	4.85%	82.76%	\$72	\$83	0.52%	4.14%	83.42%	\$72
	Blue Flame Credit Union	\$33,845	\$7	0.08%	0.48%	91.45%	\$76	\$8	0.04%	0.27%	92.73%	\$73
	HealthShare Credit Union	\$35,104	\$12	0.14%	1.15%	94.13%	\$69	(\$13)	(0.08%)	(0.62%)	95.99%	\$69
	Carolina Community Federal Credit Union	\$39,100	\$51	0.52%	5.03%	83.44%	\$53	(\$61)	(0.31%)	(3.00%)	94.24%	\$58
	Acclaim Federal Credit Union	\$40,855	\$117	1.15%	12.00%	70.24%	\$57	\$210	1.04%	10.91%	76.36%	\$58
	Lion's Share Federal Credit Union	\$42,646	\$63	0.58%	6.39%	78.14%	\$63	\$75	0.35%	3.82%	80.22%	\$68
	Hanesbrands Credit Union	\$46,657	\$8	0.07%	0.57%	95.42%	\$50	\$8	0.03%	0.29%	95.52%	\$50
	Charlotte Fire Department Credit Union	\$47,477	\$11	0.09%	0.77%	98.52%	\$86	\$16	0.07%	0.56%	100.76%	\$87
	Vision Financial Federal Credit Union	\$48,588	\$1	0.01%	0.10%	70.06%	\$48	(\$303)	(1.21%)	(15.54%)	73.49%	\$47
	ElecTel Cooperative Federal Credit Union	\$50,391	\$98	0.78%	7.11%	81.24%	\$97	\$207	0.84%	7.58%	81.11%	\$97
	Carolina Federal Credit Union	\$51,208	(\$77)	(0.61%)	(6.41%)	80.54%	\$56	(\$43)	(0.18%)	(1.79%)	77.96%	\$54
	Greensboro Municipal Federal Credit Union	\$52,312	\$29	0.22%	1.97%	75.82%	\$65	\$145	0.56%	4.96%	78.87%	\$63
	American Partners Federal Credit Union	\$52,425	\$5	0.04%	0.43%	91.39%	\$63	\$91	0.35%	3.89%	87.33%	\$63
	Bragg Mutual Federal Credit Union	\$53,871	\$216	1.60%	12.73%	64.30%	\$42	\$475	1.78%	14.25%	67.32%	\$44
	Ecusta Credit Union	\$60,498	\$8	0.05%	0.49%	95.69%	\$57	\$16	0.05%	0.49%	95.59%	\$56
	Winston-Salem Federal Credit Union	\$63,727	\$14	0.09%	0.67%	88.79%	\$51	(\$8)	(0.02%)	(0.19%)	88.11%	\$52
	Telco Credit Union	\$64,008	(\$257)	(1.60%)	(10.30%)	126.29%	\$59	(\$368)	(1.15%)	(7.28%)	121.46%	\$59
	North Carolina Community Federal Credit Union	\$73,807	\$50	0.27%	2.81%	92.84%	\$58	\$118	0.32%	3.33%	90.72%	\$58
	Weyco Community Credit Union	\$77,388	(\$119)	(0.61%)	(5.10%)	111.26%	\$62	(\$254)	(0.65%)	(5.43%)	106.21%	\$62
	WNC Community Credit Union	\$80,805	\$56	0.28%	1.81%	88.37%	\$85	\$135	0.34%	2.19%	86.07%	\$81
	Welcome Federal Credit Union	\$88,413	\$24	0.11%	0.87%	90.02%	\$63	\$56	0.13%	1.01%	92.22%	\$64
	Riegelwood Federal Credit Union	\$100,539	\$22	0.09%	0.68%	88.77%	\$53	\$64	0.13%	0.99%	86.05%	\$51
	Nova Credit Union	\$113,184	\$152	0.53%	3.45%	86.59%	\$51	\$372	0.65%	4.25%	84.63%	\$49
	R T P Federal Credit Union	\$116,965	(\$58)	(0.20%)	(2.37%)	95.41%	\$65	(\$64)	(0.11%)	(1.31%)	95.64%	\$64
	Duke University Federal Credit Union	\$137,189	\$243	0.71%	9.78%	84.06%	\$74	\$355	0.52%	7.23%	84.157%	\$74
	Telco Community Credit Union	\$173,926	\$547	1.26%	13.56%	73.40%	\$48	\$1,112	1.30%	14.03%	73.41%	\$47
	Premier Federal Credit Union	\$184,229	\$322	0.70%	5.21%	78.98%	\$56	\$543	0.60%	4.42%	79.07%	\$55
	First Flight Federal Credit Union	\$195,785	\$412	0.84%	6.80%	81.63%	\$64	\$909	0.93%	7.58%	81.15%	\$65
	Mountain Credit Union	\$202,823	(\$102)	(0.21%)	(2.02%)	85.19%	\$57	\$224	0.23%	2.22%	79.17%	\$58
	Summit Credit Union	\$229,793	\$710	1.23%	10.56%	79.57%	\$64	\$885	0.80%	6.85%	80.02%	\$62
	Average of Asset Group A	\$52,109	\$41	0.13%	1.67%	88.95%	\$57	\$81	0.08%	1.07%	90.26%	\$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.

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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												
	Champion Credit Union	\$255,032	\$634	1.03%	8.90%	76.61%	\$66	\$1,036	0.86%	7.34%	78.14%	\$65
	Latino Community Credit Union	\$256,153	\$1,218	1.92%	16.73%	66.01%	\$56	\$2,243	1.79%	15.71%	67.50%	\$57
	Members Credit Union	\$287,207	\$748	1.04%	9.93%	71.57%	\$55	\$1,147	0.80%	7.68%	74.79%	\$55
	Piedmont Advantage Credit Union	\$347,897	\$348	0.40%	4.05%	82.99%	\$62	\$711	0.41%	4.16%	81.76%	\$61
	Fort Bragg Federal Credit Union	\$398,931	\$397	0.40%	3.80%	83.26%	\$62	\$850	0.43%	4.10%	83.87%	\$64
	Charlotte Metro Federal Credit Union	\$449,470	\$1,351	1.21%	12.08%	70.42%	\$79	\$2,263	1.03%	10.25%	74.37%	\$80
	Carolinas Telco Federal Credit Union	\$454,010	\$918	0.81%	5.90%	72.68%	\$71	\$1,959	0.89%	6.41%	72.20%	\$72
	Average of Asset Group B	\$349,814	\$802	0.97%	8.77%	74.79%	\$64	\$1,458	0.89%	7.95%	76.09%	\$65
Asset Group C - \$501 million to \$1 billion in total assets												
	Marine Federal Credit Union	\$728,559	\$1,601	0.88%	10.93%	54.72%	\$50	\$577	0.16%	1.98%	66.97%	\$50
	Self-Help Credit Union	\$851,298	\$3,452	1.72%	16.89%	56.87%	\$60	\$5,847	1.50%	14.81%	59.15%	\$61
	Self-Help Federal Credit Union	\$966,194	\$957	0.45%	7.55%	76.10%	\$56	\$4,582	1.16%	18.42%	68.63%	\$53
	Average of Asset Group C	\$848,684	\$2,003	1.02%	11.79%	62.56%	\$55	\$3,669	0.94%	11.74%	64.92%	\$55
Asset Group D - \$1 billion and over in total assets												
	Allegacy Federal Credit Union	\$1,302,756	\$3,311	1.02%	10.02%	73.74%	\$90	\$5,620	0.88%	8.61%	77.10%	\$93
	Local Government Federal Credit Union	\$1,886,283	\$1,219	0.26%	2.97%	79.33%	\$114	\$2,333	0.25%	2.87%	73.34%	\$109
	Truiliant Federal Credit Union	\$2,204,592	\$2,557	0.47%	5.65%	78.55%	\$68	\$5,605	0.52%	6.25%	78.96%	\$68
	Coastal Federal Credit Union	\$2,903,743	\$8,783	1.21%	12.17%	70.76%	\$104	\$14,526	1.01%	10.22%	71.35%	\$102
	State Employees' Credit Union	\$36,879,840	\$80,900	0.88%	11.58%	62.81%	\$71	\$134,885	0.74%	9.77%	66.09%	\$71
	Average of Asset Group D	\$9,035,443	\$19,354	0.77%	8.48%	73.04%	\$89	\$32,594	0.68%	7.54%	73.37%	\$89

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.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 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 A - \$50 to \$250 million in total assets											
	Mount Vernon Baptist Church Credit Union	\$185	\$11	\$124	8.87%	NA	1.14%	0.00%	1.14%	16.37%	25.45%
	Shaw University Federal Credit Union	\$465	\$232	\$330	70.30%	\$930	5.27%	0.75%	4.52%	(32.43%)	(43.23%)
	Dill Federal Credit Union	\$1,095	\$407	\$674	60.39%	\$1,095	3.35%	0.19%	3.17%	6.41%	14.65%
	Texas Gulf Carolina Employees Credit Union	\$2,560	\$1,140	\$1,674	68.10%	\$1,280	6.44%	0.48%	5.96%	14.68%	22.02%
	Piedmont Credit Union	\$4,520	\$3,114	\$3,893	79.99%	\$1,291	4.54%	0.09%	4.45%	(3.14%)	(1.83%)
	HSM Federal Credit Union	\$4,675	\$3,252	\$4,105	79.22%	\$1,336	5.38%	0.21%	5.17%	5.00%	6.02%
	Arcade Credit Union	\$7,082	\$3,462	\$6,192	55.91%	\$2,833	2.72%	0.11%	2.61%	2.75%	3.78%
	North Carolina Press Association Federal Credit Union	\$7,991	\$2,562	\$6,917	37.04%	NA	2.05%	0.53%	1.52%	7.02%	6.82%
	Allvac Savings & Credit Union	\$8,763	\$2,948	\$7,527	39.17%	\$2,921	2.85%	0.17%	2.68%	27.11%	31.42%
	Fayetteville Postal Credit Union	\$8,893	\$4,288	\$8,186	52.38%	\$1,976	4.68%	0.32%	4.36%	11.24%	11.66%
	Century Employees' Savings Fund Credit Union	\$8,912	\$3,997	\$6,068	65.87%	\$2,228	3.14%	0.20%	2.94%	(2.88%)	(3.24%)
	Lithium Federal Credit Union	\$9,161	\$5,186	\$7,580	68.42%	\$2,290	4.03%	0.16%	3.87%	10.96%	12.65%
	Team & Wheel Federal Credit Union	\$11,184	\$6,792	\$9,527	71.29%	\$2,237	4.81%	0.05%	4.76%	6.08%	7.51%
	Greater Kinston Credit Union	\$11,557	\$7,894	\$10,344	76.31%	\$2,311	4.82%	0.52%	4.30%	5.64%	4.83%
	TCP Credit Union	\$11,742	\$6,444	\$9,715	66.33%	\$2,936	4.32%	0.39%	3.91%	(0.95%)	(0.62%)
	GUCO Credit Union	\$13,530	\$6,503	\$11,836	54.94%	\$6,765	3.03%	0.56%	2.49%	1.06%	1.14%
	Lincoln National Federal Credit Union	\$15,439	\$4,164	\$13,100	31.79%	\$5,146	1.76%	0.09%	1.67%	(8.27%)	(9.45%)
	Hamlet Federal Credit Union	\$17,489	\$7,747	\$15,669	49.44%	\$2,332	3.34%	0.10%	3.24%	12.00%	13.07%
	Emergency Responders Credit Union	\$20,869	\$15,676	\$18,236	85.96%	\$4,174	3.83%	0.46%	3.38%	(3.55%)	(5.03%)
	Internal Revenue Employees Federal Credit Union	\$21,427	\$4,343	\$18,392	23.61%	\$7,142	1.88%	0.42%	1.47%	1.35%	1.25%
	Greensboro Postal Credit Union	\$22,832	\$7,261	\$17,753	40.90%	\$4,566	2.12%	0.07%	2.06%	(2.86%)	(3.36%)
	Shuford Federal Credit Union	\$23,598	\$16,360	\$20,736	78.90%	\$2,776	4.62%	0.40%	4.22%	8.86%	10.13%
	Oteen VA Federal Credit Union	\$26,886	\$5,108	\$23,781	21.48%	\$5,377	2.36%	0.18%	2.18%	8.14%	0.56%
	McDowell Cornerstone Credit Union	\$27,379	\$12,341	\$22,229	55.52%	\$3,911	3.02%	0.33%	2.69%	1.17%	0.89%
	First Carolina People's Credit Union	\$29,456	\$22,383	\$26,669	83.93%	\$2,678	3.89%	0.61%	3.28%	(0.37%)	(0.78%)
	First Legacy Community Credit Union	\$31,322	\$17,282	\$25,969	66.55%	\$2,320	3.88%	0.56%	3.32%	(21.36%)	(21.05%)
	Triad Partners Federal Credit Union	\$31,338	\$7,625	\$28,471	26.78%	\$3,917	2.15%	0.12%	2.03%	3.15%	2.96%
	CS Credit Union	\$32,304	\$12,097	\$28,088	43.07%	\$3,589	3.62%	0.35%	3.27%	11.48%	12.38%
	Blue Flame Credit Union	\$33,845	\$19,342	\$27,935	69.24%	\$4,231	3.28%	0.26%	3.02%	(17.85%)	(21.16%)
	HealthShare Credit Union	\$35,104	\$16,688	\$30,510	54.70%	\$3,191	2.94%	0.14%	2.80%	8.34%	10.42%
	Carolina Community Federal Credit Union	\$39,100	\$24,164	\$34,608	69.82%	\$2,300	4.06%	0.34%	3.72%	5.05%	5.78%
	Acclaim Federal Credit Union	\$40,855	\$32,444	\$36,564	88.73%	\$2,403	5.12%	0.25%	4.86%	8.65%	9.26%
	Lion's Share Federal Credit Union	\$42,646	\$35,788	\$38,468	93.03%	\$2,369	5.59%	0.56%	5.02%	4.09%	4.60%
	Hanesbrands Credit Union	\$46,657	\$14,699	\$41,030	35.83%	\$4,057	2.24%	0.12%	2.12%	(0.19%)	(0.25%)
	Charlotte Fire Department Credit Union	\$47,477	\$21,472	\$41,580	51.64%	\$4,748	3.16%	0.34%	2.82%	2.43%	2.76%
	Vision Financial Federal Credit Union	\$48,588	\$31,783	\$44,635	71.21%	\$2,068	4.59%	0.32%	4.27%	(4.97%)	(4.18%)
	ElecTel Cooperative Federal Credit Union	\$50,391	\$33,273	\$44,584	74.63%	\$5,039	3.79%	0.38%	3.41%	24.84%	26.29%
	Carolina Federal Credit Union	\$51,208	\$33,806	\$46,273	73.06%	\$3,939	4.53%	0.66%	3.87%	23.55%	27.10%
	Greensboro Municipal Federal Credit Union	\$52,312	\$37,091	\$45,554	81.42%	\$3,077	4.81%	0.37%	4.43%	8.10%	9.84%
	American Partners Federal Credit Union	\$52,425	\$33,803	\$47,422	71.28%	\$1,978	4.50%	0.33%	4.18%	8.25%	9.28%
	Bragg Mutual Federal Credit Union	\$53,871	\$32,713	\$46,602	70.20%	\$2,113	4.17%	0.15%	4.02%	9.33%	9.20%
	Ecusta Credit Union	\$60,498	\$19,725	\$53,758	36.69%	\$4,654	2.62%	0.13%	2.49%	6.38%	7.20%
	Winston-Salem Federal Credit Union	\$63,727	\$51,620	\$53,952	95.68%	\$2,124	5.33%	0.33%	5.00%	1.94%	1.86%
	Telco Credit Union	\$64,008	\$46,712	\$54,039	86.44%	\$3,282	3.24%	0.68%	2.56%	6.19%	9.45%
	North Carolina Community Federal Credit Union	\$73,807	\$28,471	\$66,228	42.99%	\$3,209	2.93%	0.10%	2.82%	4.77%	5.12%
	Weyco Community Credit Union	\$77,388	\$21,532	\$66,747	32.26%	\$4,299	2.44%	0.32%	2.12%	0.20%	0.16%
	WNC Community Credit Union	\$80,805	\$40,007	\$68,135	58.72%	\$7,346	2.88%	0.76%	2.12%	2.26%	2.18%
	Welcome Federal Credit Union	\$88,413	\$56,950	\$76,707	74.24%	\$3,158	3.45%	0.09%	3.36%	4.89%	5.27%
	Riegelwood Federal Credit Union	\$100,539	\$69,935	\$86,419	80.93%	\$2,754	4.27%	0.35%	3.92%	0.76%	1.18%
	Nova Credit Union	\$113,184	\$65,733	\$94,740	69.38%	\$2,383	4.14%	0.24%	3.89%	(2.76%)	(3.43%)
	R T P Federal Credit Union	\$116,965	\$70,744	\$105,714	66.92%	\$3,440	2.73%	0.09%	2.64%	14.46%	15.17%
	Duke University Federal Credit Union	\$137,189	\$64,244	\$126,401	50.83%	\$4,425	2.98%	0.03%	2.94%	11.61%	11.75%
	Telco Community Credit Union	\$173,926	\$117,607	\$156,472	75.16%	\$2,596	3.78%	0.37%	3.41%	10.71%	10.50%
	Premier Federal Credit Union	\$184,229	\$111,591	\$158,266	70.51%	\$2,559	4.06%	0.43%	3.64%	8.61%	9.61%
	First Flight Federal Credit Union	\$195,785	\$149,038	\$161,058	92.54%	\$2,738	3.44%	0.44%	3.00%	3.96%	3.58%
	Mountain Credit Union	\$202,823	\$99,983	\$180,386	55.43%	\$2,897	3.55%	0.22%	3.33%	18.67%	21.55%
	Summit Credit Union	\$229,793	\$156,368	\$200,380	78.04%	\$2,471	4.81%	0.34%	4.46%	40.33%	41.44%
	Average of Asset Group A	\$52,109	\$30,315	\$45,420	62.00%	\$3,204	3.66%	0.31%	3.35%	5.22%	5.83%

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.

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 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											
	Champion Credit Union	\$255,032	\$217,037	\$213,028	101.88%	\$3,270	4.27%	0.54%	3.72%	22.17%	11.78%
	Latino Community Credit Union	\$256,153	\$226,185	\$211,623	106.88%	\$2,641	6.01%	1.02%	4.99%	11.42%	11.54%
	Members Credit Union	\$287,207	\$119,283	\$254,525	46.86%	\$2,992	3.14%	0.20%	2.94%	8.73%	8.22%
	Piedmont Advantage Credit Union	\$347,897	\$277,259	\$297,541	93.18%	\$3,550	3.79%	0.24%	3.55%	12.17%	12.88%
	Fort Bragg Federal Credit Union	\$398,931	\$174,050	\$352,928	49.32%	\$3,911	2.67%	0.19%	2.48%	3.39%	4.09%
	Charlotte Metro Federal Credit Union	\$449,470	\$326,400	\$373,402	87.41%	\$3,457	3.40%	0.39%	2.96%	14.83%	16.59%
	Carolinas Telco Federal Credit Union	\$454,010	\$208,116	\$358,677	58.02%	\$5,858	2.96%	0.37%	2.59%	22.28%	6.80%
	Average of Asset Group B	\$349,814	\$221,190	\$294,532	77.65%	\$3,668	3.75%	0.42%	3.32%	13.57%	10.27%
Asset Group C - \$501 million to \$1 billion in total assets											
	Marine Federal Credit Union	\$728,559	\$491,222	\$659,935	74.43%	\$2,926	3.71%	0.38%	3.32%	2.50%	3.11%
	Self-Help Credit Union	\$851,298	\$579,092	\$724,814	79.90%	\$4,422	4.94%	1.40%	3.54%	28.49%	30.70%
	Self-Help Federal Credit Union	\$966,194	\$572,658	\$820,545	69.79%	\$2,859	5.62%	0.95%	4.66%	69.58%	84.29%
	Average of Asset Group C	\$848,684	\$547,657	\$735,098	74.71%	\$3,402	4.76%	0.91%	3.84%	33.52%	39.37%
Asset Group D - \$1 billion and over in total assets											
	Allegacy Federal Credit Union	\$1,302,756	\$1,033,925	\$1,107,128	93.39%	\$3,877	3.63%	0.29%	3.34%	12.08%	13.70%
	Local Government Federal Credit Union	\$1,886,283	\$1,488,285	\$1,713,452	86.86%	\$11,096	4.13%	0.48%	3.65%	15.39%	16.10%
	Truiliant Federal Credit Union	\$2,204,592	\$1,720,009	\$1,985,186	86.64%	\$3,718	3.46%	0.49%	2.96%	9.92%	11.12%
	Coastal Federal Credit Union	\$2,903,743	\$2,356,030	\$2,463,150	95.65%	\$6,152	3.52%	0.49%	3.03%	5.66%	10.79%
	State Employees' Credit Union	\$36,879,840	\$20,939,940	\$33,732,543	62.08%	\$5,847	3.06%	0.90%	2.16%	10.59%	10.65%
	Average of Asset Group D	\$9,035,443	\$5,507,638	\$8,200,292	84.92%	\$6,138	3.56%	0.53%	3.03%	10.73%	12.47%

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

Asset Quality

June 30, 2017

Run Date: September 7, 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	\$185	\$1	9.09%	36.36%	400.00%	1.59%	0.54%
	Shaw University Federal Credit Union	\$465	\$18	7.76%	3.45%	44.44%	12.68%	3.87%
	Dill Federal Credit Union	\$1,095	\$1	0.25%	0.74%	300.00%	0.24%	0.09%
	Texas Gulf Carolina Employees Credit Union	\$2,560	\$10	0.88%	4.74%	540.00%	1.06%	0.39%
	Piedmont Credit Union	\$4,520	\$33	1.06%	1.09%	103.03%	5.12%	0.73%
	HSM Federal Credit Union	\$4,675	\$129	3.97%	2.34%	58.91%	30.13%	2.76%
	Arcade Credit Union	\$7,082	\$1	0.03%	0.46%	NM	0.11%	0.01%
	North Carolina Press Association Federal Credit Union	\$7,991	\$1	0.04%	2.03%	NM	0.09%	0.01%
	Allvac Savings & Credit Union	\$8,763	\$48	1.63%	1.12%	68.75%	3.88%	0.55%
	Fayetteville Postal Credit Union	\$8,893	\$105	2.45%	1.87%	76.19%	19.69%	1.18%
	Century Employees' Savings Fund Credit Union	\$8,912	\$11	0.28%	0.35%	127.27%	0.39%	0.12%
	Lithium Federal Credit Union	\$9,161	\$71	1.37%	0.93%	67.61%	4.39%	0.78%
	Team & Wheel Federal Credit Union	\$11,184	\$7	0.10%	0.31%	300.00%	0.42%	0.06%
	Greater Kinston Credit Union	\$11,557	\$44	0.56%	1.56%	279.55%	4.37%	0.38%
	TCP Credit Union	\$11,742	\$106	1.64%	1.61%	98.11%	5.06%	0.90%
	GUCO Credit Union	\$13,530	\$46	0.71%	0.25%	34.78%	2.72%	0.34%
	Lincoln National Federal Credit Union	\$15,439	\$9	0.22%	0.24%	111.11%	0.38%	0.06%
	Hamlet Federal Credit Union	\$17,489	\$769	9.93%	0.27%	2.73%	44.27%	4.40%
	Emergency Responders Credit Union	\$20,869	\$283	1.81%	0.51%	28.27%	11.01%	1.36%
	Internal Revenue Employees Federal Credit Union	\$21,427	\$15	0.35%	0.55%	160.00%	0.50%	0.07%
	Greensboro Postal Credit Union	\$22,832	\$1	0.01%	0.03%	200.00%	0.02%	0.00%
	Shuford Federal Credit Union	\$23,598	\$201	1.23%	0.34%	27.36%	8.90%	0.85%
	Oteen VA Federal Credit Union	\$26,886	\$49	0.96%	0.51%	53.06%	2.53%	0.18%
	McDowell Cornerstone Credit Union	\$27,379	\$316	2.56%	0.70%	27.53%	7.22%	1.15%
	First Carolina People's Credit Union	\$29,456	\$398	1.78%	0.52%	29.15%	13.92%	1.35%
	First Legacy Community Credit Union	\$31,322	\$1,517	8.78%	4.23%	48.19%	31.21%	4.84%
	Triad Partners Federal Credit Union	\$31,338	\$110	1.44%	0.49%	33.64%	3.83%	0.35%
	CS Credit Union	\$32,304	\$411	3.40%	0.86%	25.30%	9.83%	1.27%
	Blue Flame Credit Union	\$33,845	\$14	0.07%	1.72%	NM	0.23%	0.04%
	HealthShare Credit Union	\$35,104	\$112	0.67%	0.77%	114.29%	2.60%	0.32%
	Carolina Community Federal Credit Union	\$39,100	\$142	0.59%	1.46%	248.59%	3.45%	0.36%
	Acclaim Federal Credit Union	\$40,855	\$568	1.75%	0.88%	50.53%	16.33%	1.39%
	Lion's Share Federal Credit Union	\$42,646	\$410	1.15%	1.84%	160.98%	8.85%	0.96%
	Hanesbrands Credit Union	\$46,657	\$432	2.94%	1.60%	54.40%	11.30%	0.93%
	Charlotte Fire Department Credit Union	\$47,477	\$47	0.22%	0.25%	114.89%	0.82%	0.10%
	Vision Financial Federal Credit Union	\$48,588	\$487	1.53%	3.28%	214.37%	12.84%	1.00%
	ElecTel Cooperative Federal Credit Union	\$50,391	\$104	0.31%	0.22%	71.15%	1.85%	0.21%
	Carolina Federal Credit Union	\$51,208	\$731	2.16%	1.73%	80.03%	16.27%	1.43%
	Greensboro Municipal Federal Credit Union	\$52,312	\$395	1.06%	0.88%	82.53%	6.35%	0.76%
	American Partners Federal Credit Union	\$52,425	\$416	1.23%	0.76%	61.54%	11.51%	0.79%
	Bragg Mutual Federal Credit Union	\$53,871	\$43	0.13%	1.49%	NM	3.64%	0.08%
	Ecusta Credit Union	\$60,498	\$37	0.19%	0.29%	156.76%	0.56%	0.06%
	Winston-Salem Federal Credit Union	\$63,727	\$1,985	3.85%	1.29%	33.65%	25.41%	3.11%
	Telco Credit Union	\$64,008	\$804	1.72%	0.99%	57.59%	7.79%	1.26%
	North Carolina Community Federal Credit Union	\$73,807	\$447	1.57%	0.70%	44.74%	6.87%	0.61%
	Weyco Community Credit Union	\$77,388	\$698	3.24%	1.61%	49.57%	7.25%	0.90%
	WNC Community Credit Union	\$80,805	\$302	0.75%	0.17%	23.18%	3.53%	0.37%
	Welcome Federal Credit Union	\$88,413	\$1,320	2.32%	0.61%	26.44%	11.62%	1.49%
	Riegelwood Federal Credit Union	\$100,539	\$1,940	2.77%	1.66%	59.79%	15.14%	1.93%
	Nova Credit Union	\$113,184	\$733	1.12%	0.32%	28.79%	4.07%	0.65%
	R T P Federal Credit Union	\$116,965	\$867	1.23%	0.53%	43.48%	15.25%	0.74%
	Duke University Federal Credit Union	\$137,189	\$371	0.58%	0.83%	144.47%	4.74%	0.27%
	Telco Community Credit Union	\$173,926	\$969	0.82%	0.39%	47.78%	7.23%	0.56%
	Premier Federal Credit Union	\$184,229	\$1,719	1.54%	1.33%	86.04%	6.83%	0.93%
	First Flight Federal Credit Union	\$195,785	\$678	0.45%	0.60%	130.83%	4.73%	0.35%
	Mountain Credit Union	\$202,823	\$1,317	1.32%	1.10%	83.22%	7.60%	0.65%
	Summit Credit Union	\$229,793	\$860	0.55%	0.79%	143.49%	3.10%	0.37%
	Average of Asset Group A	\$52,109	\$415	1.79%	1.73%	106.76%	7.95%	0.90%

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

June 30, 2017

Run Date: September 7, 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								
	Champion Credit Union	\$255,032	\$1,361	0.63%	0.51%	81.78%	8.02%	0.53%
	Latino Community Credit Union	\$256,153	\$2,720	1.20%	1.30%	107.72%	9.45%	1.06%
	Members Credit Union	\$287,207	\$543	0.46%	0.52%	113.26%	2.90%	0.19%
	Piedmont Advantage Credit Union	\$347,897	\$3,875	1.40%	0.75%	53.65%	12.02%	1.11%
	Fort Bragg Federal Credit Union	\$398,931	\$2,426	1.39%	0.41%	29.72%	6.09%	0.61%
	Charlotte Metro Federal Credit Union	\$449,470	\$1,535	0.47%	0.67%	142.21%	4.58%	0.34%
	Carolinas Telco Federal Credit Union	\$454,010	\$1,507	0.72%	0.40%	54.94%	2.40%	0.33%
	Average of Asset Group B	\$349,814	\$1,995	0.90%	0.65%	83.33%	6.49%	0.60%
Asset Group C - \$501 million to \$1 billion in total assets								
	Marine Federal Credit Union	\$728,559	\$4,225	0.86%	1.63%	188.95%	7.40%	0.58%
	Self-Help Credit Union	\$851,298	\$13,151	2.27%	2.22%	97.79%	14.68%	1.54%
	Self-Help Federal Credit Union	\$966,194	\$4,413	0.77%	1.51%	196.08%	9.04%	0.46%
	Average of Asset Group C	\$848,684	\$7,263	1.30%	1.79%	160.94%	10.37%	0.86%
Asset Group D - \$1 billion and over in total assets								
	Allegacy Federal Credit Union	\$1,302,756	\$7,191	0.70%	1.06%	151.75%	6.03%	0.55%
	Local Government Federal Credit Union	\$1,886,283	\$20,231	1.36%	0.96%	70.60%	12.87%	1.07%
	Truliant Federal Credit Union	\$2,204,592	\$6,038	0.35%	0.69%	196.34%	3.51%	0.27%
	Coastal Federal Credit Union	\$2,903,743	\$11,287	0.48%	0.82%	170.91%	4.31%	0.39%
	State Employees' Credit Union	\$36,879,840	\$325,790	1.56%	1.09%	70.10%	10.96%	0.88%
	Average of Asset Group D	\$9,035,443	\$74,107	0.89%	0.92%	131.94%	7.54%	0.63%

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

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	\$185	\$59	31.89%	0.00%	1.69%	6.78%
	Shaw University Federal Credit Union	\$465	\$134	28.82%	1.50%	13.43%	5.97%
	Dill Federal Credit Union	\$1,095	\$421	38.45%	(4.64%)	0.24%	0.71%
	Texas Gulf Carolina Employees Credit Union	\$2,560	\$884	34.53%	2.29%	1.13%	6.11%
	Piedmont Credit Union	\$4,520	\$611	13.52%	(9.36%)	5.40%	5.56%
	HSM Federal Credit Union	\$4,675	\$465	9.95%	(13.63%)	27.74%	16.34%
	Arcade Credit Union	\$7,082	\$879	12.41%	(3.58%)	0.11%	1.82%
	North Carolina Press Association Federal Credit Union	\$7,991	\$1,063	13.30%	7.62%	0.09%	4.89%
	Allvac Savings & Credit Union	\$8,763	\$1,203	13.73%	3.73%	3.99%	2.74%
	Fayetteville Postal Credit Union	\$8,893	\$682	7.67%	7.29%	15.40%	11.73%
	Century Employees' Savings Fund Credit Union	\$8,912	\$2,800	31.42%	(3.92%)	0.39%	0.50%
	Lithium Federal Credit Union	\$9,161	\$1,571	17.15%	3.37%	4.52%	3.06%
	Team & Wheel Federal Credit Union	\$11,184	\$1,642	14.68%	(0.12%)	0.43%	1.28%
	Greater Kinston Credit Union	\$11,557	\$1,180	10.21%	12.61%	3.73%	10.42%
	TCP Credit Union	\$11,742	\$1,991	16.96%	(2.58%)	5.32%	5.22%
	GUCO Credit Union	\$13,530	\$1,678	12.40%	0.48%	2.74%	0.95%
	Lincoln National Federal Credit Union	\$15,439	\$2,336	15.13%	(1.53%)	0.39%	0.43%
	Hamlet Federal Credit Union	\$17,489	\$1,794	10.26%	1.57%	42.87%	1.17%
	Emergency Responders Credit Union	\$20,869	\$2,490	11.93%	7.50%	11.37%	3.21%
	Internal Revenue Employees Federal Credit Union	\$21,427	\$2,999	14.00%	2.70%	0.50%	0.80%
	Greensboro Postal Credit Union	\$22,832	\$5,049	22.11%	(0.71%)	0.02%	0.04%
	Shuford Federal Credit Union	\$23,598	\$2,767	11.73%	2.34%	7.26%	1.99%
	Oteen VA Federal Credit Union	\$26,886	\$1,909	7.10%	(6.29%)	2.57%	1.36%
	McDowell Cornerstone Credit Union	\$27,379	\$4,844	17.69%	1.41%	6.52%	1.80%
	First Carolina People's Credit Union	\$29,456	\$2,743	9.31%	2.44%	14.51%	4.23%
	First Legacy Community Credit Union	\$31,322	\$5,100	16.28%	(19.76%)	29.75%	14.33%
	Triad Partners Federal Credit Union	\$31,338	\$3,636	11.60%	0.44%	3.03%	1.02%
	CS Credit Union	\$32,304	\$4,123	12.76%	4.11%	9.97%	2.52%
	Blue Flame Credit Union	\$33,845	\$5,858	17.31%	0.27%	0.24%	5.67%
	HealthShare Credit Union	\$35,104	\$4,185	11.92%	(0.62%)	2.68%	3.06%
	Carolina Community Federal Credit Union	\$39,100	\$4,022	10.29%	(2.99%)	3.53%	8.78%
	Acclaim Federal Credit Union	\$40,855	\$3,958	9.69%	11.21%	14.35%	7.25%
	Lion's Share Federal Credit Union	\$42,646	\$3,972	9.31%	3.85%	10.32%	16.62%
	Hanesbrands Credit Union	\$46,657	\$5,635	12.08%	0.28%	7.67%	4.17%
	Charlotte Fire Department Credit Union	\$47,477	\$5,771	12.16%	0.52%	0.81%	0.94%
	Vision Financial Federal Credit Union	\$48,588	\$3,824	7.87%	(14.68%)	12.74%	27.30%
	ElecTel Cooperative Federal Credit Union	\$50,391	\$5,560	11.03%	7.73%	1.87%	1.33%
	Carolina Federal Credit Union	\$51,208	\$4,779	9.33%	(1.78%)	15.30%	12.24%
	Greensboro Municipal Federal Credit Union	\$52,312	\$5,869	11.22%	5.07%	6.73%	5.55%
	American Partners Federal Credit Union	\$52,425	\$5,861	11.18%	3.15%	7.10%	4.37%
	Bragg Mutual Federal Credit Union	\$53,871	\$6,924	12.85%	14.73%	0.62%	7.02%
	Ecusta Credit Union	\$60,498	\$6,522	10.78%	0.52%	0.57%	0.89%
	Winston-Salem Federal Credit Union	\$63,727	\$8,265	12.97%	(0.02%)	24.02%	8.08%
	Telco Credit Union	\$64,008	\$9,856	15.40%	(10.00%)	8.16%	4.70%
	North Carolina Community Federal Credit Union	\$73,907	\$7,149	9.69%	3.33%	6.25%	2.80%
	Weyco Community Credit Union	\$77,388	\$9,412	12.16%	(5.30%)	7.42%	3.88%
	WNC Community Credit Union	\$80,905	\$12,389	15.33%	2.20%	2.44%	0.57%
	Welcome Federal Credit Union	\$88,413	\$11,099	12.55%	1.01%	11.89%	3.14%
	Riegelwood Federal Credit Union	\$100,539	\$12,907	12.84%	1.00%	15.03%	8.99%
	Nova Credit Union	\$113,184	\$17,935	15.85%	4.24%	4.09%	1.18%
	R T P Federal Credit Union	\$116,965	\$9,900	8.46%	(1.28%)	8.76%	3.81%
	Duke University Federal Credit Union	\$137,189	\$10,335	7.53%	7.11%	3.59%	5.19%
	Telco Community Credit Union	\$173,926	\$16,431	9.45%	14.52%	5.90%	2.82%
	Premier Federal Credit Union	\$184,229	\$24,898	13.51%	4.46%	6.90%	5.94%
	First Flight Federal Credit Union	\$195,785	\$24,430	12.48%	7.73%	2.78%	3.63%
	Mountain Credit Union	\$202,823	\$20,702	10.21%	6.49%	6.36%	5.29%
	Summit Credit Union	\$229,793	\$28,736	12.51%	36.28%	2.99%	4.29%
	Average of Asset Group A	\$52,109	\$6,215	14.12%	1.65%	7.30%	5.02%

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					
		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							
	Champion Credit Union	\$255,032	\$28,806	11.30%	7.46%	4.72%	3.86%
	Latino Community Credit Union	\$256,153	\$31,224	12.19%	14.00%	8.71%	9.38%
	Members Credit Union	\$287,207	\$29,973	10.44%	7.96%	1.81%	2.05%
	Piedmont Advantage Credit Union	\$347,897	\$34,462	9.91%	4.21%	11.24%	6.03%
	Fort Bragg Federal Credit Union	\$398,931	\$42,442	10.64%	4.09%	5.72%	1.70%
	Charlotte Metro Federal Credit Union	\$449,470	\$45,404	10.10%	10.49%	3.38%	4.81%
	Carolinas Telco Federal Credit Union	\$454,010	\$68,569	15.10%	5.89%	2.20%	1.21%
	Average of Asset Group B	\$349,814	\$40,126	11.38%	7.73%	5.40%	4.15%
Asset Group C - \$501 million to \$1 billion in total assets							
	Marine Federal Credit Union	\$728,559	\$60,061	8.24%	1.94%	7.03%	13.29%
	Self-Help Credit Union	\$851,298	\$115,125	13.52%	20.85%	11.42%	11.17%
	Self-Help Federal Credit Union	\$966,194	\$131,939	13.66%	6.27%	3.34%	6.56%
	Average of Asset Group C	\$848,684	\$102,375	11.81%	9.69%	7.26%	10.34%
Asset Group D - \$1 billion and over in total assets							
	Allegacy Federal Credit Union	\$1,302,756	\$132,875	10.20%	8.83%	5.41%	8.21%
	Local Government Federal Credit Union	\$1,886,283	\$167,606	8.89%	5.40%	12.07%	8.52%
	Truiliant Federal Credit Union	\$2,204,592	\$191,701	8.70%	6.02%	3.15%	6.18%
	Coastal Federal Credit Union	\$2,903,743	\$302,252	10.41%	10.10%	3.73%	6.38%
	State Employees' Credit Union	\$36,879,840	\$2,849,789	7.73%	9.94%	11.43%	8.01%
	Average of Asset Group D	\$9,035,443	\$728,845	9.19%	8.06%	7.16%	7.46%

South Carolina

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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	\$1,563	\$10	2.54%	22.99%	71.05%	\$32	\$7	0.89%	8.09%	86.96%	\$33
	Trinity Baptist Church Federal Credit Union	\$2,386	\$0	0.00%	0.00%	100.00%	\$0	\$2	0.17%	1.35%	83.33%	\$2
	CommunityWorks Federal Credit Union	\$2,427	(\$5)	(0.84%)	(10.64%)	123.68%	\$21	(\$9)	(0.75%)	(9.47%)	108.64%	\$21
	S C H D District 7 Federal Credit Union	\$2,482	\$14	2.22%	9.98%	68.18%	\$32	\$27	2.14%	9.75%	67.86%	\$36
	C O Federal Credit Union	\$2,563	\$5	0.78%	4.96%	59.52%	\$32	\$22	1.75%	11.06%	60.24%	\$32
	Brookland Federal Credit Union	\$3,445	\$16	1.89%	25.40%	75.29%	\$39	\$12	0.72%	9.64%	81.41%	\$37
	Sumter City Credit Union	\$3,457	(\$1)	(0.12%)	(0.91%)	105.00%	\$37	(\$5)	(0.32%)	(2.28%)	111.90%	\$37
	Sangamo-Oconee Employees Federal Credit Union	\$3,958	(\$5)	(0.50%)	(2.58%)	131.25%	\$68	(\$9)	(0.45%)	(2.32%)	129.03%	\$62
	Spartanburg City Employees Credit Union	\$4,824	\$0	0.00%	0.00%	100.00%	\$54	(\$1)	(0.04%)	(0.18%)	100.00%	\$54
	TRMC Employees Credit Union	\$5,213	\$43	3.27%	16.14%	57.72%	\$59	\$88	3.37%	16.86%	60.41%	\$63
	South Carolina Methodist Conference Credit Union	\$5,679	\$3	0.21%	2.18%	93.94%	\$50	\$8	0.28%	2.92%	91.85%	\$51
	Emerald Credit Association Federal Credit Union	\$6,644	\$5	0.30%	3.51%	94.74%	\$41	\$9	0.28%	3.17%	94.65%	\$40
	Abbeville Community Federal Credit Union	\$8,035	\$9	0.45%	2.91%	86.15%	\$42	\$25	0.64%	4.07%	85.71%	\$42
	St. Francis Federal Credit Union	\$9,740	\$28	1.16%	6.73%	75.74%	\$54	\$60	1.25%	7.28%	75.00%	\$50
	Berkeley Community Federal Credit Union	\$11,252	\$14	0.50%	2.87%	91.76%	\$49	\$20	0.36%	2.05%	88.25%	\$47
	Lakelands Federal Credit Union	\$13,129	(\$25)	(0.77%)	(7.70%)	111.54%	\$39	(\$26)	(0.41%)	(3.98%)	105.70%	\$38
	Self Memorial Hospital Federal Credit Union	\$14,937	\$24	0.65%	5.43%	83.57%	\$54	\$34	0.47%	3.86%	89.38%	\$55
	1st Cooperative Federal Credit Union	\$15,251	\$3	0.08%	0.62%	95.24%	\$123	\$6	0.08%	0.62%	96.39%	\$122
	Anmed Health Federal Credit Union	\$15,567	\$6	0.15%	1.28%	95.93%	\$36	(\$3)	(0.04%)	(0.32%)	100.83%	\$39
	S C I Federal Credit Union	\$16,440	\$2	0.05%	0.27%	87.16%	\$62	(\$2)	(0.02%)	(0.13%)	90.20%	\$63
	Spartan Federal Credit Union	\$16,565	\$41	1.02%	8.38%	82.63%	\$60	\$96	1.23%	9.93%	80.20%	\$58
	Palmetto Trust Federal Credit Union	\$18,895	\$8	0.17%	2.19%	106.42%	\$53	\$4	0.04%	0.55%	105.66%	\$51
	HopeSouth Federal Credit Union	\$19,714	\$108	2.22%	13.24%	72.83%	\$56	\$210	2.19%	13.08%	71.21%	\$55
	Pickens Federal Credit Union	\$22,884	\$23	0.41%	2.80%	85.71%	\$53	\$35	0.32%	2.13%	87.79%	\$52
	Edisto Federal Credit Union	\$25,360	\$36	0.56%	4.48%	82.79%	\$58	\$62	0.49%	3.87%	89.53%	\$59
	Turbine Federal Credit Union	\$27,915	\$98	1.43%	10.85%	71.72%	\$52	\$146	1.08%	8.16%	78.86%	\$58
	Pee Dee Federal Credit Union	\$29,978	\$157	2.12%	12.04%	59.51%	\$51	\$319	2.19%	12.42%	62.92%	\$55
	Health Facilities Federal Credit Union	\$30,170	\$94	1.25%	11.29%	86.98%	\$49	\$106	0.71%	6.42%	91.83%	\$44
	Columbia Post Office Credit Union	\$33,969	\$39	0.46%	3.53%	70.93%	\$51	\$85	0.50%	3.86%	69.16%	\$51
	Nucor Employees Credit Union	\$38,992	\$45	0.46%	3.18%	86.95%	\$63	\$104	0.55%	3.69%	85.89%	\$64
	Greenwood Municipal Federal Credit Union	\$40,922	\$49	0.49%	3.81%	86.15%	\$39	\$118	0.59%	4.62%	85.39%	\$39
	Palmetto First Federal Credit Union	\$41,063	\$85	0.83%	6.07%	72.13%	\$62	\$148	0.73%	5.32%	73.14%	\$60
	Dixies Federal Credit Union	\$42,615	\$92	0.86%	4.44%	78.06%	\$72	\$151	0.71%	3.66%	81.40%	\$74
	G.H.S. Federal Credit Union	\$44,090	\$43	0.39%	4.31%	87.61%	\$60	\$149	0.68%	7.53%	80.30%	\$57
	Neighbors United Federal Credit Union	\$46,989	(\$8)	(0.07%)	(0.54%)	98.25%	\$56	\$15	0.06%	0.51%	94.51%	\$52
	Vital Federal Credit Union	\$50,805	\$65	0.52%	5.30%	83.38%	\$62	\$141	0.57%	5.79%	82.60%	\$62
	Santee Cooper Credit Union	\$52,095	\$271	2.08%	20.49%	62.19%	\$62	\$389	1.52%	14.98%	69.06%	\$61
	Latitude 32 Federal Credit Union	\$53,434	\$48	0.36%	3.68%	86.61%	\$54	\$136	0.52%	5.24%	85.64%	\$55
	Upstate Federal Credit Union	\$55,271	\$351	2.53%	29.90%	70.45%	\$50	\$534	1.95%	23.41%	74.45%	\$50
	South Carolina National Guard Federal Credit Union	\$70,142	\$189	1.08%	6.08%	71.34%	\$59	\$430	1.24%	6.99%	69.56%	\$59
	Palmetto Health Credit Union	\$70,923	\$334	1.86%	13.53%	71.38%	\$64	\$702	1.98%	14.52%	71.53%	\$66
	Secured Advantage Federal Credit Union	\$79,379	(\$9)	(0.05%)	(0.38%)	101.51%	\$69	(\$52)	(0.13%)	(1.10%)	104.54%	\$69
	Carolina Collegiate Federal Credit Union	\$90,651	\$75	0.33%	2.46%	85.98%	\$70	\$96	0.21%	1.58%	89.11%	\$72
	Anderson Federal Credit Union	\$94,155	\$89	0.38%	4.58%	84.61%	\$52	\$177	0.38%	4.58%	84.22%	\$52
	Greenville Heritage Federal Credit Union	\$94,698	\$261	1.10%	7.34%	79.47%	\$56	\$442	0.94%	6.26%	82.51%	\$57
	Georgetown Kraft Credit Union	\$105,834	\$249	0.94%	7.92%	82.08%	\$56	\$383	0.74%	6.15%	85.86%	\$56
	Carolina Foothills Federal Credit Union	\$108,630	\$351	1.31%	12.64%	77.30%	\$58	\$798	1.51%	14.63%	75.03%	\$54
	Mid Carolina Credit Union	\$133,369	\$101	0.31%	2.55%	90.44%	\$56	\$45	0.07%	0.57%	91.97%	\$54
	ArrowPointe Federal Credit Union	\$154,255	\$105	0.27%	3.00%	84.25%	\$53	\$363	0.47%	5.19%	84.95%	\$54
	SPC Credit Union	\$159,790	\$155	0.39%	5.29%	90.52%	\$63	\$292	0.37%	5.02%	90.79%	\$61
	MTC Federal Credit Union	\$179,145	\$308	0.69%	4.56%	80.70%	\$65	\$486	0.56%	3.61%	82.17%	\$70
	Greenville Federal Credit Union	\$223,796	\$602	1.08%	10.18%	75.89%	\$65	\$1,215	1.10%	10.41%	75.26%	\$65
	Carolina Trust Federal Credit Union	\$231,687	\$378	0.65%	7.12%	79.62%	\$55	\$798	0.70%	7.59%	80.98%	\$55
	Average of Asset Group A	\$49,758	\$94	0.76%	6.03%	84.79%	\$53	\$177	0.70%	5.34%	85.39%	\$53

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.

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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	\$328,606	\$1,317	1.61%	15.51%	77.21%	\$57	\$1,645	1.03%	9.82%	80.80%	\$56
	SC Telco Federal Credit Union	\$365,118	\$788	0.86%	7.56%	68.02%	\$78	\$1,931	1.06%	9.38%	65.90%	\$77
	Family Trust Federal Credit Union	\$478,129	\$841	0.71%	8.74%	73.89%	\$61	\$1,461	0.62%	7.72%	78.35%	\$65
	Average of Asset Group B	\$390,618	\$982	1.06%	10.60%	73.04%	\$65	\$1,679	0.90%	8.97%	75.02%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Heritage Trust Federal Credit Union	\$589,873	\$697	0.48%	5.05%	83.53%	\$66	\$1,341	0.46%	4.89%	83.52%	\$65
	S.C. State Federal Credit Union	\$774,295	\$2,083	1.09%	9.51%	70.93%	\$58	\$4,170	1.10%	9.63%	72.24%	\$58
	Palmetto Citizens Federal Credit Union	\$778,957	\$2,198	1.13%	10.19%	72.88%	\$55	\$4,307	1.12%	10.11%	72.24%	\$54
	AllSouth Federal Credit Union	\$816,800	\$1,754	0.86%	6.26%	76.06%	\$54	\$4,150	1.02%	7.47%	74.62%	\$53
	SRP Federal Credit Union	\$849,654	\$4,530	2.13%	22.31%	60.51%	\$64	\$7,517	1.80%	19.01%	65.57%	\$65
	Average of Asset Group C	\$761,916	\$2,252	1.14%	10.66%	72.78%	\$59	\$4,297	1.10%	10.22%	73.64%	\$59
Asset Group D - \$1 billion and over in total assets												
	Safe Federal Credit Union	\$1,028,457	\$811	0.31%	3.10%	79.75%	\$62	\$2,366	0.46%	4.55%	81.15%	\$60
	Sharonview Federal Credit Union	\$1,405,424	\$1,571	0.45%	4.39%	74.66%	\$100	\$125	0.02%	0.18%	78.25%	\$100
	South Carolina Federal Credit Union	\$1,635,401	\$3,371	0.82%	7.64%	82.81%	\$85	\$6,631	0.82%	7.58%	83.67%	\$86
	Founders Federal Credit Union	\$2,106,425	\$4,791	0.91%	6.60%	74.48%	\$68	\$7,970	0.76%	5.53%	74.77%	\$67
	Average of Asset Group D	\$1,543,927	\$2,636	0.62%	5.43%	77.93%	\$79	\$4,273	0.52%	4.46%	79.46%	\$78

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.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 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 A - \$50 to \$250 million in total assets											
	Charleston County Teachers Federal Credit Union	\$1,563	\$1,025	\$1,382	74.17%	\$782	7.27%	0.13%	7.14%	1.42%	1.31%
	Trinity Baptist Church Federal Credit Union	\$2,386	\$313	\$2,089	14.98%	\$2,386	0.92%	0.00%	0.92%	(1.41%)	(1.90%)
	CommunityWorks Federal Credit Union	\$2,427	\$1,425	\$2,098	67.92%	\$809	5.58%	0.75%	4.75%	(3.00%)	(2.36%)
	S C H D District 7 Federal Credit Union	\$2,482	\$1,571	\$1,888	83.21%	\$1,655	6.18%	0.16%	6.02%	(2.07%)	(5.36%)
	C O Federal Credit Union	\$2,563	\$1,239	\$2,156	57.47%	\$1,709	5.32%	0.00%	5.32%	17.48%	19.33%
	Brookland Federal Credit Union	\$3,445	\$2,454	\$3,165	77.54%	\$984	5.29%	0.12%	5.17%	15.31%	16.04%
	Sumter City Credit Union	\$3,457	\$1,781	\$3,019	58.99%	\$2,305	2.82%	0.19%	2.69%	41.75%	50.02%
	Sangamo-Oconee Employees Federal Credit Union	\$3,958	\$1,001	\$3,179	31.49%	\$3,958	1.67%	0.10%	1.56%	2.25%	3.33%
	Spartanburg City Employees Credit Union	\$4,824	\$2,745	\$3,678	74.63%	\$2,412	3.59%	0.21%	3.42%	4.58%	5.99%
	TRMC Employees Credit Union	\$5,213	\$4,547	\$4,065	111.86%	\$1,738	11.30%	0.57%	10.73%	5.40%	2.34%
	South Carolina Methodist Conference Credit Union	\$5,679	\$3,082	\$5,112	60.29%	\$1,623	4.54%	0.14%	4.40%	0.49%	0.04%
	Emerald Credit Association Federal Credit Union	\$6,644	\$4,074	\$6,002	67.88%	\$1,661	4.08%	0.15%	3.93%	13.91%	14.32%
	Abbeville Community Federal Credit Union	\$8,035	\$4,882	\$6,625	73.69%	\$1,607	5.01%	0.10%	4.91%	14.67%	13.33%
	St. Francis Federal Credit Union	\$9,740	\$5,237	\$8,036	65.17%	\$1,948	4.08%	0.15%	3.93%	6.75%	6.58%
	Berkeley Community Federal Credit Union	\$11,252	\$5,781	\$9,556	60.50%	\$1,875	4.73%	0.25%	4.47%	3.27%	11.58%
	Lakelands Federal Credit Union	\$13,129	\$6,055	\$11,768	51.45%	\$1,751	3.55%	0.39%	3.16%	16.51%	18.96%
	Self Memorial Hospital Federal Credit Union	\$14,937	\$7,988	\$13,071	61.11%	\$2,716	4.37%	0.29%	4.08%	10.51%	11.44%
	1st Cooperative Federal Credit Union	\$15,251	\$10,211	\$13,292	76.82%	\$5,084	3.76%	0.10%	3.66%	18.25%	21.22%
	Anmed Health Federal Credit Union	\$15,567	\$5,242	\$13,650	38.40%	\$2,830	2.61%	0.08%	2.53%	6.46%	7.56%
	S C I Federal Credit Union	\$16,440	\$8,246	\$13,394	61.56%	\$4,110	3.50%	0.24%	3.26%	(1.46%)	(1.22%)
	Spartan Federal Credit Union	\$16,565	\$6,705	\$14,523	46.17%	\$3,012	3.49%	0.11%	3.37%	19.61%	21.17%
	Palmetto Trust Federal Credit Union	\$18,895	\$8,417	\$17,394	48.39%	\$2,519	3.40%	0.08%	3.32%	12.97%	14.07%
	HopeSouth Federal Credit Union	\$19,714	\$13,035	\$16,338	79.78%	\$1,878	7.38%	0.15%	7.23%	14.74%	14.00%
	Pickens Federal Credit Union	\$22,884	\$8,043	\$19,350	41.57%	\$3,269	2.64%	0.05%	2.59%	16.13%	17.66%
	Edisto Federal Credit Union	\$25,360	\$10,730	\$22,090	48.57%	\$2,305	4.33%	0.96%	3.37%	3.72%	3.77%
	Turbine Federal Credit Union	\$27,915	\$14,394	\$23,994	59.99%	\$3,489	3.83%	0.07%	3.76%	13.49%	15.83%
	Pee Dee Federal Credit Union	\$29,978	\$19,337	\$24,612	78.57%	\$2,498	4.78%	0.18%	4.60%	14.90%	15.56%
	Health Facilities Federal Credit Union	\$30,170	\$11,992	\$26,630	45.03%	\$2,081	3.09%	0.05%	3.04%	15.02%	15.58%
	Columbia Post Office Credit Union	\$33,969	\$6,917	\$29,430	23.50%	\$7,549	2.57%	0.64%	2.02%	(1.14%)	(2.02%)
	Nucor Employees Credit Union	\$38,992	\$21,526	\$32,917	65.39%	\$2,689	3.28%	0.26%	3.02%	15.78%	19.51%
	Greenwood Municipal Federal Credit Union	\$40,922	\$16,748	\$34,980	47.88%	\$2,407	3.39%	0.22%	3.18%	13.97%	11.98%
	Palmetto First Federal Credit Union	\$41,063	\$22,312	\$35,313	63.18%	\$3,042	4.42%	0.20%	4.21%	12.04%	12.99%
	Dixies Federal Credit Union	\$42,615	\$29,982	\$33,989	88.21%	\$2,435	5.20%	0.40%	4.80%	5.04%	5.38%
	G.H.S. Federal Credit Union	\$44,090	\$15,721	\$39,902	39.40%	\$3,527	2.45%	0.06%	2.39%	7.13%	7.26%
	Neighbors United Federal Credit Union	\$46,989	\$22,710	\$40,780	55.69%	\$2,848	3.56%	0.21%	3.35%	7.45%	9.02%
	Vital Federal Credit Union	\$50,805	\$36,960	\$45,542	81.16%	\$2,674	3.65%	0.50%	3.15%	10.59%	11.82%
	Santee Cooper Credit Union	\$52,095	\$35,494	\$46,378	76.53%	\$3,256	3.40%	0.14%	3.26%	12.53%	11.81%
	Latitude 32 Federal Credit Union	\$53,434	\$39,914	\$48,013	83.13%	\$2,812	3.23%	0.16%	3.07%	6.88%	8.26%
	Upstate Federal Credit Union	\$55,271	\$42,946	\$50,112	85.70%	\$1,557	4.71%	0.33%	4.38%	12.37%	11.04%
	South Carolina National Guard Federal Credit Union	\$70,142	\$32,058	\$56,745	56.49%	\$3,692	3.59%	0.40%	3.19%	6.87%	5.90%
	Palmetto Health Credit Union	\$70,923	\$38,748	\$60,128	64.44%	\$2,837	3.77%	0.30%	3.47%	10.64%	10.31%
	Secured Advantage Federal Credit Union	\$79,379	\$31,600	\$69,808	45.27%	\$5,292	2.53%	0.22%	2.31%	4.71%	5.42%
	Carolina Collegiate Federal Credit Union	\$90,651	\$57,012	\$78,239	72.87%	\$4,121	3.36%	0.06%	3.30%	(0.28%)	0.89%
	Anderson Federal Credit Union	\$94,155	\$62,308	\$85,953	72.49%	\$2,580	3.85%	0.28%	3.57%	9.54%	10.27%
	Greenville Heritage Federal Credit Union	\$94,698	\$70,393	\$79,863	88.14%	\$2,631	4.15%	0.31%	3.84%	9.16%	9.67%
	Georgetown Kraft Credit Union	\$105,834	\$65,667	\$91,956	71.41%	\$1,873	3.74%	0.21%	3.53%	11.96%	11.92%
	Carolina Foothills Federal Credit Union	\$108,630	\$68,137	\$95,055	71.68%	\$2,336	4.16%	0.25%	3.91%	14.44%	12.15%
	Mid Carolina Credit Union	\$133,369	\$100,286	\$113,723	88.18%	\$3,214	3.36%	0.39%	2.98%	13.63%	9.20%
	ArrowPointe Federal Credit Union	\$154,255	\$103,223	\$137,346	75.16%	\$2,660	3.85%	0.49%	3.36%	3.46%	3.37%
	SPC Credit Union	\$159,790	\$93,447	\$145,632	64.17%	\$2,620	3.41%	0.24%	3.18%	11.48%	13.15%
	MTC Federal Credit Union	\$179,145	\$119,204	\$147,273	80.94%	\$2,506	4.79%	0.38%	4.41%	12.37%	13.80%
	Greenville Federal Credit Union	\$223,796	\$143,525	\$198,526	72.30%	\$3,761	3.67%	0.22%	3.45%	10.17%	9.84%
	Carolina Trust Federal Credit Union	\$231,687	\$126,846	\$206,921	61.30%	\$3,029	2.86%	0.08%	2.78%	6.65%	8.01%
	Average of Asset Group A	\$49,758	\$29,721	\$43,334	64.37%	\$2,697	4.04%	0.24%	3.80%	9.61%	10.21%

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.

Balance Sheet & Net Interest Margin
June 30, 2017
Run Date: September 7, 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	\$328,606	\$171,304	\$289,181	59.24%	\$2,322	2.79%	0.19%	2.60%	16.16%	17.92%
	SC Telco Federal Credit Union	\$365,118	\$274,977	\$314,364	87.47%	\$3,068	5.23%	0.59%	4.64%	7.66%	6.58%
	Family Trust Federal Credit Union	\$478,129	\$342,853	\$386,776	88.64%	\$3,146	3.66%	0.64%	3.03%	10.14%	12.77%
	Average of Asset Group B	\$390,618	\$263,045	\$330,107	78.45%	\$2,845	3.89%	0.47%	3.42%	11.32%	12.42%
Asset Group C - \$501 million to \$1 billion in total assets											
	Heritage Trust Federal Credit Union	\$589,873	\$387,294	\$495,593	78.15%	\$3,025	3.81%	0.34%	3.47%	8.61%	9.80%
	S.C. State Federal Credit Union	\$774,295	\$376,280	\$676,920	55.59%	\$3,193	3.31%	0.26%	3.05%	11.58%	11.65%
	Palmetto Citizens Federal Credit Union	\$778,957	\$448,539	\$588,866	76.17%	\$2,843	3.40%	0.62%	2.79%	10.26%	10.55%
	AllSouth Federal Credit Union	\$816,800	\$519,897	\$700,347	74.23%	\$2,896	2.47%	0.26%	2.21%	8.86%	9.15%
	SRP Federal Credit Union	\$849,654	\$511,061	\$757,651	67.45%	\$2,809	3.08%	0.10%	2.98%	14.01%	13.60%
	Average of Asset Group C	\$761,916	\$448,614	\$643,875	70.32%	\$2,953	3.21%	0.32%	2.90%	10.66%	10.95%
Asset Group D - \$1 billion and over in total assets											
	Safe Federal Credit Union	\$1,028,457	\$648,239	\$912,030	71.08%	\$3,528	2.74%	0.38%	2.36%	5.32%	5.67%
	Sharonview Federal Credit Union	\$1,405,424	\$1,263,107	\$931,578	135.59%	\$5,055	4.47%	1.02%	3.44%	4.88%	2.31%
	South Carolina Federal Credit Union	\$1,635,401	\$1,266,649	\$1,260,679	100.47%	\$3,871	3.18%	0.31%	2.86%	9.77%	7.87%
	Founders Federal Credit Union	\$2,106,425	\$1,683,054	\$1,745,244	96.44%	\$3,170	4.76%	0.67%	4.09%	8.85%	11.99%
	Average of Asset Group D	\$1,543,927	\$1,215,262	\$1,212,383	100.90%	\$3,906	3.79%	0.60%	3.19%	7.21%	6.96%

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

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								
	Charleston County Teachers Federal Credit Union	\$1,563	\$9	0.88%	0.68%	77.78%	4.86%	0.58%
	Trinity Baptist Church Federal Credit Union	\$2,386	\$1	0.32%	1.60%	500.00%	0.33%	0.04%
	CommunityWorks Federal Credit Union	\$2,427	\$17	1.19%	2.81%	235.29%	7.56%	0.70%
	S C H D District 7 Federal Credit Union	\$2,482	\$87	5.54%	1.97%	35.63%	14.55%	3.51%
	C O Federal Credit Union	\$2,563	\$33	2.66%	4.52%	169.70%	7.16%	1.29%
	Brookland Federal Credit Union	\$3,445	\$82	3.34%	3.34%	100.00%	31.58%	2.38%
	Sumter City Credit Union	\$3,457	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Sangamo-Oconee Employees Federal Credit Union	\$3,958	\$1	0.10%	1.40%	NM	0.13%	0.03%
	Spartanburg City Employees Credit Union	\$4,824	\$0	0.00%	0.98%	NA	0.00%	0.00%
	TRMC Employees Credit Union	\$5,213	\$12	0.26%	1.96%	741.67%	1.70%	0.23%
	South Carolina Methodist Conference Credit Union	\$5,679	\$34	1.10%	1.01%	91.18%	5.84%	0.60%
	Emerald Credit Association Federal Credit Union	\$6,644	\$3	0.07%	0.52%	700.00%	0.51%	0.05%
	Abbeville Community Federal Credit Union	\$8,035	\$67	1.37%	1.43%	104.48%	5.12%	0.83%
	St. Francis Federal Credit Union	\$9,740	\$5	0.10%	0.67%	700.00%	0.29%	0.05%
	Berkeley Community Federal Credit Union	\$11,252	\$268	4.64%	2.37%	51.12%	15.02%	2.38%
	Lakelands Federal Credit Union	\$13,129	\$100	1.65%	0.64%	39.00%	10.80%	0.76%
	Self Memorial Hospital Federal Credit Union	\$14,937	\$139	1.74%	0.71%	41.01%	8.55%	0.93%
	1st Cooperative Federal Credit Union	\$15,251	\$2	0.02%	0.05%	250.00%	0.10%	0.01%
	Anmed Health Federal Credit Union	\$15,567	\$5	0.10%	0.32%	340.00%	0.26%	0.03%
	S C I Federal Credit Union	\$16,440	\$103	1.25%	0.72%	57.28%	3.77%	0.63%
	Spartan Federal Credit Union	\$16,565	\$30	0.45%	0.58%	130.00%	1.49%	0.18%
	Palmetto Trust Federal Credit Union	\$18,895	\$175	2.08%	0.86%	41.14%	11.36%	0.93%
	HopeSouth Federal Credit Union	\$19,714	\$316	2.42%	1.26%	51.90%	9.76%	1.60%
	Pickens Federal Credit Union	\$22,884	\$20	0.25%	1.42%	570.00%	0.59%	0.09%
	Edisto Federal Credit Union	\$25,360	\$427	3.98%	2.79%	70.02%	14.09%	1.68%
	Turbine Federal Credit Union	\$27,915	\$205	1.42%	1.29%	90.24%	5.56%	0.73%
	Pee Dee Federal Credit Union	\$29,978	\$9	0.05%	1.26%	NM	0.16%	0.03%
	Health Facilities Federal Credit Union	\$30,170	\$6	0.05%	0.77%	NM	0.17%	0.02%
	Columbia Post Office Credit Union	\$33,969	\$210	3.04%	1.76%	58.10%	5.26%	0.62%
	Nucor Employees Credit Union	\$38,992	\$309	1.44%	1.27%	88.35%	5.28%	0.79%
	Greenwood Municipal Federal Credit Union	\$40,922	\$33	0.20%	0.41%	206.06%	0.75%	0.08%
	Palmetto First Federal Credit Union	\$41,063	\$216	0.97%	1.99%	205.56%	6.50%	0.53%
	Dixies Federal Credit Union	\$42,615	\$146	0.49%	0.91%	186.30%	1.70%	0.34%
	G.H.S. Federal Credit Union	\$44,090	\$44	0.28%	0.66%	236.36%	1.07%	0.10%
	Neighbors United Federal Credit Union	\$46,989	\$365	1.61%	0.76%	47.12%	6.19%	0.78%
	Vital Federal Credit Union	\$50,805	\$158	0.43%	0.35%	81.01%	3.12%	0.31%
	Santee Cooper Credit Union	\$52,095	\$133	0.37%	0.99%	263.16%	2.30%	0.26%
	Latitude 32 Federal Credit Union	\$53,434	\$125	0.31%	0.52%	165.60%	2.51%	0.23%
	Upstate Federal Credit Union	\$55,271	\$151	0.35%	0.53%	150.99%	3.65%	0.27%
	South Carolina National Guard Federal Credit Union	\$70,142	\$94	0.29%	1.16%	395.74%	0.73%	0.13%
	Palmetto Health Credit Union	\$70,923	\$462	1.19%	1.90%	159.52%	4.28%	0.65%
	Secured Advantage Federal Credit Union	\$79,379	\$114	0.36%	0.46%	126.32%	1.19%	0.14%
	Carolina Collegiate Federal Credit Union	\$90,651	\$367	0.64%	0.85%	132.70%	3.08%	0.40%
	Anderson Federal Credit Union	\$94,155	\$372	0.60%	0.77%	128.49%	6.63%	0.40%
	Greenville Heritage Federal Credit Union	\$94,698	\$183	0.26%	1.97%	758.47%	1.54%	0.19%
	Georgetown Kraft Credit Union	\$105,834	\$583	0.89%	1.00%	112.69%	5.00%	0.55%
	Carolina Foothills Federal Credit Union	\$108,630	\$240	0.35%	0.60%	170.42%	2.34%	0.22%
	Mid Carolina Credit Union	\$133,369	\$509	0.51%	0.70%	138.90%	3.47%	0.38%
	ArrowPointe Federal Credit Union	\$154,255	\$496	0.48%	0.58%	121.37%	3.82%	0.32%
	SPC Credit Union	\$159,790	\$536	0.57%	0.76%	132.46%	6.26%	0.34%
	MTC Federal Credit Union	\$179,145	\$371	0.31%	0.90%	288.14%	2.15%	0.21%
	Greenville Federal Credit Union	\$223,796	\$1,037	0.72%	0.40%	55.83%	4.23%	0.46%
	Carolina Trust Federal Credit Union	\$231,687	\$288	0.23%	1.05%	464.58%	1.84%	0.12%
	Average of Asset Group A	\$49,758	\$183	1.02%	1.17%	209.62%	4.65%	0.55%

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

June 30, 2017

Run Date: September 7, 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								
	CPM Federal Credit Union	\$328,606	\$278	0.16%	0.77%	475.54%	1.07%	0.08%
	SC Telco Federal Credit Union	\$365,118	\$1,806	0.66%	1.42%	216.50%	4.04%	0.49%
	Family Trust Federal Credit Union	\$478,129	\$2,099	0.61%	0.54%	87.61%	5.25%	0.44%
	Average of Asset Group B	\$390,618	\$1,394	0.48%	0.91%	259.88%	3.45%	0.34%
Asset Group C - \$501 million to \$1 billion in total assets								
	Heritage Trust Federal Credit Union	\$589,873	\$2,183	0.56%	0.55%	97.53%	5.06%	0.37%
	S.C. State Federal Credit Union	\$774,295	\$1,604	0.43%	0.69%	161.28%	1.93%	0.21%
	Palmetto Citizens Federal Credit Union	\$778,957	\$3,594	0.80%	0.77%	95.58%	6.09%	0.46%
	AllSouth Federal Credit Union	\$816,800	\$946	0.18%	0.71%	392.92%	1.02%	0.12%
	SRP Federal Credit Union	\$849,654	\$2,797	0.55%	0.71%	129.21%	3.83%	0.33%
	Average of Asset Group C	\$761,916	\$2,225	0.50%	0.69%	175.30%	3.59%	0.30%
Asset Group D - \$1 billion and over in total assets								
	Safe Federal Credit Union	\$1,028,457	\$1,141	0.18%	0.42%	240.75%	1.42%	0.11%
	Sharonview Federal Credit Union	\$1,405,424	\$6,983	0.55%	0.91%	164.24%	4.95%	0.50%
	South Carolina Federal Credit Union	\$1,635,401	\$3,076	0.24%	0.33%	134.14%	1.82%	0.19%
	Founders Federal Credit Union	\$2,106,425	\$11,054	0.66%	1.28%	194.26%	4.18%	0.52%
	Average of Asset Group D	\$1,543,927	\$5,564	0.41%	0.74%	183.35%	3.09%	0.33%

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.

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	\$1,563	\$178	11.39%	6.98%	5.06%	3.93%
	Trinity Baptist Church Federal Credit Union	\$2,386	\$296	12.41%	1.36%	0.34%	1.69%
	CommunityWorks Federal Credit Union	\$2,427	\$310	12.77%	(5.64%)	5.48%	12.90%
	S C H D District 7 Federal Credit Union	\$2,482	\$567	22.84%		15.34%	5.47%
	C O Federal Credit Union	\$2,563	\$405	15.80%	11.49%	8.15%	13.83%
	Brookland Federal Credit Union	\$3,445	\$260	7.55%	9.68%	31.54%	31.54%
	Sumter City Credit Union	\$3,457	\$437	12.64%	(2.26%)	0.00%	4.12%
	Sangamo-Oconee Employees Federal Credit Union	\$3,958	\$771	19.48%	(2.31%)	0.13%	1.82%
	Spartanburg City Employees Credit Union	\$4,824	\$1,136	23.55%	(0.35%)	0.00%	2.38%
	TRMC Employees Credit Union	\$5,213	\$1,087	20.85%	17.62%	1.10%	8.19%
	South Carolina Methodist Conference Credit Union	\$5,679	\$552	9.72%	3.31%	6.16%	5.62%
	Emerald Credit Association Federal Credit Union	\$6,644	\$573	8.62%	3.19%	0.52%	3.66%
	Abbeville Community Federal Credit Union	\$8,035	\$1,240	15.43%	4.12%	5.40%	5.65%
	St. Francis Federal Credit Union	\$9,740	\$1,677	17.22%	7.42%	0.30%	2.09%
	Berkeley Community Federal Credit Union	\$11,252	\$1,960	17.42%	2.06%	13.67%	6.99%
	Lakelands Federal Credit Union	\$13,129	\$1,285	9.79%	(4.12%)	7.78%	3.04%
	Self Memorial Hospital Federal Credit Union	\$14,937	\$1,780	11.92%	3.89%	7.81%	3.20%
	1st Cooperative Federal Credit Union	\$15,251	\$1,928	12.64%	0.62%	0.10%	0.26%
	Anmed Health Federal Credit Union	\$15,567	\$1,883	12.10%	(0.42%)	0.27%	0.90%
	S C I Federal Credit Union	\$16,440	\$2,965	18.04%	(0.13%)	3.47%	1.99%
	Spartan Federal Credit Union	\$16,565	\$1,978	11.94%	10.31%	1.52%	1.97%
	Palmetto Trust Federal Credit Union	\$18,895	\$1,468	7.77%	0.41%	11.92%	4.90%
	HopeSouth Federal Credit Union	\$19,714	\$3,318	16.83%	13.51%	9.52%	4.94%
	Pickens Federal Credit Union	\$22,884	\$3,299	14.42%	2.14%	0.61%	3.46%
	Edisto Federal Credit Union	\$25,360	\$3,234	12.75%	3.84%	13.20%	9.25%
	Turbine Federal Credit Union	\$27,915	\$3,662	13.12%	8.30%	5.60%	5.05%
	Pee Dee Federal Credit Union	\$29,978	\$5,292	17.65%	12.83%	0.17%	4.59%
	Health Facilities Federal Credit Union	\$30,170	\$3,376	11.19%	6.48%	0.18%	2.73%
	Columbia Post Office Credit Union	\$33,969	\$4,441	13.07%	3.95%	4.73%	2.75%
	Nucor Employees Credit Union	\$38,992	\$5,691	14.60%	3.72%	5.43%	4.80%
	Greenwood Municipal Federal Credit Union	\$40,922	\$5,470	13.37%	4.41%	0.60%	1.24%
	Palmetto First Federal Credit Union	\$41,063	\$5,647	13.75%	5.35%	3.83%	7.86%
	Dixies Federal Credit Union	\$42,615	\$8,475	19.89%	3.63%	1.72%	3.21%
	G.H.S. Federal Credit Union	\$44,090	\$4,016	9.11%	7.71%	1.10%	2.59%
	Neighbors United Federal Credit Union	\$46,989	\$5,887	12.53%	0.55%	6.20%	2.92%
	Vital Federal Credit Union	\$50,805	\$4,935	9.71%	5.88%	3.20%	2.59%
	Santee Cooper Credit Union	\$52,095	\$5,427	10.42%	15.44%	2.45%	6.45%
	Latitude 32 Federal Credit Union	\$53,434	\$5,245	9.82%	5.32%	2.38%	3.95%
	Upstate Federal Credit Union	\$55,271	\$4,872	8.81%	24.62%	3.10%	4.68%
	South Carolina National Guard Federal Credit Union	\$70,142	\$12,918	18.42%	6.89%	0.73%	2.88%
	Palmetto Health Credit Union	\$70,923	\$10,113	14.26%	14.92%	4.57%	7.29%
	Secured Advantage Federal Credit Union	\$79,379	\$9,402	11.84%	(0.91%)	1.21%	1.53%
	Carolina Collegiate Federal Credit Union	\$90,651	\$12,219	13.48%	1.58%	3.00%	3.99%
	Anderson Federal Credit Union	\$94,155	\$7,813	8.30%	4.64%	4.76%	6.12%
	Greenville Heritage Federal Credit Union	\$94,698	\$14,353	15.16%	6.35%	1.27%	9.67%
	Georgetown Kraft Credit Union	\$105,834	\$14,106	13.33%	5.57%	4.13%	4.66%
	Carolina Foothills Federal Credit Union	\$108,630	\$11,281	10.38%	15.22%	2.13%	3.63%
	Mid Carolina Credit Union	\$133,369	\$17,630	13.22%	0.51%	2.89%	4.01%
	ArrowPointe Federal Credit Union	\$154,255	\$16,657	10.80%	4.46%	2.98%	3.61%
	SPC Credit Union	\$159,790	\$14,691	9.19%	4.06%	3.65%	4.83%
	MTC Federal Credit Union	\$179,145	\$27,166	15.16%	3.64%	1.37%	3.94%
	Greenville Federal Credit Union	\$223,796	\$23,944	10.70%	10.69%	4.33%	2.42%
	Carolina Trust Federal Credit Union	\$231,687	\$21,678	9.36%	7.64%	1.33%	6.17%
	Average of Asset Group A	\$49,758	\$6,056	13.33%	5.47%	4.31%	4.98%

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							
	CPM Federal Credit Union	\$328,606	\$36,598	11.14%	9.41%	0.76%	3.61%
	SC Telco Federal Credit Union	\$365,118	\$42,014	11.51%	9.64%	4.30%	9.31%
	Family Trust Federal Credit Union	\$478,129	\$41,246	8.63%	7.34%	5.09%	4.46%
	Average of Asset Group B	\$390,618	\$39,953	10.43%	8.80%	3.38%	5.79%
Asset Group C - \$501 million to \$1 billion in total assets							
	Heritage Trust Federal Credit Union	\$589,873	\$55,874	9.47%	4.92%	3.91%	3.81%
	S.C. State Federal Credit Union	\$774,295	\$88,664	11.45%	9.87%	1.81%	2.92%
	Palmetto Citizens Federal Credit Union	\$778,957	\$87,652	11.25%	10.34%	4.10%	3.92%
	AllSouth Federal Credit Union	\$816,800	\$124,396	15.23%	6.90%	0.76%	2.99%
	SRP Federal Credit Union	\$849,654	\$84,981	10.00%	19.58%	3.29%	4.25%
	Average of Asset Group C	\$761,916	\$88,313	11.48%	10.32%	2.77%	3.58%
Asset Group D - \$1 billion and over in total assets							
	Safe Federal Credit Union	\$1,028,457	\$106,231	10.33%	4.56%	1.07%	2.59%
	Sharonview Federal Credit Union	\$1,405,424	\$141,787	10.09%	0.18%	4.92%	8.09%
	South Carolina Federal Credit Union	\$1,635,401	\$178,412	10.91%	7.87%	1.72%	2.31%
	Founders Federal Credit Union	\$2,106,425	\$292,479	13.89%	5.60%	3.78%	7.34%
	Average of Asset Group D	\$1,543,927	\$179,727	11.31%	4.55%	2.87%	5.08%

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.