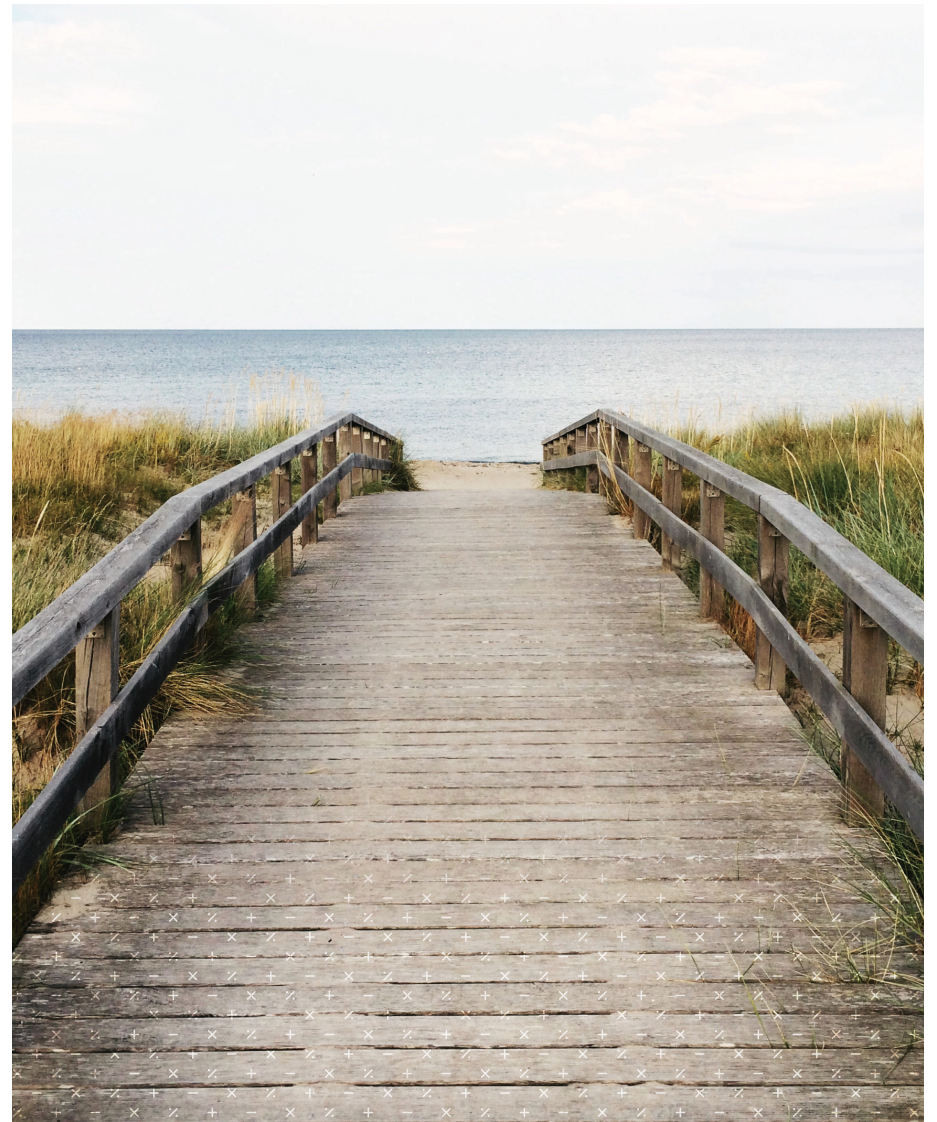




# Credit Union Index

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

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**Group A**    \$0-\$250 million

**Group B**    \$251 million-\$500 million

**Group C**    \$501 million-\$1 billion

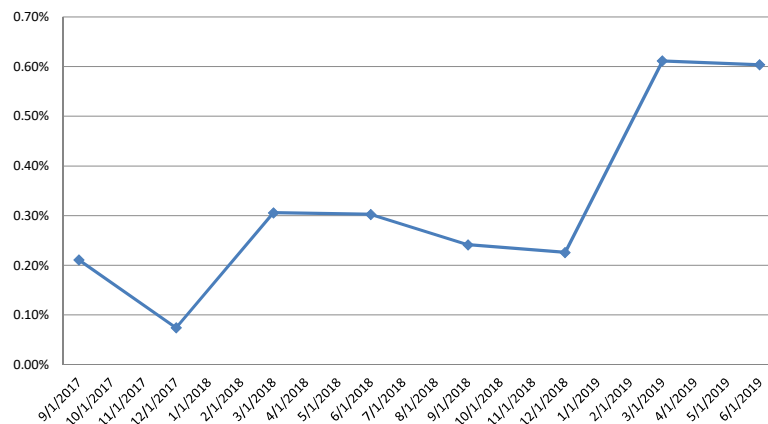
**Group D**    Over \$1 billion

# North Carolina

# Performance Analysis

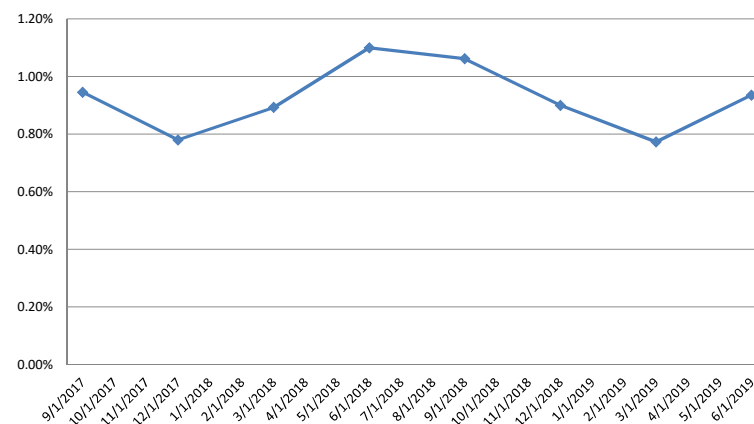
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



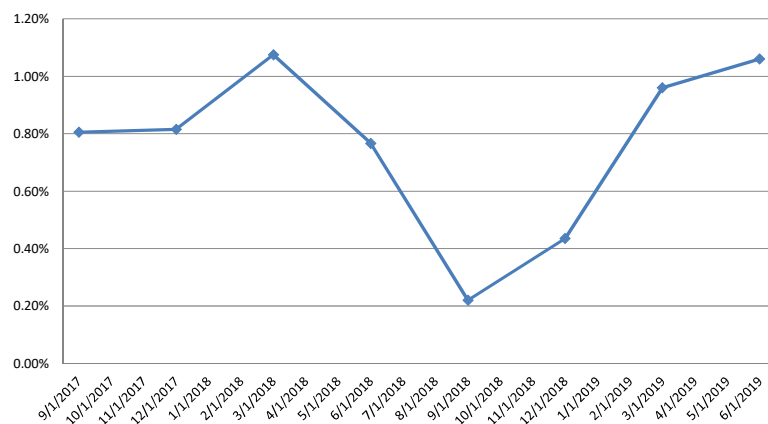
Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.21%	0.07%	0.31%	0.30%	0.24%	0.23%	0.61%	0.60%

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



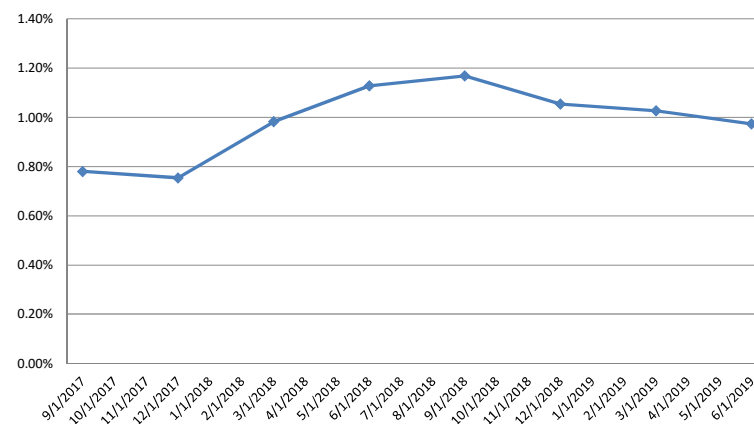
Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.95%	0.78%	0.89%	1.10%	1.06%	0.90%	0.77%	0.94%

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



Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.81%	0.82%	1.08%	0.77%	0.22%	0.44%	0.96%	1.06%

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



Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.78%	0.75%	0.98%	1.13%	1.17%	1.05%	1.03%	0.97%

Source: SNL Financial

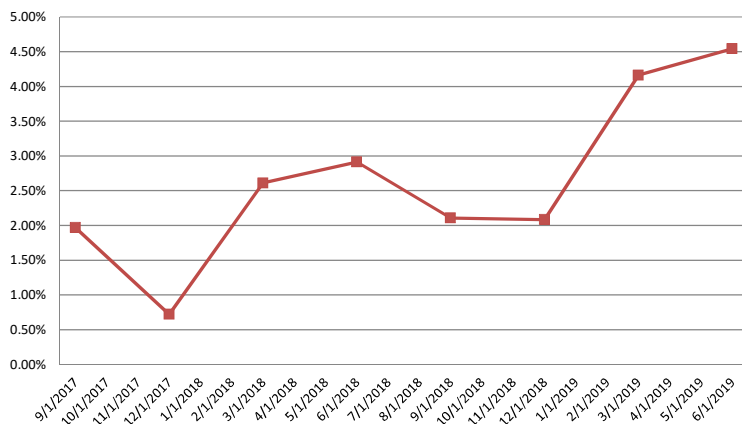
Note: Report includes only bank-level data.

NA = data was not available.

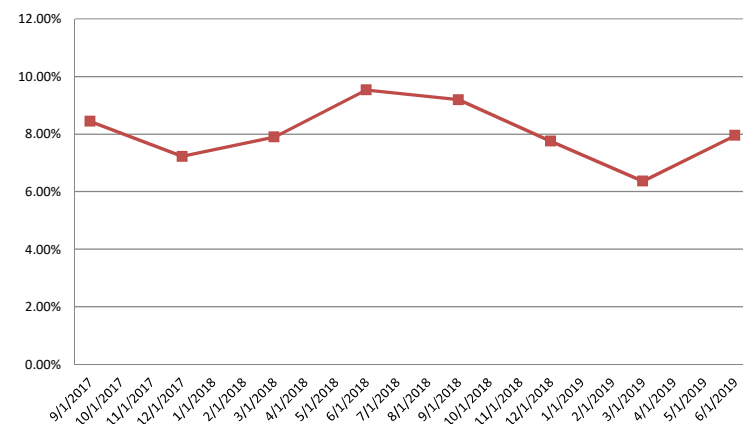
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

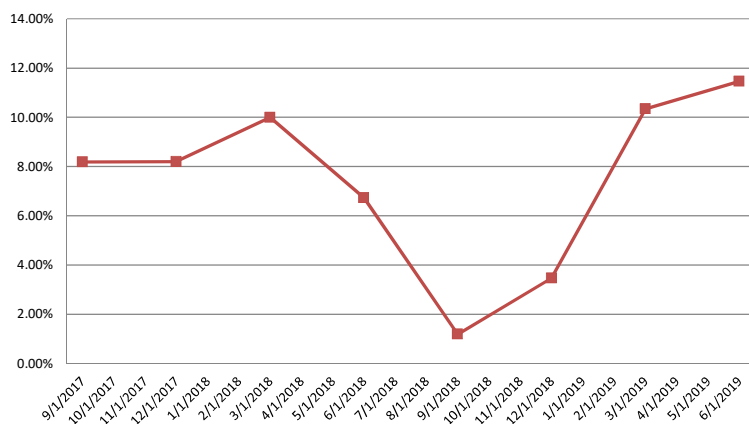
Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-Date



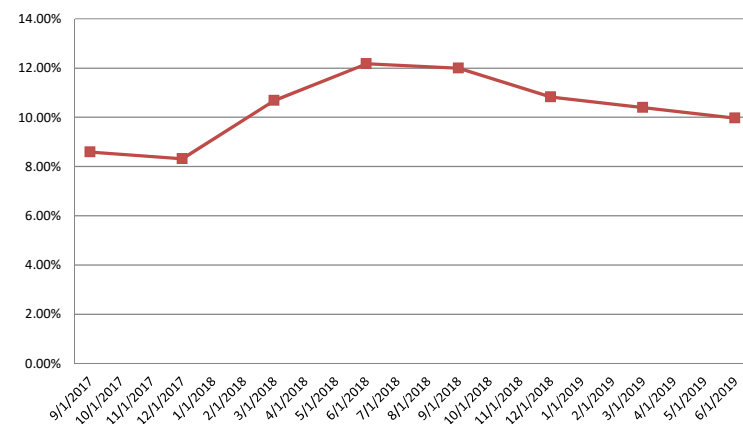
Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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	\$161	\$1	2.48%	6.67%	0.00%	NA	\$1	1.24%	3.33%	0.00%	NA
	Shaw University Federal Credit Union	\$471	(\$4)	(3.43%)	(12.70%)	71.43%	\$24	(\$8)	(3.45%)	(12.50%)	84.62%	\$28
	Dill Federal Credit Union	\$924	(\$3)	(1.30%)	(3.08%)	118.18%	\$24	(\$6)	(1.30%)	(3.07%)	130.00%	\$26
	Texas Gulf Carolina Employees Credit Union	\$2,534	(\$2)	(0.31%)	(0.86%)	105.13%	\$42	\$27	2.13%	5.81%	90.24%	\$39
	Piedmont Credit Union	\$4,248	(\$5)	(0.47%)	(3.34%)	109.43%	\$38	(\$13)	(0.60%)	(4.33%)	112.87%	\$39
	HSM Federal Credit Union	\$4,984	\$14	1.09%	9.29%	67.07%	\$66	\$56	2.17%	19.02%	69.11%	\$63
	Arcade Credit Union	\$6,957	\$5	0.28%	2.24%	94.52%	\$45	\$4	0.11%	0.90%	97.10%	\$43
	Allvac Savings & Credit Union	\$7,961	\$28	1.38%	8.90%	72.45%	\$53	\$8	0.20%	1.27%	78.13%	\$56
	North Carolina Press Association Federal Credit Union	\$8,479	\$12	0.56%	4.33%	58.11%	NA	\$26	0.61%	4.71%	56.85%	NA
	Fayetteville Postal Credit Union	\$8,277	\$17	0.81%	9.03%	80.00%	\$51	\$15	0.36%	4.01%	84.81%	\$51
	Lithium Federal Credit Union	\$8,831	\$50	2.25%	11.51%	55.17%	\$49	\$71	1.61%	8.26%	59.86%	\$53
	TCP Credit Union	\$9,887	\$28	1.14%	5.06%	69.68%	\$52	\$99	1.98%	9.05%	68.83%	\$51
	Civic Federal Credit Union	\$19,324	\$94	2.45%	7.06%	38.46%	NA	\$225	3.75%	8.54%	33.25%	NA
	Team & Wheel Federal Credit Union	\$11,898	\$30	1.01%	6.93%	88.24%	\$55	\$15	0.25%	1.74%	91.90%	\$54
	GUCO Credit Union	\$11,944	\$24	0.80%	5.56%	76.19%	\$90	\$38	0.63%	4.42%	80.50%	\$89
	Greater Kinston Credit Union	\$12,336	\$18	0.59%	5.82%	69.02%	\$49	\$51	0.85%	8.32%	74.57%	\$50
	Lincoln National Federal Credit Union	\$13,433	\$25	0.74%	4.24%	70.93%	\$80	\$26	0.38%	2.21%	83.23%	\$87
	Hamlet Federal Credit Union	\$15,720	\$16	0.40%	6.51%	92.92%	\$33	\$2	0.02%	0.41%	99.52%	\$29
	Internal Revenue Employees Federal Credit Union	\$18,000	\$10	0.22%	1.28%	86.30%	\$47	\$17	0.18%	1.09%	85.43%	\$50
	Emergency Responders Credit Union	\$22,127	\$40	0.74%	5.67%	78.83%	\$67	\$109	1.02%	7.80%	77.06%	\$70
	Greensboro Credit Union	\$21,310	\$14	0.26%	1.09%	90.45%	\$66	\$37	0.34%	1.44%	87.74%	\$63
	Shuford Federal Credit Union	\$23,673	\$32	0.54%	4.38%	92.03%	\$53	\$60	0.51%	4.13%	92.41%	\$54
	Oteen VA Federal Credit Union	\$25,581	(\$21)	(0.33%)	(4.30%)	109.79%	\$56	(\$2)	(0.02%)	(0.20%)	100.00%	\$60
	McDowell Cornerstone Credit Union	\$26,771	\$64	0.96%	4.88%	73.68%	\$53	\$139	1.04%	5.33%	71.31%	\$53
	First Carolina People's Credit Union	\$28,116	\$43	0.61%	6.16%	85.00%	\$64	\$95	0.67%	6.86%	84.41%	\$62
	CS Credit Union	\$31,222	\$52	0.67%	4.55%	76.97%	\$71	\$113	0.73%	5.04%	77.42%	\$71
	First Legacy Community Credit Union	\$31,095	(\$132)	(1.67%)	(16.38%)	123.97%	\$70	(\$116)	(0.72%)	(7.13%)	122.67%	\$73
	Blue Flame Credit Union	\$30,755	\$35	0.44%	2.34%	94.26%	\$56	\$78	0.49%	2.62%	94.72%	\$59
	HealthShare Credit Union	\$38,980	\$60	0.63%	5.34%	84.93%	\$74	\$95	0.51%	4.25%	88.22%	\$77
	Carolina Cooperative Federal Credit Union	\$40,513	\$165	1.62%	13.39%	71.55%	\$55	\$323	1.60%	13.33%	72.51%	\$58
	Hanesbrands Credit Union	\$42,689	\$53	0.49%	3.62%	88.40%	\$54	\$99	0.46%	3.41%	88.83%	\$53
	Acclaim Federal Credit Union	\$47,038	(\$9)	(0.08%)	(0.82%)	81.03%	\$70	\$49	0.21%	2.23%	81.00%	\$71
	Charlotte Fire Department Credit Union	\$47,366	\$0	0.00%	0.00%	90.73%	\$83	\$15	0.06%	0.47%	93.00%	\$83
	Vision Financial Federal Credit Union	\$49,165	\$218	1.76%	17.28%	69.52%	\$58	\$384	1.55%	15.51%	70.89%	\$59
	Carolina Federal Credit Union	\$51,110	\$144	1.12%	11.10%	71.97%	\$57	\$225	0.88%	8.81%	71.78%	\$57
	ElecTel Cooperative Federal Credit Union	\$51,394	\$154	1.19%	9.48%	77.35%	\$97	\$324	1.25%	10.10%	75.21%	\$93
	Lion's Share Federal Credit Union	\$50,218	\$98	0.76%	8.91%	77.56%	\$66	(\$4)	(0.02%)	(0.18%)	86.01%	\$74
	American Partners Federal Credit Union	\$54,227	\$150	1.11%	12.47%	79.16%	\$71	\$224	0.83%	9.42%	81.58%	\$67
	Greensboro Municipal Federal Credit Union	\$55,828	\$78	0.56%	4.71%	77.74%	\$71	\$178	0.64%	5.42%	79.17%	\$73
	Telco Credit Union	\$61,034	(\$17)	(0.11%)	(0.82%)	90.04%	\$55	(\$421)	(1.39%)	(9.99%)	92.06%	\$53
	Winston-Salem Federal Credit Union	\$60,593	\$223	1.46%	12.22%	84.14%	\$63	\$233	0.77%	6.45%	83.79%	\$66

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Ecusta Credit Union	\$61,537	\$148	0.96%	8.64%	76.07%	\$53	\$242	0.78%	7.12%	79.18%	\$53
	Bragg Mutual Federal Credit Union	\$71,943	\$135	0.76%	6.66%	76.76%	\$49	\$172	0.50%	4.27%	75.23%	\$50
	North Carolina Community Federal Credit Union	\$71,826	\$150	0.84%	8.23%	77.18%	\$60	\$297	0.82%	8.23%	79.29%	\$59
	Weyco Community Credit Union	\$73,948	\$134	0.72%	5.51%	80.34%	\$64	\$224	0.60%	4.65%	81.81%	\$60
	WNC Community Credit Union	\$83,426	\$118	0.57%	3.69%	80.07%	\$88	\$168	0.41%	2.64%	84.31%	\$89
	Welcome Federal Credit Union	\$84,021	\$129	0.60%	4.53%	83.82%	\$64	\$130	0.31%	2.29%	88.51%	\$70
	Riegelwood Federal Credit Union	\$95,914	\$143	0.58%	4.16%	76.34%	\$59	\$534	1.08%	7.85%	76.56%	\$57
	Nova Credit Union	\$109,596	\$191	0.70%	4.08%	89.64%	\$56	\$292	0.54%	3.16%	89.06%	\$55
	R T P Federal Credit Union	\$113,685	\$258	0.90%	9.90%	82.14%	\$69	\$376	0.66%	7.32%	84.01%	\$69
	Duke University Federal Credit Union	\$150,966	\$414	1.09%	13.46%	72.28%	\$72	\$739	0.98%	12.26%	72.74%	\$70
	Premier Federal Credit Union	\$189,964	\$689	1.45%	9.34%	74.46%	\$58	\$1,370	1.45%	9.39%	73.85%	\$54
	First Flight Federal Credit Union	\$190,464	\$66	0.14%	1.01%	88.67%	\$67	\$570	0.59%	4.39%	84.25%	\$66
	Telco Community Credit Union	\$193,093	\$817	1.68%	15.17%	67.94%	\$55	\$1,565	1.62%	14.80%	68.82%	\$55
	Mountain Credit Union	\$219,531	\$170	0.31%	3.09%	91.28%	\$70	\$354	0.32%	3.23%	90.43%	\$70
	Average of Asset Group A	\$50,311	\$98	0.63%	5.04%	80.17%	\$60	\$180	0.60%	4.54%	81.47%	\$60
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Summit Credit Union	\$265,543	\$689	1.03%	8.09%	77.02%	\$69	\$1,366	1.03%	8.09%	77.51%	\$67
	Champion Credit Union	\$290,519	\$386	0.53%	4.61%	81.13%	\$69	\$703	0.48%	4.22%	84.58%	\$69
	Members Credit Union	\$292,499	\$913	1.25%	10.49%	71.43%	\$57	\$1,386	0.96%	8.06%	74.67%	\$56
	Piedmont Advantage Credit Union	\$356,343	\$928	1.03%	10.33%	70.96%	\$62	\$497	0.28%	2.78%	76.18%	\$61
	Latino Community Credit Union	\$433,231	\$1,873	1.81%	17.95%	63.27%	\$56	\$3,545	1.82%	17.36%	64.27%	\$56
	Fort Bragg Federal Credit Union	\$413,362	\$1,065	1.04%	8.81%	68.59%	\$74	\$2,076	1.02%	8.72%	72.24%	\$78
	Carolinas Telco Federal Credit Union	\$437,300	\$1,064	0.97%	6.37%	73.68%	\$74	\$2,101	0.96%	6.43%	73.35%	\$77
	Average of Asset Group B	\$355,542	\$988	1.09%	9.52%	72.30%	\$66	\$1,668	0.94%	7.95%	74.69%	\$66
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Charlotte Metro Federal Credit Union	\$548,593	\$1,780	1.30%	12.33%	68.28%	\$85	\$3,439	1.28%	12.09%	71.15%	\$85
	Marine Federal Credit Union	\$735,256	\$1,866	1.01%	12.74%	79.12%	\$60	\$3,111	0.84%	10.83%	77.76%	\$57
	Average of Asset Group C	\$641,925	\$1,823	1.16%	12.54%	73.70%	\$73	\$3,275	1.06%	11.46%	74.46%	\$71
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Self-Help Credit Union	\$1,056,465	\$3,449	1.30%	12.00%	60.45%	\$63	\$7,982	1.53%	13.88%	61.02%	\$64
	Allegacy Federal Credit Union	\$1,578,111	\$3,675	0.94%	8.86%	82.19%	\$113	\$7,409	0.96%	9.08%	81.57%	\$112
	Local Government Federal Credit Union	\$2,196,627	\$3,246	0.59%	6.54%	72.10%	\$138	\$6,007	0.56%	6.11%	73.22%	\$141
	Truliant Federal Credit Union	\$2,588,424	\$6,811	1.06%	12.73%	69.89%	\$75	\$12,400	0.97%	11.79%	71.00%	\$75
	Coastal Federal Credit Union	\$3,269,570	\$8,185	1.00%	9.43%	65.33%	\$109	\$19,723	1.22%	11.54%	66.22%	\$109
	State Employees' Credit Union	\$40,621,858	\$62,832	0.62%	7.58%	69.29%	\$75	\$120,227	0.60%	7.36%	68.84%	\$76
	Average of Asset Group D	\$8,551,843	\$14,700	0.92%	9.52%	69.88%	\$96	\$28,958	0.97%	9.96%	70.31%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

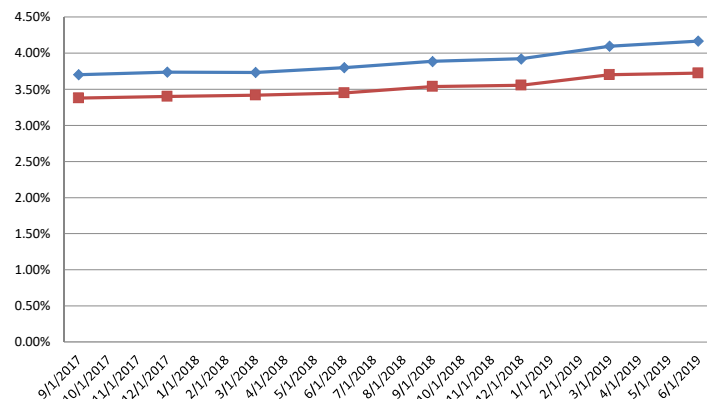
MM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Balance Sheet & Net Interest Margin

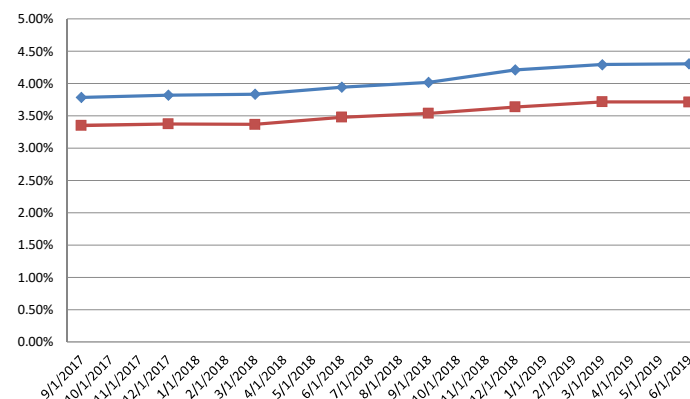
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



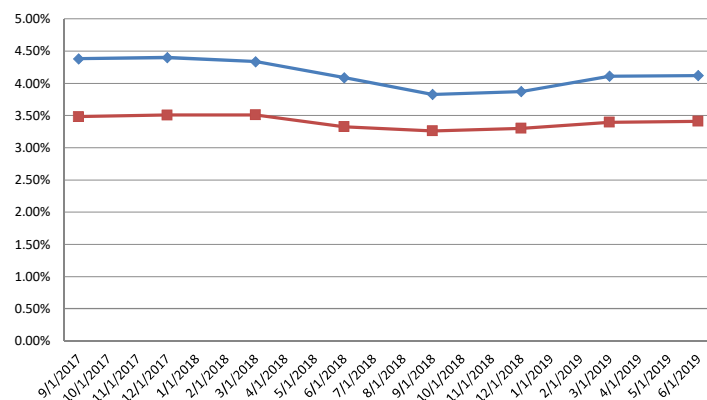
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.70%	3.74%	3.73%	3.80%	3.89%	3.92%	4.09%	4.16%
Net Interest Income/ Avg Assets	3.38%	3.40%	3.42%	3.45%	3.54%	3.55%	3.70%	3.72%

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



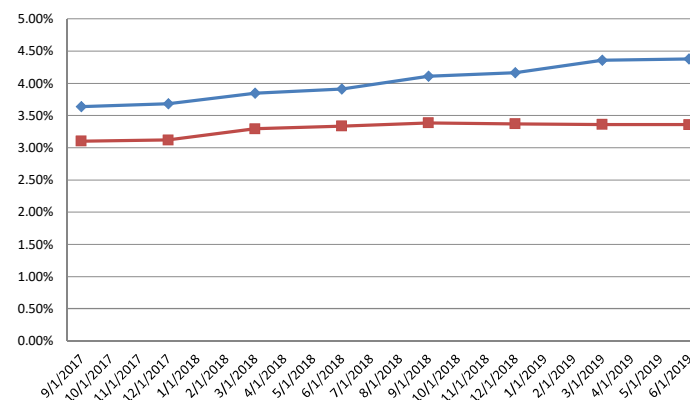
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.78%	3.82%	3.83%	3.94%	4.02%	4.21%	4.29%	4.31%
Net Interest Income/ Avg Assets	3.35%	3.37%	3.37%	3.48%	3.54%	3.63%	3.72%	3.71%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	4.38%	4.40%	4.34%	4.09%	3.83%	3.87%	4.11%	4.12%
Net Interest Income/ Avg Assets	3.48%	3.51%	3.51%	3.32%	3.26%	3.30%	3.40%	3.41%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.64%	3.68%	3.84%	3.91%	4.11%	4.16%	4.36%	4.38%
Net Interest Income/ Avg Assets	3.10%	3.12%	3.29%	3.33%	3.38%	3.37%	3.36%	3.36%

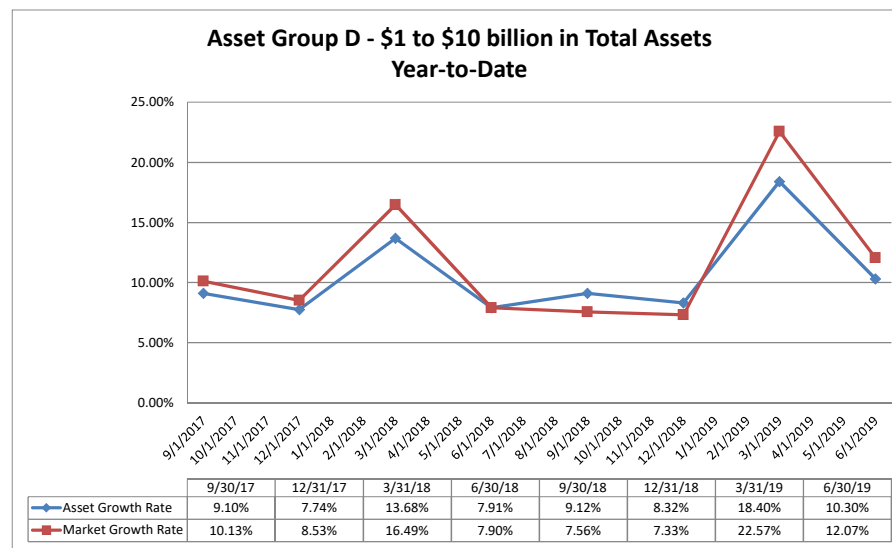
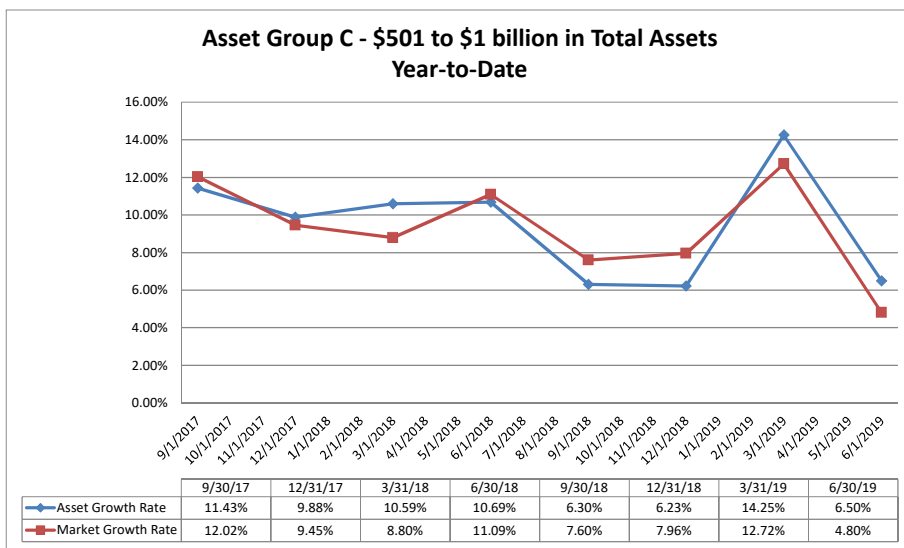
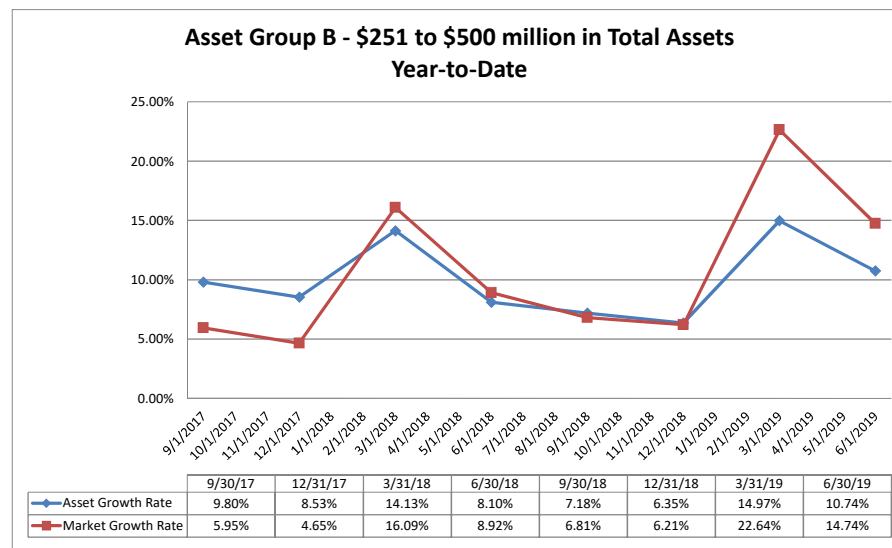
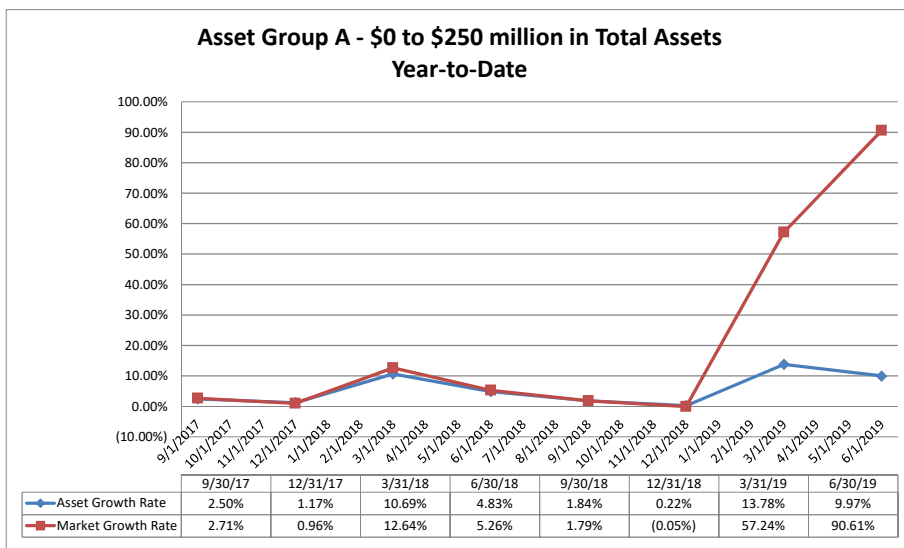
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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 (%)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>										
	Mount Vernon Baptist Church Credit Union	\$161	\$5	\$101	4.95%	NA	1.24%	0.00%	0.00%	(1.23%)	(3.88%)
	Shaw University Federal Credit Union	\$471	\$198	\$346	57.23%	\$942	5.60%	0.43%	5.17%	4.34%	10.98%
	Dill Federal Credit Union	\$924	\$484	\$536	90.30%	\$924	4.55%	0.22%	4.33%	(3.61%)	(3.66%)
	Texas Gulf Carolina Employees Credit Union	\$2,534	\$1,093	\$1,597	68.44%	\$1,014	6.87%	0.39%	6.47%	3.21%	1.51%
	Piedmont Credit Union	\$4,248	\$2,708	\$3,638	74.44%	\$1,214	4.71%	0.23%	4.48%	(7.08%)	(7.36%)
	HSM Federal Credit Union	\$4,984	\$3,421	\$4,250	80.49%	\$1,424	6.48%	0.47%	6.01%	(1.51%)	(6.11%)
	Arcade Credit Union	\$6,957	\$3,966	\$6,034	65.73%	\$2,319	3.42%	0.19%	3.22%	(10.26%)	(12.23%)
	Allvac Savings & Credit Union	\$7,961	\$4,564	\$6,645	68.68%	\$2,654	3.77%	0.22%	3.55%	(3.38%)	(4.62%)
	North Carolina Press Association Federal Credit Union	\$8,479	\$2,311	\$7,351	31.44%	NA	2.74%	0.78%	1.96%	3.41%	3.09%
	Fayetteville Postal Credit Union	\$8,277	\$4,579	\$7,433	61.60%	\$2,759	5.36%	0.29%	5.07%	1.63%	1.87%
	Lithium Federal Credit Union	\$8,831	\$6,207	\$7,054	87.99%	\$2,944	5.37%	0.27%	5.12%	4.28%	3.34%
	TCP Credit Union	\$9,887	\$7,283	\$7,627	95.49%	\$2,472	5.90%	0.48%	5.42%	(11.12%)	(16.50%)
	Civic Federal Credit Union	\$19,324	\$9,556	\$13,637	70.07%	NA	2.48%	0.75%	1.73%	462.69%	4965.53%
	Team & Wheel Federal Credit Union	\$11,898	\$8,097	\$10,136	79.88%	\$2,644	4.79%	0.05%	4.74%	3.72%	4.03%
	GUCO Credit Union	\$11,944	\$5,839	\$10,174	57.39%	\$5,972	3.72%	0.50%	3.22%	(1.55%)	(2.64%)
	Greater Kinston Credit Union	\$12,336	\$8,038	\$10,574	76.02%	\$2,467	5.01%	0.68%	4.33%	16.27%	18.56%
	Lincoln National Federal Credit Union	\$13,433	\$4,667	\$11,058	42.20%	\$6,717	2.44%	0.24%	2.21%	(6.90%)	(8.72%)
	Hamlet Federal Credit Union	\$15,720	\$8,738	\$14,708	59.41%	\$1,965	4.22%	0.16%	4.06%	(2.65%)	(2.80%)
	Internal Revenue Employees Federal Credit Union	\$18,000	\$4,197	\$14,822	28.32%	\$6,000	2.46%	0.88%	1.58%	(14.87%)	(17.99%)
	Emergency Responders Credit Union	\$22,127	\$17,652	\$18,098	97.54%	\$3,688	4.47%	0.70%	3.77%	10.93%	0.39%
	Greensboro Credit Union	\$21,310	\$5,864	\$16,151	36.31%	\$4,262	2.79%	0.08%	2.70%	(4.59%)	(6.26%)
	Shuford Federal Credit Union	\$23,673	\$17,566	\$20,646	85.08%	\$2,492	5.05%	0.44%	4.61%	6.09%	6.21%
	Oteen VA Federal Credit Union	\$25,581	\$4,339	\$23,664	18.34%	\$5,116	2.40%	0.17%	2.22%	5.68%	6.89%
	McDowell Cornerstone Credit Union	\$26,771	\$11,170	\$21,319	52.39%	\$3,824	3.55%	0.32%	3.23%	4.23%	3.66%
	First Carolina People's Credit Union	\$28,116	\$23,767	\$25,022	94.98%	\$2,556	4.83%	0.56%	4.27%	(6.68%)	(8.29%)
	CS Credit Union	\$31,222	\$11,868	\$26,422	44.92%	\$3,469	4.12%	0.43%	3.69%	0.86%	(1.61%)
	First Legacy Community Credit Union	\$31,095	\$25,287	\$26,414	95.73%	\$3,455	3.95%	0.93%	3.02%	(14.39%)	(24.26%)
	Blue Flame Credit Union	\$30,755	\$18,193	\$24,691	73.68%	\$3,618	3.82%	0.42%	3.39%	(5.41%)	(6.78%)
	HealthShare Credit Union	\$38,980	\$20,229	\$33,623	60.16%	\$3,390	3.49%	0.13%	3.36%	17.46%	18.08%
	Carolina Cooperative Federal Credit Union	\$40,513	\$29,637	\$35,084	84.47%	\$2,532	4.54%	0.45%	4.10%	5.35%	4.58%
	Hanesbrands Credit Union	\$42,689	\$14,344	\$36,841	38.93%	\$3,881	2.68%	0.17%	2.52%	1.70%	1.31%
	Acclaim Federal Credit Union	\$47,038	\$34,348	\$42,121	81.55%	\$2,476	5.53%	0.43%	5.10%	13.08%	12.96%
	Charlotte Fire Department Credit Union	\$47,366	\$24,484	\$40,640	60.25%	\$4,306	4.04%	0.56%	3.48%	(1.91%)	(3.79%)
	Vision Financial Federal Credit Union	\$49,165	\$23,609	\$43,887	53.79%	\$2,731	4.09%	0.31%	3.77%	(1.11%)	(3.04%)
	Carolina Federal Credit Union	\$51,110	\$40,902	\$45,629	89.64%	\$3,407	5.25%	0.96%	4.29%	(0.36%)	(0.84%)
	ElecTel Cooperative Federal Credit Union	\$51,394	\$32,707	\$44,592	73.35%	\$4,672	4.35%	0.41%	3.93%	(0.75%)	(2.52%)
	Lion's Share Federal Credit Union	\$50,218	\$39,552	\$45,115	87.67%	\$2,511	5.44%	0.66%	4.78%	13.55%	14.55%
	American Partners Federal Credit Union	\$54,227	\$43,144	\$48,198	89.51%	\$2,308	5.02%	0.51%	4.51%	8.77%	5.59%
	Greensboro Municipal Federal Credit Union	\$55,828	\$41,934	\$48,394	86.65%	\$3,722	5.37%	0.53%	4.84%	6.96%	6.99%
	Telco Credit Union	\$61,034	\$44,518	\$52,668	84.53%	\$2,713	4.03%	0.93%	3.10%	7.30%	10.44%
	Winston-Salem Federal Credit Union	\$60,593	\$43,039	\$51,523	83.53%	\$3,030	5.39%	0.45%	4.95%	6.72%	3.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
	Ecusta Credit Union	\$61,537	\$26,145	\$54,430	48.03%	\$4,734	3.26%	0.15%	3.10%	(2.16%)	(2.97%)
	Bragg Mutual Federal Credit Union	\$71,943	\$36,595	\$62,848	58.23%	\$2,878	4.24%	0.84%	3.40%	17.67%	17.40%
	North Carolina Community Federal Credit Union	\$71,826	\$26,582	\$63,907	41.59%	\$3,056	3.35%	0.06%	3.29%	(3.21%)	(4.31%)
	Weyco Community Credit Union	\$73,948	\$28,043	\$63,987	43.83%	\$4,350	2.98%	0.32%	2.66%	(2.50%)	(4.07%)
	WNC Community Credit Union	\$83,426	\$44,323	\$70,079	63.25%	\$7,584	3.24%	0.96%	2.28%	3.99%	4.12%
	Welcome Federal Credit Union	\$84,021	\$53,584	\$71,892	74.53%	\$3,171	3.94%	0.25%	3.69%	4.94%	4.96%
	Riegelwood Federal Credit Union	\$95,914	\$62,602	\$80,820	77.46%	\$3,094	4.80%	0.28%	4.52%	(10.87%)	(15.08%)
	Nova Credit Union	\$109,596	\$62,551	\$89,401	69.97%	\$2,088	4.41%	0.23%	4.18%	3.25%	0.02%
	R T P Federal Credit Union	\$113,685	\$75,516	\$101,524	74.38%	\$3,667	3.25%	0.08%	3.18%	3.54%	1.66%
	Duke University Federal Credit Union	\$150,966	\$80,602	\$137,793	58.49%	\$4,253	3.75%	0.07%	3.68%	10.18%	9.89%
	Premier Federal Credit Union	\$189,964	\$123,969	\$157,445	78.74%	\$2,483	4.67%	0.49%	4.17%	5.17%	5.46%
	First Flight Federal Credit Union	\$190,464	\$117,920	\$155,393	75.89%	\$2,721	3.85%	0.43%	3.42%	(3.23%)	(4.93%)
	Telco Community Credit Union	\$193,093	\$138,663	\$169,307	81.90%	\$2,948	4.10%	0.46%	3.63%	4.64%	2.59%
	Mountain Credit Union	\$219,531	\$138,994	\$194,262	71.55%	\$3,326	3.88%	0.65%	3.23%	7.91%	8.36%
	Average of Asset Group A	\$50,311	\$30,367	\$43,301	67.11%	\$3,249	4.16%	0.42%	3.72%	9.97%	90.61%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Summit Credit Union	\$265,543	\$181,199	\$227,384	79.69%	\$2,529	4.99%	0.43%	4.56%	3.90%	1.97%
	Champion Credit Union	\$290,519	\$244,424	\$244,680	99.90%	\$3,158	4.40%	0.81%	3.59%	(1.87%)	18.59%
	Members Credit Union	\$292,499	\$131,936	\$254,739	51.79%	\$2,840	3.70%	0.30%	3.40%	10.31%	10.32%
	Piedmont Advantage Credit Union	\$356,343	\$287,267	\$304,528	94.33%	\$3,443	4.10%	0.46%	3.62%	0.63%	(0.70%)
	Latino Community Credit Union	\$433,231	\$348,385	\$363,624	95.81%	\$3,385	6.00%	1.47%	4.52%	55.05%	62.67%
	Fort Bragg Federal Credit Union	\$413,362	\$234,637	\$360,714	65.05%	\$5,135	3.31%	0.31%	3.00%	7.39%	6.79%
	Carolinas Telco Federal Credit Union	\$437,300	\$242,253	\$364,695	66.43%	\$4,941	3.65%	0.35%	3.30%	(0.22%)	3.57%
	Average of Asset Group B	\$355,542	\$238,586	\$302,909	79.00%	\$3,633	4.31%	0.59%	3.71%	10.74%	14.74%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Charlotte Metro Federal Credit Union	\$548,593	\$406,037	\$430,833	94.24%	\$3,891	4.07%	0.86%	3.16%	12.52%	11.70%
	Marine Federal Credit Union	\$735,256	\$486,128	\$663,041	73.32%	\$3,070	4.17%	0.50%	3.66%	0.47%	(2.10%)
	Average of Asset Group C	\$641,925	\$446,083	\$546,937	83.78%	\$3,481	4.12%	0.68%	3.41%	6.50%	4.80%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Self-Help Credit Union	\$1,056,465	\$764,942	\$890,753	85.88%	\$4,277	4.88%	1.36%	3.53%	8.96%	10.18%
	Allegacy Federal Credit Union	\$1,578,111	\$1,155,477	\$1,352,321	85.44%	\$4,088	4.31%	0.70%	3.59%	14.65%	15.87%
	Local Government Federal Credit Union	\$2,196,627	\$1,840,842	\$1,982,127	92.87%	\$11,441	4.87%	0.98%	3.89%	12.44%	15.88%
	Truiliant Federal Credit Union	\$2,588,424	\$2,096,182	\$2,267,074	92.46%	\$3,964	4.27%	0.75%	3.52%	9.57%	9.87%
	Coastal Federal Credit Union	\$3,269,570	\$2,761,404	\$2,849,938	96.89%	\$6,157	4.25%	0.92%	3.33%	6.84%	11.73%
	State Employees' Credit Union	\$40,621,858	\$23,620,891	\$36,855,049	64.09%	\$5,858	3.68%	1.40%	2.28%	9.32%	8.91%
	Average of Asset Group D	\$8,551,843	\$5,373,290	\$7,699,544	86.27%	\$5,964	4.38%	1.02%	3.36%	10.30%	12.07%

Source: SNL Financial

Note: Report includes only bank-level data.

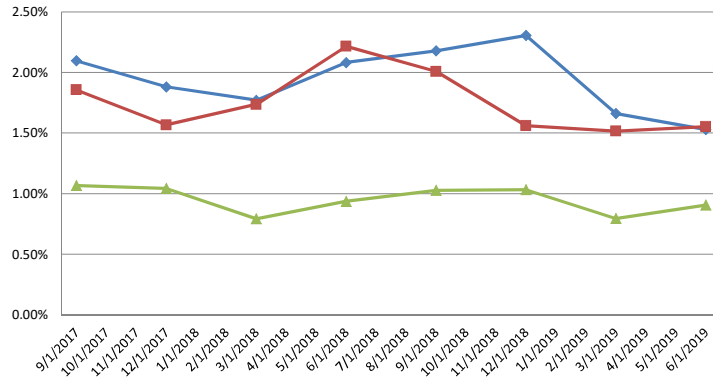
NA = data was not available.

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

# Asset Quality

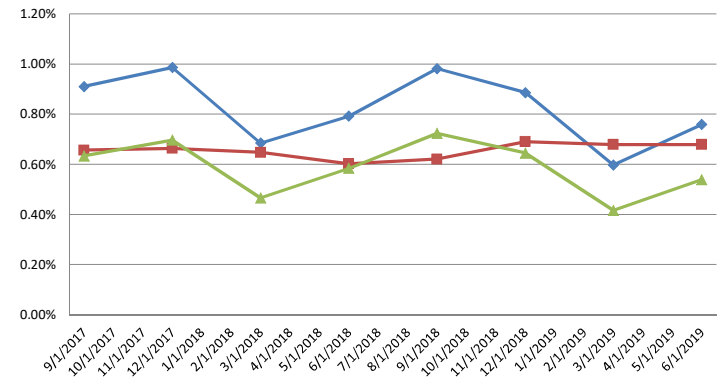
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



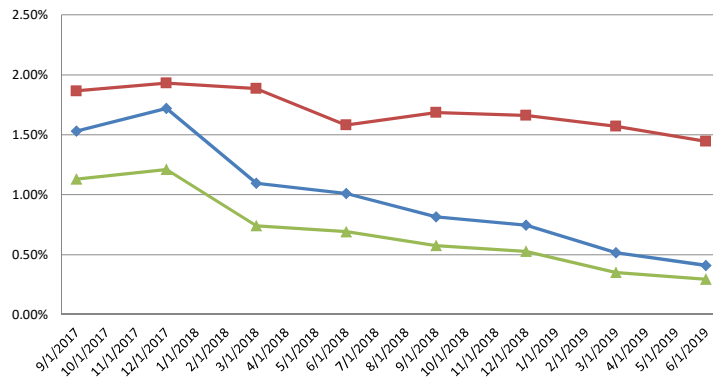
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	2.10%	1.88%	1.77%	2.08%	2.18%	2.31%	1.66%	1.53%
Reserves/Loans	1.86%	1.57%	1.74%	2.22%	2.01%	1.56%	1.52%	1.55%
Delinquent Loans/Total Assets	1.07%	1.04%	0.79%	0.94%	1.03%	1.03%	0.79%	0.90%

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



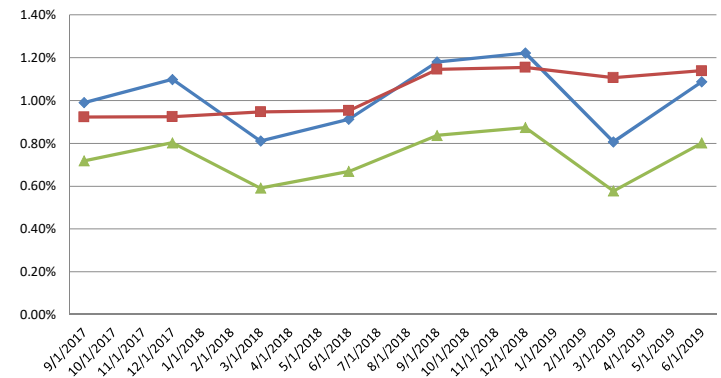
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.91%	0.99%	0.68%	0.79%	0.98%	0.89%	0.60%	0.76%
Reserves/Loans	0.66%	0.66%	0.65%	0.60%	0.62%	0.69%	0.68%	0.68%
Delinquent Loans/Total Assets	0.63%	0.70%	0.47%	0.58%	0.72%	0.64%	0.42%	0.54%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	1.53%	1.72%	1.10%	1.01%	0.82%	0.75%	0.52%	0.41%
Reserves/Loans	1.87%	1.93%	1.89%	1.58%	1.69%	1.66%	1.57%	1.45%
Delinquent Loans/Total Assets	1.13%	1.21%	0.74%	0.69%	0.58%	0.53%	0.35%	0.30%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.99%	1.10%	0.81%	0.91%	1.18%	1.22%	0.81%	1.09%
Reserves/Loans	0.92%	0.92%	0.95%	0.95%	1.15%	1.16%	1.11%	1.14%
Delinquent Loans/Total Assets	0.72%	0.80%	0.59%	0.67%	0.84%	0.87%	0.58%	0.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
	Mount Vernon Baptist Church Credit Union	\$161	\$0	0.00%	20.00%	NA	0.00%	0.00%
	Shaw University Federal Credit Union	\$471	\$13	6.57%	5.56%	84.62%	9.70%	2.76%
	Dill Federal Credit Union	\$924	\$48	9.92%	0.83%	8.33%	12.28%	5.19%
	Texas Gulf Carolina Employees Credit Union	\$2,534	\$6	0.55%	0.82%	150.00%	0.64%	0.24%
	Piedmont Credit Union	\$4,248	\$30	1.11%	0.63%	56.67%	4.90%	0.71%
	HSM Federal Credit Union	\$4,984	\$77	2.25%	2.22%	98.70%	11.24%	1.54%
	Arcade Credit Union	\$6,957	\$9	0.23%	0.23%	100.00%	0.99%	0.13%
	Allvac Savings & Credit Union	\$7,961	\$94	2.06%	0.90%	43.62%	7.15%	1.18%
	North Carolina Press Association Federal Credit Union	\$8,479	\$6	0.26%	6.45%	NM	0.47%	0.07%
	Fayetteville Postal Credit Union	\$8,277	\$156	3.41%	1.16%	33.97%	23.71%	1.88%
	Lithium Federal Credit Union	\$8,831	\$191	3.08%	1.42%	46.07%	10.32%	2.16%
	TCP Credit Union	\$9,887	\$135	1.85%	1.78%	96.30%	5.73%	1.37%
	Civic Federal Credit Union	\$19,324	\$0	0.00%	0.40%	NA	0.00%	0.00%
	Team & Wheel Federal Credit Union	\$11,898	\$2	0.02%	0.15%	600.00%	0.11%	0.02%
	GUCO Credit Union	\$11,944	\$0	0.00%	0.31%	NA	0.00%	0.00%
	Greater Kinston Credit Union	\$12,336	\$47	0.58%	2.07%	353.19%	4.60%	0.38%
	Lincoln National Federal Credit Union	\$13,433	\$30	0.64%	0.26%	40.00%	1.26%	0.22%
	Hamlet Federal Credit Union	\$15,720	\$483	5.53%	2.71%	49.07%	56.56%	3.07%
	Internal Revenue Employees Federal Credit Union	\$18,000	\$16	0.38%	0.48%	125.00%	0.51%	0.09%
	Emergency Responders Credit Union	\$22,127	\$515	2.92%	0.57%	19.61%	18.31%	2.33%
	Greensboro Credit Union	\$21,310	\$28	0.48%	0.14%	28.57%	0.54%	0.13%
	Shuford Federal Credit Union	\$23,673	\$380	2.16%	0.29%	13.42%	18.36%	1.61%
	Oteen VA Federal Credit Union	\$25,581	\$0	0.00%	0.35%	NA	0.00%	0.00%
	McDowell Cornerstone Credit Union	\$26,771	\$228	2.04%	0.65%	32.02%	4.54%	0.85%
	First Carolina People's Credit Union	\$28,116	\$646	2.72%	0.87%	32.04%	21.38%	2.30%
	CS Credit Union	\$31,222	\$382	3.22%	0.78%	24.35%	8.05%	1.22%
	First Legacy Community Credit Union	\$31,095	\$298	1.18%	3.56%	302.01%	7.49%	0.96%
	Blue Flame Credit Union	\$30,755	\$0	0.00%	1.09%	NA	0.00%	0.00%
	HealthShare Credit Union	\$38,980	\$18	0.09%	0.46%	522.22%	0.39%	0.05%
	Carolina Cooperative Federal Credit Union	\$40,513	\$261	0.88%	0.90%	102.30%	4.94%	0.64%
	Hanesbrands Credit Union	\$42,689	\$318	2.22%	1.17%	52.83%	5.23%	0.74%
	Acclaim Federal Credit Union	\$47,038	\$752	2.19%	1.55%	70.88%	23.14%	1.60%
	Charlotte Fire Department Credit Union	\$47,366	\$217	0.89%	0.67%	76.04%	3.21%	0.46%
	Vision Financial Federal Credit Union	\$49,165	\$198	0.84%	2.48%	295.96%	4.44%	0.40%
	Carolina Federal Credit Union	\$51,110	\$732	1.79%	1.58%	88.52%	14.71%	1.43%
	ElecTel Cooperative Federal Credit Union	\$51,394	\$219	0.67%	0.36%	53.88%	3.27%	0.43%
	Lion's Share Federal Credit Union	\$50,218	\$553	1.40%	1.53%	109.22%	10.95%	1.10%
	American Partners Federal Credit Union	\$54,227	\$282	0.65%	0.77%	118.09%	6.99%	0.52%
	Greensboro Municipal Federal Credit Union	\$55,828	\$824	1.96%	1.24%	63.35%	11.46%	1.48%
	Telco Credit Union	\$61,034	\$1,110	2.49%	1.50%	60.00%	12.88%	1.82%
	Winston-Salem Federal Credit Union	\$60,593	\$672	1.56%	2.33%	149.40%	8.28%	1.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Ecusta Credit Union	\$61,537	\$254	0.97%	0.59%	60.24%	3.59%	0.41%
	Bragg Mutual Federal Credit Union	\$71,943	\$172	0.47%	2.01%	427.91%	8.13%	0.24%
	North Carolina Community Federal Credit Union	\$71,826	\$144	0.54%	0.99%	181.94%	2.02%	0.20%
	Weyco Community Credit Union	\$73,948	\$351	1.25%	0.98%	78.63%	3.46%	0.47%
	WNC Community Credit Union	\$83,426	\$320	0.72%	0.17%	23.44%	2.99%	0.38%
	Welcome Federal Credit Union	\$84,021	\$1,163	2.17%	0.89%	40.93%	9.76%	1.38%
	Riegelwood Federal Credit Union	\$95,914	\$1,526	2.44%	1.65%	67.56%	13.88%	1.59%
	Nova Credit Union	\$109,596	\$906	1.45%	0.71%	49.12%	4.66%	0.83%
	R T P Federal Credit Union	\$113,685	\$127	0.17%	0.71%	419.69%	14.36%	0.11%
	Duke University Federal Credit Union	\$150,966	\$534	0.66%	0.89%	134.64%	4.41%	0.35%
	Premier Federal Credit Union	\$189,964	\$953	0.77%	1.02%	133.16%	5.47%	0.50%
	First Flight Federal Credit Union	\$190,464	\$369	0.31%	0.62%	197.29%	2.31%	0.19%
	Telco Community Credit Union	\$193,093	\$1,377	0.99%	0.41%	41.18%	7.13%	0.71%
	Mountain Credit Union	\$219,531	\$459	0.33%	0.46%	139.87%	2.81%	0.21%
	Average of Asset Group A	\$50,311	\$339	1.53%	1.55%	124.41%	7.70%	0.90%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Summit Credit Union	\$265,543	\$973	0.54%	0.77%	143.68%	2.83%	0.37%
	Champion Credit Union	\$290,519	\$1,767	0.72%	0.40%	55.29%	7.53%	0.61%
	Members Credit Union	\$292,499	\$394	0.30%	0.48%	161.68%	1.66%	0.13%
	Piedmont Advantage Credit Union	\$356,343	\$4,537	1.58%	1.11%	70.44%	13.67%	1.27%
	Latino Community Credit Union	\$433,231	\$2,332	0.67%	1.15%	171.48%	5.76%	0.54%
	Fort Bragg Federal Credit Union	\$413,362	\$1,971	0.84%	0.36%	42.87%	5.68%	0.48%
	Carolinas Telco Federal Credit Union	\$437,300	\$1,603	0.66%	0.48%	71.80%	2.46%	0.37%
	Average of Asset Group B	\$355,542	\$1,940	0.76%	0.68%	102.46%	5.66%	0.54%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Charlotte Metro Federal Credit Union	\$548,593	\$1,838	0.45%	0.77%	170.51%	2.98%	0.34%
	Marine Federal Credit Union	\$735,256	\$1,812	0.37%	2.12%	569.87%	3.13%	0.25%
	Average of Asset Group C	\$641,925	\$1,825	0.41%	1.45%	370.19%	3.06%	0.30%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Self-Help Credit Union	\$1,056,465	\$11,190	1.46%	1.78%	121.67%	8.95%	1.06%
	Allegacy Federal Credit Union	\$1,578,111	\$6,499	0.56%	0.97%	172.53%	4.08%	0.41%
	Local Government Federal Credit Union	\$2,196,627	\$27,638	1.50%	1.15%	76.36%	13.19%	1.26%
	Truiliant Federal Credit Union	\$2,588,424	\$9,707	0.46%	0.78%	167.71%	4.58%	0.38%
	Coastal Federal Credit Union	\$3,269,570	\$22,743	0.82%	0.98%	119.07%	6.07%	0.70%
	State Employees' Credit Union	\$40,621,858	\$407,111	1.72%	1.17%	67.66%	11.40%	1.00%
	Average of Asset Group D	\$8,551,843	\$80,815	1.09%	1.14%	120.83%	8.05%	0.80%

Source: SNL Financial

Note: Report includes only bank-level data.

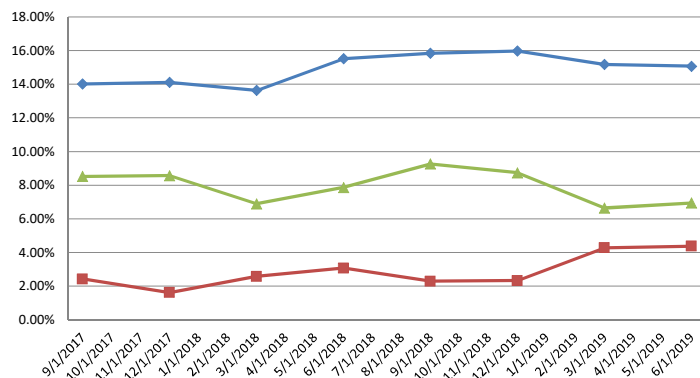
NA = data was not available.

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

Net Worth

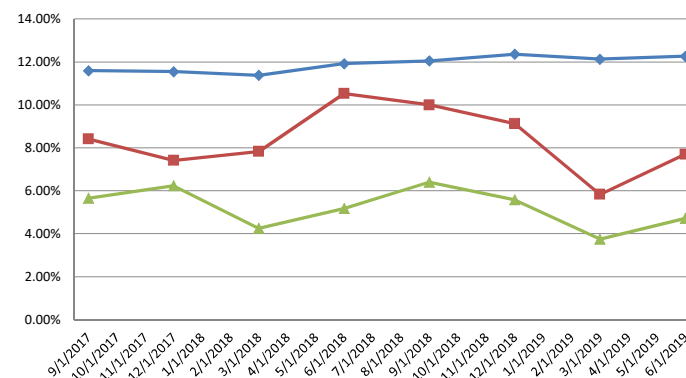
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



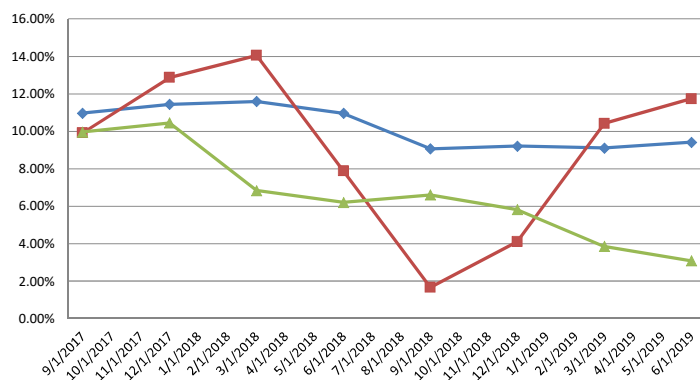
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	14.01%	14.11%	13.63%	15.51%	15.84%	15.98%	15.18%	15.07%
Net Worth Growth (Decline) - YTD	2.40%	1.60%	2.56%	3.05%	2.27%	2.31%	4.27%	4.37%
Total Delinquent Lns/ Net Worth	8.51%	8.56%	6.88%	7.85%	9.26%	8.72%	6.64%	6.92%

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



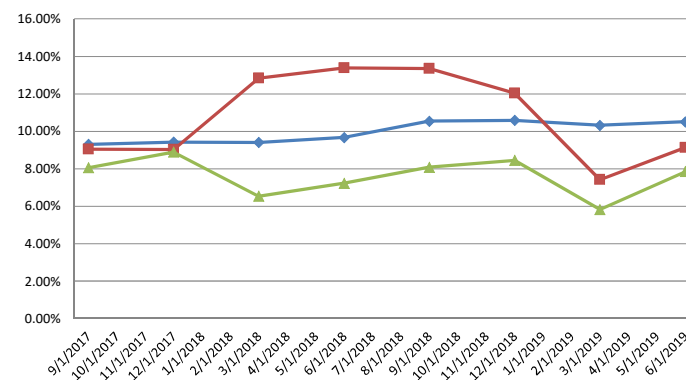
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.59%	11.54%	11.38%	11.92%	12.04%	12.36%	12.12%	12.26%
Net Worth Growth (Decline) - YTD	8.41%	7.41%	7.82%	10.53%	9.99%	9.12%	5.82%	7.70%
Total Delinquent Lns/ Net Worth	5.65%	6.22%	4.25%	5.17%	6.40%	5.57%	3.75%	4.71%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.96%	11.44%	11.59%	10.95%	9.07%	9.20%	9.10%	9.41%
Net Worth Growth (Decline) - YTD	9.91%	12.87%	14.05%	7.88%	1.67%	4.11%	10.42%	11.73%
Total Delinquent Lns/ Net Worth	9.96%	10.45%	6.83%	6.19%	6.60%	5.81%	3.84%	3.09%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	9.29%	9.41%	9.39%	9.66%	10.54%	10.58%	10.31%	10.50%
Net Worth Growth (Decline) - YTD	9.04%	9.02%	12.84%	13.38%	13.35%	12.02%	7.41%	9.12%
Total Delinquent Lns/ Net Worth	8.05%	8.88%	6.52%	7.22%	8.08%	8.44%	5.82%	7.84%

Source: SNL Financial

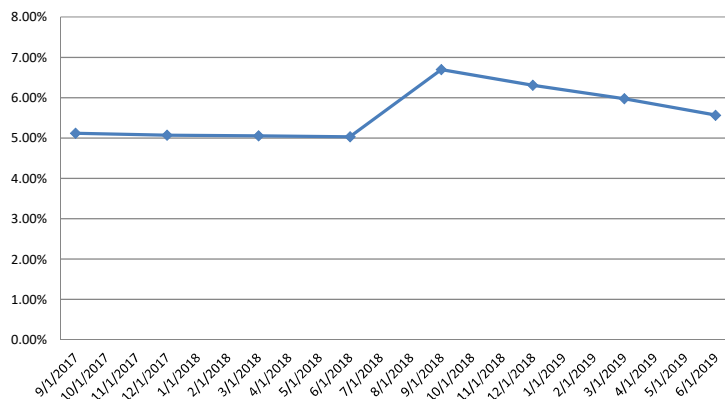
Note: Report includes only bank-level data.

NA = data was not available.

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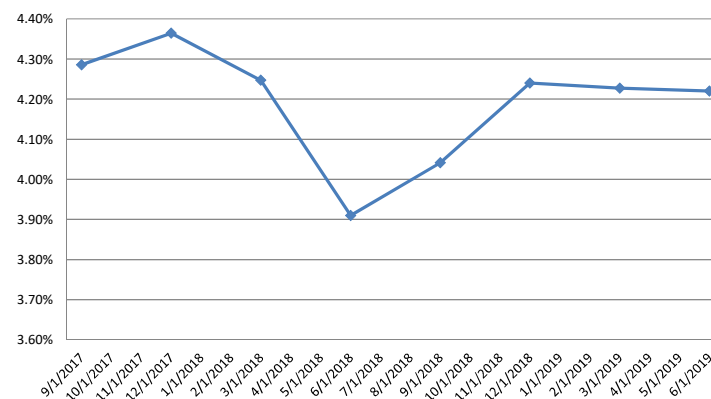
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



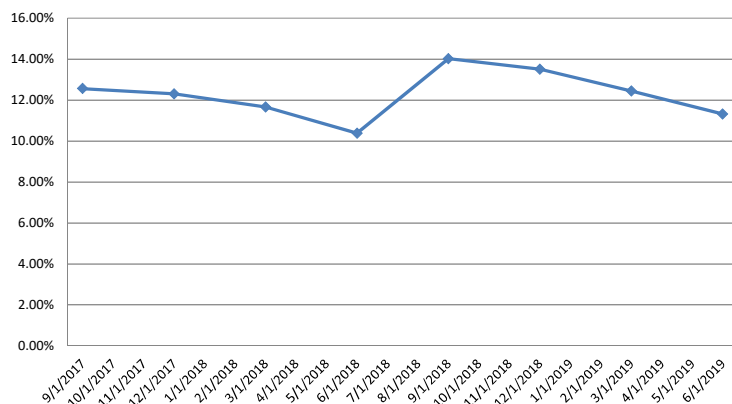
As of Date	Classified Assets/ Net Worth
9/30/17	5.12%
12/31/17	5.07%
3/31/18	5.05%
6/30/18	5.03%
9/30/18	6.70%
12/31/18	6.31%
3/31/19	5.97%
6/30/19	5.57%

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



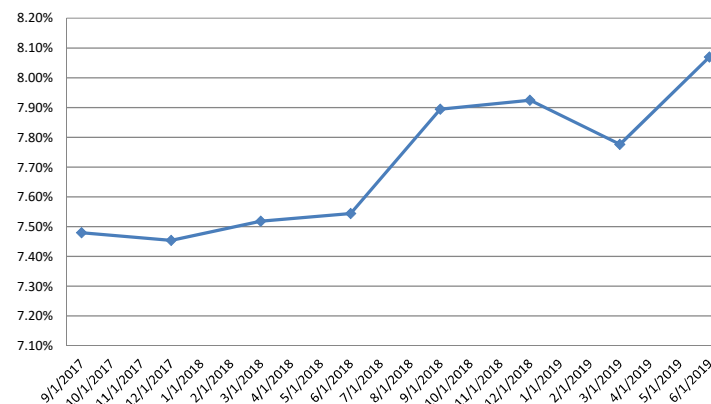
As of Date	Classified Assets/ Net Worth
9/30/17	4.29%
12/31/17	4.36%
3/31/18	4.25%
6/30/18	3.91%
9/30/18	4.04%
12/31/18	4.24%
3/31/19	4.23%
6/30/19	4.22%

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



As of Date	Classified Assets/ Net Worth
9/30/17	12.57%
12/31/17	12.30%
3/31/18	11.67%
6/30/18	10.38%
9/30/18	14.03%
12/31/18	13.52%
3/31/19	12.45%
6/30/19	11.32%

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



As of Date	Classified Assets/ Net Worth
9/30/17	7.48%
12/31/17	7.45%
3/31/18	7.52%
6/30/18	7.54%
9/30/18	7.90%
12/31/18	7.93%
3/31/19	7.78%
6/30/19	8.07%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
	Mount Vernon Baptist Church Credit Union	\$161	\$59	36.65%	0.00%	0.00%	1.69%
	Shaw University Federal Credit Union	\$471	\$123	26.11%	(13.64%)	10.57%	8.94%
	Dill Federal Credit Union	\$924	\$387	41.88%	(3.05%)	12.40%	1.03%
	Texas Gulf Carolina Employees Credit Union	\$2,534	\$934	36.86%	6.18%	0.64%	0.96%
	Piedmont Credit Union	\$4,248	\$594	13.98%	(4.61%)	5.05%	2.86%
	HSM Federal Credit Union	\$4,984	\$609	12.22%	20.25%	12.64%	12.48%
	Arcade Credit Union	\$6,957	\$895	12.86%	0.67%	1.01%	1.01%
	Allvac Savings & Credit Union	\$7,961	\$1,272	15.98%	1.11%	7.39%	3.22%
	North Carolina Press Association Federal Credit Union	\$8,479	\$1,115	13.15%	4.78%	0.54%	13.36%
	Fayetteville Postal Credit Union	\$8,277	\$761	9.19%	4.02%	20.50%	6.96%
	Lithium Federal Credit Union	\$8,831	\$1,761	19.94%	8.28%	10.85%	5.00%
	TCP Credit Union	\$9,887	\$2,226	22.51%	9.31%	6.06%	5.84%
	Civic Federal Credit Union	\$19,324	\$5,374	27.81%	8.74%	0.00%	0.71%
	Team & Wheel Federal Credit Union	\$11,898	\$1,747	14.68%	1.73%	0.11%	0.69%
	GUCO Credit Union	\$11,944	\$1,739	14.56%	4.59%	0.00%	1.04%
	Greater Kinston Credit Union	\$12,336	\$1,247	10.11%	8.53%	3.77%	13.31%
	Lincoln National Federal Credit Union	\$13,433	\$2,369	17.64%	2.13%	1.27%	0.51%
	Hamlet Federal Credit Union	\$15,720	\$991	6.30%	0.40%	48.74%	23.92%
	Internal Revenue Employees Federal Credit Union	\$18,000	\$3,123	17.35%	1.09%	0.51%	0.64%
	Emergency Responders Credit Union	\$22,127	\$2,842	12.84%	7.98%	18.12%	3.55%
	Greensboro Credit Union	\$21,310	\$5,141	24.12%	1.45%	0.54%	0.16%
	Shuford Federal Credit Union	\$23,673	\$2,941	12.42%	4.17%	12.92%	1.73%
	Oteen VA Federal Credit Union	\$25,581	\$1,880	7.35%	(12.75%)	0.00%	0.80%
	McDowell Cornerstone Credit Union	\$26,771	\$5,283	19.73%	5.44%	4.32%	1.38%
	First Carolina People's Credit Union	\$28,116	\$2,815	10.01%	6.99%	22.95%	7.35%
	CS Credit Union	\$31,222	\$4,602	14.74%	5.03%	8.30%	2.02%
	First Legacy Community Credit Union	\$31,095	\$3,274	10.53%	0.00%	9.10%	27.49%
	Blue Flame Credit Union	\$30,755	\$5,991	19.48%	2.64%	0.00%	3.32%
	HealthShare Credit Union	\$38,980	\$4,525	11.61%	4.29%	0.40%	2.08%
	Carolina Cooperative Federal Credit Union	\$40,513	\$5,007	12.36%	13.84%	5.21%	5.33%
	Hanesbrands Credit Union	\$42,689	\$5,912	13.85%	3.41%	5.38%	2.84%
	Acclaim Federal Credit Union	\$47,038	\$4,403	9.36%	2.25%	17.08%	12.11%
	Charlotte Fire Department Credit Union	\$47,366	\$6,530	13.79%	0.46%	3.32%	2.53%
	Vision Financial Federal Credit Union	\$49,165	\$5,156	10.49%	16.09%	3.84%	11.37%
	Carolina Federal Credit Union	\$51,110	\$5,285	10.34%	8.85%	13.85%	12.26%
	ElecTel Cooperative Federal Credit Union	\$51,394	\$6,572	12.79%	10.37%	3.33%	1.80%
	Lion's Share Federal Credit Union	\$50,218	\$4,447	8.86%	(0.22%)	12.44%	13.58%
	American Partners Federal Credit Union	\$54,227	\$6,172	11.38%	7.50%	4.57%	5.40%
	Greensboro Municipal Federal Credit Union	\$55,828	\$6,661	11.93%	5.49%	12.37%	7.84%
	Telco Credit Union	\$61,034	\$8,244	13.51%	(11.72%)	13.46%	8.08%
	Winston-Salem Federal Credit Union	\$60,593	\$7,386	12.19%	6.49%	9.10%	13.59%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
	Ecusta Credit Union	\$61,537	\$6,930	11.26%	7.27%	3.67%	2.21%
	Bragg Mutual Federal Credit Union	\$71,943	\$8,160	11.34%	4.33%	2.11%	9.02%
	North Carolina Community Federal Credit Union	\$71,826	\$7,364	10.25%	8.38%	1.96%	3.56%
	Weyco Community Credit Union	\$73,948	\$9,909	13.40%	4.65%	3.54%	2.79%
	WNC Community Credit Union	\$83,426	\$12,849	15.40%	3.03%	2.49%	0.58%
	Welcome Federal Credit Union	\$84,021	\$11,443	13.62%	2.30%	10.16%	4.16%
	Riegelwood Federal Credit Union	\$95,914	\$13,809	14.40%	8.06%	11.05%	7.47%
	Nova Credit Union	\$109,596	\$18,839	17.19%	3.26%	4.81%	2.36%
	R T P Federal Credit Union	\$113,685	\$10,657	9.37%	7.31%	1.19%	5.00%
	Duke University Federal Credit Union	\$150,966	\$12,637	8.37%	12.42%	4.23%	5.69%
	Premier Federal Credit Union	\$189,964	\$29,830	15.70%	8.70%	3.19%	4.25%
	First Flight Federal Credit Union	\$190,464	\$26,151	13.73%	4.46%	1.41%	2.78%
	Telco Community Credit Union	\$193,093	\$21,949	11.37%	15.36%	6.27%	2.58%
	Mountain Credit Union	\$219,531	\$22,036	10.04%	2.18%	2.08%	2.91%
	Average of Asset Group A	\$50,311	\$6,381	15.07%	4.37%	6.92%	5.57%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Summit Credit Union	\$265,543	\$36,879	13.89%	7.69%	2.64%	3.79%
	Champion Credit Union	\$290,519	\$33,662	11.59%	4.27%	5.25%	2.90%
	Members Credit Union	\$292,499	\$34,956	11.95%	8.26%	1.13%	1.82%
	Piedmont Advantage Credit Union	\$356,343	\$36,307	10.19%	1.57%	12.50%	8.80%
	Latino Community Credit Union	\$433,231	\$45,172	10.43%	17.03%	5.16%	8.85%
	Fort Bragg Federal Credit Union	\$413,362	\$49,361	11.94%	8.78%	3.99%	1.71%
	Carolinas Telco Federal Credit Union	\$437,300	\$69,124	15.81%	6.27%	2.32%	1.67%
	Average of Asset Group B	\$355,542	\$43,637	12.26%	7.70%	4.71%	4.22%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Charlotte Metro Federal Credit Union	\$548,593	\$58,638	10.69%	12.46%	3.13%	5.34%
	Marine Federal Credit Union	\$735,256	\$59,682	8.12%	11.00%	3.04%	17.30%
	Average of Asset Group C	\$641,925	\$59,160	9.41%	11.73%	3.09%	11.32%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Self-Help Credit Union	\$1,056,465	\$157,025	14.86%	10.71%	7.13%	8.67%
	Allegacy Federal Credit Union	\$1,578,111	\$163,701	10.37%	9.40%	3.97%	6.85%
	Local Government Federal Credit Union	\$2,196,627	\$204,282	9.30%	6.06%	13.53%	10.33%
	Truliant Federal Credit Union	\$2,588,424	\$230,839	8.92%	11.35%	4.21%	7.05%
	Coastal Federal Credit Union	\$3,269,570	\$365,576	11.18%	9.88%	6.22%	7.41%
	State Employees' Credit Union	\$40,621,858	\$3,395,617	8.36%	7.34%	11.99%	8.11%
	Average of Asset Group D	\$8,551,843	\$752,840	10.50%	9.12%	7.84%	8.07%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

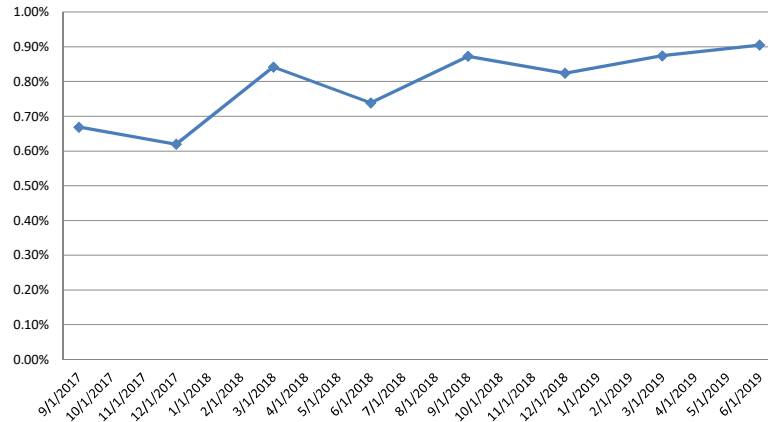
# South Carolina

# Performance Analysis

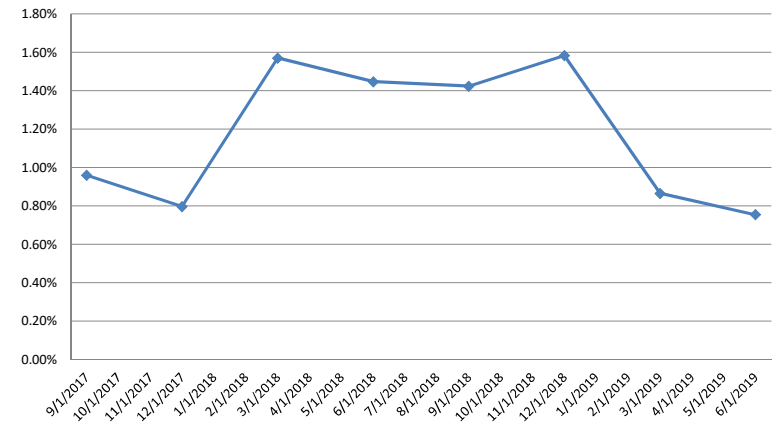


Summary Trends of Historical Asset Group Averages: Return on Average Assets

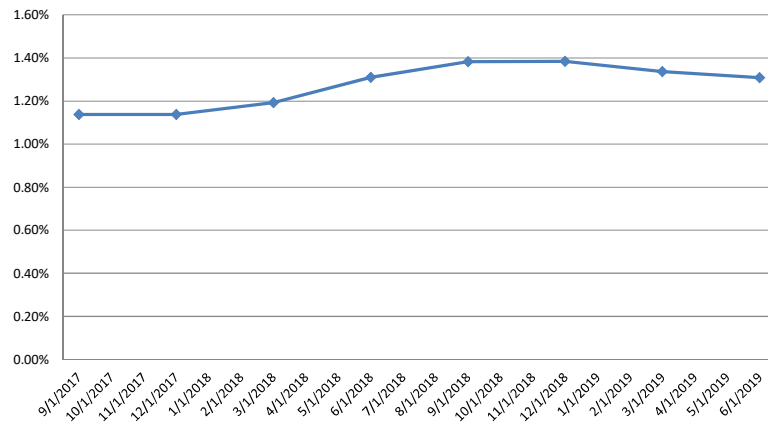
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



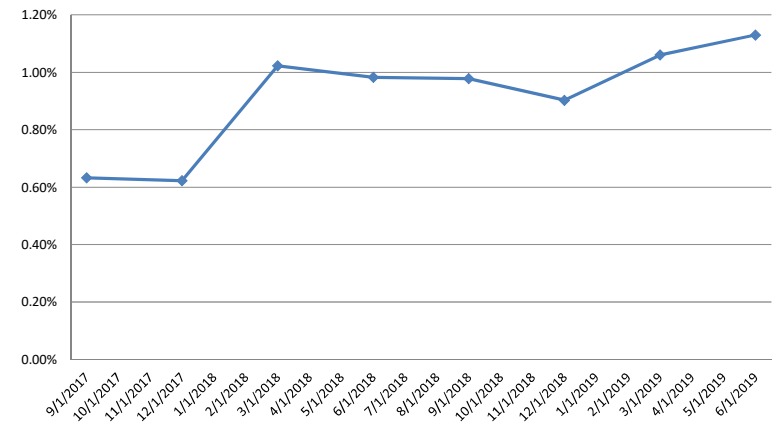
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

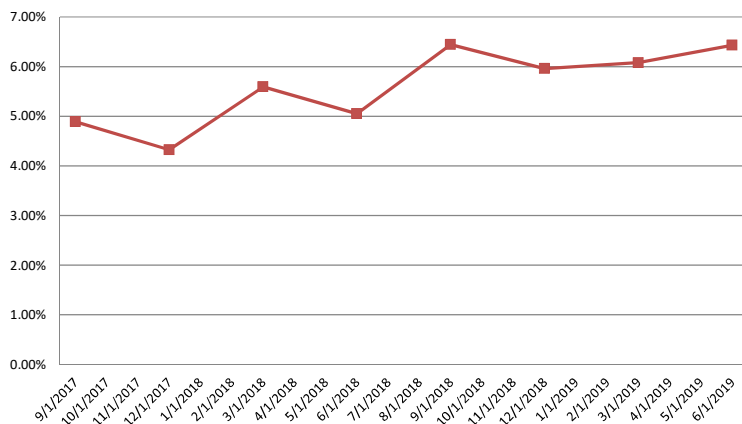
Note: Report includes only bank-level data.

NA = data was not available.

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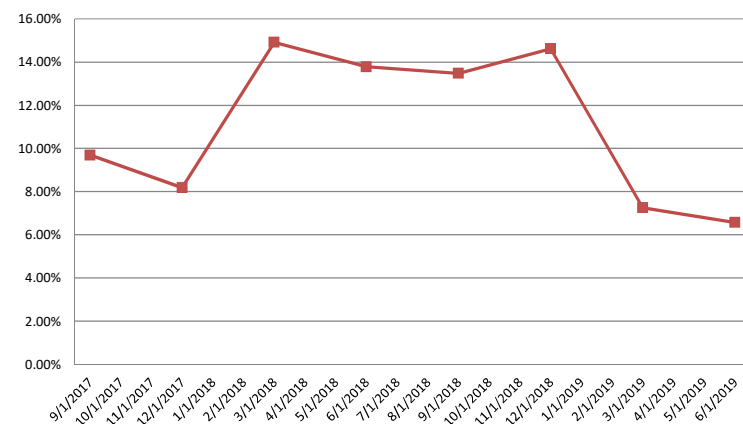
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



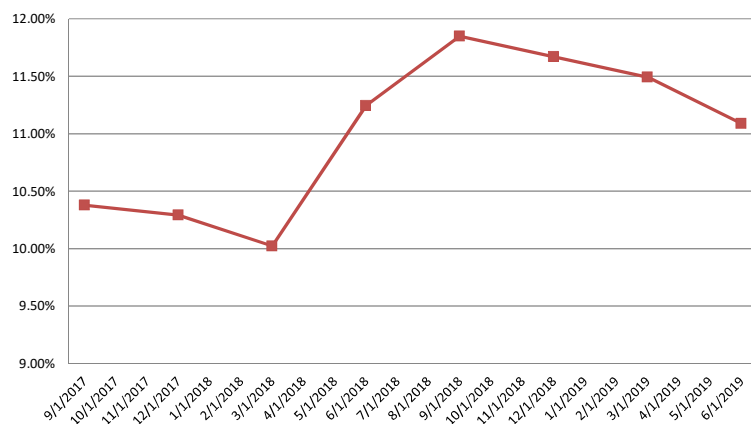
Return on Avg Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	4.89%	4.33%	5.59%	5.05%	6.44%	5.96%	6.08%	6.43%

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



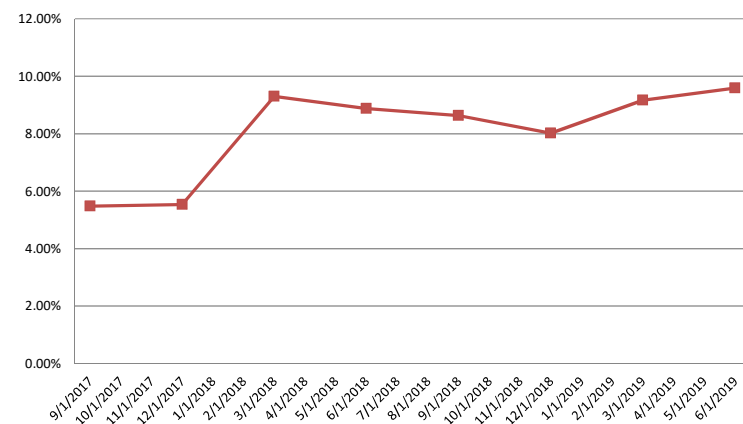
Return on Avg Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	9.69%	8.19%	14.92%	13.78%	13.48%	14.61%	7.26%	6.58%

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



Return on Avg Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	10.38%	10.29%	10.02%	11.24%	11.85%	11.67%	11.49%	11.09%

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



Return on Avg Net Worth	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	5.48%	5.54%	9.30%	8.87%	8.63%	8.02%	9.17%	9.59%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	Charleston County Teachers Federal Credit Union	\$1,639	(\$1)	(0.25%)	(2.14%)	85.71%	\$30	\$1	0.13%	1.07%	85.51%	\$31
	Trinity Baptist Church Federal Credit Union	\$2,345	\$8	1.31%	10.32%	38.46%	\$0	\$14	1.12%	9.12%	39.13%	\$2
	S C H D District 7 Federal Credit Union	\$2,578	\$18	2.86%	10.68%	60.00%	\$35	\$26	2.04%	7.80%	64.84%	\$39
	Sumter City Credit Union	\$2,653	(\$1)	(0.15%)	(0.99%)	96.30%	\$45	(\$2)	(0.14%)	(0.98%)	101.96%	\$41
	Brookland Federal Credit Union	\$3,668	\$8	0.86%	13.01%	91.25%	\$38	\$7	0.38%	5.74%	94.94%	\$39
	South Carolina Methodist Conference Credit Union	\$5,088	(\$2)	(0.16%)	(1.41%)	98.61%	\$61	\$2	0.08%	0.70%	95.89%	\$59
	TRMC Employees Credit Union	\$5,509	(\$14)	(0.99%)	(4.42%)	81.11%	\$67	\$21	0.74%	3.33%	67.51%	\$82
	C O Federal Credit Union	\$5,556	\$7	0.67%	6.28%	86.00%	\$18	\$17	0.98%	7.69%	83.65%	\$20
	Emerald Credit Association Federal Credit Union	\$7,089	\$8	0.45%	5.21%	87.74%	\$34	\$13	0.37%	4.26%	89.90%	\$34
	Spartanburg City Employees Credit Union	\$7,973	\$23	1.28%	7.61%	68.83%	\$56	\$30	0.88%	5.00%	72.41%	\$58
	Abbeville Community Federal Credit Union	\$8,208	\$19	0.95%	5.53%	84.42%	\$51	\$32	0.81%	4.69%	84.21%	\$51
	St. Francis Federal Credit Union	\$9,323	\$31	1.32%	6.38%	80.50%	\$75	\$75	1.60%	7.79%	75.00%	\$62
	Berkeley Community Federal Credit Union	\$13,610	\$11	0.33%	2.15%	94.38%	\$51	\$29	0.45%	2.85%	92.05%	\$49
	Anmed Health Federal Credit Union	\$14,815	\$15	0.40%	3.03%	84.00%	\$42	\$32	0.43%	3.24%	85.47%	\$41
	Self Memorial Hospital Federal Credit Union	\$15,304	\$12	0.31%	2.56%	79.39%	\$42	\$8	0.10%	0.85%	84.11%	\$40
	1st Cooperative Federal Credit Union	\$16,555	\$70	1.73%	12.71%	71.84%	\$135	\$116	1.46%	10.67%	75.16%	\$134
	S C I Federal Credit Union	\$17,289	\$34	0.78%	4.58%	82.35%	\$69	\$73	0.84%	4.94%	84.40%	\$67
	HopeSouth Federal Credit Union	\$21,781	\$37	0.68%	3.80%	53.46%	\$62	\$155	1.43%	8.04%	60.61%	\$61
	Pickens Federal Credit Union	\$22,035	\$71	1.28%	7.69%	74.69%	\$66	\$130	1.18%	7.10%	75.57%	\$65
	Edisto Federal Credit Union	\$23,191	\$75	1.27%	8.94%	85.08%	\$65	\$76	0.64%	4.55%	83.72%	\$65
	Turbine Federal Credit Union	\$24,960	\$92	1.46%	9.20%	71.43%	\$58	\$167	1.33%	8.43%	74.19%	\$56
	Pee Dee Federal Credit Union	\$31,867	\$180	2.26%	11.03%	60.67%	\$54	\$347	2.19%	10.77%	62.22%	\$55
	Health Facilities Federal Credit Union	\$32,465	\$130	1.62%	12.63%	80.12%	\$54	\$209	1.32%	10.28%	82.49%	\$49
	Columbia Post Office Credit Union	\$33,531	\$41	0.49%	3.54%	74.39%	\$51	\$70	0.42%	3.03%	77.12%	\$48
	Palmetto First Federal Credit Union	\$41,477	\$311	3.04%	17.77%	63.98%	\$68	\$586	2.91%	17.09%	64.38%	\$67
	Greenwood Municipal Federal Credit Union	\$43,180	\$132	1.22%	9.00%	77.65%	\$44	\$200	0.93%	6.90%	80.99%	\$47
	Nucor Employees Credit Union	\$44,072	\$161	1.44%	9.93%	69.49%	\$63	\$381	1.74%	11.92%	66.34%	\$61
	G.H.S. Federal Credit Union	\$44,843	\$48	0.43%	4.28%	88.33%	\$60	\$127	0.58%	5.70%	84.82%	\$57
	Dixies Federal Credit Union	\$48,025	\$60	0.50%	2.71%	84.52%	\$76	\$150	0.63%	3.40%	82.48%	\$74
	Neighbors United Federal Credit Union	\$49,663	\$26	0.21%	1.71%	93.87%	\$75	\$49	0.19%	1.62%	90.26%	\$65
	Vital Federal Credit Union	\$53,798	\$78	0.58%	5.63%	86.69%	\$62	\$147	0.55%	5.34%	87.10%	\$63
	Latitude 32 Federal Credit Union	\$55,446	\$176	1.27%	11.39%	83.57%	\$60	\$361	1.32%	11.86%	81.18%	\$56
	Santee Cooper Credit Union	\$56,742	\$241	1.70%	14.54%	64.81%	\$68	\$401	1.43%	12.28%	68.38%	\$66
	Palmetto Health Credit Union	\$70,077	\$200	1.13%	6.53%	81.33%	\$67	\$419	1.20%	6.93%	80.47%	\$66
	Upstate Federal Credit Union	\$70,644	\$258	1.46%	15.16%	81.72%	\$54	\$509	1.47%	15.23%	81.40%	\$53
	South Carolina National Guard Federal Credit Union	\$73,552	\$276	1.50%	7.60%	64.37%	\$61	\$540	1.47%	7.58%	64.70%	\$62
	Secured Advantage Federal Credit Union	\$73,685	(\$42)	(0.23%)	(1.77%)	100.14%	\$65	(\$25)	(0.07%)	(0.53%)	96.45%	\$63

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Caro Federal Credit Union	\$96,022	\$106	0.43%	3.24%	90.31%	\$84	\$287	0.59%	4.45%	84.91%	\$91
	Anderson Federal Credit Union	\$96,251	\$71	0.30%	3.45%	90.96%	\$58	\$217	0.46%	5.30%	87.91%	\$56
	Greenville Heritage Federal Credit Union	\$111,877	\$180	0.65%	4.47%	86.14%	\$64	\$307	0.57%	3.83%	88.11%	\$64
	Georgetown Kraft Credit Union	\$114,382	\$567	1.98%	15.45%	69.84%	\$59	\$953	1.69%	13.21%	74.79%	\$60
	Carolina Foothills Federal Credit Union	\$119,998	\$271	0.91%	7.88%	82.93%	\$70	\$561	0.95%	8.24%	81.06%	\$67
	Mid Carolina Credit Union	\$134,321	\$202	0.59%	5.04%	83.39%	\$58	\$333	0.49%	4.20%	84.00%	\$57
	ArrowPointe Federal Credit Union	\$161,784	\$15	0.04%	0.44%	92.84%	\$60	\$64	0.08%	0.92%	92.18%	\$58
	SPC Credit Union	\$166,640	\$469	1.11%	14.43%	81.32%	\$65	\$842	1.01%	12.89%	82.42%	\$64
	MTC Federal Credit Union	\$191,053	\$334	0.70%	4.42%	87.50%	\$76	\$651	0.69%	4.33%	87.91%	\$76
	Carolina Trust Federal Credit Union	\$245,618	\$619	1.00%	10.03%	75.76%	\$62	\$1,047	0.85%	8.62%	78.77%	\$62
	Average of Asset Group A	\$53,025	\$120	0.91%	6.62%	79.83%	\$58	\$229	0.90%	6.43%	80.07%	\$58
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Greenville Federal Credit Union	\$253,108	\$685	1.10%	9.85%	78.98%	\$73	\$1,164	0.94%	8.45%	80.61%	\$73
	CPM Federal Credit Union	\$376,766	\$658	0.69%	6.29%	84.59%	\$65	\$1,662	0.89%	8.02%	82.46%	\$62
	SC Telco Federal Credit Union	\$385,982	\$230	0.24%	1.80%	79.11%	\$79	\$827	0.43%	3.26%	75.23%	\$73
	Average of Asset Group B	\$338,619	\$524	0.68%	5.98%	80.89%	\$72	\$1,218	0.75%	6.58%	79.43%	\$69
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Family Trust Federal Credit Union	\$505,438	\$2,008	1.60%	16.12%	72.55%	\$70	\$3,883	1.56%	15.87%	73.15%	\$70
	Heritage Trust Federal Credit Union	\$641,322	\$647	0.40%	4.18%	85.76%	\$66	\$2,406	0.76%	7.89%	83.83%	\$64
	S.C. State Federal Credit Union	\$854,737	\$3,667	1.71%	13.08%	63.21%	\$60	\$6,806	1.60%	12.34%	63.64%	\$59
	AllSouth Federal Credit Union	\$883,735	\$2,985	1.35%	9.06%	71.45%	\$58	\$6,541	1.50%	10.05%	70.32%	\$55
	Palmetto Citizens Federal Credit Union	\$884,565	\$2,952	1.34%	11.05%	71.02%	\$57	\$4,896	1.12%	9.29%	72.53%	\$57
	Average of Asset Group C	\$753,959	\$2,452	1.28%	10.70%	72.80%	\$62	\$4,906	1.31%	11.09%	72.69%	\$61
<b>Asset Group D - \$1 billion and over in total assets</b>												
	SRP Federal Credit Union	\$1,069,542	\$6,022	2.25%	19.16%	65.19%	\$70	\$11,549	2.24%	19.17%	65.29%	\$71
	Safe Federal Credit Union	\$1,072,713	\$2,615	0.97%	8.37%	71.11%	\$62	\$4,624	0.87%	7.48%	71.83%	\$60
	Sharonview Federal Credit Union	\$1,653,382	\$1,749	0.42%	4.35%	81.93%	\$109	\$3,706	0.45%	4.64%	79.82%	\$107
	South Carolina Federal Credit Union	\$1,832,272	\$2,067	0.45%	4.03%	87.98%	\$96	\$5,843	0.64%	5.75%	85.25%	\$93
	Founders Federal Credit Union	\$2,493,027	\$11,714	1.88%	14.11%	66.03%	\$72	\$17,887	1.45%	10.93%	68.27%	\$73
	Average of Asset Group D	\$1,624,187	\$4,833	1.19%	10.00%	74.45%	\$82	\$8,722	1.13%	9.59%	74.09%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

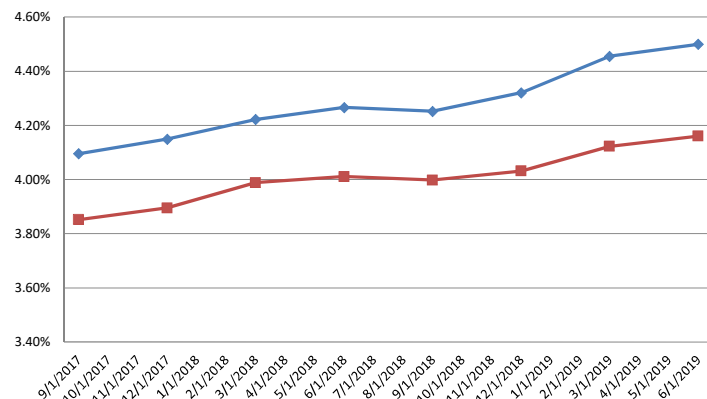
NA = data was not available.

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# Balance Sheet & Net Interest Margin

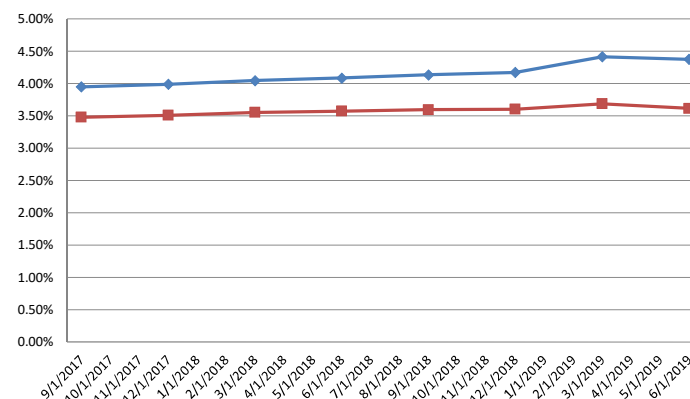
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



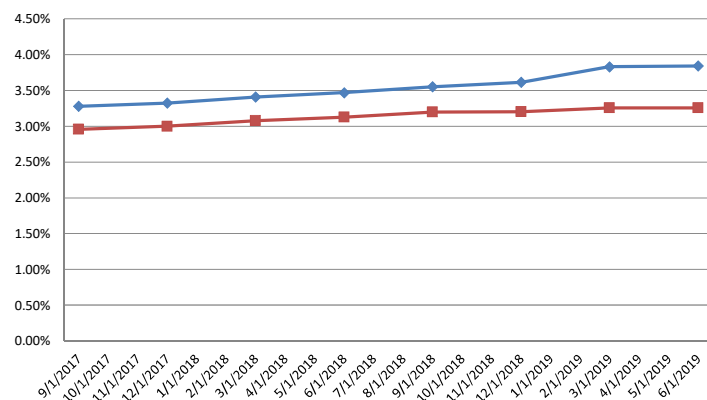
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	4.10%	4.15%	4.22%	4.27%	4.25%	4.32%	4.45%	4.50%
Net Interest Income/ Avg Assets	3.85%	3.89%	3.99%	4.01%	4.00%	4.03%	4.12%	4.16%

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



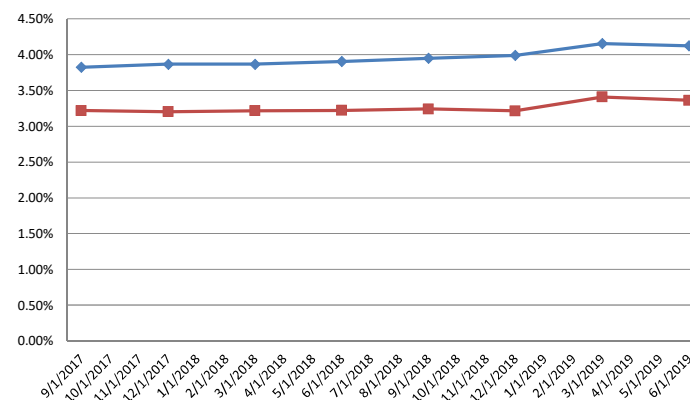
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.95%	3.99%	4.04%	4.08%	4.13%	4.17%	4.42%	4.37%
Net Interest Income/ Avg Assets	3.48%	3.51%	3.55%	3.57%	3.59%	3.60%	3.69%	3.61%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.28%	3.32%	3.41%	3.47%	3.55%	3.61%	3.83%	3.84%
Net Interest Income/ Avg Assets	2.96%	3.00%	3.08%	3.12%	3.20%	3.20%	3.26%	3.26%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.83%	3.87%	3.87%	3.90%	3.95%	3.99%	4.15%	4.12%
Net Interest Income/ Avg Assets	3.22%	3.20%	3.22%	3.22%	3.24%	3.21%	3.41%	3.36%

Source: SNL Financial

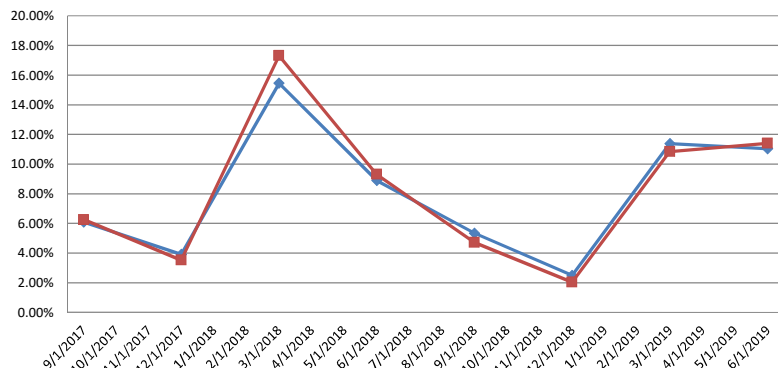
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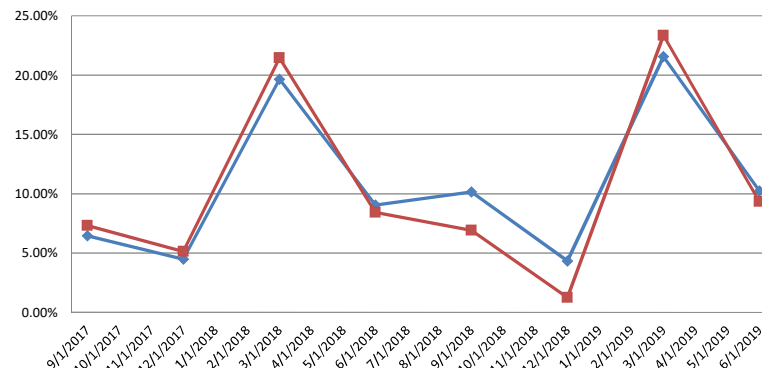
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



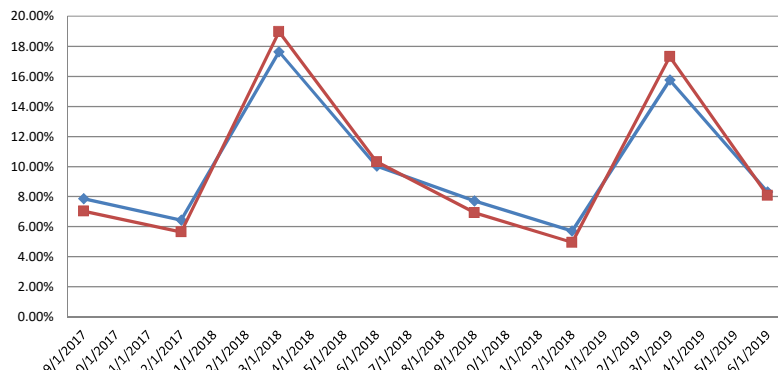
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	6.10%	3.92%	15.45%	8.90%	5.33%	2.49%	11.38%	11.03%
Market Growth Rate	6.25%	3.53%	17.32%	9.31%	4.71%	2.03%	10.85%	11.40%

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



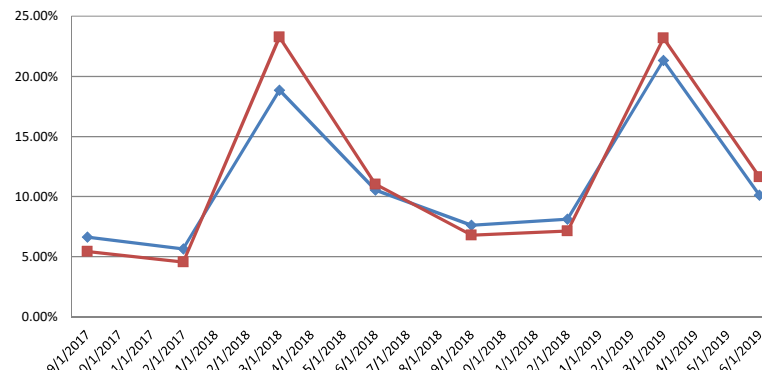
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	6.44%	4.48%	19.66%	9.05%	10.14%	4.33%	21.56%	10.22%
Market Growth Rate	7.31%	5.12%	21.45%	8.43%	6.91%	1.24%	23.35%	9.35%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	7.86%	6.43%	17.63%	10.04%	7.71%	5.71%	15.75%	8.30%
Market Growth Rate	7.04%	5.64%	18.97%	10.31%	6.93%	4.95%	17.31%	8.08%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	6.64%	5.65%	18.85%	10.53%	7.63%	8.14%	21.33%	10.11%
Market Growth Rate	5.45%	4.56%	23.26%	11.03%	6.79%	7.15%	23.19%	11.63%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 20, 2019

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 (%)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>										
	Charleston County Teachers Federal Credit Union	\$1,639	\$977	\$1,444	67.66%	\$820	7.51%	0.13%	7.39%	14.39%	16.17%
	Trinity Baptist Church Federal Credit Union	\$2,345	\$529	\$2,030	26.06%	\$2,345	1.76%	0.00%	1.76%	(18.85%)	(22.71%)
	S C H D District 7 Federal Credit Union	\$2,578	\$1,946	\$1,868	104.18%	\$1,719	7.38%	0.79%	7.15%	(9.04%)	(15.51%)
	Sumter City Credit Union	\$2,653	\$1,683	\$2,247	74.90%	\$1,769	3.74%	0.14%	3.52%	(20.68%)	(23.76%)
	Brookland Federal Credit Union	\$3,668	\$2,476	\$3,402	72.78%	\$1,048	5.57%	0.11%	5.51%	16.08%	17.87%
	South Carolina Methodist Conference Credit Union	\$5,088	\$3,769	\$4,498	83.79%	\$1,454	5.52%	0.12%	5.40%	(6.61%)	(7.70%)
	TRMC Employees Credit Union	\$5,509	\$4,545	\$4,138	109.84%	\$2,204	9.62%	0.63%	8.99%	(5.75%)	(5.59%)
	C O Federal Credit Union	\$5,556	\$1,452	\$5,108	28.43%	\$2,222	4.89%	0.17%	4.72%	195.16%	229.60%
	Emerald Credit Association Federal Credit Union	\$7,089	\$4,395	\$6,417	68.49%	\$1,418	4.29%	0.14%	4.15%	5.78%	5.44%
	Spartanburg City Employees Credit Union	\$7,973	\$5,720	\$6,330	90.36%	\$3,987	4.45%	0.68%	3.74%	52.59%	64.63%
	Abbeville Community Federal Credit Union	\$8,208	\$6,486	\$6,759	95.96%	\$1,642	5.99%	0.15%	5.83%	12.78%	14.27%
	St. Francis Federal Credit Union	\$9,323	\$5,903	\$7,330	80.53%	\$2,072	4.97%	0.19%	4.76%	3.27%	2.04%
	Berkeley Community Federal Credit Union	\$13,610	\$4,389	\$11,427	38.41%	\$2,268	4.03%	0.22%	3.82%	24.72%	28.04%
	Anmed Health Federal Credit Union	\$14,815	\$6,207	\$12,798	48.50%	\$2,694	3.41%	0.05%	3.34%	4.83%	5.13%
	Self Memorial Hospital Federal Credit Union	\$15,304	\$7,254	\$13,353	54.32%	\$2,354	4.11%	0.27%	3.83%	2.09%	2.07%
	1st Cooperative Federal Credit Union	\$16,555	\$14,579	\$14,277	102.12%	\$5,518	5.06%	0.11%	4.95%	15.80%	16.53%
	S C I Federal Credit Union	\$17,289	\$9,379	\$14,153	66.27%	\$4,322	4.02%	0.28%	3.74%	(0.23%)	(1.56%)
	HopeSouth Federal Credit Union	\$21,781	\$11,518	\$17,578	65.53%	\$2,420	6.59%	0.30%	6.30%	9.74%	13.12%
	Pickens Federal Credit Union	\$22,035	\$9,686	\$18,082	53.57%	\$3,148	3.41%	0.03%	3.40%	4.21%	1.91%
	Edisto Federal Credit Union	\$23,191	\$11,185	\$19,760	56.60%	\$2,108	5.27%	0.92%	4.35%	(8.17%)	(10.54%)
	Turbine Federal Credit Union	\$24,960	\$11,742	\$20,788	56.48%	\$3,566	3.88%	0.06%	3.81%	(0.97%)	(1.68%)
	Pee Dee Federal Credit Union	\$31,867	\$20,113	\$24,886	80.82%	\$2,656	4.78%	0.16%	4.62%	6.75%	4.94%
	Health Facilities Federal Credit Union	\$32,465	\$12,333	\$28,154	43.81%	\$2,239	3.57%	0.04%	3.52%	11.59%	12.35%
	Columbia Post Office Credit Union	\$33,531	\$7,707	\$28,724	26.83%	\$7,451	3.05%	1.28%	1.82%	2.37%	2.13%
	Palmetto First Federal Credit Union	\$41,477	\$28,175	\$34,174	82.45%	\$2,963	5.85%	0.27%	5.58%	13.47%	12.60%
	Greenwood Municipal Federal Credit Union	\$43,180	\$20,412	\$36,968	55.22%	\$2,467	4.03%	0.21%	3.82%	5.92%	4.84%
	Nucor Employees Credit Union	\$44,072	\$24,742	\$36,685	67.44%	\$3,148	3.71%	0.25%	3.46%	16.53%	14.80%
	G.H.S. Federal Credit Union	\$44,843	\$19,956	\$40,134	49.72%	\$3,322	3.07%	0.06%	3.01%	10.77%	11.50%
	Dixies Federal Credit Union	\$48,025	\$30,770	\$38,624	79.67%	\$2,744	5.45%	0.96%	4.48%	8.37%	9.02%
	Neighbors United Federal Credit Union	\$49,663	\$25,322	\$43,399	58.35%	\$2,921	3.90%	0.21%	3.68%	1.22%	1.54%
	Vital Federal Credit Union	\$53,798	\$41,306	\$47,443	87.06%	\$2,690	3.68%	0.65%	3.03%	7.86%	5.73%
	Latitude 32 Federal Credit Union	\$55,446	\$42,432	\$48,795	86.96%	\$2,772	3.76%	0.31%	3.45%	7.00%	5.11%
	Santee Cooper Credit Union	\$56,742	\$41,983	\$49,725	84.43%	\$3,546	3.80%	0.18%	3.62%	12.41%	11.87%
	Palmetto Health Credit Union	\$70,077	\$38,545	\$56,585	68.12%	\$2,503	3.56%	0.28%	3.27%	14.21%	13.16%
	Upstate Federal Credit Union	\$70,644	\$53,772	\$63,357	84.87%	\$1,536	5.46%	0.59%	4.88%	15.79%	16.02%
	South Carolina National Guard Federal Credit Union	\$73,552	\$34,289	\$57,776	59.35%	\$4,086	4.02%	0.53%	3.49%	(1.46%)	(6.91%)
	Secured Advantage Federal Credit Union	\$73,685	\$31,785	\$64,239	49.48%	\$4,094	3.25%	0.38%	2.87%	2.15%	2.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Balance Sheet &amp; Net Interest Margin

June 30, 2019

Run Date: August 20, 2019

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
	Caro Federal Credit Union	\$96,022	\$60,806	\$82,114	74.05%	\$5,487	3.94%	0.26%	3.69%	2.55%	1.51%
	Anderson Federal Credit Union	\$96,251	\$71,564	\$86,987	82.27%	\$2,711	4.04%	0.52%	3.53%	9.92%	9.28%
	Greenville Heritage Federal Credit Union	\$111,877	\$77,523	\$95,129	81.49%	\$3,243	4.14%	0.80%	3.34%	24.93%	28.74%
	Georgetown Kraft Credit Union	\$114,382	\$78,971	\$97,716	80.82%	\$1,972	4.46%	0.34%	4.12%	10.13%	7.60%
	Carolina Foothills Federal Credit Union	\$119,998	\$83,988	\$102,347	82.06%	\$2,474	4.37%	0.46%	3.91%	12.73%	11.12%
	Mid Carolina Credit Union	\$134,321	\$87,322	\$112,935	77.32%	\$3,160	3.64%	0.50%	3.15%	3.73%	(1.00%)
	ArrowPointe Federal Credit Union	\$161,784	\$115,453	\$145,775	79.20%	\$2,742	3.89%	0.66%	3.23%	6.82%	9.52%
	SPC Credit Union	\$166,640	\$107,024	\$149,279	71.69%	\$2,584	4.07%	0.25%	3.82%	5.80%	5.05%
	MTC Federal Credit Union	\$191,053	\$125,022	\$156,185	80.05%	\$2,599	4.96%	0.69%	4.28%	10.63%	11.48%
	Carolina Trust Federal Credit Union	\$245,618	\$170,987	\$216,394	79.02%	\$2,907	3.55%	0.15%	3.41%	4.86%	3.37%
	Average of Asset Group A	\$53,025	\$33,577	\$45,496	70.16%	\$2,811	4.50%	0.35%	4.16%	11.03%	11.40%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Greenville Federal Credit Union	\$253,108	\$181,350	\$217,461	83.39%	\$3,722	4.27%	0.65%	3.56%	9.77%	6.79%
	CPM Federal Credit Union	\$376,766	\$225,980	\$326,608	69.19%	\$2,147	3.46%	0.42%	3.04%	11.65%	10.20%
	SC Telco Federal Credit Union	\$385,982	\$301,562	\$307,759	97.99%	\$3,015	5.39%	1.15%	4.24%	9.25%	11.05%
	Average of Asset Group B	\$338,619	\$236,297	\$283,943	83.52%	\$2,961	4.37%	0.74%	3.61%	10.22%	9.35%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Family Trust Federal Credit Union	\$505,438	\$379,370	\$410,693	92.37%	\$3,282	4.09%	0.75%	3.34%	11.27%	12.16%
	Heritage Trust Federal Credit Union	\$641,322	\$476,877	\$534,419	89.23%	\$3,144	4.17%	0.49%	3.69%	5.50%	4.46%
	S.C. State Federal Credit Union	\$854,737	\$490,685	\$728,344	67.37%	\$3,339	3.98%	0.33%	3.65%	6.17%	4.34%
	AllSouth Federal Credit Union	\$883,735	\$571,556	\$746,416	76.57%	\$2,883	3.15%	0.52%	2.64%	10.34%	10.35%
	Palmetto Citizens Federal Credit Union	\$884,565	\$533,776	\$655,769	81.40%	\$2,915	3.81%	0.85%	2.96%	8.23%	9.08%
	Average of Asset Group C	\$753,959	\$490,453	\$615,128	81.39%	\$3,113	3.84%	0.59%	3.26%	8.30%	8.08%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	SRP Federal Credit Union	\$1,069,542	\$700,313	\$920,692	76.06%	\$3,030	3.99%	0.15%	3.84%	30.53%	27.30%
	Safe Federal Credit Union	\$1,072,713	\$804,491	\$928,547	86.64%	\$3,433	3.06%	0.48%	2.58%	3.77%	2.83%
	Sharonview Federal Credit Union	\$1,653,382	\$1,451,256	\$1,099,274	132.02%	\$5,412	5.02%	1.61%	3.41%	4.92%	8.46%
	South Carolina Federal Credit Union	\$1,832,272	\$1,451,500	\$1,408,238	103.07%	\$3,966	3.55%	0.52%	3.03%	3.44%	7.52%
	Founders Federal Credit Union	\$2,493,027	\$2,102,479	\$2,072,157	101.46%	\$3,582	5.00%	1.06%	3.94%	7.89%	12.04%
	Average of Asset Group D	\$1,624,187	\$1,302,008	\$1,285,782	99.85%	\$3,885	4.12%	0.76%	3.36%	10.11%	11.63%

Source: SNL Financial

Note: Report includes only bank-level data.

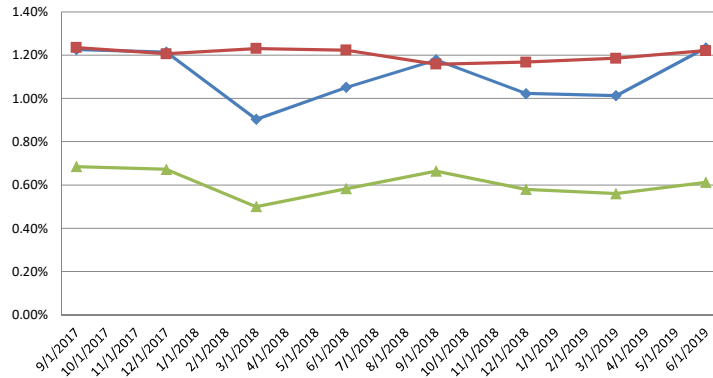
NA = data was not available.

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

# Asset Quality

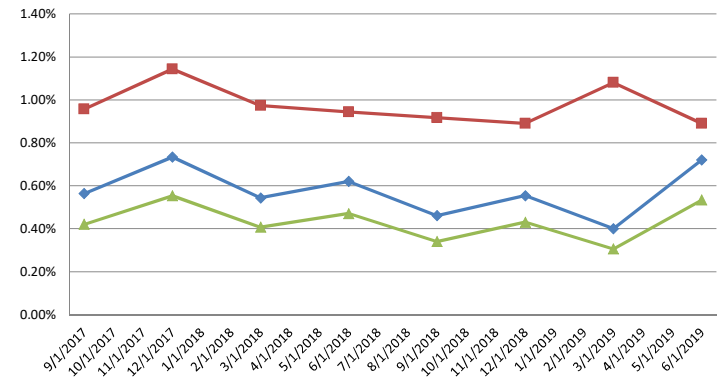
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



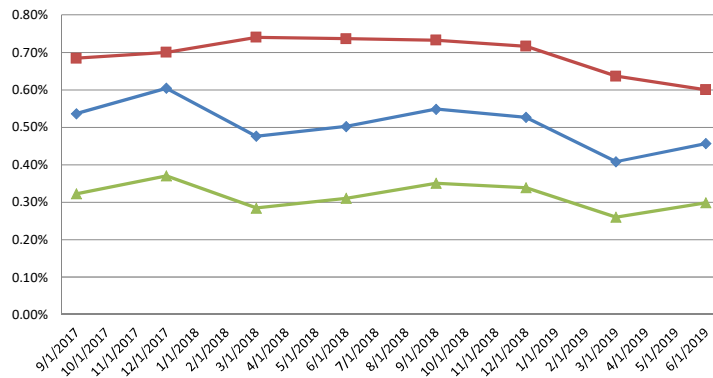
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	1.23%	1.21%	0.90%	1.05%	1.18%	1.02%	1.01%	1.23%
Reserves/Loans	1.24%	1.21%	1.23%	1.22%	1.16%	1.17%	1.19%	1.22%
Delinquent Loans/Total Assets	0.68%	0.67%	0.50%	0.58%	0.66%	0.58%	0.56%	0.61%

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



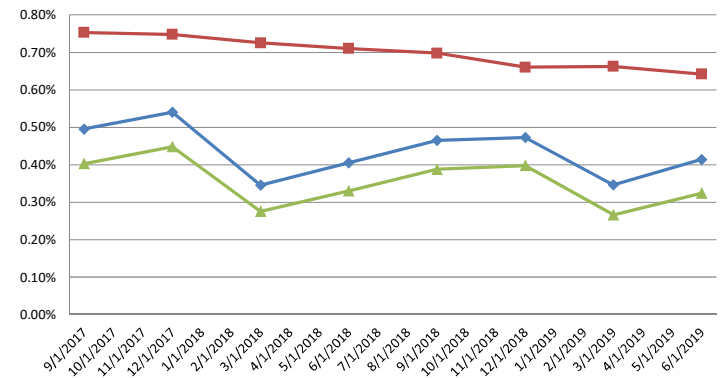
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.56%	0.73%	0.54%	0.62%	0.46%	0.55%	0.40%	0.72%
Reserves/Loans	0.96%	1.14%	0.97%	0.94%	0.92%	0.89%	1.08%	0.89%
Delinquent Loans/Total Assets	0.42%	0.55%	0.41%	0.47%	0.34%	0.43%	0.31%	0.53%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.54%	0.60%	0.48%	0.50%	0.55%	0.53%	0.41%	0.46%
Reserves/Loans	0.68%	0.70%	0.74%	0.74%	0.73%	0.72%	0.64%	0.60%
Delinquent Loans/Total Assets	0.32%	0.37%	0.28%	0.31%	0.35%	0.34%	0.26%	0.30%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.50%	0.54%	0.35%	0.41%	0.47%	0.47%	0.35%	0.41%
Reserves/Loans	0.75%	0.75%	0.73%	0.71%	0.70%	0.66%	0.66%	0.64%
Delinquent Loans/Total Assets	0.40%	0.45%	0.28%	0.33%	0.39%	0.40%	0.27%	0.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
	Charleston County Teachers Federal Credit Union	\$1,639	\$29	2.97%	1.33%	44.83%	14.57%	1.77%
	Trinity Baptist Church Federal Credit Union	\$2,345	\$0	0.00%	0.76%	NA	0.00%	0.00%
	S C H D District 7 Federal Credit Union	\$2,578	\$43	2.21%	1.49%	67.44%	7.16%	1.67%
	Sumter City Credit Union	\$2,653	\$5	0.30%	0.83%	280.00%	1.19%	0.19%
	Brookland Federal Credit Union	\$3,668	\$55	2.22%	3.39%	152.73%	16.52%	1.50%
	South Carolina Methodist Conference Credit Union	\$5,088	\$47	1.25%	1.30%	104.26%	7.62%	0.92%
	TRMC Employees Credit Union	\$5,509	\$75	1.65%	2.64%	160.00%	6.15%	1.36%
	C O Federal Credit Union	\$5,556	\$215	14.81%	3.17%	21.40%	43.43%	3.87%
	Emerald Credit Association Federal Credit Union	\$7,089	\$19	0.43%	0.64%	147.37%	2.94%	0.27%
	Spartanburg City Employees Credit Union	\$7,973	\$257	4.49%	1.24%	27.63%	19.89%	3.22%
	Abbeville Community Federal Credit Union	\$8,208	\$62	0.96%	1.76%	183.87%	4.14%	0.76%
	St. Francis Federal Credit Union	\$9,323	\$6	0.10%	0.59%	583.33%	0.30%	0.06%
	Berkeley Community Federal Credit Union	\$13,610	\$192	4.37%	2.28%	52.08%	10.85%	1.41%
	Anmed Health Federal Credit Union	\$14,815	\$10	0.16%	0.31%	190.00%	0.80%	0.07%
	Self Memorial Hospital Federal Credit Union	\$15,304	\$180	2.48%	1.53%	61.67%	9.34%	1.18%
	1st Cooperative Federal Credit Union	\$16,555	\$5	0.03%	0.12%	340.00%	0.22%	0.03%
	S C I Federal Credit Union	\$17,289	\$65	0.69%	0.79%	113.85%	2.22%	0.38%
	HopeSouth Federal Credit Union	\$21,781	\$368	3.19%	3.39%	106.25%	9.11%	1.69%
	Pickens Federal Credit Union	\$22,035	\$0	0.00%	0.98%	NA	0.00%	0.00%
	Edisto Federal Credit Union	\$23,191	\$227	2.03%	2.57%	126.43%	6.33%	0.98%
	Turbine Federal Credit Union	\$24,960	\$129	1.10%	2.40%	218.60%	4.06%	0.52%
	Pee Dee Federal Credit Union	\$31,867	\$0	0.00%	1.26%	NA	0.09%	0.00%
	Health Facilities Federal Credit Union	\$32,465	\$26	0.21%	0.74%	350.00%	0.61%	0.08%
	Columbia Post Office Credit Union	\$33,531	\$126	1.63%	2.95%	180.16%	2.58%	0.38%
	Palmetto First Federal Credit Union	\$41,477	\$226	0.80%	1.26%	157.52%	4.33%	0.54%
	Greenwood Municipal Federal Credit Union	\$43,180	\$45	0.22%	0.23%	102.22%	1.30%	0.10%
	Nucor Employees Credit Union	\$44,072	\$109	0.44%	1.24%	281.65%	1.59%	0.25%
	G.H.S. Federal Credit Union	\$44,843	\$48	0.24%	0.69%	285.42%	1.03%	0.11%
	Dixies Federal Credit Union	\$48,025	\$262	0.85%	1.10%	129.39%	3.07%	0.55%
	Neighbors United Federal Credit Union	\$49,663	\$646	2.55%	0.79%	31.11%	10.28%	1.30%
	Vital Federal Credit Union	\$53,798	\$69	0.17%	0.39%	233.33%	1.20%	0.13%
	Latitude 32 Federal Credit Union	\$55,446	\$16	0.04%	0.33%	862.50%	0.44%	0.03%
	Santee Cooper Credit Union	\$56,742	\$155	0.37%	1.01%	273.55%	2.23%	0.27%
	Palmetto Health Credit Union	\$70,077	\$63	0.16%	1.67%	NM	0.48%	0.09%
	Upstate Federal Credit Union	\$70,644	\$184	0.34%	0.41%	119.02%	3.20%	0.26%
	South Carolina National Guard Federal Credit Union	\$73,552	\$114	0.33%	1.00%	300.00%	0.75%	0.15%
	Secured Advantage Federal Credit Union	\$73,685	\$197	0.62%	0.45%	72.08%	2.52%	0.27%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**
**June 30, 2019**
**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Caro Federal Credit Union	\$96,022	\$311	0.51%	0.79%	154.34%	2.54%	0.32%
	Anderson Federal Credit Union	\$96,251	\$60	0.08%	0.61%	723.33%	2.64%	0.06%
	Greenville Heritage Federal Credit Union	\$111,877	\$116	0.15%	1.26%	841.38%	1.01%	0.10%
	Georgetown Kraft Credit Union	\$114,382	\$210	0.27%	1.00%	376.19%	1.52%	0.18%
	Carolina Foothills Federal Credit Union	\$119,998	\$157	0.19%	0.74%	398.09%	1.11%	0.13%
	Mid Carolina Credit Union	\$134,321	\$583	0.67%	0.97%	144.77%	3.63%	0.43%
	ArrowPointe Federal Credit Union	\$161,784	\$486	0.42%	0.51%	121.40%	4.03%	0.30%
	SPC Credit Union	\$166,640	\$522	0.49%	0.77%	158.43%	4.44%	0.31%
	MTC Federal Credit Union	\$191,053	\$603	0.48%	0.55%	113.43%	2.13%	0.32%
	Carolina Trust Federal Credit Union	\$245,618	\$568	0.33%	1.16%	348.06%	2.45%	0.23%
	Average of Asset Group A	\$53,025	\$168	1.23%	1.22%	226.49%	4.85%	0.61%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Greenville Federal Credit Union	\$253,108	\$1,314	0.72%	0.42%	58.14%	4.54%	0.52%
	CPM Federal Credit Union	\$376,766	\$504	0.22%	0.65%	293.45%	1.23%	0.13%
	SC Telco Federal Credit Union	\$385,982	\$3,686	1.22%	1.60%	130.98%	6.96%	0.95%
	Average of Asset Group B	\$338,619	\$1,835	0.72%	0.89%	160.86%	4.24%	0.53%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Family Trust Federal Credit Union	\$505,438	\$2,077	0.55%	0.38%	68.99%	4.03%	0.41%
	Heritage Trust Federal Credit Union	\$641,322	\$1,271	0.27%	0.59%	220.14%	2.11%	0.20%
	S.C. State Federal Credit Union	\$854,737	\$1,904	0.39%	0.64%	164.08%	1.81%	0.22%
	AllSouth Federal Credit Union	\$883,735	\$1,225	0.21%	0.73%	338.29%	1.17%	0.14%
	Palmetto Citizens Federal Credit Union	\$884,565	\$4,580	0.86%	0.66%	76.44%	5.13%	0.52%
	Average of Asset Group C	\$753,959	\$2,211	0.46%	0.60%	173.59%	2.85%	0.30%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	SRP Federal Credit Union	\$1,069,542	\$3,988	0.57%	0.59%	102.93%	3.36%	0.37%
	Safe Federal Credit Union	\$1,072,713	\$2,544	0.32%	0.51%	162.42%	2.29%	0.24%
	Sharonview Federal Credit Union	\$1,653,382	\$7,535	0.52%	0.71%	135.87%	4.65%	0.46%
	South Carolina Federal Credit Union	\$1,832,272	\$3,216	0.22%	0.27%	122.29%	1.64%	0.18%
	Founders Federal Credit Union	\$2,493,027	\$9,298	0.44%	1.13%	254.56%	2.86%	0.37%
	Average of Asset Group D	\$1,624,187	\$5,316	0.41%	0.64%	155.61%	2.96%	0.32%

Source: SNL Financial

Note: Report includes only bank-level data.

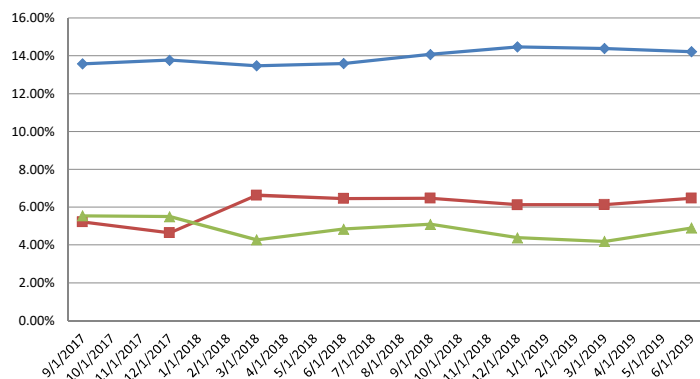
NA = data was not available.

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Net Worth

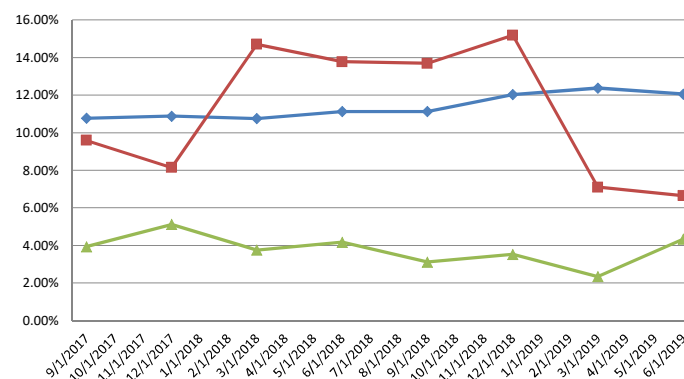
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



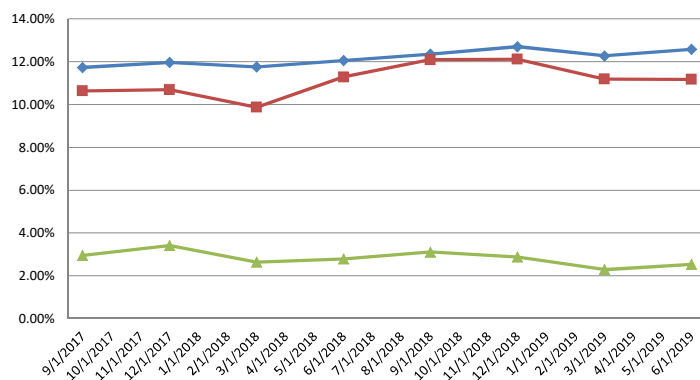
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	13.57%	13.76%	13.47%	13.59%	14.07%	14.47%	14.39%	14.21%
Net Worth Growth (Decline) - YTD	5.21%	4.64%	6.63%	6.45%	6.47%	6.12%	6.12%	6.47%
Total Delinquent Lns/ Net Worth	5.53%	5.49%	4.26%	4.83%	5.08%	4.37%	4.18%	4.89%

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



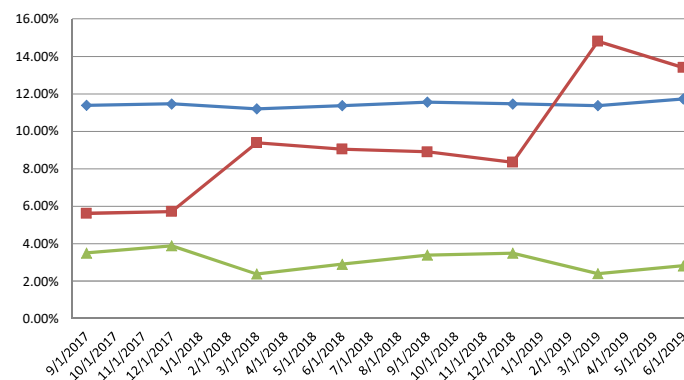
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.76%	10.88%	10.74%	11.12%	11.12%	12.02%	12.38%	12.05%
Net Worth Growth (Decline) - YTD	9.58%	8.14%	14.69%	13.77%	13.68%	15.18%	7.09%	6.64%
Total Delinquent Lns/ Net Worth	3.92%	5.11%	3.75%	4.16%	3.11%	3.51%	2.34%	4.33%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.73%	11.96%	11.75%	12.05%	12.35%	12.70%	12.27%	12.58%
Net Worth Growth (Decline) - YTD	10.63%	10.69%	9.87%	11.28%	12.09%	12.11%	11.19%	11.17%
Total Delinquent Lns/ Net Worth	2.95%	3.41%	2.63%	2.78%	3.10%	2.87%	2.28%	2.52%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.38%	11.46%	11.20%	11.36%	11.55%	11.46%	11.37%	11.73%
Net Worth Growth (Decline) - YTD	5.62%	5.71%	9.38%	9.04%	8.89%	8.34%	14.80%	13.40%
Total Delinquent Lns/ Net Worth	3.49%	3.88%	2.37%	2.90%	3.39%	3.48%	2.39%	2.81%

Source: SNL Financial

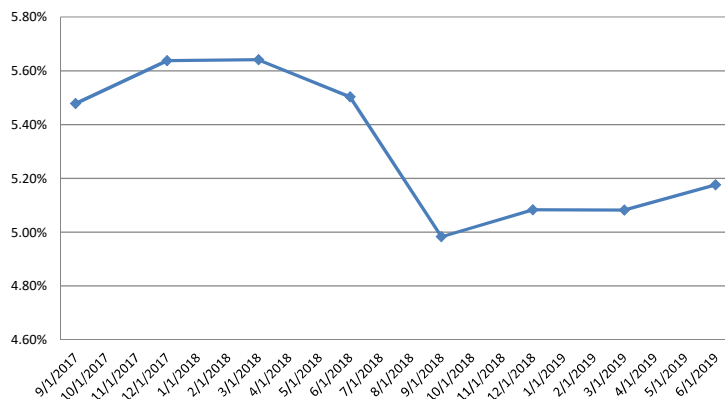
Note: Report includes only bank-level data.

NA = data was not available.

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

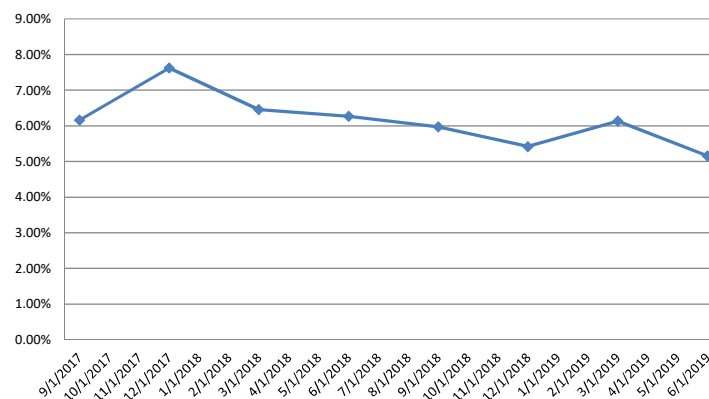
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



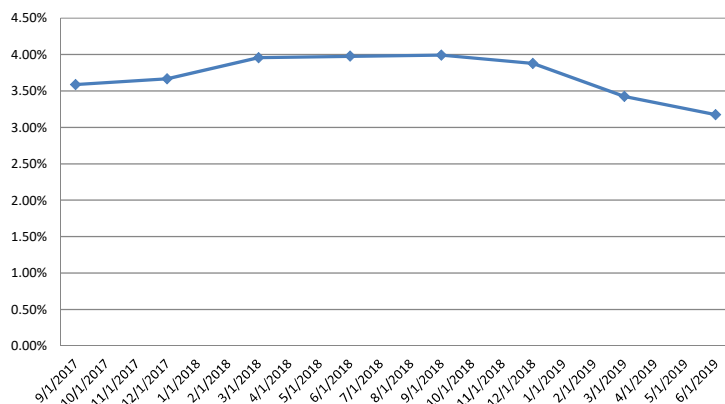
As of Date	Classified Assets/ Net Worth
9/30/17	5.48%
12/31/17	5.64%
3/31/18	5.64%
6/30/18	5.50%
9/30/18	4.98%
12/31/18	5.08%
3/31/19	5.08%
6/30/19	5.18%

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



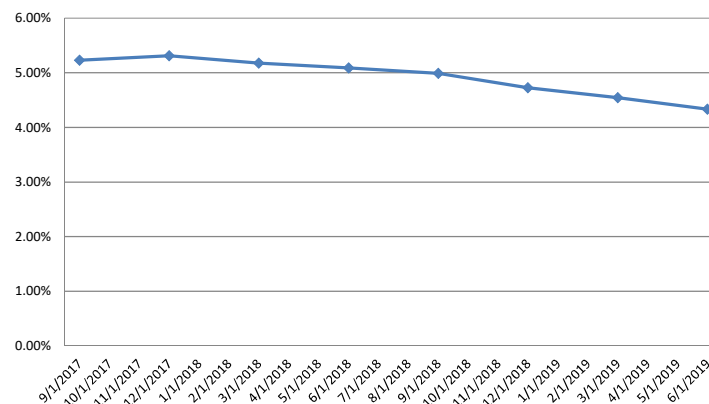
As of Date	Classified Assets/ Net Worth
9/30/17	6.16%
12/31/17	7.62%
3/31/18	6.46%
6/30/18	6.27%
9/30/18	5.97%
12/31/18	5.42%
3/31/19	6.14%
6/30/19	5.16%

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



As of Date	Classified Assets/ Net Worth
9/30/17	3.59%
12/31/17	3.67%
3/31/18	3.96%
6/30/18	3.98%
9/30/18	3.99%
12/31/18	3.88%
3/31/19	3.43%
6/30/19	3.18%

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



As of Date	Classified Assets/ Net Worth
9/30/17	5.23%
12/31/17	5.31%
3/31/18	5.18%
6/30/18	5.09%
9/30/18	4.99%
12/31/18	4.73%
3/31/19	4.54%
6/30/19	4.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
	Charleston County Teachers Federal Credit Union	\$1,639	\$186	11.35%	1.08%	15.59%	6.99%
	Trinity Baptist Church Federal Credit Union	\$2,345	\$312	13.30%	8.70%	0.00%	1.28%
	S C H D District 7 Federal Credit Union	\$2,578	\$682	26.45%	7.93%	6.30%	4.25%
	Sumter City Credit Union	\$2,653	\$405	15.27%	(0.98%)	1.23%	3.46%
	Brookland Federal Credit Union	\$3,668	\$249	6.79%	5.79%	22.09%	33.73%
	South Carolina Methodist Conference Credit Union	\$5,088	\$568	11.16%	0.71%	8.27%	8.63%
	TRMC Employees Credit Union	\$5,509	\$1,261	22.89%	3.22%	5.95%	9.52%
	C O Federal Credit Union	\$5,556	\$449	8.08%	7.39%	47.88%	10.24%
	Emerald Credit Association Federal Credit Union	\$7,089	\$618	8.72%	4.30%	3.07%	4.53%
	Spartanburg City Employees Credit Union	\$7,973	\$1,220	15.30%	6.08%	21.07%	5.82%
	Abbeville Community Federal Credit Union	\$8,208	\$1,385	16.87%	4.88%	4.48%	8.23%
	St. Francis Federal Credit Union	\$9,323	\$1,960	21.02%	7.96%	0.31%	1.79%
	Berkeley Community Federal Credit Union	\$13,610	\$2,048	15.05%	2.87%	9.38%	4.88%
	Anmed Health Federal Credit Union	\$14,815	\$1,990	13.43%	3.37%	0.50%	0.95%
	Self Memorial Hospital Federal Credit Union	\$15,304	\$1,880	12.28%	0.85%	9.57%	5.90%
	1st Cooperative Federal Credit Union	\$16,555	\$2,237	13.51%	10.84%	0.22%	0.76%
	S C I Federal Credit Union	\$17,289	\$2,989	17.29%	4.94%	2.17%	2.48%
	HopeSouth Federal Credit Union	\$21,781	\$3,912	17.96%	8.20%	9.41%	9.99%
	Pickens Federal Credit Union	\$22,035	\$3,729	16.92%	7.28%	0.00%	2.55%
	Edisto Federal Credit Union	\$23,191	\$3,394	14.63%	4.64%	6.69%	8.46%
	Turbine Federal Credit Union	\$24,960	\$4,048	16.22%	8.61%	3.19%	6.97%
	Pee Dee Federal Credit Union	\$31,867	\$6,617	20.76%	11.07%	0.00%	3.84%
	Health Facilities Federal Credit Union	\$32,465	\$4,183	12.88%	10.52%	0.62%	2.18%
	Columbia Post Office Credit Union	\$33,531	\$4,656	13.89%	3.05%	2.71%	4.88%
	Palmetto First Federal Credit Union	\$41,477	\$7,157	17.26%	17.84%	3.16%	4.97%
	Greenwood Municipal Federal Credit Union	\$43,180	\$6,226	14.42%	6.64%	0.72%	0.74%
	Nucor Employees Credit Union	\$44,072	\$6,566	14.90%	12.32%	1.66%	4.68%
	G.H.S. Federal Credit Union	\$44,843	\$4,511	10.06%	5.79%	1.06%	3.04%
	Dixies Federal Credit Union	\$48,025	\$9,090	18.93%	3.36%	2.88%	3.73%
	Neighbors United Federal Credit Union	\$49,663	\$6,080	12.24%	1.59%	10.63%	3.31%
	Vital Federal Credit Union	\$53,798	\$5,582	10.38%	5.41%	1.24%	2.88%
	Latitude 32 Federal Credit Union	\$55,446	\$6,268	11.30%	12.22%	0.26%	2.20%
	Santee Cooper Credit Union	\$56,742	\$6,752	11.90%	12.63%	2.30%	6.28%
	Palmetto Health Credit Union	\$70,077	\$12,347	17.62%	7.03%	0.51%	5.21%
	Upstate Federal Credit Union	\$70,644	\$6,938	9.82%	15.83%	2.65%	3.16%
	South Carolina National Guard Federal Credit Union	\$73,552	\$14,850	20.19%	7.56%	0.77%	2.30%
	Secured Advantage Federal Credit Union	\$73,685	\$9,496	12.89%	0.36%	2.07%	1.50%

Source: SNL Financial

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**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
	Caro Federal Credit Union	\$96,022	\$13,049	13.59%	4.50%	2.38%	3.68%
	Anderson Federal Credit Union	\$96,251	\$8,275	8.60%	5.39%	0.73%	5.24%
	Greenville Heritage Federal Credit Union	\$111,877	\$16,187	14.47%	3.87%	0.72%	6.03%
	Georgetown Kraft Credit Union	\$114,382	\$16,784	14.67%	12.05%	1.25%	4.71%
	Carolina Foothills Federal Credit Union	\$119,998	\$13,891	11.58%	8.42%	1.13%	4.50%
	Mid Carolina Credit Union	\$134,321	\$18,321	13.64%	3.70%	3.18%	4.61%
	ArrowPointe Federal Credit Union	\$161,784	\$17,828	11.02%	0.72%	2.73%	3.31%
	SPC Credit Union	\$166,640	\$17,201	10.32%	10.29%	3.03%	4.81%
	MTC Federal Credit Union	\$191,053	\$30,403	15.91%	4.38%	1.98%	2.25%
	Carolina Trust Federal Credit Union	\$245,618	\$25,179	10.25%	8.68%	2.26%	7.85%
	Average of Asset Group A	\$53,025	\$7,020	14.21%	6.47%	4.89%	5.18%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Greenville Federal Credit Union	\$253,108	\$28,170	11.13%	8.62%	4.66%	2.71%
	CPM Federal Credit Union	\$376,766	\$44,314	11.76%	7.80%	1.14%	3.34%
	SC Telco Federal Credit Union	\$385,982	\$51,174	13.26%	3.49%	7.20%	9.43%
	Average of Asset Group B	\$338,619	\$41,219	12.05%	6.64%	4.33%	5.16%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Family Trust Federal Credit Union	\$505,438	\$53,951	10.67%	15.51%	3.85%	2.66%
	Heritage Trust Federal Credit Union	\$641,322	\$62,434	9.74%	8.02%	2.04%	4.48%
	S.C. State Federal Credit Union	\$854,737	\$114,224	13.36%	13.67%	1.67%	2.73%
	AllSouth Federal Credit Union	\$883,735	\$149,092	16.87%	9.18%	0.82%	2.78%
	Palmetto Citizens Federal Credit Union	\$884,565	\$108,241	12.24%	9.48%	4.23%	3.23%
	Average of Asset Group C	\$753,959	\$97,588	12.58%	11.17%	2.52%	3.18%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	SRP Federal Credit Union	\$1,069,542	\$129,213	12.08%	34.46%	3.09%	3.18%
	Safe Federal Credit Union	\$1,072,713	\$126,582	11.80%	7.58%	2.01%	3.26%
	Sharonview Federal Credit Union	\$1,653,382	\$161,506	9.77%	2.28%	4.67%	6.34%
	South Carolina Federal Credit Union	\$1,832,272	\$209,438	11.43%	11.51%	1.54%	1.88%
	Founders Federal Credit Union	\$2,493,027	\$338,105	13.56%	11.17%	2.75%	7.00%
	Average of Asset Group D	\$1,624,187	\$192,969	11.73%	13.40%	2.81%	4.33%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Definitions



<b>Total assets (\$000)</b>	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.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Net income (\$000)</b>	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.	<b>Market growth rate (%)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.	<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Operational expense ÷ operational revenue (%)</b>	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.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Total loans and leases (\$000)</b>	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.	<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>Total shares and deposits (\$000)</b>	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.	<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.	<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.	<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.	<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.