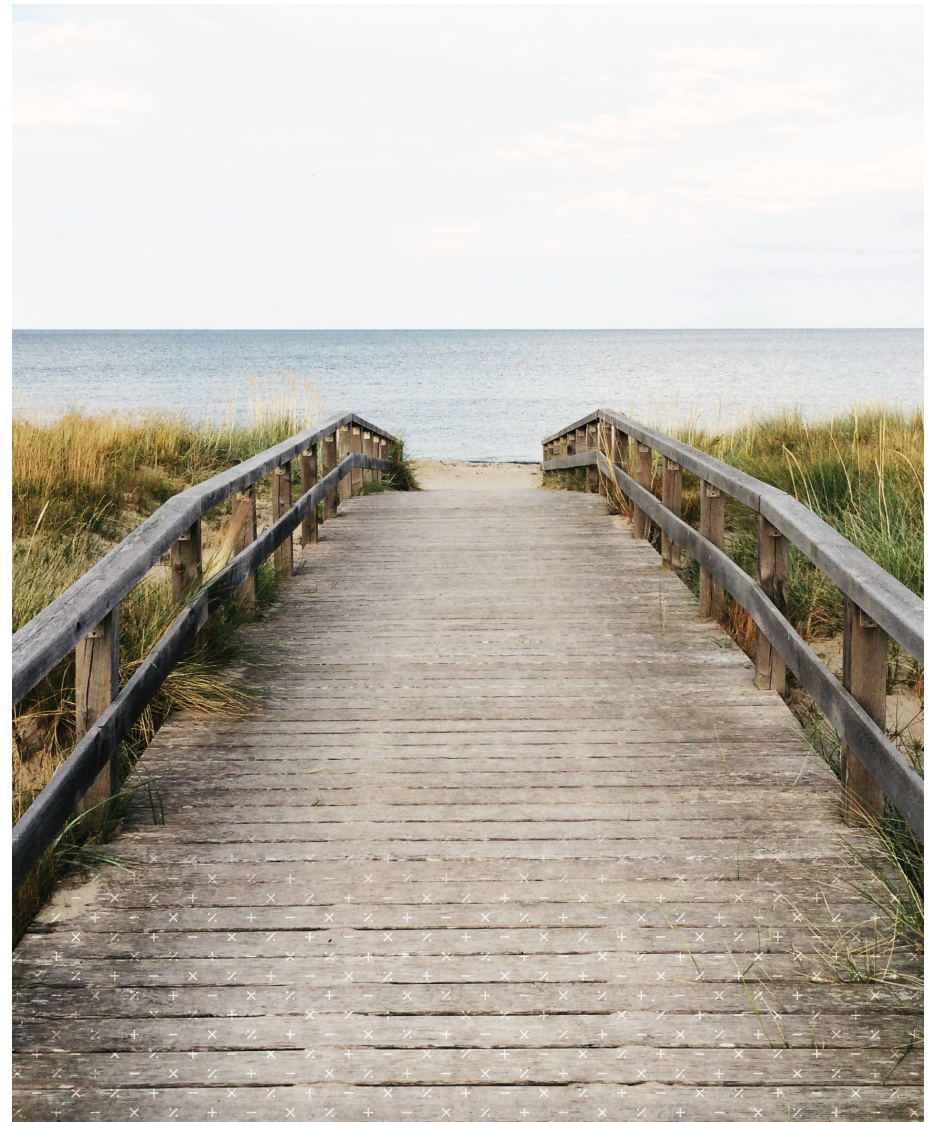




Credit Union Index

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 **Kassie Ecklund, Senior Manager**, at **(559)-835-0122**.

ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

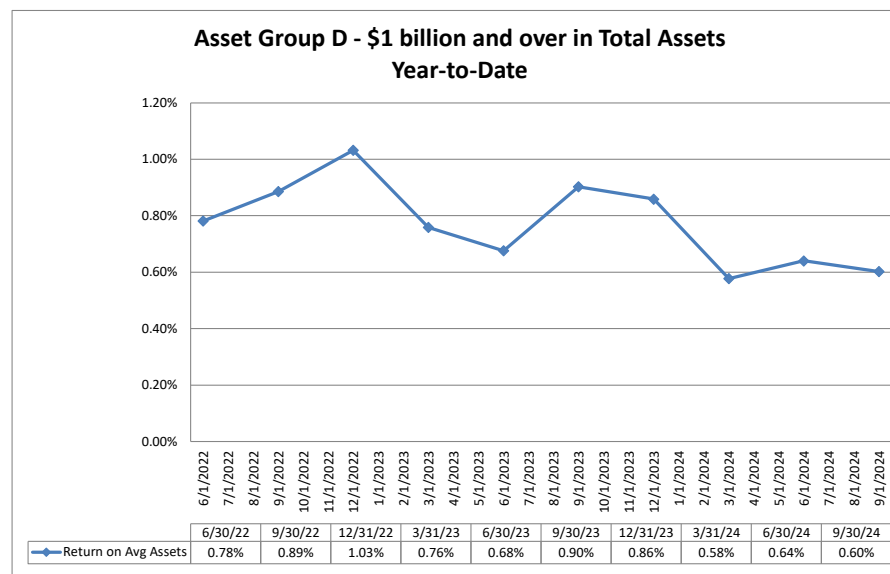
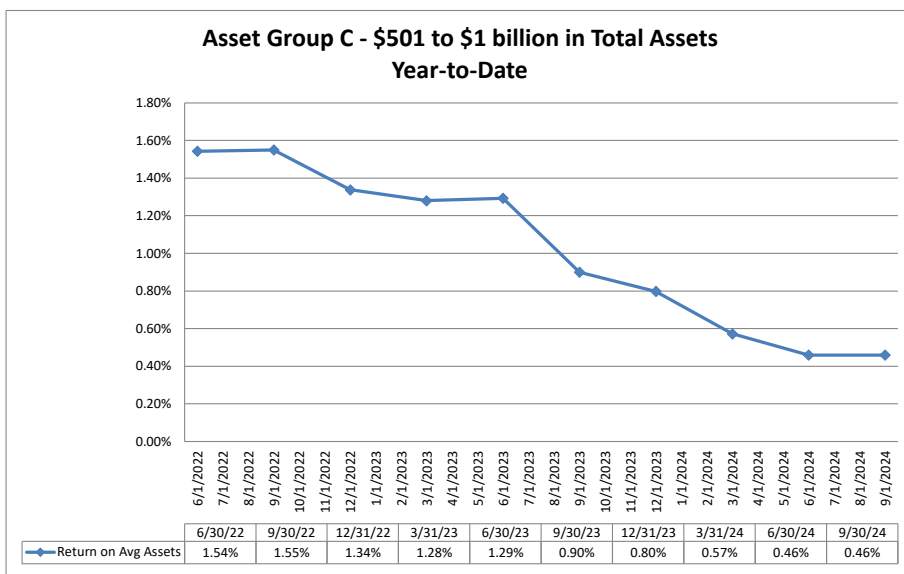
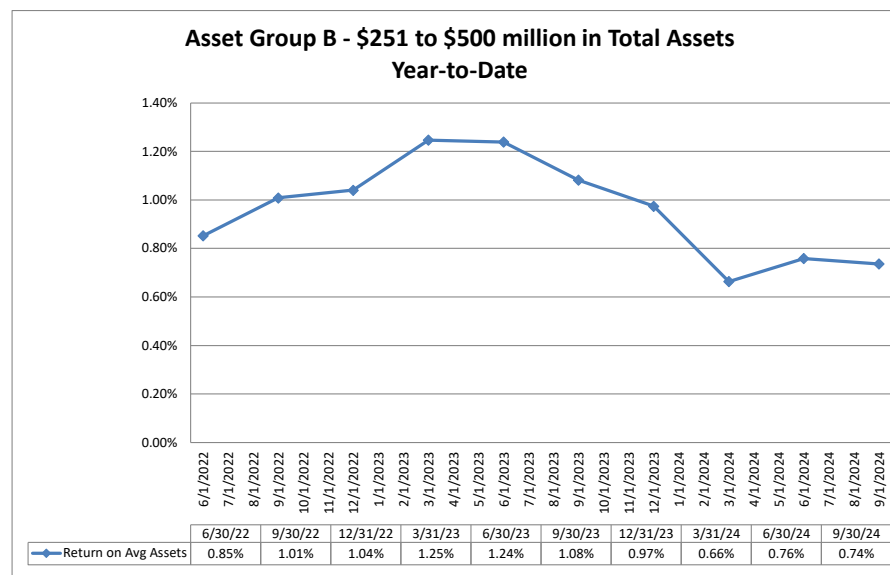
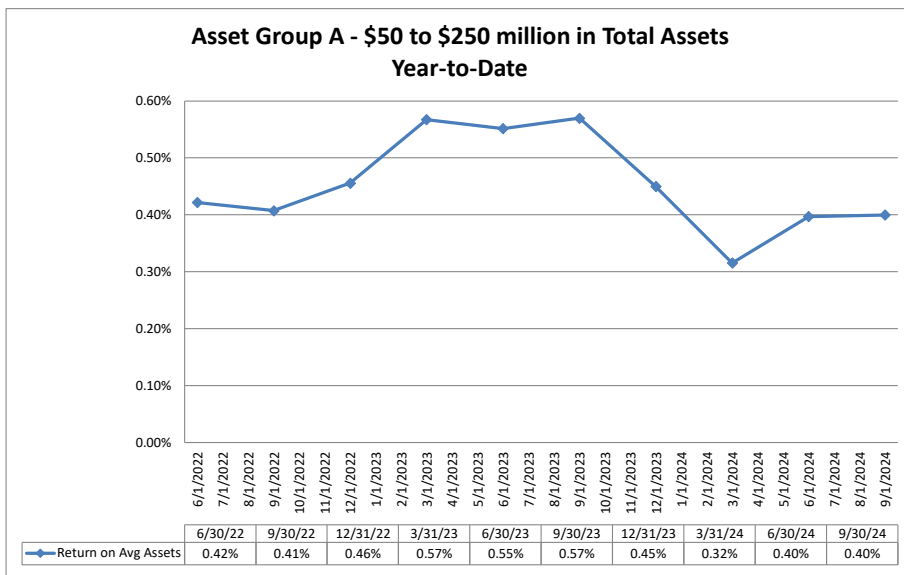
Group C \$501 million-\$1 billion

Group D Over \$1 billion

North Carolina

Performance Analysis

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



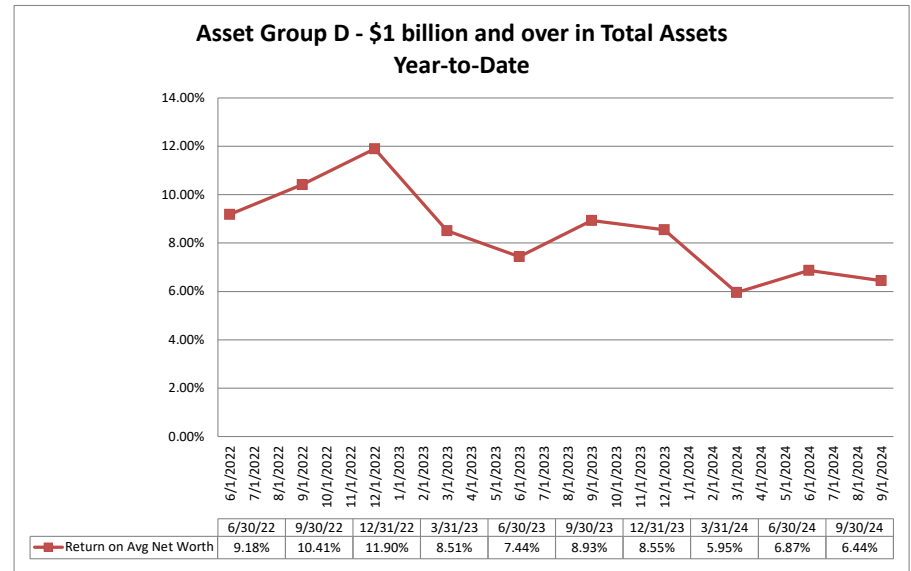
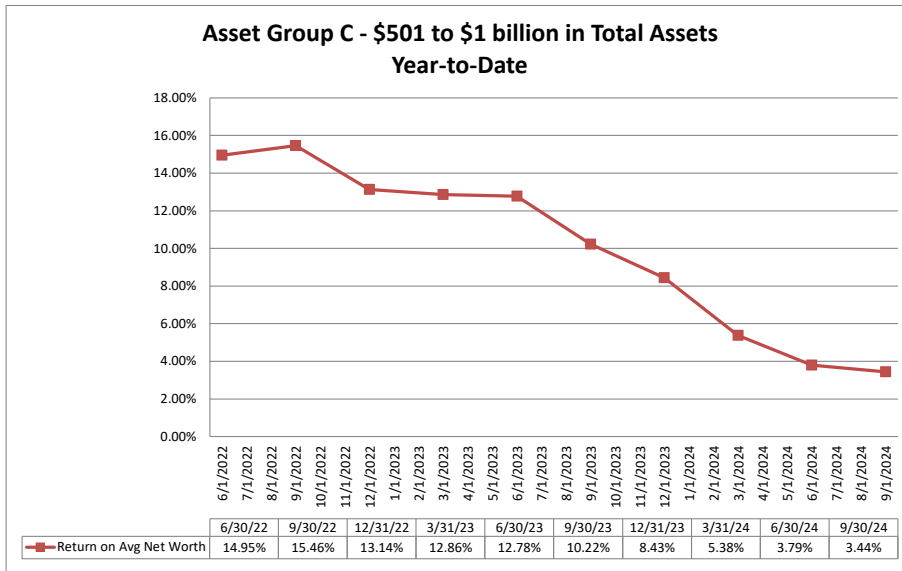
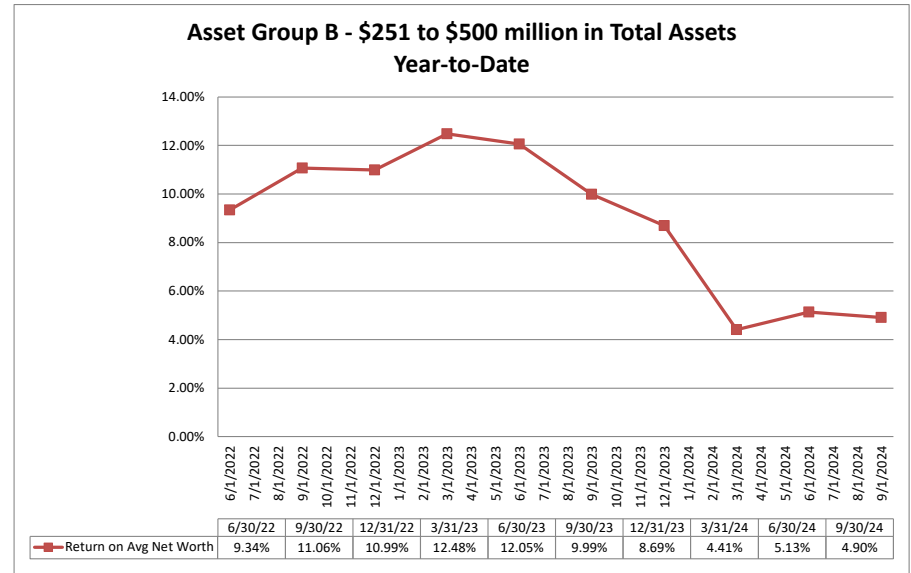
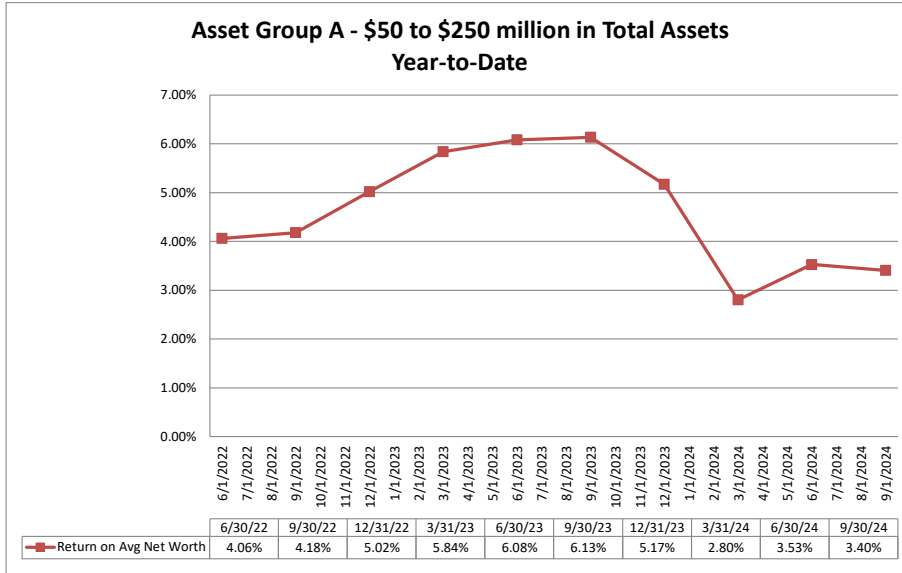
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Carolina Cooperative Federal Credit Union	\$50,998	\$10	0.08%	0.61%	90.50%	\$55	\$12	0.03%	0.24%	96.36%	\$55
	Telco Credit Union	\$51,596	\$38	0.29%	2.20%	87.03%	\$72	\$6	0.02%	0.12%	88.43%	\$73
	Charlotte Fire Department Credit Union	\$52,039	(\$34)	(0.26%)	(2.10%)	107.28%	\$104	(\$60)	(0.15%)	(1.28%)	104.41%	\$105
	HealthShare Credit Union	\$53,341	\$56	0.42%	3.73%	85.20%	\$93	\$201	0.51%	4.56%	87.16%	\$97
	Vision Financial Federal Credit Union	\$57,584	\$185	1.29%	8.50%	72.27%	\$73	\$522	1.21%	8.15%	73.13%	\$69
	Acclaim Federal Credit Union	\$58,827	\$146	0.99%	9.08%	73.29%	\$79	\$520	1.18%	11.14%	73.40%	\$78
	Winston-Salem Federal Credit Union	\$60,894	\$49	0.32%	2.92%	90.23%	\$71	(\$2)	0.00%	(0.04%)	92.20%	\$75
	ElectTel Cooperative Federal Credit Union	\$62,912	\$150	0.95%	7.45%	74.44%	\$113	\$338	0.72%	5.69%	80.40%	\$113
	Lion's Share Federal Credit Union	\$70,648	(\$498)	(2.81%)	(37.93%)	94.71%	\$63	(\$889)	(1.65%)	(21.59%)	83.19%	\$63
	Carolina Federal Credit Union	\$75,825	\$222	1.19%	11.36%	70.22%	\$80	\$653	1.17%	11.47%	70.86%	\$80
	Revity Federal Credit Union	\$80,976	(\$41)	(0.20%)	(2.14%)	88.72%	\$86	\$99	0.16%	1.76%	87.36%	\$81
	North Carolina Community Federal Credit Union	\$91,865	\$328	1.43%	13.69%	71.04%	\$78	\$893	1.31%	12.83%	72.76%	\$75
	Welcome Federal Credit Union	\$92,510	\$42	0.18%	1.47%	94.78%	\$92	\$147	0.21%	1.73%	94.36%	\$89
	WNC Community Credit Union	\$93,845	\$49	0.20%	1.28%	93.45%	\$79	\$182	0.25%	1.59%	89.88%	\$79
	American Partners Federal Credit Union	\$98,681	\$74	0.30%	3.53%	91.06%	\$74	\$355	0.49%	5.75%	84.24%	\$64
	Weyco Community Credit Union	\$105,804	\$152	0.58%	5.57%	79.76%	\$71	\$286	0.37%	3.54%	85.27%	\$72
	Bragg Mutual Federal Credit Union	\$114,575	\$180	0.64%	6.92%	83.42%	\$93	\$193	0.23%	2.51%	87.48%	\$99
	Nova Credit Union	\$119,720	\$100	0.33%	2.25%	93.51%	\$67	\$117	0.13%	0.90%	93.14%	\$68
	R T P Federal Credit Union	\$139,332	\$101	0.29%	4.47%	86.11%	\$89	\$251	0.24%	3.89%	86.06%	\$89
	Duke University Federal Credit Union	\$194,018	\$279	0.58%	6.65%	76.96%	\$85	\$944	0.65%	7.93%	77.54%	\$83
	First Flight Federal Credit Union	\$244,728	\$283	0.47%	3.77%	76.19%	\$94	\$2,317	1.31%	10.58%	68.42%	\$91
	Average of Asset Group A	\$93,844	\$89	0.35%	2.54%	84.77%	\$81	\$337	0.40%	3.40%	84.57%	\$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.

Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Mountain Credit Union	\$339,660	\$641	0.75%	6.98%	76.42%	\$92	\$2,022	0.79%	7.47%	76.39%	\$93
	Summit Credit Union	\$344,631	\$707	0.82%	5.81%	75.53%	\$82	\$2,616	1.01%	7.47%	77.29%	\$81
	Telco Community Credit Union	\$379,957	\$1,393	1.47%	13.27%	68.96%	\$63	\$3,662	1.30%	11.98%	69.89%	\$63
	Piedmont Advantage Credit Union	\$391,165	(\$609)	(0.62%)	(11.38%)	114.75%	\$86	(\$1,731)	(0.59%)	(11.13%)	113.69%	\$85
	Members Credit Union	\$440,106	\$1,168	1.06%	7.69%	65.88%	\$73	\$3,883	1.17%	8.73%	64.10%	\$71
	Average of Asset Group B	\$379,104	\$660	0.70%	4.47%	80.31%	\$79	\$2,090	0.74%	4.90%	80.27%	\$79
Asset Group C - \$501 million to \$1 billion in total assets												
	Carolinas Telco Federal Credit Union	\$529,331	(\$198)	(0.15%)	(1.88%)	88.71%	\$90	(\$1,954)	(0.48%)	(6.52%)	89.93%	\$95
	Champion Credit Union	\$534,016	\$788	0.58%	5.34%	80.35%	\$86	\$2,576	0.63%	5.90%	78.58%	\$88
	Fort Liberty Federal Credit Union	\$620,622	\$1,927	1.25%	10.85%	57.60%	\$88	\$5,610	1.23%	10.93%	56.71%	\$87
	Average of Asset Group C	\$561,323	\$839	0.56%	4.77%	75.55%	\$88	\$2,077	0.46%	3.44%	75.07%	\$90
Asset Group D - \$1 billion and over in total assets												
	Marine Federal Credit Union	\$1,015,724	\$2,358	0.94%	10.87%	63.26%	\$69	\$5,278	0.71%	8.37%	64.24%	\$68
	Latino Community Credit Union	\$1,075,927	\$1,298	0.49%	3.86%	90.06%	\$79	\$5,735	0.73%	5.76%	83.61%	\$71
	Skyla Federal Credit Union	\$1,561,840	\$2,227	0.57%	6.33%	74.74%	\$112	\$1,775	0.15%	1.69%	78.01%	\$112
	Self-Help Credit Union	\$1,859,359	\$1,534	0.33%	3.16%	73.49%	\$84	\$13,407	1.00%	9.33%	66.96%	\$83
	Allegacy Federal Credit Union	\$2,319,045	\$5,013	0.87%	7.81%	81.42%	\$149	\$13,242	0.77%	7.05%	83.02%	\$148
	Local Government Federal Credit Union	\$4,121,173	(\$5,658)	(0.56%)	(7.83%)	87.97%	\$17	\$3,568	0.12%	1.70%	86.95%	\$16
	Truliant Federal Credit Union	\$5,221,550	\$8,110	0.62%	8.82%	64.49%	\$117	\$26,789	0.67%	10.01%	65.43%	\$114
	Coastal Federal Credit Union	\$5,351,200	\$14,436	1.09%	11.64%	62.72%	\$127	\$35,367	0.91%	9.75%	65.31%	\$127
	State Employees Credit Union	\$57,229,287	\$60,417	0.43%	5.02%	71.22%	\$98	\$150,419	0.36%	4.34%	72.46%	\$96
	Average of Asset Group D	\$8,861,678	\$9,971	0.53%	5.52%	74.37%	\$95	\$28,398	0.60%	6.44%	74.00%	\$93

Source: SNL Financial

Note: Report includes only bank-level data.

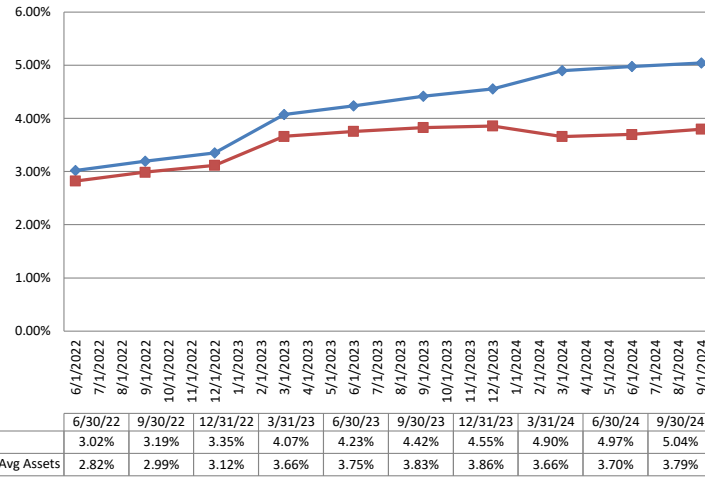
NA = data was not available.

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

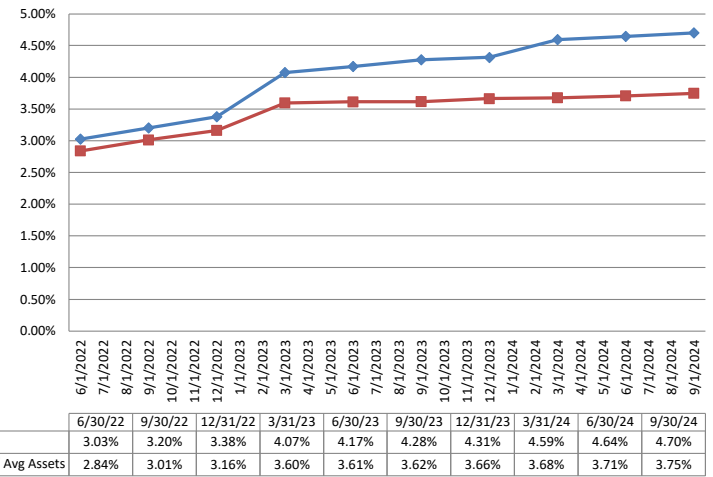
Balance Sheet & Net Interest Margin

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

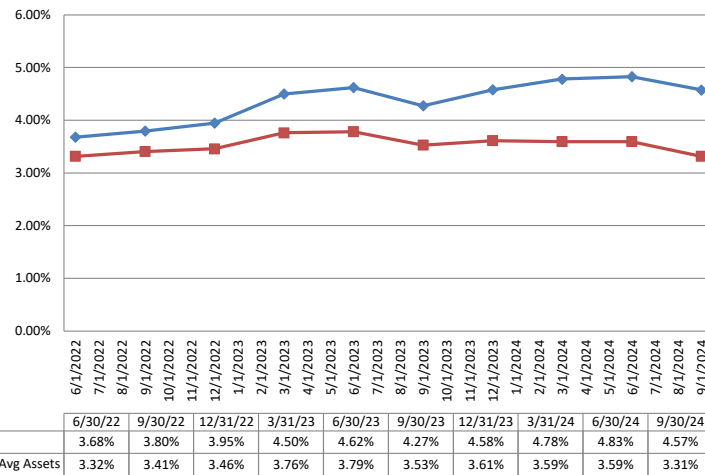
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



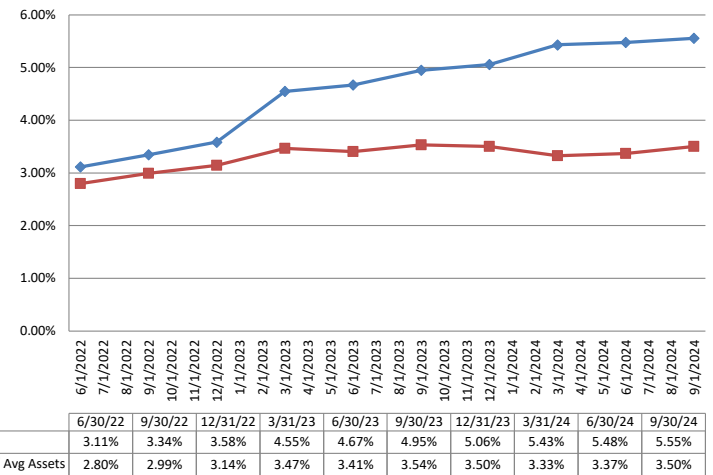
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



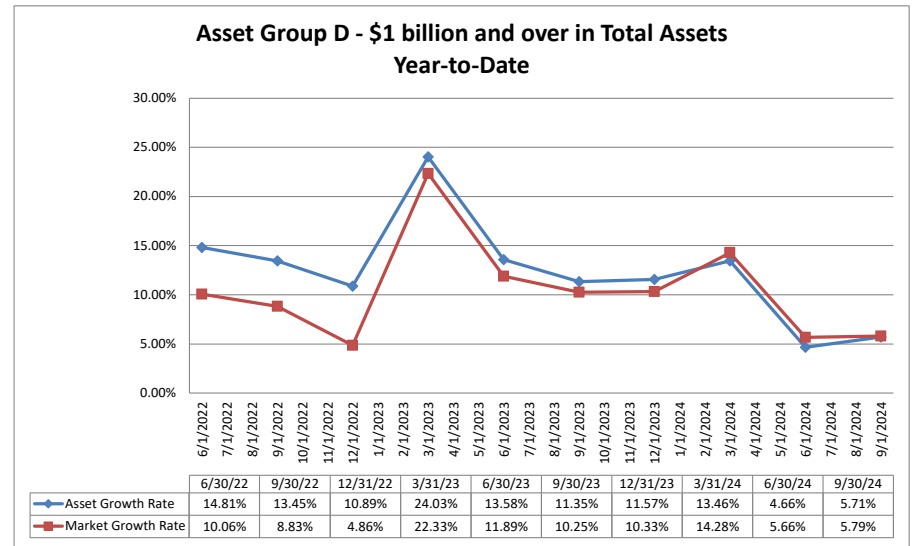
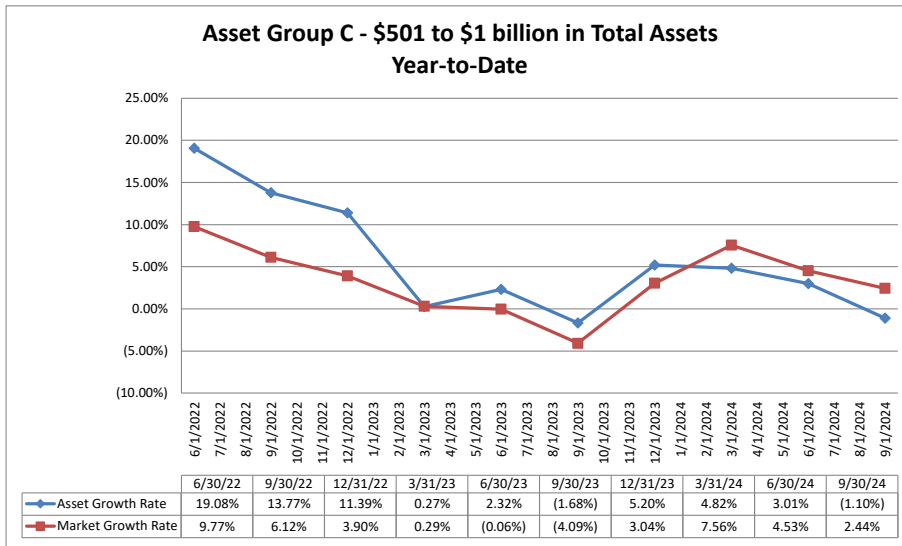
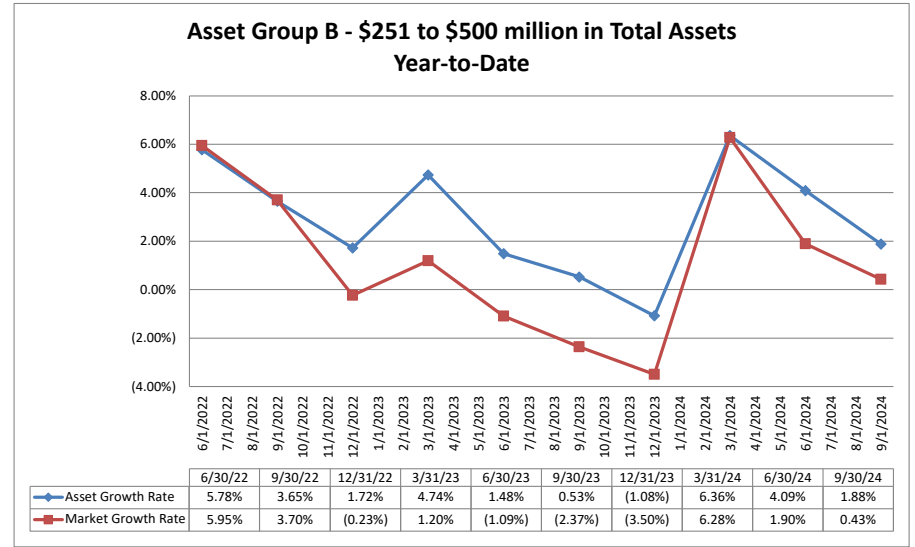
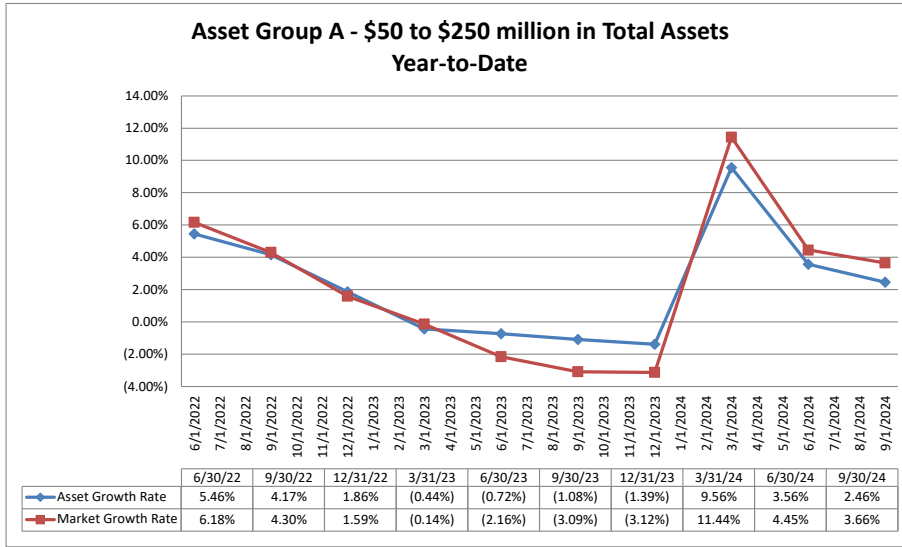
Source: SNL Financial

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.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Carolina Cooperative Federal Credit Union	\$50,998	\$36,207	\$43,762	82.74%	\$2,914	4.10%	1.31%	2.79%	(5.43%)	(6.20%)
	Telco Credit Union	\$51,596	\$38,417	\$44,456	86.42%	\$2,866	6.27%	1.66%	4.61%	(1.04%)	(0.61%)
	Charlotte Fire Department Credit Union	\$52,039	\$21,122	\$45,167	46.76%	\$5,204	4.17%	1.27%	2.91%	0.86%	0.61%
	HealthShare Credit Union	\$53,341	\$39,387	\$43,449	90.65%	\$4,638	5.23%	1.78%	3.46%	4.66%	15.56%
	Vision Financial Federal Credit Union	\$57,584	\$20,723	\$48,392	42.82%	\$3,031	4.55%	0.58%	3.96%	0.09%	(0.47%)
	Acclaim Federal Credit Union	\$58,827	\$42,094	\$51,805	81.25%	\$3,677	5.64%	1.29%	4.36%	2.28%	1.54%
	Winston-Salem Federal Credit Union	\$60,894	\$19,165	\$53,343	35.93%	\$2,768	5.48%	1.10%	4.38%	2.88%	3.94%
	ElecTel Cooperative Federal Credit Union	\$62,912	\$39,485	\$54,505	72.44%	\$5,033	5.80%	1.24%	4.56%	4.97%	5.16%
	Lion's Share Federal Credit Union	\$70,648	\$52,785	\$64,586	81.73%	\$2,717	7.09%	1.41%	5.68%	0.13%	1.96%
	Carolina Federal Credit Union	\$75,825	\$53,365	\$67,493	79.07%	\$5,055	6.01%	1.98%	4.03%	8.80%	9.14%
	Revity Federal Credit Union	\$80,976	\$56,664	\$70,460	80.42%	\$4,763	5.55%	1.65%	3.91%	2.67%	7.24%
	North Carolina Community Federal Credit Union	\$91,865	\$45,913	\$81,680	56.21%	\$3,533	4.59%	0.31%	4.28%	3.86%	3.15%
	Welcome Federal Credit Union	\$92,510	\$51,406	\$79,684	64.51%	\$4,405	4.48%	1.03%	3.46%	0.59%	(0.34%)
	WNC Community Credit Union	\$93,845	\$55,659	\$75,619	73.60%	\$7,820	3.42%	1.50%	1.92%	(10.26%)	(2.55%)
	American Partners Federal Credit Union	\$98,681	\$74,345	\$84,193	88.30%	\$3,183	5.94%	2.17%	3.77%	10.94%	12.87%
	Weyco Community Credit Union	\$105,804	\$57,754	\$94,434	61.16%	\$5,569	4.24%	1.51%	2.73%	13.36%	14.70%
	Bragg Mutual Federal Credit Union	\$114,575	\$69,977	\$102,398	68.34%	\$4,493	5.50%	1.38%	4.13%	4.95%	5.55%
	Nova Credit Union	\$119,720	\$72,046	\$99,810	72.18%	\$2,721	4.16%	0.52%	3.63%	(0.93%)	(0.93%)
	R T P Federal Credit Union	\$139,332	\$88,346	\$128,644	68.67%	\$4,644	4.16%	0.93%	3.23%	(1.27%)	(2.02%)
	Duke University Federal Credit Union	\$194,018	\$106,612	\$173,926	61.30%	\$5,106	3.88%	0.42%	3.47%	0.04%	(1.73%)
	First Flight Federal Credit Union	\$244,728	\$147,964	\$211,976	69.80%	\$3,794	5.61%	1.19%	4.42%	9.48%	10.25%
	Average of Asset Group A	\$93,844	\$56,640	\$81,894	69.73%	\$4,187	5.04%	1.25%	3.79%	2.46%	3.66%

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

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Mountain Credit Union	\$339,660	\$210,720	\$303,485	69.43%	\$4,469	5.11%	0.90%	4.21%	(0.51%)	0.12%
	Summit Credit Union	\$344,631	\$225,465	\$281,644	80.05%	\$3,267	5.17%	0.91%	4.27%	2.53%	0.38%
	Telco Community Credit Union	\$379,957	\$215,835	\$334,744	64.48%	\$4,779	4.31%	1.16%	3.15%	3.76%	8.43%
	Piedmont Advantage Credit Union	\$391,165	\$260,050	\$346,406	75.07%	\$4,275	3.93%	1.11%	2.81%	2.17%	(7.16%)
	Members Credit Union	\$440,106	\$189,083	\$375,841	50.31%	\$3,778	4.98%	0.69%	4.29%	1.45%	0.39%
	Average of Asset Group B	\$379,104	\$220,231	\$328,424	67.87%	\$4,114	4.70%	0.95%	3.75%	1.88%	0.43%
Asset Group C - \$501 million to \$1 billion in total assets											
	Carolinas Telco Federal Credit Union	\$529,331	\$290,053	\$418,554	69.30%	\$4,834	4.33%	1.13%	3.20%	(7.13%)	(4.27%)
	Champion Credit Union	\$534,016	\$425,130	\$439,997	96.62%	\$4,811	5.19%	1.39%	3.80%	(5.54%)	(2.15%)
	Fort Liberty Federal Credit Union	\$620,622	\$431,242	\$531,365	81.16%	\$8,166	4.20%	1.26%	2.94%	9.37%	13.73%
	Average of Asset Group C	\$561,323	\$382,142	\$463,305	82.36%	\$5,937	4.57%	1.26%	3.31%	(1.10%)	2.44%
Asset Group D - \$1 billion and over in total assets											
	Marine Federal Credit Union	\$1,015,724	\$724,953	\$887,079	81.72%	\$4,007	5.81%	1.28%	4.53%	8.65%	7.63%
	Latino Community Credit Union	\$1,075,927	\$872,453	\$780,071	111.84%	\$3,368	6.44%	2.28%	4.16%	5.88%	6.73%
	Skyla Federal Credit Union	\$1,561,840	\$1,245,375	\$1,322,862	94.14%	\$5,461	5.37%	2.14%	3.23%	3.76%	1.56%
	Self-Help Credit Union	\$1,859,359	\$1,637,134	\$1,334,511	122.68%	\$6,136	5.15%	1.81%	3.34%	7.55%	10.69%
	Allegacy Federal Credit Union	\$2,319,045	\$1,842,100	\$1,931,404	95.38%	\$5,798	5.34%	1.75%	3.59%	4.63%	3.29%
	Local Government Federal Credit Union	\$4,121,173	\$3,599,931	\$3,607,355	99.79%	\$1,372	5.52%	2.26%	3.26%	3.67%	9.76%
	Truiliant Federal Credit Union	\$5,221,550	\$4,271,827	\$4,474,752	95.47%	\$5,651	6.34%	2.48%	3.85%	1.26%	0.33%
	Coastal Federal Credit Union	\$5,351,200	\$4,082,665	\$4,561,713	89.50%	\$8,673	5.45%	2.19%	3.26%	9.54%	6.35%
	State Employees Credit Union	\$57,229,287	\$34,904,944	\$46,442,144	75.16%	\$7,159	4.55%	2.22%	2.32%	6.48%	5.78%
	Average of Asset Group D	\$8,861,678	\$5,909,042	\$7,260,210	96.19%	\$5,292	5.55%	2.05%	3.50%	5.71%	5.79%

Source: SNL Financial

Note: Report includes only bank-level data.

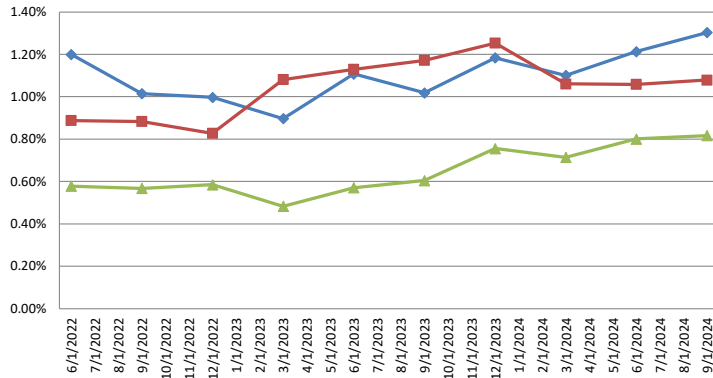
NA = data was not available.

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

Asset Quality

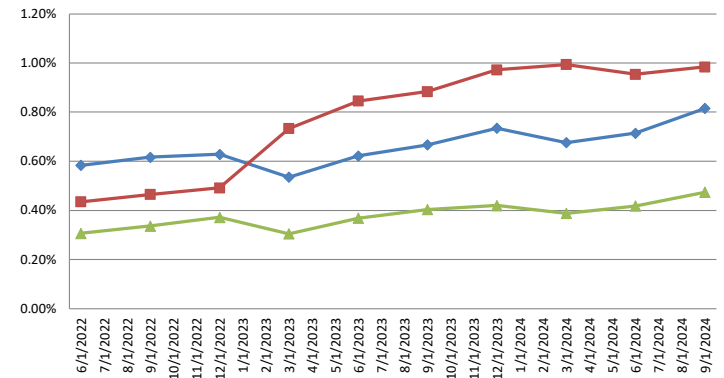
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



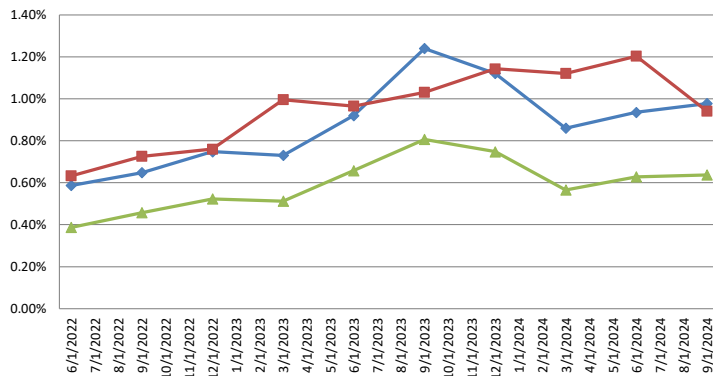
NPLs/Loans	1.20%	1.01%	1.00%	0.90%	1.11%	1.02%	1.18%	1.10%	1.21%	1.30%
Reserves/Loans	0.89%	0.88%	0.83%	1.08%	1.13%	1.17%	1.25%	1.06%	1.06%	1.08%
Delinquent Loans/Total Assets	0.58%	0.57%	0.58%	0.48%	0.57%	0.60%	0.76%	0.71%	0.80%	0.82%

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



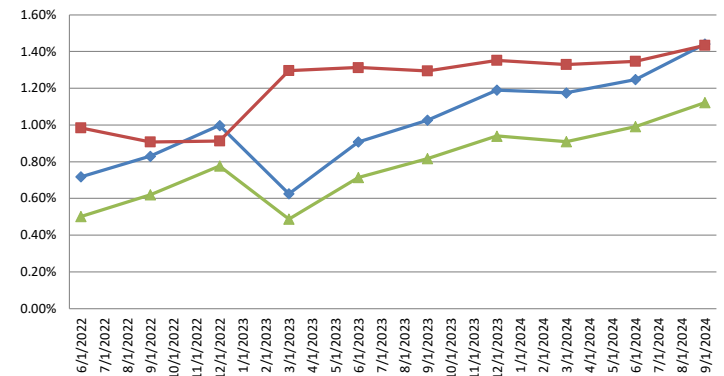
NPLs/Loans	0.58%	0.62%	0.63%	0.54%	0.62%	0.67%	0.73%	0.68%	0.71%	0.82%
Reserves/Loans	0.44%	0.47%	0.49%	0.73%	0.85%	0.88%	0.97%	0.99%	0.95%	0.98%
Delinquent Loans/Total Assets	0.31%	0.34%	0.37%	0.31%	0.37%	0.40%	0.42%	0.39%	0.42%	0.47%

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



NPLs/Loans	0.59%	0.65%	0.75%	0.73%	0.92%	1.24%	1.12%	0.86%	0.94%	0.98%
Reserves/Loans	0.63%	0.73%	0.76%	1.00%	0.97%	1.03%	1.14%	1.12%	1.20%	0.94%
Delinquent Loans/Total Assets	0.39%	0.46%	0.52%	0.51%	0.66%	0.81%	0.75%	0.57%	0.63%	0.64%

Asset Group D - \$1 billion and over in Total Assets
As of Date



NPLs/Loans	0.72%	0.83%	1.00%	0.63%	0.91%	1.03%	1.19%	1.18%	1.25%	1.44%
Reserves/Loans	0.98%	0.91%	0.91%	1.30%	1.31%	1.30%	1.35%	1.33%	1.35%	1.43%
Delinquent Loans/Total Assets	0.50%	0.62%	0.78%	0.49%	0.71%	0.82%	0.94%	0.91%	0.99%	1.12%

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

September 30, 2024

Run Date: November 15, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Carolina Cooperative Federal Credit Union	\$50,998	\$932	2.57%	0.90%	35.09%	14.06%	1.83%
	Telco Credit Union	\$51,596	\$705	1.84%	1.48%	80.43%	9.79%	1.37%
	Charlotte Fire Department Credit Union	\$52,039	\$169	0.80%	0.43%	53.25%	2.51%	0.32%
	HealthShare Credit Union	\$53,341	\$93	0.24%	0.70%	294.62%	1.46%	0.17%
	Vision Financial Federal Credit Union	\$57,584	\$10	0.05%	0.69%	NM	0.15%	0.02%
	Acclaim Federal Credit Union	\$58,827	\$229	0.54%	0.71%	130.57%	4.31%	0.39%
	Winston-Salem Federal Credit Union	\$60,894	\$463	2.42%	2.71%	112.10%	6.34%	0.76%
	ElecTel Cooperative Federal Credit Union	\$62,912	\$194	0.49%	0.57%	115.46%	2.32%	0.31%
	Lion's Share Federal Credit Union	\$70,648	\$2,704	5.12%	2.35%	45.93%	44.59%	3.83%
	Carolina Federal Credit Union	\$75,825	\$430	0.81%	0.98%	121.86%	5.90%	0.57%
	Reivity Federal Credit Union	\$80,976	\$1,195	2.11%	1.23%	58.33%	14.94%	1.48%
	North Carolina Community Federal Credit Union	\$91,865	\$188	0.41%	1.02%	250.00%	1.84%	0.20%
	Welcome Federal Credit Union	\$92,510	\$785	1.53%	0.68%	44.20%	6.83%	0.85%
	WNC Community Credit Union	\$93,845	\$202	0.36%	0.62%	170.79%	1.71%	0.22%
	American Partners Federal Credit Union	\$98,681	\$527	0.71%	0.57%	79.89%	9.30%	0.53%
	Weyco Community Credit Union	\$105,804	\$1,404	2.43%	0.95%	39.17%	12.15%	1.33%
	Bragg Mutual Federal Credit Union	\$114,575	\$1,787	2.55%	1.49%	58.37%	18.02%	1.56%
	Nova Credit Union	\$119,720	\$562	0.78%	0.51%	64.95%	3.01%	0.47%
	R T P Federal Credit Union	\$139,332	\$269	0.30%	1.29%	422.68%	2.55%	0.19%
	Duke University Federal Credit Union	\$194,018	\$757	0.71%	1.06%	148.61%	4.11%	0.39%
	First Flight Federal Credit Union	\$244,728	\$888	0.60%	1.71%	284.35%	2.91%	0.36%
	Average of Asset Group A	\$93,844	\$690	1.30%	1.08%	130.53%	8.04%	0.82%

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

September 30, 2024

Run Date: November 15, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Mountain Credit Union	\$339,660	\$1,637	0.78%	1.07%	138.24%	4.50%	0.48%
	Summit Credit Union	\$344,631	\$2,104	0.93%	0.89%	94.91%	4.07%	0.61%
	Telco Community Credit Union	\$379,957	\$2,234	1.04%	0.80%	76.81%	5.88%	0.59%
	Piedmont Advantage Credit Union	\$391,165	\$1,201	0.46%	0.16%	35.22%	5.19%	0.31%
	Members Credit Union	\$440,106	\$1,651	0.87%	2.00%	229.62%	3.27%	0.38%
	Average of Asset Group B	\$379,104	\$1,765	0.82%	0.98%	114.96%	4.58%	0.47%
Asset Group C - \$501 million to \$1 billion in total assets								
	Carolinas Telco Federal Credit Union	\$529,331	\$4,055	1.40%	1.48%	105.87%	8.61%	0.77%
	Champion Credit Union	\$534,016	\$3,314	0.78%	0.52%	66.84%	5.97%	0.62%
	Fort Liberty Federal Credit Union	\$620,622	\$3,236	0.75%	0.82%	109.36%	4.96%	0.52%
	Average of Asset Group C	\$561,323	\$3,535	0.98%	0.94%	94.02%	6.51%	0.64%
Asset Group D - \$1 billion and over in total assets								
	Marine Federal Credit Union	\$1,015,724	\$9,208	1.27%	2.09%	164.29%	9.61%	0.91%
	Latino Community Credit Union	\$1,075,927	\$15,702	1.80%	0.73%	40.75%	11.21%	1.46%
	Skyla Federal Credit Union	\$1,561,840	\$10,818	0.87%	1.33%	153.13%	7.06%	0.69%
	Self-Help Credit Union	\$1,859,359	\$17,330	1.06%	3.06%	289.21%	7.28%	0.93%
	Allegacy Federal Credit Union	\$2,319,045	\$10,050	0.55%	0.92%	169.25%	3.79%	0.43%
	Local Government Federal Credit Union	\$4,121,173	\$118,793	3.30%	1.31%	39.70%	35.54%	2.88%
	Truliant Federal Credit Union	\$5,221,550	\$39,292	0.92%	1.10%	119.62%	10.39%	0.75%
	Coastal Federal Credit Union	\$5,351,200	\$27,727	0.68%	1.17%	171.61%	5.31%	0.52%
	State Employees Credit Union	\$57,229,287	\$878,101	2.52%	1.20%	47.63%	16.42%	1.53%
	Average of Asset Group D	\$8,861,678	\$125,225	1.44%	1.43%	132.80%	11.85%	1.12%

Source: SNL Financial

Note: Report includes only bank-level data.

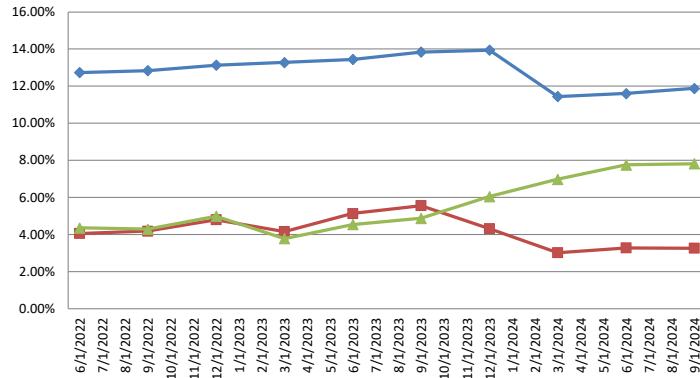
NA = data was not available.

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

Net Worth

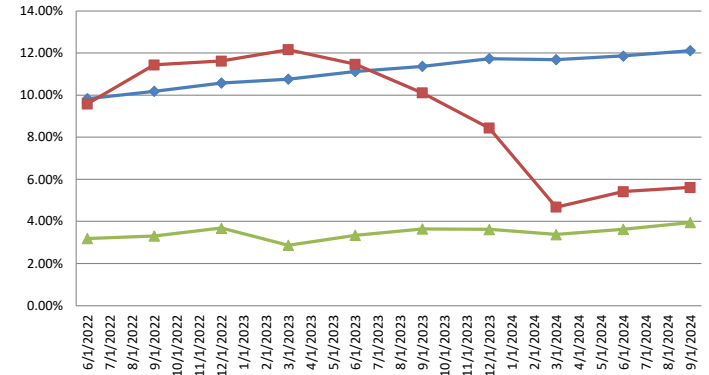
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



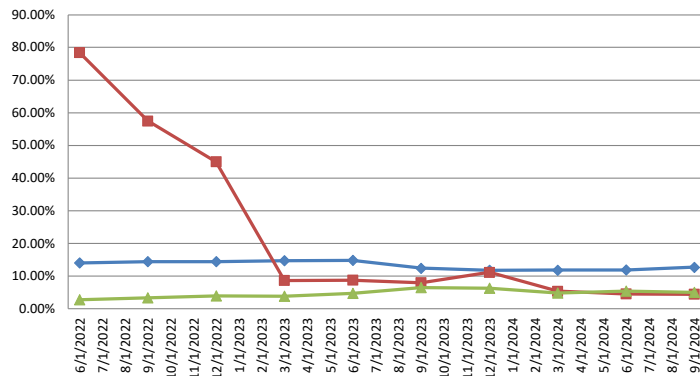
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	12.73%	12.83%	13.13%	13.28%	13.44%	13.84%	13.95%	11.43%	11.60%	11.87%
Net Worth Growth (Decline) - YTD	4.06%	4.18%	4.79%	4.15%	5.13%	5.55%	4.31%	3.02%	3.28%	3.26%
Total Delinquent Lns/ Net Worth	4.35%	4.28%	4.98%	3.78%	4.53%	4.87%	6.05%	6.97%	7.75%	7.81%

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



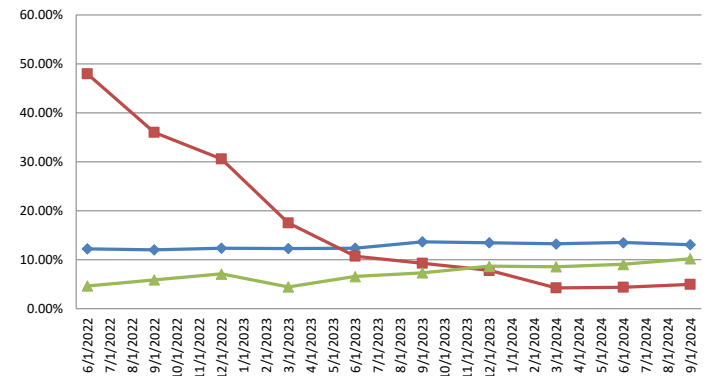
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.83%	10.18%	10.57%	10.75%	11.12%	11.37%	11.73%	11.69%	11.86%	12.11%
Net Worth Growth (Decline) - YTD	9.58%	11.44%	11.62%	12.16%	11.47%	10.10%	8.43%	4.68%	5.41%	5.61%
Total Delinquent Lns/ Net Worth	3.19%	3.31%	3.68%	2.87%	3.34%	3.65%	3.62%	3.38%	3.63%	3.96%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	14.02%	14.37%	14.36%	14.72%	14.79%	12.40%	11.79%	11.81%	11.87%	12.68%
Net Worth Growth (Decline) - YTD	78.41%	57.48%	44.96%	8.62%	8.75%	7.96%	11.10%	5.32%	4.49%	4.40%
Total Delinquent Lns/ Net Worth	2.74%	3.30%	3.87%	3.79%	4.70%	6.45%	6.27%	4.76%	5.39%	5.02%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	12.21%	12.00%	12.33%	12.28%	12.34%	13.62%	13.44%	13.23%	13.49%	13.04%
Net Worth Growth (Decline) - YTD	47.98%	35.99%	30.58%	17.49%	10.70%	9.28%	7.81%	4.23%	4.35%	4.97%
Total Delinquent Lns/ Net Worth	4.62%	5.85%	7.08%	4.41%	6.56%	7.30%	8.65%	8.54%	9.04%	10.19%

Source: SNL Financial

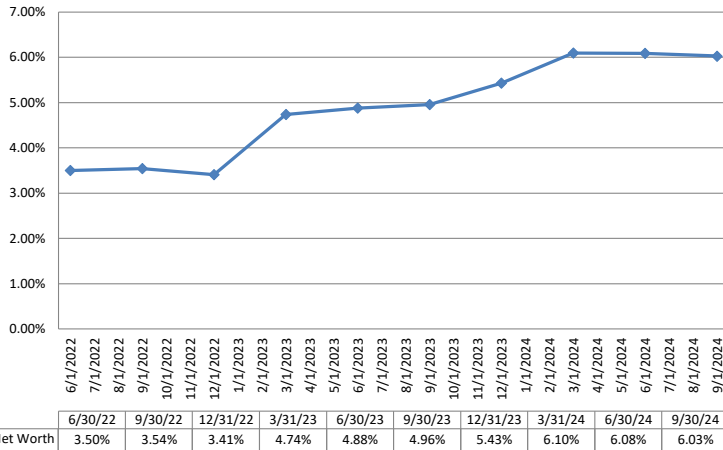
Note: Report includes only bank-level data.

NA = data was not available.

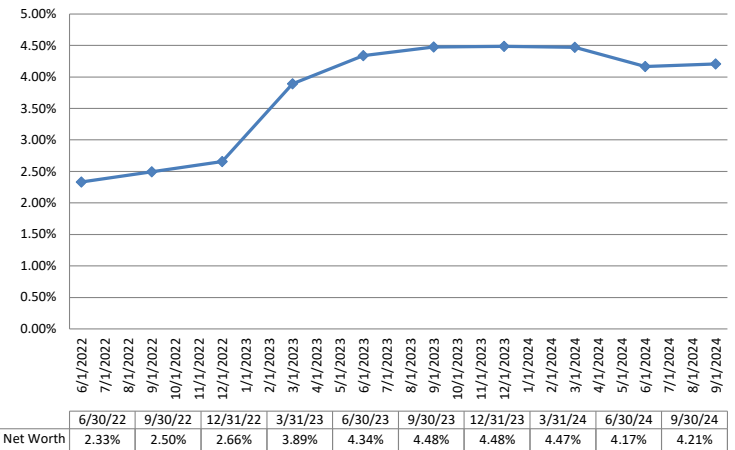
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

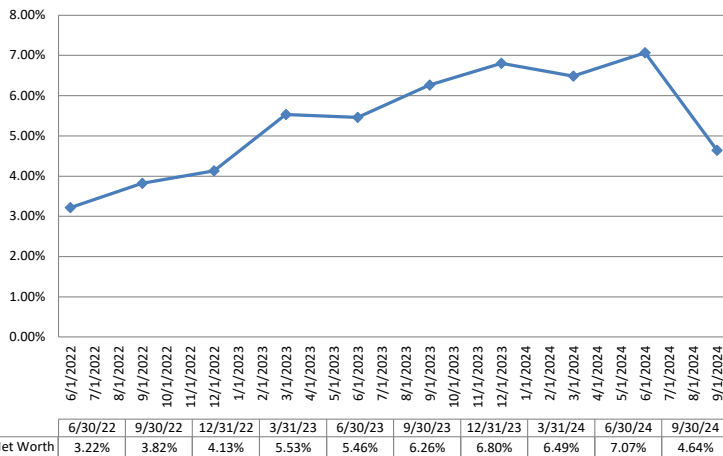
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



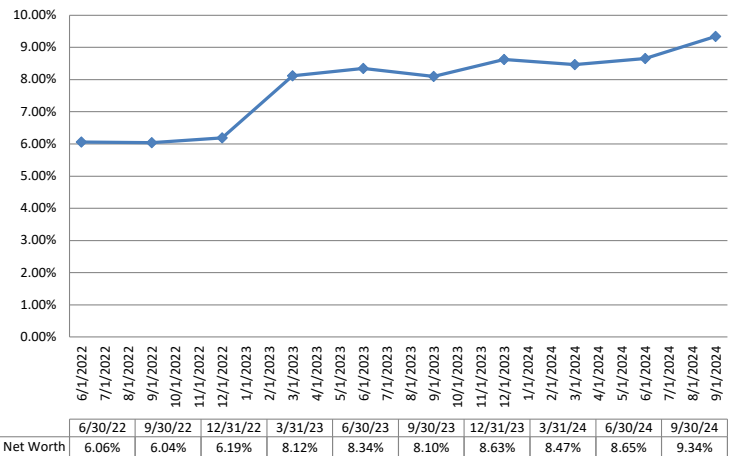
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



Asset Group D - \$1 billion and over in Total Assets
As of 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.

Net Worth

September 30, 2024

Run Date: November 15, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Carolina Cooperative Federal Credit Union	\$50,998	\$6,815	13.36%	(1.85%)	13.68%	4.80%
	Telco Credit Union	\$51,596	\$7,135	13.83%	0.13%	9.88%	7.95%
	Charlotte Fire Department Credit Union	\$52,039	\$6,929	13.32%	0.17%	2.44%	1.30%
	HealthShare Credit Union	\$53,341	\$6,268	11.75%	4.42%	1.48%	4.37%
	Vision Financial Federal Credit Union	\$57,584	\$8,821	15.32%	8.13%	0.11%	1.63%
	Acclaim Federal Credit Union	\$58,827	\$6,886	11.71%	10.89%	3.33%	4.34%
	Winston-Salem Federal Credit Union	\$60,894	\$7,592	12.47%	(0.70%)	6.10%	6.84%
	ElecTel Cooperative Federal Credit Union	\$62,912	\$8,124	12.91%	5.79%	2.39%	2.76%
	Lion's Share Federal Credit Union	\$70,648	\$5,641	7.98%	(18.17%)	47.93%	22.02%
	Carolina Federal Credit Union	\$75,825	\$8,161	10.76%	11.60%	5.27%	6.42%
	Revity Federal Credit Union	\$80,976	\$8,109	10.01%	1.26%	14.74%	8.60%
	North Carolina Community Federal Credit Union	\$91,865	\$9,750	10.61%	13.46%	1.93%	4.82%
	Welcome Federal Credit Union	\$92,510	\$11,609	12.55%	0.74%	6.76%	2.99%
	WNC Community Credit Union	\$93,845	\$15,595	16.62%	1.57%	1.30%	2.21%
	American Partners Federal Credit Union	\$98,681	\$8,609	8.72%	5.03%	6.12%	4.89%
	Weyco Community Credit Union	\$105,804	\$11,142	10.53%	3.50%	12.60%	4.94%
	Bragg Mutual Federal Credit Union	\$114,575	\$11,267	9.83%	2.32%	15.86%	9.26%
	Nova Credit Union	\$119,720	\$20,242	16.91%	0.78%	2.78%	1.80%
	R T P Federal Credit Union	\$139,332	\$10,853	7.79%	3.16%	2.48%	10.48%
	Duke University Federal Credit Union	\$194,018	\$18,990	9.79%	6.97%	3.99%	5.92%
	First Flight Federal Credit Union	\$244,728	\$30,774	12.57%	9.30%	2.89%	8.20%
	Average of Asset Group A	\$93,844	\$10,920	11.87%	3.26%	7.81%	6.03%

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

September 30, 2024

Run Date: November 15, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Mountain Credit Union	\$339,660	\$37,755	11.12%	7.55%	4.34%	5.99%
	Summit Credit Union	\$344,631	\$52,713	15.30%	6.13%	3.99%	3.79%
	Telco Community Credit Union	\$379,957	\$43,164	11.36%	12.36%	5.18%	3.98%
	Piedmont Advantage Credit Union	\$391,165	\$32,816	8.39%	(6.68%)	3.66%	1.29%
	Members Credit Union	\$440,106	\$63,335	14.39%	8.71%	2.61%	5.99%
	Average of Asset Group B	\$379,104	\$45,957	12.11%	5.61%	3.96%	4.21%
Asset Group C - \$501 million to \$1 billion in total assets							
	Carolinas Telco Federal Credit Union	\$529,331	\$76,572	14.47%	(3.32%)	5.30%	5.61%
	Champion Credit Union	\$534,016	\$59,838	11.21%	6.00%	5.54%	3.70%
	Fort Liberty Federal Credit Union	\$620,622	\$76,790	12.37%	10.51%	4.21%	4.61%
	Average of Asset Group C	\$561,323	\$71,067	12.68%	4.40%	5.02%	4.64%
Asset Group D - \$1 billion and over in total assets							
	Marine Federal Credit Union	\$1,015,724	\$105,386	10.38%	6.21%	8.74%	14.35%
	Latino Community Credit Union	\$1,075,927	\$234,897	21.83%	3.22%	6.68%	2.72%
	Skyla Federal Credit Union	\$1,561,840	\$148,055	9.48%	1.62%	7.31%	11.19%
	Self-Help Credit Union	\$1,859,359	\$500,823	26.94%	3.69%	3.46%	10.01%
	Allegacy Federal Credit Union	\$2,319,045	\$261,385	11.27%	7.12%	3.84%	6.51%
	Local Government Federal Credit Union	\$4,121,173	\$372,473	9.04%	1.98%	31.89%	12.66%
	Truiliant Federal Credit Union	\$5,221,550	\$463,584	8.88%	8.18%	8.48%	10.14%
	Coastal Federal Credit Union	\$5,351,200	\$538,304	10.06%	9.38%	5.15%	8.84%
	State Employees Credit Union	\$57,229,287	\$5,446,833	9.52%	3.32%	16.12%	7.68%
	Average of Asset Group D	\$8,861,678	\$896,860	13.04%	4.97%	10.19%	9.34%

Source: SNL Financial

Note: Report includes only bank-level data.

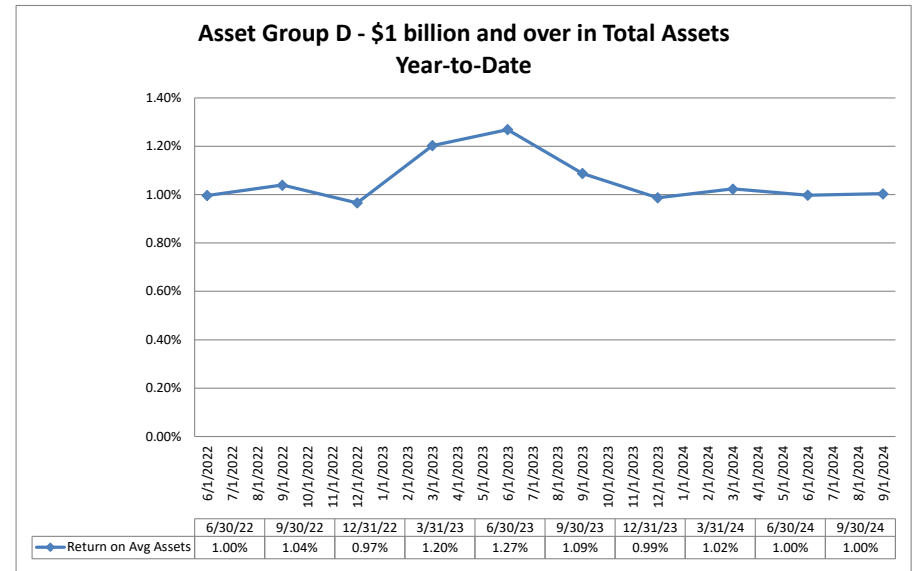
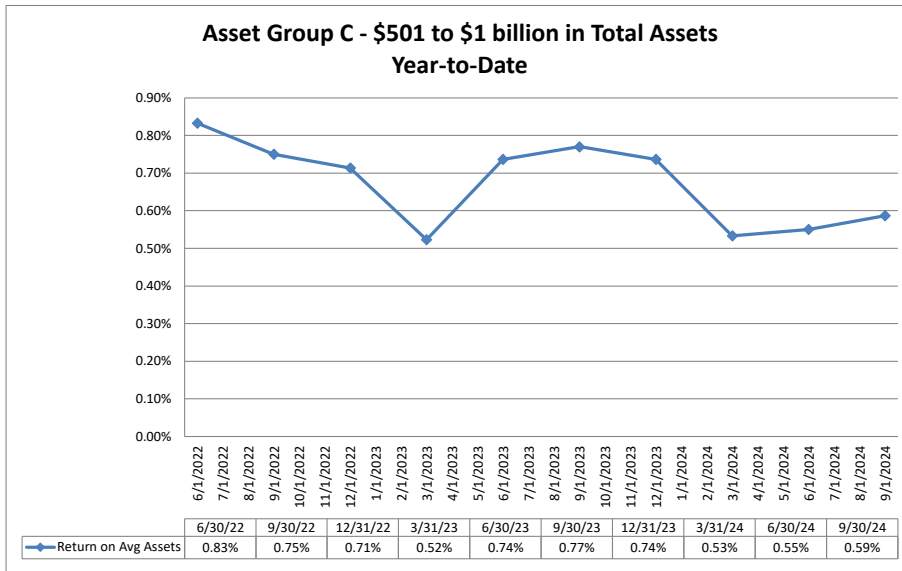
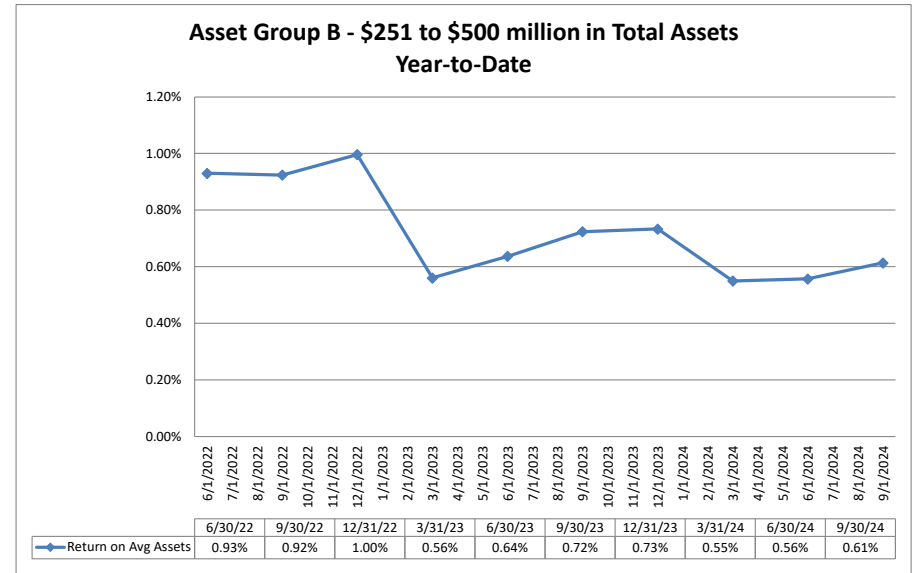
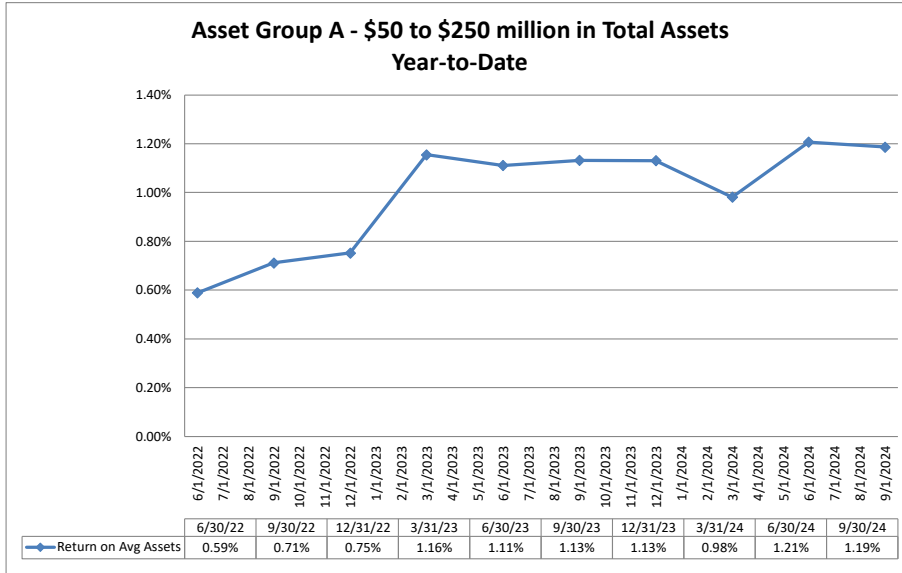
NA = data was not available.

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



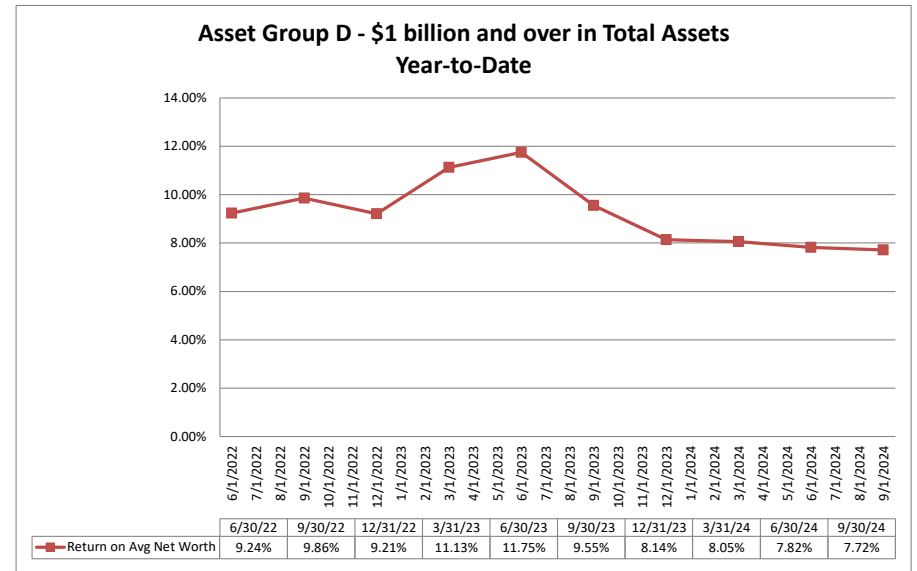
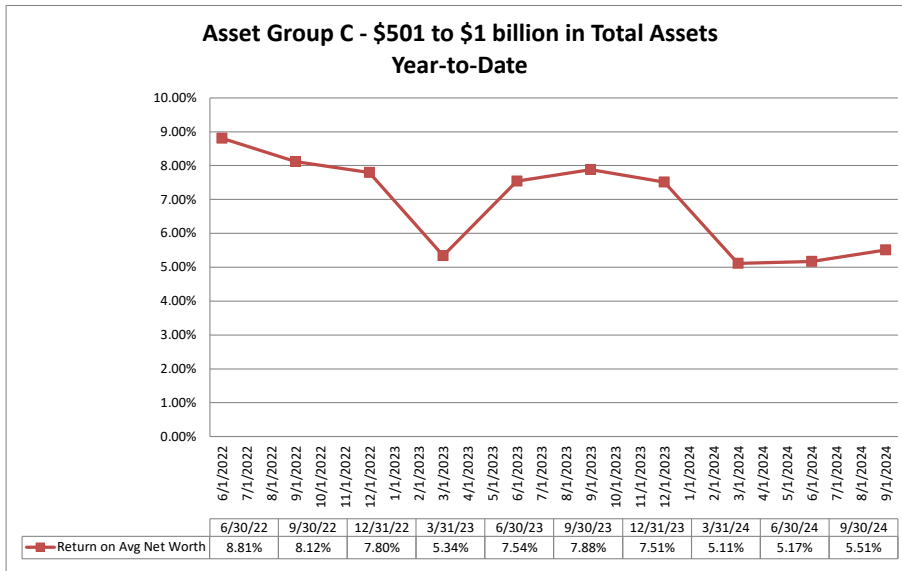
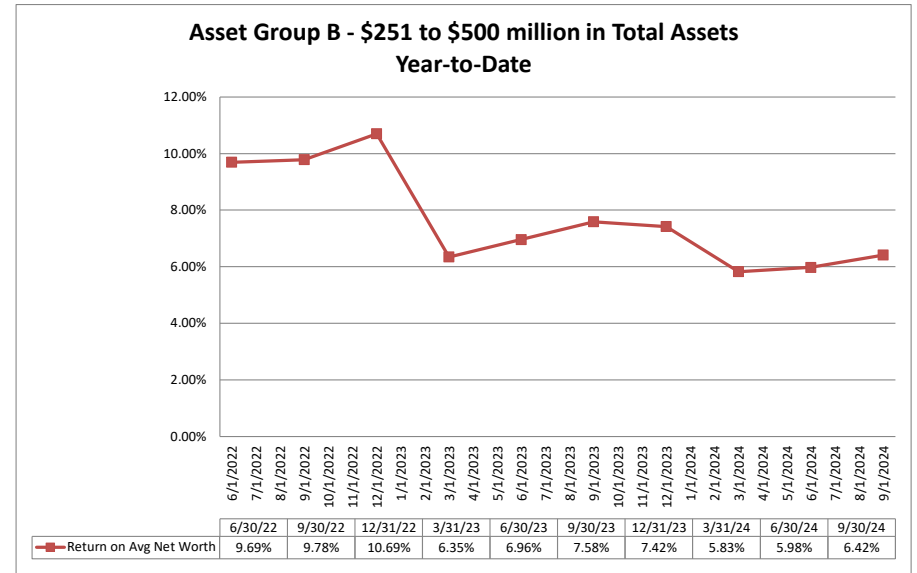
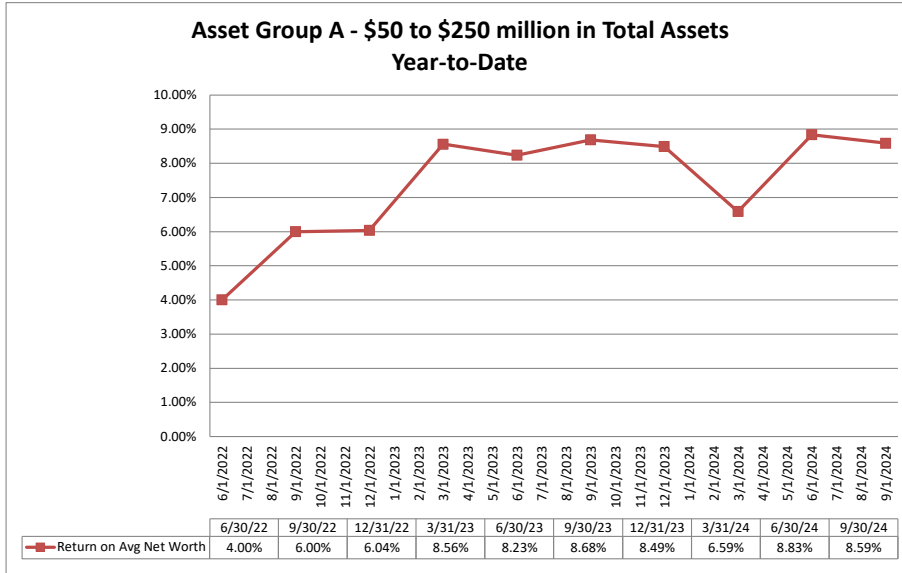
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Palmetto First Federal Credit Union	\$57,920	\$306	2.11%	10.80%	61.69%	\$82	\$856	1.96%	10.33%	63.85%	\$81
	Vital Federal Credit Union	\$57,981	\$208	1.43%	9.41%	72.54%	\$94	\$616	1.40%	9.52%	73.49%	\$95
	Secured Advantage Federal Credit Union	\$60,599	(\$250)	(1.64%)	(13.06%)	106.70%	\$102	(\$108)	(0.23%)	(1.88%)	94.73%	\$97
	Nucor Employees' Credit Union	\$62,448	\$459	2.90%	16.81%	52.54%	\$73	\$1,370	2.84%	17.46%	52.23%	\$69
	Neighbors United Federal Credit Union	\$62,691	\$80	0.51%	4.08%	90.34%	\$62	\$458	0.97%	7.95%	83.85%	\$61
	Greenwood Municipal Federal Credit Union	\$65,321	(\$35)	(0.21%)	(2.31%)	83.06%	\$54	(\$48)	(0.10%)	(1.07%)	85.20%	\$59
	Latitude 32 Federal Credit Union	\$65,487	\$245	1.49%	11.07%	72.34%	\$83	\$775	1.57%	12.01%	72.12%	\$83
	Santee Cooper Credit Union	\$79,096	\$454	2.27%	15.57%	60.45%	\$85	\$1,269	2.10%	15.07%	60.86%	\$87
	South Carolina National Guard Federal Credit Union	\$89,033	\$548	2.46%	11.55%	55.82%	\$84	\$1,772	2.65%	13.07%	52.15%	\$81
	Curis Financial Credit Union	\$90,341	\$289	1.27%	6.58%	79.27%	\$84	\$879	1.27%	6.88%	78.61%	\$80
	Caro Federal Credit Union	\$133,395	\$134	0.41%	3.22%	89.78%	\$98	\$484	0.49%	4.01%	87.62%	\$94
	Upstate Federal Credit Union	\$144,169	\$308	0.87%	10.55%	85.67%	\$82	\$889	0.86%	10.74%	85.66%	\$78
	Greenville Heritage Federal Credit Union	\$166,387	\$334	0.80%	6.62%	80.15%	\$71	\$537	0.44%	3.59%	83.89%	\$72
	Mid Carolina Credit Union	\$169,862	\$306	0.72%	7.50%	83.31%	\$67	\$945	0.74%	8.16%	83.55%	\$68
	Georgetown Kraft Credit Union	\$179,642	\$823	1.86%	12.08%	67.93%	\$73	\$2,452	1.86%	12.41%	68.59%	\$71
	Carolina Foothills Federal Credit Union	\$200,655	(\$83)	(0.17%)	(1.39%)	93.39%	\$84	(\$146)	(0.10%)	(0.82%)	94.64%	\$85
	SPC Credit Union	\$239,310	\$1,407	2.34%	28.10%	68.11%	\$65	\$2,639	1.45%	18.55%	73.91%	\$63
	Average of Asset Group A	\$113,196	\$325	1.14%	8.07%	76.65%	\$79	\$920	1.19%	8.59%	76.17%	\$78
Asset Group B - \$251 to \$500 million in total assets												
	MTC Federal Credit Union	\$281,244	\$346	0.49%	3.68%	79.55%	\$86	\$542	0.25%	1.93%	82.13%	\$86
	Carolina Trust Federal Credit Union	\$396,799	\$638	0.64%	7.89%	75.94%	\$92	\$1,802	0.60%	7.56%	78.44%	\$90
	Greenville Federal Credit Union	\$461,904	\$1,203	1.05%	10.31%	76.00%	\$88	\$3,338	0.99%	9.76%	78.04%	\$86
	Average of Asset Group B	\$379,982	\$729	0.73%	7.29%	77.16%	\$89	\$1,894	0.61%	6.42%	79.54%	\$87
Asset Group C - \$501 million to \$1 billion in total assets												
	CPM Federal Credit Union	\$632,504	\$1,404	0.89%	9.52%	80.23%	\$88	\$4,014	0.85%	9.30%	81.41%	\$90
	Spero Financial Federal Credit Union	\$700,366	(\$643)	(0.36%)	(4.67%)	88.39%	\$102	(\$2,459)	(0.46%)	(5.90%)	92.69%	\$104
	Family Trust Federal Credit Union	\$740,152	\$2,706	1.46%	13.64%	64.38%	\$90	\$7,552	1.37%	13.12%	66.52%	\$91
	Average of Asset Group C	\$691,007	\$1,156	0.66%	6.16%	77.67%	\$93	\$3,036	0.59%	5.51%	80.21%	\$95
Asset Group D - \$1 billion and over in total assets												
	Rev Federal Credit Union	\$1,095,941	\$1,433	0.51%	5.93%	85.50%	\$88	\$4,768	0.57%	6.70%	84.66%	\$86
	Palmetto Citizens Federal Credit Union	\$1,320,653	\$4,468	1.36%	11.37%	68.14%	\$83	\$11,578	1.18%	10.31%	71.26%	\$82
	AllSouth Federal Credit Union	\$1,343,624	\$5,376	1.61%	9.87%	62.78%	\$78	\$18,276	1.85%	11.57%	62.01%	\$76
	S.C. State Federal Credit Union	\$1,423,372	\$6,207	1.75%	14.22%	54.70%	\$72	\$18,884	1.79%	15.12%	54.95%	\$74
	Sharonview Federal Credit Union	\$1,497,842	(\$2,137)	(0.56%)	(9.61%)	117.17%	\$110	(\$8,814)	(0.75%)	(13.26%)	112.78%	\$110
	SRP Federal Credit Union	\$1,792,871	\$7,715	1.73%	13.26%	65.93%	\$100	\$21,626	1.63%	12.89%	64.72%	\$95
	Safe Federal Credit Union	\$1,873,130	\$1,813	0.39%	5.01%	71.72%	\$76	\$7,114	0.51%	6.85%	71.34%	\$80
	South Carolina Federal Credit Union	\$2,519,426	\$5,623	0.89%	7.34%	81.98%	\$115	\$17,468	0.91%	7.75%	80.14%	\$113
	Founders Federal Credit Union	\$4,817,730	\$16,908	1.41%	11.91%	57.56%	\$97	\$47,413	1.34%	11.52%	58.48%	\$95
	Average of Asset Group D	\$1,964,954	\$5,267	1.01%	7.70%	73.94%	\$91	\$15,368	1.00%	7.72%	73.37%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

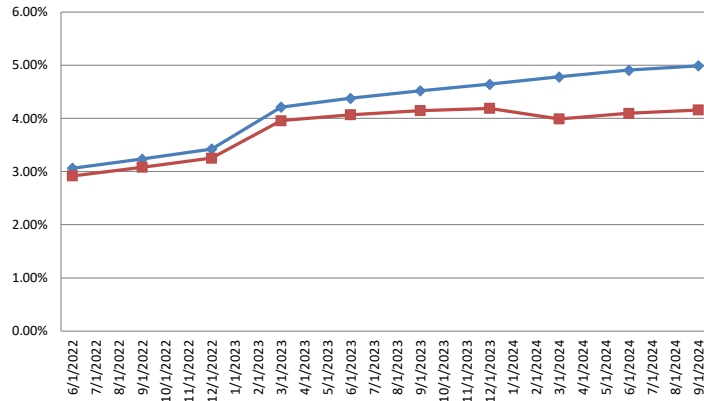
NA = data was not available.

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

Balance Sheet & Net Interest Margin

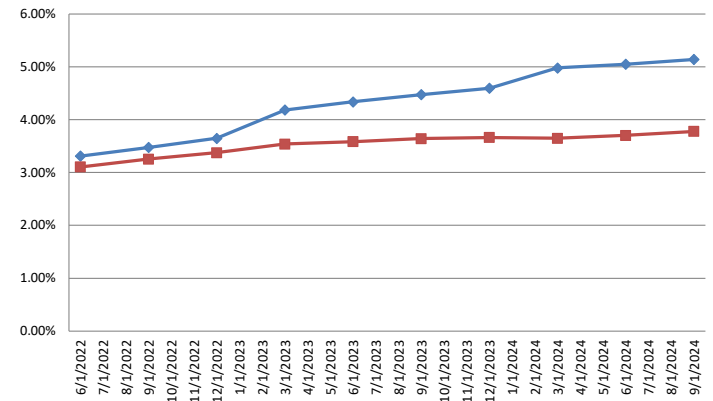
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



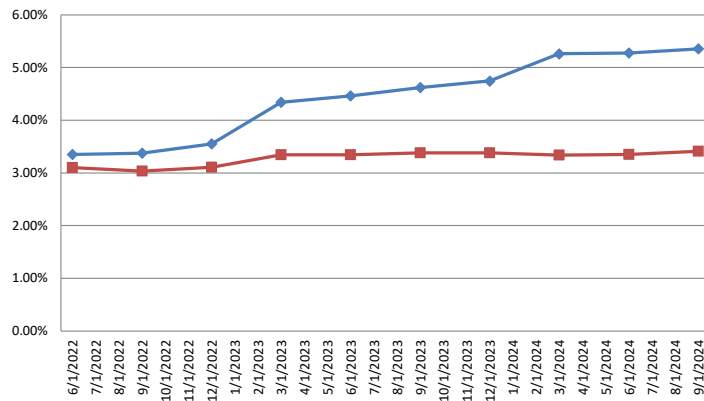
Yield on Avg Assets	3.06%	3.23%	3.42%	4.21%	4.38%	4.52%	4.64%	4.78%	4.90%	4.99%
Net Interest Income/ Avg Assets	2.92%	3.08%	3.25%	3.95%	4.07%	4.14%	4.19%	3.99%	4.09%	4.16%

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



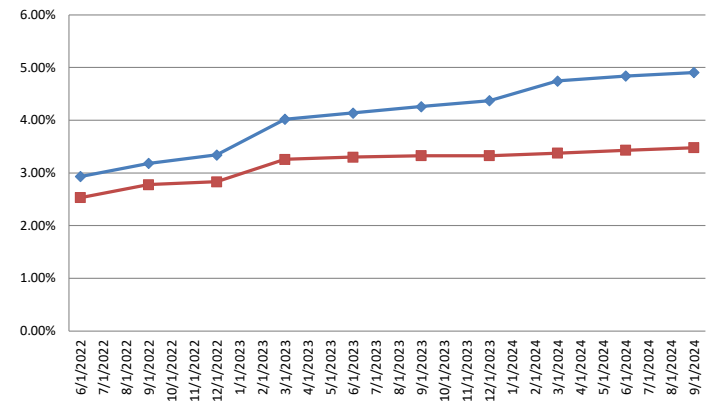
Yield on Avg Assets	3.31%	3.47%	3.65%	4.18%	4.34%	4.47%	4.59%	4.98%	5.05%	5.14%
Net Interest Income/ Avg Assets	3.11%	3.25%	3.37%	3.54%	3.58%	3.64%	3.66%	3.65%	3.70%	3.78%

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



Yield on Avg Assets	3.35%	3.37%	3.55%	4.34%	4.46%	4.62%	4.74%	5.26%	5.28%	5.36%
Net Interest Income/ Avg Assets	3.10%	3.04%	3.11%	3.34%	3.34%	3.38%	3.38%	3.34%	3.35%	3.41%

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



Yield on Avg Assets	2.94%	3.18%	3.34%	4.02%	4.14%	4.26%	4.37%	4.74%	4.84%	4.91%
Net Interest Income/ Avg Assets	2.53%	2.78%	2.83%	3.26%	3.30%	3.33%	3.33%	3.38%	3.43%	3.48%

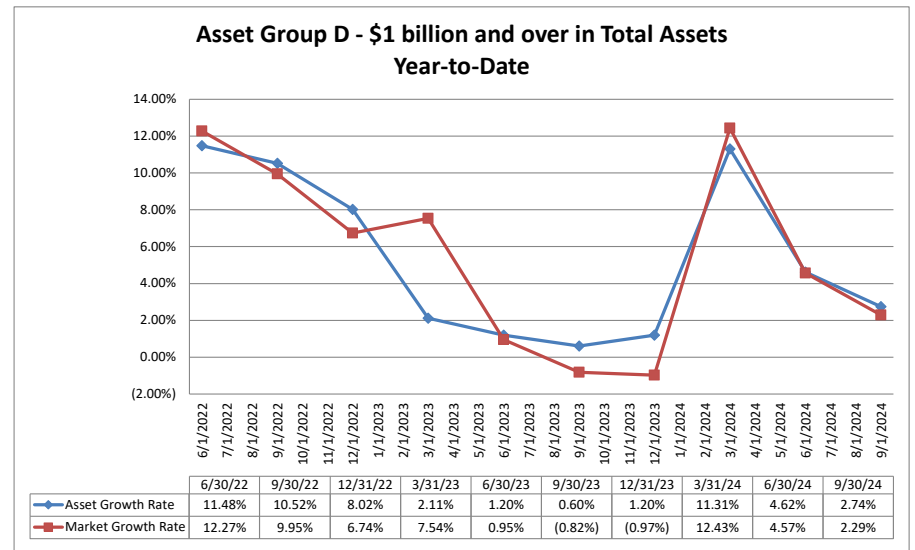
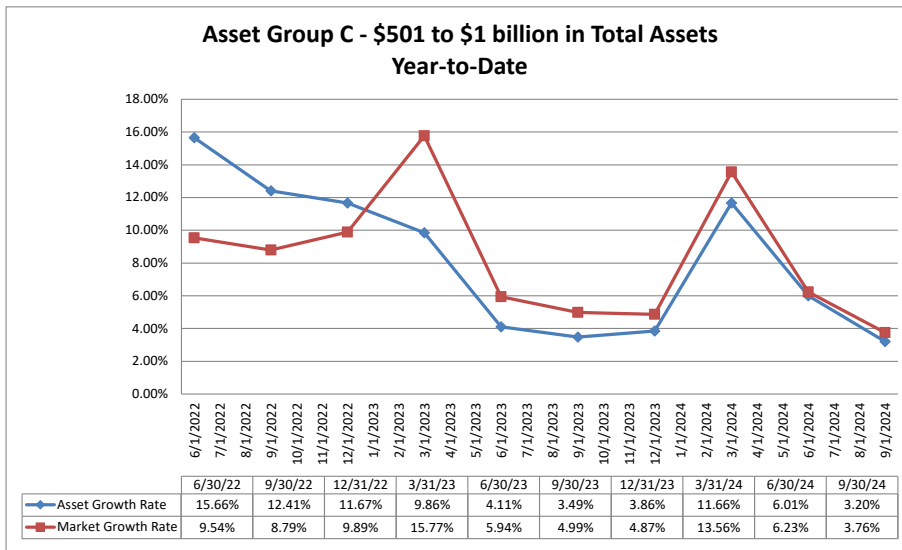
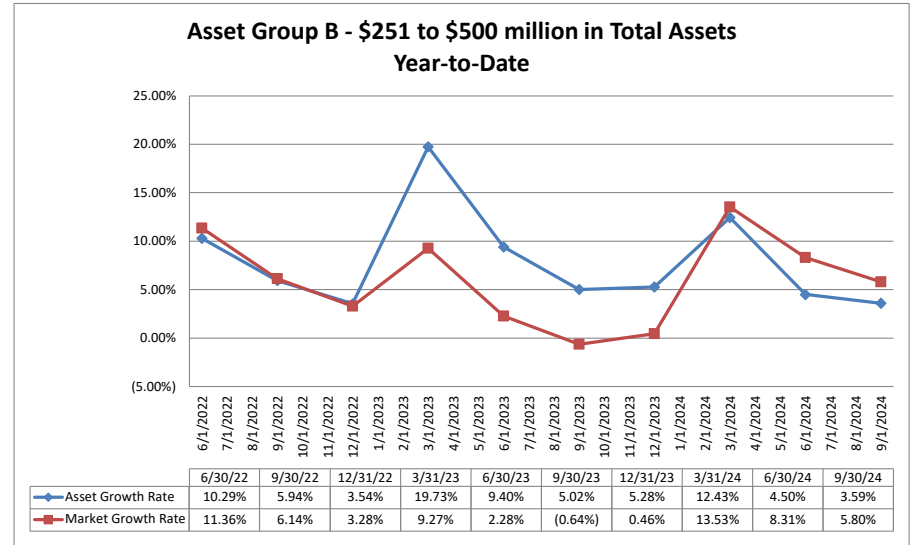
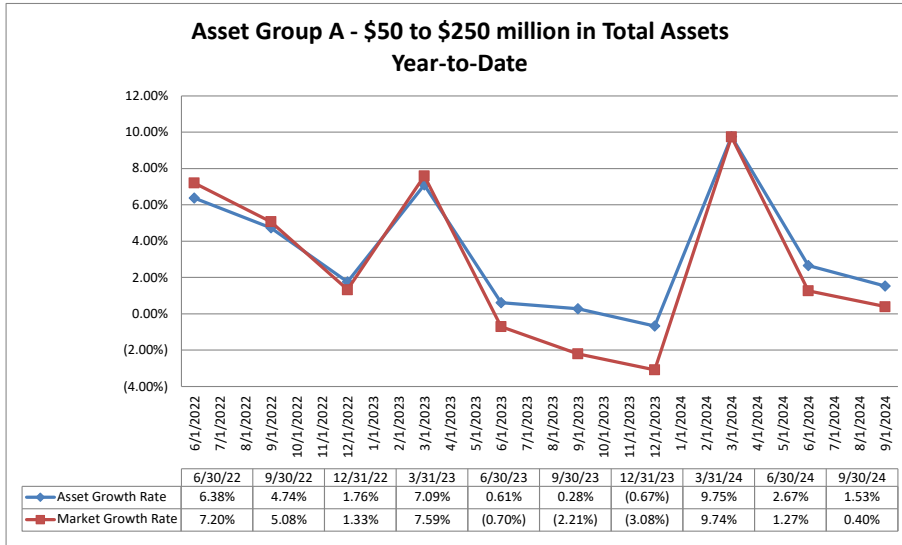
Source: SNL Financial

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: Asset Growth Rate & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Palmetto First Federal Credit Union	\$57,920	\$37,371	\$46,247	80.81%	\$3,994	6.36%	0.74%	5.62%	1.00%	(1.24%)
	Vital Federal Credit Union	\$57,981	\$39,844	\$48,722	81.78%	\$3,741	5.06%	0.56%	4.51%	(0.98%)	(2.16%)
	Secured Advantage Federal Credit Union	\$60,599	\$34,191	\$52,885	64.65%	\$5,269	4.84%	0.91%	3.94%	(6.49%)	(7.39%)
	Nucor Employees' Credit Union	\$62,448	\$39,380	\$50,797	77.52%	\$4,307	5.08%	0.37%	4.71%	1.72%	(0.16%)
	Neighbors United Federal Credit Union	\$62,691	\$32,225	\$54,364	59.28%	\$2,612	3.83%	0.40%	3.43%	2.59%	4.94%
	Greenwood Municipal Federal Credit Union	\$65,321	\$34,636	\$58,944	58.76%	\$3,350	4.89%	0.97%	3.92%	(0.37%)	(0.56%)
	Latitude 32 Federal Credit Union	\$65,487	\$47,863	\$56,315	84.99%	\$3,852	4.83%	0.30%	4.54%	0.85%	0.05%
	Santee Cooper Credit Union	\$79,096	\$55,127	\$66,492	82.91%	\$4,520	5.04%	1.00%	4.04%	(1.53%)	(4.09%)
	South Carolina National Guard Federal Credit Union	\$89,033	\$36,416	\$68,757	52.96%	\$5,396	5.40%	0.70%	4.70%	(1.27%)	(5.44%)
	Curis Financial Credit Union	\$90,341	\$47,848	\$71,565	66.86%	\$3,687	4.52%	0.44%	4.08%	(2.83%)	(4.74%)
	Caro Federal Credit Union	\$133,395	\$90,828	\$101,201	89.75%	\$5,131	4.98%	0.89%	4.09%	10.30%	2.01%
	Upstate Federal Credit Union	\$144,169	\$92,428	\$112,288	82.31%	\$2,621	5.72%	1.51%	4.21%	11.25%	8.43%
	Greenville Heritage Federal Credit Union	\$166,387	\$89,221	\$145,193	61.45%	\$4,322	4.64%	1.59%	3.05%	7.24%	7.65%
	Mid Carolina Credit Union	\$169,862	\$102,368	\$153,481	66.70%	\$3,653	4.58%	0.90%	3.67%	(1.62%)	(0.60%)
	Georgetown Kraft Credit Union	\$179,642	\$112,814	\$150,760	74.83%	\$2,566	5.48%	0.62%	4.86%	4.04%	3.26%
	Carolina Foothills Federal Credit Union	\$200,655	\$143,795	\$168,718	85.23%	\$3,372	4.92%	1.60%	3.32%	2.16%	3.80%
	SPC Credit Union	\$239,310	\$166,483	\$208,661	79.79%	\$3,049	4.65%	0.66%	3.99%	(0.07%)	2.97%
	Average of Asset Group A	\$113,196	\$70,755	\$95,023	73.56%	\$3,850	4.99%	0.83%	4.16%	1.53%	0.40%
Asset Group B - \$251 to \$500 million in total assets											
	MTC Federal Credit Union	\$281,244	\$169,084	\$228,600	73.97%	\$3,583	5.73%	1.88%	3.85%	2.07%	8.97%
	Carolina Trust Federal Credit Union	\$396,799	\$281,156	\$359,814	78.14%	\$4,199	4.63%	0.65%	3.98%	1.73%	2.04%
	Greenville Federal Credit Union	\$461,904	\$324,605	\$390,888	83.04%	\$4,940	5.05%	1.54%	3.51%	6.97%	6.40%
	Average of Asset Group B	\$379,982	\$258,282	\$326,434	78.38%	\$4,241	5.14%	1.36%	3.78%	3.59%	5.80%
Asset Group C - \$501 million to \$1 billion in total assets											
	CPM Federal Credit Union	\$632,504	\$425,598	\$566,006	75.19%	\$3,312	4.36%	1.17%	3.19%	2.60%	2.59%
	Spero Financial Federal Credit Union	\$700,366	\$563,183	\$635,992	88.55%	\$4,072	6.25%	2.81%	3.44%	(1.02%)	(0.32%)
	Family Trust Federal Credit Union	\$740,152	\$562,028	\$632,766	88.82%	\$5,805	5.46%	1.85%	3.61%	8.01%	9.01%
	Average of Asset Group C	\$691,007	\$516,936	\$611,588	84.19%	\$4,396	5.36%	1.94%	3.41%	3.20%	3.76%
Asset Group D - \$1 billion and over in total assets											
	Rev Federal Credit Union	\$1,095,941	\$863,073	\$881,003	97.96%	\$3,886	4.94%	1.40%	3.54%	(0.63%)	(1.47%)
	Palmetto Citizens Federal Credit Union	\$1,320,653	\$762,531	\$1,055,226	72.26%	\$4,359	4.46%	1.19%	3.27%	3.83%	3.31%
	AllSouth Federal Credit Union	\$1,343,624	\$682,039	\$1,108,171	61.55%	\$4,186	4.51%	1.03%	3.48%	9.32%	7.67%
	S.C. State Federal Credit Union	\$1,423,372	\$792,859	\$1,126,545	70.38%	\$5,021	5.07%	1.24%	3.84%	3.47%	1.50%
	Sharonview Federal Credit Union	\$1,497,842	\$1,039,129	\$1,226,358	84.73%	\$5,237	4.53%	2.47%	2.06%	(8.53%)	(7.46%)
	SRP Federal Credit Union	\$1,792,871	\$1,136,456	\$1,523,167	74.61%	\$4,165	5.35%	0.72%	4.63%	8.27%	7.08%
	Safe Federal Credit Union	\$1,873,130	\$1,305,601	\$1,654,069	78.93%	\$5,276	4.47%	1.89%	2.58%	3.48%	2.19%
	South Carolina Federal Credit Union	\$2,519,426	\$1,932,931	\$1,953,562	98.94%	\$4,355	4.61%	0.60%	4.02%	(2.76%)	(2.28%)
	Founders Federal Credit Union	\$4,817,730	\$3,749,714	\$4,015,628	93.38%	\$5,791	6.23%	2.37%	3.87%	8.24%	10.03%
	Average of Asset Group D	\$1,964,954	\$1,362,704	\$1,615,970	81.42%	\$4,697	4.91%	1.43%	3.48%	2.74%	2.29%

Source: SNL Financial

Note: Report includes only bank-level data.

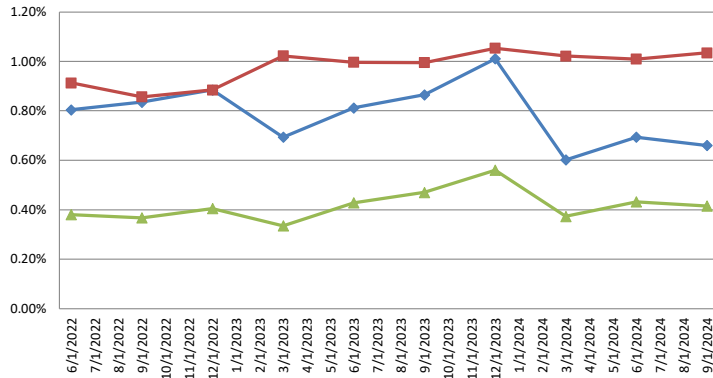
NA = data was not available.

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

Asset Quality

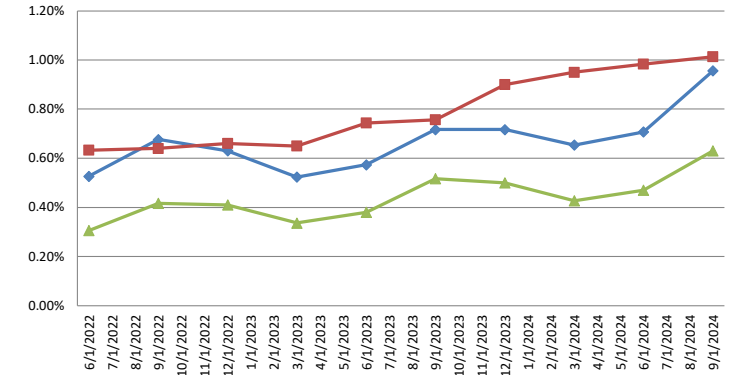
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



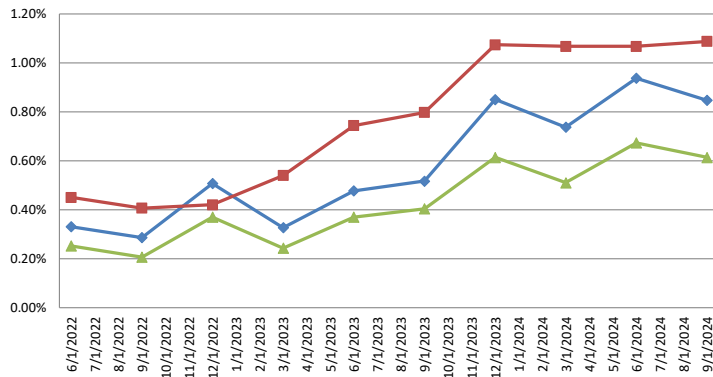
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.80%	0.84%	0.88%	0.69%	0.81%	0.87%	1.01%	0.60%	0.69%	0.66%
Reserves/Loans	0.91%	0.86%	0.88%	1.02%	1.00%	0.99%	1.05%	1.02%	1.01%	1.03%
Delinquent Loans/Total Assets	0.38%	0.37%	0.41%	0.33%	0.43%	0.47%	0.56%	0.37%	0.43%	0.42%

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



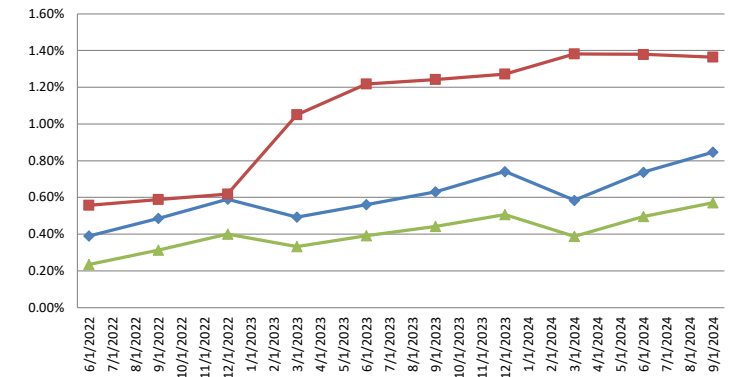
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.53%	0.68%	0.63%	0.52%	0.57%	0.72%	0.72%	0.65%	0.71%	0.96%
Reserves/Loans	0.63%	0.64%	0.66%	0.65%	0.74%	0.76%	0.90%	0.95%	0.98%	1.01%
Delinquent Loans/Total Assets	0.31%	0.42%	0.41%	0.34%	0.38%	0.52%	0.50%	0.43%	0.47%	0.63%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.33%	0.29%	0.51%	0.33%	0.48%	0.52%	0.85%	0.74%	0.94%	0.85%
Reserves/Loans	0.45%	0.41%	0.42%	0.54%	0.74%	0.80%	1.07%	1.07%	1.07%	1.09%
Delinquent Loans/Total Assets	0.25%	0.21%	0.37%	0.24%	0.37%	0.40%	0.61%	0.51%	0.67%	0.61%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.39%	0.49%	0.59%	0.49%	0.56%	0.63%	0.74%	0.58%	0.74%	0.85%
Reserves/Loans	0.56%	0.59%	0.62%	1.05%	1.22%	1.24%	1.27%	1.38%	1.38%	1.36%
Delinquent Loans/Total Assets	0.24%	0.31%	0.40%	0.33%	0.39%	0.44%	0.51%	0.39%	0.50%	0.57%

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

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Palmetto First Federal Credit Union	\$57,920	\$703	1.88%	2.34%	124.32%	5.82%	1.21%
	Vital Federal Credit Union	\$57,981	\$103	0.26%	0.15%	57.28%	1.14%	0.18%
	Secured Advantage Federal Credit Union	\$60,599	\$399	1.17%	1.31%	112.03%	5.14%	0.66%
	Nucor Employees' Credit Union	\$62,448	\$204	0.52%	0.58%	111.76%	1.79%	0.33%
	Neighbors United Federal Credit Union	\$62,691	\$318	0.99%	0.65%	66.35%	4.03%	0.51%
	Greenwood Municipal Federal Credit Union	\$65,321	\$75	0.22%	0.85%	394.67%	1.19%	0.11%
	Latitude 32 Federal Credit Union	\$65,487	\$132	0.28%	0.37%	135.61%	1.44%	0.20%
	Santee Cooper Credit Union	\$79,096	\$482	0.87%	0.99%	113.28%	3.88%	0.61%
	South Carolina National Guard Federal Credit Union	\$89,033	\$107	0.29%	1.07%	362.62%	0.53%	0.12%
	Curis Financial Credit Union	\$90,341	\$110	0.23%	1.38%	601.82%	0.59%	0.12%
	Caro Federal Credit Union	\$133,395	\$556	0.61%	1.01%	164.21%	3.33%	0.42%
	Upstate Federal Credit Union	\$144,169	\$200	0.22%	0.70%	325.50%	1.85%	0.14%
	Greenville Heritage Federal Credit Union	\$166,387	\$259	0.29%	1.39%	478.38%	1.38%	0.16%
	Mid Carolina Credit Union	\$169,862	\$459	0.45%	0.84%	186.49%	2.58%	0.27%
	Georgetown Kraft Credit Union	\$179,642	\$732	0.65%	1.57%	242.08%	2.75%	0.41%
	Carolina Foothills Federal Credit Union	\$200,655	\$1,561	1.09%	0.89%	82.38%	6.33%	0.78%
	SPC Credit Union	\$239,310	\$1,975	1.19%	1.49%	125.82%	10.96%	0.83%
	Average of Asset Group A	\$113,196	\$493	0.66%	1.03%	216.74%	3.22%	0.42%
Asset Group B - \$251 to \$500 million in total assets								
	MTC Federal Credit Union	\$281,244	\$2,030	1.20%	0.98%	81.48%	5.40%	0.72%
	Carolina Trust Federal Credit Union	\$396,799	\$2,152	0.77%	1.20%	156.60%	5.89%	0.54%
	Greenville Federal Credit Union	\$461,904	\$2,933	0.90%	0.86%	95.09%	5.86%	0.63%
	Average of Asset Group B	\$379,982	\$2,372	0.96%	1.01%	111.06%	5.72%	0.63%
Asset Group C - \$501 million to \$1 billion in total assets								
	CPM Federal Credit Union	\$632,504	\$5,917	1.39%	1.22%	88.05%	9.12%	0.94%
	Spero Financial Federal Credit Union	\$700,366	\$3,363	0.60%	0.94%	157.78%	6.22%	0.48%
	Family Trust Federal Credit Union	\$740,152	\$3,102	0.55%	1.10%	199.94%	3.60%	0.42%
	Average of Asset Group C	\$691,007	\$4,127	0.85%	1.09%	148.59%	6.31%	0.61%
Asset Group D - \$1 billion and over in total assets								
	Rev Federal Credit Union	\$1,095,941	\$5,771	0.67%	1.33%	199.53%	5.66%	0.53%
	Palmetto Citizens Federal Credit Union	\$1,320,653	\$5,009	0.66%	1.27%	192.93%	3.25%	0.38%
	AllSouth Federal Credit Union	\$1,343,624	\$2,204	0.32%	1.21%	374.68%	1.27%	0.16%
	S.C. State Federal Credit Union	\$1,423,372	\$7,426	0.94%	1.76%	188.37%	3.96%	0.52%
	Sharonview Federal Credit Union	\$1,497,842	\$23,038	2.22%	1.49%	67.28%	21.40%	1.54%
	SRP Federal Credit Union	\$1,792,871	\$8,229	0.72%	1.50%	206.96%	3.42%	0.46%
	Safe Federal Credit Union	\$1,873,130	\$9,864	0.76%	1.12%	148.20%	6.80%	0.53%
	South Carolina Federal Credit Union	\$2,519,426	\$10,845	0.56%	0.84%	150.22%	3.45%	0.43%
	Founders Federal Credit Union	\$4,817,730	\$28,697	0.77%	1.76%	230.30%	4.89%	0.60%
	Average of Asset Group D	\$1,964,954	\$11,231	0.85%	1.36%	195.39%	6.01%	0.57%

Source: SNL Financial

Note: Report includes only bank-level data.

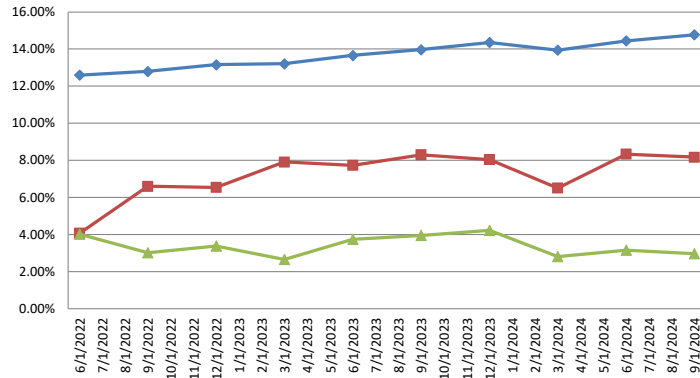
NA = data was not available.

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

Net Worth

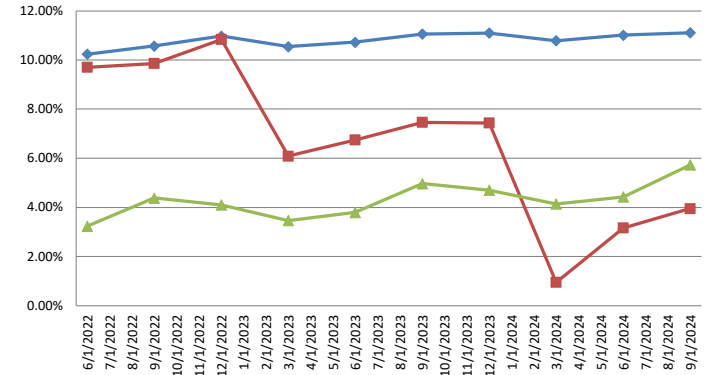
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



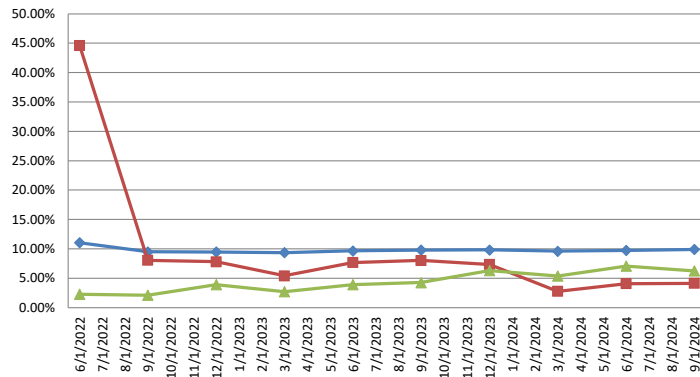
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	12.59%	12.79%	13.15%	13.21%	13.66%	13.97%	14.35%	13.94%	14.44%	14.77%
Net Worth Growth (Decline) - YTD	4.07%	6.60%	6.54%	7.91%	7.73%	8.30%	8.04%	6.51%	8.34%	8.17%
Total Delinquent Lns/ Net Worth	4.02%	3.01%	3.38%	2.65%	3.74%	3.95%	4.23%	2.81%	3.15%	2.96%

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



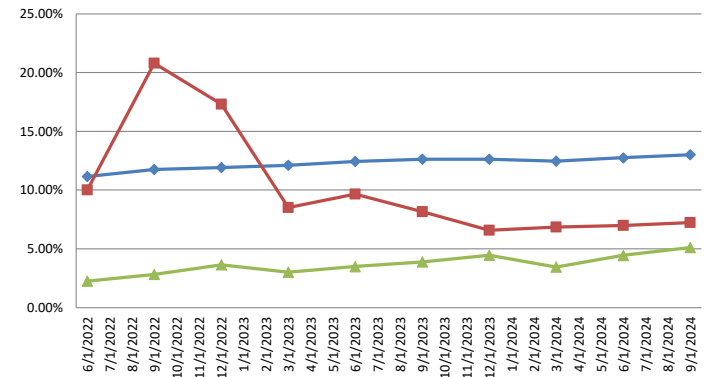
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.24%	10.57%	10.97%	10.54%	10.72%	11.05%	11.09%	10.78%	11.01%	11.11%
Net Worth Growth (Decline) - YTD	9.70%	9.86%	10.84%	6.09%	6.75%	7.46%	7.43%	0.96%	3.17%	3.95%
Total Delinquent Lns/ Net Worth	3.24%	4.38%	4.10%	3.46%	3.79%	4.97%	4.70%	4.14%	4.42%	5.73%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	11.08%	9.50%	9.48%	9.39%	9.66%	9.81%	9.82%	9.60%	9.73%	9.90%
Net Worth Growth (Decline) - YTD	44.60%	8.04%	7.81%	5.41%	7.65%	8.03%	7.34%	2.77%	4.06%	4.15%
Total Delinquent Lns/ Net Worth	2.28%	2.14%	3.92%	2.70%	3.92%	4.27%	6.30%	5.37%	7.09%	6.26%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	11.16%	11.75%	11.93%	12.12%	12.44%	12.64%	12.62%	12.47%	12.75%	13.00%
Net Worth Growth (Decline) - YTD	10.02%	20.79%	17.31%	8.53%	9.66%	8.17%	6.58%	6.87%	6.99%	7.23%
Total Delinquent Lns/ Net Worth	2.26%	2.84%	3.65%	3.01%	3.50%	3.90%	4.45%	3.45%	4.45%	5.11%

Source: SNL Financial

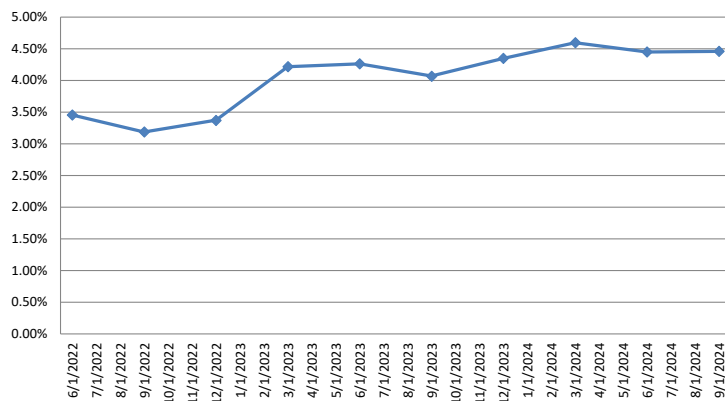
Note: Report includes only bank-level data.

NA = data was not available.

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

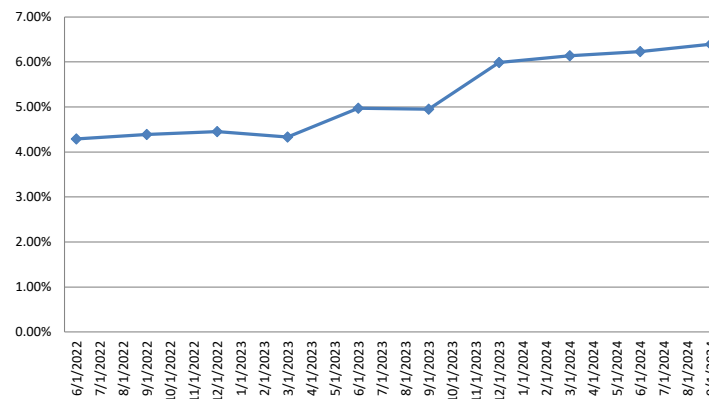
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



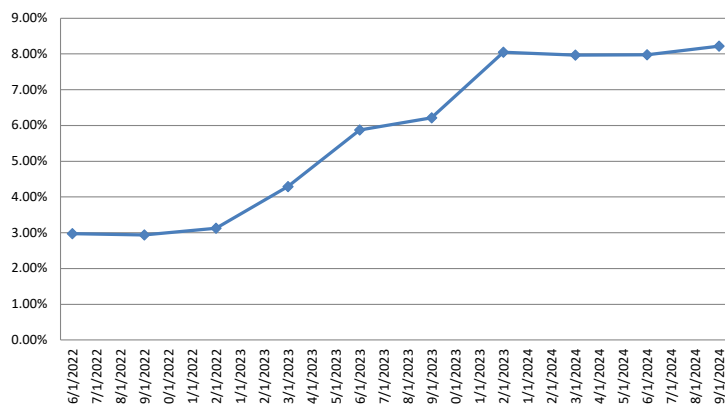
Classified Assets/ Net Worth	3.45%	3.19%	3.37%	4.22%	4.26%	4.07%	4.35%	4.59%	4.45%	4.46%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



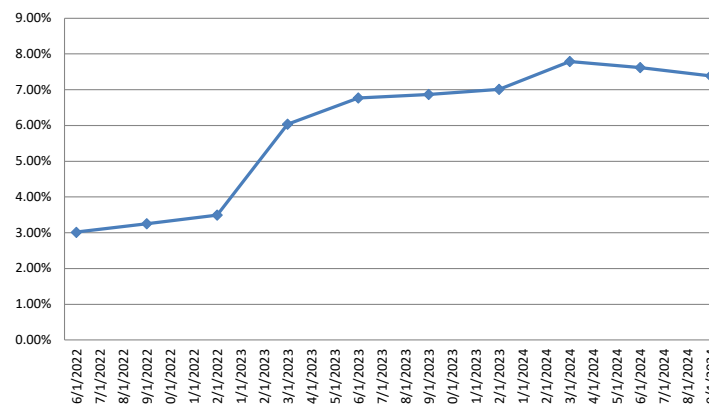
Classified Assets/ Net Worth	4.29%	4.39%	4.45%	4.33%	4.97%	4.95%	5.99%	6.14%	6.23%	6.40%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



Classified Assets/ Net Worth	2.97%	2.94%	3.13%	4.29%	5.87%	6.21%	8.05%	7.97%	7.97%	8.22%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Asset Group D - \$1 billion and over in Total Assets
As of Date



Classified Assets/ Net Worth	3.01%	3.25%	3.50%	6.04%	6.77%	6.87%	7.01%	7.79%	7.62%	7.39%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

September 30, 2024

Run Date: November 15, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Palmetto First Federal Credit Union	\$57,920	\$11,626	20.07%	10.60%	6.05%	7.52%
	Vital Federal Credit Union	\$57,981	\$8,946	15.43%	9.86%	1.15%	0.66%
	Secured Advantage Federal Credit Union	\$60,599	\$7,595	12.53%	(1.92%)	5.25%	5.89%
	Nucor Employees' Credit Union	\$62,448	\$11,211	17.95%	18.56%	1.82%	2.03%
	Neighbors United Federal Credit Union	\$62,691	\$7,883	12.57%	8.22%	4.03%	2.68%
	Greenwood Municipal Federal Credit Union	\$65,321	\$6,095	9.33%	(1.04%)	1.23%	4.86%
	Latitude 32 Federal Credit Union	\$65,487	\$9,035	13.80%	12.51%	1.46%	1.98%
	Santee Cooper Credit Union	\$79,096	\$11,891	15.03%	15.93%	4.05%	4.59%
	South Carolina National Guard Federal Credit Union	\$89,033	\$22,282	25.03%	11.52%	0.48%	1.74%
	Curis Financial Credit Union	\$90,341	\$18,658	20.65%	6.58%	0.59%	3.55%
	Caro Federal Credit Union	\$133,395	\$19,467	14.59%	3.40%	2.86%	4.69%
	Upstate Federal Credit Union	\$144,169	\$12,912	8.96%	9.86%	1.55%	5.04%
	Greenville Heritage Federal Credit Union	\$166,387	\$20,665	12.42%	3.56%	1.25%	6.00%
	Mid Carolina Credit Union	\$169,862	\$21,816	12.84%	6.04%	2.10%	3.92%
	Georgetown Kraft Credit Union	\$179,642	\$30,344	16.89%	11.72%	2.41%	5.84%
	Carolina Foothills Federal Credit Union	\$200,655	\$24,029	11.98%	(1.45%)	6.50%	5.35%
	SPC Credit Union	\$239,310	\$26,209	10.95%	14.93%	7.54%	9.48%
	Average of Asset Group A	\$113,196	\$15,921	14.77%	8.17%	2.96%	4.46%
Asset Group B - \$251 to \$500 million in total assets							
	MTC Federal Credit Union	\$281,244	\$38,008	13.51%	1.58%	5.34%	4.35%
	Carolina Trust Federal Credit Union	\$396,799	\$37,149	9.36%	2.06%	5.79%	9.07%
	Greenville Federal Credit Union	\$461,904	\$48,376	10.47%	8.21%	6.06%	5.77%
	Average of Asset Group B	\$379,982	\$41,178	11.11%	3.95%	5.73%	6.40%
Asset Group C - \$501 million to \$1 billion in total assets							
	CPM Federal Credit Union	\$632,504	\$62,950	9.95%	6.83%	9.40%	8.28%
	Spero Financial Federal Credit Union	\$700,366	\$59,484	8.49%	(5.29%)	5.65%	8.92%
	Family Trust Federal Credit Union	\$740,152	\$83,246	11.25%	10.90%	3.73%	7.45%
	Average of Asset Group C	\$691,007	\$68,560	9.90%	4.15%	6.26%	8.22%
Asset Group D - \$1 billion and over in total assets							
	Rev Federal Credit Union	\$1,095,941	\$166,872	15.23%	3.92%	3.46%	6.90%
	Palmetto Citizens Federal Credit Union	\$1,320,653	\$170,841	12.94%	7.73%	2.93%	5.66%
	AllSouth Federal Credit Union	\$1,343,624	\$252,498	18.79%	10.40%	0.87%	3.27%
	S.C. State Federal Credit Union	\$1,423,372	\$187,864	13.20%	14.90%	3.95%	7.45%
	Sharonview Federal Credit Union	\$1,497,842	\$130,220	8.69%	(8.45%)	17.69%	11.90%
	SRP Federal Credit Union	\$1,792,871	\$245,776	13.71%	11.73%	3.35%	6.93%
	Safe Federal Credit Union	\$1,873,130	\$179,650	9.59%	5.50%	5.49%	8.14%
	South Carolina Federal Credit Union	\$2,519,426	\$312,629	12.41%	7.89%	3.47%	5.21%
	Founders Federal Credit Union	\$4,817,730	\$599,878	12.45%	11.44%	4.78%	11.02%
	Average of Asset Group D	\$1,964,954	\$249,581	13.00%	7.23%	5.11%	7.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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