



Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

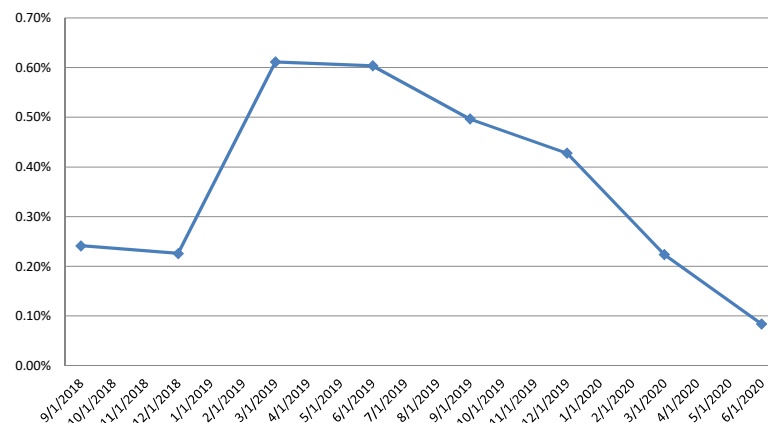
Group D Over \$1 billion

North Carolina

Performance Analysis

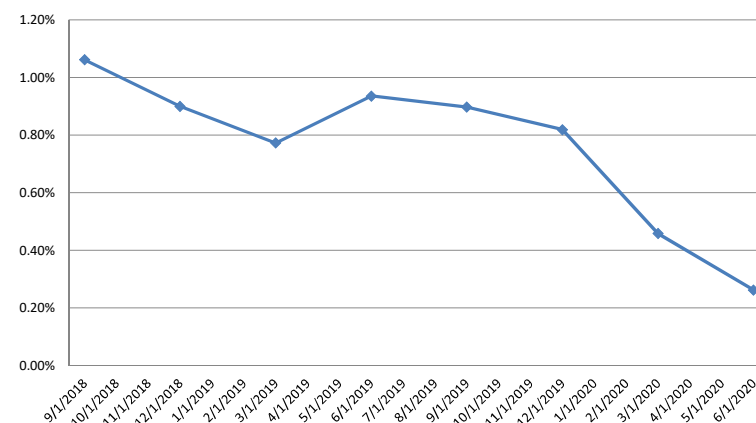
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



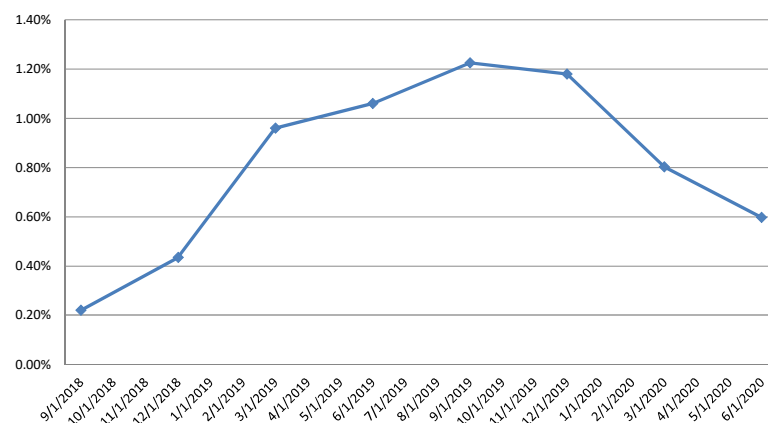
Return on Avg Assets	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	0.24%	0.23%	0.61%	0.60%	0.50%	0.43%	0.22%	0.08%

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



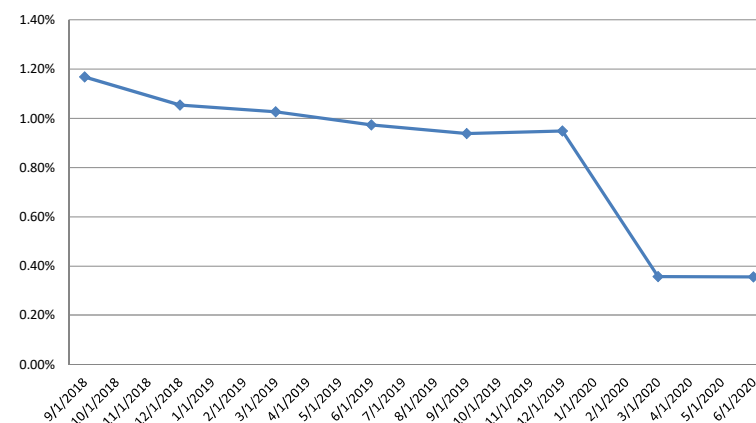
Return on Avg Assets	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	1.06%	0.90%	0.77%	0.94%	0.90%	0.82%	0.46%	0.26%

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



Return on Avg Assets	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	0.22%	0.44%	0.96%	1.06%	1.23%	1.18%	0.80%	0.60%

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



Return on Avg Assets	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	1.17%	1.05%	1.03%	0.97%	0.94%	0.95%	0.36%	0.36%

Source: SNL Financial

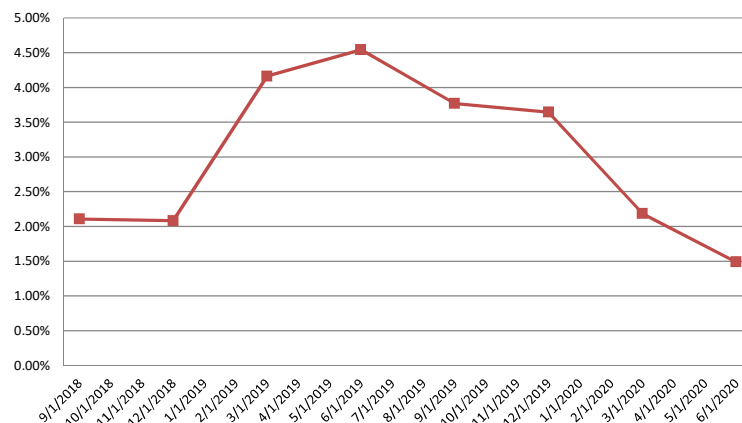
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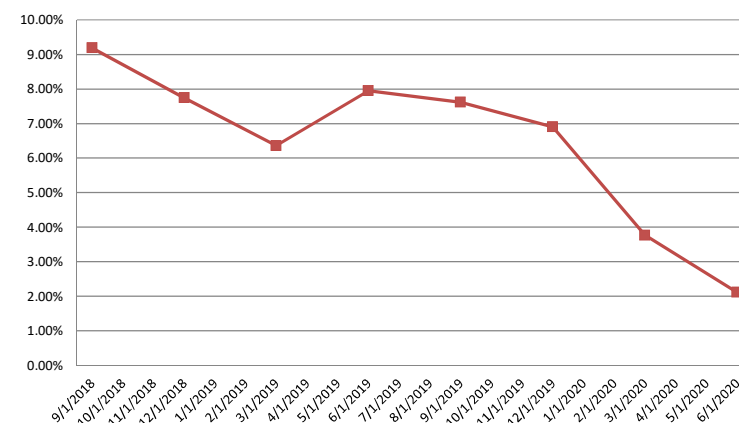
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



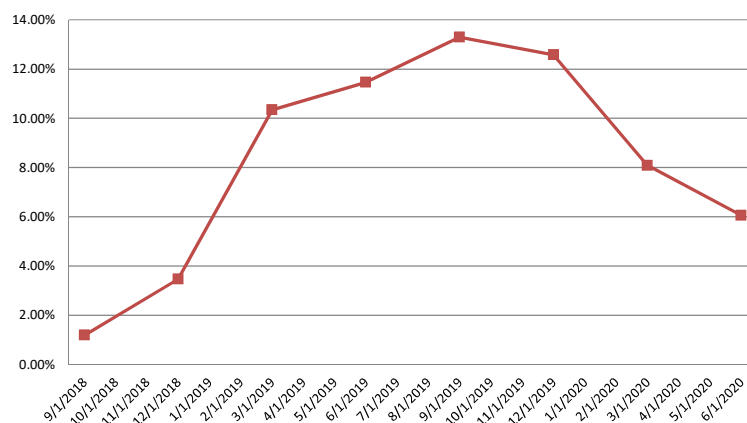
Return on Avg Net Worth	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	2.11%	2.08%	4.16%	4.54%	3.77%	3.65%	2.18%	1.49%

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



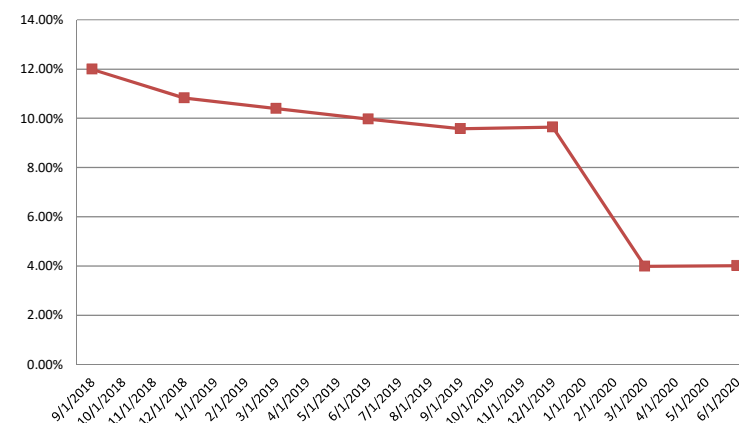
Return on Avg Net Worth	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	9.19%	7.75%	6.36%	7.95%	7.62%	6.90%	3.77%	2.12%

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



Return on Avg Net Worth	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	1.19%	3.46%	10.34%	11.46%	13.30%	12.58%	8.08%	6.05%

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



Return on Avg Net Worth	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	11.99%	10.82%	10.39%	9.96%	9.58%	9.64%	3.99%	4.01%

Source: SNL Financial

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Performance Analysis

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Shaw University Federal Credit Union	\$410	(\$2)	(1.97%)	(6.90%)	100.00%	\$24	(\$2)	(1.00%)	(3.42%)	100.00%	\$28
	Dill Federal Credit Union	\$869	(\$5)	(2.33%)	(5.39%)	150.00%	\$24	(\$9)	(2.10%)	(4.81%)	156.25%	\$26
	Texas Gulf Carolina Employees Credit Union	\$2,296	(\$15)	(2.61%)	(6.44%)	105.41%	\$43	(\$12)	(1.03%)	(2.57%)	100.00%	\$43
	Piedmont Credit Union	\$4,259	(\$33)	(3.18%)	(23.40%)	150.00%	\$45	(\$43)	(2.09%)	(14.96%)	140.48%	\$45
	HSM Federal Credit Union	\$4,804	(\$3)	(0.26%)	(1.91%)	82.93%	\$64	(\$31)	(1.41%)	(9.76%)	81.72%	\$67
	Arcade Credit Union	\$7,013	(\$1)	(0.06%)	(0.45%)	101.67%	\$40	(\$7)	(0.20%)	(1.56%)	104.76%	\$43
	Allvac Savings & Credit Union	\$8,783	\$6	0.29%	1.86%	90.32%	\$57	\$9	0.23%	1.40%	92.57%	\$54
	North Carolina Press Association Federal Credit Union	\$9,891	\$24	1.01%	7.89%	52.94%	NA	\$55	1.21%	9.14%	54.68%	NA
	Lithium Federal Credit Union	\$10,806	\$19	0.73%	4.19%	82.40%	\$64	\$17	0.33%	1.88%	82.53%	\$71
	TCP Credit Union	\$11,320	(\$14)	(0.50%)	(2.46%)	76.19%	\$58	(\$5)	(0.09%)	(0.44%)	74.33%	\$58
	GUCO Credit Union	\$12,087	\$10	0.34%	2.23%	86.02%	\$92	\$24	0.41%	2.69%	85.26%	\$92
	Greater Kinston Credit Union	\$12,874	\$65	2.08%	18.92%	53.62%	\$48	\$70	1.15%	10.32%	63.66%	\$46
	Team & Wheel Federal Credit Union	\$13,331	(\$15)	(0.47%)	(3.45%)	95.76%	\$56	(\$55)	(0.88%)	(6.27%)	93.57%	\$54
	Internal Revenue Employees Federal Credit Union	\$17,755	\$41	0.94%	5.20%	61.17%	\$49	\$45	0.51%	2.86%	73.53%	\$50
	Hamlet Federal Credit Union	\$18,381	\$104	2.45%	43.56%	104.35%	\$38	\$115	1.43%	24.84%	98.82%	\$34
	Greensboro Credit Union	\$21,182	\$8	0.15%	0.62%	94.49%	\$52	\$31	0.30%	1.20%	86.27%	\$50
	Emergency Responders Credit Union	\$25,741	(\$41)	(0.64%)	(5.71%)	102.08%	\$93	(\$8)	(0.06%)	(0.56%)	92.28%	\$85
	Oteen VA Federal Credit Union	\$26,343	\$4	0.06%	0.84%	91.79%	\$57	\$12	0.10%	1.26%	90.12%	\$58
	Shuford Federal Credit Union	\$27,398	\$20	0.30%	2.69%	91.36%	\$49	\$23	0.18%	1.55%	94.09%	\$53
	McDowell Cornerstone Credit Union	\$29,579	\$32	0.45%	2.36%	83.33%	\$51	\$60	0.43%	2.22%	85.37%	\$53
	CS Credit Union	\$30,945	\$27	0.35%	2.16%	88.36%	\$79	\$50	0.33%	2.02%	88.57%	\$79
	Blue Flame Credit Union	\$31,784	\$1	0.01%	0.07%	106.99%	\$62	\$7	0.05%	0.24%	102.02%	\$60
	First Carolina People's Credit Union	\$31,819	(\$24)	(0.31%)	(3.39%)	104.72%	\$61	\$48	0.32%	3.40%	96.44%	\$57
	HealthShare Credit Union	\$41,984	\$49	0.49%	3.95%	88.74%	\$85	\$75	0.39%	3.08%	89.29%	\$83
	Carolina Cooperative Federal Credit Union	\$48,049	\$27	0.23%	1.98%	86.79%	\$55	\$159	0.72%	5.86%	82.15%	\$59
	Charlotte Fire Department Credit Union	\$51,396	(\$8)	(0.06%)	(0.46%)	98.44%	\$91	\$4	0.02%	0.12%	97.48%	\$91
	Civic Federal Credit Union	\$51,551	\$48	0.37%	3.39%	62.78%	NA	\$153	0.62%	5.44%	59.56%	NA
	Acclaim Federal Credit Union	\$51,979	(\$1)	(0.01%)	(0.09%)	88.52%	\$89	\$0	0.00%	0.00%	84.38%	\$84
	ElecTel Cooperative Federal Credit Union	\$54,135	\$83	0.63%	4.76%	84.94%	\$105	\$180	0.70%	5.19%	83.32%	\$107
	Vision Financial Federal Credit Union	\$55,005	\$58	0.44%	4.06%	89.86%	\$57	\$204	0.80%	7.21%	83.22%	\$56
	Carolina Federal Credit Union	\$56,508	\$20	0.14%	1.46%	84.15%	\$59	\$206	0.76%	7.61%	82.40%	\$61
	Telco Credit Union	\$58,595	(\$96)	(0.66%)	(5.40%)	106.17%	\$53	(\$86)	(0.29%)	(2.41%)	104.29%	\$53
	Lion's Share Federal Credit Union	\$60,748	(\$45)	(0.31%)	(3.97%)	86.92%	\$68	(\$31)	(0.11%)	(1.36%)	88.17%	\$76
	Greensboro Municipal Federal Credit Union	\$62,207	(\$103)	(0.69%)	(5.94%)	100.13%	\$77	(\$103)	(0.35%)	(2.98%)	93.90%	\$71
	Ecusta Credit Union	\$65,177	\$68	0.43%	3.82%	81.31%	\$58	\$161	0.52%	4.54%	78.68%	\$57
	American Partners Federal Credit Union	\$65,575	\$115	0.73%	9.08%	74.15%	\$73	\$178	0.59%	7.09%	80.14%	\$72
	Winston-Salem Federal Credit Union	\$66,256	(\$241)	(1.52%)	(12.58%)	103.98%	\$54	(\$110)	(0.36%)	(2.86%)	101.20%	\$54
	Weyco Community Credit Union	\$75,495	(\$34)	(0.18%)	(1.37%)	95.67%	\$61	(\$11)	(0.03%)	(0.22%)	94.00%	\$63
	North Carolina Community Federal Credit Union	\$77,830	\$80	0.42%	4.14%	89.79%	\$64	\$185	0.50%	4.81%	88.53%	\$64

Source: SNL Financial

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Performance Analysis

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	WNC Community Credit Union	\$84,996	\$169	0.81%	5.08%	73.83%	\$88	\$325	0.78%	4.92%	73.06%	\$85
	Bragg Mutual Federal Credit Union	\$86,705	(\$58)	(0.28%)	(2.82%)	90.95%	\$61	(\$97)	(0.24%)	(2.35%)	92.68%	\$62
	Welcome Federal Credit Union	\$92,344	(\$77)	(0.34%)	(2.65%)	108.72%	\$80	(\$81)	(0.18%)	(1.39%)	104.96%	\$80
	Riegelwood Federal Credit Union	\$99,284	\$47	0.19%	1.32%	86.32%	\$62	\$108	0.23%	1.51%	82.46%	\$58
	Nova Credit Union	\$116,832	(\$284)	(1.01%)	(5.91%)	106.52%	\$55	(\$436)	(0.79%)	(4.55%)	100.06%	\$56
	R T P Federal Credit Union	\$126,847	(\$95)	(0.31%)	(3.44%)	105.08%	\$71	(\$74)	(0.12%)	(1.34%)	96.94%	\$70
	Duke University Federal Credit Union	\$169,480	(\$119)	(0.29%)	(3.51%)	95.14%	\$68	\$174	0.22%	2.57%	86.78%	\$69
	First Flight Federal Credit Union	\$202,718	(\$46)	(0.09%)	(0.69%)	93.82%	\$73	\$266	0.28%	1.99%	90.32%	\$75
	Premier Federal Credit Union	\$218,385	\$81	0.16%	1.05%	90.30%	\$61	\$422	0.42%	2.74%	86.56%	\$59
	Telco Community Credit Union	\$230,477	\$436	0.80%	7.16%	81.50%	\$65	\$949	0.90%	7.87%	79.48%	\$63
	Mountain Credit Union	\$241,513	\$33	0.06%	0.58%	96.53%	\$80	\$73	0.06%	0.65%	95.84%	\$78
	Average of Asset Group A	\$59,435	\$6	(0.06%)	0.72%	92.14%	\$63	\$64	0.08%	1.49%	90.34%	\$63
Asset Group B - \$251 to \$500 million in total assets												
	Summit Credit Union	\$293,091	(\$111)	(0.16%)	(1.19%)	91.25%	\$78	\$122	0.09%	0.65%	85.59%	\$72
	Champion Credit Union	\$317,448	\$372	0.49%	4.22%	81.56%	\$73	\$731	0.49%	4.17%	83.22%	\$73
	Members Credit Union	\$380,100	\$557	0.61%	5.25%	80.53%	\$63	\$1,000	0.57%	4.75%	80.92%	\$62
	Piedmont Advantage Credit Union	\$383,681	(\$748)	(0.81%)	(8.23%)	104.56%	\$59	(\$531)	(0.29%)	(2.91%)	85.92%	\$59
	Fort Bragg Federal Credit Union	\$473,361	\$289	0.25%	2.24%	81.45%	\$73	\$1,003	0.45%	3.92%	77.53%	\$72
	Average of Asset Group B	\$369,536	\$72	0.08%	0.46%	87.87%	\$69	\$465	0.26%	2.12%	82.64%	\$68
Asset Group C - \$501 million to \$1 billion in total assets												
	Carolinas Telco Federal Credit Union	\$533,219	\$169	0.13%	0.90%	84.55%	\$79	\$794	0.32%	2.16%	85.51%	\$82
	Latino Community Credit Union	\$536,478	\$1,579	1.20%	12.73%	67.92%	\$65	\$3,980	1.54%	16.37%	64.30%	\$65
	Charlotte Metro Federal Credit Union	\$707,491	\$546	0.32%	3.47%	88.00%	\$95	\$797	0.25%	2.54%	86.37%	\$93
	Marine Federal Credit Union	\$787,922	(\$123)	(0.06%)	(0.75%)	82.99%	\$55	\$1,031	0.28%	3.14%	80.78%	\$56
	Average of Asset Group C	\$641,278	\$543	0.40%	4.09%	80.87%	\$74	\$1,651	0.60%	6.05%	79.24%	\$74
Asset Group D - \$1 billion and over in total assets												
	Self-Help Credit Union	\$1,226,134	\$505	0.17%	1.77%	75.85%	\$67	\$1,226	0.21%	2.10%	73.20%	\$68
	Allegacy Federal Credit Union	\$1,792,661	\$1,666	0.38%	3.74%	86.07%	\$110	\$2,906	0.34%	3.29%	88.49%	\$116
	Local Government Federal Credit Union	\$2,589,566	\$5,063	0.82%	9.31%	71.51%	\$146	\$8,551	0.71%	7.95%	73.54%	\$147
	Truliant Federal Credit Union	\$3,136,010	\$3,694	0.49%	6.29%	71.15%	\$71	\$7,808	0.54%	6.71%	73.38%	\$76
	Coastal Federal Credit Union	\$3,734,703	\$268	0.03%	0.29%	62.85%	\$120	(\$1,415)	(0.08%)	(0.78%)	75.12%	\$119
	State Employees' Credit Union	\$45,191,730	\$26,350	0.24%	2.85%	75.61%	\$83	\$87,872	0.41%	4.81%	71.93%	\$81
	Average of Asset Group D	\$9,611,801	\$6,258	0.36%	4.04%	73.84%	\$100	\$17,825	0.36%	4.01%	75.94%	\$101

Source: SNL Financial

Note: Report includes only bank-level data.

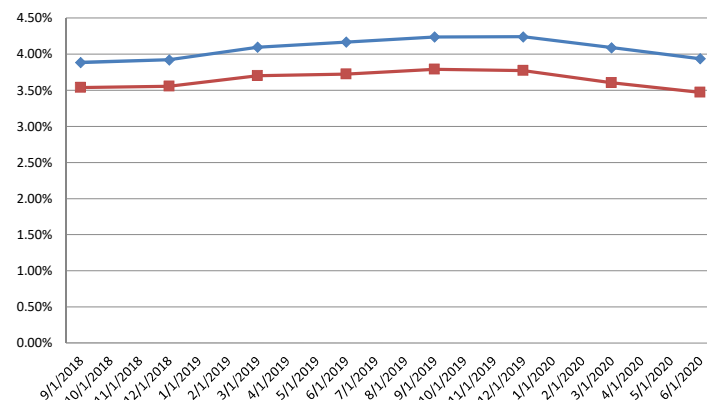
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Balance Sheet & Net Interest Margin

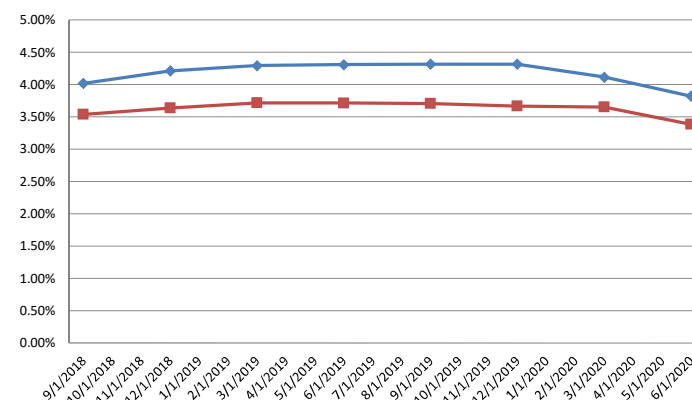
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



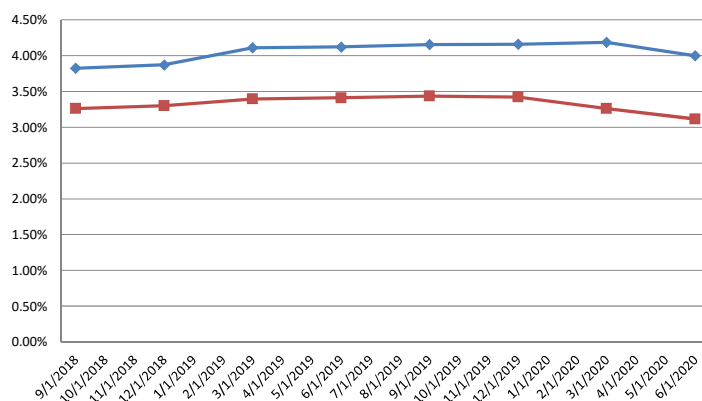
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.89%	3.92%	4.09%	4.16%	4.24%	4.24%	4.09%	3.94%
Net Interest Income/ Avg Assets	3.54%	3.55%	3.70%	3.72%	3.79%	3.77%	3.60%	3.47%

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



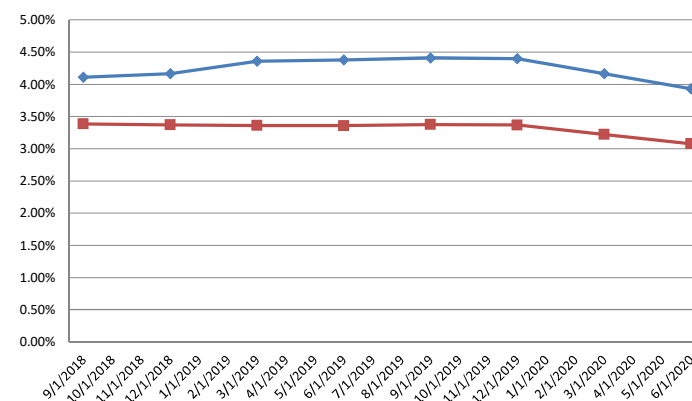
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	4.02%	4.21%	4.29%	4.31%	4.32%	4.31%	4.11%	3.82%
Net Interest Income/ Avg Assets	3.54%	3.63%	3.72%	3.71%	3.71%	3.66%	3.65%	3.38%

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



	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.83%	3.87%	4.11%	4.12%	4.16%	4.16%	4.19%	4.00%
Net Interest Income/ Avg Assets	3.26%	3.30%	3.40%	3.41%	3.44%	3.42%	3.26%	3.12%

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



	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	4.11%	4.16%	4.36%	4.38%	4.41%	4.40%	4.16%	3.93%
Net Interest Income/ Avg Assets	3.38%	3.37%	3.36%	3.36%	3.37%	3.37%	3.22%	3.08%

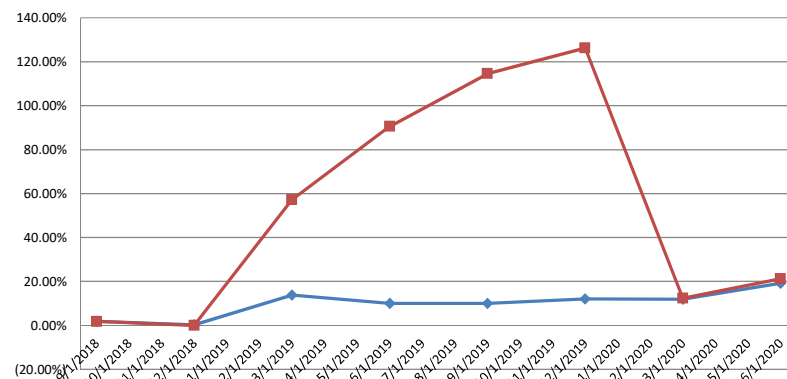
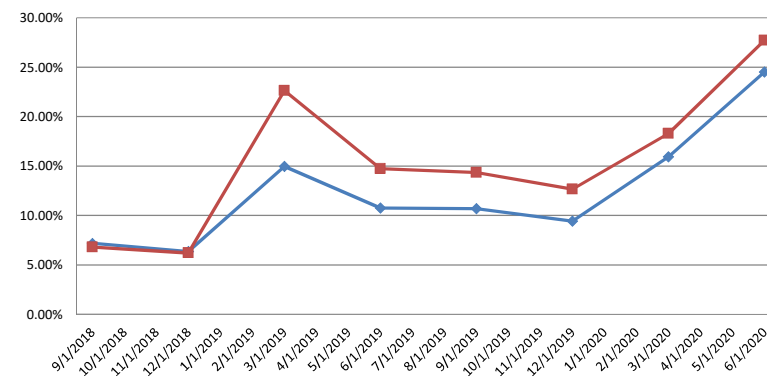
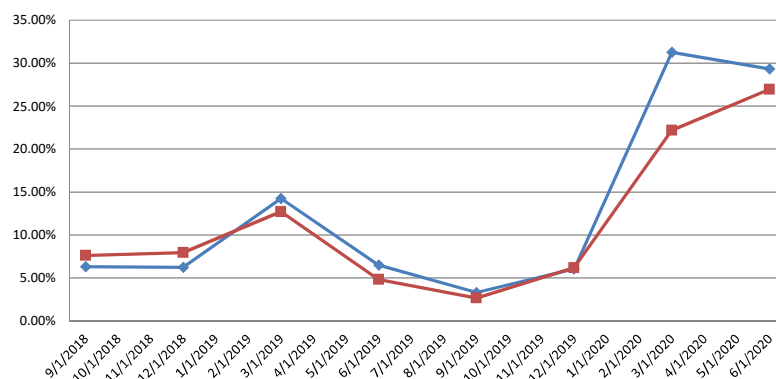
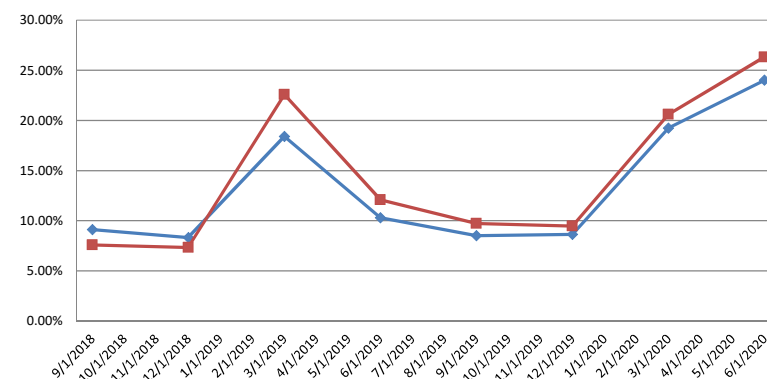
Source: SNL Financial

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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-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

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Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets											
	Shaw University Federal Credit Union	\$410	\$133	\$294	45.24%	\$820	5.47%	0.50%	4.48%	11.34%	17.78%
	Dill Federal Credit Union	\$869	\$369	\$501	73.65%	\$869	3.96%	0.23%	3.73%	2.09%	8.32%
	Texas Gulf Carolina Employees Credit Union	\$2,296	\$1,000	\$1,372	72.89%	\$918	6.72%	0.34%	6.38%	(6.24%)	(8.38%)
	Piedmont Credit Union	\$4,259	\$2,184	\$3,695	59.11%	\$1,420	4.04%	0.10%	3.94%	8.31%	12.36%
	HSM Federal Credit Union	\$4,804	\$3,072	\$4,129	74.40%	\$1,373	6.42%	0.18%	6.19%	25.43%	32.95%
	Arcade Credit Union	\$7,013	\$3,771	\$6,100	61.82%	\$2,338	3.27%	0.20%	3.04%	2.31%	2.86%
	Allvac Savings & Credit Union	\$8,783	\$3,864	\$7,448	51.88%	\$2,928	3.57%	0.20%	3.37%	32.29%	32.31%
	North Carolina Press Association Federal Credit Union	\$9,891	\$2,230	\$8,648	25.79%	NA	2.37%	0.59%	1.78%	32.78%	36.64%
	Lithium Federal Credit Union	\$10,806	\$7,012	\$8,932	78.50%	\$3,602	4.79%	0.51%	4.27%	21.71%	25.44%
	TCP Credit Union	\$11,320	\$7,839	\$9,021	86.90%	\$2,830	5.77%	0.82%	4.96%	10.78%	13.89%
	GUCO Credit Union	\$12,087	\$5,566	\$10,273	54.18%	\$6,044	3.87%	0.67%	3.18%	12.15%	13.91%
	Greater Kinston Credit Union	\$12,874	\$8,131	\$11,111	73.18%	\$2,575	4.53%	0.64%	3.89%	21.51%	25.06%
	Team & Wheel Federal Credit Union	\$13,331	\$8,526	\$11,556	73.78%	\$2,962	4.63%	0.05%	4.58%	20.57%	25.22%
	Internal Revenue Employees Federal Credit Union	\$17,755	\$4,907	\$14,551	33.72%	\$5,918	2.47%	0.56%	1.90%	1.34%	1.58%
	Hamlet Federal Credit Union	\$18,381	\$6,848	\$17,346	39.48%	\$2,626	3.39%	0.22%	3.16%	46.03%	47.27%
	Greensboro Credit Union	\$21,182	\$5,662	\$15,966	35.46%	\$3,851	2.69%	0.09%	2.60%	3.86%	4.76%
	Emergency Responders Credit Union	\$25,741	\$17,913	\$22,663	79.04%	\$4,290	3.99%	1.05%	2.93%	11.34%	13.07%
	Oteen VA Federal Credit Union	\$26,343	\$3,732	\$24,391	15.30%	\$5,269	2.55%	0.17%	2.38%	15.91%	17.35%
	Shuford Federal Credit Union	\$27,398	\$18,568	\$24,307	76.39%	\$2,884	4.49%	0.40%	4.09%	34.97%	39.70%
	McDowell Cornerstone Credit Union	\$29,579	\$11,004	\$23,772	46.29%	\$4,226	2.91%	0.27%	2.64%	18.70%	22.01%
	CS Credit Union	\$30,945	\$11,472	\$25,695	44.65%	\$3,438	3.89%	0.43%	3.47%	7.82%	14.60%
	Blue Flame Credit Union	\$31,784	\$16,772	\$25,588	65.55%	\$3,739	3.42%	0.38%	3.04%	14.15%	16.48%
	First Carolina People's Credit Union	\$31,819	\$23,397	\$28,697	81.53%	\$2,546	4.43%	0.74%	3.68%	20.19%	22.02%
	HealthShare Credit Union	\$41,984	\$26,220	\$36,177	72.48%	\$3,359	3.65%	0.13%	3.52%	26.62%	27.58%
	Carolina Cooperative Federal Credit Union	\$48,049	\$31,620	\$42,203	74.92%	\$3,003	4.20%	0.67%	3.53%	36.57%	41.18%
	Charlotte Fire Department Credit Union	\$51,396	\$21,463	\$44,164	48.60%	\$4,672	3.73%	0.53%	3.20%	13.12%	13.73%
	Civic Federal Credit Union	\$51,551	\$39,689	\$37,596	105.57%	NA	2.75%	1.45%	1.30%	42.65%	16.00%
	Acclaim Federal Credit Union	\$51,979	\$32,340	\$47,440	68.17%	\$3,465	4.85%	0.46%	4.39%	18.24%	20.22%
	ElecTel Cooperative Federal Credit Union	\$54,135	\$29,588	\$46,854	63.15%	\$6,015	3.92%	0.46%	3.46%	22.32%	24.85%
	Vision Financial Federal Credit Union	\$55,005	\$20,653	\$49,141	42.03%	\$2,750	3.43%	0.32%	3.11%	26.42%	28.69%
	Carolina Federal Credit Union	\$56,508	\$40,172	\$50,687	79.26%	\$3,767	4.62%	1.01%	3.61%	17.03%	18.24%
	Telco Credit Union	\$58,595	\$34,339	\$51,465	66.72%	\$2,858	3.61%	0.90%	2.72%	(4.32%)	(4.45%)
	Lion's Share Federal Credit Union	\$60,748	\$36,582	\$54,921	66.61%	\$3,197	4.74%	0.72%	4.02%	37.45%	41.84%
	Greensboro Municipal Federal Credit Union	\$62,207	\$40,384	\$54,654	73.89%	\$3,456	4.85%	0.56%	4.29%	20.32%	23.38%
	Ecusta Credit Union	\$65,177	\$25,417	\$57,822	43.96%	\$5,014	3.45%	0.16%	3.28%	15.87%	17.36%
	American Partners Federal Credit Union	\$65,575	\$53,663	\$59,724	89.85%	\$2,851	4.97%	0.63%	4.34%	31.71%	35.45%
	Winston-Salem Federal Credit Union	\$66,256	\$33,932	\$57,866	58.64%	\$2,409	4.29%	0.56%	3.73%	26.05%	30.35%
	Weyco Community Credit Union	\$75,495	\$42,384	\$65,452	64.76%	\$4,194	3.07%	0.44%	2.63%	11.18%	12.97%
	North Carolina Community Federal Credit Union	\$77,830	\$28,521	\$69,682	40.93%	\$3,243	3.20%	0.06%	3.14%	14.09%	14.98%

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, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	WNC Community Credit Union	\$84,996	\$44,539	\$71,345	62.43%	\$7,727	3.17%	0.61%	2.57%	5.50%	6.63%
	Bragg Mutual Federal Credit Union	\$86,705	\$42,793	\$76,641	55.84%	\$3,400	3.61%	0.64%	2.97%	29.90%	29.94%
	Welcome Federal Credit Union	\$92,344	\$55,224	\$79,976	69.05%	\$3,848	3.48%	0.45%	3.03%	20.75%	24.81%
	Riegelwood Federal Credit Union	\$99,284	\$55,607	\$83,820	66.34%	\$3,203	4.64%	0.27%	4.37%	12.80%	14.33%
	Nova Credit Union	\$116,832	\$58,945	\$97,125	60.69%	\$2,105	3.84%	0.19%	3.65%	19.63%	22.30%
	R T P Federal Credit Union	\$126,847	\$70,324	\$114,591	61.37%	\$3,964	2.88%	0.10%	2.78%	26.94%	29.21%
	Duke University Federal Credit Union	\$169,480	\$80,989	\$155,386	52.12%	\$4,519	3.00%	0.06%	2.93%	26.76%	29.44%
	First Flight Federal Credit Union	\$202,718	\$102,285	\$166,576	61.40%	\$3,119	3.46%	0.44%	3.02%	15.25%	18.04%
	Premier Federal Credit Union	\$218,385	\$124,836	\$184,303	67.73%	\$2,696	4.28%	0.54%	3.74%	32.41%	35.88%
	Telco Community Credit Union	\$230,477	\$145,149	\$204,507	70.98%	\$3,546	3.79%	0.50%	3.29%	32.02%	35.38%
	Mountain Credit Union	\$241,513	\$137,977	\$216,956	63.60%	\$3,632	3.64%	0.38%	3.25%	16.21%	18.46%
	Average of Asset Group A	\$59,435	\$32,592	\$51,663	62.00%	\$3,406	3.94%	0.45%	3.47%	19.26%	21.28%
Asset Group B - \$251 to \$500 million in total assets											
	Summit Credit Union	\$293,091	\$181,994	\$253,343	71.84%	\$2,765	4.58%	0.40%	4.18%	22.41%	26.30%
	Champion Credit Union	\$317,448	\$246,824	\$280,426	88.02%	\$3,488	4.18%	0.71%	3.46%	20.97%	23.43%
	Members Credit Union	\$380,100	\$149,420	\$334,144	44.72%	\$3,440	3.22%	0.23%	2.99%	32.69%	36.59%
	Piedmont Advantage Credit Union	\$383,681	\$258,147	\$346,131	74.58%	\$3,021	3.86%	0.33%	3.53%	21.03%	24.08%
	Fort Bragg Federal Credit Union	\$473,361	\$258,751	\$417,682	61.95%	\$5,260	3.25%	0.49%	2.75%	25.50%	28.16%
	Average of Asset Group B	\$369,536	\$219,027	\$326,345	68.22%	\$3,595	3.82%	0.43%	3.38%	24.52%	27.71%
Asset Group C - \$501 million to \$1 billion in total assets											
	Carolinas Telco Federal Credit Union	\$533,219	\$268,788	\$405,004	66.37%	\$5,526	3.33%	0.45%	2.88%	39.39%	17.79%
	Latino Community Credit Union	\$536,478	\$425,512	\$458,356	92.83%	\$4,127	5.38%	1.60%	3.78%	18.50%	19.83%
	Charlotte Metro Federal Credit Union	\$707,491	\$433,313	\$588,343	73.65%	\$4,879	3.26%	0.96%	2.30%	39.75%	48.52%
	Marine Federal Credit Union	\$787,922	\$489,136	\$713,577	68.55%	\$3,382	4.02%	0.53%	3.50%	19.73%	21.67%
	Average of Asset Group C	\$641,278	\$404,187	\$541,320	75.35%	\$4,479	4.00%	0.89%	3.12%	29.34%	26.95%
Asset Group D - \$1 billion and over in total assets											
	Self-Help Credit Union	\$1,226,134	\$822,711	\$1,044,625	78.76%	\$4,508	4.41%	1.17%	3.24%	22.92%	25.76%
	Allegacy Federal Credit Union	\$1,792,661	\$1,321,247	\$1,538,328	85.89%	\$4,573	3.62%	0.64%	2.99%	19.08%	18.55%
	Local Government Federal Credit Union	\$2,589,566	\$1,958,726	\$2,351,660	83.29%	\$12,361	4.47%	0.75%	3.73%	31.80%	34.53%
	Truiliant Federal Credit Union	\$3,136,010	\$2,299,484	\$2,791,302	82.38%	\$4,565	4.04%	0.89%	3.15%	31.29%	35.62%
	Coastal Federal Credit Union	\$3,734,703	\$2,762,319	\$3,326,538	83.04%	\$6,622	3.85%	0.82%	3.03%	20.53%	24.22%
	State Employees' Credit Union	\$45,191,730	\$24,563,764	\$41,071,589	59.81%	\$6,268	3.18%	0.86%	2.32%	18.44%	19.26%
	Average of Asset Group D	\$9,611,801	\$5,621,375	\$8,687,340	78.86%	\$6,483	3.93%	0.86%	3.08%	24.01%	26.32%

Source: SNL Financial

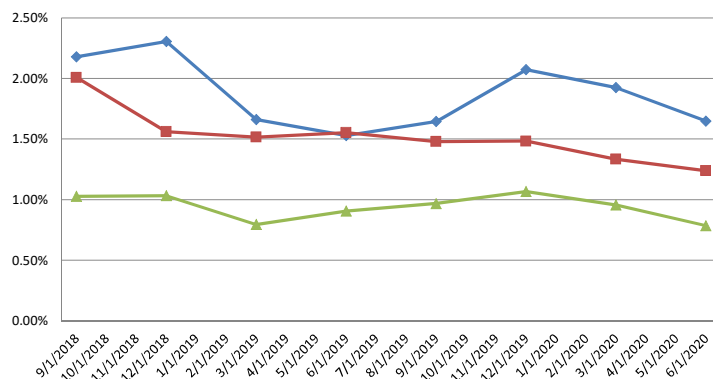
Note: Report includes only bank-level data.

NA = data was not available.

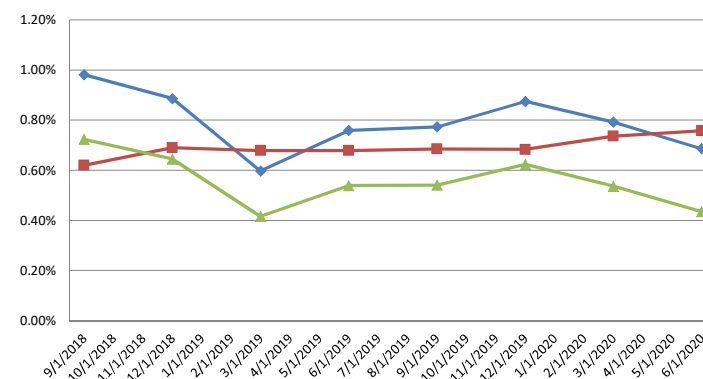
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

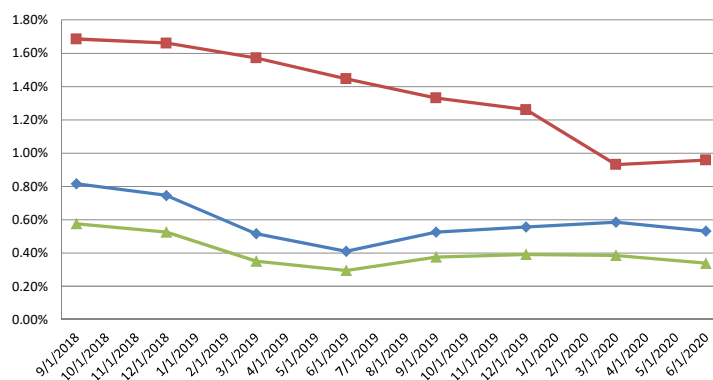
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

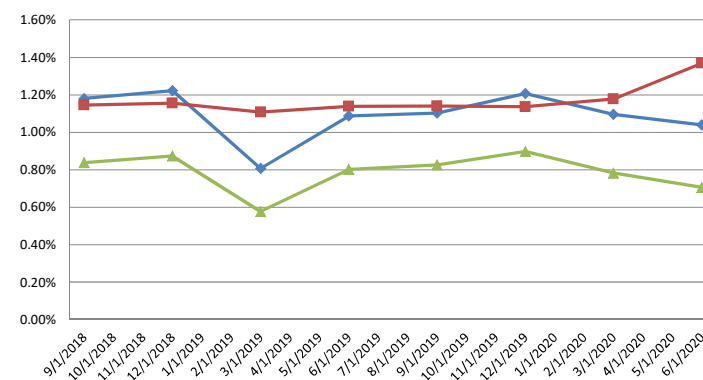
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	2.18%	2.31%	1.66%	1.53%	1.64%	2.07%	1.93%	1.65%
Reserves/Loans	2.01%	1.56%	1.52%	1.55%	1.48%	1.48%	1.33%	1.24%
Delinquent Loans/Total Assets	1.03%	1.03%	0.79%	0.90%	0.97%	1.06%	0.95%	0.78%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.98%	0.89%	0.60%	0.76%	0.77%	0.87%	0.79%	0.69%
Reserves/Loans	0.62%	0.69%	0.68%	0.68%	0.68%	0.68%	0.74%	0.76%
Delinquent Loans/Total Assets	0.72%	0.64%	0.42%	0.54%	0.54%	0.62%	0.54%	0.43%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.82%	0.75%	0.52%	0.41%	0.53%	0.56%	0.59%	0.53%
Reserves/Loans	1.69%	1.66%	1.57%	1.45%	1.33%	1.26%	0.93%	0.96%
Delinquent Loans/Total Assets	0.58%	0.53%	0.35%	0.30%	0.38%	0.39%	0.39%	0.34%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	1.18%	1.22%	0.81%	1.09%	1.10%	1.21%	1.10%	1.04%
Reserves/Loans	1.15%	1.16%	1.11%	1.14%	1.14%	1.14%	1.18%	1.37%
Delinquent Loans/Total Assets	0.84%	0.87%	0.58%	0.80%	0.83%	0.90%	0.78%	0.71%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2020
Run Date: August 17, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Shaw University Federal Credit Union	\$410	\$9	6.77%	7.52%	111.11%	7.20%	2.20%
	Dill Federal Credit Union	\$869	\$49	13.28%	0.27%	2.04%	13.28%	5.64%
	Texas Gulf Carolina Employees Credit Union	\$2,296	\$52	5.20%	1.00%	19.23%	5.57%	2.26%
	Piedmont Credit Union	\$4,259	\$19	0.87%	0.50%	57.89%	3.41%	0.45%
	HSM Federal Credit Union	\$4,804	\$47	1.53%	3.13%	204.26%	8.03%	0.98%
	Arcade Credit Union	\$7,013	\$58	1.54%	0.24%	15.52%	6.44%	0.83%
	Allvac Savings & Credit Union	\$8,783	\$93	2.41%	0.88%	36.56%	7.54%	1.06%
	North Carolina Press Association Federal Credit Union	\$9,891	\$111	4.98%	4.98%	100.00%	8.28%	1.12%
	Lithium Federal Credit Union	\$10,806	\$141	2.01%	1.43%	70.92%	7.33%	1.30%
	TCP Credit Union	\$11,320	\$102	1.30%	1.61%	123.53%	4.27%	0.90%
	GUCO Credit Union	\$12,087	\$8	0.14%	0.27%	187.50%	0.44%	0.07%
	Greater Kinston Credit Union	\$12,874	\$66	0.81%	3.01%	371.21%	4.00%	0.51%
	Team & Wheel Federal Credit Union	\$13,331	\$40	0.47%	0.39%	82.50%	2.27%	0.30%
	Internal Revenue Employees Federal Credit Union	\$17,755	\$55	1.12%	0.37%	32.73%	1.72%	0.31%
	Hamlet Federal Credit Union	\$18,381	\$261	3.81%	2.86%	75.10%	25.46%	1.42%
	Greensboro Credit Union	\$21,182	\$33	0.58%	0.11%	18.18%	0.63%	0.16%
	Emergency Responders Credit Union	\$25,741	\$165	0.92%	0.61%	66.06%	6.83%	0.64%
	Oteen VA Federal Credit Union	\$26,343	\$4	0.11%	0.43%	400.00%	0.21%	0.02%
	Shuford Federal Credit Union	\$27,398	\$658	3.54%	0.26%	7.29%	21.88%	2.40%
	McDowell Cornerstone Credit Union	\$29,579	\$403	3.66%	0.55%	15.14%	7.59%	1.36%
	CS Credit Union	\$30,945	\$297	2.59%	1.00%	38.72%	5.71%	0.96%
	Blue Flame Credit Union	\$31,784	\$7	0.04%	0.89%	NM	0.12%	0.02%
	First Carolina People's Credit Union	\$31,819	\$712	3.04%	0.97%	32.02%	23.36%	2.24%
	HealthShare Credit Union	\$41,984	\$54	0.21%	0.45%	216.67%	1.04%	0.13%
	Carolina Cooperative Federal Credit Union	\$48,049	\$183	0.58%	0.61%	105.46%	3.23%	0.38%
	Charlotte Fire Department Credit Union	\$51,396	\$46	0.21%	0.70%	326.09%	0.64%	0.09%
	Civic Federal Credit Union	\$51,551	\$1	0.00%	0.45%	NM	0.02%	0.00%
	Acclaim Federal Credit Union	\$51,979	\$402	1.24%	2.19%	176.12%	14.53%	0.77%
	ElecTel Cooperative Federal Credit Union	\$54,135	\$89	0.30%	0.50%	167.42%	1.24%	0.16%
	Vision Financial Federal Credit Union	\$55,005	\$60	0.29%	2.09%	720.00%	0.97%	0.11%
	Carolina Federal Credit Union	\$56,508	\$444	1.11%	1.42%	128.15%	8.79%	0.79%
	Telco Credit Union	\$58,595	\$184	0.54%	2.41%	449.46%	2.81%	0.31%
	Lion's Share Federal Credit Union	\$60,748	\$335	0.92%	1.60%	174.33%	6.57%	0.55%
	Greensboro Municipal Federal Credit Union	\$62,207	\$460	1.14%	1.47%	128.70%	6.08%	0.74%
	Ecusta Credit Union	\$65,177	\$272	1.07%	1.20%	112.50%	3.64%	0.42%
	American Partners Federal Credit Union	\$65,575	\$142	0.26%	0.60%	225.35%	2.92%	0.22%
	Winston-Salem Federal Credit Union	\$66,256	\$936	2.76%	2.12%	76.71%	11.63%	1.41%
	Weyco Community Credit Union	\$75,495	\$585	1.38%	0.88%	63.42%	5.71%	0.77%
	North Carolina Community Federal Credit Union	\$77,830	\$211	0.74%	0.69%	93.84%	4.43%	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, 2020
Run Date: August 17, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	WNC Community Credit Union	\$84,996	\$221	0.50%	0.17%	33.48%	2.29%	0.26%
	Bragg Mutual Federal Credit Union	\$86,705	\$207	0.48%	1.50%	309.66%	4.43%	0.24%
	Welcome Federal Credit Union	\$92,344	\$1,124	2.04%	0.46%	22.78%	10.82%	1.22%
	Riegelwood Federal Credit Union	\$99,284	\$1,184	2.13%	1.71%	80.24%	9.88%	1.19%
	Nova Credit Union	\$116,832	\$538	0.91%	1.14%	124.91%	2.69%	0.46%
	R T P Federal Credit Union	\$126,847	\$69	0.10%	0.80%	818.84%	13.33%	0.05%
	Duke University Federal Credit Union	\$169,480	\$599	0.74%	1.05%	142.24%	4.48%	0.35%
	First Flight Federal Credit Union	\$202,718	\$399	0.39%	0.65%	166.17%	2.27%	0.20%
	Premier Federal Credit Union	\$218,385	\$1,102	0.88%	0.99%	112.34%	5.02%	0.50%
	Telco Community Credit Union	\$230,477	\$707	0.49%	0.34%	70.58%	4.41%	0.31%
	Mountain Credit Union	\$241,513	\$388	0.28%	0.40%	140.72%	2.03%	0.16%
	Average of Asset Group A	\$59,435	\$287	1.65%	1.24%	151.12%	6.15%	0.78%
Asset Group B - \$251 to \$500 million in total assets								
	Summit Credit Union	\$293,091	\$685	0.38%	0.93%	245.99%	1.83%	0.23%
	Champion Credit Union	\$317,448	\$1,846	0.75%	0.46%	61.65%	6.11%	0.58%
	Members Credit Union	\$380,100	\$604	0.40%	0.52%	129.30%	1.84%	0.16%
	Piedmont Advantage Credit Union	\$383,681	\$3,384	1.31%	1.31%	99.65%	9.72%	0.88%
	Fort Bragg Federal Credit Union	\$473,361	\$1,522	0.59%	0.57%	97.63%	3.86%	0.32%
	Average of Asset Group B	\$369,536	\$1,608	0.69%	0.76%	126.84%	4.67%	0.43%
Asset Group C - \$501 million to \$1 billion in total assets								
	Carolinas Telco Federal Credit Union	\$533,219	\$1,771	0.66%	0.35%	53.81%	2.39%	0.33%
	Latino Community Credit Union	\$536,478	\$2,841	0.67%	1.00%	149.95%	5.90%	0.53%
	Charlotte Metro Federal Credit Union	\$707,491	\$1,882	0.43%	0.81%	187.04%	2.92%	0.27%
	Marine Federal Credit Union	\$787,922	\$1,742	0.36%	1.67%	469.69%	2.75%	0.22%
	Average of Asset Group C	\$641,278	\$2,059	0.53%	0.96%	215.12%	3.49%	0.34%
Asset Group D - \$1 billion and over in total assets								
	Self-Help Credit Union	\$1,226,134	\$12,527	1.52%	2.31%	151.67%	9.56%	1.02%
	Allegacy Federal Credit Union	\$1,792,661	\$9,847	0.75%	0.92%	123.14%	5.57%	0.55%
	Local Government Federal Credit Union	\$2,589,566	\$24,711	1.26%	1.20%	95.06%	10.67%	0.95%
	Truliant Federal Credit Union	\$3,136,010	\$12,731	0.55%	0.86%	155.06%	5.16%	0.41%
	Coastal Federal Credit Union	\$3,734,703	\$18,518	0.67%	1.56%	231.98%	4.61%	0.50%
	State Employees' Credit Union	\$45,191,730	\$363,584	1.48%	1.36%	91.80%	9.03%	0.80%
	Average of Asset Group D	\$9,611,801	\$73,653	1.04%	1.37%	141.45%	7.43%	0.71%

Source: SNL Financial

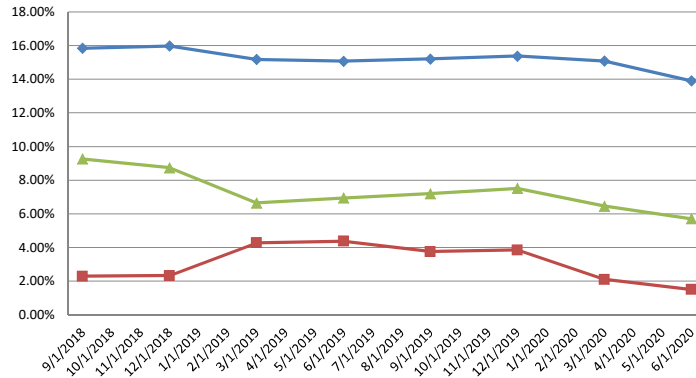
Note: Report includes only bank-level data.

NA = data was not available.

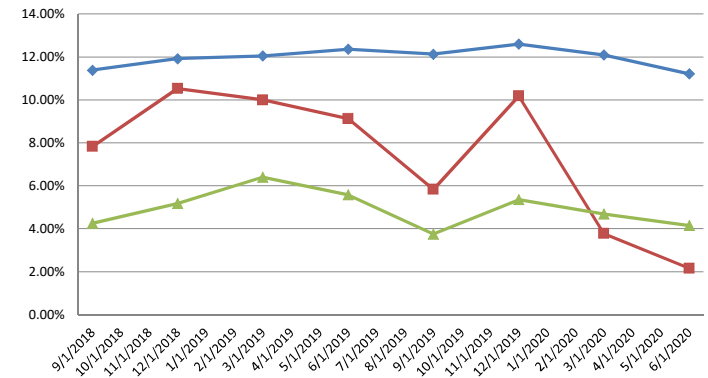
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

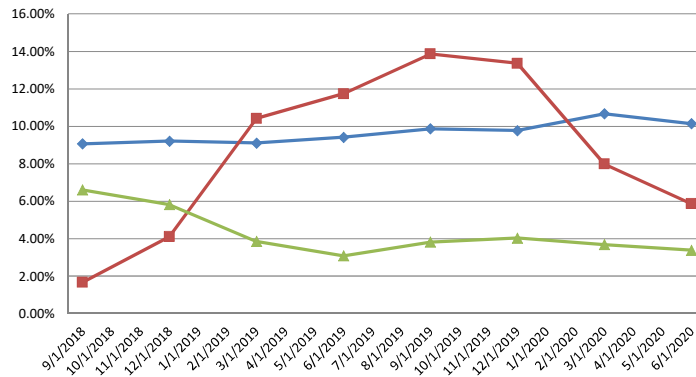
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

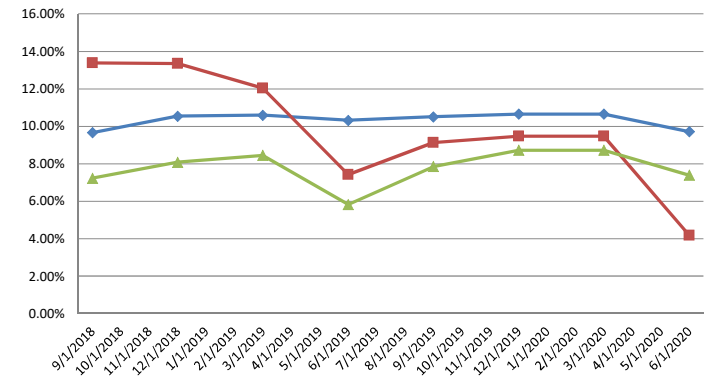
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	15.84%	15.98%	15.18%	15.07%	15.20%	15.37%	15.08%	13.90%
Net Worth Growth (Decline) - YTD	2.27%	2.31%	4.27%	4.37%	3.74%	3.83%	2.08%	1.49%
Total Delinquent Lns/ Net Worth	9.26%	8.72%	6.64%	6.92%	7.18%	7.50%	6.44%	5.69%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	11.38%	11.92%	12.04%	12.36%	12.12%	12.60%	12.09%	11.21%
Net Worth Growth (Decline) - YTD	7.82%	10.53%	9.99%	9.12%	5.82%	10.17%	3.77%	2.15%
Total Delinquent Lns/ Net Worth	4.25%	5.17%	6.40%	5.57%	3.75%	5.35%	4.68%	4.15%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	9.07%	9.20%	9.10%	9.41%	9.86%	9.77%	10.67%	10.13%
Net Worth Growth (Decline) - YTD	1.67%	4.11%	10.42%	11.73%	13.86%	13.36%	7.98%	5.86%
Total Delinquent Lns/ Net Worth	6.60%	5.81%	3.84%	3.09%	3.81%	4.03%	3.67%	3.38%

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

	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	9.66%	10.54%	10.58%	10.31%	10.50%	10.65%	10.65%	9.70%
Net Worth Growth (Decline) - YTD	13.38%	13.35%	12.02%	7.41%	9.12%	9.46%	9.46%	4.18%
Total Delinquent Lns/ Net Worth	7.22%	8.08%	8.44%	5.82%	7.84%	8.72%	8.72%	7.38%

Source: SNL Financial

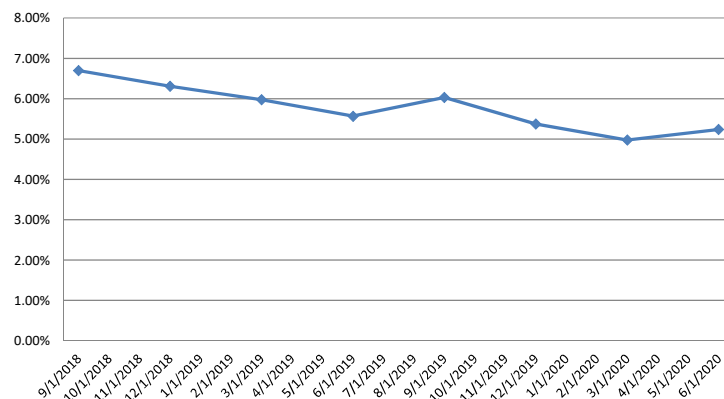
Note: Report includes only bank-level data.

NA = data was not available.

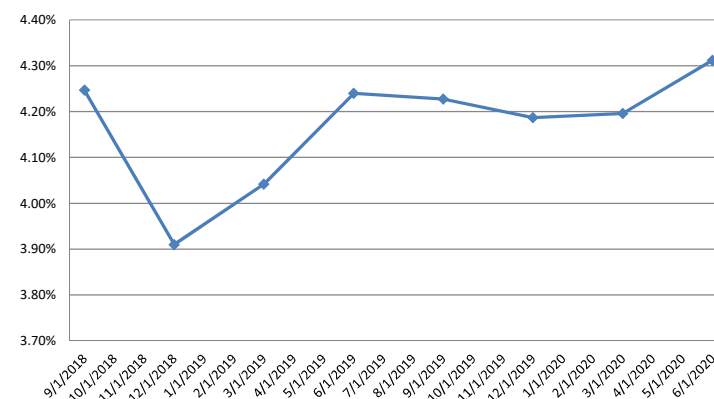
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

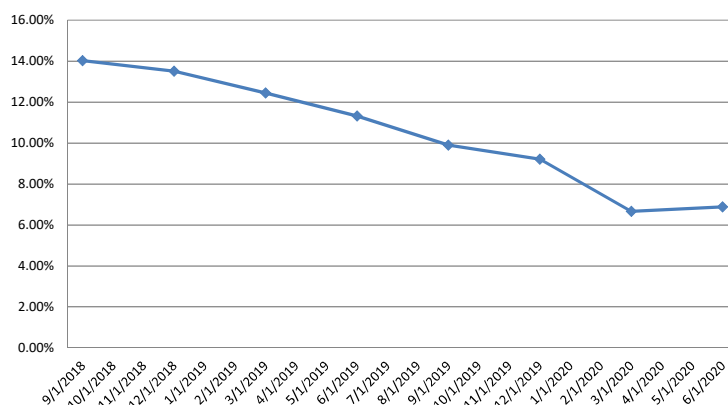
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



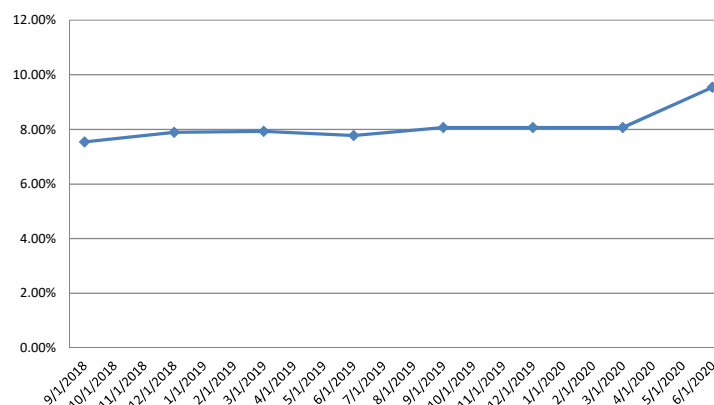
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

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, 2020

Run Date: August 17, 2020

Net Worth

June 30, 2020

Run Date: August 17, 2020

Net Worth

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

Asset Group A - \$0 to \$250 million in total assets

Shaw University Federal Credit Union	\$410	\$115	28.05%	(3.42%)	7.83%	8.70%
Dill Federal Credit Union	\$869	\$368	42.35%	(4.77%)	13.32%	0.27%
Texas Gulf Carolina Employees Credit Union	\$2,296	\$922	40.16%	(2.57%)	5.64%	1.08%
Piedmont Credit Union	\$4,259	\$547	12.84%	(14.58%)	3.47%	2.01%
HSM Federal Credit Union	\$4,804	\$625	13.01%	(9.45%)	7.52%	15.36%
Arcade Credit Union	\$7,013	\$892	12.72%	(1.56%)	6.50%	1.01%
Allvac Savings & Credit Union	\$8,783	\$1,292	14.71%	1.40%	7.20%	2.63%
North Carolina Press Association Federal Credit Union	\$9,891	\$1,229	12.43%	9.37%	9.03%	9.03%
Lithium Federal Credit Union	\$10,806	\$1,824	16.88%	1.88%	7.73%	5.48%
TCP Credit Union	\$11,320	\$2,264	20.00%	(0.53%)	4.51%	5.57%
GUCO Credit Union	\$12,087	\$1,795	14.85%	2.71%	0.45%	0.84%
Greater Kinston Credit Union	\$12,874	\$1,406	10.92%	10.48%	4.69%	17.43%
Team & Wheel Federal Credit Union	\$13,331	\$1,731	12.98%	(6.05%)	2.31%	1.91%
Internal Revenue Employees Federal Credit Union	\$17,755	\$3,173	17.87%	1.72%	1.73%	0.57%
Hamlet Federal Credit Union	\$18,381	\$1,006	5.47%	25.81%	25.94%	19.48%
Greensboro Credit Union	\$21,182	\$5,192	24.51%	1.16%	0.64%	0.12%
Emergency Responders Credit Union	\$25,741	\$2,848	11.06%	(0.91%)	5.79%	3.83%
Oteen VA Federal Credit Union	\$26,343	\$1,909	7.25%	1.27%	0.21%	0.84%
Shuford Federal Credit Union	\$27,398	\$2,987	10.90%	1.55%	22.03%	1.61%
McDowell Cornerstone Credit Union	\$29,579	\$5,444	18.40%	2.23%	7.40%	1.12%
CS Credit Union	\$30,945	\$4,741	15.32%	2.13%	6.26%	2.43%
Blue Flame Credit Union	\$31,784	\$5,921	18.63%	0.24%	0.12%	2.52%
First Carolina People's Credit Union	\$31,819	\$2,820	8.86%	3.39%	25.25%	8.09%
HealthShare Credit Union	\$41,984	\$4,754	11.32%	3.21%	1.14%	2.46%
Carolina Cooperative Federal Credit Union	\$48,049	\$5,466	11.38%	5.99%	3.35%	3.53%
Charlotte Fire Department Credit Union	\$51,396	\$6,589	12.82%	0.12%	0.70%	2.28%
Civic Federal Credit Union	\$51,551	\$5,682	11.02%	5.50%	0.02%	3.13%
Acclaim Federal Credit Union	\$51,979	\$4,269	8.21%	0.05%	9.42%	16.58%
ElecTel Cooperative Federal Credit Union	\$54,135	\$7,017	12.96%	5.27%	1.27%	2.12%
Vision Financial Federal Credit Union	\$55,005	\$5,737	10.43%	7.37%	1.05%	7.53%
Carolina Federal Credit Union	\$56,508	\$5,458	9.66%	7.84%	8.13%	10.43%
Telco Credit Union	\$58,595	\$7,035	12.01%	(3.16%)	2.62%	11.76%
Lion's Share Federal Credit Union	\$60,748	\$4,513	7.43%	(1.36%)	7.42%	12.94%
Greensboro Municipal Federal Credit Union	\$62,207	\$6,733	10.82%	(3.01%)	6.83%	8.79%
Ecusta Credit Union	\$65,177	\$7,162	10.99%	4.60%	3.80%	4.27%
American Partners Federal Credit Union	\$65,575	\$6,408	9.77%	5.71%	2.22%	4.99%
Winston-Salem Federal Credit Union	\$66,256	\$7,465	11.27%	(2.90%)	12.54%	9.62%
Weyco Community Credit Union	\$75,495	\$9,870	13.07%	(0.22%)	5.93%	3.76%
North Carolina Community Federal Credit Union	\$77,830	\$7,776	9.99%	4.87%	2.71%	2.55%

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, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	WNC Community Credit Union	\$84,996	\$13,391	15.75%	5.02%	1.65%	0.55%
	Bragg Mutual Federal Credit Union	\$86,705	\$8,166	9.42%	(2.35%)	2.53%	7.85%
	Welcome Federal Credit Union	\$92,344	\$11,566	12.52%	(1.39%)	9.72%	2.21%
	Riegelwood Federal Credit Union	\$99,284	\$14,311	14.41%	1.52%	8.27%	6.64%
	Nova Credit Union	\$116,832	\$18,263	15.63%	(4.65%)	2.95%	3.68%
	R T P Federal Credit Union	\$126,847	\$10,916	8.61%	(1.35%)	0.63%	5.18%
	Duke University Federal Credit Union	\$169,480	\$13,503	7.97%	2.61%	4.44%	6.31%
	First Flight Federal Credit Union	\$202,718	\$26,735	13.19%	2.01%	1.49%	2.48%
	Premier Federal Credit Union	\$218,385	\$30,850	14.13%	2.77%	3.57%	4.01%
	Telco Community Credit Union	\$230,477	\$24,574	10.66%	8.03%	2.88%	2.03%
	Mountain Credit Union	\$241,513	\$22,647	9.38%	1.01%	1.71%	2.41%
	Average of Asset Group A	\$59,435	\$6,958	13.90%	1.49%	5.69%	5.24%
Asset Group B - \$251 to \$500 million in total assets							
	Summit Credit Union	\$293,091	\$39,873	13.60%	0.61%	1.72%	4.23%
	Champion Credit Union	\$317,448	\$35,462	11.17%	4.21%	5.21%	3.21%
	Members Credit Union	\$380,100	\$42,201	11.10%	4.85%	1.43%	1.85%
	Piedmont Advantage Credit Union	\$383,681	\$36,004	9.38%	(2.91%)	9.40%	9.37%
	Fort Bragg Federal Credit Union	\$473,361	\$51,210	10.82%	4.00%	2.97%	2.90%
	Average of Asset Group B	\$369,536	\$40,950	11.21%	2.15%	4.15%	4.31%
Asset Group C - \$501 million to \$1 billion in total assets							
	Carolinas Telco Federal Credit Union	\$533,219	\$71,846	13.47%	2.24%	2.46%	1.33%
	Latino Community Credit Union	\$536,478	\$52,720	9.83%	15.45%	5.39%	8.08%
	Charlotte Metro Federal Credit Union	\$707,491	\$63,205	8.93%	2.55%	2.98%	5.57%
	Marine Federal Credit Union	\$787,922	\$65,324	8.29%	3.21%	2.67%	12.53%
	Average of Asset Group C	\$641,278	\$63,274	10.13%	5.86%	3.38%	6.88%
Asset Group D - \$1 billion and over in total assets							
	Self-Help Credit Union	\$1,226,134	\$169,950	13.86%	2.86%	7.37%	11.18%
	Allegacy Federal Credit Union	\$1,792,661	\$174,102	9.71%	3.39%	5.66%	6.96%
	Local Government Federal Credit Union	\$2,589,566	\$221,703	8.56%	8.02%	11.15%	10.60%
	Truliant Federal Credit Union	\$3,136,010	\$249,031	7.94%	6.52%	5.11%	7.93%
	Coastal Federal Credit Union	\$3,734,703	\$379,125	10.15%	(0.74%)	4.88%	11.33%
	State Employees' Credit Union	\$45,191,730	\$3,606,281	7.98%	5.01%	10.08%	9.26%
	Average of Asset Group D	\$9,611,801	\$800,032	9.70%	4.18%	7.38%	9.54%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

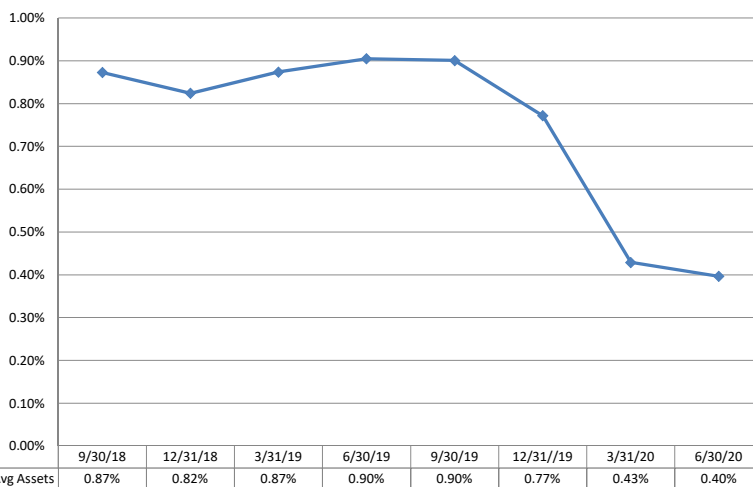
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

South Carolina

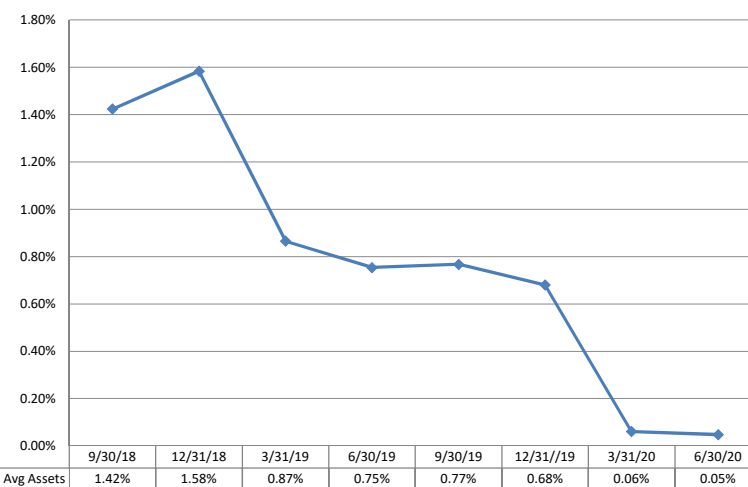
Performance Analysis

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

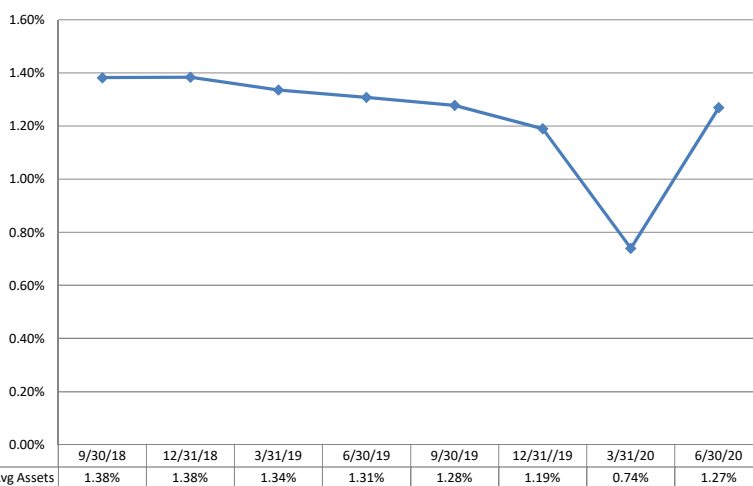
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



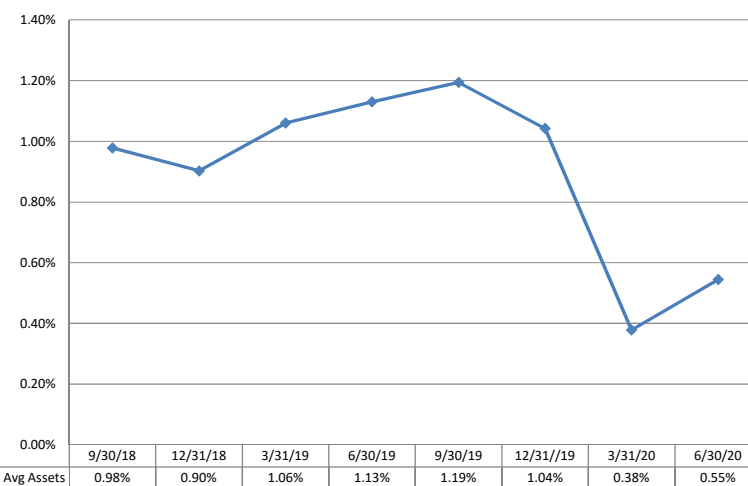
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

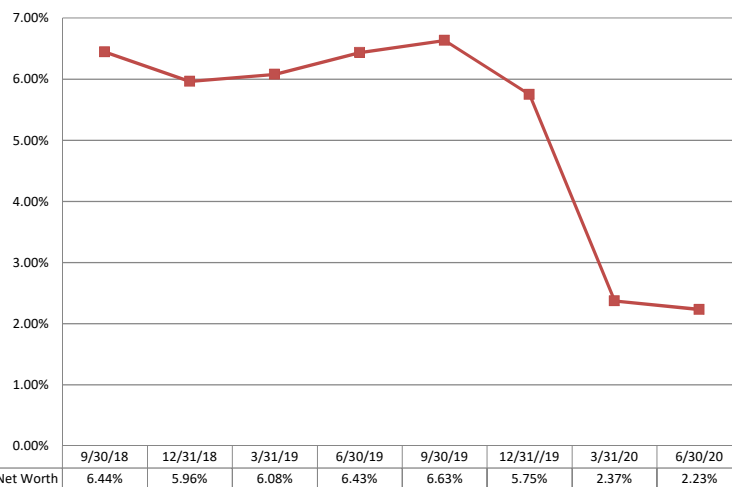
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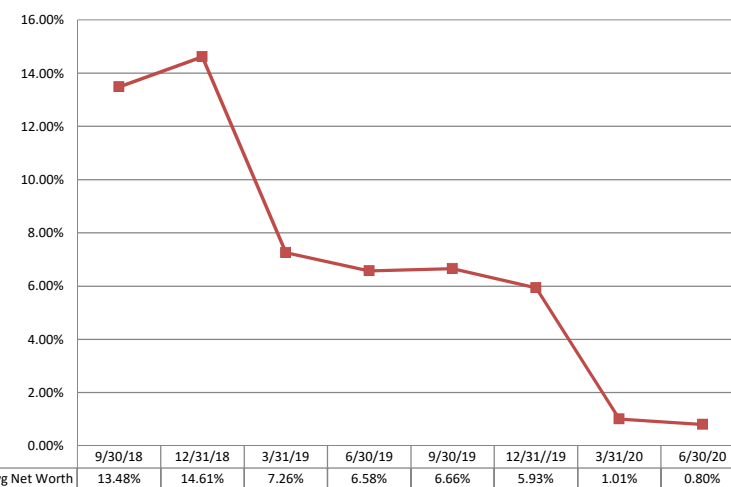
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

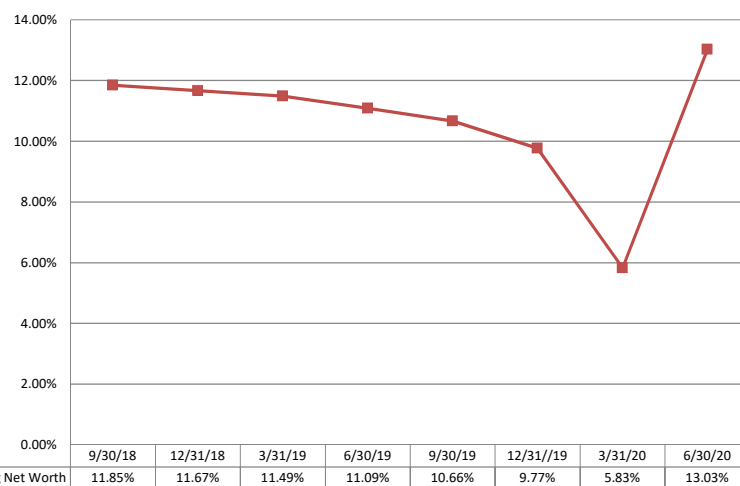
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



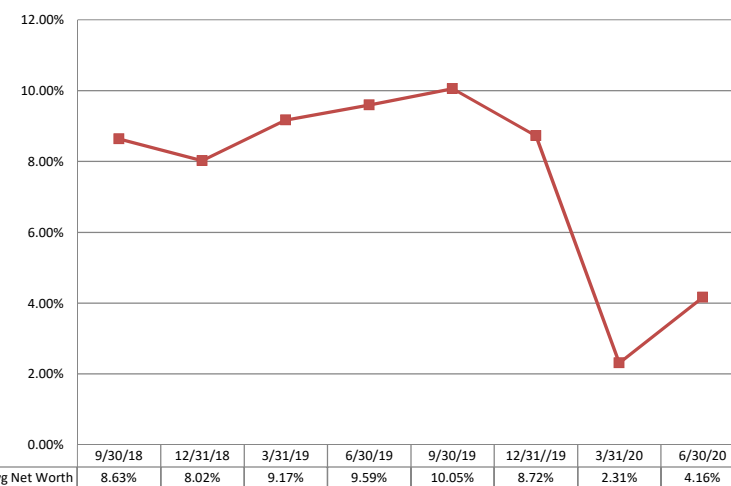
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Charleston County Teachers Federal Credit Union	\$1,853	(\$5)	(1.13%)	(10.93%)	112.50%	\$28	(\$4)	(0.47%)	(4.35%)	103.70%	\$32
	Trinity Baptist Church Federal Credit Union	\$2,503	\$7	1.16%	8.78%	40.00%	\$0	\$15	1.26%	9.52%	39.13%	\$4
	Sumter City Credit Union	\$2,839	\$4	0.59%	3.94%	85.19%	\$37	\$1	0.08%	0.49%	98.08%	\$41
	S C H D District 7 Federal Credit Union	\$2,870	\$17	2.42%	9.69%	66.67%	\$37	\$35	2.54%	10.09%	64.86%	\$40
	Brookland Federal Credit Union	\$3,774	\$1	0.11%	1.47%	97.06%	\$50	\$3	0.16%	2.21%	97.93%	\$54
	South Carolina Methodist Conference Credit Union	\$5,195	(\$2)	(0.16%)	(1.40%)	100.00%	\$59	(\$2)	(0.08%)	(0.70%)	98.56%	\$58
	C O Federal Credit Union	\$6,537	\$9	0.58%	7.45%	84.75%	\$29	(\$31)	(1.01%)	(12.63%)	81.45%	\$27
	Emerald Credit Association Federal Credit Union	\$8,262	(\$4)	(0.20%)	(2.54%)	103.09%	\$64	(\$3)	(0.08%)	(0.95%)	101.51%	\$65
	St. Francis Federal Credit Union	\$9,803	\$37	1.57%	7.10%	70.59%	\$40	\$81	1.76%	7.85%	73.84%	\$43
	Abbeville Community Federal Credit Union	\$10,603	\$5	0.20%	1.39%	96.32%	\$54	\$17	0.36%	2.37%	91.61%	\$54
	Self Memorial Hospital Federal Credit Union	\$14,223	(\$33)	(0.95%)	(8.27%)	112.80%	\$42	(\$95)	(1.38%)	(11.72%)	109.71%	\$45
	Berkeley Community Federal Credit Union	\$14,393	(\$1)	(0.03%)	(0.20%)	108.51%	\$49	(\$2)	(0.03%)	(0.19%)	103.92%	\$48
	Anmed Health Federal Credit Union	\$16,047	(\$42)	(1.07%)	(8.41%)	128.57%	\$49	(\$50)	(0.66%)	(4.97%)	113.92%	\$48
	S C I Federal Credit Union	\$19,387	\$5	0.11%	0.66%	89.60%	\$68	\$26	0.28%	1.72%	90.19%	\$69
	1st Cooperative Federal Credit Union	\$19,726	\$25	0.51%	4.17%	83.98%	\$140	\$85	0.89%	7.15%	79.01%	\$139
	Edisto Federal Credit Union	\$23,362	\$13	0.23%	1.55%	92.91%	\$69	(\$21)	(0.19%)	(1.25%)	92.93%	\$70
	Pickens Federal Credit Union	\$23,614	\$34	0.59%	3.45%	85.24%	\$70	\$93	0.82%	4.75%	79.91%	\$70
	HopeSouth Federal Credit Union	\$24,781	\$97	1.63%	9.00%	58.68%	\$69	\$177	1.54%	8.30%	68.98%	\$72
	Pee Dee Federal Credit Union	\$35,807	\$97	1.13%	5.37%	75.99%	\$52	\$251	1.50%	7.01%	72.75%	\$55
	Columbia Post Office Credit Union	\$35,968	\$59	0.66%	4.89%	66.20%	\$63	\$115	0.66%	4.79%	62.99%	\$49
	Nucor Employees Credit Union	\$47,489	\$29	0.25%	1.66%	92.54%	\$62	\$133	0.59%	3.82%	84.27%	\$61
	Palmetto First Federal Credit Union	\$48,203	\$28	0.24%	1.42%	70.59%	\$70	\$228	1.02%	5.84%	68.62%	\$68
	G.H.S. Federal Credit Union	\$49,293	(\$13)	(0.11%)	(1.11%)	104.46%	\$69	\$70	0.31%	2.99%	93.13%	\$64
	Greenwood Municipal Federal Credit Union	\$49,388	\$56	0.48%	3.65%	88.04%	\$51	\$78	0.35%	2.53%	89.37%	\$53
	Dixies Federal Credit Union	\$52,487	\$55	0.43%	2.45%	83.49%	\$70	\$100	0.40%	2.24%	87.74%	\$77
	Neighbors United Federal Credit Union	\$54,664	(\$107)	(0.81%)	(6.92%)	97.28%	\$64	(\$55)	(0.21%)	(1.77%)	87.08%	\$58
	Vital Federal Credit Union	\$58,305	\$33	0.23%	2.29%	92.46%	\$67	\$49	0.18%	1.70%	93.22%	\$68
	Latitude 32 Federal Credit Union	\$59,715	\$45	0.31%	2.72%	90.96%	\$63	\$160	0.57%	4.86%	85.26%	\$59
	Santee Cooper Credit Union	\$63,681	\$118	0.76%	6.50%	81.91%	\$78	\$234	0.77%	6.50%	81.63%	\$80
	Secured Advantage Federal Credit Union	\$73,312	(\$234)	(1.29%)	(10.23%)	126.92%	\$69	(\$346)	(0.97%)	(7.50%)	112.16%	\$68
	South Carolina National Guard Federal Credit Union	\$76,649	\$112	0.60%	2.84%	79.69%	\$63	\$319	0.85%	4.07%	75.60%	\$65
	Palmetto Health Credit Union	\$84,639	\$57	0.28%	1.67%	90.59%	\$70	\$245	0.64%	3.61%	85.84%	\$72
	Upstate Federal Credit Union	\$87,691	\$118	0.57%	6.22%	87.34%	\$59	\$311	0.79%	8.28%	86.21%	\$61
	Caro Federal Credit Union	\$104,446	\$116	0.46%	3.38%	89.45%	\$90	\$272	0.56%	3.97%	87.98%	\$93
	Anderson Federal Credit Union	\$105,669	(\$212)	(0.83%)	(10.34%)	106.50%	\$63	(\$273)	(0.55%)	(6.60%)	101.53%	\$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.

Performance Analysis

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Georgetown Kraft Credit Union	\$132,671	\$352	1.11%	8.78%	81.13%	\$60	\$653	1.07%	8.24%	81.47%	\$62
	Greenville Heritage Federal Credit Union	\$136,470	\$234	0.70%	5.55%	81.47%	\$62	\$338	0.52%	4.03%	86.38%	\$63
	Carolina Foothills Federal Credit Union	\$143,672	\$298	0.88%	8.07%	75.42%	\$52	\$544	0.84%	7.43%	79.68%	\$59
	Mid Carolina Credit Union	\$144,830	\$44	0.12%	1.05%	96.98%	\$60	\$81	0.12%	0.97%	95.95%	\$60
	ArrowPointe Federal Credit Union	\$180,540	(\$15)	(0.03%)	(0.46%)	98.55%	\$60	\$55	0.07%	0.83%	93.32%	\$61
	SPC Credit Union	\$192,221	\$183	0.40%	5.01%	90.45%	\$63	\$481	0.54%	6.64%	88.15%	\$62
	MTC Federal Credit Union	\$234,624	\$193	0.35%	2.46%	88.11%	\$75	\$243	0.23%	1.55%	84.08%	\$77
	Average of Asset Group A	\$58,624	\$43	0.31%	1.76%	89.36%	\$60	\$110	0.40%	2.23%	86.99%	\$60
Asset Group B - \$251 to \$500 million in total assets												
	Carolina Trust Federal Credit Union	\$279,817	\$264	0.39%	3.90%	86.00%	\$70	\$541	0.42%	4.03%	84.51%	\$69
	Greenville Federal Credit Union	\$299,915	\$420	0.59%	5.68%	83.53%	\$76	\$622	0.45%	4.23%	86.67%	\$77
	SC Telco Federal Credit Union	\$414,495	(\$567)	(0.56%)	(4.48%)	101.86%	\$87	(\$1,546)	(0.78%)	(6.06%)	97.94%	\$87
	CPM Federal Credit Union	\$450,393	(\$294)	(0.27%)	(2.71%)	96.32%	\$64	\$217	0.10%	1.00%	91.27%	\$66
	Average of Asset Group B	\$361,155	(\$44)	0.04%	0.60%	91.93%	\$74	(\$42)	0.05%	0.80%	90.10%	\$75
Asset Group C - \$501 million to \$1 billion in total assets												
	Family Trust Federal Credit Union	\$581,257	\$1,050	0.75%	7.67%	83.38%	\$72	\$2,022	0.74%	7.44%	82.16%	\$76
	Rev Federal Credit Union	\$700,754	\$5,829	3.44%	36.00%	52.43%	\$87	\$5,985	1.80%	18.62%	65.55%	\$87
	Average of Asset Group C	\$641,006	\$3,440	2.10%	21.84%	67.91%	\$80	\$4,004	1.27%	13.03%	73.86%	\$82
Asset Group D - \$1 billion and over in total assets												
	AllSouth Federal Credit Union	\$1,012,254	\$732	0.30%	2.11%	88.52%	\$59	\$3,020	0.64%	4.38%	82.98%	\$58
	S.C. State Federal Credit Union	\$1,016,768	\$1,322	0.54%	4.20%	70.49%	\$61	\$4,179	0.89%	6.71%	68.00%	\$62
	Palmetto Citizens Federal Credit Union	\$1,062,940	\$911	0.36%	3.08%	82.69%	\$61	\$2,362	0.48%	4.03%	78.46%	\$61
	Safe Federal Credit Union	\$1,272,623	\$975	0.32%	2.87%	83.67%	\$69	\$3,291	0.56%	4.88%	78.28%	\$67
	SRP Federal Credit Union	\$1,294,594	\$2,744	0.88%	7.51%	77.85%	\$77	\$7,956	1.34%	11.05%	72.73%	\$79
	Sharonview Federal Credit Union	\$1,650,706	\$1,842	0.45%	4.62%	78.19%	\$104	(\$6,382)	(0.78%)	(7.94%)	99.29%	\$112
	South Carolina Federal Credit Union	\$2,087,098	\$2,378	0.47%	4.30%	85.98%	\$107	\$4,443	0.45%	4.06%	86.87%	\$101
	Founders Federal Credit Union	\$2,956,736	\$5,214	0.73%	5.82%	68.17%	\$72	\$10,859	0.78%	6.12%	71.11%	\$74
	Average of Asset Group D	\$1,544,215	\$2,015	0.51%	4.31%	79.45%	\$76	\$3,716	0.55%	4.16%	79.72%	\$77

Source: SNL Financial

Note: Report includes only bank-level data.

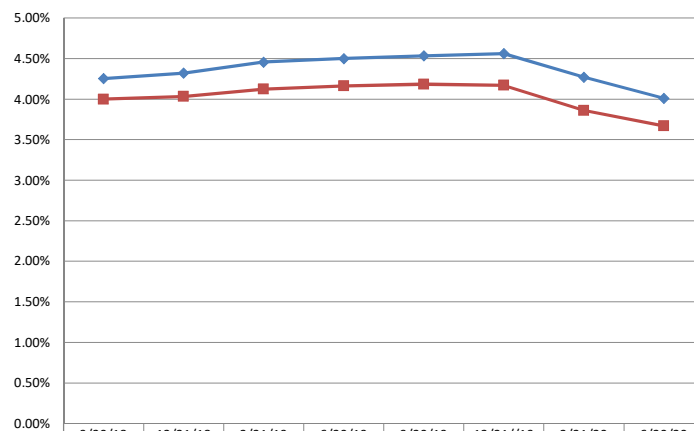
NA = data was not available.

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

Balance Sheet & Net Interest Margin

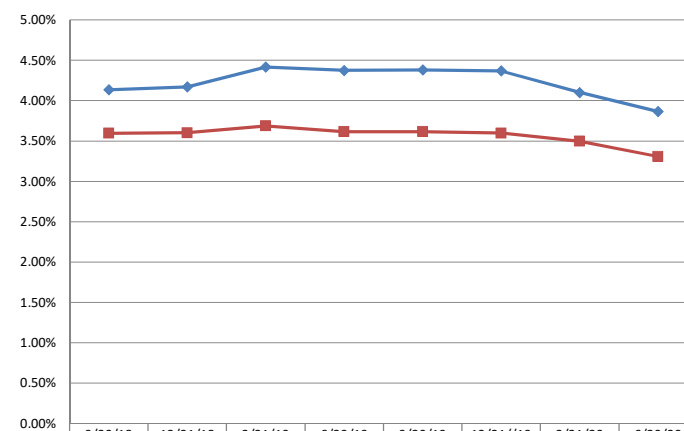
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



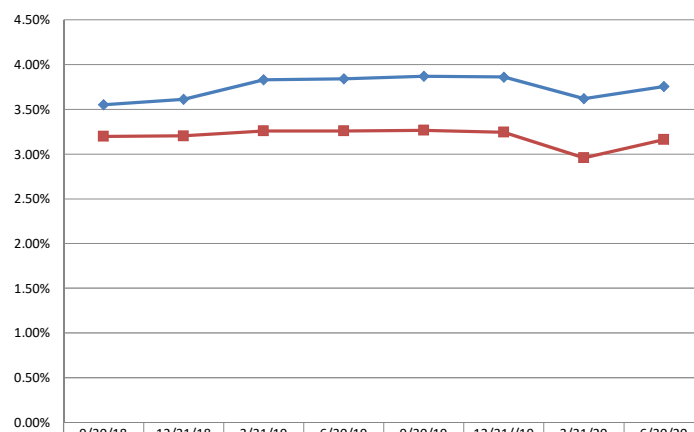
Yield on Avg Assets	4.25%	4.32%	4.45%	4.50%	4.53%	4.56%	4.27%	4.01%
Net Interest Income/ Avg Assets	4.00%	4.03%	4.12%	4.16%	4.18%	4.17%	3.86%	3.67%

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



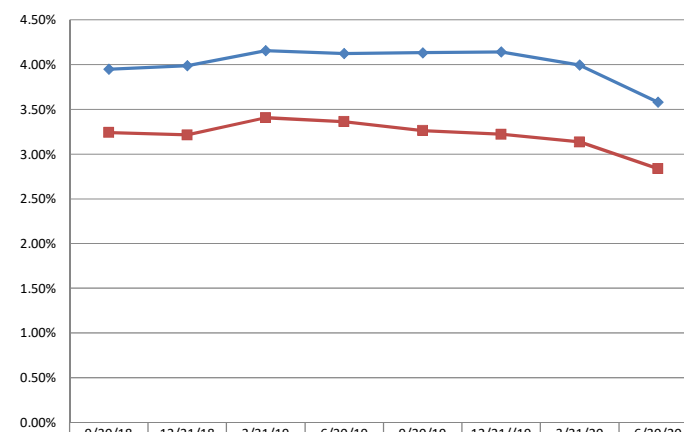
Yield on Avg Assets	4.13%	4.17%	4.42%	4.37%	4.38%	4.37%	4.10%	3.87%
Net Interest Income/ Avg Assets	3.59%	3.60%	3.69%	3.61%	3.61%	3.60%	3.50%	3.31%

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



Yield on Avg Assets	3.55%	3.61%	3.83%	3.84%	3.87%	3.86%	3.62%	3.76%
Net Interest Income/ Avg Assets	3.20%	3.20%	3.26%	3.26%	3.27%	3.24%	2.96%	3.16%

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



Yield on Avg Assets	3.95%	3.99%	4.15%	4.12%	4.13%	4.14%	3.99%	3.58%
Net Interest Income/ Avg Assets	3.24%	3.21%	3.41%	3.36%	3.26%	3.22%	3.13%	2.84%

Source: SNL Financial

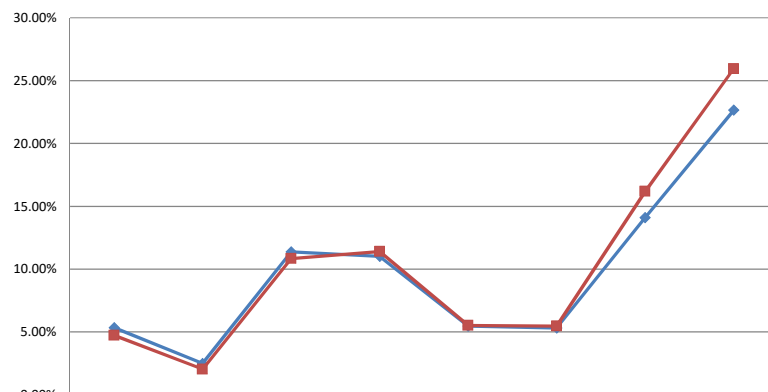
Note: Report includes only bank-level data.

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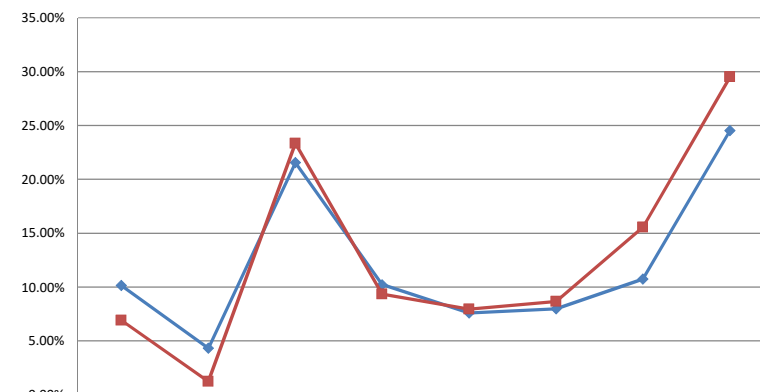
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



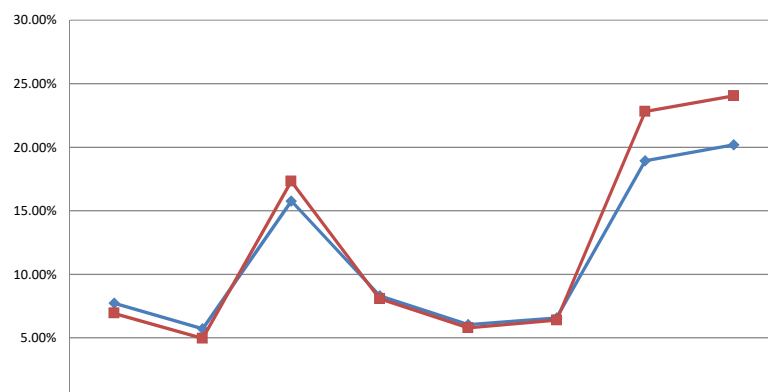
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	5.33%	2.49%	11.38%	11.03%	5.47%	5.31%	14.11%	22.65%
Market Growth Rate	4.71%	2.03%	10.85%	11.40%	5.51%	5.47%	16.18%	25.96%

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



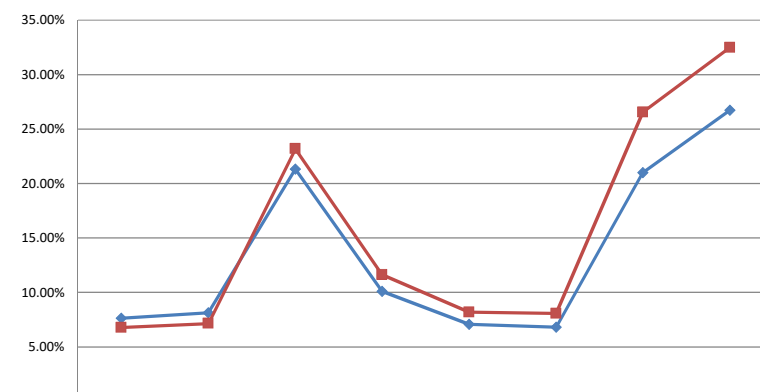
	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	10.14%	4.33%	21.56%	10.22%	7.58%	7.97%	10.75%	24.52%
Market Growth Rate	6.91%	1.24%	23.35%	9.35%	7.94%	8.66%	15.57%	29.52%

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



	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	7.71%	5.71%	15.75%	8.30%	6.03%	6.58%	18.93%	20.19%
Market Growth Rate	6.93%	4.95%	17.31%	8.08%	5.78%	6.39%	22.80%	24.05%

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



	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	7.63%	8.14%	21.33%	10.11%	7.08%	6.79%	21.00%	26.73%
Market Growth Rate	6.79%	7.15%	23.19%	11.63%	8.18%	8.08%	26.57%	32.48%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets											
	Charleston County Teachers Federal Credit Union	\$1,853	\$762	\$1,662	45.85%	\$927	5.79%	0.12%	5.67%	35.60%	41.04%
	Trinity Baptist Church Federal Credit Union	\$2,503	\$505	\$2,180	23.17%	\$5,006	1.68%	0.00%	1.76%	11.94%	12.48%
	Sumter City Credit Union	\$2,839	\$1,510	\$2,427	62.22%	\$1,893	3.86%	0.08%	3.79%	30.34%	36.09%
	S C H D District 7 Federal Credit Union	\$2,870	\$2,017	\$2,138	94.34%	\$1,913	7.70%	0.58%	7.26%	16.36%	19.28%
	Brookland Federal Credit Union	\$3,774	\$2,536	\$3,486	72.75%	\$1,510	5.07%	0.11%	4.96%	5.61%	6.52%
	South Carolina Methodist Conference Credit Union	\$5,195	\$3,857	\$4,611	83.65%	\$1,484	5.30%	0.12%	5.18%	3.77%	4.52%
	C O Federal Credit Union	\$6,537	\$3,191	\$6,050	52.74%	\$2,179	3.65%	0.33%	3.32%	12.93%	15.19%
	Emerald Credit Association Federal Credit Union	\$8,262	\$4,853	\$7,589	63.95%	\$2,754	3.71%	0.11%	3.61%	30.78%	34.05%
	St. Francis Federal Credit Union	\$9,803	\$5,376	\$7,693	69.88%	\$1,961	4.71%	0.28%	4.43%	20.49%	24.88%
	Abbeville Community Federal Credit Union	\$10,603	\$6,232	\$9,099	68.49%	\$2,121	4.84%	0.38%	4.48%	38.75%	45.85%
	Self Memorial Hospital Federal Credit Union	\$14,223	\$5,793	\$12,583	46.04%	\$2,188	3.61%	0.28%	3.35%	7.42%	10.05%
	Berkeley Community Federal Credit Union	\$14,393	\$3,900	\$12,278	31.76%	\$2,399	3.08%	0.12%	2.97%	10.70%	12.77%
	Anmed Health Federal Credit Union	\$16,047	\$6,406	\$14,035	45.64%	\$2,918	2.75%	0.11%	2.65%	27.39%	32.73%
	S C I Federal Credit Union	\$19,387	\$9,427	\$16,266	57.96%	\$4,847	3.73%	0.27%	3.46%	20.24%	24.17%
	1st Cooperative Federal Credit Union	\$19,726	\$14,735	\$17,275	85.30%	\$6,575	4.50%	0.40%	4.11%	17.75%	19.46%
	Edisto Federal Credit Union	\$23,362	\$9,728	\$19,979	48.69%	\$2,336	4.70%	0.60%	4.11%	9.86%	12.02%
	Pickens Federal Credit Union	\$23,614	\$10,021	\$19,538	51.29%	\$3,633	3.13%	0.04%	3.09%	13.74%	14.92%
	HopeSouth Federal Credit Union	\$24,781	\$10,959	\$20,185	54.29%	\$3,098	5.55%	0.35%	5.20%	29.66%	37.09%
	Pee Dee Federal Credit Union	\$35,807	\$17,604	\$28,353	62.09%	\$2,865	4.04%	0.16%	3.88%	26.71%	32.54%
	Columbia Post Office Credit Union	\$35,968	\$6,783	\$31,034	21.86%	\$7,194	2.95%	0.64%	2.36%	10.87%	12.28%
	Nucor Employees Credit Union	\$47,489	\$24,526	\$40,135	61.11%	\$3,166	3.12%	0.31%	2.81%	24.17%	28.68%
	Palmetto First Federal Credit Union	\$48,203	\$29,367	\$40,161	73.12%	\$3,214	5.39%	0.23%	5.16%	28.57%	33.83%
	G.H.S. Federal Credit Union	\$49,293	\$20,390	\$44,394	45.93%	\$3,943	2.89%	0.07%	2.81%	25.90%	28.50%
	Greenwood Municipal Federal Credit Union	\$49,388	\$20,321	\$42,955	47.31%	\$2,993	3.74%	0.18%	3.56%	33.58%	39.27%
	Dixies Federal Credit Union	\$52,487	\$31,810	\$43,046	73.90%	\$3,181	4.89%	0.66%	4.23%	19.56%	24.63%
	Neighbors United Federal Credit Union	\$54,664	\$23,601	\$48,250	48.91%	\$3,124	3.48%	0.21%	3.26%	24.93%	28.23%
	Vital Federal Credit Union	\$58,305	\$39,733	\$52,281	76.00%	\$3,069	3.37%	0.74%	2.63%	22.27%	25.10%
	Latitude 32 Federal Credit Union	\$59,715	\$38,606	\$52,900	72.98%	\$3,062	3.50%	0.31%	3.19%	20.17%	21.76%
	Santee Cooper Credit Union	\$63,681	\$42,964	\$55,657	77.19%	\$4,245	3.59%	0.32%	3.27%	18.57%	18.82%
	Secured Advantage Federal Credit Union	\$73,312	\$31,278	\$64,211	48.71%	\$4,073	3.12%	0.35%	2.76%	12.52%	15.31%
	South Carolina National Guard Federal Credit Union	\$76,649	\$32,521	\$60,073	54.14%	\$4,034	3.46%	0.48%	2.98%	5.11%	4.96%
	Palmetto Health Credit Union	\$84,639	\$39,863	\$70,058	56.90%	\$3,255	3.29%	0.33%	2.96%	35.20%	41.45%
	Upstate Federal Credit Union	\$87,691	\$58,791	\$79,575	73.88%	\$2,016	5.20%	0.57%	4.63%	42.96%	47.17%
	Caro Federal Credit Union	\$104,446	\$69,891	\$90,800	76.97%	\$5,095	3.88%	0.30%	3.59%	22.15%	26.99%
	Anderson Federal Credit Union	\$105,669	\$63,153	\$96,921	65.16%	\$3,355	3.57%	0.69%	2.89%	23.14%	25.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Georgetown Kraft Credit Union	\$132,671	\$81,469	\$115,779	70.37%	\$2,230	4.44%	0.37%	4.07%	34.95%	40.45%
	Greenville Heritage Federal Credit Union	\$136,470	\$80,526	\$119,005	67.67%	\$3,791	3.64%	0.85%	2.78%	24.75%	28.06%
	Carolina Foothills Federal Credit Union	\$143,672	\$90,879	\$125,826	72.23%	\$2,763	4.10%	0.49%	3.60%	39.15%	42.83%
	Mid Carolina Credit Union	\$144,830	\$81,924	\$124,926	65.58%	\$3,667	3.32%	0.46%	2.86%	14.45%	20.59%
	ArrowPointe Federal Credit Union	\$180,540	\$105,624	\$163,785	64.49%	\$3,113	3.55%	0.66%	2.89%	26.00%	28.45%
	SPC Credit Union	\$192,221	\$112,537	\$174,171	64.61%	\$2,827	3.93%	0.29%	3.64%	33.24%	34.87%
	MTC Federal Credit Union	\$234,624	\$119,036	\$190,719	62.41%	\$3,192	4.59%	0.68%	3.92%	38.86%	36.77%
	Average of Asset Group A	\$58,624	\$32,500	\$50,812	60.99%	\$3,172	4.01%	0.35%	3.67%	22.65%	25.96%
Asset Group B - \$251 to \$500 million in total assets											
	Carolina Trust Federal Credit Union	\$279,817	\$191,272	\$249,433	76.68%	\$3,273	3.74%	0.14%	3.60%	25.82%	29.34%
	Greenville Federal Credit Union	\$299,915	\$196,961	\$262,743	74.96%	\$4,053	3.87%	0.55%	3.31%	29.07%	33.09%
	SC Telco Federal Credit Union	\$414,495	\$306,410	\$350,191	87.50%	\$3,093	4.71%	1.14%	3.57%	13.44%	21.96%
	CPM Federal Credit Union	\$450,393	\$238,881	\$401,527	59.49%	\$2,642	3.14%	0.39%	2.75%	29.75%	33.67%
	Average of Asset Group B	\$361,155	\$233,381	\$315,974	74.66%	\$3,265	3.87%	0.56%	3.31%	24.52%	29.52%
Asset Group C - \$501 million to \$1 billion in total assets											
	Family Trust Federal Credit Union	\$581,257	\$407,347	\$485,456	83.91%	\$3,714	3.65%	0.74%	2.91%	23.40%	27.89%
	Rev Federal Credit Union	\$700,754	\$521,485	\$591,131	88.22%	\$4,098	3.86%	0.45%	3.41%	16.98%	20.21%
	Average of Asset Group C	\$641,006	\$464,416	\$538,294	86.07%	\$3,906	3.76%	0.60%	3.16%	20.19%	24.05%
Asset Group D - \$1 billion and over in total assets											
	AllSouth Federal Credit Union	\$1,012,254	\$537,132	\$869,084	61.80%	\$3,219	2.68%	0.48%	2.20%	25.45%	29.45%
	S.C. State Federal Credit Union	\$1,016,768	\$539,005	\$879,967	61.25%	\$3,987	3.63%	0.51%	3.12%	32.99%	36.91%
	Palmetto Citizens Federal Credit Union	\$1,062,940	\$571,489	\$810,444	70.52%	\$3,684	3.44%	0.85%	2.59%	30.61%	38.74%
	Safe Federal Credit Union	\$1,272,623	\$822,143	\$1,120,223	73.39%	\$3,928	3.07%	0.66%	2.41%	28.45%	31.60%
	SRP Federal Credit Union	\$1,294,594	\$743,621	\$1,138,963	65.29%	\$3,882	3.47%	0.28%	3.19%	42.64%	48.04%
	Sharonview Federal Credit Union	\$1,650,706	\$1,265,285	\$1,198,939	105.53%	\$5,439	4.24%	1.55%	2.65%	2.90%	14.65%
	South Carolina Federal Credit Union	\$2,087,098	\$1,503,866	\$1,664,447	90.35%	\$4,417	3.31%	0.44%	2.87%	27.91%	31.82%
	Founders Federal Credit Union	\$2,956,736	\$2,318,799	\$2,450,359	94.63%	\$4,023	4.79%	1.15%	3.65%	22.85%	28.64%
	Average of Asset Group D	\$1,544,215	\$1,037,668	\$1,266,553	77.85%	\$4,072	3.58%	0.74%	2.84%	26.73%	32.48%

Source: SNL Financial

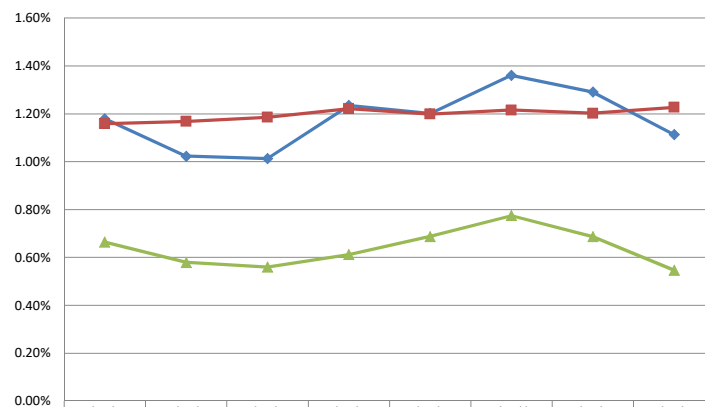
Note: Report includes only bank-level data.

NA = data was not available.

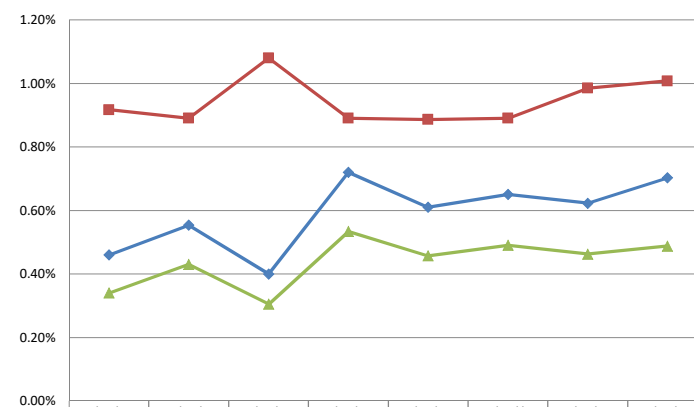
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

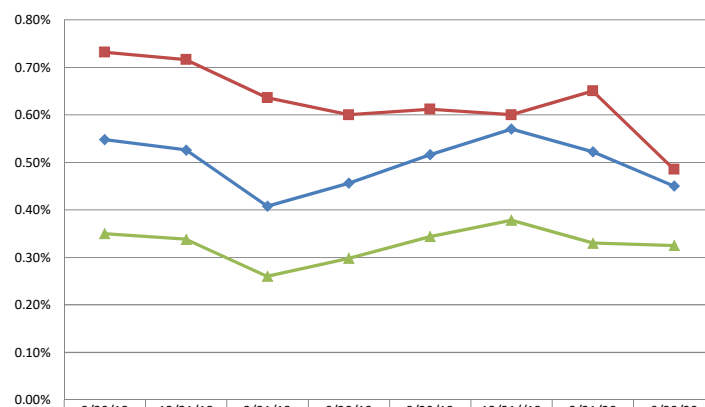
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

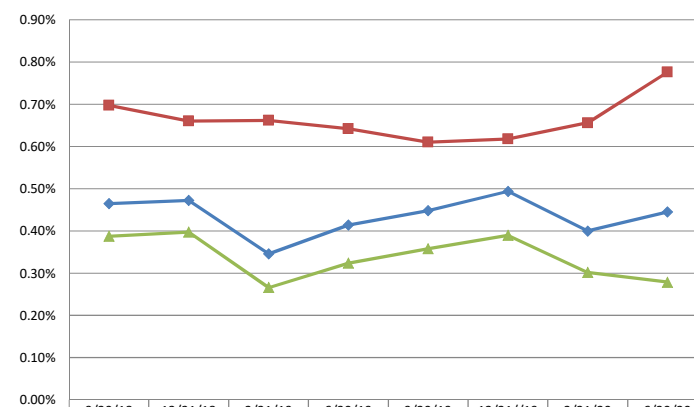
NPLs/Loans	1.18%	1.02%	1.01%	1.23%	1.20%	1.36%	1.29%	1.11%
Reserves/Loans	1.16%	1.17%	1.19%	1.22%	1.20%	1.22%	1.20%	1.23%
Delinquent Loans/Total Assets	0.66%	0.58%	0.56%	0.61%	0.69%	0.77%	0.69%	0.55%

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

NPLs/Loans	0.46%	0.55%	0.40%	0.72%	0.61%	0.65%	0.62%	0.70%
Reserves/Loans	0.92%	0.89%	1.08%	0.89%	0.89%	0.89%	0.99%	1.01%
Delinquent Loans/Total Assets	0.34%	0.43%	0.31%	0.53%	0.46%	0.49%	0.46%	0.49%

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

NPLs/Loans	0.55%	0.53%	0.41%	0.46%	0.52%	0.57%	0.52%	0.45%
Reserves/Loans	0.73%	0.72%	0.64%	0.60%	0.61%	0.60%	0.65%	0.49%
Delinquent Loans/Total Assets	0.35%	0.34%	0.26%	0.30%	0.34%	0.38%	0.33%	0.33%

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

NPLs/Loans	0.47%	0.47%	0.35%	0.41%	0.45%	0.49%	0.40%	0.45%
Reserves/Loans	0.70%	0.66%	0.66%	0.64%	0.61%	0.62%	0.66%	0.78%
Delinquent Loans/Total Assets	0.39%	0.40%	0.27%	0.32%	0.36%	0.39%	0.30%	0.28%

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, 2020
Run Date: August 17, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Charleston County Teachers Federal Credit Union	\$1,853	\$37	4.86%	2.10%	43.24%	18.88%	2.00%
	Trinity Baptist Church Federal Credit Union	\$2,503	\$0	0.00%	0.20%	NA	0.00%	0.00%
	Sumter City Credit Union	\$2,839	\$1	0.07%	0.33%	500.00%	0.24%	0.04%
	S C H D District 7 Federal Credit Union	\$2,870	\$50	2.48%	1.83%	74.00%	10.84%	1.74%
	Brookland Federal Credit Union	\$3,774	\$37	1.46%	2.72%	186.49%	12.87%	0.98%
	South Carolina Methodist Conference Credit Union	\$5,195	\$85	2.20%	0.80%	36.47%	14.17%	1.64%
	C O Federal Credit Union	\$6,537	\$185	5.80%	2.04%	35.14%	38.95%	2.83%
	Emerald Credit Association Federal Credit Union	\$8,262	\$8	0.16%	0.47%	287.50%	1.23%	0.10%
	St. Francis Federal Credit Union	\$9,803	\$37	0.69%	0.78%	113.51%	1.73%	0.38%
	Abbeville Community Federal Credit Union	\$10,603	\$77	1.24%	1.81%	146.75%	4.96%	0.73%
	Self Memorial Hospital Federal Credit Union	\$14,223	\$127	2.19%	3.28%	149.61%	7.40%	0.89%
	Berkeley Community Federal Credit Union	\$14,393	\$91	2.33%	2.00%	85.71%	8.08%	0.63%
	Anmed Health Federal Credit Union	\$16,047	\$21	0.33%	0.48%	147.62%	1.05%	0.13%
	S C I Federal Credit Union	\$19,387	\$132	1.40%	1.01%	71.97%	4.22%	0.68%
	1st Cooperative Federal Credit Union	\$19,726	\$23	0.16%	0.16%	104.35%	0.94%	0.12%
	Edisto Federal Credit Union	\$23,362	\$242	2.49%	3.01%	121.07%	9.15%	1.04%
	Pickens Federal Credit Union	\$23,614	\$0	0.00%	0.90%	NA	0.00%	0.00%
	HopeSouth Federal Credit Union	\$24,781	\$209	1.91%	3.84%	201.44%	5.11%	0.84%
	Pee Dee Federal Credit Union	\$35,807	\$77	0.44%	1.44%	328.57%	1.02%	0.22%
	Columbia Post Office Credit Union	\$35,968	\$202	2.98%	3.23%	108.42%	3.98%	0.56%
	Nucor Employees Credit Union	\$47,489	\$215	0.88%	1.20%	136.74%	2.95%	0.45%
	Palmetto First Federal Credit Union	\$48,203	\$382	1.30%	1.44%	110.47%	7.02%	0.79%
	G.H.S. Federal Credit Union	\$49,293	\$34	0.17%	0.63%	376.47%	0.71%	0.07%
	Greenwood Municipal Federal Credit Union	\$49,388	\$52	0.26%	0.31%	119.23%	0.87%	0.11%
	Dixies Federal Credit Union	\$52,487	\$710	2.23%	1.12%	50.00%	9.98%	1.35%
	Neighbors United Federal Credit Union	\$54,664	\$567	2.40%	1.52%	63.14%	9.87%	1.04%
	Vital Federal Credit Union	\$58,305	\$29	0.07%	0.31%	427.59%	0.49%	0.05%
	Latitude 32 Federal Credit Union	\$59,715	\$71	0.18%	0.51%	276.06%	1.04%	0.12%
	Santee Cooper Credit Union	\$63,681	\$288	0.67%	0.99%	148.26%	4.14%	0.45%
	Secured Advantage Federal Credit Union	\$73,312	\$306	0.98%	0.56%	57.19%	4.64%	0.42%
	South Carolina National Guard Federal Credit Union	\$76,649	\$141	0.43%	0.97%	224.82%	0.87%	0.18%
	Palmetto Health Credit Union	\$84,639	\$176	0.44%	1.81%	410.80%	1.22%	0.21%
	Upstate Federal Credit Union	\$87,691	\$140	0.24%	0.49%	205.00%	2.72%	0.16%
	Caro Federal Credit Union	\$104,446	\$466	0.67%	0.69%	103.00%	4.03%	0.45%
	Anderson Federal Credit Union	\$105,669	\$100	0.16%	0.73%	461.00%	3.26%	0.09%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2020
Run Date: August 17, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Georgetown Kraft Credit Union	\$132,671	\$409	0.50%	1.00%	199.76%	2.58%	0.31%
	Greenville Heritage Federal Credit Union	\$136,470	\$102	0.13%	1.01%	794.12%	0.71%	0.07%
	Carolina Foothills Federal Credit Union	\$143,672	\$130	0.14%	0.75%	522.31%	0.86%	0.09%
	Mid Carolina Credit Union	\$144,830	\$535	0.65%	0.95%	144.86%	3.12%	0.37%
	ArrowPointe Federal Credit Union	\$180,540	\$409	0.39%	0.49%	125.92%	4.17%	0.23%
	SPC Credit Union	\$192,221	\$415	0.37%	0.81%	218.80%	3.36%	0.22%
	MTC Federal Credit Union	\$234,624	\$352	0.30%	0.80%	271.59%	1.49%	0.15%
	Average of Asset Group A	\$58,624	\$183	1.11%	1.23%	204.72%	5.12%	0.55%
Asset Group B - \$251 to \$500 million in total assets								
	Carolina Trust Federal Credit Union	\$279,817	\$1,416	0.74%	1.13%	152.26%	4.95%	0.51%
	Greenville Federal Credit Union	\$299,915	\$909	0.46%	0.41%	88.78%	2.97%	0.30%
	SC Telco Federal Credit Union	\$414,495	\$4,245	1.39%	1.65%	118.87%	7.84%	1.02%
	CPM Federal Credit Union	\$450,393	\$531	0.22%	0.84%	377.59%	1.34%	0.12%
	Average of Asset Group B	\$361,155	\$1,775	0.70%	1.01%	184.38%	4.28%	0.49%
Asset Group C - \$501 million to \$1 billion in total assets								
	Family Trust Federal Credit Union	\$581,257	\$1,749	0.43%	0.35%	80.85%	3.08%	0.30%
	Rev Federal Credit Union	\$700,754	\$2,468	0.47%	0.62%	131.89%	4.62%	0.35%
	Average of Asset Group C	\$641,006	\$2,109	0.45%	0.49%	106.37%	3.85%	0.33%
Asset Group D - \$1 billion and over in total assets								
	AllSouth Federal Credit Union	\$1,012,254	\$1,430	0.27%	0.78%	291.33%	1.15%	0.14%
	S.C. State Federal Credit Union	\$1,016,768	\$1,875	0.35%	0.92%	263.04%	1.53%	0.18%
	Palmetto Citizens Federal Credit Union	\$1,062,940	\$4,331	0.76%	0.82%	108.38%	4.35%	0.41%
	Safe Federal Credit Union	\$1,272,623	\$3,775	0.46%	0.54%	116.53%	2.80%	0.30%
	SRP Federal Credit Union	\$1,294,594	\$4,411	0.59%	0.70%	117.43%	3.13%	0.34%
	Sharonview Federal Credit Union	\$1,650,706	\$6,407	0.51%	0.90%	178.06%	3.78%	0.39%
	South Carolina Federal Credit Union	\$2,087,098	\$3,216	0.21%	0.35%	164.21%	1.62%	0.15%
	Founders Federal Credit Union	\$2,956,736	\$9,556	0.41%	1.20%	290.07%	2.60%	0.32%
	Average of Asset Group D	\$1,544,215	\$4,375	0.45%	0.78%	191.13%	2.62%	0.28%

Source: SNL Financial

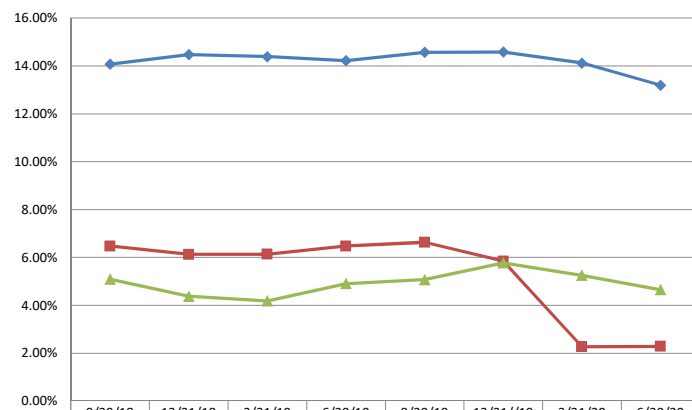
Note: Report includes only bank-level data.

NA = data was not available.

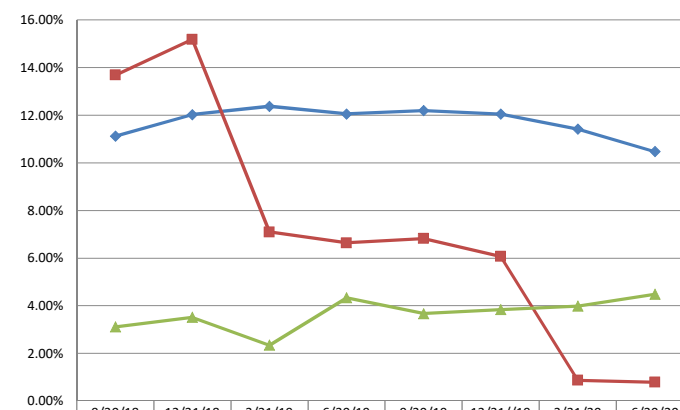
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

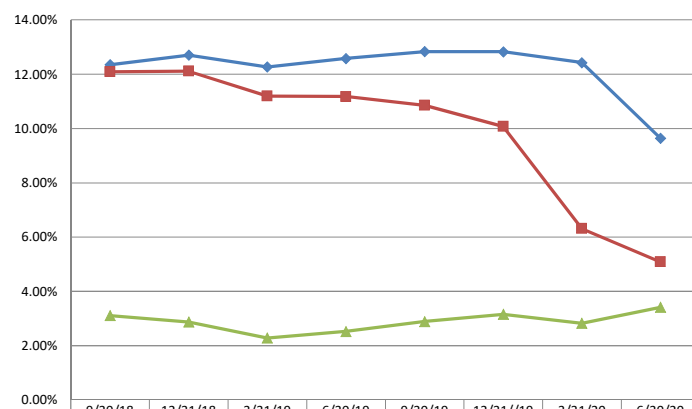
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

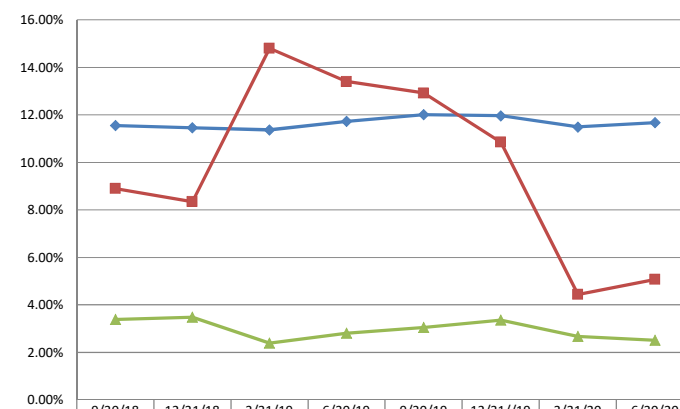
Net Worth/ Assets	14.07%	14.47%	14.39%	14.21%	14.56%	14.58%	14.12%	13.20%
Net Worth Growth (Decline) - YTD	6.47%	6.12%	6.12%	6.47%	6.63%	5.84%	2.26%	2.28%
Total Delinquent Lns/ Net Worth	5.08%	4.37%	4.18%	4.89%	5.06%	5.76%	5.25%	4.64%

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

Net Worth/ Assets	11.12%	12.02%	12.38%	12.05%	12.19%	12.05%	11.42%	10.47%
Net Worth Growth (Decline) - YTD	13.68%	15.18%	7.09%	6.64%	6.82%	6.07%	0.86%	0.78%
Total Delinquent Lns/ Net Worth	3.11%	3.51%	2.34%	4.33%	3.67%	3.83%	3.98%	4.48%

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

Net Worth/ Assets	12.35%	12.70%	12.27%	12.58%	12.83%	12.82%	12.42%	9.63%
Net Worth Growth (Decline) - YTD	12.09%	12.11%	11.19%	11.17%	10.85%	10.07%	6.31%	5.08%
Total Delinquent Lns/ Net Worth	3.10%	2.87%	2.28%	2.52%	2.89%	3.15%	2.82%	3.41%

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

Net Worth/ Assets	11.55%	11.46%	11.37%	11.73%	12.01%	11.96%	11.49%	11.67%
Net Worth Growth (Decline) - YTD	8.89%	8.34%	14.80%	13.40%	12.92%	10.84%	4.43%	5.07%
Total Delinquent Lns/ Net Worth	3.39%	3.48%	2.39%	2.81%	3.05%	3.35%	2.67%	2.51%

Source: SNL Financial

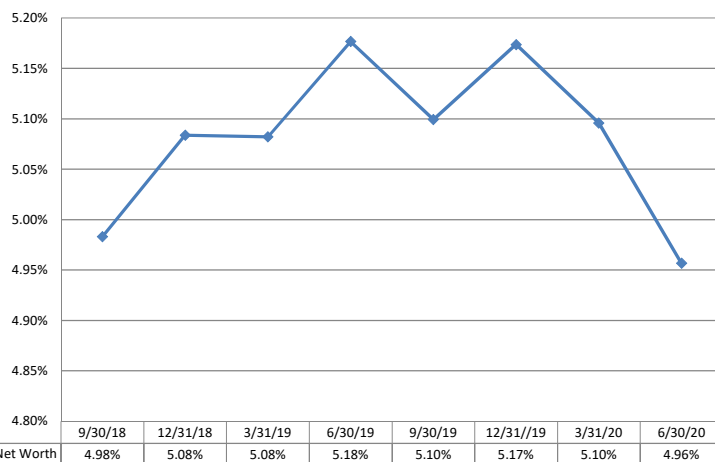
Note: Report includes only bank-level data.

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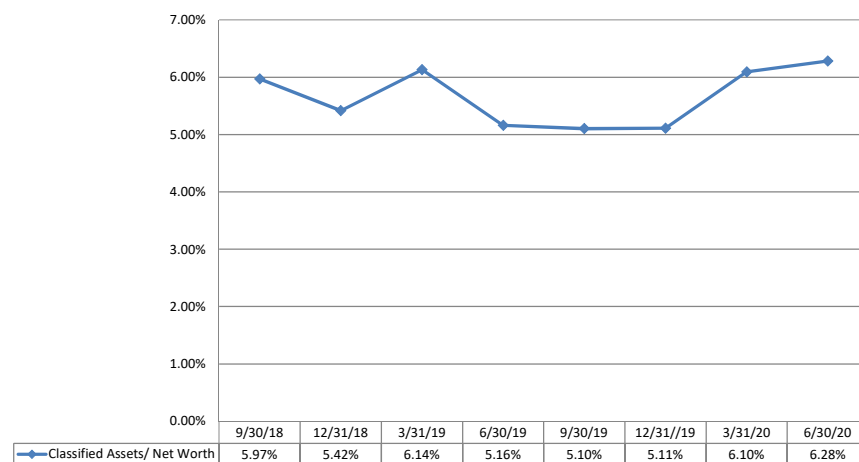
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

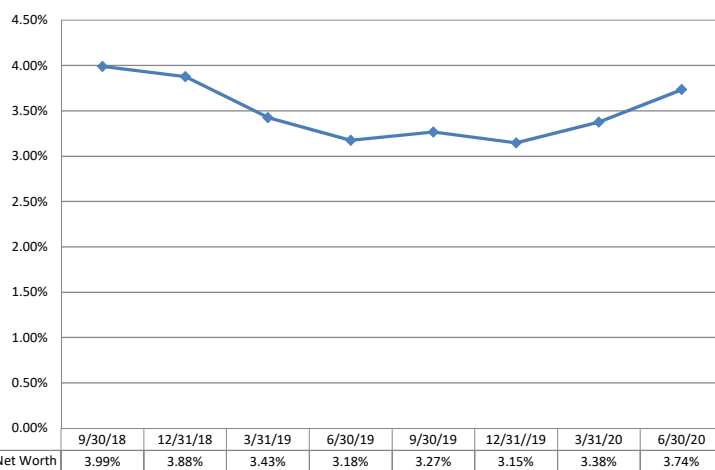
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



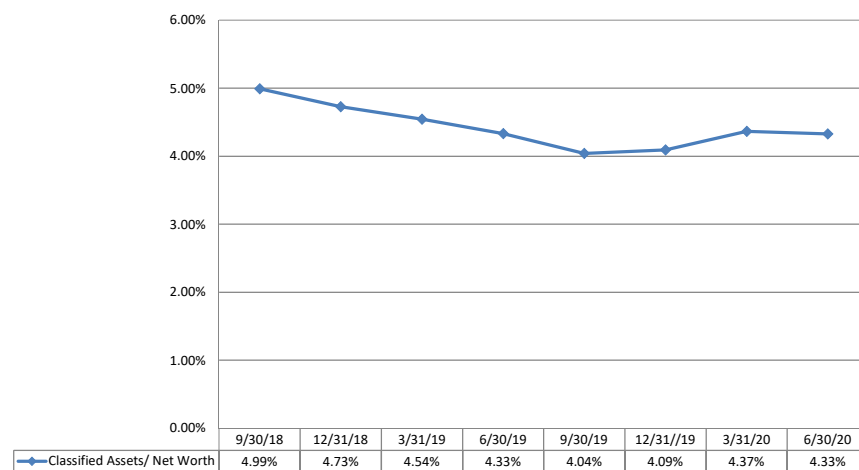
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Charleston County Teachers Federal Credit Union	\$1,853	\$179	9.66%	(5.43%)	20.67%	8.94%
	Trinity Baptist Church Federal Credit Union	\$2,503	\$321	12.82%	9.12%	0.00%	0.31%
	Sumter City Credit Union	\$2,839	\$408	14.37%	0.49%	0.25%	1.23%
	S C H D District 7 Federal Credit Union	\$2,870	\$710	24.74%	10.37%	7.04%	5.21%
	Brookland Federal Credit Union	\$3,774	\$274	7.26%	2.96%	13.50%	25.18%
	South Carolina Methodist Conference Credit Union	\$5,195	\$569	10.95%	(0.70%)	14.94%	5.45%
	C O Federal Credit Union	\$6,537	\$486	7.43%	(11.99%)	38.07%	13.37%
	Emerald Credit Association Federal Credit Union	\$8,262	\$628	7.60%	(0.95%)	1.27%	3.66%
	St. Francis Federal Credit Union	\$9,803	\$2,101	21.43%	7.92%	1.76%	2.00%
	Abbeville Community Federal Credit Union	\$10,603	\$1,439	13.57%	2.39%	5.35%	7.85%
	Self Memorial Hospital Federal Credit Union	\$14,223	\$1,580	11.11%	(11.34%)	8.04%	12.03%
	Berkeley Community Federal Credit Union	\$14,393	\$2,050	14.24%	(0.19%)	4.44%	3.80%
	Anmed Health Federal Credit Union	\$16,047	\$1,977	12.32%	(4.93%)	1.06%	1.57%
	S C I Federal Credit Union	\$19,387	\$3,030	15.63%	1.80%	4.36%	3.14%
	1st Cooperative Federal Credit Union	\$19,726	\$2,412	12.23%	7.39%	0.95%	1.00%
	Edisto Federal Credit Union	\$23,362	\$3,359	14.38%	(1.24%)	7.20%	8.72%
	Pickens Federal Credit Union	\$23,614	\$3,958	16.76%	4.81%	0.00%	2.27%
	HopeSouth Federal Credit Union	\$24,781	\$4,357	17.58%	8.47%	4.80%	9.66%
	Pee Dee Federal Credit Union	\$35,807	\$7,273	20.31%	7.15%	1.06%	3.48%
	Columbia Post Office Credit Union	\$35,968	\$4,860	13.51%	4.85%	4.16%	4.51%
	Nucor Employees Credit Union	\$47,489	\$7,005	14.75%	3.87%	3.07%	4.20%
	Palmetto First Federal Credit Union	\$48,203	\$7,874	16.34%	5.96%	4.85%	5.36%
	G.H.S. Federal Credit Union	\$49,293	\$4,691	9.52%	2.99%	0.72%	2.73%
	Greenwood Municipal Federal Credit Union	\$49,388	\$6,500	13.16%	2.43%	0.80%	0.95%
	Dixies Federal Credit Union	\$52,487	\$9,333	17.78%	2.17%	7.61%	3.80%
	Neighbors United Federal Credit Union	\$54,664	\$6,123	11.20%	(2.42%)	9.26%	5.85%
	Vital Federal Credit Union	\$58,305	\$5,773	9.90%	1.57%	0.50%	2.15%
	Latitude 32 Federal Credit Union	\$59,715	\$6,645	11.13%	4.97%	1.07%	2.95%
	Santee Cooper Credit Union	\$63,681	\$7,322	11.50%	6.60%	3.93%	5.83%
	Secured Advantage Federal Credit Union	\$73,312	\$9,225	12.58%	(4.62%)	3.32%	1.90%
	South Carolina National Guard Federal Credit Union	\$76,649	\$15,692	20.47%	4.15%	0.90%	2.02%
	Palmetto Health Credit Union	\$84,639	\$13,412	15.85%	3.72%	1.31%	5.39%
	Upstate Federal Credit Union	\$87,691	\$7,649	8.72%	8.48%	1.83%	3.75%
	Caro Federal Credit Union	\$104,446	\$13,761	13.18%	4.02%	3.39%	3.49%
	Anderson Federal Credit Union	\$105,669	\$8,099	7.66%	(6.52%)	1.23%	5.69%

Source: SNL Financial

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Net Worth

June 30, 2020

Run Date: August 17, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Georgetown Kraft Credit Union	\$132,671	\$18,469	13.92%	7.33%	2.21%	4.42%
	Greenville Heritage Federal Credit Union	\$136,470	\$16,992	12.45%	4.06%	0.60%	4.77%
	Carolina Foothills Federal Credit Union	\$143,672	\$14,925	10.39%	7.55%	0.87%	4.55%
	Mid Carolina Credit Union	\$144,830	\$18,594	12.84%	0.88%	2.88%	4.17%
	ArrowPointe Federal Credit Union	\$180,540	\$17,985	9.96%	0.61%	2.27%	2.86%
	SPC Credit Union	\$192,221	\$18,418	9.58%	5.36%	2.25%	4.93%
	MTC Federal Credit Union	\$234,624	\$31,474	13.41%	1.56%	1.12%	3.04%
	Average of Asset Group A	\$58,624	\$7,332	13.20%	2.28%	4.64%	4.96%
Asset Group B - \$251 to \$500 million in total assets							
	Carolina Trust Federal Credit Union	\$279,817	\$26,930	9.62%	4.10%	5.26%	8.01%
	Greenville Federal Credit Union	\$299,915	\$29,806	9.94%	4.26%	3.05%	2.71%
	SC Telco Federal Credit Union	\$414,495	\$50,300	12.14%	(6.18%)	8.44%	10.03%
	CPM Federal Credit Union	\$450,393	\$45,822	10.17%	0.95%	1.16%	4.38%
	Average of Asset Group B	\$361,155	\$38,215	10.47%	0.78%	4.48%	6.28%
Asset Group C - \$501 million to \$1 billion in total assets							
	Family Trust Federal Credit Union	\$581,257	\$58,623	10.09%	7.14%	2.98%	2.41%
	Rev Federal Credit Union	\$700,754	\$64,284	9.17%	3.02%	3.84%	5.06%
	Average of Asset Group C	\$641,006	\$61,454	9.63%	5.08%	3.41%	3.74%
Asset Group D - \$1 billion and over in total assets							
	AllSouth Federal Credit Union	\$1,012,254	\$157,259	15.54%	3.92%	0.91%	2.65%
	S.C. State Federal Credit Union	\$1,016,768	\$126,553	12.45%	8.50%	1.48%	3.90%
	Palmetto Citizens Federal Credit Union	\$1,062,940	\$116,089	10.92%	4.15%	3.73%	4.04%
	Safe Federal Credit Union	\$1,272,623	\$135,995	10.69%	4.96%	2.78%	3.23%
	SRP Federal Credit Union	\$1,294,594	\$146,597	11.32%	11.48%	3.01%	3.53%
	Sharonview Federal Credit Union	\$1,650,706	\$158,797	9.62%	(7.73%)	4.03%	7.18%
	South Carolina Federal Credit Union	\$2,087,098	\$222,343	10.65%	9.03%	1.45%	2.38%
	Founders Federal Credit Union	\$2,956,736	\$359,155	12.15%	6.24%	2.66%	7.72%
	Average of Asset Group D	\$1,544,215	\$177,849	11.67%	5.07%	2.51%	4.33%

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.
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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
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.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
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.
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.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

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.
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.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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 net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total 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.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
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.