



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

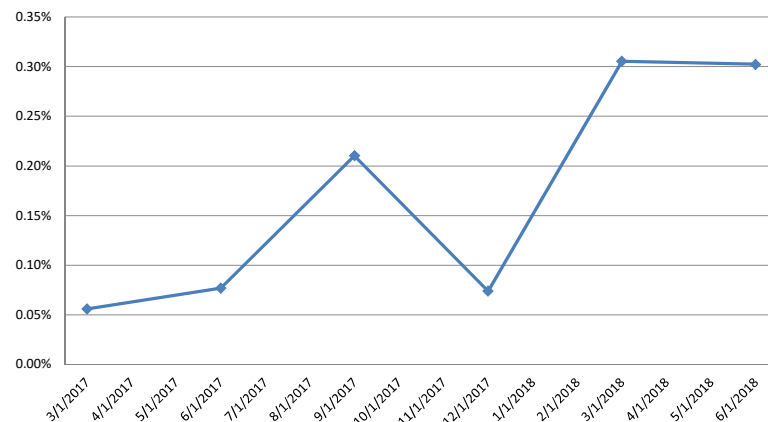
Group D Over \$1 billion

North Carolina

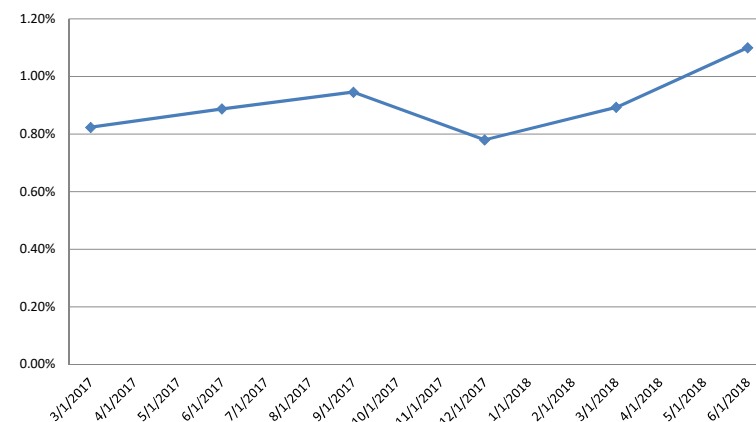
Performance Analysis

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

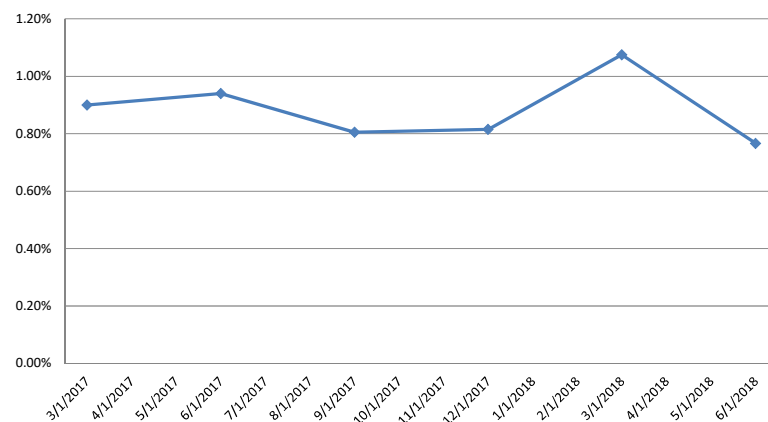
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



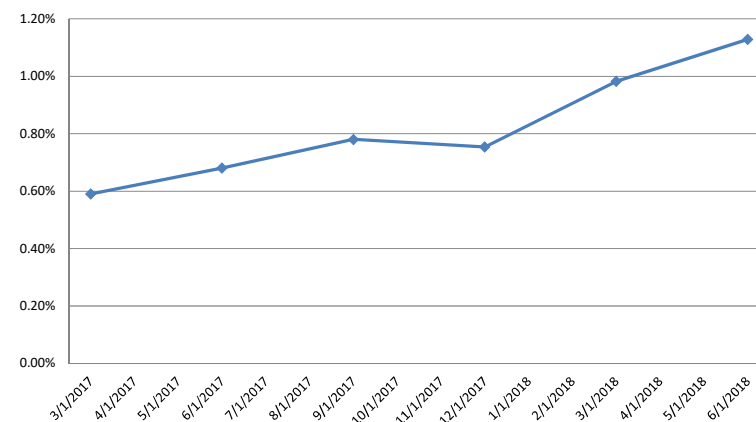
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

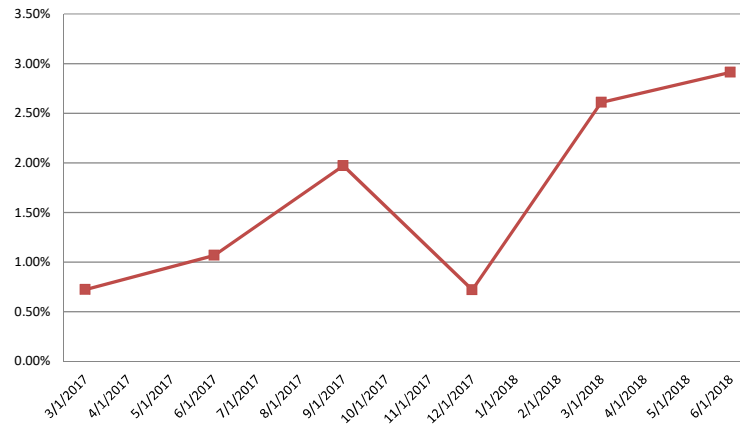
Note: Report includes only bank-level data.

NA = data was not available.

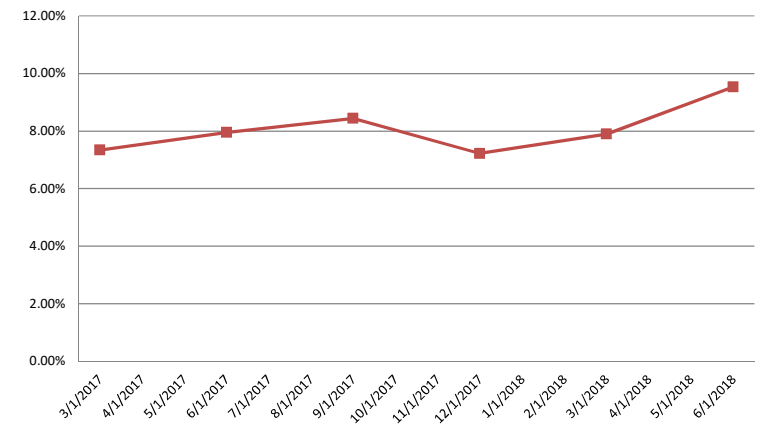
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

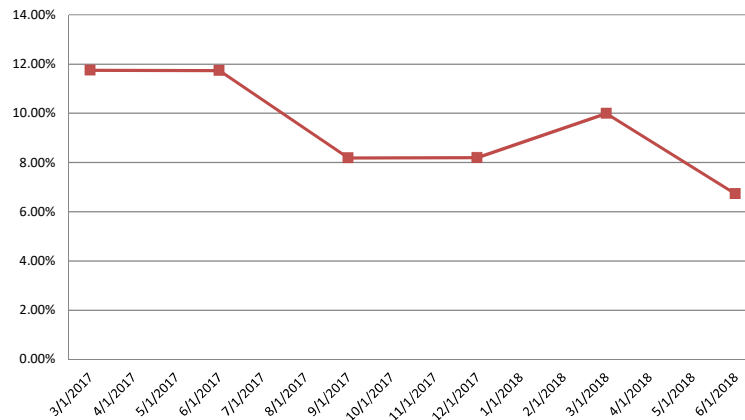
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



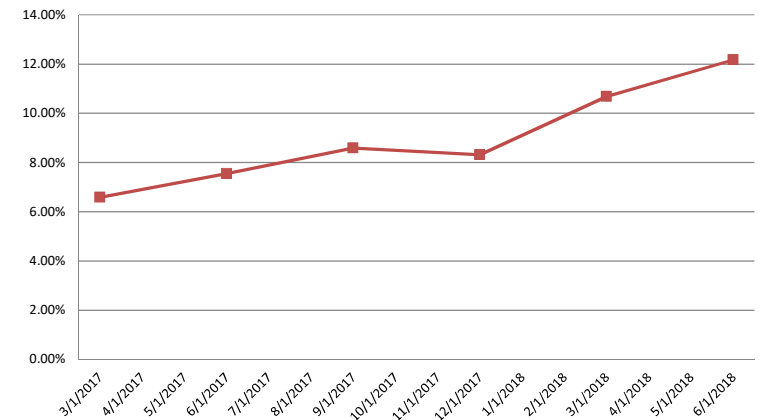
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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.

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

Performance Analysis

June 30, 2018

Run Date: August 22, 2018

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												
	Mount Vernon Baptist Church Credit Union	\$162	(\$1)	(2.44%)	(6.90%)	100.00%	NA	(\$1)	(1.20%)	(3.39%)	200.00%	NA
	Shaw University Federal Credit Union	\$451	\$1	0.85%	3.05%	83.33%	\$24	\$1	0.41%	1.53%	90.91%	\$28
	Dill Federal Credit Union	\$1,039	(\$3)	(1.15%)	(2.99%)	130.00%	\$24	(\$6)	(1.15%)	(2.97%)	128.57%	\$26
	Texas Gulf Carolina Employees Credit Union	\$2,589	(\$1)	(0.15%)	(0.44%)	102.78%	\$42	\$5	0.39%	1.10%	93.59%	\$40
	Piedmont Credit Union	\$4,199	\$4	0.38%	2.65%	100.00%	\$35	\$5	0.24%	1.66%	103.03%	\$36
	HSM Federal Credit Union	\$4,992	\$15	1.19%	12.61%	73.43%	\$62	\$36	1.46%	15.42%	75.82%	\$61
	Civic Federal Credit Union	\$5,104	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	NA	NA
	Arcade Credit Union	\$7,721	(\$4)	(0.21%)	(1.80%)	107.35%	\$44	(\$6)	(0.15%)	(1.35%)	109.52%	\$41
	North Carolina Press Association Federal Credit Union	\$8,458	\$5	0.24%	1.79%	52.24%	NA	\$11	0.27%	1.97%	54.07%	NA
	Allvac Savings & Credit Union	\$8,944	\$6	0.27%	1.96%	81.11%	\$49	\$11	0.26%	1.80%	86.13%	\$52
	Lithium Federal Credit Union	\$9,089	\$26	1.15%	6.32%	61.11%	\$49	\$40	0.90%	4.89%	72.18%	\$61
	Fayetteville Postal Credit Union	\$9,090	\$33	1.47%	18.21%	75.91%	\$41	\$49	1.10%	13.74%	81.72%	\$41
	Greater Kinston Credit Union	\$10,638	\$3	0.11%	1.03%	80.00%	\$48	\$7	0.13%	1.20%	79.67%	\$48
	TCP Credit Union	\$11,035	\$32	1.16%	6.29%	72.46%	\$49	\$57	1.03%	5.64%	74.45%	\$49
	Team & Wheel Federal Credit Union	\$11,584	\$23	0.80%	5.46%	90.53%	\$52	\$23	0.41%	2.74%	89.18%	\$54
	GUCO Credit Union	\$12,848	\$6	0.18%	1.44%	90.00%	\$92	(\$7)	(0.11%)	(0.84%)	95.43%	\$92
	Lincoln National Federal Credit Union	\$14,596	\$12	0.33%	2.07%	84.88%	\$68	(\$7)	(0.10%)	(0.60%)	103.97%	\$76
	Hamlet Federal Credit Union	\$18,036	\$20	0.45%	4.30%	86.14%	\$38	\$37	0.42%	4.00%	87.85%	\$38
	Internal Revenue Employees Federal Credit Union	\$20,216	\$13	0.25%	1.70%	76.83%	\$48	\$29	0.28%	1.91%	73.05%	\$44
	Greensboro Postal Credit Union	\$21,422	\$0	0.00%	0.00%	100.00%	\$68	\$13	0.12%	0.51%	95.02%	\$62
	Emergency Responders Credit Union	\$21,459	\$67	1.26%	10.32%	74.05%	\$61	\$142	1.34%	11.09%	72.13%	\$60
	Shuford Federal Credit Union	\$23,681	\$15	0.25%	2.12%	90.60%	\$54	\$34	0.29%	2.41%	90.56%	\$57
	Oteen VA Federal Credit Union	\$25,521	(\$11)	(0.17%)	(2.31%)	105.88%	\$66	(\$33)	(0.26%)	(3.44%)	104.39%	\$68
	McDowell Cornerstone Credit Union	\$27,701	\$59	0.86%	4.73%	72.73%	\$50	\$101	0.74%	4.07%	76.22%	\$51
	Triad Partners Federal Credit Union	\$29,063	\$40	0.54%	9.06%	80.08%	\$51	\$53	0.35%	6.05%	86.97%	\$56
	First Carolina People's Credit Union	\$29,164	\$30	0.41%	4.20%	86.58%	\$57	\$47	0.32%	3.31%	87.43%	\$53
	CS Credit Union	\$32,297	\$44	0.54%	4.27%	85.08%	\$73	\$85	0.53%	4.13%	84.84%	\$74
	Blue Flame Credit Union	\$32,523	\$38	0.46%	2.56%	85.27%	\$57	\$67	0.40%	2.26%	88.08%	\$64
	HealthShare Credit Union	\$36,912	\$43	0.47%	4.00%	88.89%	\$72	\$97	0.54%	4.53%	87.65%	\$71
	First Legacy Community Credit Union	\$40,023	(\$331)	(3.32%)	(30.74%)	NM	\$35	(\$369)	(1.94%)	(16.95%)	161.98%	\$44
	Carolina Community Federal Credit Union	\$41,129	\$101	0.99%	9.12%	75.07%	\$58	\$215	1.07%	9.81%	79.20%	\$58
	Acclaim Federal Credit Union	\$43,754	\$28	0.25%	2.68%	74.61%	\$63	(\$9)	(0.04%)	(0.43%)	74.67%	\$59
	Hanesbrands Credit Union	\$45,136	\$15	0.13%	1.07%	92.31%	\$51	\$89	0.39%	3.18%	84.07%	\$51
	Charlotte Fire Department Credit Union	\$46,185	\$39	0.34%	2.78%	92.62%	\$94	\$41	0.18%	1.45%	95.70%	\$96
	Vision Financial Federal Credit Union	\$49,173	\$141	1.15%	12.46%	64.54%	\$49	\$222	0.91%	9.94%	65.27%	\$52
	Lion's Share Federal Credit Union	\$50,290	\$143	1.13%	13.69%	79.77%	\$65	\$17	0.07%	0.81%	81.94%	\$71
	American Partners Federal Credit Union	\$50,936	\$284	2.20%	24.20%	68.56%	\$61	\$199	0.77%	8.57%	78.08%	\$65
	ElecTel Cooperative Federal Credit Union	\$51,148	\$79	0.62%	5.40%	77.38%	\$85	\$197	0.77%	6.80%	76.77%	\$89
	Greensboro Municipal Federal Credit Union	\$52,760	\$135	1.03%	8.71%	77.96%	\$74	\$186	0.71%	6.04%	80.55%	\$73
	Carolina Federal Credit Union	\$53,655	\$85	0.65%	7.16%	72.33%	\$58	\$152	0.59%	6.42%	73.61%	\$57
	Telco Credit Union	\$58,293	(\$218)	(1.49%)	(9.28%)	98.28%	\$55	(\$303)	(1.03%)	(6.40%)	97.93%	\$54
	Ecusta Credit Union	\$61,865	\$27	0.17%	1.66%	85.54%	\$53	\$39	0.13%	1.20%	87.62%	\$52

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 22, 2018

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)												
	Bragg Mutual Federal Credit Union	\$62,140	\$140	0.93%	7.26%	70.72%	\$44	\$416	1.41%	10.93%	68.27%	\$45
	Winston-Salem Federal Credit Union	\$62,647	(\$604)	(3.79%)	(30.06%)	99.82%	\$60	(\$894)	(2.81%)	(21.63%)	95.15%	\$61
	North Carolina Community Federal Credit Union	\$74,295	\$21	0.11%	1.16%	87.37%	\$56	\$88	0.24%	2.43%	88.20%	\$58
	Weyco Community Credit Union	\$74,708	\$45	0.24%	1.95%	91.89%	\$52	\$118	0.31%	2.56%	89.58%	\$53
	WNC Community Credit Union	\$84,454	(\$22)	(0.11%)	(0.70%)	81.18%	\$79	\$43	0.10%	0.69%	83.97%	\$80
	Welcome Federal Credit Union	\$85,247	(\$83)	(0.38%)	(2.98%)	90.75%	\$70	(\$100)	(0.23%)	(1.79%)	89.24%	\$71
	Riegelwood Federal Credit Union	\$98,686	\$153	0.61%	4.81%	79.76%	\$49	\$272	0.54%	4.30%	80.00%	\$48
	Nova Credit Union	\$111,994	\$237	0.85%	5.34%	78.07%	\$53	\$371	0.66%	4.18%	82.28%	\$53
	R T P Federal Credit Union	\$116,301	(\$29)	(0.10%)	(1.20%)	90.37%	\$65	\$11	0.02%	0.23%	91.13%	\$65
	Duke University Federal Credit Union	\$146,492	\$385	1.06%	14.49%	73.64%	\$72	\$569	0.80%	10.81%	77.06%	\$73
	Premier Federal Credit Union	\$188,465	\$453	0.96%	6.77%	78.20%	\$59	\$1,383	1.47%	10.46%	70.09%	\$46
	Telco Community Credit Union	\$188,981	\$640	1.36%	14.00%	71.00%	\$52	\$1,257	1.36%	13.99%	71.60%	\$51
	First Flight Federal Credit Union	\$191,922	\$408	0.85%	6.50%	78.66%	\$66	\$717	0.75%	5.75%	78.14%	\$66
	Mountain Credit Union	\$210,825	\$268	0.52%	5.11%	84.81%	\$64	\$481	0.47%	4.62%	85.31%	\$65
	Summit Credit Union	\$236,679	\$360	0.60%	4.73%	77.58%	\$69	\$722	0.60%	4.73%	76.97%	\$67
	Average of Asset Group A	\$52,960	\$60	0.30%	3.19%	83.82%	\$57	\$123	0.30%	2.91%	88.16%	\$58
Asset Group B - \$251 to \$500 million in total assets												
	Champion Credit Union	\$285,405	\$699	0.98%	8.97%	79.35%	\$68	\$1,284	0.92%	8.33%	80.46%	\$67
	Members Credit Union	\$285,706	\$1,100	1.54%	13.79%	67.34%	\$58	\$1,575	1.11%	9.96%	72.20%	\$58
	Latino Community Credit Union	\$310,739	\$2,316	3.08%	26.61%	54.95%	\$57	\$3,707	2.54%	21.88%	59.61%	\$57
	Piedmont Advantage Credit Union	\$348,245	\$285	0.33%	3.22%	77.39%	\$59	\$572	0.33%	3.24%	77.19%	\$60
	Fort Bragg Federal Credit Union	\$403,796	\$743	0.73%	6.69%	78.39%	\$64	\$1,511	0.75%	6.83%	75.42%	\$64
	Carolinas Telco Federal Credit Union	\$446,636	\$1,198	1.06%	7.83%	70.89%	\$71	\$2,140	0.95%	6.96%	73.39%	\$73
	Average of Asset Group B	\$346,755	\$1,057	1.29%	11.19%	71.39%	\$63	\$1,798	1.10%	9.53%	73.05%	\$63
Asset Group C - \$501 million to \$1 billion in total assets												
	Charlotte Metro Federal Credit Union	\$507,883	\$1,439	1.15%	11.58%	73.06%	\$80	\$2,449	1.00%	9.98%	76.08%	\$79
	Marine Federal Credit Union	\$721,554	(\$1,814)	(1.00%)	(12.46%)	74.31%	\$51	(\$1,635)	(0.45%)	(5.56%)	74.19%	\$52
	Self-Help Credit Union	\$957,651	\$3,465	1.47%	12.94%	61.53%	\$62	\$8,141	1.75%	15.76%	60.01%	\$62
	Average of Asset Group C	\$729,029	\$1,030	0.54%	4.02%	69.63%	\$64	\$2,985	0.77%	6.73%	70.09%	\$64
Asset Group D - \$1 billion and over in total assets												
	Allegacy Federal Credit Union	\$1,405,410	\$4,887	1.38%	13.27%	72.98%	\$95	\$8,841	1.25%	12.17%	73.61%	\$95
	Local Government Federal Credit Union	\$2,020,046	\$10,671	2.12%	23.20%	57.36%	\$130	\$14,591	1.47%	16.26%	62.16%	\$131
	Truiliant Federal Credit Union	\$2,357,696	\$4,732	0.81%	9.72%	66.94%	\$66	\$9,584	0.83%	9.95%	69.34%	\$65
	Coastal Federal Credit Union	\$3,057,183	\$9,644	1.28%	11.94%	69.51%	\$101	\$19,013	1.27%	11.94%	68.05%	\$100
	State Employees' Credit Union	\$38,383,923	\$72,958	0.76%	9.81%	65.62%	\$72	\$155,520	0.82%	10.53%	63.38%	\$73
	Average of Asset Group D	\$9,444,852	\$20,578	1.27%	13.59%	66.48%	\$93	\$41,510	1.13%	12.17%	67.31%	\$93

Source: SNL Financial

Note: Report includes only bank-level data.

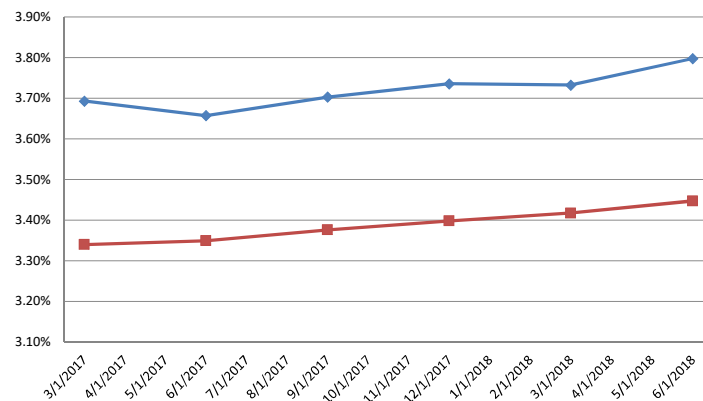
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Balance Sheet & Net Interest Margin

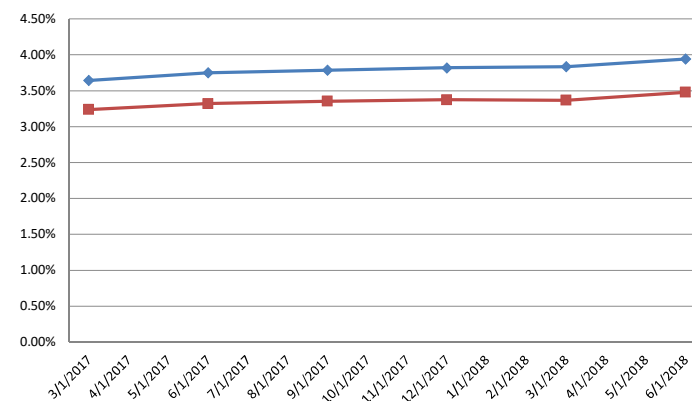
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



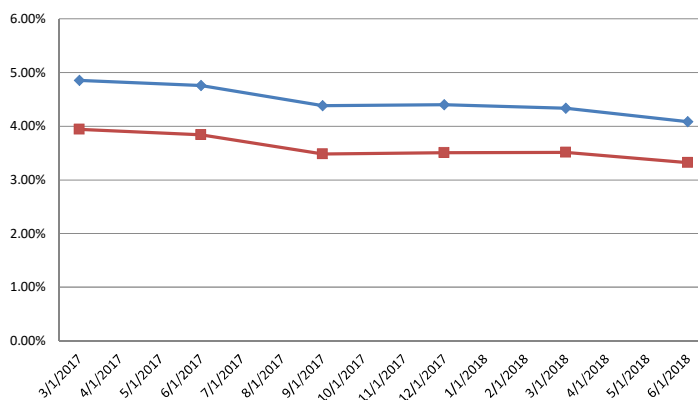
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.69%	3.66%	3.70%	3.74%	3.73%	3.80%
Net Interest Income/ Avg Assets	3.34%	3.35%	3.38%	3.40%	3.42%	3.45%

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



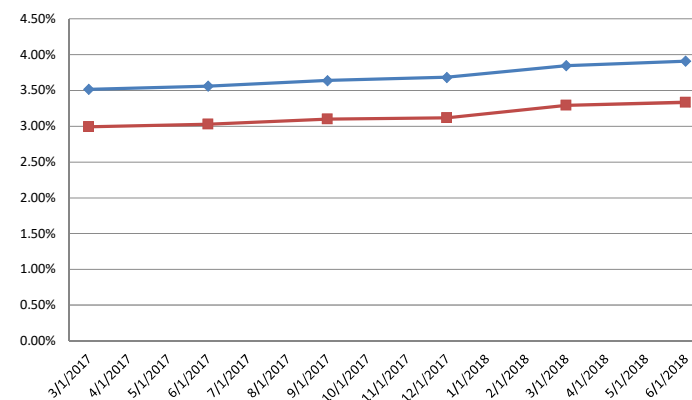
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.64%	3.75%	3.78%	3.82%	3.83%	3.94%
Net Interest Income/ Avg Assets	3.24%	3.32%	3.35%	3.37%	3.37%	3.48%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	4.85%	4.76%	4.38%	4.40%	4.34%	4.09%
Net Interest Income/ Avg Assets	3.94%	3.84%	3.48%	3.51%	3.51%	3.32%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.51%	3.56%	3.64%	3.68%	3.84%	3.91%
Net Interest Income/ Avg Assets	2.99%	3.03%	3.10%	3.12%	3.29%	3.33%

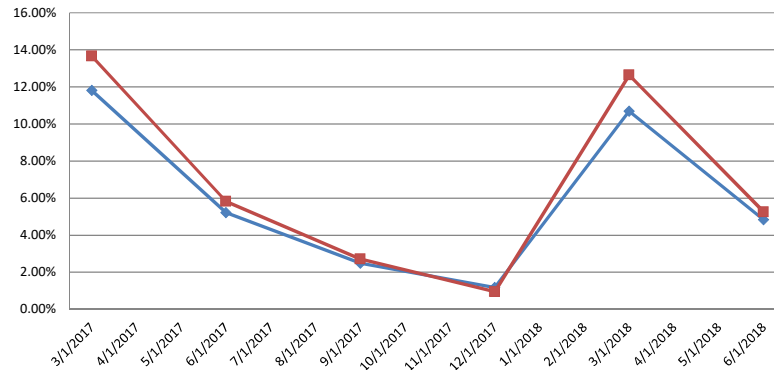
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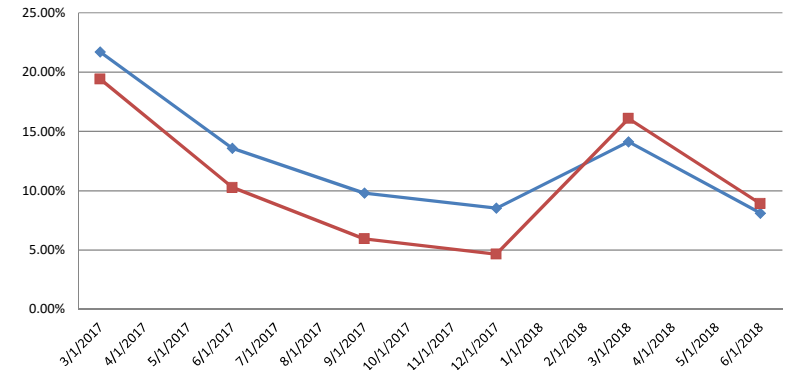
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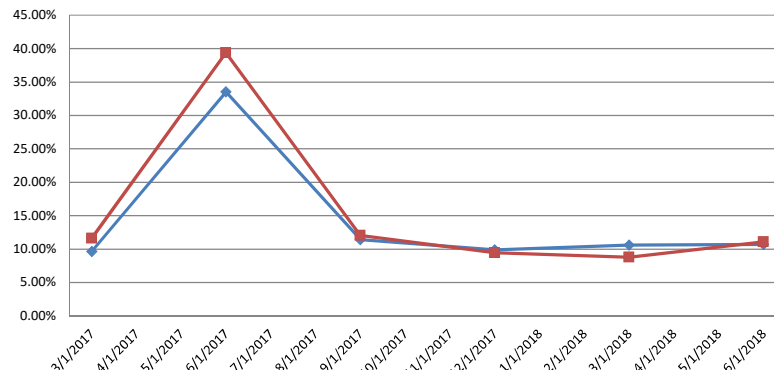
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

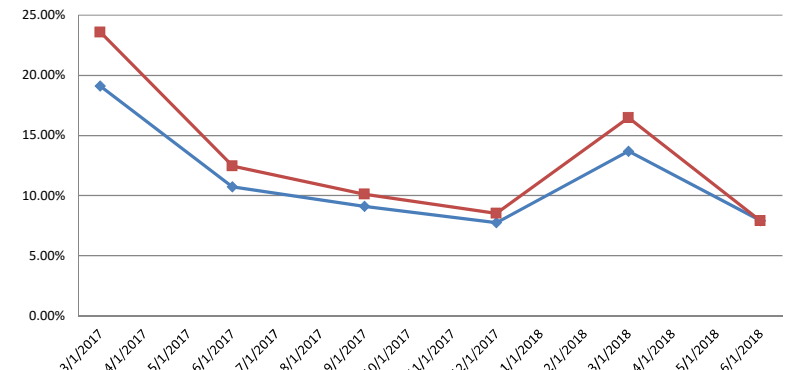
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	11.82%	5.22%	2.50%	1.17%	10.69%	4.83%
Market Growth Rate	13.67%	5.83%	2.71%	0.96%	12.64%	5.26%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	21.69%	13.57%	9.80%	8.53%	14.13%	8.10%
Market Growth Rate	19.41%	10.27%	5.95%	4.65%	16.09%	8.92%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	9.65%	33.52%	11.43%	9.88%	10.59%	10.69%
Market Growth Rate	11.61%	39.37%	12.02%	9.45%	8.80%	11.09%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	19.11%	10.73%	9.10%	7.74%	13.68%	7.91%
Market Growth Rate	23.59%	12.47%	10.13%	8.53%	16.49%	7.90%

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 22, 2018

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											
	Mount Vernon Baptist Church Credit Union	\$162	\$5	\$103	4.85%	NA	1.20%	0.00%	0.00%	(13.79%)	(17.70%)
	Shaw University Federal Credit Union	\$451	\$183	\$319	57.37%	\$902	5.34%	0.82%	4.52%	(21.74%)	(29.41%)
	Dill Federal Credit Union	\$1,039	\$440	\$637	69.07%	\$1,039	4.20%	0.19%	4.01%	(4.33%)	(5.50%)
	Texas Gulf Carolina Employees Credit Union	\$2,589	\$1,064	\$1,675	63.52%	\$1,036	6.54%	0.39%	6.22%	13.79%	21.27%
	Piedmont Credit Union	\$4,199	\$3,037	\$3,574	84.97%	\$1,200	4.59%	0.10%	4.49%	2.31%	2.26%
	HSM Federal Credit Union	\$4,992	\$3,192	\$4,327	73.77%	\$1,426	5.90%	0.24%	5.62%	14.57%	20.20%
	Civic Federal Credit Union	\$5,104	\$0	\$0	NA	NA	0.00%	0.00%	0.00%	NA	NA
	Arcade Credit Union	\$7,721	\$3,533	\$6,804	51.93%	\$2,574	2.82%	0.13%	2.75%	(2.83%)	(2.87%)
	North Carolina Press Association Federal Credit Union	\$8,458	\$2,473	\$7,323	33.77%	NA	2.31%	0.56%	1.73%	14.67%	16.59%
	Allvac Savings & Credit Union	\$8,944	\$3,843	\$7,686	50.00%	\$2,981	3.04%	0.19%	2.86%	14.33%	16.78%
	Lithium Federal Credit Union	\$9,089	\$5,208	\$7,416	70.23%	\$3,030	4.49%	0.18%	4.29%	13.98%	16.15%
	Fayetteville Postal Credit Union	\$9,090	\$4,676	\$8,326	56.16%	\$2,020	4.97%	0.25%	4.73%	4.57%	3.92%
	Greater Kinston Credit Union	\$10,638	\$7,513	\$9,438	79.60%	\$2,128	4.89%	0.56%	4.31%	1.57%	1.56%
	TCP Credit Union	\$11,035	\$6,462	\$8,960	72.12%	\$2,759	4.98%	0.38%	4.58%	(1.12%)	(2.56%)
	Team & Wheel Federal Credit Union	\$11,584	\$7,131	\$9,870	72.25%	\$2,574	4.90%	0.05%	4.84%	11.54%	13.11%
	GUCO Credit Union	\$12,848	\$6,061	\$11,150	54.36%	\$6,424	3.16%	0.55%	2.63%	(1.85%)	(2.09%)
	Lincoln National Federal Credit Union	\$14,596	\$4,577	\$12,264	37.32%	\$4,865	2.05%	0.20%	1.85%	(0.41%)	(0.47%)
	Hamlet Federal Credit Union	\$18,036	\$9,990	\$16,141	61.89%	\$2,405	3.65%	0.17%	3.48%	9.31%	9.69%
	Internal Revenue Employees Federal Credit Union	\$20,216	\$4,661	\$17,123	27.22%	\$6,739	2.12%	0.51%	1.60%	(6.86%)	(8.29%)
	Greensboro Postal Credit Union	\$21,422	\$6,444	\$16,313	39.50%	\$4,284	2.36%	0.07%	2.28%	(1.42%)	(2.01%)
	Emergency Responders Credit Union	\$21,459	\$16,677	\$18,671	89.32%	\$3,577	4.31%	0.55%	3.77%	5.63%	4.77%
	Shuford Federal Credit Union	\$23,681	\$16,205	\$20,765	78.04%	\$2,786	4.77%	0.38%	4.39%	3.72%	4.09%
	Oteen VA Federal Credit Union	\$25,521	\$4,953	\$23,464	21.11%	\$5,104	2.48%	0.17%	2.31%	1.06%	2.28%
	McDowell Cornerstone Credit Union	\$27,701	\$11,707	\$22,389	52.29%	\$3,957	3.14%	0.31%	2.82%	7.58%	8.85%
	Triad Partners Federal Credit Union	\$29,063	\$6,988	\$27,264	25.63%	\$3,633	2.32%	0.12%	2.20%	(15.71%)	(16.98%)
	First Carolina People's Credit Union	\$29,164	\$22,966	\$26,229	87.56%	\$2,536	4.36%	0.59%	3.77%	(3.81%)	(4.80%)
	CS Credit Union	\$32,297	\$11,726	\$28,032	41.83%	\$3,589	3.57%	0.40%	3.16%	7.32%	8.54%
	Blue Flame Credit Union	\$32,523	\$18,820	\$26,523	70.96%	\$4,336	3.60%	0.30%	3.30%	(7.32%)	(9.26%)
	HealthShare Credit Union	\$36,912	\$18,929	\$32,008	59.14%	\$3,356	3.21%	0.13%	3.07%	10.29%	11.38%
	First Legacy Community Credit Union	\$40,023	\$16,535	\$35,556	46.50%	\$2,668	3.30%	0.99%	2.31%	47.68%	57.26%
	Carolina Community Federal Credit Union	\$41,129	\$26,349	\$36,237	72.71%	\$2,571	4.11%	0.33%	3.78%	11.37%	11.71%
	Acclaim Federal Credit Union	\$43,754	\$34,059	\$39,186	86.92%	\$2,303	5.58%	0.30%	5.28%	10.01%	11.91%
	Hanesbrands Credit Union	\$45,136	\$13,158	\$39,460	33.35%	\$4,103	2.35%	0.11%	2.23%	3.48%	2.10%
	Charlotte Fire Department Credit Union	\$46,185	\$25,252	\$40,460	62.41%	\$5,434	3.67%	0.34%	3.33%	(4.16%)	(4.29%)
	Vision Financial Federal Credit Union	\$49,173	\$26,216	\$44,465	58.96%	\$2,522	4.15%	0.25%	3.90%	6.94%	6.50%
	Lion's Share Federal Credit Union	\$50,290	\$38,049	\$45,571	83.49%	\$2,647	5.25%	0.59%	4.66%	30.61%	34.09%
	American Partners Federal Credit Union	\$50,936	\$38,513	\$45,509	84.63%	\$1,997	4.76%	0.31%	4.45%	1.20%	0.37%
	ElecTel Cooperative Federal Credit Union	\$51,148	\$33,801	\$45,122	74.91%	\$4,871	3.94%	0.41%	3.53%	2.28%	2.01%
	Greensboro Municipal Federal Credit Union	\$52,760	\$40,507	\$45,835	88.38%	\$3,517	5.16%	0.41%	4.76%	5.65%	7.13%
	Carolina Federal Credit Union	\$53,655	\$36,312	\$48,608	74.70%	\$3,700	4.76%	0.76%	4.00%	15.81%	17.20%
	Telco Credit Union	\$58,293	\$48,644	\$48,903	99.47%	\$2,844	3.74%	0.66%	3.07%	(6.65%)	(3.80%)
	Ecusta Credit Union	\$61,865	\$22,577	\$55,094	40.98%	\$4,759	2.80%	0.12%	2.68%	5.40%	5.64%

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, 2018

Run Date: August 22, 2018

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)											
	Bragg Mutual Federal Credit Union	\$62,140	\$37,721	\$53,717	70.22%	\$2,345	4.32%	0.53%	3.78%	24.09%	26.48%
	Winston-Salem Federal Credit Union	\$62,647	\$48,858	\$53,365	91.55%	\$2,457	5.39%	0.37%	5.02%	0.14%	3.87%
	North Carolina Community Federal Credit Union	\$74,295	\$26,967	\$66,440	40.59%	\$3,096	3.14%	0.08%	3.06%	5.80%	6.52%
	Weyco Community Credit Union	\$74,708	\$23,132	\$65,346	35.40%	\$4,150	2.57%	0.30%	2.27%	0.18%	(0.03%)
	WNC Community Credit Union	\$84,454	\$42,065	\$71,559	58.78%	\$7,678	2.98%	0.84%	2.14%	8.47%	9.88%
	Welcome Federal Credit Union	\$85,247	\$59,888	\$73,521	81.46%	\$3,157	3.76%	0.12%	3.64%	0.25%	0.36%
	Riegelwood Federal Credit Union	\$98,686	\$63,556	\$85,408	74.41%	\$2,632	4.42%	0.32%	4.10%	0.14%	0.09%
	Nova Credit Union	\$111,994	\$62,982	\$93,079	67.67%	\$2,218	4.48%	0.23%	4.24%	0.05%	0.57%
	R T P Federal Credit Union	\$116,301	\$80,125	\$105,018	76.30%	\$3,421	3.01%	0.08%	2.93%	3.26%	3.19%
	Duke University Federal Credit Union	\$146,492	\$76,105	\$134,971	56.39%	\$4,507	3.32%	0.03%	3.29%	16.59%	17.43%
	Premier Federal Credit Union	\$188,465	\$117,901	\$159,875	73.75%	\$2,654	4.27%	0.43%	3.85%	4.43%	3.70%
	Telco Community Credit Union	\$188,981	\$127,618	\$169,080	75.48%	\$2,739	3.81%	0.36%	3.46%	11.79%	11.80%
	First Flight Federal Credit Union	\$191,922	\$146,025	\$157,466	92.73%	\$2,761	3.67%	0.40%	3.27%	1.99%	2.81%
	Mountain Credit Union	\$210,825	\$131,888	\$178,989	73.68%	\$3,269	3.66%	0.32%	3.36%	7.43%	(0.95%)
	Summit Credit Union	\$236,679	\$163,728	\$203,286	80.54%	\$2,545	4.83%	0.31%	4.52%	1.26%	1.60%
	Average of Asset Group A	\$52,960	\$31,895	\$45,893	63.25%	\$3,238	3.80%	0.33%	3.45%	4.83%	5.26%
Asset Group B - \$251 to \$500 million in total assets											
	Champion Credit Union	\$285,405	\$247,870	\$226,988	109.20%	\$3,398	4.10%	0.64%	3.46%	11.55%	8.38%
	Members Credit Union	\$285,706	\$128,890	\$251,908	51.17%	\$2,961	3.36%	0.19%	3.17%	8.09%	8.91%
	Latino Community Credit Union	\$310,739	\$278,809	\$251,438	110.89%	\$2,726	6.30%	1.14%	5.16%	24.52%	23.49%
	Piedmont Advantage Credit Union	\$348,245	\$280,100	\$298,061	93.97%	\$3,482	3.69%	0.25%	3.44%	4.07%	5.08%
	Fort Bragg Federal Credit Union	\$403,796	\$198,097	\$353,088	56.10%	\$4,141	3.03%	0.19%	2.84%	2.37%	1.72%
	Carolinas Telco Federal Credit Union	\$446,636	\$230,176	\$366,125	62.87%	\$5,255	3.18%	0.38%	2.80%	(1.99%)	5.92%
	Average of Asset Group B	\$346,755	\$227,324	\$291,268	80.70%	\$3,661	3.94%	0.47%	3.48%	8.10%	8.92%
Asset Group C - \$501 million to \$1 billion in total assets											
	Charlotte Metro Federal Credit Union	\$507,883	\$378,443	\$399,775	94.66%	\$3,602	3.63%	0.63%	3.01%	16.81%	19.97%
	Marine Federal Credit Union	\$721,554	\$485,867	\$653,415	74.36%	\$2,892	3.88%	0.43%	3.45%	1.17%	2.71%
	Self-Help Credit Union	\$957,651	\$637,654	\$791,907	80.52%	\$4,434	4.75%	1.24%	3.51%	14.09%	10.59%
	Average of Asset Group C	\$729,029	\$500,655	\$615,032	83.18%	\$3,643	4.09%	0.77%	3.32%	10.69%	11.09%
Asset Group D - \$1 billion and over in total assets											
	Allegacy Federal Credit Union	\$1,405,410	\$1,101,122	\$1,205,866	91.31%	\$4,004	3.90%	0.36%	3.55%	2.03%	2.36%
	Local Government Federal Credit Union	\$2,020,046	\$1,678,960	\$1,815,614	92.47%	\$11,413	4.56%	0.58%	3.98%	11.62%	11.54%
	Truliant Federal Credit Union	\$2,357,696	\$1,922,535	\$2,107,414	91.23%	\$3,638	3.83%	0.51%	3.32%	10.27%	10.37%
	Coastal Federal Credit Union	\$3,057,183	\$2,636,898	\$2,606,868	101.15%	\$5,954	3.89%	0.49%	3.40%	9.91%	9.42%
	State Employees' Credit Union	\$38,383,923	\$22,156,780	\$35,042,110	63.23%	\$5,793	3.37%	0.96%	2.42%	5.71%	5.81%
	Average of Asset Group D	\$9,444,852	\$5,899,259	\$8,555,574	87.88%	\$6,160	3.91%	0.58%	3.33%	7.91%	7.90%

Source: SNL Financial

Note: Report includes only bank-level data.

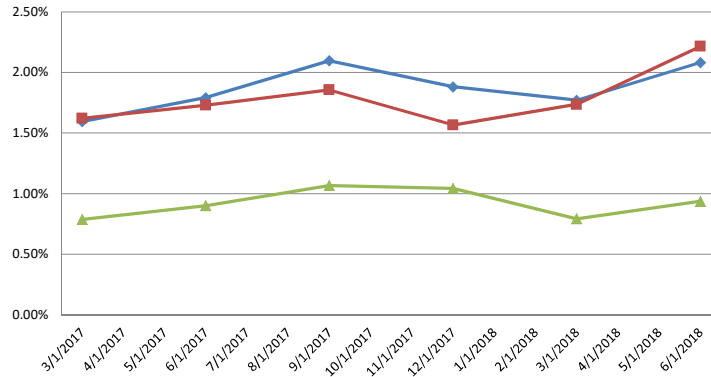
NA = data was not available.

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

Asset Quality

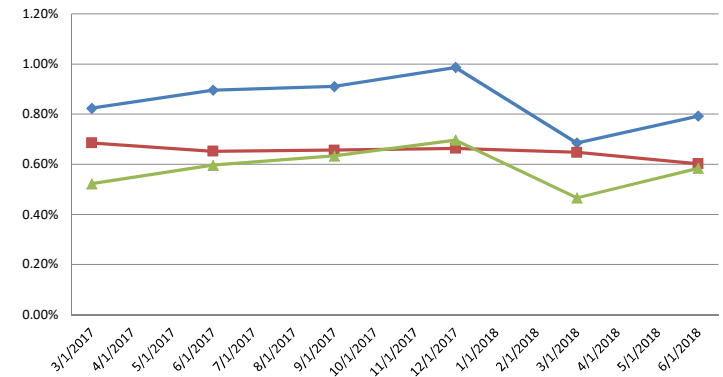
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



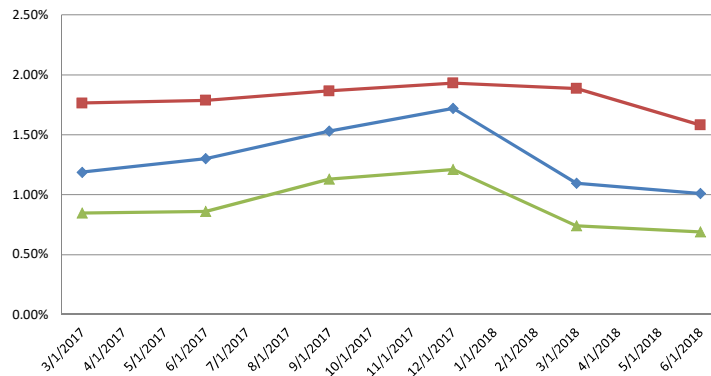
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.59%	1.79%	2.10%	1.88%	1.77%	2.08%
Reserves/Loans	1.62%	1.73%	1.86%	1.57%	1.74%	2.22%
Delinquent Loans/Total Assets	0.79%	0.90%	1.07%	1.04%	0.79%	0.94%

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



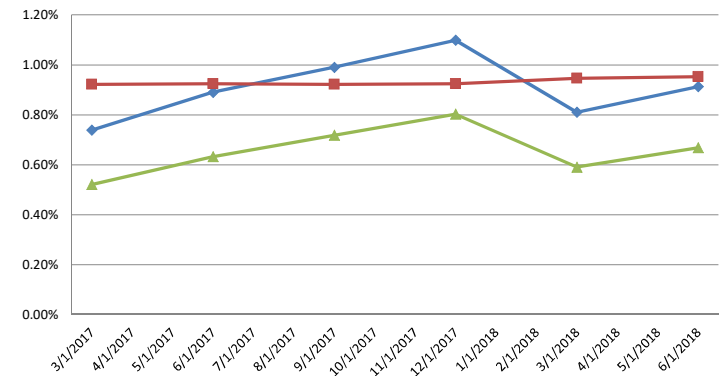
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.82%	0.90%	0.91%	0.99%	0.68%	0.79%
Reserves/Loans	0.69%	0.65%	0.66%	0.66%	0.65%	0.60%
Delinquent Loans/Total Assets	0.52%	0.60%	0.63%	0.70%	0.47%	0.58%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.19%	1.30%	1.53%	1.72%	1.10%	1.01%
Reserves/Loans	1.76%	1.79%	1.87%	1.93%	1.89%	1.58%
Delinquent Loans/Total Assets	0.85%	0.86%	1.13%	1.21%	0.74%	0.69%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.74%	0.89%	0.99%	1.10%	0.81%	0.91%
Reserves/Loans	0.92%	0.92%	0.92%	0.92%	0.95%	0.95%
Delinquent Loans/Total Assets	0.52%	0.63%	0.72%	0.80%	0.59%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2018
Run Date: August 22, 2018

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								
	Mount Vernon Baptist Church Credit Union	\$162	\$1	20.00%	60.00%	300.00%	1.64%	0.62%
	Shaw University Federal Credit Union	\$451	\$16	8.74%	7.10%	81.25%	11.11%	3.55%
	Dill Federal Credit Union	\$1,039	\$0	0.00%	1.14%	NA	0.00%	0.00%
	Texas Gulf Carolina Employees Credit Union	\$2,589	\$1	0.09%	2.44%	NM	0.11%	0.04%
	Piedmont Credit Union	\$4,199	\$17	0.56%	0.86%	152.94%	2.69%	0.40%
	HSM Federal Credit Union	\$4,992	\$86	2.69%	3.04%	112.79%	15.17%	1.72%
	Civic Federal Credit Union	\$5,104	\$0	NA	NA	NA	0.00%	0.00%
	Arcade Credit Union	\$7,721	\$0	0.00%	0.37%	NA	0.00%	0.00%
	North Carolina Press Association Federal Credit Union	\$8,458	\$30	1.21%	1.86%	153.33%	2.57%	0.35%
	Allvac Savings & Credit Union	\$8,944	\$116	3.02%	0.96%	31.90%	9.16%	1.30%
	Lithium Federal Credit Union	\$9,089	\$105	2.02%	0.88%	43.81%	6.16%	1.16%
	Fayetteville Postal Credit Union	\$9,090	\$133	2.84%	1.18%	41.35%	19.97%	1.46%
	Greater Kinston Credit Union	\$10,638	\$44	0.59%	2.08%	354.55%	3.56%	0.41%
	TCP Credit Union	\$11,035	\$56	0.87%	2.12%	244.64%	2.56%	0.51%
	Team & Wheel Federal Credit Union	\$11,584	\$14	0.20%	0.22%	114.29%	0.82%	0.12%
	GUCO Credit Union	\$12,848	\$5	0.08%	0.26%	320.00%	0.30%	0.04%
	Lincoln National Federal Credit Union	\$14,596	\$25	0.55%	0.20%	36.00%	1.07%	0.17%
	Hamlet Federal Credit Union	\$18,036	\$1,386	13.87%	0.35%	2.53%	74.63%	7.68%
	Internal Revenue Employees Federal Credit Union	\$20,216	\$1	0.02%	0.49%	NM	0.03%	0.00%
	Greensboro Postal Credit Union	\$21,422	\$9	0.14%	0.03%	22.22%	0.18%	0.04%
	Emergency Responders Credit Union	\$21,459	\$216	1.30%	0.52%	39.81%	8.66%	1.01%
	Shuford Federal Credit Union	\$23,681	\$403	2.49%	0.41%	16.63%	13.93%	1.70%
	Oteen VA Federal Credit Union	\$25,521	\$6	0.12%	0.48%	400.00%	0.31%	0.02%
	McDowell Cornerstone Credit Union	\$27,701	\$208	1.78%	0.52%	29.33%	4.39%	0.75%
	Triad Partners Federal Credit Union	\$29,063	\$74	1.06%	0.46%	43.24%	4.07%	0.25%
	First Carolina People's Credit Union	\$29,164	\$538	2.34%	0.68%	29.00%	17.78%	1.84%
	CS Credit Union	\$32,297	\$497	4.24%	0.87%	20.52%	11.77%	1.54%
	Blue Flame Credit Union	\$32,523	\$21	0.11%	1.14%	NM	0.34%	0.06%
	HealthShare Credit Union	\$36,912	\$43	0.23%	0.59%	258.14%	0.97%	0.12%
	First Legacy Community Credit Union	\$40,023	\$1,753	10.60%	3.85%	36.28%	42.66%	4.38%
	Carolina Community Federal Credit Union	\$41,129	\$346	1.31%	0.96%	73.12%	7.42%	0.84%
	Acclaim Federal Credit Union	\$43,754	\$865	2.54%	1.10%	43.24%	23.74%	1.98%
	Hanesbrands Credit Union	\$45,136	\$162	1.23%	1.53%	124.07%	2.78%	0.36%
	Charlotte Fire Department Credit Union	\$46,185	\$0	0.00%	0.17%	NA	0.00%	0.00%
	Vision Financial Federal Credit Union	\$49,173	\$331	1.26%	3.26%	258.31%	6.92%	0.67%
	Lion's Share Federal Credit Union	\$50,290	\$402	1.06%	1.62%	152.99%	8.27%	0.80%
	American Partners Federal Credit Union	\$50,936	\$130	0.34%	0.84%	250.00%	3.78%	0.26%
	ElecTel Cooperative Federal Credit Union	\$51,148	\$307	0.91%	0.49%	54.40%	5.39%	0.60%
	Greensboro Municipal Federal Credit Union	\$52,760	\$748	1.85%	0.99%	53.34%	11.23%	1.42%
	Carolina Federal Credit Union	\$53,655	\$1,033	2.84%	1.86%	65.25%	22.28%	1.93%
	Telco Credit Union	\$58,293	\$997	2.05%	1.03%	50.05%	11.57%	1.71%
	Ecusta Credit Union	\$61,865	\$36	0.16%	0.70%	441.67%	0.54%	0.06%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2018
Run Date: August 22, 2018

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)								
	Bragg Mutual Federal Credit Union	\$62,140	\$306	0.81%	1.13%	139.22%	6.13%	0.49%
	Winston-Salem Federal Credit Union	\$62,647	\$1,697	3.47%	1.81%	52.03%	21.68%	2.71%
	North Carolina Community Federal Credit Union	\$74,295	\$207	0.77%	0.90%	117.87%	4.71%	0.28%
	Weyco Community Credit Union	\$74,708	\$490	2.12%	1.52%	71.63%	6.45%	0.66%
	WNC Community Credit Union	\$84,454	\$1,004	2.39%	0.42%	17.53%	8.42%	1.19%
	Welcome Federal Credit Union	\$85,247	\$828	1.38%	0.82%	59.54%	11.81%	0.97%
	Riegelwood Federal Credit Union	\$98,686	\$1,080	1.70%	1.79%	105.37%	8.38%	1.09%
	Nova Credit Union	\$111,994	\$1,887	3.00%	0.71%	23.79%	10.33%	1.68%
	R T P Federal Credit Union	\$116,301	\$273	0.34%	0.72%	210.99%	17.06%	0.23%
	Duke University Federal Credit Union	\$146,492	\$457	0.60%	0.73%	121.88%	4.45%	0.31%
	Premier Federal Credit Union	\$188,465	\$924	0.78%	1.22%	155.74%	5.86%	0.49%
	Telco Community Credit Union	\$188,981	\$746	0.58%	0.46%	79.09%	5.60%	0.39%
	First Flight Federal Credit Union	\$191,922	\$541	0.37%	0.62%	167.47%	3.08%	0.28%
	Mountain Credit Union	\$210,825	\$740	0.56%	0.67%	119.86%	4.63%	0.35%
	Summit Credit Union	\$236,679	\$727	0.44%	0.92%	208.25%	2.49%	0.31%
	Average of Asset Group A	\$52,960	\$405	2.08%	2.22%	122.03%	8.45%	0.94%
Asset Group B - \$251 to \$500 million in total assets								
	Champion Credit Union	\$285,405	\$1,444	0.58%	0.34%	58.10%	6.75%	0.51%
	Members Credit Union	\$285,706	\$315	0.24%	0.47%	190.48%	1.80%	0.11%
	Latino Community Credit Union	\$310,739	\$2,938	1.05%	1.24%	117.84%	8.18%	0.95%
	Piedmont Advantage Credit Union	\$348,245	\$4,609	1.65%	1.00%	60.49%	13.98%	1.32%
	Fort Bragg Federal Credit Union	\$403,796	\$1,545	0.78%	0.21%	27.38%	5.20%	0.38%
	Carolinas Telco Federal Credit Union	\$446,636	\$1,046	0.45%	0.35%	77.92%	1.73%	0.23%
	Average of Asset Group B	\$346,755	\$1,983	0.79%	0.60%	88.70%	6.27%	0.58%
Asset Group C - \$501 million to \$1 billion in total assets								
	Charlotte Metro Federal Credit Union	\$507,883	\$2,080	0.55%	0.74%	135.29%	3.91%	0.41%
	Marine Federal Credit Union	\$721,554	\$4,259	0.88%	2.02%	230.34%	7.24%	0.59%
	Self-Help Credit Union	\$957,651	\$10,229	1.60%	1.98%	123.61%	9.02%	1.07%
	Average of Asset Group C	\$729,029	\$5,523	1.01%	1.58%	163.08%	6.72%	0.69%
Asset Group D - \$1 billion and over in total assets								
	Allegacy Federal Credit Union	\$1,405,410	\$4,458	0.40%	1.06%	261.31%	3.37%	0.32%
	Local Government Federal Credit Union	\$2,020,046	\$24,868	1.48%	1.01%	68.04%	13.07%	1.23%
	Truliant Federal Credit Union	\$2,357,696	\$10,729	0.56%	0.78%	139.53%	5.59%	0.46%
	Coastal Federal Credit Union	\$3,057,183	\$10,050	0.38%	0.79%	207.20%	3.44%	0.33%
	State Employees' Credit Union	\$38,383,923	\$385,148	1.74%	1.12%	64.17%	12.09%	1.00%
	Average of Asset Group D	\$9,444,852	\$87,051	0.91%	0.95%	148.05%	7.51%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

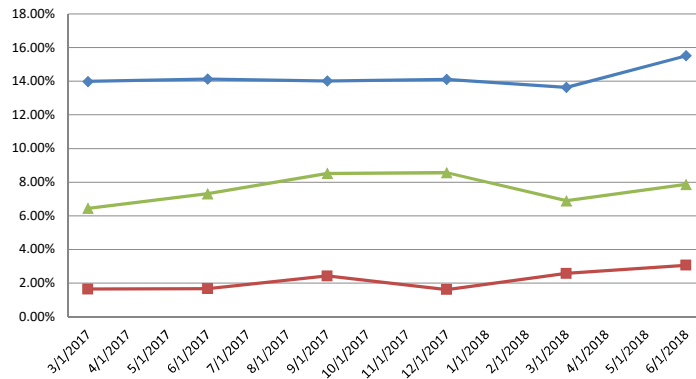
NA = data was not available.

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

Net Worth

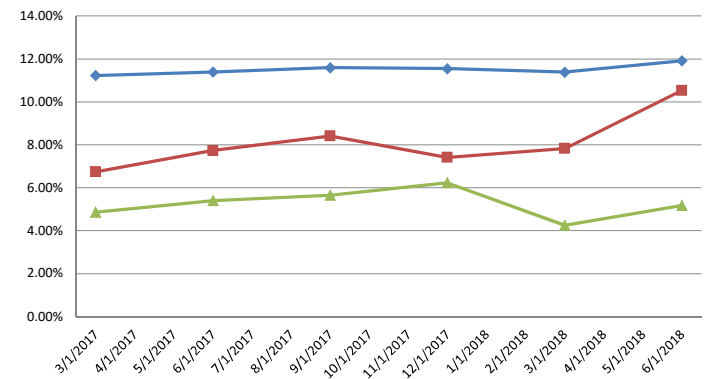
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



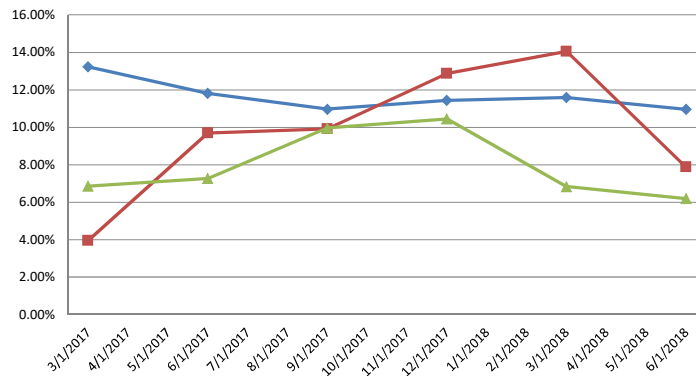
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	13.98%	14.12%	14.01%	14.11%	13.63%	15.51%
Net Worth Growth (Decline) - YTD	1.63%	1.65%	2.40%	1.60%	2.56%	3.05%
Total Delinquent Lns/ Net Worth	6.43%	7.30%	8.51%	8.56%	6.88%	7.85%

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



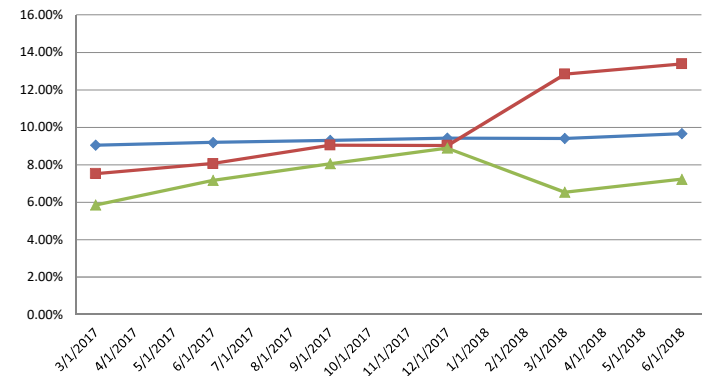
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.23%	11.38%	11.59%	11.54%	11.38%	11.92%
Net Worth Growth (Decline) - YTD	6.73%	7.73%	8.41%	7.41%	7.82%	10.53%
Total Delinquent Lns/ Net Worth	4.86%	5.40%	5.65%	6.22%	4.25%	5.17%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	13.22%	11.81%	10.96%	11.44%	11.59%	10.95%
Net Worth Growth (Decline) - YTD	3.95%	9.69%	9.91%	12.87%	14.05%	7.88%
Total Delinquent Lns/ Net Worth	6.85%	7.26%	9.96%	10.45%	6.83%	6.19%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	9.04%	9.19%	9.29%	9.41%	9.39%	9.66%
Net Worth Growth (Decline) - YTD	7.51%	8.06%	9.04%	9.02%	12.84%	13.38%
Total Delinquent Lns/ Net Worth	5.85%	7.16%	8.05%	8.88%	6.52%	7.22%

Source: SNL Financial

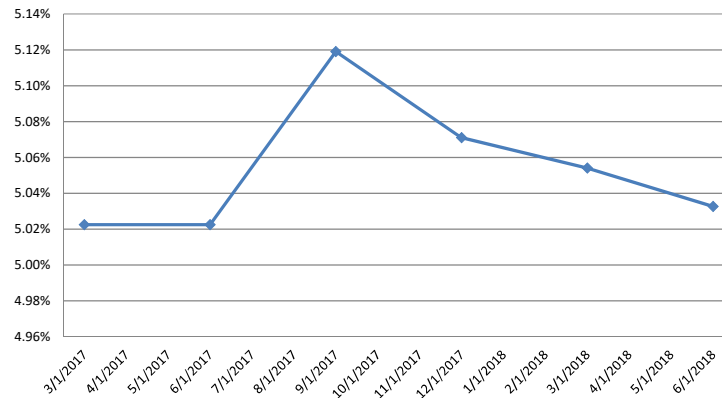
Note: Report includes only bank-level data.

NA = data was not available.

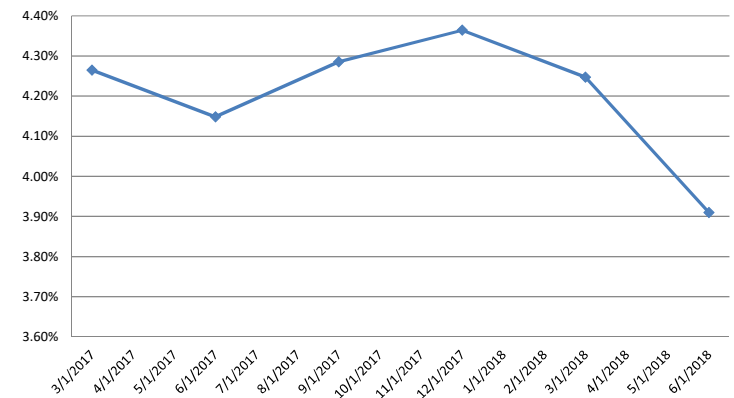
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

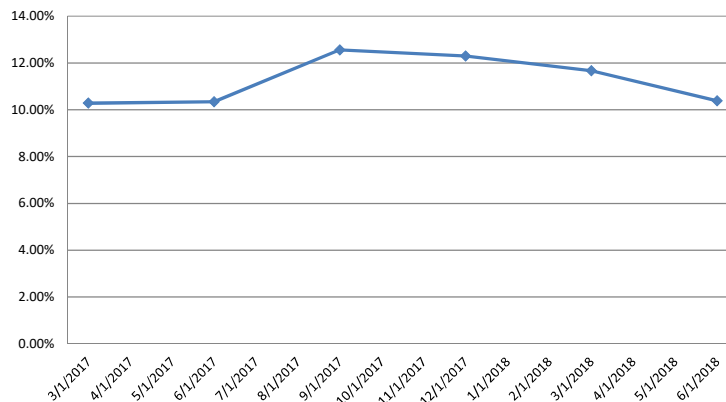
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



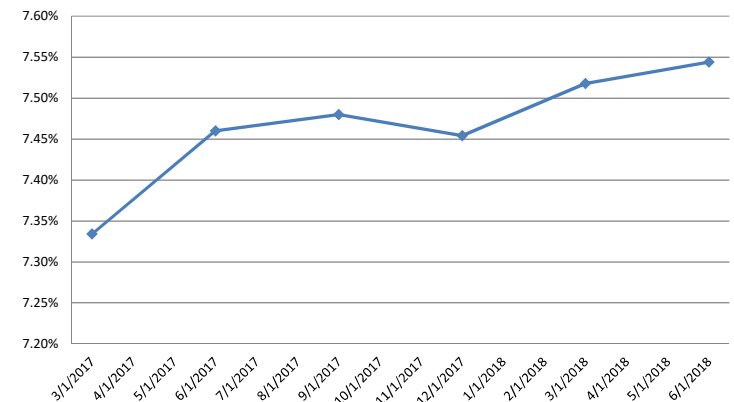
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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.

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, 2018

Run Date: August 22, 2018

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							
	Mount Vernon Baptist Church Credit Union	\$162	\$57	35.19%	(6.78%)	1.75%	5.26%
	Shaw University Federal Credit Union	\$451	\$131	29.05%	0.00%	12.21%	9.92%
	Dill Federal Credit Union	\$1,039	\$399	38.40%	(3.45%)	0.00%	1.25%
	Texas Gulf Carolina Employees Credit Union	\$2,589	\$911	35.19%	1.10%	0.11%	2.85%
	Piedmont Credit Union	\$4,199	\$607	14.46%	2.00%	2.80%	4.28%
	HSM Federal Credit Union	\$4,992	\$483	9.68%	16.11%	17.81%	20.08%
	Civic Federal Credit Union	\$5,104	\$5,000	97.96%	NA	0.00%	0.00%
	Arcade Credit Union	\$7,721	\$885	11.46%	(1.35%)	0.00%	1.47%
	North Carolina Press Association Federal Credit Union	\$8,458	\$1,122	13.27%	1.98%	2.67%	4.10%
	Allvac Savings & Credit Union	\$8,944	\$1,230	13.75%	1.80%	9.43%	3.01%
	Lithium Federal Credit Union	\$9,089	\$1,659	18.25%	4.94%	6.33%	2.77%
	Fayetteville Postal Credit Union	\$9,090	\$740	8.14%	13.87%	17.97%	7.43%
	Greater Kinston Credit Union	\$10,638	\$1,166	10.96%	1.03%	3.77%	13.38%
	TCP Credit Union	\$11,035	\$2,051	18.59%	5.61%	2.73%	6.68%
	Team & Wheel Federal Credit Union	\$11,584	\$1,695	14.63%	2.75%	0.83%	0.94%
	GUCO Credit Union	\$12,848	\$1,674	13.03%	(0.83%)	0.30%	0.96%
	Lincoln National Federal Credit Union	\$14,596	\$2,325	15.93%	(0.60%)	1.08%	0.39%
	Hamlet Federal Credit Union	\$18,036	\$1,868	10.36%	4.04%	74.20%	1.87%
	Internal Revenue Employees Federal Credit Union	\$20,216	\$3,057	15.12%	1.98%	0.03%	0.75%
	Greensboro Postal Credit Union	\$21,422	\$5,069	23.66%	0.51%	0.18%	0.04%
	Emergency Responders Credit Union	\$21,459	\$2,629	12.25%	11.42%	8.22%	3.27%
	Shuford Federal Credit Union	\$23,681	\$2,841	12.00%	2.42%	14.19%	2.36%
	Oteen VA Federal Credit Union	\$25,521	\$1,901	7.45%	(3.41%)	0.32%	1.26%
	McDowell Cornerstone Credit Union	\$27,701	\$5,022	18.13%	4.15%	4.14%	1.21%
	Triad Partners Federal Credit Union	\$29,063	\$1,786	6.15%	6.12%	4.14%	1.79%
	First Carolina People's Credit Union	\$29,164	\$2,870	9.84%	3.33%	18.75%	5.44%
	CS Credit Union	\$32,297	\$4,340	13.44%	4.04%	11.45%	2.35%
	Blue Flame Credit Union	\$32,523	\$5,961	18.33%	2.31%	0.35%	3.59%
	HealthShare Credit Union	\$36,912	\$4,324	11.71%	4.59%	0.99%	2.57%
	First Legacy Community Credit Union	\$40,023	\$4,242	10.60%	(8.57%)	41.32%	14.99%
	Carolina Community Federal Credit Union	\$41,129	\$4,475	10.88%	10.09%	7.73%	5.65%
	Acclaim Federal Credit Union	\$43,754	\$4,196	9.59%	(0.48%)	20.61%	8.91%
	Hanesbrands Credit Union	\$45,136	\$5,746	12.73%	3.15%	2.82%	3.50%
	Charlotte Fire Department Credit Union	\$46,185	\$5,886	12.74%	1.40%	0.00%	0.71%
	Vision Financial Federal Credit Union	\$49,173	\$4,595	9.34%	10.20%	7.20%	18.61%
	Lion's Share Federal Credit Union	\$50,290	\$4,247	8.45%	0.76%	9.47%	14.48%
	American Partners Federal Credit Union	\$50,936	\$6,079	11.93%	6.77%	2.14%	5.35%
	ElecTel Cooperative Federal Credit Union	\$51,148	\$5,886	11.51%	6.93%	5.22%	2.84%
	Greensboro Municipal Federal Credit Union	\$52,760	\$6,293	11.93%	6.09%	11.89%	6.34%
	Carolina Federal Credit Union	\$53,655	\$4,880	9.10%	6.43%	21.17%	13.81%
	Telco Credit Union	\$58,293	\$9,284	15.93%	(6.44%)	10.74%	5.37%
	Ecusta Credit Union	\$61,865	\$6,509	10.52%	1.21%	0.55%	2.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Net Worth

June 30, 2018

Run Date: August 22, 2018

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)							
	Bragg Mutual Federal Credit Union	\$62,140	\$7,821	12.59%	11.21%	3.91%	5.45%
	Winston-Salem Federal Credit Union	\$62,647	\$7,737	12.35%	(20.76%)	21.93%	11.41%
	North Carolina Community Federal Credit Union	\$74,295	\$7,273	9.79%	2.48%	2.85%	3.35%
	Weyco Community Credit Union	\$74,708	\$9,530	12.76%	2.51%	5.14%	3.68%
	WNC Community Credit Union	\$84,454	\$12,534	14.84%	0.67%	8.01%	1.40%
	Welcome Federal Credit Union	\$85,247	\$11,107	13.03%	(1.77%)	7.45%	4.44%
	Riegelwood Federal Credit Union	\$98,686	\$12,805	12.98%	4.34%	8.43%	8.89%
	Nova Credit Union	\$111,994	\$18,529	16.54%	4.08%	10.18%	2.42%
	R T P Federal Credit Union	\$116,301	\$10,036	8.63%	0.22%	2.72%	5.74%
	Duke University Federal Credit Union	\$146,492	\$11,303	7.72%	10.60%	4.04%	4.93%
	Premier Federal Credit Union	\$188,465	\$27,203	14.43%	10.70%	3.40%	5.29%
	Telco Community Credit Union	\$188,981	\$18,624	9.85%	14.48%	4.01%	3.17%
	First Flight Federal Credit Union	\$191,922	\$25,326	13.20%	5.83%	2.14%	3.58%
	Mountain Credit Union	\$210,825	\$21,095	10.01%	4.67%	3.51%	4.20%
	Summit Credit Union	\$236,679	\$32,661	13.80%	4.52%	2.23%	4.64%
	Average of Asset Group A	\$52,960	\$6,486	15.51%	3.05%	7.85%	5.03%
Asset Group B - \$251 to \$500 million in total assets							
	Champion Credit Union	\$285,405	\$31,504	11.04%	8.50%	4.58%	2.66%
	Members Credit Union	\$285,706	\$32,458	11.36%	10.19%	0.97%	1.85%
	Latino Community Credit Union	\$310,739	\$38,469	12.38%	27.88%	7.64%	9.00%
	Piedmont Advantage Credit Union	\$348,245	\$35,641	10.23%	3.26%	12.93%	7.82%
	Fort Bragg Federal Credit Union	\$403,796	\$46,199	11.44%	6.76%	3.34%	0.92%
	Carolinas Telco Federal Credit Union	\$446,636	\$67,181	15.04%	6.58%	1.56%	1.21%
	Average of Asset Group B	\$346,755	\$41,909	11.92%	10.53%	5.17%	3.91%
Asset Group C - \$501 million to \$1 billion in total assets							
	Charlotte Metro Federal Credit Union	\$507,883	\$50,427	9.93%	10.21%	4.12%	5.58%
	Marine Federal Credit Union	\$721,554	\$59,084	8.19%	(5.39%)	7.21%	16.60%
	Self-Help Credit Union	\$957,651	\$141,064	14.73%	18.83%	7.25%	8.96%
	Average of Asset Group C	\$729,029	\$83,525	10.95%	7.88%	6.19%	10.38%
Asset Group D - \$1 billion and over in total assets							
	Allegacy Federal Credit Union	\$1,405,410	\$148,801	10.59%	12.63%	3.00%	7.83%
	Local Government Federal Credit Union	\$2,020,046	\$195,600	9.68%	22.26%	12.71%	8.65%
	Truiliant Federal Credit Union	\$2,357,696	\$208,902	8.86%	9.62%	5.14%	7.17%
	Coastal Federal Credit Union	\$3,057,183	\$335,537	10.98%	12.01%	3.00%	6.21%
	State Employees' Credit Union	\$38,383,923	\$3,146,050	8.20%	10.40%	12.24%	7.86%
	Average of Asset Group D	\$9,444,852	\$806,978	9.66%	13.38%	7.22%	7.54%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

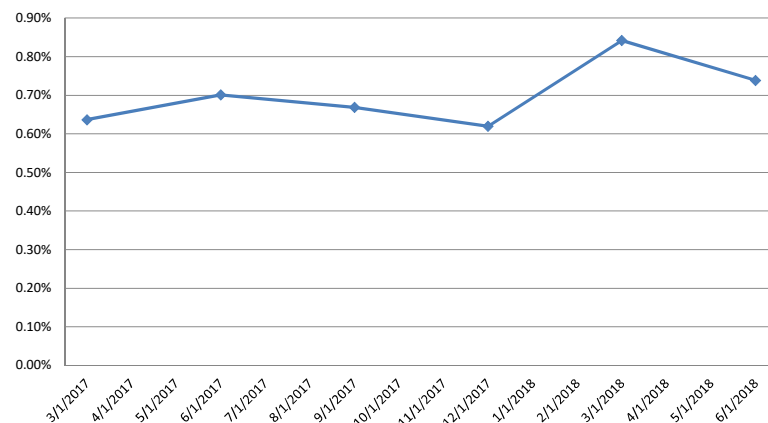
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

South Carolina

Performance Analysis

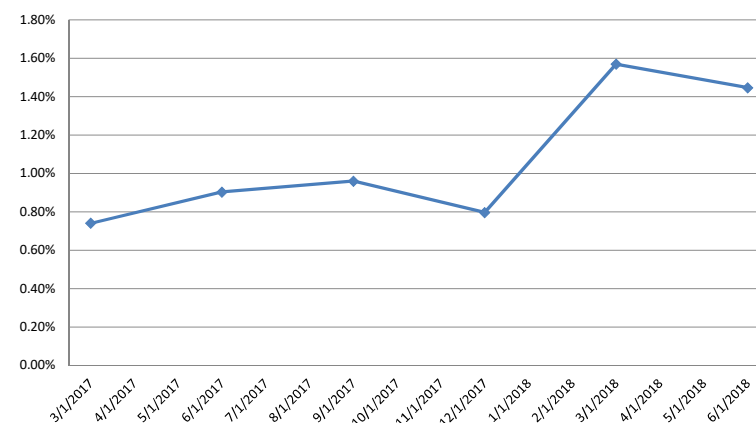
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



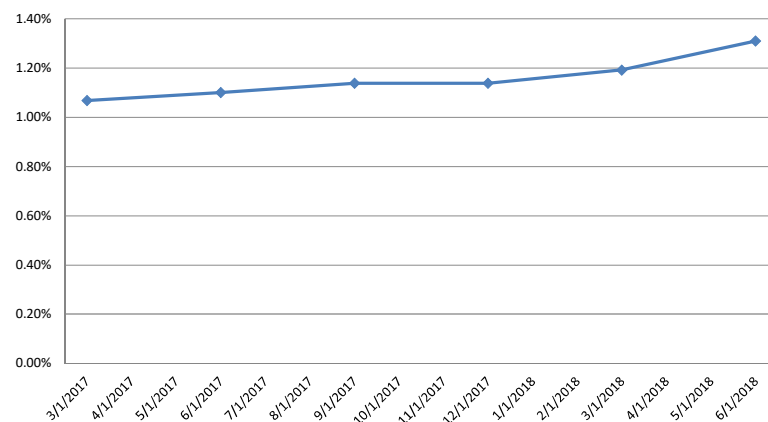
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.64%	0.70%	0.67%	0.62%	0.84%	0.74%

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



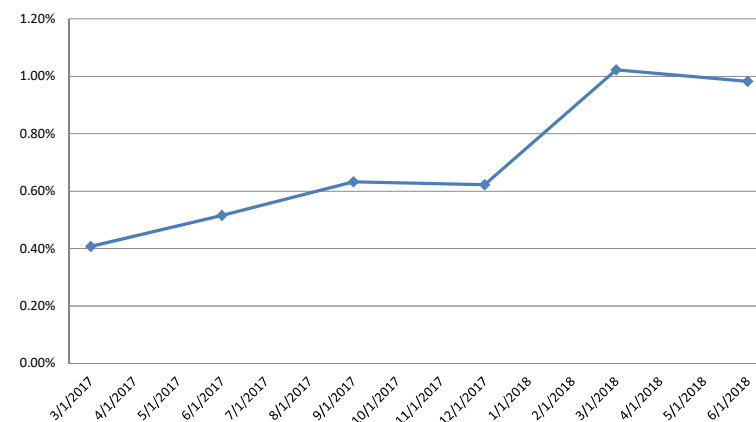
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.74%	0.90%	0.96%	0.80%	1.57%	1.45%

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



Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.07%	1.10%	1.14%	1.14%	1.19%	1.31%

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



Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.41%	0.52%	0.63%	0.62%	1.02%	0.98%

Source: SNL Financial

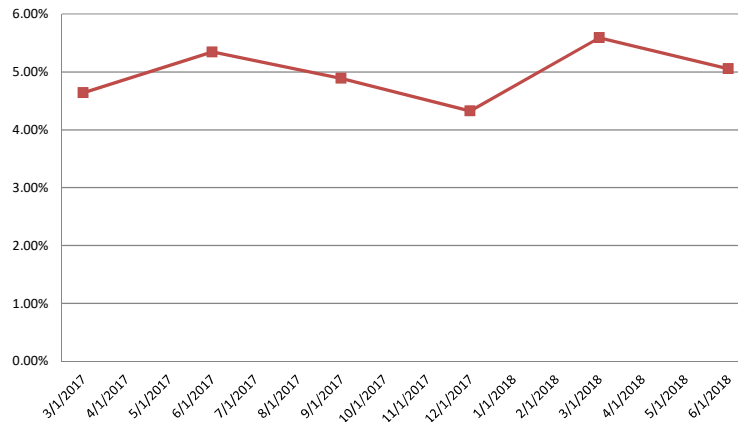
Note: Report includes only bank-level data.

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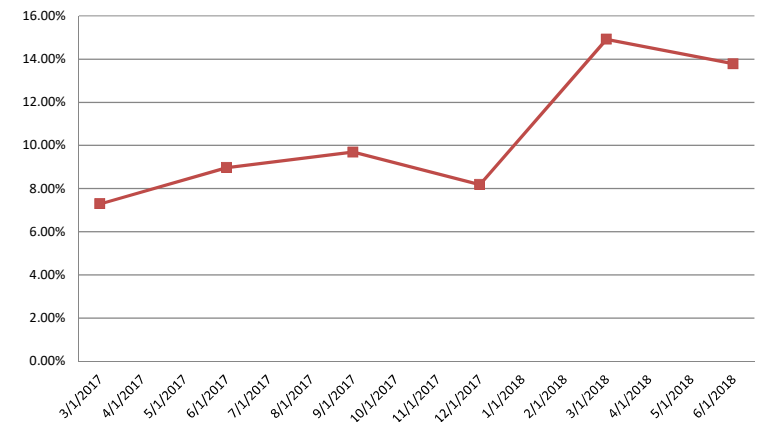
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



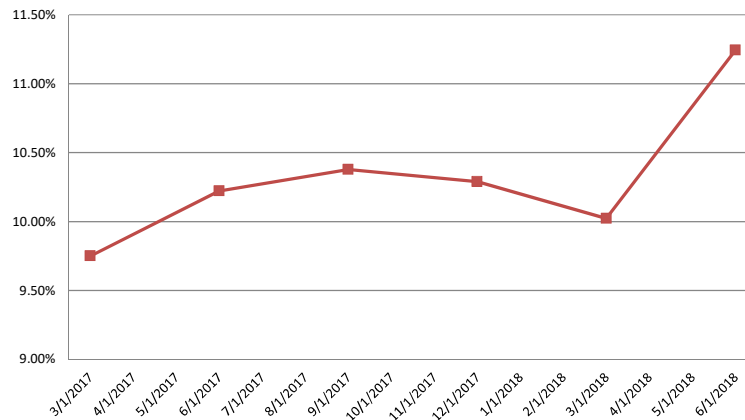
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	4.64%	5.34%	4.89%	4.33%	5.59%	5.05%

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



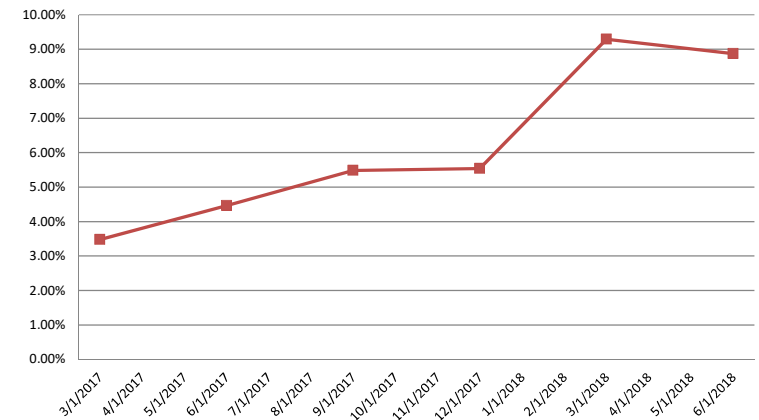
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	7.29%	8.97%	9.69%	8.19%	14.92%	13.78%

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



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	9.75%	10.22%	10.38%	10.29%	10.02%	11.24%

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



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	3.48%	4.46%	5.48%	5.54%	9.30%	8.87%

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, 2018

Run Date: August 22, 2018

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	\$1,572	\$3	0.77%	6.78%	78.79%	\$28	\$8	1.03%	9.09%	81.82%	\$29
	Trinity Baptist Church Federal Credit Union	\$2,508	\$2	0.32%	2.66%	88.89%	\$0	\$4	0.32%	2.67%	66.67%	\$2
	C O Federal Credit Union	\$2,569	(\$8)	(1.27%)	(7.64%)	118.60%	\$48	\$9	0.72%	4.32%	89.53%	\$40
	S C H D District 7 Federal Credit Union	\$2,637	\$11	1.69%	7.09%	66.67%	\$35	\$23	1.79%	7.52%	69.62%	\$37
	CommunityWorks Federal Credit Union	\$3,382	(\$6)	(0.76%)	(19.20%)	63.95%	\$32	(\$23)	(1.52%)	(35.11%)	74.68%	\$33
	Sumter City Credit Union	\$3,572	(\$4)	(0.45%)	(3.86%)	118.18%	\$45	(\$12)	(0.68%)	(5.76%)	115.91%	\$41
	Brookland Federal Credit Union	\$3,624	\$4	0.44%	6.56%	91.78%	\$40	\$10	0.56%	8.26%	91.33%	\$42
	Sangamo-Oconee Employees Federal Credit Union	\$3,736	(\$15)	(1.59%)	(7.87%)	178.95%	\$68	(\$14)	(0.73%)	(3.66%)	135.90%	\$62
	Spartanburg City Employees Credit Union	\$5,239	\$16	1.28%	5.54%	70.49%	\$52	\$27	1.11%	4.70%	73.73%	\$52
	South Carolina Methodist Conference Credit Union	\$5,276	\$7	0.52%	4.99%	88.00%	\$54	\$13	0.48%	4.66%	89.04%	\$53
	TRMC Employees Credit Union	\$5,712	\$38	2.66%	12.85%	56.33%	\$60	\$92	3.26%	15.86%	56.75%	\$67
	Emerald Credit Association Federal Credit Union	\$6,897	\$4	0.23%	2.70%	94.90%	\$42	\$9	0.27%	3.05%	94.92%	\$43
	Abbeville Community Federal Credit Union	\$8,120	\$16	0.79%	4.92%	84.25%	\$46	\$38	0.95%	5.89%	82.25%	\$46
	St. Francis Federal Credit Union	\$9,412	\$9	0.38%	1.98%	90.34%	\$59	\$54	1.15%	5.99%	77.43%	\$47
	Berkeley Community Federal Credit Union	\$12,306	(\$1)	(0.03%)	(0.20%)	101.15%	\$52	\$5	0.08%	0.50%	97.19%	\$49
	Anmed Health Federal Credit Union	\$15,195	\$5	0.13%	1.04%	96.88%	\$41	\$16	0.21%	1.67%	94.36%	\$40
	1st Cooperative Federal Credit Union	\$15,566	\$61	1.59%	12.12%	74.88%	\$124	\$78	1.03%	7.82%	79.85%	\$120
	Self Memorial Hospital Federal Credit Union	\$15,692	\$12	0.30%	2.64%	80.38%	\$39	\$70	0.90%	7.78%	82.74%	\$46
	S C I Federal Credit Union	\$16,782	(\$24)	(0.56%)	(3.30%)	96.03%	\$64	(\$50)	(0.59%)	(3.42%)	95.74%	\$66
	Spartan Federal Credit Union	\$17,370	\$44	1.01%	8.44%	75.32%	\$62	\$72	0.83%	6.97%	76.78%	\$64
	Palmetto Trust Federal Credit Union	\$17,736	(\$49)	(1.11%)	(13.92%)	107.65%	\$54	(\$61)	(0.69%)	(8.57%)	101.30%	\$52
	HopeSouth Federal Credit Union	\$20,742	\$68	1.31%	7.74%	71.31%	\$56	\$100	0.98%	5.74%	73.63%	\$58
	Pickens Federal Credit Union	\$23,505	\$74	1.26%	8.62%	69.49%	\$55	\$115	0.99%	6.75%	75.66%	\$58
	Edisto Federal Credit Union	\$25,683	\$12	0.19%	1.43%	81.82%	\$64	\$96	0.74%	5.77%	83.24%	\$63
	Turbine Federal Credit Union	\$27,887	\$12	0.17%	1.26%	69.97%	\$49	\$51	0.36%	2.69%	67.61%	\$43
	Pee Dee Federal Credit Union	\$30,427	\$186	2.45%	12.73%	62.08%	\$47	\$316	2.10%	10.96%	62.42%	\$51
	Health Facilities Federal Credit Union	\$31,255	\$113	1.44%	12.07%	83.21%	\$50	\$217	1.40%	11.76%	82.22%	\$47
	Columbia Post Office Credit Union	\$34,243	\$54	0.63%	4.79%	64.64%	\$51	\$162	0.95%	7.20%	57.36%	\$50
	Nucor Employees Credit Union	\$41,579	\$109	1.05%	7.38%	76.31%	\$61	\$177	0.88%	6.03%	79.73%	\$63
	Palmetto First Federal Credit Union	\$42,311	\$160	1.53%	10.40%	66.48%	\$65	\$311	1.51%	10.23%	67.09%	\$63
	Greenwood Municipal Federal Credit Union	\$43,221	\$92	0.87%	6.82%	83.30%	\$43	\$187	0.90%	6.97%	84.55%	\$48
	G.H.S. Federal Credit Union	\$44,128	\$66	0.60%	6.20%	85.98%	\$63	\$174	0.79%	8.25%	81.11%	\$59
	Dixies Federal Credit Union	\$45,926	\$71	0.62%	3.32%	82.80%	\$76	\$154	0.68%	3.62%	80.71%	\$78
	Neighbors United Federal Credit Union	\$50,823	(\$8)	(0.06%)	(0.54%)	94.84%	\$56	\$30	0.12%	1.01%	91.96%	\$54
	Vital Federal Credit Union	\$53,213	\$39	0.29%	3.02%	86.17%	\$74	\$68	0.26%	2.64%	85.64%	\$74
	Santee Cooper Credit Union	\$54,045	\$206	1.51%	13.89%	66.90%	\$67	\$360	1.32%	12.32%	69.59%	\$67
	Latitude 32 Federal Credit Union	\$54,834	\$14	0.10%	1.01%	83.93%	\$58	\$65	0.24%	2.35%	83.75%	\$58
	Upstate Federal Credit Union	\$62,930	\$326	2.11%	22.31%	75.49%	\$58	\$734	2.44%	25.92%	73.51%	\$57
	Palmetto Health Credit Union	\$72,252	\$244	1.33%	8.83%	75.51%	\$63	\$652	1.78%	11.95%	70.90%	\$64

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, 2018

Run Date: August 22, 2018

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)												
	South Carolina National Guard Federal Credit Union	\$73,521	\$237	1.30%	7.34%	66.63%	\$57	\$516	1.43%	8.01%	64.73%	\$57
	Secured Advantage Federal Credit Union	\$77,116	(\$34)	(0.17%)	(1.45%)	98.92%	\$64	(\$16)	(0.04%)	(0.34%)	97.61%	\$60
	Caro Federal Credit Union	\$90,427	\$114	0.50%	3.65%	84.48%	\$77	\$312	0.69%	5.01%	85.28%	\$81
	Anderson Federal Credit Union	\$95,187	\$95	0.40%	4.84%	89.35%	\$56	\$212	0.45%	5.43%	86.47%	\$56
	Greenville Heritage Federal Credit Union	\$98,595	\$241	0.98%	6.36%	81.48%	\$59	\$438	0.90%	5.82%	82.93%	\$60
	Georgetown Kraft Credit Union	\$110,182	\$165	0.60%	4.95%	80.79%	\$57	\$504	0.92%	7.64%	80.08%	\$58
	Carolina Foothills Federal Credit Union	\$114,872	\$417	1.47%	13.50%	74.01%	\$60	\$632	1.13%	10.36%	76.93%	\$58
	Mid Carolina Credit Union	\$133,159	(\$19)	(0.06%)	(0.48%)	85.98%	\$52	\$12	0.02%	0.15%	87.66%	\$50
	ArrowPointe Federal Credit Union	\$161,209	\$219	0.54%	5.93%	85.62%	\$55	\$543	0.68%	7.41%	82.51%	\$54
	SPC Credit Union	\$167,774	\$315	0.75%	10.14%	84.87%	\$60	\$485	0.58%	7.86%	87.13%	\$59
	MTC Federal Credit Union	\$183,267	\$369	0.81%	5.17%	81.93%	\$73	\$962	1.06%	6.79%	78.31%	\$73
	Greenville Federal Credit Union	\$237,353	\$457	0.78%	7.04%	81.55%	\$65	\$1,090	0.94%	8.48%	79.44%	\$65
	Carolina Trust Federal Credit Union	\$239,478	\$408	0.68%	7.29%	78.22%	\$56	\$859	0.72%	7.71%	78.39%	\$56
	Average of Asset Group A	\$52,232	\$95	0.62%	4.42%	84.16%	\$56	\$209	0.74%	5.05%	82.03%	\$55
Asset Group B - \$251 to \$500 million in total assets												
	CPM Federal Credit Union	\$348,306	\$1,085	1.24%	11.46%	77.59%	\$58	\$2,317	1.35%	12.43%	79.22%	\$56
	SC Telco Federal Credit Union	\$377,650	\$1,460	1.54%	13.18%	71.97%	\$83	\$3,394	1.80%	15.61%	69.72%	\$76
	Family Trust Federal Credit Union	\$481,210	\$1,454	1.21%	13.39%	72.75%	\$66	\$2,849	1.19%	13.30%	73.80%	\$68
	Average of Asset Group B	\$402,389	\$1,333	1.33%	12.68%	74.10%	\$69	\$2,853	1.45%	13.78%	74.25%	\$67
Asset Group C - \$501 million to \$1 billion in total assets												
	Heritage Trust Federal Credit Union	\$621,254	\$871	0.57%	6.21%	80.38%	\$65	\$424	0.14%	1.51%	81.11%	\$65
	S.C. State Federal Credit Union	\$822,293	\$2,823	1.37%	11.54%	68.11%	\$63	\$5,841	1.43%	12.12%	67.02%	\$62
	Palmetto Citizens Federal Credit Union	\$829,958	\$2,708	1.31%	11.34%	70.29%	\$56	\$5,260	1.28%	11.16%	70.03%	\$56
	AlSouth Federal Credit Union	\$842,551	\$3,118	1.48%	10.29%	68.60%	\$55	\$6,539	1.57%	10.93%	68.19%	\$53
	SRP Federal Credit Union	\$928,740	\$5,507	2.39%	22.91%	59.41%	\$71	\$9,621	2.13%	20.50%	62.42%	\$71
	Average of Asset Group C	\$808,959	\$3,005	1.42%	12.46%	69.36%	\$62	\$5,537	1.31%	11.24%	69.75%	\$61
Asset Group D - \$1 billion and over in total assets												
	Safe Federal Credit Union	\$1,064,883	\$3,299	1.23%	11.62%	68.69%	\$69	\$6,308	1.19%	11.26%	69.24%	\$62
	Sharonview Federal Credit Union	\$1,568,438	\$2,861	0.73%	7.52%	74.79%	\$105	\$7,061	0.91%	9.35%	70.28%	\$102
	South Carolina Federal Credit Union	\$1,732,244	\$3,284	0.76%	6.88%	82.85%	\$94	\$7,303	0.85%	7.73%	80.50%	\$91
	Founders Federal Credit Union	\$2,283,089	\$5,937	1.06%	7.81%	70.09%	\$73	\$10,792	0.98%	7.15%	70.95%	\$73
	Average of Asset Group D	\$1,662,164	\$3,845	0.95%	8.46%	74.11%	\$85	\$7,866	0.98%	8.87%	72.74%	\$82

Source: SNL Financial

Note: Report includes only bank-level data.

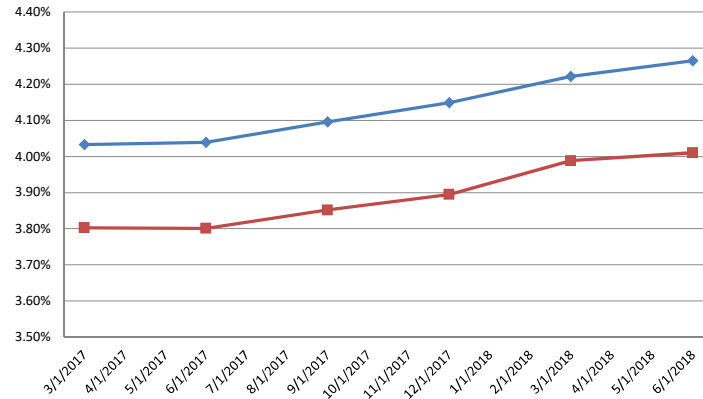
NA = data was not available.

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

Balance Sheet & Net Interest Margin

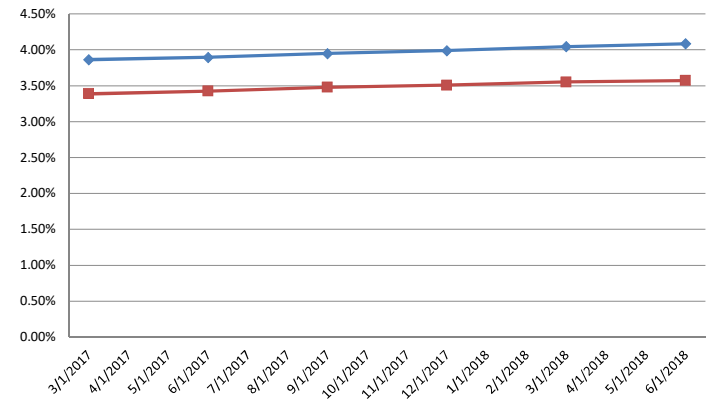
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



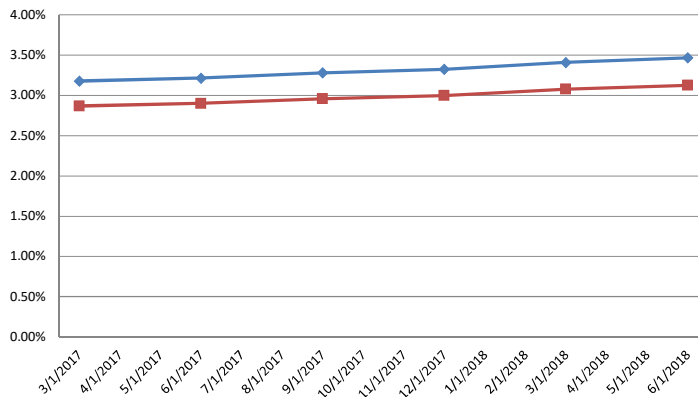
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	4.03%	4.04%	4.10%	4.15%	4.22%	4.27%
Net Interest Income/ Avg Assets	3.80%	3.80%	3.85%	3.89%	3.99%	4.01%

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



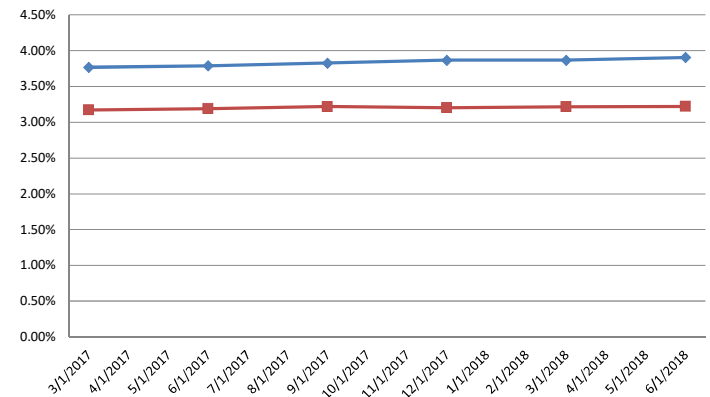
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.86%	3.89%	3.95%	3.99%	4.04%	4.08%
Net Interest Income/ Avg Assets	3.39%	3.42%	3.48%	3.51%	3.55%	3.57%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.18%	3.21%	3.28%	3.32%	3.41%	3.47%
Net Interest Income/ Avg Assets	2.87%	2.90%	2.96%	3.00%	3.08%	3.12%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.77%	3.79%	3.83%	3.87%	3.87%	3.90%
Net Interest Income/ Avg Assets	3.17%	3.19%	3.22%	3.20%	3.22%	3.22%

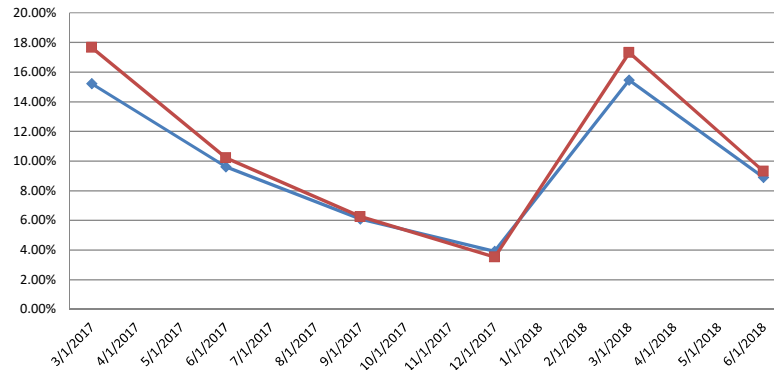
Source: SNL Financial

Note: Report includes only bank-level data.

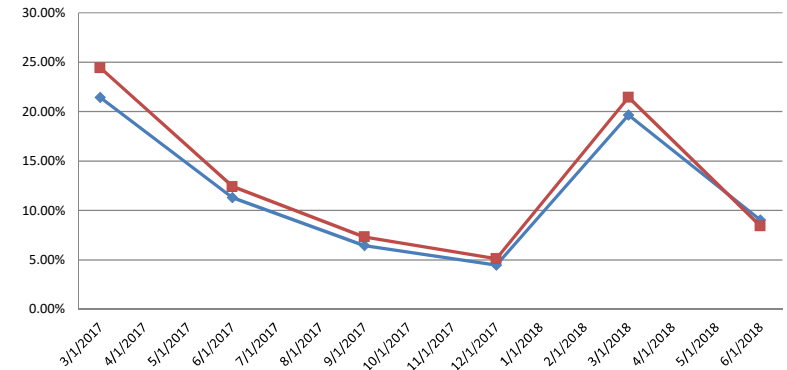
NA = data was not available.

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

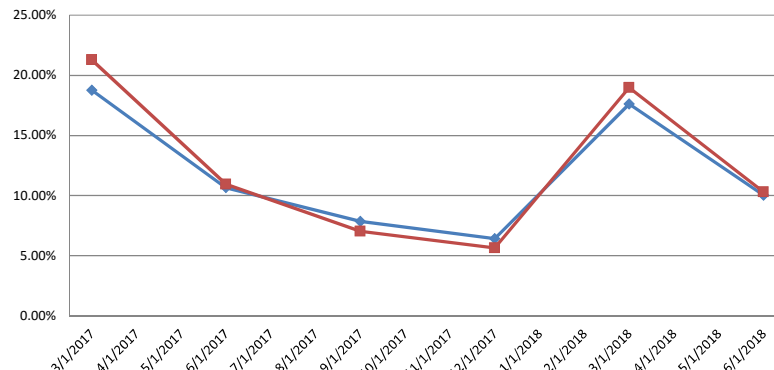
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

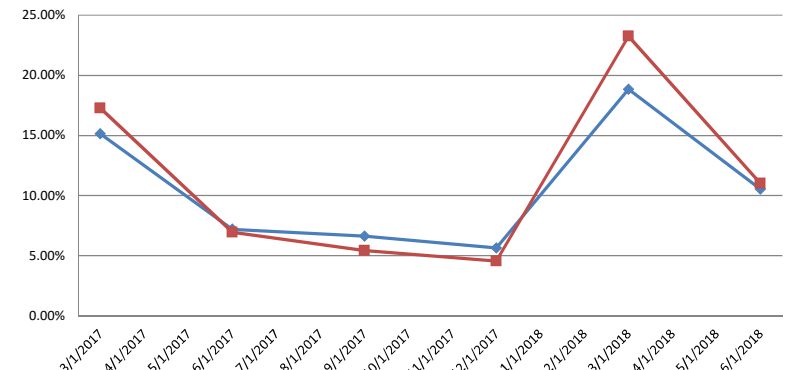
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	15.22%	9.61%	6.10%	3.92%	15.45%	8.90%
Market Growth Rate	17.66%	10.21%	6.25%	3.53%	17.32%	9.31%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	21.43%	11.32%	6.44%	4.48%	19.66%	9.05%
Market Growth Rate	24.44%	12.42%	7.31%	5.12%	21.45%	8.43%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	18.76%	10.66%	7.86%	6.43%	17.63%	10.04%
Market Growth Rate	21.30%	10.95%	7.04%	5.64%	18.97%	10.31%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	15.15%	7.21%	6.64%	5.65%	18.85%	10.53%
Market Growth Rate	17.27%	6.96%	5.45%	4.56%	23.26%	11.03%

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.

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 22, 2018

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	\$1,572	\$1,025	\$1,387	73.90%	\$786	7.62%	0.13%	7.49%	8.76%	9.04%
	Trinity Baptist Church Federal Credit Union	\$2,508	\$511	\$2,206	23.16%	\$2,508	1.22%	0.00%	1.22%	10.23%	11.30%
	C O Federal Credit Union	\$2,569	\$1,150	\$2,154	53.39%	\$1,713	5.50%	0.00%	5.50%	5.44%	5.83%
	S C H D District 7 Federal Credit Union	\$2,637	\$1,747	\$1,971	88.64%	\$1,758	5.44%	0.23%	5.75%	11.04%	10.46%
	CommunityWorks Federal Credit Union	\$3,382	\$2,536	\$3,053	83.07%	\$1,127	10.02%	0.99%	9.03%	37.83%	38.14%
	Sumter City Credit Union	\$3,572	\$1,678	\$3,155	53.19%	\$2,381	2.62%	0.17%	2.45%	16.75%	19.94%
	Brookland Federal Credit Union	\$3,624	\$2,479	\$3,359	73.80%	\$1,035	5.20%	0.11%	5.09%	12.68%	13.74%
	Sangamo-Oconee Employees Federal Credit Union	\$3,736	\$1,039	\$2,969	34.99%	\$3,736	1.93%	0.10%	1.82%	(11.12%)	(13.62%)
	Spartanburg City Employees Credit Union	\$5,239	\$4,077	\$3,904	104.43%	\$2,620	4.41%	0.29%	4.12%	26.11%	23.85%
	South Carolina Methodist Conference Credit Union	\$5,276	\$3,456	\$4,692	73.66%	\$1,507	5.26%	0.15%	5.11%	(7.16%)	(8.45%)
	TRMC Employees Credit Union	\$5,712	\$4,873	\$4,247	114.74%	\$1,904	11.63%	0.78%	10.81%	9.54%	9.88%
	Emerald Credit Association Federal Credit Union	\$6,897	\$4,167	\$6,253	66.64%	\$1,724	4.13%	0.15%	3.98%	15.50%	17.08%
	Abbeville Community Federal Credit Union	\$8,120	\$5,708	\$6,772	84.29%	\$1,624	5.50%	0.10%	5.38%	9.49%	10.57%
	St. Francis Federal Credit Union	\$9,412	\$5,473	\$7,561	72.38%	\$1,569	4.29%	0.19%	4.10%	10.49%	11.20%
	Berkeley Community Federal Credit Union	\$12,306	\$4,912	\$10,188	48.21%	\$2,051	4.15%	0.29%	3.88%	20.64%	14.53%
	Anmed Health Federal Credit Union	\$15,195	\$5,800	\$13,243	43.80%	\$2,763	2.91%	0.07%	2.86%	4.48%	4.95%
	1st Cooperative Federal Credit Union	\$15,566	\$11,910	\$13,502	88.21%	\$5,189	4.46%	0.09%	4.37%	11.11%	12.20%
	Self Memorial Hospital Federal Credit Union	\$15,692	\$7,771	\$13,784	56.38%	\$2,853	4.13%	0.28%	3.85%	8.67%	9.02%
	S C I Federal Credit Union	\$16,782	\$8,055	\$13,750	58.58%	\$4,196	3.55%	0.24%	3.31%	5.38%	8.46%
	Spartan Federal Credit Union	\$17,370	\$8,188	\$15,058	54.38%	\$3,158	3.81%	0.12%	3.70%	8.82%	9.56%
	Palmetto Trust Federal Credit Union	\$17,736	\$8,646	\$16,320	52.98%	\$2,365	3.58%	0.07%	3.50%	(5.28%)	(5.15%)
	HopeSouth Federal Credit Union	\$20,742	\$12,164	\$17,230	70.60%	\$2,074	6.92%	0.19%	6.74%	12.76%	13.69%
	Pickens Federal Credit Union	\$23,505	\$9,020	\$19,803	45.55%	\$3,358	2.89%	0.03%	2.86%	7.76%	7.52%
	Edisto Federal Credit Union	\$25,683	\$10,913	\$22,290	48.96%	\$2,335	4.60%	0.93%	3.67%	(6.14%)	3.73%
	Turbine Federal Credit Union	\$27,887	\$13,230	\$23,926	55.30%	\$3,486	3.64%	0.04%	3.61%	(0.84%)	0.28%
	Pee Dee Federal Credit Union	\$30,427	\$20,052	\$24,387	82.22%	\$2,434	4.71%	0.17%	4.54%	9.70%	9.38%
	Health Facilities Federal Credit Union	\$31,255	\$12,296	\$27,245	45.13%	\$2,084	3.38%	0.05%	3.34%	12.35%	12.49%
	Columbia Post Office Credit Union	\$34,243	\$7,563	\$29,590	25.56%	\$7,610	2.91%	0.75%	2.27%	(0.92%)	(1.36%)
	Nucor Employees Credit Union	\$41,579	\$23,482	\$34,996	67.10%	\$2,970	3.52%	0.24%	3.28%	22.15%	26.44%
	Palmetto First Federal Credit Union	\$42,311	\$25,622	\$35,969	71.23%	\$3,134	4.91%	0.21%	4.70%	12.96%	13.33%
	Greenwood Municipal Federal Credit Union	\$43,221	\$19,007	\$37,389	50.84%	\$2,542	3.71%	0.21%	3.50%	17.29%	18.47%
	G.H.S. Federal Credit Union	\$44,128	\$17,863	\$39,662	45.04%	\$3,530	2.77%	0.06%	2.71%	(0.46%)	(1.36%)
	Dixies Federal Credit Union	\$45,926	\$30,230	\$36,861	82.01%	\$2,783	5.16%	0.79%	4.37%	13.70%	16.62%
	Neighbors United Federal Credit Union	\$50,823	\$23,762	\$44,309	53.63%	\$2,990	3.38%	0.21%	3.16%	10.73%	11.76%
	Vital Federal Credit Union	\$53,213	\$36,915	\$47,503	77.71%	\$3,130	3.58%	0.55%	3.03%	7.89%	8.80%
	Santee Cooper Credit Union	\$54,045	\$36,729	\$47,789	76.86%	\$3,378	3.62%	0.12%	3.50%	1.72%	0.00%
	Latitude 32 Federal Credit Union	\$54,834	\$42,561	\$48,989	86.88%	\$2,886	3.43%	0.21%	3.21%	7.41%	9.13%
	Upstate Federal Credit Union	\$62,930	\$49,326	\$56,657	87.06%	\$1,678	5.08%	0.48%	4.61%	22.36%	21.83%
	Palmetto Health Credit Union	\$72,252	\$37,667	\$59,980	62.80%	\$2,676	3.46%	0.29%	3.17%	5.43%	4.86%

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, 2018

Run Date: August 22, 2018

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)											
	South Carolina National Guard Federal Credit Union	\$73,521	\$31,568	\$59,467	53.08%	\$3,870	3.73%	0.43%	3.30%	9.91%	11.18%
	Secured Advantage Federal Credit Union	\$77,116	\$30,303	\$67,660	44.79%	\$4,407	2.77%	0.21%	2.56%	1.18%	1.57%
	Caro Federal Credit Union	\$90,427	\$55,387	\$77,705	71.28%	\$4,521	3.55%	0.07%	3.48%	5.50%	6.67%
	Anderson Federal Credit Union	\$95,187	\$69,918	\$86,483	80.85%	\$2,573	3.95%	0.33%	3.62%	7.43%	7.44%
	Greenville Heritage Federal Credit Union	\$98,595	\$71,918	\$82,800	86.86%	\$2,739	4.09%	0.33%	3.75%	8.04%	8.40%
	Georgetown Kraft Credit Union	\$110,182	\$71,856	\$95,566	75.19%	\$1,985	4.04%	0.21%	3.83%	4.71%	4.48%
	Carolina Foothills Federal Credit Union	\$114,872	\$76,542	\$98,807	77.47%	\$2,275	4.16%	0.29%	3.87%	15.44%	11.66%
	Mid Carolina Credit Union	\$133,159	\$97,748	\$113,968	85.77%	\$2,959	3.45%	0.42%	3.03%	0.56%	0.59%
	ArrowPointe Federal Credit Union	\$161,209	\$112,781	\$143,436	78.63%	\$2,779	3.83%	0.50%	3.32%	8.05%	8.39%
	SPC Credit Union	\$167,774	\$97,661	\$151,549	64.44%	\$2,601	3.56%	0.24%	3.33%	11.90%	11.94%
	MTC Federal Credit Union	\$183,267	\$119,483	\$150,136	79.58%	\$2,528	4.62%	0.42%	4.20%	6.57%	6.07%
	Greenville Federal Credit Union	\$237,353	\$164,346	\$209,994	78.26%	\$3,596	3.87%	0.30%	3.58%	11.54%	11.58%
	Carolina Trust Federal Credit Union	\$239,478	\$155,943	\$212,308	73.45%	\$2,801	3.15%	0.07%	3.07%	6.48%	6.17%
	Average of Asset Group A	\$52,232	\$32,290	\$45,269	67.06%	\$2,755	4.27%	0.27%	4.01%	8.90%	9.31%
Asset Group B - \$251 to \$500 million in total assets											
	CPM Federal Credit Union	\$348,306	\$204,879	\$303,640	67.47%	\$2,130	3.15%	0.27%	2.88%	15.34%	16.52%
	SC Telco Federal Credit Union	\$377,650	\$310,576	\$325,837	95.32%	\$2,916	5.33%	0.66%	4.66%	5.53%	5.11%
	Family Trust Federal Credit Union	\$481,210	\$360,222	\$389,846	92.40%	\$3,197	3.77%	0.60%	3.17%	6.27%	3.66%
	Average of Asset Group B	\$402,389	\$291,892	\$339,774	85.06%	\$2,748	4.08%	0.51%	3.57%	9.05%	8.43%
Asset Group C - \$501 million to \$1 billion in total assets											
	Heritage Trust Federal Credit Union	\$621,254	\$432,880	\$525,334	82.40%	\$3,154	3.88%	0.36%	3.52%	8.92%	10.88%
	S.C. State Federal Credit Union	\$822,293	\$428,298	\$714,371	59.95%	\$3,250	3.61%	0.27%	3.34%	7.77%	7.11%
	Palmetto Citizens Federal Credit Union	\$829,958	\$480,122	\$618,280	77.65%	\$2,933	3.53%	0.69%	2.84%	8.55%	9.03%
	AlISOuth Federal Credit Union	\$842,551	\$558,958	\$716,190	78.05%	\$2,861	2.85%	0.30%	2.54%	8.43%	8.16%
	SRP Federal Credit Union	\$928,740	\$591,711	\$816,574	72.46%	\$3,214	3.47%	0.09%	3.38%	16.51%	16.35%
	Average of Asset Group C	\$808,959	\$498,394	\$678,150	74.10%	\$3,082	3.47%	0.34%	3.12%	10.04%	10.31%
Asset Group D - \$1 billion and over in total assets											
	Safe Federal Credit Union	\$1,064,883	\$786,655	\$927,989	84.77%	\$3,647	2.93%	0.39%	2.54%	6.95%	4.76%
	Sharonview Federal Credit Union	\$1,568,438	\$1,383,822	\$1,055,809	131.07%	\$5,353	4.52%	1.24%	3.28%	10.61%	18.99%
	South Carolina Federal Credit Union	\$1,732,244	\$1,366,201	\$1,321,810	103.36%	\$3,973	3.32%	0.35%	2.96%	10.26%	8.87%
	Founders Federal Credit Union	\$2,283,089	\$1,898,023	\$1,862,537	101.91%	\$3,318	4.84%	0.73%	4.10%	14.31%	11.49%
	Average of Asset Group D	\$1,662,164	\$1,358,675	\$1,292,036	105.28%	\$4,073	3.90%	0.68%	3.22%	10.53%	11.03%

Source: SNL Financial

Note: Report includes only bank-level data.

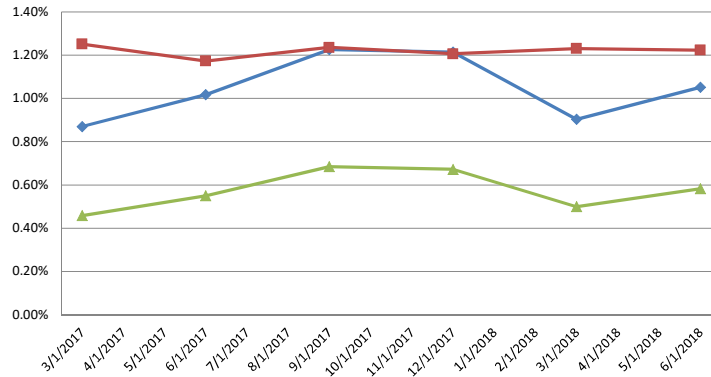
NA = data was not available.

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

Asset Quality

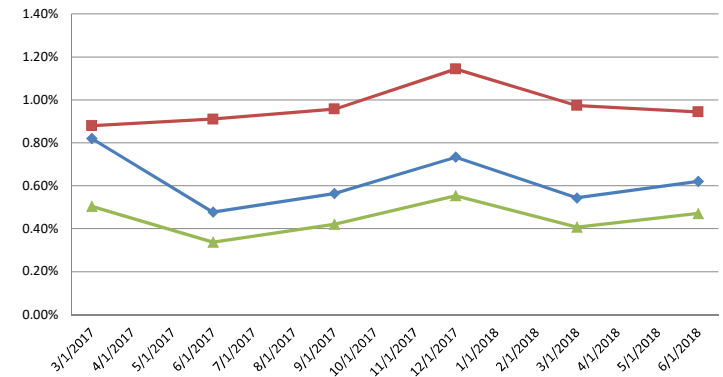
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



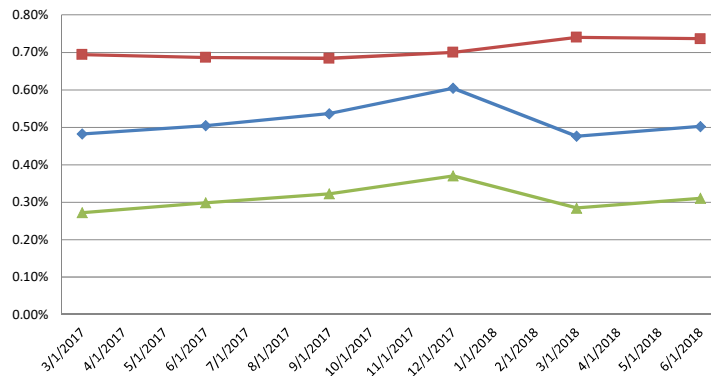
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.87%	1.02%	1.23%	1.21%	0.90%	1.05%
Reserves/Loans	1.25%	1.17%	1.24%	1.21%	1.23%	1.22%
Delinquent Loans/Total Assets	0.46%	0.55%	0.68%	0.67%	0.50%	0.58%

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



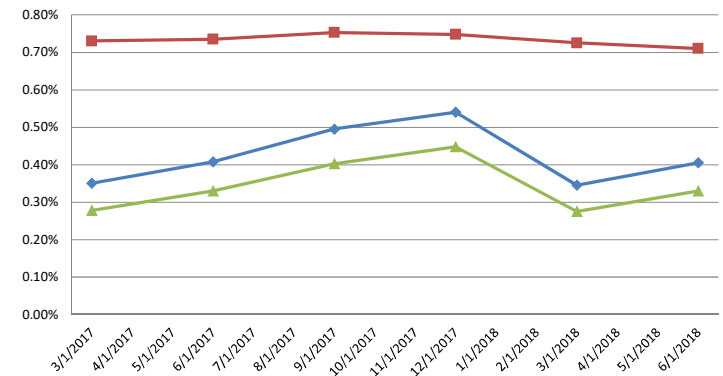
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.82%	0.48%	0.56%	0.73%	0.54%	0.62%
Reserves/Loans	0.88%	0.91%	0.96%	1.14%	0.97%	0.94%
Delinquent Loans/Total Assets	0.50%	0.34%	0.42%	0.55%	0.41%	0.47%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.48%	0.50%	0.54%	0.60%	0.48%	0.50%
Reserves/Loans	0.69%	0.69%	0.68%	0.70%	0.74%	0.74%
Delinquent Loans/Total Assets	0.27%	0.30%	0.32%	0.37%	0.28%	0.31%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.35%	0.41%	0.50%	0.54%	0.35%	0.41%
Reserves/Loans	0.73%	0.74%	0.75%	0.75%	0.73%	0.71%
Delinquent Loans/Total Assets	0.28%	0.33%	0.40%	0.45%	0.28%	0.33%

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.

Asset Quality

June 30, 2018

Run Date: August 22, 2018

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	\$1,572	\$36	3.51%	1.56%	44.44%	18.65%	2.29%
	Trinity Baptist Church Federal Credit Union	\$2,508	\$0	0.00%	0.78%	NA	0.00%	0.00%
	C O Federal Credit Union	\$2,569	\$56	4.87%	4.00%	82.14%	12.15%	2.18%
	S C H D District 7 Federal Credit Union	\$2,637	\$40	2.29%	1.37%	60.00%	6.09%	1.52%
	CommunityWorks Federal Credit Union	\$3,382	\$104	4.10%	3.71%	90.38%	59.07%	3.08%
	Sumter City Credit Union	\$3,572	\$0	0.00%	0.89%	NA	0.00%	0.00%
	Brookland Federal Credit Union	\$3,624	\$65	2.62%	3.27%	124.62%	25.99%	1.79%
	Sangamo-Oconee Employees Federal Credit Union	\$3,736	\$0	0.00%	1.15%	NA	0.00%	0.00%
	Spartanburg City Employees Credit Union	\$5,239	\$2	0.05%	0.76%	NM	0.17%	0.04%
	South Carolina Methodist Conference Credit Union	\$5,276	\$24	0.69%	0.81%	116.67%	4.05%	0.45%
	TRMC Employees Credit Union	\$5,712	\$55	1.13%	2.15%	190.91%	5.97%	0.96%
	Emerald Credit Association Federal Credit Union	\$6,897	\$25	0.60%	0.60%	100.00%	4.03%	0.36%
	Abbeville Community Federal Credit Union	\$8,120	\$27	0.47%	1.63%	344.44%	1.93%	0.33%
	St. Francis Federal Credit Union	\$9,412	\$9	0.16%	0.64%	388.89%	0.49%	0.10%
	Berkeley Community Federal Credit Union	\$12,306	\$126	2.57%	2.28%	88.89%	7.18%	1.02%
	Anmed Health Federal Credit Union	\$15,195	\$3	0.05%	0.24%	466.67%	0.16%	0.02%
	1st Cooperative Federal Credit Union	\$15,566	\$9	0.08%	0.08%	111.11%	0.44%	0.06%
	Self Memorial Hospital Federal Credit Union	\$15,692	\$158	2.03%	1.42%	69.62%	8.44%	1.01%
	S C I Federal Credit Union	\$16,782	\$77	0.96%	1.18%	123.38%	4.11%	0.46%
	Spartan Federal Credit Union	\$17,370	\$70	0.85%	0.89%	104.29%	4.31%	0.40%
	Palmetto Trust Federal Credit Union	\$17,736	\$256	2.96%	1.06%	35.94%	17.36%	1.44%
	HopeSouth Federal Credit Union	\$20,742	\$268	2.20%	1.79%	81.34%	7.60%	1.29%
	Pickens Federal Credit Union	\$23,505	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Edisto Federal Credit Union	\$25,683	\$395	3.62%	2.50%	69.11%	10.87%	1.54%
	Turbine Federal Credit Union	\$27,887	\$446	3.37%	2.14%	63.45%	10.91%	1.60%
	Pee Dee Federal Credit Union	\$30,427	\$33	0.16%	1.26%	763.64%	0.53%	0.11%
	Health Facilities Federal Credit Union	\$31,255	\$38	0.31%	0.67%	215.79%	0.98%	0.12%
	Columbia Post Office Credit Union	\$34,243	\$146	1.93%	2.88%	149.32%	3.07%	0.43%
	Nucor Employees Credit Union	\$41,579	\$150	0.64%	1.18%	184.67%	2.48%	0.36%
	Palmetto First Federal Credit Union	\$42,311	\$292	1.14%	1.61%	141.10%	4.84%	0.69%
	Greenwood Municipal Federal Credit Union	\$43,221	\$33	0.17%	0.27%	157.58%	0.60%	0.08%
	G.H.S. Federal Credit Union	\$44,128	\$18	0.10%	0.60%	594.44%	0.41%	0.04%
	Dixies Federal Credit Union	\$45,926	\$249	0.82%	1.10%	134.14%	3.23%	0.54%
	Neighbors United Federal Credit Union	\$50,823	\$579	2.44%	0.69%	28.50%	10.58%	1.14%
	Vital Federal Credit Union	\$53,213	\$39	0.11%	0.46%	430.77%	0.73%	0.07%
	Santee Cooper Credit Union	\$54,045	\$120	0.33%	0.98%	300.83%	1.95%	0.22%
	Latitude 32 Federal Credit Union	\$54,834	\$88	0.21%	0.64%	311.36%	1.98%	0.16%
	Upstate Federal Credit Union	\$62,930	\$130	0.26%	0.49%	184.62%	2.48%	0.21%
	Palmetto Health Credit Union	\$72,252	\$427	1.13%	1.95%	171.90%	3.75%	0.59%

Source: SNL Financial

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Asset Quality
June 30, 2018
Run Date: August 22, 2018

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)								
	South Carolina National Guard Federal Credit Union	\$73,521	\$166	0.53%	1.28%	242.77%	1.24%	0.23%
	Secured Advantage Federal Credit Union	\$77,116	\$169	0.56%	0.47%	84.02%	2.39%	0.22%
	Caro Federal Credit Union	\$90,427	\$229	0.41%	0.70%	168.12%	2.00%	0.25%
	Anderson Federal Credit Union	\$95,187	\$143	0.20%	0.78%	380.42%	4.22%	0.15%
	Greenville Heritage Federal Credit Union	\$98,595	\$89	0.12%	1.55%	NM	0.57%	0.09%
	Georgetown Kraft Credit Union	\$110,182	\$633	0.88%	1.01%	114.85%	4.64%	0.57%
	Carolina Foothills Federal Credit Union	\$114,872	\$297	0.39%	0.74%	189.56%	2.27%	0.26%
	Mid Carolina Credit Union	\$133,159	\$629	0.64%	0.80%	124.96%	4.04%	0.47%
	ArrowPointe Federal Credit Union	\$161,209	\$465	0.41%	0.51%	123.01%	3.70%	0.29%
	SPC Credit Union	\$167,774	\$454	0.46%	0.79%	169.16%	4.00%	0.27%
	MTC Federal Credit Union	\$183,267	\$410	0.34%	0.83%	242.44%	1.58%	0.22%
	Greenville Federal Credit Union	\$237,353	\$766	0.47%	0.41%	87.47%	2.85%	0.32%
	Carolina Trust Federal Credit Union	\$239,478	\$509	0.33%	0.97%	297.05%	2.11%	0.21%
	Average of Asset Group A	\$52,232	\$184	1.05%	1.22%	190.19%	5.45%	0.58%
Asset Group B - \$251 to \$500 million in total assets								
	CPM Federal Credit Union	\$348,306	\$766	0.37%	0.62%	165.54%	2.02%	0.22%
	SC Telco Federal Credit Union	\$377,650	\$3,227	1.04%	1.63%	156.83%	7.15%	0.85%
	Family Trust Federal Credit Union	\$481,210	\$1,620	0.45%	0.58%	129.26%	3.54%	0.34%
	Average of Asset Group B	\$402,389	\$1,871	0.62%	0.94%	150.54%	4.24%	0.47%
Asset Group C - \$501 million to \$1 billion in total assets								
	Heritage Trust Federal Credit Union	\$621,254	\$2,718	0.63%	0.85%	135.54%	5.52%	0.44%
	S.C. State Federal Credit Union	\$822,293	\$2,061	0.48%	0.66%	137.65%	2.07%	0.25%
	Palmetto Citizens Federal Credit Union	\$829,958	\$3,717	0.77%	0.75%	96.74%	5.30%	0.45%
	AllSouth Federal Credit Union	\$842,551	\$1,139	0.20%	0.72%	353.12%	1.15%	0.14%
	SRP Federal Credit Union	\$928,740	\$2,539	0.43%	0.70%	162.07%	2.91%	0.27%
	Average of Asset Group C	\$808,959	\$2,435	0.50%	0.74%	177.02%	3.39%	0.31%
Asset Group D - \$1 billion and over in total assets								
	Safe Federal Credit Union	\$1,064,883	\$2,662	0.34%	0.41%	122.13%	2.41%	0.25%
	Sharonview Federal Credit Union	\$1,568,438	\$6,713	0.49%	0.84%	173.02%	4.21%	0.43%
	South Carolina Federal Credit Union	\$1,732,244	\$1,622	0.12%	0.28%	238.84%	1.01%	0.09%
	Founders Federal Credit Union	\$2,283,089	\$12,666	0.67%	1.31%	195.92%	4.12%	0.55%
	Average of Asset Group D	\$1,662,164	\$5,916	0.41%	0.71%	182.48%	2.94%	0.33%

Source: SNL Financial

Note: Report includes only bank-level data.

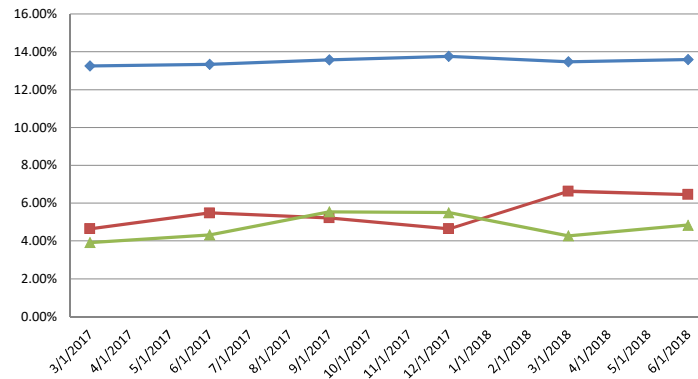
NA = data was not available.

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

Net Worth

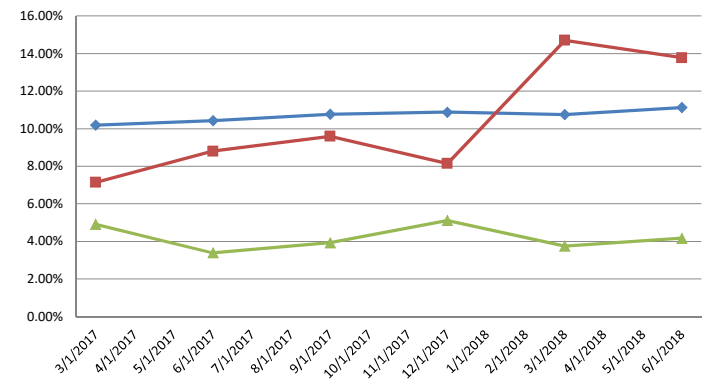
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



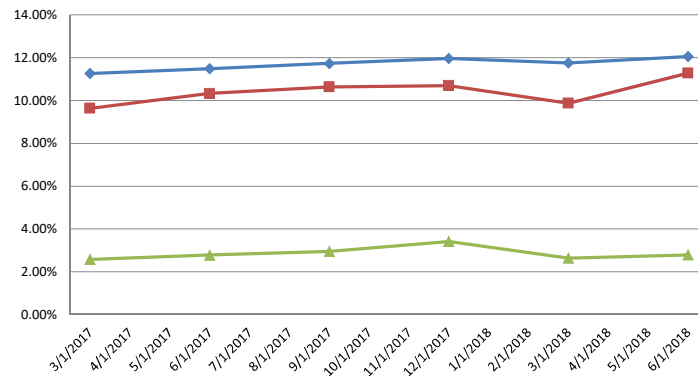
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	13.25%	13.33%	13.57%	13.76%	13.47%	13.59%
Net Worth Growth (Decline) - YTD	4.63%	5.47%	5.21%	4.64%	6.63%	6.45%
Total Delinquent Lns/ Net Worth	3.91%	4.31%	5.53%	5.49%	4.26%	4.83%

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



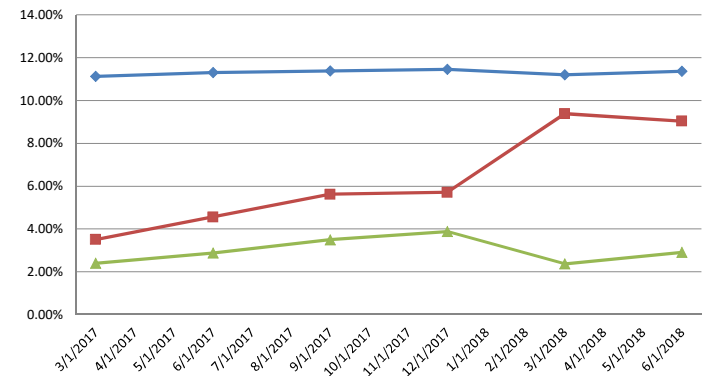
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	10.18%	10.43%	10.76%	10.88%	10.74%	11.12%
Net Worth Growth (Decline) - YTD	7.14%	8.80%	9.58%	8.14%	14.69%	13.77%
Total Delinquent Lns/ Net Worth	4.90%	3.38%	3.92%	5.11%	3.75%	4.16%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.26%	11.48%	11.73%	11.96%	11.75%	12.05%
Net Worth Growth (Decline) - YTD	9.63%	10.32%	10.63%	10.69%	9.87%	11.28%
Total Delinquent Lns/ Net Worth	2.58%	2.77%	2.95%	3.41%	2.63%	2.78%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.13%	11.31%	11.38%	11.46%	11.20%	11.36%
Net Worth Growth (Decline) - YTD	3.50%	4.55%	5.62%	5.71%	9.38%	9.04%
Total Delinquent Lns/ Net Worth	2.40%	2.87%	3.49%	3.88%	2.37%	2.90%

Source: SNL Financial

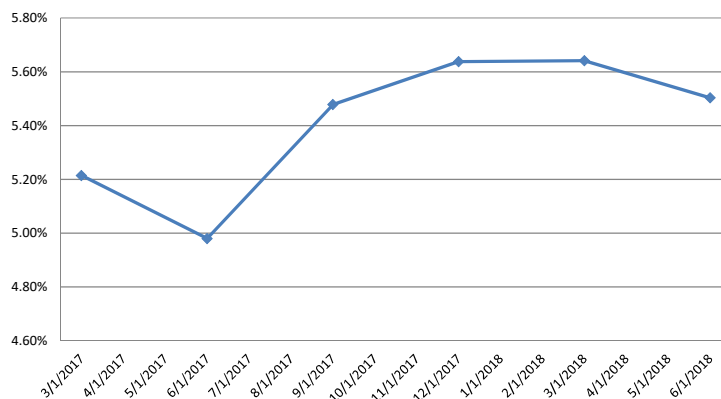
Note: Report includes only bank-level data.

NA = data was not available.

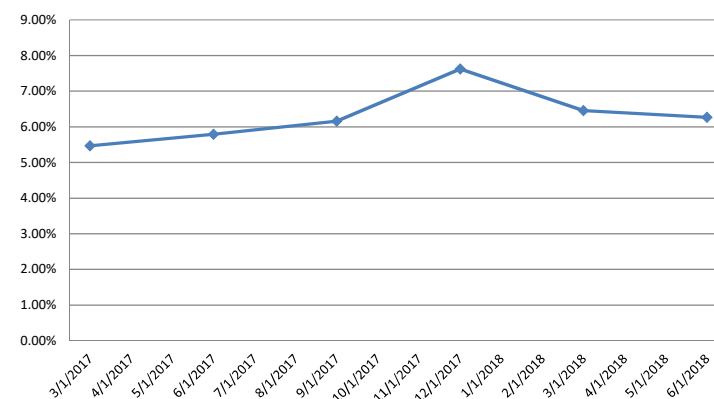
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

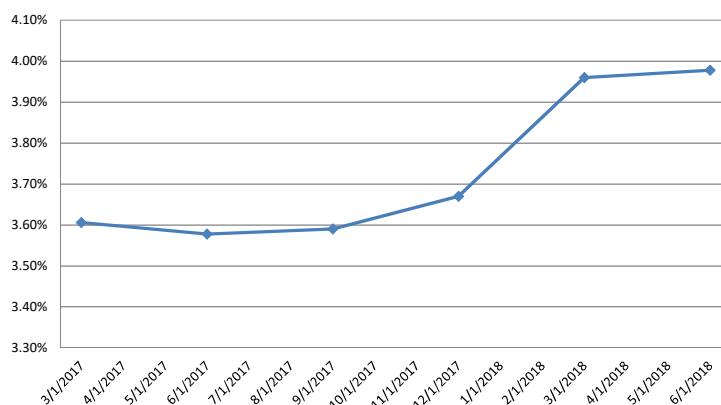
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



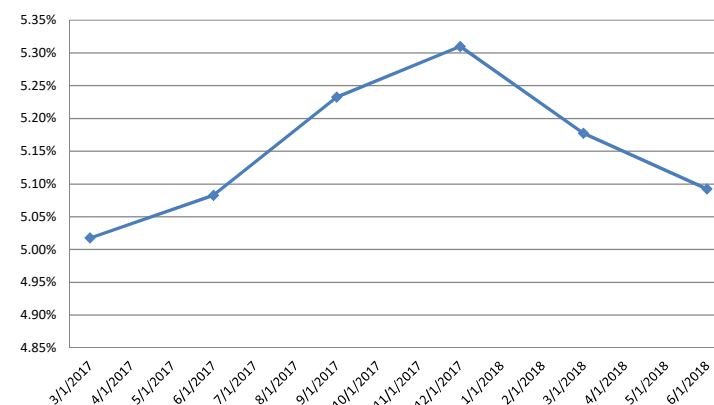
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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.

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, 2018

Run Date: August 22, 2018

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	\$1,572	\$177	11.26%	5.81%	20.34%	9.04%
	Trinity Baptist Church Federal Credit Union	\$2,508	\$302	12.04%	2.68%	0.00%	1.32%
	C O Federal Credit Union	\$2,569	\$414	16.12%	4.44%	13.53%	11.11%
	S C H D District 7 Federal Credit Union	\$2,637	\$633	24.00%	12.42%	6.32%	3.79%
	CommunityWorks Federal Credit Union	\$3,382	\$321	9.49%	38.66%	32.40%	29.28%
	Sumter City Credit Union	\$3,572	\$412	11.53%	(5.66%)	0.00%	3.64%
	Brookland Federal Credit Union	\$3,624	\$246	6.79%	8.47%	26.42%	32.93%
	Sangamo-Oconee Employees Federal Credit Union	\$3,736	\$759	20.32%	(1.57%)	0.00%	1.58%
	Spartanburg City Employees Credit Union	\$5,239	\$1,163	22.20%	4.75%	0.17%	2.67%
	South Carolina Methodist Conference Credit Union	\$5,276	\$565	10.71%	4.71%	4.25%	4.96%
	TRMC Employees Credit Union	\$5,712	\$1,202	21.04%	16.58%	4.58%	8.74%
	Emerald Credit Association Federal Credit Union	\$6,897	\$595	8.63%	3.07%	4.20%	4.20%
	Abbeville Community Federal Credit Union	\$8,120	\$1,309	16.12%	6.14%	2.06%	7.10%
	St. Francis Federal Credit Union	\$9,412	\$1,819	19.33%	6.12%	0.49%	1.92%
	Berkeley Community Federal Credit Union	\$12,306	\$2,004	16.28%	0.50%	6.29%	5.59%
	Anmed Health Federal Credit Union	\$15,195	\$1,920	12.64%	1.68%	0.16%	0.73%
	1st Cooperative Federal Credit Union	\$15,566	\$2,044	13.13%	7.93%	0.44%	0.49%
	Self Memorial Hospital Federal Credit Union	\$15,692	\$1,822	11.61%	7.99%	8.67%	6.04%
	S C I Federal Credit Union	\$16,782	\$2,895	17.25%	(3.40%)	2.66%	3.28%
	Spartan Federal Credit Union	\$17,370	\$2,106	12.12%	6.98%	3.32%	3.47%
	Palmetto Trust Federal Credit Union	\$17,736	\$1,384	7.80%	(8.31%)	18.50%	6.65%
	HopeSouth Federal Credit Union	\$20,742	\$3,545	17.09%	5.81%	7.56%	6.15%
	Pickens Federal Credit Union	\$23,505	\$3,472	14.77%	6.85%	0.00%	2.76%
	Edisto Federal Credit Union	\$25,683	\$3,359	13.08%	5.82%	11.76%	8.13%
	Turbine Federal Credit Union	\$27,887	\$3,806	13.65%	2.72%	11.72%	7.44%
	Pee Dee Federal Credit Union	\$30,427	\$5,936	19.51%	11.25%	0.56%	4.25%
	Health Facilities Federal Credit Union	\$31,255	\$3,802	12.16%	12.11%	1.00%	2.16%
	Columbia Post Office Credit Union	\$34,243	\$4,534	13.24%	0.84%	3.22%	4.81%
	Nucor Employees Credit Union	\$41,579	\$5,964	14.34%	6.08%	2.52%	4.64%
	Palmetto First Federal Credit Union	\$42,311	\$6,235	14.74%	10.50%	4.68%	6.61%
	Greenwood Municipal Federal Credit Union	\$43,221	\$5,831	13.49%	6.59%	0.57%	0.89%
	G.H.S. Federal Credit Union	\$44,128	\$4,292	9.73%	8.45%	0.42%	2.49%
	Dixies Federal Credit Union	\$45,926	\$8,748	19.05%	3.61%	2.85%	3.82%
	Neighbors United Federal Credit Union	\$50,823	\$5,958	11.72%	1.01%	9.72%	2.77%
	Vital Federal Credit Union	\$53,213	\$5,179	9.73%	2.66%	0.75%	3.24%
	Santee Cooper Credit Union	\$54,045	\$6,035	11.17%	12.69%	1.99%	5.98%
	Latitude 32 Federal Credit Union	\$54,834	\$5,547	10.12%	2.37%	1.59%	4.94%
	Upstate Federal Credit Union	\$62,930	\$6,010	9.55%	27.82%	2.16%	3.99%
	Palmetto Health Credit Union	\$72,252	\$11,365	15.73%	12.19%	3.76%	6.46%

Source: SNL Financial

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Net Worth

June 30, 2018

Run Date: August 22, 2018

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)							
	South Carolina National Guard Federal Credit Union	\$73,521	\$13,774	18.73%	7.78%	1.21%	2.93%
	Secured Advantage Federal Credit Union	\$77,116	\$9,383	12.17%	(0.34%)	1.80%	1.51%
	Caro Federal Credit Union	\$90,427	\$12,761	14.11%	5.03%	1.79%	3.02%
	Anderson Federal Credit Union	\$95,187	\$7,896	8.30%	3.82%	1.81%	6.89%
	Greenville Heritage Federal Credit Union	\$98,595	\$15,272	15.49%	5.92%	0.58%	7.31%
	Georgetown Kraft Credit Union	\$110,182	\$15,084	13.69%	6.90%	4.20%	4.82%
	Carolina Foothills Federal Credit Union	\$114,872	\$12,562	10.94%	10.60%	2.36%	4.48%
	Mid Carolina Credit Union	\$133,159	\$17,683	13.28%	0.14%	3.56%	4.44%
	ArrowPointe Federal Credit Union	\$161,209	\$17,598	10.92%	6.37%	2.64%	3.25%
	SPC Credit Union	\$167,774	\$15,526	9.25%	6.44%	2.92%	4.95%
	MTC Federal Credit Union	\$183,267	\$28,760	15.69%	6.92%	1.43%	3.46%
	Greenville Federal Credit Union	\$237,353	\$26,195	11.04%	8.68%	2.92%	2.56%
	Carolina Trust Federal Credit Union	\$239,478	\$23,287	9.72%	7.65%	2.19%	6.49%
	Average of Asset Group A	\$52,232	\$6,529	13.59%	6.45%	4.83%	5.50%
Asset Group B - \$251 to \$500 million in total assets							
	CPM Federal Credit Union	\$348,306	\$40,563	11.65%	12.12%	1.89%	3.13%
	SC Telco Federal Credit Union	\$377,650	\$45,106	11.94%	16.27%	7.15%	11.22%
	Family Trust Federal Credit Union	\$481,210	\$46,980	9.76%	12.91%	3.45%	4.46%
	Average of Asset Group B	\$402,389	\$44,216	11.12%	13.77%	4.16%	6.27%
Asset Group C - \$501 million to \$1 billion in total assets							
	Heritage Trust Federal Credit Union	\$621,254	\$58,110	9.35%	1.47%	4.68%	6.34%
	S.C. State Federal Credit Union	\$822,293	\$99,238	12.07%	12.51%	2.08%	2.86%
	Palmetto Citizens Federal Credit Union	\$829,958	\$97,664	11.77%	11.38%	3.81%	3.68%
	AllSouth Federal Credit Union	\$842,551	\$135,768	16.11%	10.12%	0.84%	2.96%
	SRP Federal Credit Union	\$928,740	\$101,585	10.94%	20.92%	2.50%	4.05%
	Average of Asset Group C	\$808,959	\$98,473	12.05%	11.28%	2.78%	3.98%
Asset Group D - \$1 billion and over in total assets							
	Safe Federal Credit Union	\$1,064,883	\$116,835	10.97%	11.41%	2.28%	2.78%
	Sharonview Federal Credit Union	\$1,568,438	\$153,977	9.82%	9.61%	4.36%	7.54%
	South Carolina Federal Credit Union	\$1,732,244	\$192,645	11.12%	7.88%	0.84%	2.01%
	Founders Federal Credit Union	\$2,283,089	\$308,725	13.52%	7.24%	4.10%	8.04%
	Average of Asset Group D	\$1,662,164	\$193,046	11.36%	9.04%	2.90%	5.09%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.