



Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

North Carolina

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 5, 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	\$165	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	NA	NA
	Shaw University Federal Credit Union	\$494	\$0	0.00%	0.00%	100.00%	\$32	\$0	0.00%	0.00%	100.00%	\$32
	Dill Federal Credit Union	\$1,044	(\$3)	(1.14%)	(2.96%)	127.27%	\$28	(\$3)	(1.14%)	(2.96%)	127.27%	\$28
	Texas Gulf Carolina Employees Credit Union	\$2,573	\$6	0.96%	2.64%	85.71%	\$48	\$6	0.96%	2.64%	85.71%	\$48
	Civic Federal Credit Union	\$5,000	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	NA	NA
	HSM Federal Credit Union	\$5,073	\$21	1.73%	18.34%	78.46%	\$59	\$21	1.73%	18.34%	78.46%	\$59
	Arcade Credit Union	\$7,799	(\$2)	(0.10%)	(0.90%)	112.07%	\$45	(\$2)	(0.10%)	(0.90%)	112.07%	\$45
	North Carolina Press Association Federal Credit Union	\$8,268	\$6	0.30%	2.15%	55.88%	NA	\$6	0.30%	2.15%	55.88%	NA
	Allvac Savings & Credit Union	\$8,572	\$5	0.24%	1.64%	91.57%	\$55	\$5	0.24%	1.64%	91.57%	\$55
	Fayetteville Postal Credit Union	\$8,873	\$16	0.72%	9.14%	87.79%	\$41	\$16	0.72%	9.14%	87.79%	\$41
	Lithium Federal Credit Union	\$9,004	\$14	0.64%	3.44%	83.61%	\$73	\$14	0.64%	3.44%	83.61%	\$73
	Greater Kinston Credit Union	\$10,772	\$4	0.15%	1.38%	79.35%	\$48	\$4	0.15%	1.38%	79.35%	\$48
	TCP Credit Union	\$11,123	\$25	0.90%	4.98%	76.47%	\$49	\$25	0.90%	4.98%	76.47%	\$49
	Team & Wheel Federal Credit Union	\$11,431	(\$9)	(0.32%)	(2.16%)	92.68%	\$50	(\$9)	(0.32%)	(2.16%)	92.68%	\$50
	GUCCO Credit Union	\$13,130	(\$13)	(0.40%)	(3.10%)	101.18%	\$92	(\$13)	(0.40%)	(3.10%)	101.18%	\$92
	Lincoln National Federal Credit Union	\$14,807	(\$19)	(0.52%)	(3.27%)	129.23%	\$84	(\$19)	(0.52%)	(3.27%)	129.23%	\$84
	Hamlet Federal Credit Union	\$17,862	\$17	0.39%	3.70%	89.64%	\$38	\$17	0.39%	3.70%	89.64%	\$38
	Internal Revenue Employees Federal Credit Union	\$20,601	\$16	0.31%	2.11%	69.41%	\$40	\$16	0.31%	2.11%	69.41%	\$40
	Emergency Responders Credit Union	\$21,198	\$75	1.43%	11.88%	70.26%	\$58	\$75	1.43%	11.88%	70.26%	\$58
	Greensboro Postal Credit Union	\$21,578	\$13	0.24%	1.03%	90.00%	\$56	\$13	0.24%	1.03%	90.00%	\$56
	Shuford Federal Credit Union	\$23,533	\$19	0.32%	2.70%	90.51%	\$60	\$19	0.32%	2.70%	90.51%	\$60
	Oteen VA Federal Credit Union	\$25,018	(\$22)	(0.35%)	(4.57%)	102.91%	\$71	(\$22)	(0.35%)	(4.57%)	102.91%	\$71
	McDowell Cornerstone Credit Union	\$27,469	\$42	0.62%	3.40%	79.90%	\$52	\$42	0.62%	3.40%	79.90%	\$52
	First Carolina People's Credit Union	\$29,959	\$17	0.23%	2.40%	88.38%	\$49	\$17	0.23%	2.40%	88.38%	\$49
	Triad Partners Federal Credit Union	\$30,158	\$13	0.17%	2.99%	94.54%	\$60	\$13	0.17%	2.99%	94.54%	\$60
	CS Credit Union	\$32,651	\$41	0.51%	3.98%	84.59%	\$74	\$41	0.51%	3.98%	84.59%	\$74
	Blue Flame Credit Union	\$33,777	\$29	0.34%	1.96%	91.04%	\$97	\$29	0.34%	1.96%	91.04%	\$97
	HealthShare Credit Union	\$35,991	\$54	0.61%	5.08%	86.36%	\$71	\$54	0.61%	5.08%	86.36%	\$71
	First Legacy Community Credit Union	\$39,794	(\$38)	(0.42%)	(3.45%)	107.93%	\$63	(\$38)	(0.42%)	(3.45%)	107.93%	\$63
	Carolina Community Federal Credit Union	\$40,724	\$114	1.15%	10.52%	83.78%	\$58	\$114	1.15%	10.52%	83.78%	\$58
	Acclaim Federal Credit Union	\$44,352	(\$37)	(0.34%)	(3.53%)	74.73%	\$58	(\$37)	(0.34%)	(3.53%)	74.73%	\$58
	Hanesbrands Credit Union	\$45,721	\$74	0.66%	5.30%	77.20%	\$52	\$74	0.66%	5.30%	77.20%	\$52
	Charlotte Fire Department Credit Union	\$46,761	\$2	0.02%	0.14%	98.88%	\$92	\$2	0.02%	0.14%	98.88%	\$92
	Vision Financial Federal Credit Union	\$48,729	\$81	0.67%	7.34%	65.97%	\$61	\$81	0.67%	7.34%	65.97%	\$61
	Lion's Share Federal Credit Union	\$50,949	(\$126)	(1.07%)	(12.09%)	84.11%	\$77	(\$126)	(1.07%)	(12.09%)	84.11%	\$77
	Carolina Federal Credit Union	\$51,257	\$67	0.53%	5.69%	74.96%	\$55	\$67	0.53%	5.69%	74.96%	\$55
	ElecTel Cooperative Federal Credit Union	\$51,368	\$118	0.93%	8.21%	76.17%	\$109	\$118	0.93%	8.21%	76.17%	\$109
	Greensboro Municipal Federal Credit Union	\$52,366	\$51	0.39%	3.33%	83.23%	\$67	\$51	0.39%	3.33%	83.23%	\$67
	American Partners Federal Credit Union	\$52,418	(\$85)	(0.66%)	(7.40%)	90.32%	\$68	(\$85)	(0.66%)	(7.40%)	90.32%	\$68
	Telco Credit Union	\$58,756	(\$85)	(0.57%)	(3.56%)	97.58%	\$55	(\$85)	(0.57%)	(3.56%)	97.58%	\$55
	Bragg Mutual Federal Credit Union	\$58,911	\$276	1.93%	14.71%	65.89%	\$44	\$276	1.93%	14.71%	65.89%	\$44
	Ecusta Credit Union	\$61,688	\$12	0.08%	0.74%	89.80%	\$54	\$12	0.08%	0.74%	89.80%	\$54
	Winston-Salem Federal Credit Union	\$64,703	(\$290)	(1.82%)	(13.65%)	90.55%	\$55	(\$290)	(1.82%)	(13.65%)	90.55%	\$55
	North Carolina Community Federal Credit Union	\$73,679	\$67	0.37%	3.71%	88.98%	\$60	\$67	0.37%	3.71%	88.98%	\$60
	Weyco Community Credit Union	\$75,355	\$73	0.39%	3.17%	87.39%	\$54	\$73	0.39%	3.17%	87.39%	\$54
	WNC Community Credit Union	\$82,367	\$65	0.32%	2.08%	86.89%	\$80	\$65	0.32%	2.08%	86.89%	\$80
	Welcome Federal Credit Union	\$88,762	(\$17)	(0.08%)	(0.61%)	87.79%	\$69	(\$17)	(0.08%)	(0.61%)	87.79%	\$69
	Riegelwood Federal Credit Union	\$101,502	\$119	0.48%	3.78%	80.25%	\$49	\$119	0.48%	3.78%	80.25%	\$49
	Nova Credit Union	\$112,170	\$134	0.48%	3.02%	86.47%	\$53	\$134	0.48%	3.02%	86.47%	\$53
	R T P Federal Credit Union	\$116,450	\$40	0.14%	1.64%	91.93%	\$66	\$40	0.14%	1.64%	91.93%	\$66
	Duke University Federal Credit Union	\$143,696	\$184	0.53%	7.06%	80.92%	\$69	\$184	0.53%	7.06%	80.92%	\$69
	Telco Community Credit Union	\$186,716	\$617	1.35%	13.98%	72.24%	\$53	\$617	1.35%	13.98%	72.24%	\$53
	Premier Federal Credit Union	\$190,289	\$930	1.99%	14.23%	61.77%	\$32	\$930	1.99%	14.23%	61.77%	\$32
	First Flight Federal Credit Union	\$193,436	\$309	0.64%	4.99%	77.63%	\$65	\$309	0.64%	4.99%	77.63%	\$65
	Mountain Credit Union	\$204,771	\$213	0.42%	4.11%	85.83%	\$65	\$213	0.42%	4.11%	85.83%	\$65
	Summit Credit Union	\$241,922	\$362	0.61%	4.74%	76.31%	\$64	\$362	0.61%	4.74%	76.31%	\$64
	Average of Asset Group A	\$53,885	\$64	0.31%	2.61%	86.38%	\$60	\$64	0.31%	2.61%	86.38%	\$60

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets												
	Champion Credit Union	\$283,071	\$585	0.85%	7.67%	81.62%	\$68	\$585	0.85%	7.67%	81.62%	\$68
	Members Credit Union	\$287,542	\$475	0.68%	6.07%	77.98%	\$57	\$475	0.68%	6.07%	77.98%	\$57
	Latino Community Credit Union	\$290,420	\$1,391	1.96%	16.88%	65.33%	\$56	\$1,391	1.96%	16.88%	65.33%	\$56
	Piedmont Advantage Credit Union	\$348,927	\$287	0.33%	3.25%	76.99%	\$61	\$287	0.33%	3.25%	76.99%	\$61
	Fort Bragg Federal Credit Union	\$405,533	\$768	0.76%	6.97%	72.53%	\$68	\$768	0.76%	6.97%	72.53%	\$68
	Carolinas Telco Federal Credit Union	\$456,646	\$942	0.83%	6.09%	76.10%	\$77	\$942	0.83%	6.09%	76.10%	\$77
	Charlotte Metro Federal Credit Union	\$492,400	\$1,010	0.84%	8.33%	79.23%	\$78	\$1,010	0.84%	8.33%	79.23%	\$78
	Average of Asset Group B	\$366,363	\$780	0.89%	7.89%	75.68%	\$66	\$780	0.89%	7.89%	75.68%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Marine Federal Credit Union	\$727,165	\$179	0.10%	1.20%	74.07%	\$53	\$179	0.10%	1.20%	74.07%	\$53
	Self-Help Credit Union	\$929,796	\$4,676	2.05%	18.79%	58.50%	\$67	\$4,676	2.05%	18.79%	58.50%	\$67
	Average of Asset Group C	\$828,481	\$2,428	1.08%	10.00%	66.29%	\$60	\$2,428	1.08%	10.00%	66.29%	\$60
Asset Group D - \$1 billion and over in total assets												
	Allegacy Federal Credit Union	\$1,431,864	\$3,954	1.12%	11.05%	74.11%	\$97	\$3,954	1.12%	11.05%	74.11%	\$97
	Local Government Federal Credit Union	\$2,014,260	\$3,920	0.80%	8.97%	68.20%	\$136	\$3,920	0.80%	8.97%	68.20%	\$136
	Truliant Federal Credit Union	\$2,318,790	\$4,852	0.85%	10.19%	71.98%	\$67	\$4,852	0.85%	10.19%	71.98%	\$67
	Coastal Federal Credit Union	\$2,982,614	\$9,369	1.27%	11.95%	66.61%	\$99	\$9,369	1.27%	11.95%	66.61%	\$99
	State Employees' Credit Union	\$38,393,411	\$82,562	0.87%	11.25%	61.26%	\$75	\$82,562	0.87%	11.25%	61.26%	\$75
	Average of Asset Group D	\$9,428,188	\$20,931	0.98%	10.68%	68.43%	\$95	\$20,931	0.98%	10.68%	68.43%	\$95

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 5, 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	\$165	\$6	\$105	5.71%	NA	0.00%	0.00%	0.00%	(20.69%)	(28.32%)
	Shaw University Federal Credit Union	\$494	\$205	\$361	56.79%	\$988	4.80%	0.80%	4.80%	(9.49%)	(13.90%)
	Dill Federal Credit Union	\$1,044	\$461	\$639	72.14%	\$1,044	4.56%	0.38%	4.18%	(6.78%)	(9.77%)
	Texas Gulf Carolina Employees Credit Union	\$2,573	\$1,036	\$1,658	62.48%	\$1,287	7.05%	0.32%	6.73%	24.94%	38.04%
	Civic Federal Credit Union	\$5,000	\$0	\$0	NA	NA	0.00%	0.00%	0.00%	NA	NA
	HSM Federal Credit Union	\$5,073	\$3,090	\$4,454	69.38%	\$1,449	5.84%	0.25%	5.59%	36.11%	53.33%
	Arcade Credit Union	\$7,799	\$3,384	\$6,891	49.11%	\$3,120	2.51%	0.10%	2.35%	(1.69%)	(0.70%)
	North Carolina Press Association Federal Credit Union	\$8,268	\$2,452	\$7,138	34.35%	NA	2.23%	0.54%	1.73%	19.70%	22.24%
	Allvac Savings & Credit Union	\$8,572	\$3,439	\$7,345	46.82%	\$2,857	3.03%	0.19%	2.84%	10.83%	14.33%
	Fayetteville Postal Credit Union	\$8,873	\$4,575	\$8,145	56.17%	\$1,972	4.82%	0.27%	4.55%	(0.63%)	(1.03%)
	Lithium Federal Credit Union	\$9,004	\$5,084	\$7,357	69.10%	\$3,001	4.48%	0.18%	4.30%	23.97%	28.85%
	Greater Kinston Credit Union	\$10,772	\$7,532	\$9,567	78.73%	\$2,154	4.91%	0.56%	4.39%	8.22%	8.63%
	TCP Credit Union	\$11,123	\$6,013	\$9,082	66.21%	\$2,781	4.93%	0.36%	4.54%	0.94%	0.26%
	Team & Wheel Federal Credit Union	\$11,431	\$7,144	\$9,743	73.32%	\$2,286	4.72%	0.04%	4.65%	17.49%	20.73%
	GUCO Credit Union	\$13,130	\$5,894	\$11,445	51.50%	\$6,565	3.10%	0.55%	2.51%	5.00%	6.28%
	Lincoln National Federal Credit Union	\$14,807	\$4,439	\$12,493	35.53%	\$4,936	1.96%	0.22%	1.74%	4.95%	6.51%
	Hamlet Federal Credit Union	\$17,862	\$9,578	\$15,990	59.90%	\$2,382	3.69%	0.11%	3.56%	14.58%	15.46%
	Internal Revenue Employees Federal Credit Union	\$20,601	\$4,383	\$17,526	25.01%	\$6,867	2.10%	0.48%	1.62%	(6.36%)	(7.55%)
	Emergency Responders Credit Union	\$21,198	\$16,505	\$18,476	89.33%	\$3,533	4.43%	0.46%	3.97%	6.27%	5.26%
	Greensboro Postal Credit Union	\$21,578	\$7,123	\$16,482	43.22%	\$4,316	2.35%	0.07%	2.28%	0.06%	0.07%
	Shuford Federal Credit Union	\$23,533	\$16,278	\$20,640	78.87%	\$2,769	4.81%	0.39%	4.41%	4.89%	5.72%
	Oteen VA Federal Credit Union	\$25,018	\$5,044	\$22,938	21.99%	\$5,004	2.35%	0.17%	2.17%	(5.81%)	(4.52%)
	McDowell Cornerstone Credit Union	\$27,469	\$12,058	\$22,232	54.24%	\$3,924	3.13%	0.31%	2.82%	11.67%	14.78%
	First Carolina People's Credit Union	\$29,959	\$22,631	\$27,085	83.56%	\$2,605	4.20%	0.59%	3.59%	3.08%	3.14%
	Triad Partners Federal Credit Union	\$30,158	\$7,131	\$28,390	25.12%	\$3,770	2.28%	0.12%	2.18%	(17.53%)	(18.84%)
	CS Credit Union	\$32,651	\$11,822	\$28,374	41.66%	\$3,628	3.56%	0.40%	3.16%	19.19%	22.17%
	Blue Flame Credit Union	\$33,777	\$18,274	\$27,801	65.73%	\$6,141	3.49%	0.28%	3.21%	0.21%	(0.13%)
	HealthShare Credit Union	\$35,991	\$17,985	\$31,326	57.41%	\$3,272	3.13%	0.14%	3.00%	10.10%	13.75%
	First Legacy Community Credit Union	\$39,794	\$17,179	\$35,136	48.89%	\$3,184	3.38%	0.87%	2.51%	92.53%	108.44%
	Carolina Community Federal Credit Union	\$40,724	\$25,116	\$35,962	69.84%	\$2,545	4.12%	0.33%	3.79%	18.57%	20.22%
	Acclaim Federal Credit Union	\$44,352	\$33,937	\$39,785	85.30%	\$2,464	5.62%	0.29%	5.33%	25.77%	30.31%
	Hanesbrands Credit Union	\$45,721	\$12,749	\$40,137	31.76%	\$4,156	2.30%	0.12%	2.19%	12.24%	11.13%
	Charlotte Fire Department Credit Union	\$46,761	\$25,002	\$41,008	60.97%	\$5,196	3.59%	0.33%	3.25%	(3.43%)	(3.27%)
	Vision Financial Federal Credit Union	\$48,729	\$27,665	\$44,152	62.66%	\$2,785	4.19%	0.25%	3.95%	10.15%	10.09%
	Lion's Share Federal Credit Union	\$50,949	\$36,339	\$46,265	78.55%	\$2,682	5.24%	0.58%	4.65%	67.26%	75.30%
	Carolina Federal Credit Union	\$51,257	\$34,224	\$46,339	73.86%	\$3,535	4.75%	0.76%	3.99%	12.32%	14.12%
	ElecTel Cooperative Federal Credit Union	\$51,368	\$33,956	\$45,288	74.98%	\$5,708	3.91%	0.42%	3.49%	6.30%	5.51%
	Greensboro Municipal Federal Credit Union	\$52,366	\$39,461	\$45,485	86.76%	\$3,273	5.15%	0.40%	4.75%	8.22%	11.10%
	American Partners Federal Credit Union	\$52,418	\$36,769	\$47,308	77.72%	\$2,016	4.68%	0.31%	4.37%	14.12%	16.58%
	Telco Credit Union	\$58,756	\$48,506	\$49,255	98.48%	\$3,013	3.64%	0.65%	2.98%	(10.24%)	(4.77%)
	Bragg Mutual Federal Credit Union	\$58,911	\$36,028	\$50,726	71.02%	\$2,142	4.24%	0.45%	3.79%	24.90%	27.74%
	Ecusta Credit Union	\$61,688	\$21,605	\$54,908	39.35%	\$4,935	2.77%	0.12%	2.65%	9.63%	9.89%
	Winston-Salem Federal Credit Union	\$64,703	\$49,822	\$54,723	91.04%	\$2,231	5.43%	0.36%	5.06%	13.41%	18.11%
	North Carolina Community Federal Credit Union	\$73,679	\$27,546	\$65,919	41.79%	\$3,070	3.16%	0.09%	3.07%	8.19%	9.81%
	Weyco Community Credit Union	\$75,355	\$22,939	\$66,017	34.75%	\$4,186	2.54%	0.30%	2.24%	3.83%	4.05%
	WNC Community Credit Union	\$82,367	\$41,407	\$69,466	59.61%	\$7,488	2.98%	0.84%	2.14%	6.65%	7.48%
	Welcome Federal Credit Union	\$88,762	\$59,442	\$76,955	77.24%	\$3,170	3.69%	0.10%	3.59%	17.02%	19.44%
	Riegelwood Federal Credit Union	\$101,502	\$65,163	\$88,375	73.73%	\$2,859	4.39%	0.32%	4.07%	11.69%	14.08%
	Nova Credit Union	\$112,170	\$64,053	\$93,573	68.45%	\$2,266	4.48%	0.23%	4.24%	0.74%	3.26%
	R T P Federal Credit Union	\$116,450	\$77,901	\$105,511	73.83%	\$3,529	3.01%	0.08%	2.93%	7.03%	8.30%
	Duke University Federal Credit Union	\$143,696	\$71,604	\$132,532	54.03%	\$4,165	3.27%	0.03%	3.24%	24.90%	27.01%
	Telco Community Credit Union	\$186,716	\$124,665	\$167,364	74.49%	\$2,851	3.83%	0.35%	3.47%	18.50%	19.31%
	Premier Federal Credit Union	\$190,289	\$113,395	\$162,165	69.93%	\$2,571	4.17%	0.43%	3.73%	12.82%	13.23%
	First Flight Federal Credit Union	\$193,436	\$146,291	\$158,346	92.39%	\$2,783	3.64%	0.40%	3.23%	7.17%	7.89%
	Mountain Credit Union	\$204,771	\$119,277	\$180,880	65.94%	\$3,175	3.62%	0.29%	3.33%	2.95%	2.31%
	Summit Credit Union	\$241,922	\$160,584	\$208,728	76.93%	\$2,574	4.76%	0.31%	4.45%	11.43%	14.00%
	Average of Asset Group A	\$53,885	\$31,718	\$46,893	61.59%	\$3,343	3.73%	0.33%	3.42%	10.69%	12.64%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets											
	Champion Credit Union	\$283,071	\$235,332	\$225,337	104.44%	\$3,431	4.02%	0.61%	3.41%	19.63%	13.74%
	Members Credit Union	\$287,542	\$125,210	\$255,104	49.08%	\$2,949	3.31%	0.19%	3.13%	18.86%	23.12%
	Latino Community Credit Union	\$290,420	\$261,757	\$234,422	111.66%	\$2,525	6.28%	1.10%	5.18%	19.69%	16.73%
	Piedmont Advantage Credit Union	\$348,927	\$266,804	\$298,481	89.39%	\$3,525	3.55%	0.25%	3.31%	8.95%	10.74%
	Fort Bragg Federal Credit Union	\$405,533	\$191,709	\$358,023	53.55%	\$4,432	3.00%	0.18%	2.81%	6.48%	9.08%
	Carolinas Telco Federal Credit Union	\$456,646	\$224,210	\$367,469	61.01%	\$5,603	3.08%	0.40%	2.69%	4.89%	13.36%
	Charlotte Metro Federal Credit Union	\$492,400	\$361,017	\$386,961	93.30%	\$3,542	3.59%	0.58%	3.03%	20.41%	25.84%
	Average of Asset Group B	\$366,363	\$238,006	\$303,685	80.35%	\$3,715	3.83%	0.47%	3.37%	14.13%	16.09%
Asset Group C - \$501 million to \$1 billion in total assets											
	Marine Federal Credit Union	\$727,165	\$482,575	\$657,056	73.45%	\$2,932	3.85%	0.41%	3.44%	5.46%	7.68%
	Self-Help Credit Union	\$929,796	\$636,877	\$770,721	82.63%	\$4,684	4.82%	1.24%	3.58%	15.72%	9.91%
	Average of Asset Group C	\$828,481	\$559,726	\$713,889	78.04%	\$3,808	4.34%	0.83%	3.51%	10.59%	8.80%
Asset Group D - \$1 billion and over in total assets											
	Allegacy Federal Credit Union	\$1,431,864	\$1,079,359	\$1,235,299	87.38%	\$4,168	3.80%	0.36%	3.44%	11.66%	14.61%
	Local Government Federal Credit Union	\$2,014,260	\$1,606,854	\$1,822,504	88.17%	\$11,711	4.51%	0.53%	3.98%	22.03%	24.69%
	Truliant Federal Credit Union	\$2,318,790	\$1,839,939	\$2,085,383	88.23%	\$3,689	3.74%	0.51%	3.23%	13.61%	16.34%
	Coastal Federal Credit Union	\$2,982,614	\$2,552,944	\$2,579,219	98.98%	\$5,889	3.85%	0.45%	3.40%	9.57%	14.40%
	State Employees' Credit Union	\$38,393,411	\$21,843,677	\$35,108,821	62.22%	\$5,886	3.32%	0.91%	2.41%	11.52%	12.40%
	Average of Asset Group D	\$9,428,188	\$5,784,555	\$8,566,245	85.00%	\$6,269	3.84%	0.55%	3.29%	13.68%	16.49%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

Asset Quality
March 31, 2018
Run Date: June 5, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPLs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Mount Vernon Baptist Church Credit Union	\$165	\$1	16.67%	33.33%	200.00%	1.67%	0.61%
	Shaw University Federal Credit Union	\$494	\$14	6.83%	5.37%	78.57%	9.86%	2.83%
	Dill Federal Credit Union	\$1,044	\$0	0.00%	1.08%	NA	0.00%	0.00%
	Texas Gulf Carolina Employees Credit Union	\$2,573	\$2	0.19%	2.41%	NM	0.21%	0.08%
	Civic Federal Credit Union	\$5,000	\$0	NA	NA	NA	0.00%	0.00%
	HSM Federal Credit Union	\$5,073	\$48	1.55%	2.94%	189.58%	11.09%	0.95%
	Arcade Credit Union	\$7,799	\$0	0.00%	0.38%	NA	0.00%	0.00%
	North Carolina Press Association Federal Credit Union	\$8,268	\$50	2.04%	2.65%	130.00%	4.23%	0.60%
	Allvac Savings & Credit Union	\$8,572	\$94	2.73%	1.25%	45.74%	7.42%	1.10%
	Fayetteville Postal Credit Union	\$8,873	\$175	3.83%	1.36%	35.43%	26.88%	1.97%
	Lithium Federal Credit Union	\$9,004	\$45	0.89%	0.51%	57.78%	2.71%	0.50%
	Greater Kinston Credit Union	\$10,772	\$18	0.24%	2.00%	838.89%	1.37%	0.17%
	TCP Credit Union	\$11,123	\$32	0.53%	2.11%	396.88%	1.49%	0.29%
	Team & Wheel Federal Credit Union	\$11,431	\$6	0.08%	0.28%	333.33%	0.36%	0.05%
	GUCCO Credit Union	\$13,130	\$12	0.20%	0.32%	158.33%	0.71%	0.09%
	Lincoln National Federal Credit Union	\$14,807	\$31	0.70%	0.23%	32.26%	1.33%	0.21%
	Hamlet Federal Credit Union	\$17,862	\$1,436	14.99%	0.26%	1.74%	78.50%	8.04%
	Internal Revenue Employees Federal Credit Union	\$20,601	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Emergency Responders Credit Union	\$21,198	\$141	0.85%	0.51%	60.28%	6.04%	0.67%
	Greensboro Postal Credit Union	\$21,578	\$11	0.15%	0.03%	18.18%	0.22%	0.05%
	Shuford Federal Credit Union	\$23,533	\$378	2.32%	0.37%	16.14%	13.40%	1.61%
	Oteen VA Federal Credit Union	\$25,018	\$14	0.28%	0.44%	157.14%	0.72%	0.06%
	McDowell Cornerstone Credit Union	\$27,469	\$353	2.93%	0.57%	19.55%	7.31%	1.29%
	First Carolina People's Credit Union	\$29,959	\$348	1.54%	0.61%	39.66%	11.95%	1.16%
	Triad Partners Federal Credit Union	\$30,158	\$85	1.19%	0.39%	32.94%	4.79%	0.28%
	CS Credit Union	\$32,651	\$212	1.79%	0.93%	51.89%	5.02%	0.65%
	Blue Flame Credit Union	\$33,777	\$14	0.08%	1.26%	NM	0.23%	0.04%
	HealthShare Credit Union	\$35,991	\$54	0.30%	0.61%	203.70%	1.23%	0.15%
	First Legacy Community Credit Union	\$39,794	\$680	3.96%	4.88%	123.24%	19.35%	1.71%
	Carolina Community Federal Credit Union	\$40,724	\$274	1.09%	1.05%	95.99%	6.05%	0.67%
	Acclaim Federal Credit Union	\$44,352	\$512	1.51%	0.99%	65.63%	17.20%	1.15%
	Hanesbrands Credit Union	\$45,721	\$163	1.28%	1.60%	125.15%	2.80%	0.36%
	Charlotte Fire Department Credit Union	\$46,761	\$44	0.18%	0.21%	118.18%	0.77%	0.09%
	Vision Financial Federal Credit Union	\$48,729	\$383	1.38%	3.20%	231.33%	8.11%	0.79%
	Lion's Share Federal Credit Union	\$50,949	\$301	0.83%	1.69%	203.65%	6.38%	0.59%
	Carolina Federal Credit Union	\$51,257	\$895	2.62%	1.86%	71.17%	20.73%	1.75%
	ElecTel Cooperative Federal Credit Union	\$51,368	\$155	0.46%	0.32%	69.03%	2.62%	0.30%
	Greensboro Municipal Federal Credit Union	\$52,366	\$546	1.38%	1.00%	72.34%	8.36%	1.04%
	American Partners Federal Credit Union	\$52,418	\$340	0.92%	0.87%	93.82%	8.68%	0.65%
	Telco Credit Union	\$58,756	\$1,000	2.06%	0.91%	44.20%	10.06%	1.70%
	Bragg Mutual Federal Credit Union	\$58,911	\$59	0.16%	1.05%	642.37%	2.23%	0.10%
	Ecusta Credit Union	\$61,688	\$22	0.10%	0.63%	618.18%	0.33%	0.04%
	Winston-Salem Federal Credit Union	\$64,703	\$1,569	3.15%	1.51%	48.06%	20.04%	2.42%
	North Carolina Community Federal Credit Union	\$73,679	\$201	0.73%	0.75%	102.99%	5.30%	0.27%
	Weyco Community Credit Union	\$75,355	\$426	1.86%	1.70%	91.78%	4.44%	0.57%
	WNC Community Credit Union	\$82,367	\$346	0.84%	0.17%	19.94%	3.70%	0.42%
	Welcome Federal Credit Union	\$88,762	\$1,419	2.39%	0.73%	30.73%	14.91%	1.60%
	Riegelwood Federal Credit Union	\$101,502	\$843	1.29%	1.77%	136.89%	6.93%	0.83%
	Nova Credit Union	\$112,170	\$1,232	1.92%	0.58%	30.03%	6.82%	1.10%
	R T P Federal Credit Union	\$116,450	\$435	0.56%	0.65%	116.55%	17.09%	0.37%
	Duke University Federal Credit Union	\$143,696	\$546	0.76%	0.78%	101.65%	5.45%	0.38%
	Telco Community Credit Union	\$186,716	\$661	0.53%	0.45%	85.78%	5.08%	0.35%
	Premier Federal Credit Union	\$190,289	\$819	0.72%	1.24%	172.04%	5.84%	0.43%
	First Flight Federal Credit Union	\$193,436	\$670	0.46%	0.63%	136.87%	4.08%	0.35%
	Mountain Credit Union	\$204,771	\$1,053	0.88%	0.84%	95.16%	5.85%	0.51%
	Summit Credit Union	\$241,922	\$674	0.42%	0.85%	203.26%	2.43%	0.28%
	Average of Asset Group A	\$53,885	\$354	1.77%	1.74%	140.88%	7.51%	0.79%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
March 31, 2018
Run Date: June 5, 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 B - \$251 to \$500 million in total assets								
	Champion Credit Union	\$283,071	\$743	0.32%	0.42%	133.38%	5.04%	0.26%
	Members Credit Union	\$287,542	\$481	0.38%	0.50%	129.31%	2.50%	0.17%
	Latino Community Credit Union	\$290,420	\$2,088	0.80%	1.26%	158.05%	6.92%	0.72%
	Piedmont Advantage Credit Union	\$348,927	\$3,922	1.47%	0.97%	65.96%	12.83%	1.12%
	Fort Bragg Federal Credit Union	\$405,533	\$1,724	0.90%	0.27%	29.58%	5.19%	0.43%
	Carolinas Telco Federal Credit Union	\$456,646	\$1,003	0.45%	0.37%	81.95%	1.76%	0.22%
	Charlotte Metro Federal Credit Union	\$492,400	\$1,696	0.47%	0.74%	157.43%	4.69%	0.34%
	Average of Asset Group B	\$366,363	\$1,665	0.68%	0.65%	107.95%	5.56%	0.47%
Asset Group C - \$501 million to \$1 billion in total assets								
	Marine Federal Credit Union	\$727,165	\$5,131	1.06%	1.79%	168.39%	8.56%	0.71%
	Self-Help Credit Union	\$929,796	\$7,189	1.13%	1.98%	175.11%	6.68%	0.77%
	Average of Asset Group C	\$828,481	\$6,160	1.10%	1.89%	171.75%	7.62%	0.74%
Asset Group D - \$1 billion and over in total assets								
	Allegacy Federal Credit Union	\$1,431,864	\$4,699	0.44%	1.06%	243.05%	3.62%	0.33%
	Local Government Federal Credit Union	\$2,014,260	\$23,700	1.47%	1.02%	69.38%	13.52%	1.18%
	Truliant Federal Credit Union	\$2,318,790	\$10,475	0.57%	0.73%	127.48%	5.61%	0.45%
	Coastal Federal Credit Union	\$2,982,614	\$8,857	0.35%	0.82%	235.82%	3.20%	0.30%
	State Employees' Credit Union	\$38,393,411	\$266,823	1.22%	1.10%	89.92%	8.67%	0.69%
	Average of Asset Group D	\$9,428,188	\$62,911	0.81%	0.95%	153.13%	6.92%	0.59%

Source: SNL Financial

NA = data was not available.

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

Net Worth

Run Date: June 5, 2018

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Net Worth

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets							
	Champion Credit Union	\$283,071	\$30,805	10.88%	7.74%	2.41%	3.22%
	Members Credit Union	\$287,542	\$31,359	10.91%	6.15%	1.53%	1.98%
	Latino Community Credit Union	\$290,420	\$35,153	12.10%	16.48%	5.94%	9.39%
	Piedmont Advantage Credit Union	\$348,927	\$35,357	10.13%	3.28%	11.09%	7.32%
	Fort Bragg Federal Credit Union	\$405,533	\$45,456	11.21%	6.87%	3.79%	1.12%
	Carolinas Telco Federal Credit Union	\$456,646	\$65,983	14.45%	5.80%	1.52%	1.25%
	Charlotte Metro Federal Credit Union	\$492,400	\$48,988	9.95%	8.42%	3.46%	5.45%
	Average of Asset Group B	\$366,363	\$41,872	11.38%	7.82%	4.25%	4.25%
Asset Group C - \$501 million to \$1 billion in total assets							
	Marine Federal Credit Union	\$727,165	\$60,899	8.37%	1.18%	8.43%	14.19%
	Self-Help Credit Union	\$929,796	\$137,599	14.80%	26.92%	5.22%	9.15%
	Average of Asset Group C	\$828,481	\$99,249	11.59%	14.05%	6.83%	11.67%
Asset Group D - \$1 billion and over in total assets							
	Allegacy Federal Credit Union	\$1,431,864	\$143,914	10.05%	11.30%	3.27%	7.94%
	Local Government Federal Credit Union	\$2,014,260	\$184,930	9.18%	20.27%	12.82%	8.89%
	Truliant Federal Credit Union	\$2,318,790	\$204,171	8.81%	9.74%	5.13%	6.54%
	Coastal Federal Credit Union	\$2,982,614	\$325,893	10.93%	11.84%	2.72%	6.41%
	State Employees' Credit Union	\$38,393,411	\$3,073,092	8.00%	11.04%	8.68%	7.81%
	Average of Asset Group D	\$9,428,188	\$786,400	9.39%	12.84%	6.52%	7.52%

Source: SNL Financial

NA = data was not available.

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

South Carolina

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 5, 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	\$1,555	\$5	1.31%	11.43%	84.85%	\$30	\$5	1.31%	11.43%	84.85%	\$30
	Trinity Baptist Church Federal Credit Union	\$2,481	\$2	0.33%	2.68%	44.44%	\$4	\$2	0.33%	2.68%	44.44%	\$4
	C O Federal Credit Union	\$2,481	\$17	2.73%	16.39%	60.47%	\$19	\$17	2.73%	16.39%	60.47%	\$19
	S C H D District 7 Federal Credit Union	\$2,577	\$12	1.89%	7.97%	72.50%	\$40	\$12	1.89%	7.97%	72.50%	\$40
	CommunityWorks Federal Credit Union	\$2,955	(\$17)	(2.34%)	(50.00%)	87.50%	\$35	(\$17)	(2.34%)	(50.00%)	87.50%	\$35
	Sumter City Credit Union	\$3,580	(\$8)	(0.93%)	(7.62%)	113.64%	\$37	(\$8)	(0.93%)	(7.62%)	113.64%	\$37
	Brookland Federal Credit Union	\$3,635	\$6	0.68%	10.04%	90.91%	\$43	\$6	0.68%	10.04%	90.91%	\$43
	Sangamo-Oconee Employees Federal Credit Union	\$3,834	\$1	0.10%	0.52%	95.00%	\$56	\$1	0.10%	0.52%	95.00%	\$56
	Spartanburg City Employees Credit Union	\$4,763	\$11	0.94%	3.86%	77.19%	\$52	\$11	0.94%	3.86%	77.19%	\$52
	South Carolina Methodist Conference Credit Union	\$5,501	\$6	0.44%	4.33%	90.14%	\$53	\$6	0.44%	4.33%	90.14%	\$53
	TRMC Employees Credit Union	\$5,704	\$54	3.87%	19.00%	57.14%	\$73	\$54	3.87%	19.00%	57.14%	\$73
	Emerald Credit Association Federal Credit Union	\$6,923	\$5	0.30%	3.40%	94.95%	\$44	\$5	0.30%	3.40%	94.95%	\$44
	Abbeville Community Federal Credit Union	\$8,134	\$22	1.11%	6.87%	80.27%	\$46	\$22	1.11%	6.87%	80.27%	\$46
	St. Francis Federal Credit Union	\$9,556	\$45	1.95%	10.07%	64.34%	\$42	\$45	1.95%	10.07%	64.34%	\$42
	Berkeley Community Federal Credit Union	\$11,872	\$6	0.21%	1.20%	93.41%	\$47	\$6	0.21%	1.20%	93.41%	\$47
	1st Cooperative Federal Credit Union	\$15,171	\$17	0.45%	3.44%	84.88%	\$116	\$17	0.45%	3.44%	84.88%	\$116
	Anmed Health Federal Credit Union	\$15,480	\$11	0.29%	2.30%	92.03%	\$39	\$11	0.29%	2.30%	92.03%	\$39
	Self Memorial Hospital Federal Credit Union	\$15,784	\$58	1.51%	13.03%	85.05%	\$52	\$58	1.51%	13.03%	85.05%	\$52
	S C I Federal Credit Union	\$17,281	(\$26)	(0.62%)	(3.55%)	95.45%	\$67	(\$26)	(0.62%)	(3.55%)	95.45%	\$67
	Spartan Federal Credit Union	\$17,497	\$28	0.66%	5.47%	78.35%	\$80	\$28	0.66%	5.47%	78.35%	\$80
	Palmetto Trust Federal Credit Union	\$17,546	(\$12)	(0.27%)	(3.34%)	95.57%	\$49	(\$12)	(0.27%)	(3.34%)	95.57%	\$49
	HopeSouth Federal Credit Union	\$20,671	\$32	0.64%	3.70%	75.94%	\$64	\$32	0.64%	3.70%	75.94%	\$64
	Pickens Federal Credit Union	\$23,299	\$41	0.71%	4.85%	82.41%	\$61	\$41	0.71%	4.85%	82.41%	\$61
	Edisto Federal Credit Union	\$25,885	\$84	1.28%	10.16%	84.64%	\$61	\$84	1.28%	10.16%	84.64%	\$61
	Turbine Federal Credit Union	\$28,144	\$39	0.56%	4.13%	65.28%	\$42	\$39	0.56%	4.13%	65.28%	\$42
	Pee Dee Federal Credit Union	\$30,427	\$130	1.75%	9.15%	62.75%	\$59	\$130	1.75%	9.15%	62.75%	\$59
	Health Facilities Federal Credit Union	\$31,481	\$104	1.37%	11.44%	81.24%	\$45	\$104	1.37%	11.44%	81.24%	\$45
	Columbia Post Office Credit Union	\$34,178	\$108	1.26%	9.61%	51.36%	\$50	\$108	1.26%	9.61%	51.36%	\$50
	Nucor Employees Credit Union	\$41,209	\$68	0.69%	4.67%	83.33%	\$60	\$68	0.69%	4.67%	83.33%	\$60
	Greenwood Municipal Federal Credit Union	\$41,230	\$95	0.94%	7.12%	85.74%	\$55	\$95	0.94%	7.12%	85.74%	\$55
	Palmetto First Federal Credit Union	\$41,289	\$151	1.49%	10.07%	67.70%	\$62	\$151	1.49%	10.07%	67.70%	\$62
	G.H.S. Federal Credit Union	\$43,751	\$108	0.98%	10.35%	76.47%	\$56	\$108	0.98%	10.35%	76.47%	\$56
	Dixies Federal Credit Union	\$46,253	\$83	0.74%	3.91%	78.77%	\$79	\$83	0.74%	3.91%	78.77%	\$79
	Neighbors United Federal Credit Union	\$51,351	\$38	0.31%	2.56%	89.03%	\$52	\$38	0.31%	2.56%	89.03%	\$52
	Vital Federal Credit Union	\$53,304	\$29	0.22%	2.26%	85.12%	\$67	\$29	0.22%	2.26%	85.12%	\$67
	Latitude 32 Federal Credit Union	\$54,388	\$51	0.38%	3.70%	83.56%	\$58	\$51	0.38%	3.70%	83.56%	\$58
	Santee Cooper Credit Union	\$55,207	\$154	1.13%	10.71%	72.53%	\$71	\$154	1.13%	10.71%	72.53%	\$71
	Upstate Federal Credit Union	\$60,609	\$408	2.78%	29.79%	71.53%	\$59	\$408	2.78%	29.79%	71.53%	\$59
	South Carolina National Guard Federal Credit Union	\$72,523	\$279	1.57%	8.68%	62.91%	\$59	\$279	1.57%	8.68%	62.91%	\$59
	Palmetto Health Credit Union	\$74,913	\$408	2.25%	15.15%	66.73%	\$62	\$408	2.25%	15.15%	66.73%	\$62
	Secured Advantage Federal Credit Union	\$78,855	\$18	0.09%	0.76%	96.21%	\$59	\$18	0.09%	0.76%	96.21%	\$59
	Caro Federal Credit Union	\$91,742	\$198	0.88%	6.37%	86.07%	\$83	\$198	0.88%	6.37%	86.07%	\$83
	Anderson Federal Credit Union	\$95,292	\$117	0.50%	6.02%	83.62%	\$56	\$117	0.50%	6.02%	83.62%	\$56
	Greenville Heritage Federal Credit Union	\$98,526	\$197	0.82%	5.28%	84.43%	\$61	\$197	0.82%	5.28%	84.43%	\$61
	Georgetown Kraft Credit Union	\$110,718	\$339	1.24%	10.39%	79.37%	\$59	\$339	1.24%	10.39%	79.37%	\$59
	Carolina Foothills Federal Credit Union	\$112,341	\$215	0.79%	7.14%	80.10%	\$66	\$215	0.79%	7.14%	80.10%	\$66
	Mid Carolina Credit Union	\$133,680	\$31	0.09%	0.78%	89.43%	\$50	\$31	0.09%	0.78%	89.43%	\$50
	ArrowPointe Federal Credit Union	\$160,951	\$324	0.82%	8.90%	79.52%	\$53	\$324	0.82%	8.90%	79.52%	\$53
	SPC Credit Union	\$170,210	\$170	0.41%	5.55%	89.52%	\$58	\$170	0.41%	5.55%	89.52%	\$58
	MTC Federal Credit Union	\$183,325	\$593	1.31%	8.44%	74.64%	\$71	\$593	1.31%	8.44%	74.64%	\$71
	Greenville Federal Credit Union	\$234,287	\$216	0.38%	3.40%	75.56%	\$23	\$216	0.38%	3.40%	75.56%	\$23
	Carolina Trust Federal Credit Union	\$238,551	\$451	0.77%	8.14%	78.55%	\$58	\$451	0.77%	8.14%	78.55%	\$58
	Average of Asset Group A	\$52,171	\$106	0.84%	5.59%	80.04%	\$55	\$106	0.84%	5.59%	80.04%	\$55

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets												
	CPM Federal Credit Union	\$349,496	\$1,232	1.46%	13.42%	80.99%	\$58	\$1,232	1.46%	13.42%	80.99%	\$58
	SC Telco Federal Credit Union	\$380,981	\$1,934	2.07%	18.13%	67.46%	\$72	\$1,934	2.07%	18.13%	67.46%	\$72
	Family Trust Federal Credit Union	\$480,759	\$1,395	1.18%	13.20%	74.87%	\$72	\$1,395	1.18%	13.20%	74.87%	\$72
	Average of Asset Group B	\$403,745	\$1,520	1.57%	14.92%	74.44%	\$67	\$1,520	1.57%	14.92%	74.44%	\$67
Asset Group C - \$501 million to \$1 billion in total assets												
	Heritage Trust Federal Credit Union	\$611,350	(\$447)	(0.30%)	(3.16%)	81.85%	\$65	(\$447)	(0.30%)	(3.16%)	81.85%	\$65
	S.C. State Federal Credit Union	\$823,695	\$3,018	1.49%	12.72%	65.91%	\$61	\$3,018	1.49%	12.72%	65.91%	\$61
	Palmetto Citizens Federal Credit Union	\$827,729	\$2,552	1.26%	10.98%	69.78%	\$56	\$2,552	1.26%	10.98%	69.78%	\$56
	AllSouth Federal Credit Union	\$843,374	\$3,421	1.66%	11.60%	67.78%	\$51	\$3,421	1.66%	11.60%	67.78%	\$51
	SRP Federal Credit Union	\$916,883	\$4,114	1.85%	17.97%	65.65%	\$70	\$4,114	1.85%	17.97%	65.65%	\$70
	Average of Asset Group C	\$804,606	\$2,532	1.19%	10.02%	70.19%	\$61	\$2,532	1.19%	10.02%	70.19%	\$61
Asset Group D - \$1 billion and over in total assets												
	Safe Federal Credit Union	\$1,072,916	\$3,009	1.15%	10.89%	69.87%	\$56	\$3,009	1.15%	10.89%	69.87%	\$56
	Sharonview Federal Credit Union	\$1,576,222	\$4,200	1.10%	11.21%	66.09%	\$97	\$4,200	1.10%	11.21%	66.09%	\$97
	South Carolina Federal Credit Union	\$1,727,540	\$4,019	0.95%	8.59%	78.15%	\$89	\$4,019	0.95%	8.59%	78.15%	\$89
	Founders Federal Credit Union	\$2,214,283	\$4,855	0.89%	6.49%	71.81%	\$73	\$4,855	0.89%	6.49%	71.81%	\$73
	Average of Asset Group D	\$1,647,740	\$4,021	1.02%	9.30%	71.48%	\$79	\$4,021	1.02%	9.30%	71.48%	\$79

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 5, 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	\$1,555	\$1,058	\$1,371	77.17%	\$778	7.84%	0.26%	7.58%	13.01%	13.26%
	Trinity Baptist Church Federal Credit Union	\$2,481	\$522	\$2,180	23.94%	\$2,481	1.15%	0.00%	1.15%	15.93%	17.62%
	C O Federal Credit Union	\$2,481	\$1,181	\$2,053	57.53%	\$992	5.62%	0.00%	5.62%	(3.20%)	(7.64%)
	S C H D District 7 Federal Credit Union	\$2,577	\$1,641	\$1,938	84.67%	\$1,718	5.99%	0.32%	6.78%	12.48%	13.88%
	CommunityWorks Federal Credit Union	\$2,955	\$2,421	\$2,669	90.71%	\$985	9.93%	0.97%	8.97%	15.61%	16.38%
	Sumter City Credit Union	\$3,580	\$1,754	\$3,119	56.24%	\$2,387	2.68%	0.12%	2.56%	34.47%	34.86%
	Brookland Federal Credit Union	\$3,635	\$2,456	\$3,366	72.96%	\$1,039	5.22%	0.11%	5.11%	26.64%	28.38%
	Sangamo-Oconee Employees Federal Credit Union	\$3,834	\$1,057	\$3,062	34.52%	\$3,834	1.85%	0.10%	1.75%	(12.34%)	(15.57%)
	Spartanburg City Employees Credit Union	\$4,763	\$3,540	\$3,599	98.36%	\$2,382	4.34%	0.26%	4.09%	11.14%	12.73%
	South Carolina Methodist Conference Credit Union	\$5,501	\$3,423	\$4,937	69.33%	\$1,572	5.10%	0.15%	4.96%	2.12%	3.10%
	TRMC Employees Credit Union	\$5,704	\$4,946	\$4,258	116.16%	\$1,901	12.12%	0.79%	11.33%	18.49%	20.85%
	Emerald Credit Association Federal Credit Union	\$6,923	\$4,263	\$6,280	67.88%	\$1,731	4.14%	0.18%	3.96%	32.62%	36.04%
	Abbeville Community Federal Credit Union	\$8,134	\$5,256	\$6,783	77.49%	\$1,627	5.44%	0.10%	5.39%	19.71%	21.83%
	St. Francis Federal Credit Union	\$9,556	\$5,275	\$7,717	68.36%	\$1,911	4.19%	0.22%	4.02%	27.42%	31.12%
	Berkeley Community Federal Credit Union	\$11,872	\$5,182	\$10,222	50.69%	\$1,979	4.27%	0.28%	4.00%	25.71%	30.49%
	1st Cooperative Federal Credit Union	\$15,171	\$11,443	\$13,120	87.22%	\$5,057	4.36%	0.11%	4.28%	11.50%	12.38%
	Anmed Health Federal Credit Union	\$15,480	\$5,556	\$13,521	41.09%	\$2,815	2.82%	0.05%	2.79%	16.63%	18.51%
	Self Memorial Hospital Federal Credit Union	\$15,784	\$8,005	\$13,691	58.47%	\$2,870	4.18%	0.29%	3.89%	19.79%	15.22%
	S C I Federal Credit Union	\$17,281	\$8,054	\$14,210	56.68%	\$4,320	3.59%	0.24%	3.35%	22.98%	30.87%
	Spartan Federal Credit Union	\$17,497	\$7,753	\$15,205	50.99%	\$3,888	3.63%	0.12%	3.52%	20.70%	23.21%
	Palmetto Trust Federal Credit Union	\$17,546	\$8,453	\$16,086	52.55%	\$2,339	3.60%	0.07%	3.51%	(14.73%)	(15.88%)
	HopeSouth Federal Credit Union	\$20,671	\$12,236	\$17,234	71.00%	\$2,176	7.01%	0.18%	6.83%	24.06%	27.48%
	Pickens Federal Credit Union	\$23,299	\$8,348	\$19,734	42.30%	\$3,328	2.77%	0.03%	2.73%	11.88%	13.60%
	Edisto Federal Credit Union	\$25,885	\$11,306	\$22,506	50.24%	\$2,353	4.72%	0.93%	3.80%	(9.22%)	11.41%
	Turbine Federal Credit Union	\$28,144	\$13,609	\$24,127	56.41%	\$4,021	3.65%	0.03%	3.63%	1.99%	3.93%
	Pee Dee Federal Credit Union	\$30,427	\$19,921	\$24,566	81.09%	\$2,646	4.82%	0.17%	4.66%	19.41%	21.82%
	Health Facilities Federal Credit Union	\$31,481	\$12,302	\$27,664	44.47%	\$2,171	3.38%	0.05%	3.32%	27.77%	31.51%
	Columbia Post Office Credit Union	\$34,178	\$7,482	\$29,617	25.26%	\$7,595	2.89%	0.64%	2.36%	(2.60%)	(2.35%)
	Nucor Employees Credit Union	\$41,209	\$22,679	\$34,741	65.28%	\$2,747	3.51%	0.24%	3.27%	40.35%	49.58%
	Greenwood Municipal Federal Credit Union	\$41,230	\$18,561	\$35,669	52.04%	\$2,499	3.69%	0.21%	3.49%	14.57%	16.84%
	Palmetto First Federal Credit Union	\$41,289	\$24,568	\$35,117	69.96%	\$3,058	4.79%	0.20%	4.59%	15.63%	16.56%
	G.H.S. Federal Credit Union	\$43,751	\$17,236	\$39,358	43.79%	\$3,500	2.67%	0.06%	2.61%	(4.32%)	(5.76%)
	Dixies Federal Credit Union	\$46,253	\$30,284	\$37,319	81.15%	\$2,803	5.25%	0.74%	4.51%	30.44%	38.62%
	Neighbors United Federal Credit Union	\$51,351	\$21,920	\$44,842	48.88%	\$3,021	3.33%	0.21%	3.12%	25.84%	28.62%
	Vital Federal Credit Union	\$53,304	\$36,842	\$47,706	77.23%	\$2,805	3.56%	0.54%	3.02%	16.49%	19.37%
	Latitude 32 Federal Credit Union	\$54,388	\$41,524	\$48,359	85.87%	\$2,863	3.40%	0.21%	3.19%	11.45%	12.88%
	Santee Cooper Credit Union	\$55,207	\$36,419	\$49,205	74.01%	\$3,680	3.55%	0.12%	3.43%	12.11%	11.85%
	Upstate Federal Credit Union	\$60,609	\$46,178	\$54,548	84.66%	\$1,684	4.98%	0.46%	4.52%	28.32%	27.15%
	South Carolina National Guard Federal Credit Union	\$72,523	\$31,198	\$58,756	53.10%	\$3,920	3.75%	0.42%	3.33%	14.12%	17.31%
	Palmetto Health Credit Union	\$74,913	\$37,343	\$62,065	60.17%	\$2,675	3.50%	0.29%	3.22%	26.00%	23.97%
	Secured Advantage Federal Credit Union	\$78,855	\$30,317	\$69,302	43.75%	\$4,639	2.69%	0.21%	2.48%	11.43%	12.92%
	Caro Federal Credit Union	\$91,742	\$54,463	\$78,889	69.04%	\$4,475	3.56%	0.07%	3.49%	16.97%	19.64%
	Anderson Federal Credit Union	\$95,292	\$67,669	\$86,766	77.99%	\$2,541	3.90%	0.32%	3.59%	15.32%	16.24%
	Greenville Heritage Federal Credit Union	\$98,526	\$71,701	\$82,976	86.41%	\$2,737	4.06%	0.32%	3.74%	15.79%	17.69%
	Georgetown Kraft Credit Union	\$110,718	\$69,805	\$96,349	72.45%	\$1,995	4.00%	0.20%	3.80%	11.40%	12.30%
	Carolina Foothills Federal Credit Union	\$112,341	\$72,621	\$98,105	74.02%	\$2,643	4.16%	0.27%	3.89%	21.38%	20.30%
	Mid Carolina Credit Union	\$133,680	\$99,121	\$114,581	86.51%	\$3,109	3.44%	0.41%	3.03%	2.68%	3.33%
	ArrowPointe Federal Credit Union	\$160,951	\$110,386	\$143,346	77.01%	\$2,799	3.85%	0.50%	3.35%	15.43%	16.52%
	SPC Credit Union	\$170,210	\$94,881	\$154,618	61.36%	\$2,639	3.57%	0.23%	3.34%	29.95%	32.46%
	MTC Federal Credit Union	\$183,325	\$116,469	\$150,076	77.61%	\$2,477	4.58%	0.40%	4.18%	13.27%	11.98%
	Greenville Federal Credit Union	\$234,287	\$160,243	\$207,662	77.17%	\$3,749	1.33%	0.10%	1.23%	17.61%	18.47%
	Carolina Trust Federal Credit Union	\$238,551	\$147,569	\$212,514	69.44%	\$2,874	3.09%	0.07%	3.01%	11.36%	12.74%
	Average of Asset Group A	\$52,171	\$31,508	\$45,340	66.01%	\$2,785	4.22%	0.26%	3.99%	15.45%	17.32%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets											
	CPM Federal Credit Union	\$349,496	\$193,929	\$305,897	63.40%	\$2,248	3.12%	0.25%	2.87%	32.15%	36.25%
	SC Telco Federal Credit Union	\$380,981	\$299,222	\$329,263	90.88%	\$3,024	5.25%	0.63%	4.62%	14.69%	14.54%
	Family Trust Federal Credit Union	\$480,759	\$343,329	\$395,840	86.73%	\$3,293	3.76%	0.60%	3.16%	12.15%	13.57%
	Average of Asset Group B	\$403,745	\$278,827	\$343,667	80.34%	\$2,855	4.04%	0.49%	3.55%	19.66%	21.45%
Asset Group C - \$501 million to \$1 billion in total assets											
	Heritage Trust Federal Credit Union	\$611,350	\$415,618	\$516,228	80.51%	\$3,119	3.78%	0.36%	3.42%	11.19%	14.45%
	S.C. State Federal Credit Union	\$823,695	\$410,829	\$714,551	57.49%	\$3,256	3.57%	0.27%	3.30%	16.24%	14.33%
	Palmetto Citizens Federal Credit Union	\$827,729	\$469,165	\$618,697	75.83%	\$2,940	3.49%	0.67%	2.83%	15.97%	18.35%
	AllSouth Federal Credit Union	\$843,374	\$549,695	\$719,948	76.35%	\$2,874	2.79%	0.29%	2.51%	17.26%	18.50%
	SRP Federal Credit Union	\$916,883	\$561,183	\$810,028	69.28%	\$3,145	3.41%	0.09%	3.32%	27.50%	29.23%
	Average of Asset Group C	\$804,606	\$481,298	\$675,890	71.89%	\$3,067	3.41%	0.34%	3.08%	17.63%	18.97%
Asset Group D - \$1 billion and over in total assets											
	Safe Federal Credit Union	\$1,072,916	\$729,643	\$938,685	77.73%	\$3,706	2.87%	0.38%	2.49%	17.02%	14.24%
	Sharonview Federal Credit Union	\$1,576,222	\$1,368,025	\$1,068,605	128.02%	\$5,289	4.49%	1.15%	3.34%	23.31%	43.28%
	South Carolina Federal Credit Union	\$1,727,540	\$1,336,277	\$1,316,922	101.47%	\$4,013	3.27%	0.34%	2.93%	19.37%	16.19%
	Founders Federal Credit Union	\$2,214,283	\$1,826,593	\$1,846,377	98.93%	\$3,216	4.83%	0.73%	4.10%	15.70%	19.32%
	Average of Asset Group D	\$1,647,740	\$1,315,135	\$1,292,647	101.54%	\$4,056	3.87%	0.65%	3.22%	18.85%	23.26%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

Asset Quality
March 31, 2018
Run Date: June 5, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPLs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Charleston County Teachers Federal Credit Union	\$1,555	\$13	1.23%	1.13%	92.31%	6.88%	0.84%
	Trinity Baptist Church Federal Credit Union	\$2,481	\$0	0.00%	0.77%	NA	0.00%	0.00%
	C O Federal Credit Union	\$2,481	\$43	3.64%	3.90%	106.98%	9.17%	1.73%
	S C H D District 7 Federal Credit Union	\$2,577	\$24	1.46%	1.46%	100.00%	3.80%	0.93%
	CommunityWorks Federal Credit Union	\$2,955	\$52	2.15%	4.21%	196.15%	41.74%	1.76%
	Sumter City Credit Union	\$3,580	\$0	0.00%	0.86%	NA	0.00%	0.00%
	Brookland Federal Credit Union	\$3,635	\$75	3.05%	3.30%	108.00%	27.24%	2.06%
	Sangamo-Oconee Employees Federal Credit Union	\$3,834	\$0	0.00%	1.23%	NA	0.00%	0.00%
	Spartanburg City Employees Credit Union	\$4,763	\$3	0.08%	0.71%	833.33%	0.26%	0.06%
	South Carolina Methodist Conference Credit Union	\$5,501	\$105	3.07%	1.43%	46.67%	17.33%	1.91%
	TRMC Employees Credit Union	\$5,704	\$20	0.40%	2.18%	540.00%	1.97%	0.35%
	Emerald Credit Association Federal Credit Union	\$6,923	\$0	0.00%	0.59%	NA	0.00%	0.00%
	Abbeville Community Federal Credit Union	\$8,134	\$15	0.29%	1.83%	640.00%	1.08%	0.18%
	St. Francis Federal Credit Union	\$9,556	\$19	0.36%	0.76%	210.53%	1.03%	0.20%
	Berkeley Community Federal Credit Union	\$11,872	\$97	1.87%	2.20%	117.53%	5.90%	0.82%
	1st Cooperative Federal Credit Union	\$15,171	\$26	0.23%	0.11%	50.00%	1.30%	0.17%
	Anmed Health Federal Credit Union	\$15,480	\$14	0.25%	0.29%	114.29%	0.72%	0.09%
	Self Memorial Hospital Federal Credit Union	\$15,784	\$138	1.72%	0.97%	56.52%	7.31%	0.87%
	S C I Federal Credit Union	\$17,281	\$120	1.49%	1.11%	74.17%	5.28%	0.69%
	Spartan Federal Credit Union	\$17,497	\$143	1.84%	0.97%	52.45%	6.69%	0.82%
	Palmetto Trust Federal Credit Union	\$17,546	\$232	2.74%	0.86%	31.47%	15.42%	1.32%
	HopeSouth Federal Credit Union	\$20,671	\$286	2.34%	1.62%	69.23%	8.00%	1.38%
	Pickens Federal Credit Union	\$23,299	\$0	0.00%	1.16%	NA	0.54%	0.00%
	Edisto Federal Credit Union	\$25,885	\$247	2.18%	2.23%	102.02%	6.86%	0.95%
	Turbine Federal Credit Union	\$28,144	\$256	1.88%	1.54%	82.03%	6.39%	0.91%
	Pee Dee Federal Credit Union	\$30,427	\$0	0.00%	1.25%	NA	0.05%	0.00%
	Health Facilities Federal Credit Union	\$31,481	\$13	0.11%	0.75%	707.69%	0.34%	0.04%
	Columbia Post Office Credit Union	\$34,178	\$151	2.02%	3.26%	161.59%	3.24%	0.44%
	Nucor Employees Credit Union	\$41,209	\$238	1.05%	1.27%	121.43%	3.87%	0.58%
	Greenwood Municipal Federal Credit Union	\$41,230	\$39	0.21%	0.30%	141.03%	0.96%	0.09%
	Palmetto First Federal Credit Union	\$41,289	\$303	1.23%	1.76%	142.57%	5.30%	0.73%
	G.H.S. Federal Credit Union	\$43,751	\$13	0.08%	0.60%	800.00%	0.30%	0.03%
	Dixies Federal Credit Union	\$46,253	\$295	0.97%	1.16%	119.32%	3.50%	0.64%
	Neighbors United Federal Credit Union	\$51,351	\$202	0.92%	0.68%	73.76%	4.27%	0.39%
	Vital Federal Credit Union	\$53,304	\$56	0.15%	0.32%	212.50%	1.46%	0.11%
	Latitude 32 Federal Credit Union	\$54,388	\$121	0.29%	0.59%	203.31%	2.23%	0.22%
	Santee Cooper Credit Union	\$55,207	\$158	0.43%	0.99%	227.85%	2.55%	0.29%
	Upstate Federal Credit Union	\$60,609	\$227	0.49%	0.55%	112.78%	5.39%	0.37%
	South Carolina National Guard Federal Credit Union	\$72,523	\$178	0.57%	1.30%	228.65%	1.34%	0.25%
	Palmetto Health Credit Union	\$74,913	\$290	0.78%	1.85%	238.28%	2.68%	0.39%
	Secured Advantage Federal Credit Union	\$78,855	\$197	0.65%	0.45%	69.54%	2.57%	0.25%
	Caro Federal Credit Union	\$91,742	\$364	0.67%	0.77%	114.56%	3.09%	0.40%
	Anderson Federal Credit Union	\$95,292	\$247	0.37%	0.84%	229.96%	5.78%	0.26%
	Greenville Heritage Federal Credit Union	\$98,526	\$103	0.14%	1.62%	NM	0.65%	0.10%
	Georgetown Kraft Credit Union	\$110,718	\$503	0.72%	1.02%	141.55%	4.69%	0.45%
	Carolina Foothills Federal Credit Union	\$112,341	\$178	0.25%	0.78%	317.42%	1.79%	0.16%
	Mid Carolina Credit Union	\$133,680	\$341	0.34%	0.68%	198.53%	2.47%	0.26%
	ArrowPointe Federal Credit Union	\$160,951	\$613	0.56%	0.55%	98.53%	4.65%	0.38%
	SPC Credit Union	\$170,210	\$293	0.31%	0.82%	265.53%	2.81%	0.17%
	MTC Federal Credit Union	\$183,325	\$629	0.54%	0.89%	164.55%	2.56%	0.34%
	Greenville Federal Credit Union	\$234,287	\$644	0.40%	0.40%	99.07%	2.44%	0.27%
	Carolina Trust Federal Credit Union	\$238,551	\$675	0.46%	1.12%	243.85%	2.83%	0.28%
	Average of Asset Group A	\$52,171	\$173	0.90%	1.23%	201.28%	4.78%	0.50%

Source: SNL Financial

NA = data was not available.

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

Asset Quality	March 31, 2018	Run Date: June 5, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	CPM Federal Credit Union	\$349,496	\$279	0.14%	0.57%	396.42%	0.77%	0.08%
	SC Telco Federal Credit Union	\$380,981	\$3,199	1.07%	1.75%	164.02%	7.51%	0.84%
	Family Trust Federal Credit Union	\$480,759	\$1,456	0.42%	0.60%	142.17%	3.36%	0.30%
	Average of Asset Group B	\$403,745	\$1,645	0.54%	0.97%	234.20%	3.88%	0.41%
Asset Group C - \$501 million to \$1 billion in total assets								
	Heritage Trust Federal Credit Union	\$611,350	\$2,689	0.65%	0.82%	126.85%	5.87%	0.44%
	S.C. State Federal Credit Union	\$823,695	\$1,727	0.42%	0.68%	162.59%	1.81%	0.21%
	Palmetto Citizens Federal Credit Union	\$827,729	\$3,655	0.78%	0.81%	103.47%	5.36%	0.44%
	AllSouth Federal Credit Union	\$843,374	\$857	0.16%	0.70%	447.49%	1.07%	0.10%
	SRP Federal Credit Union	\$916,883	\$2,087	0.37%	0.69%	186.87%	2.59%	0.23%
	Average of Asset Group C	\$804,606	\$2,203	0.48%	0.74%	205.45%	3.34%	0.28%
Asset Group D - \$1 billion and over in total assets								
	Safe Federal Credit Union	\$1,072,916	\$1,843	0.25%	0.39%	155.94%	2.12%	0.17%
	Sharonview Federal Credit Union	\$1,576,222	\$4,483	0.33%	0.89%	272.09%	3.22%	0.28%
	South Carolina Federal Credit Union	\$1,727,540	\$1,537	0.12%	0.30%	263.31%	0.99%	0.09%
	Founders Federal Credit Union	\$2,214,283	\$12,365	0.68%	1.32%	195.07%	4.23%	0.56%
	Average of Asset Group D	\$1,647,740	\$5,057	0.35%	0.73%	221.60%	2.64%	0.28%

Source: SNL Financial

NA = data was not available.

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

Net Worth

Net Worth
March 31, 2018
Run Date: June 5, 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	\$1,555	\$177	11.38%	11.63%	7.34%	6.78%
	Trinity Baptist Church Federal Credit Union	\$2,481	\$300	12.09%	2.68%	0.00%	1.33%
	C O Federal Credit Union	\$2,481	\$422	17.01%	16.79%	10.19%	10.90%
	S C H D District 7 Federal Credit Union	\$2,577	\$608	23.59%	8.05%	3.95%	3.95%
	CommunityWorks Federal Credit Union	\$2,955	\$278	9.41%	13.38%	18.71%	36.69%
	Sumter City Credit Union	\$3,580	\$416	11.62%	(7.55%)	0.00%	3.61%
	Brookland Federal Credit Union	\$3,635	\$242	6.66%	10.17%	30.99%	33.47%
	Sangamo-Oconee Employees Federal Credit Union	\$3,834	\$766	19.98%	0.52%	0.00%	1.70%
	Spartanburg City Employees Credit Union	\$4,763	\$1,147	24.08%	3.87%	0.26%	2.18%
	South Carolina Methodist Conference Credit Union	\$5,501	\$558	10.14%	4.35%	18.82%	8.78%
	TRMC Employees Credit Union	\$5,704	\$1,164	20.41%	19.46%	1.72%	9.28%
	Emerald Credit Association Federal Credit Union	\$6,923	\$591	8.54%	3.41%	0.00%	4.23%
	Abbeville Community Federal Credit Union	\$8,134	\$1,292	15.88%	6.93%	1.16%	7.43%
	St. Francis Federal Credit Union	\$9,556	\$1,810	18.94%	10.20%	1.05%	2.21%
	Berkeley Community Federal Credit Union	\$11,872	\$2,005	16.89%	1.20%	4.84%	5.69%
	1st Cooperative Federal Credit Union	\$15,171	\$1,983	13.07%	3.46%	1.31%	0.66%
	Anmed Health Federal Credit Union	\$15,480	\$1,915	12.37%	2.31%	0.73%	0.84%
	Self Memorial Hospital Federal Credit Union	\$15,784	\$1,810	11.47%	13.24%	7.62%	4.31%
	S C I Federal Credit Union	\$17,281	\$2,920	16.90%	(3.40%)	4.11%	3.05%
	Spartan Federal Credit Union	\$17,497	\$2,063	11.79%	5.50%	6.93%	3.64%
	Palmetto Trust Federal Credit Union	\$17,546	\$1,432	8.16%	(3.32%)	16.20%	5.10%
	HopeSouth Federal Credit Union	\$20,671	\$3,477	16.82%	3.72%	8.23%	5.69%
	Pickens Federal Credit Union	\$23,299	\$3,398	14.58%	4.89%	0.00%	2.85%
	Edisto Federal Credit Union	\$25,885	\$3,347	12.93%	10.17%	7.38%	7.53%
	Turbine Federal Credit Union	\$28,144	\$3,794	13.48%	4.15%	6.75%	5.54%
	Pee Dee Federal Credit Union	\$30,427	\$5,750	18.90%	9.25%	0.00%	4.35%
	Health Facilities Federal Credit Union	\$31,481	\$3,689	11.72%	11.60%	0.35%	2.49%
	Columbia Post Office Credit Union	\$34,178	\$4,479	13.10%	(3.19%)	3.37%	5.45%
	Nucor Employees Credit Union	\$41,209	\$5,855	14.21%	4.63%	4.06%	4.94%
	Greenwood Municipal Federal Credit Union	\$41,230	\$5,740	13.92%	6.73%	0.68%	0.96%
	Palmetto First Federal Credit Union	\$41,289	\$6,075	14.71%	10.20%	4.99%	7.11%
	G.H.S. Federal Credit Union	\$43,751	\$4,226	9.66%	10.49%	0.31%	2.46%
	Dixies Federal Credit Union	\$46,253	\$8,677	18.76%	3.91%	3.40%	4.06%
	Neighbors United Federal Credit Union	\$51,351	\$5,966	11.62%	2.56%	3.39%	2.50%
	Vital Federal Credit Union	\$53,304	\$5,140	9.64%	2.27%	1.09%	2.32%
	Latitude 32 Federal Credit Union	\$54,388	\$5,533	10.17%	3.72%	2.19%	4.45%
	Santee Cooper Credit Union	\$55,207	\$5,829	10.56%	10.85%	2.71%	6.18%
	Upstate Federal Credit Union	\$60,609	\$5,684	9.38%	30.93%	3.99%	4.50%
	South Carolina National Guard Federal Credit Union	\$72,523	\$13,537	18.67%	8.42%	1.31%	3.01%
	Palmetto Health Credit Union	\$74,913	\$11,120	14.84%	15.24%	2.61%	6.21%
	Secured Advantage Federal Credit Union	\$78,855	\$9,417	11.94%	0.77%	2.09%	1.45%
	Caro Federal Credit Union	\$91,742	\$12,647	13.79%	6.39%	2.88%	3.30%
	Anderson Federal Credit Union	\$95,292	\$7,801	8.19%	2.74%	3.17%	7.28%
	Greenville Heritage Federal Credit Union	\$98,526	\$15,030	15.25%	5.31%	0.69%	7.73%
	Georgetown Kraft Credit Union	\$110,718	\$14,920	13.48%	9.30%	3.37%	4.77%
	Carolina Foothills Federal Credit Union	\$112,341	\$12,144	10.81%	7.18%	1.47%	4.65%
	Mid Carolina Credit Union	\$133,680	\$17,703	13.24%	0.72%	1.93%	3.82%
	ArrowPointe Federal Credit Union	\$160,951	\$17,378	10.80%	7.58%	3.53%	3.48%
	SPC Credit Union	\$170,210	\$15,212	8.94%	4.52%	1.93%	5.11%
	MTC Federal Credit Union	\$183,325	\$28,391	15.49%	8.53%	2.22%	3.65%
	Greenville Federal Credit Union	\$234,287	\$25,738	10.99%	10.09%	2.50%	2.48%
	Carolina Trust Federal Credit Union	\$238,551	\$22,880	9.59%	8.04%	2.95%	7.19%
	Average of Asset Group A	\$52,171	\$6,432	13.47%	6.63%	4.26%	5.64%

Source: SNL Financial

NA = data was not available.

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

Net Worth

March 31, 2018

Run Date: June 5, 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 B - \$251 to \$500 million in total assets							
	CPM Federal Credit Union	\$349,496	\$39,478	11.30%	12.89%	0.71%	2.80%
	SC Telco Federal Credit Union	\$380,981	\$43,646	11.46%	18.55%	7.33%	12.02%
	Family Trust Federal Credit Union	\$480,759	\$45,527	9.47%	12.64%	3.20%	4.55%
	Average of Asset Group B	\$403,745	\$42,884	10.74%	14.69%	3.75%	6.46%
Asset Group C - \$501 million to \$1 billion in total assets							
	Heritage Trust Federal Credit Union	\$611,350	\$57,239	9.36%	(3.10%)	4.70%	5.96%
	S.C. State Federal Credit Union	\$823,695	\$96,415	11.71%	12.93%	1.79%	2.91%
	Palmetto Citizens Federal Credit Union	\$827,729	\$94,956	11.47%	11.05%	3.85%	3.98%
	AllSouth Federal Credit Union	\$843,374	\$132,649	15.73%	10.59%	0.65%	2.89%
	SRP Federal Credit Union	\$916,883	\$96,079	10.48%	17.89%	2.17%	4.06%
	Average of Asset Group C	\$804,606	\$95,468	11.75%	9.87%	2.63%	3.96%
Asset Group D - \$1 billion and over in total assets							
	Safe Federal Credit Union	\$1,072,916	\$113,536	10.58%	10.89%	1.62%	2.53%
	Sharonview Federal Credit Union	\$1,576,222	\$151,116	9.59%	11.44%	2.97%	8.07%
	South Carolina Federal Credit Union	\$1,727,540	\$189,362	10.96%	8.68%	0.81%	2.14%
	Founders Federal Credit Union	\$2,214,283	\$302,787	13.67%	6.52%	4.08%	7.97%
	Average of Asset Group D	\$1,647,740	\$189,200	11.20%	9.38%	2.37%	5.18%

Source: SNL Financial

NA = data was not available.

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

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.