



Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

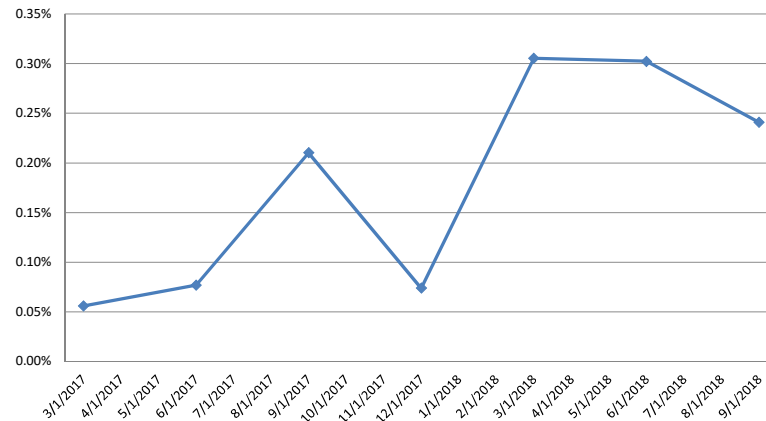
Group D Over \$1 billion

North Carolina

Performance Analysis

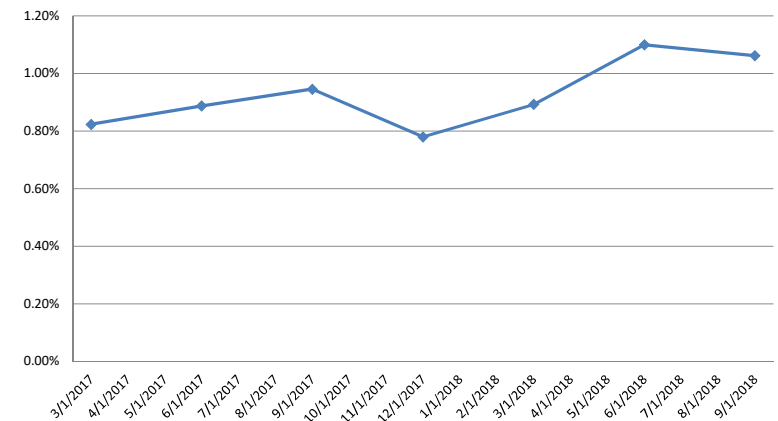
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



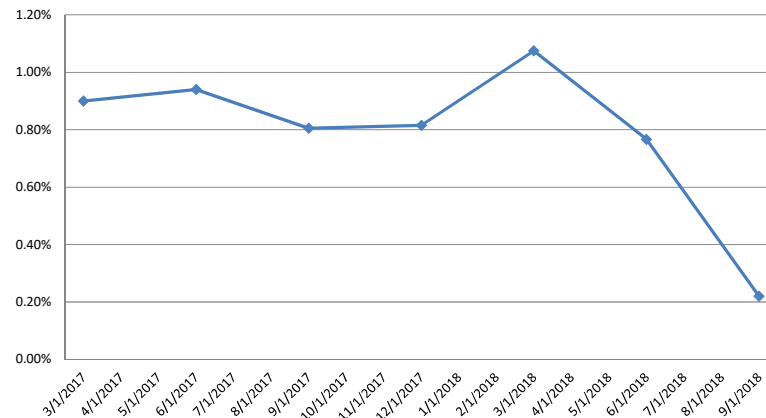
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.06%	0.08%	0.21%	0.07%	0.31%	0.30%	0.24%

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



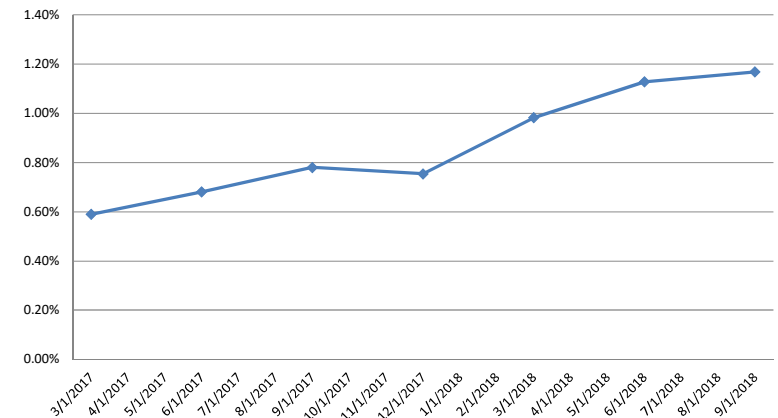
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.82%	0.89%	0.95%	0.78%	0.89%	1.10%	1.06%

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	9/30/18
	0.90%	0.94%	0.81%	0.82%	1.08%	0.77%	0.22%

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	9/30/18
	0.59%	0.68%	0.78%	0.75%	0.98%	1.13%	1.17%

Source: SNL Financial

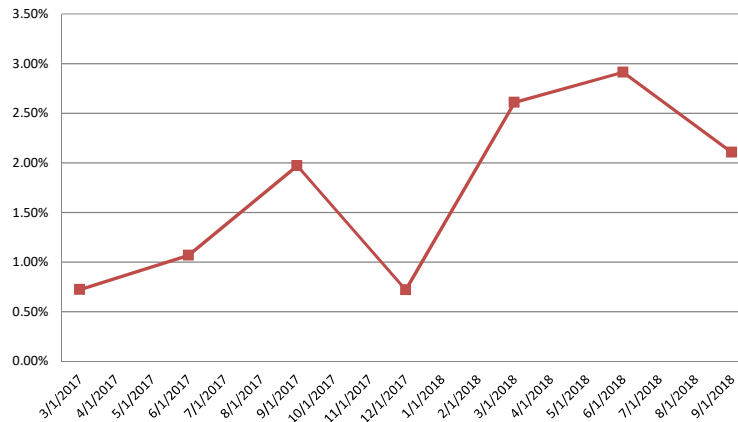
Note: Report includes only bank-level data.

NA = data was not available.

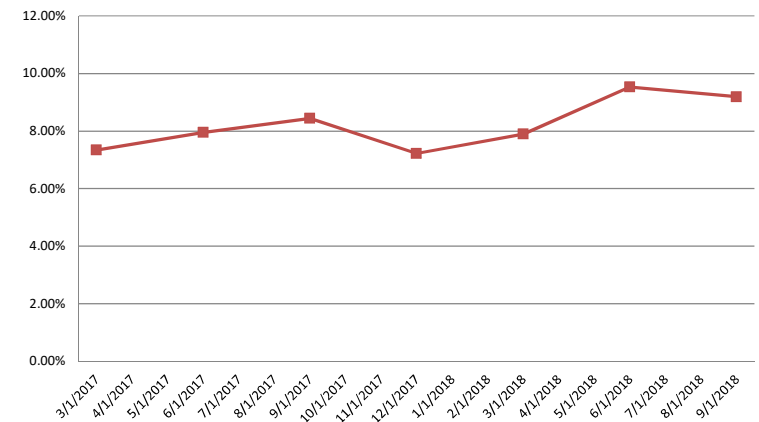
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

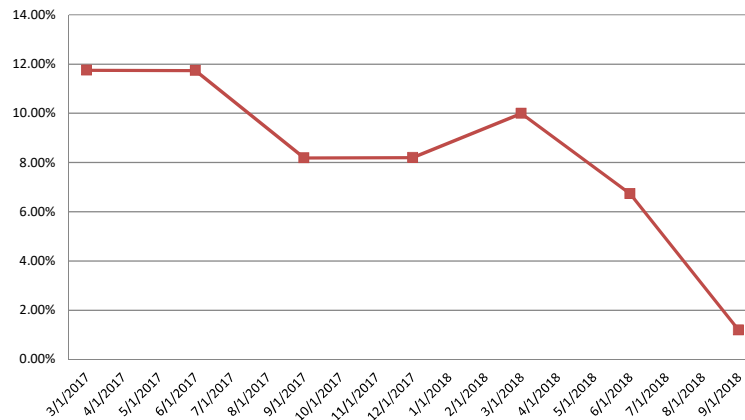
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



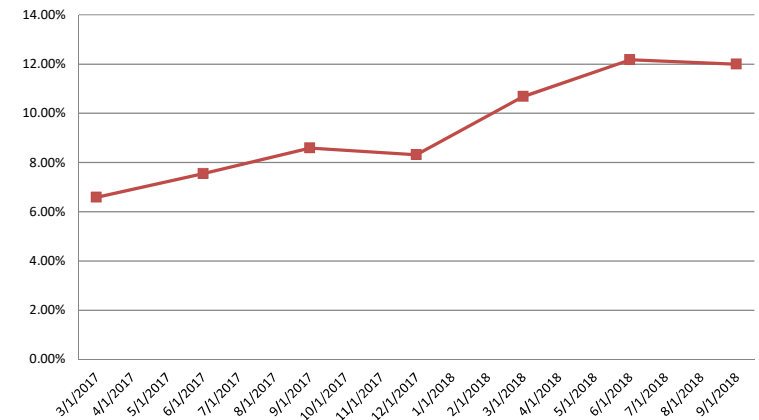
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

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Performance Analysis

September 30, 2018

Run Date: November 12, 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	\$0	0.00%	0.00%	NA	NA	(\$1)	(0.81%)	(2.26%)	200.00%	NA
	Shaw University Federal Credit Union	\$449	\$0	0.00%	0.00%	83.33%	\$32	\$1	0.28%	1.02%	88.24%	\$29
	Dill Federal Credit Union	\$1,054	(\$3)	(1.15%)	(3.01%)	118.18%	\$28	(\$9)	(1.15%)	(2.99%)	125.00%	\$27
	Texas Gulf Carolina Employees Credit Union	\$2,600	\$9	1.39%	3.93%	79.55%	\$42	\$14	0.73%	2.05%	88.52%	\$41
	Piedmont Credit Union	\$4,479	\$2	0.18%	1.32%	98.18%	\$30	\$7	0.22%	1.55%	101.30%	\$31
	HSM Federal Credit Union	\$4,892	\$44	3.56%	34.85%	67.47%	\$63	\$80	2.16%	22.22%	72.67%	\$61
	Civic Federal Credit Union	\$5,100	\$0	0.00%	0.00%	NA	NA	\$0	0.00%	0.00%	NA	NA
	Arcade Credit Union	\$7,627	\$2	0.10%	0.90%	95.52%	\$39	(\$4)	(0.07%)	(0.60%)	104.66%	\$40
	Fayetteville Postal Credit Union	\$8,137	\$15	0.70%	8.01%	79.31%	\$39	\$64	0.97%	11.77%	80.87%	\$40
	North Carolina Press Association Federal Credit Union	\$8,463	(\$52)	(2.46%)	(18.98%)	52.05%	NA	(\$41)	(0.66%)	(4.92%)	53.37%	NA
	Lithium Federal Credit Union	\$8,628	\$16	0.72%	3.84%	59.31%	\$51	\$56	0.84%	4.54%	67.43%	\$58
	Allvac Savings & Credit Union	\$8,806	\$13	0.59%	4.20%	82.47%	\$53	\$24	0.37%	2.61%	84.81%	\$52
	TCP Credit Union	\$10,723	\$35	1.29%	6.76%	60.26%	\$47	\$92	1.11%	6.02%	69.30%	\$48
	Greater Kinston Credit Union	\$11,078	\$4	0.15%	1.37%	79.47%	\$47	\$11	0.14%	1.26%	79.61%	\$48
	Team & Wheel Federal Credit Union	\$11,436	\$27	0.94%	6.32%	91.30%	\$54	\$50	0.58%	3.95%	89.92%	\$54
	GUCO Credit Union	\$12,712	\$14	0.44%	3.33%	81.37%	\$94	\$7	0.07%	0.56%	90.25%	\$93
	Lincoln National Federal Credit Union	\$14,453	\$6	0.17%	1.03%	92.11%	\$65	(\$1)	(0.01%)	(0.06%)	100.00%	\$72
	Hamlet Federal Credit Union	\$16,405	(\$854)	(19.84%)	(236.89%)	75.11%	\$44	(\$817)	(6.20%)	(63.56%)	83.17%	\$44
	Internal Revenue Employees Federal Credit Union	\$19,804	\$12	0.24%	1.57%	76.83%	\$43	\$41	0.27%	1.79%	74.30%	\$44
	Emergency Responders Credit Union	\$21,284	\$67	1.25%	10.07%	71.96%	\$63	\$209	1.31%	10.74%	72.07%	\$61
	Greensboro Postal Credit Union	\$21,434	\$30	0.56%	2.36%	79.87%	\$58	\$43	0.27%	1.13%	89.40%	\$61
	Shuford Federal Credit Union	\$23,705	\$13	0.22%	1.83%	93.97%	\$63	\$47	0.27%	2.21%	91.71%	\$61
	Oteen VA Federal Credit Union	\$24,873	\$68	1.08%	14.05%	75.97%	\$109	\$35	0.19%	2.43%	93.27%	\$112
	McDowell Cornerstone Credit Union	\$26,950	\$59	0.86%	4.67%	64.43%	\$54	\$160	0.78%	4.27%	71.85%	\$52
	First Carolina People's Credit Union	\$28,536	\$76	1.05%	10.45%	79.73%	\$49	\$123	0.56%	5.72%	84.72%	\$52
	CS Credit Union	\$31,604	\$76	0.95%	7.29%	77.45%	\$72	\$161	0.67%	5.19%	82.14%	\$73
	Blue Flame Credit Union	\$32,888	\$12	0.15%	0.80%	89.54%	\$67	\$79	0.32%	1.77%	88.60%	\$65
	HealthShare Credit Union	\$36,929	\$50	0.54%	4.60%	87.50%	\$67	\$147	0.54%	4.56%	87.60%	\$68
	First Legacy Community Credit Union	\$38,973	(\$560)	(5.67%)	(56.54%)	208.09%	\$54	(\$728)	(2.52%)	(22.98%)	141.12%	\$53
	Carolina Community Federal Credit Union	\$39,388	\$132	1.31%	11.63%	73.30%	\$59	\$347	1.15%	10.43%	77.12%	\$58
	Hanesbrands Credit Union	\$43,929	\$29	0.26%	2.06%	86.77%	\$51	\$118	0.35%	2.80%	84.96%	\$51
	Acclaim Federal Credit Union	\$44,341	\$140	1.27%	13.12%	69.87%	\$60	\$131	0.40%	4.15%	72.97%	\$57
	Charlotte Fire Department Credit Union	\$46,792	\$4	0.03%	0.29%	93.53%	\$87	\$45	0.13%	1.07%	94.92%	\$86
	Vision Financial Federal Credit Union	\$49,257	\$119	0.97%	10.25%	67.31%	\$51	\$341	0.93%	10.04%	65.93%	\$51
	Lion's Share Federal Credit Union	\$49,980	\$150	1.20%	13.88%	79.02%	\$68	\$167	0.45%	5.27%	80.91%	\$68
	American Partners Federal Credit Union	\$50,961	(\$3)	(0.02%)	(0.25%)	90.64%	\$68	\$196	0.51%	5.56%	82.18%	\$65
	ElecTel Cooperative Federal Credit Union	\$51,531	\$115	0.90%	7.74%	68.40%	\$95	\$312	0.81%	7.12%	73.81%	\$97
	Greensboro Municipal Federal Credit Union	\$52,981	\$115	0.87%	7.28%	72.65%	\$82	\$301	0.77%	6.46%	77.76%	\$83
	Carolina Federal Credit Union	\$53,135	\$193	1.45%	15.83%	63.98%	\$55	\$345	0.88%	9.62%	70.20%	\$55
	Telco Credit Union	\$59,314	(\$24)	(0.16%)	(1.04%)	93.79%	\$55	(\$327)	(0.74%)	(4.64%)	96.46%	\$53
	Winston-Salem Federal Credit Union	\$60,142	(\$379)	(2.47%)	(20.13%)	86.02%	\$55	(\$1,273)	(2.70%)	(21.16%)	92.04%	\$61

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 12, 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)												
	Ecusta Credit Union	\$62,866	\$68	0.44%	4.16%	77.91%	\$52	\$107	0.23%	2.19%	84.10%	\$52
	Bragg Mutual Federal Credit Union	\$63,022	\$127	0.81%	6.47%	66.82%	\$39	\$543	1.20%	9.42%	67.79%	\$41
	North Carolina Community Federal Credit Union	\$71,040	\$71	0.39%	3.89%	81.27%	\$55	\$159	0.29%	2.92%	85.87%	\$57
	Weyco Community Credit Union	\$73,691	\$67	0.36%	2.89%	88.14%	\$58	\$185	0.33%	2.67%	89.10%	\$57
	WNC Community Credit Union	\$82,079	\$98	0.47%	3.12%	82.53%	\$92	\$141	0.23%	1.50%	83.44%	\$84
	Welcome Federal Credit Union	\$83,251	(\$89)	(0.42%)	(3.22%)	84.10%	\$65	(\$189)	(0.29%)	(2.26%)	87.54%	\$70
	Riegelwood Federal Credit Union	\$97,971	\$242	0.98%	7.49%	74.16%	\$46	\$514	0.69%	5.38%	77.95%	\$48
	Nova Credit Union	\$108,263	\$6	0.02%	0.13%	84.35%	\$54	\$377	0.45%	2.83%	82.95%	\$53
	R T P Federal Credit Union	\$115,325	\$96	0.33%	3.96%	86.98%	\$65	\$107	0.12%	1.47%	89.74%	\$65
	Duke University Federal Credit Union	\$145,110	\$264	0.72%	9.67%	77.21%	\$72	\$833	0.77%	10.42%	77.12%	\$69
	Premier Federal Credit Union	\$184,918	\$987	2.11%	14.38%	67.38%	\$56	\$2,370	1.68%	11.80%	69.09%	\$47
	First Flight Federal Credit Union	\$186,174	\$557	1.18%	8.70%	80.05%	\$70	\$1,274	0.89%	6.75%	78.77%	\$68
	Telco Community Credit Union	\$190,442	\$952	2.01%	19.95%	65.28%	\$55	\$2,209	1.58%	16.06%	69.28%	\$55
	Mountain Credit Union	\$210,755	\$381	0.72%	7.16%	82.31%	\$70	\$862	0.55%	5.48%	84.25%	\$67
	Summit Credit Union	\$230,685	\$350	0.60%	4.57%	77.84%	\$66	\$1,072	0.60%	4.68%	77.26%	\$65
	Average of Asset Group A	\$52,706	\$71	0.08%	(0.50%)	81.89%	\$59	\$199	0.24%	2.11%	85.99%	\$59
Asset Group B - \$251 to \$500 million in total assets												
	Members Credit Union	\$282,742	\$726	1.02%	8.89%	73.89%	\$58	\$2,301	1.08%	9.60%	72.78%	\$58
	Champion Credit Union	\$292,405	\$745	1.03%	9.35%	75.00%	\$68	\$2,029	0.96%	8.68%	78.52%	\$66
	Latino Community Credit Union	\$328,507	\$1,516	1.90%	16.51%	63.77%	\$54	\$5,223	2.31%	19.99%	60.98%	\$57
	Piedmont Advantage Credit Union	\$354,893	\$287	0.33%	3.21%	80.31%	\$60	\$859	0.33%	3.23%	78.26%	\$60
	Fort Bragg Federal Credit Union	\$401,994	\$664	0.66%	5.89%	73.04%	\$69	\$2,175	0.72%	6.52%	74.60%	\$68
	Carolinas Telco Federal Credit Union	\$440,135	\$1,142	1.03%	7.45%	74.81%	\$85	\$3,282	0.97%	7.12%	73.89%	\$78
	Average of Asset Group B	\$350,113	\$847	1.00%	8.55%	73.47%	\$66	\$2,645	1.06%	9.19%	73.17%	\$65
Asset Group C - \$501 million to \$1 billion in total assets												
	Charlotte Metro Federal Credit Union	\$510,796	\$2,116	1.66%	16.44%	66.63%	\$79	\$4,565	1.23%	12.20%	72.75%	\$80
	Marine Federal Credit Union	\$720,409	(\$2,626)	(1.46%)	(18.83%)	73.52%	\$53	(\$4,261)	(0.79%)	(9.83%)	73.95%	\$53
	Average of Asset Group C	\$615,603	(\$255)	0.10%	(1.20%)	70.08%	\$66	\$152	0.22%	1.19%	73.35%	\$67
Asset Group D - \$1 billion and over in total assets												
	Self-Help Credit Union	\$1,006,597	\$2,967	1.21%	10.52%	61.03%	\$61	\$11,108	1.57%	13.91%	60.36%	\$60
	Allegacy Federal Credit Union	\$1,412,178	\$4,866	1.38%	12.80%	73.83%	\$96	\$13,707	1.29%	12.39%	73.68%	\$93
	Local Government Federal Credit Union	\$2,054,746	\$4,134	0.81%	8.65%	74.28%	\$135	\$18,725	1.24%	13.62%	66.43%	\$129
	Truiliant Federal Credit Union	\$2,429,189	\$5,122	0.86%	10.27%	68.18%	\$68	\$14,706	0.84%	10.06%	68.94%	\$66
	Coastal Federal Credit Union	\$3,136,840	\$10,377	1.34%	12.45%	69.45%	\$101	\$29,390	1.30%	12.12%	68.54%	\$98
	State Employees' Credit Union	\$38,577,953	\$64,036	0.67%	8.48%	68.26%	\$76	\$219,556	0.77%	9.83%	64.97%	\$73
	Average of Asset Group D	\$8,102,917	\$15,250	1.05%	10.53%	69.17%	\$90	\$51,199	1.17%	11.99%	67.15%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

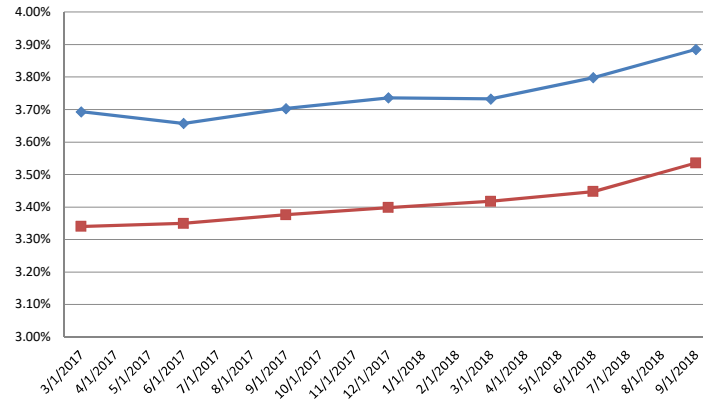
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Balance Sheet & Net Interest Margin

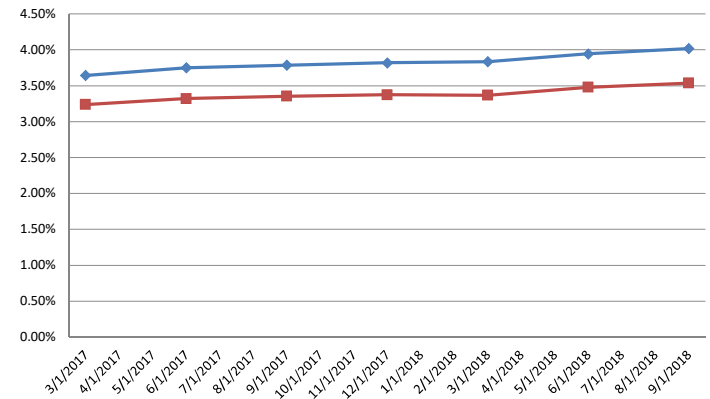
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



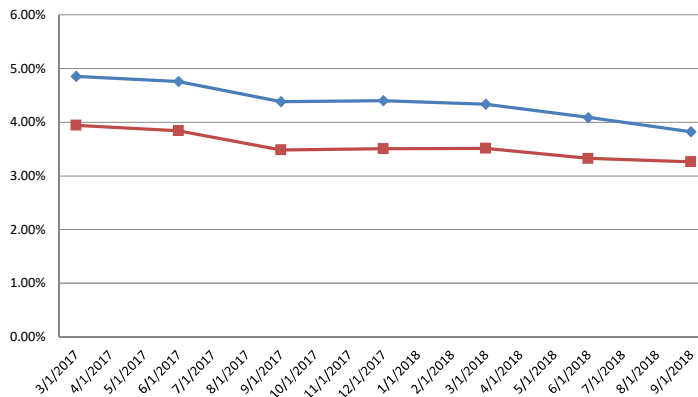
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.69%	3.66%	3.70%	3.74%	3.73%	3.80%	3.89%
Net Interest Income/ Avg Assets	3.34%	3.35%	3.38%	3.40%	3.42%	3.45%	3.54%

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



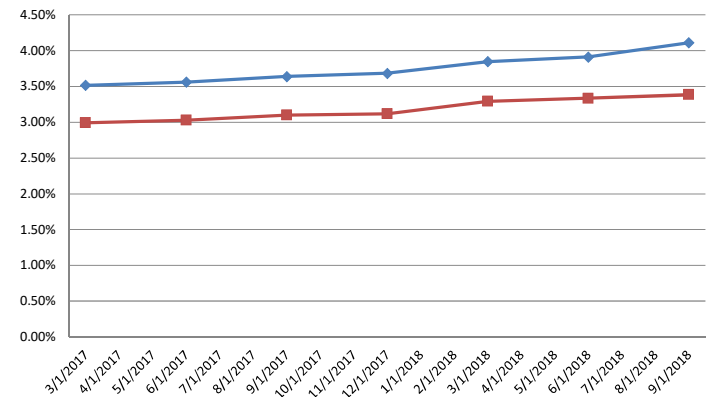
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.64%	3.75%	3.78%	3.82%	3.83%	3.94%	4.02%
Net Interest Income/ Avg Assets	3.24%	3.32%	3.35%	3.37%	3.37%	3.48%	3.54%

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	9/30/18
Yield on Avg Assets	4.85%	4.76%	4.38%	4.40%	4.34%	4.09%	3.83%
Net Interest Income/ Avg Assets	3.94%	3.84%	3.48%	3.51%	3.51%	3.32%	3.26%

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	9/30/18
Yield on Avg Assets	3.51%	3.56%	3.64%	3.68%	3.84%	3.91%	4.11%
Net Interest Income/ Avg Assets	2.99%	3.03%	3.10%	3.12%	3.29%	3.33%	3.38%

Source: SNL Financial

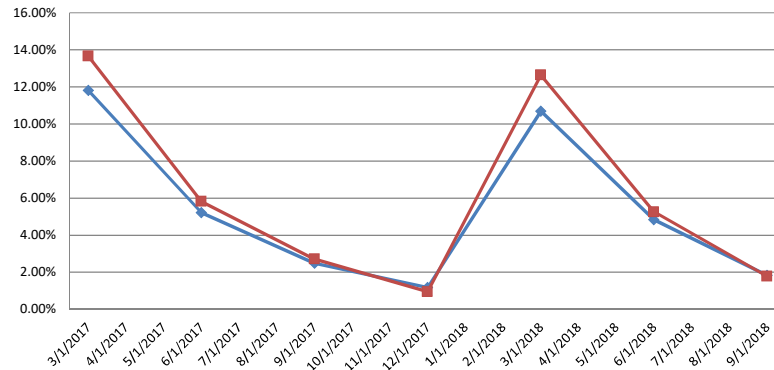
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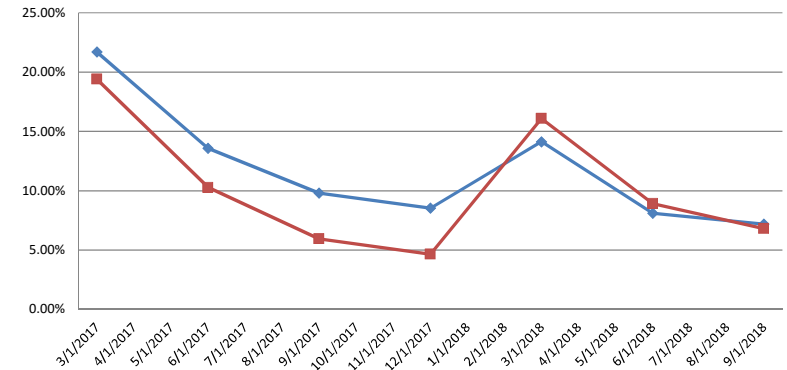
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



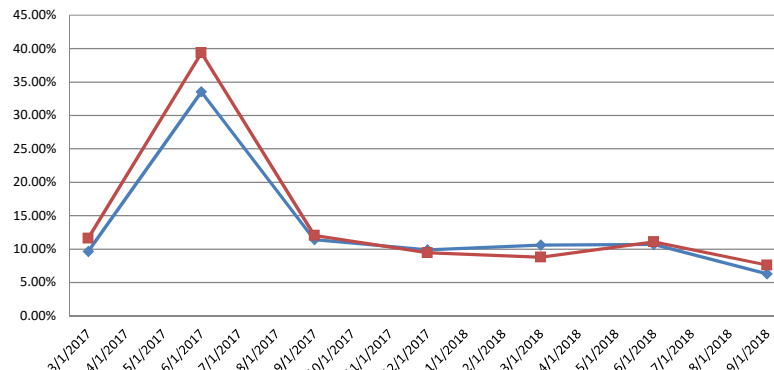
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	11.82%	5.22%	2.50%	1.17%	10.69%	4.83%	1.84%
Market Growth Rate	13.67%	5.83%	2.71%	0.96%	12.64%	5.26%	1.79%

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



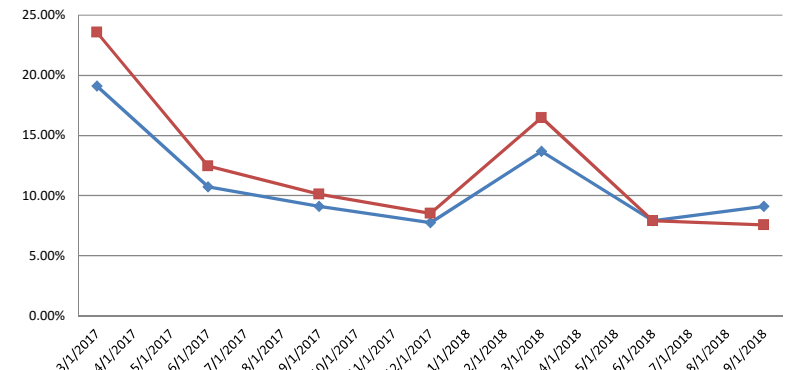
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	21.69%	13.57%	9.80%	8.53%	14.13%	8.10%	7.18%
Market Growth Rate	19.41%	10.27%	5.95%	4.65%	16.09%	8.92%	6.81%

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	9/30/18
Asset Growth Rate	9.65%	33.52%	11.43%	9.88%	10.59%	10.69%	6.30%
Market Growth Rate	11.61%	39.37%	12.02%	9.45%	8.80%	11.09%	7.60%

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	9/30/18
Asset Growth Rate	19.11%	10.73%	9.10%	7.74%	13.68%	7.91%	9.12%
Market Growth Rate	23.59%	12.47%	10.13%	8.53%	16.49%	7.90%	7.56%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 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	\$8	\$103	7.77%	NA	0.81%	0.00%	0.81%	(9.20%)	(11.80%)
	Shaw University Federal Credit Union	\$449	\$208	\$317	65.62%	\$898	5.34%	0.84%	4.50%	(15.02%)	(20.32%)
	Dill Federal Credit Union	\$1,054	\$416	\$656	63.41%	\$1,054	4.20%	0.25%	3.95%	(1.00%)	0.20%
	Texas Gulf Carolina Employees Credit Union	\$2,600	\$1,086	\$1,677	64.76%	\$1,040	6.78%	0.42%	6.36%	9.80%	14.35%
	Piedmont Credit Union	\$4,479	\$3,159	\$3,853	81.99%	\$1,120	4.66%	0.16%	4.50%	10.54%	12.04%
	HSM Federal Credit Union	\$4,892	\$3,435	\$4,265	80.54%	\$1,398	6.17%	0.22%	5.96%	6.85%	11.37%
	Civic Federal Credit Union	\$5,100	\$0	\$0	NA	NA	0.00%	0.00%	0.00%	NA	NA
	Arcade Credit Union	\$7,627	\$3,563	\$6,713	53.08%	\$2,542	2.82%	0.12%	2.72%	(3.49%)	(3.67%)
	Fayetteville Postal Credit Union	\$8,137	\$4,827	\$7,357	65.61%	\$1,808	5.11%	0.26%	4.83%	(11.25%)	(13.21%)
	North Carolina Press Association Federal Credit Union	\$8,463	\$2,514	\$7,388	34.03%	NA	2.38%	0.56%	1.82%	9.86%	12.34%
	Lithium Federal Credit Union	\$8,628	\$5,487	\$6,936	79.11%	\$2,876	4.68%	0.21%	4.46%	2.09%	1.44%
	Allvac Savings & Credit Union	\$8,806	\$4,016	\$7,532	53.32%	\$2,935	3.11%	0.18%	2.94%	7.35%	8.29%
	TCP Credit Union	\$10,723	\$6,507	\$8,613	75.55%	\$2,681	5.06%	0.37%	4.68%	(4.49%)	(6.80%)
	Greater Kinston Credit Union	\$11,078	\$7,650	\$9,873	77.48%	\$2,216	4.92%	0.58%	4.33%	6.61%	7.23%
	Team & Wheel Federal Credit Union	\$11,436	\$7,389	\$9,682	76.32%	\$2,541	5.00%	0.05%	4.96%	5.89%	6.03%
	GUCO Credit Union	\$12,712	\$5,900	\$11,001	53.63%	\$6,356	3.23%	0.54%	2.69%	(2.63%)	(3.16%)
	Lincoln National Federal Credit Union	\$14,453	\$4,750	\$12,125	39.18%	\$4,818	2.13%	0.21%	1.91%	(1.58%)	(1.82%)
	Hamlet Federal Credit Union	\$16,405	\$10,999	\$15,355	71.63%	\$2,524	3.76%	0.14%	3.62%	(6.41%)	(0.35%)
	Internal Revenue Employees Federal Credit Union	\$19,804	\$4,508	\$16,273	27.70%	\$6,601	2.12%	0.63%	1.51%	(7.20%)	(11.87%)
	Emergency Responders Credit Union	\$21,284	\$16,949	\$18,427	91.98%	\$3,547	4.36%	0.58%	3.78%	2.64%	1.40%
	Greensboro Postal Credit Union	\$21,434	\$6,352	\$16,308	38.95%	\$4,287	2.41%	0.08%	2.32%	(0.87%)	(1.38%)
	Shuford Federal Credit Union	\$23,705	\$16,802	\$20,769	80.90%	\$2,963	4.78%	0.40%	4.39%	2.62%	2.75%
	Oteen VA Federal Credit Union	\$24,873	\$4,855	\$22,790	21.30%	\$8,291	2.75%	0.17%	2.58%	(2.70%)	(2.36%)
	McDowell Cornerstone Credit Union	\$26,950	\$11,387	\$21,732	52.40%	\$3,850	3.18%	0.31%	2.87%	1.30%	1.82%
	First Carolina People's Credit Union	\$28,536	\$23,224	\$25,537	90.94%	\$2,481	4.43%	0.59%	3.84%	(5.35%)	(6.63%)
	CS Credit Union	\$31,604	\$12,084	\$27,258	44.33%	\$3,512	3.66%	0.41%	3.25%	1.92%	1.85%
	Blue Flame Credit Union	\$32,888	\$19,131	\$26,852	71.25%	\$4,385	3.67%	0.33%	3.35%	(3.44%)	(4.59%)
	HealthShare Credit Union	\$36,929	\$19,480	\$32,034	60.81%	\$3,211	3.24%	0.14%	3.10%	6.93%	7.70%
	First Legacy Community Credit Union	\$38,973	\$15,884	\$35,240	45.07%	\$2,688	3.25%	1.18%	2.07%	27.46%	36.65%
	Carolina Community Federal Credit Union	\$39,388	\$27,472	\$34,413	79.83%	\$2,462	4.22%	0.34%	3.89%	1.61%	0.70%
	Hanesbrands Credit Union	\$43,929	\$15,167	\$38,226	39.68%	\$3,994	2.44%	0.11%	2.33%	(1.31%)	(2.81%)
	Acclaim Federal Credit Union	\$44,341	\$35,140	\$39,539	88.87%	\$2,217	5.63%	0.31%	5.32%	8.55%	9.22%
	Charlotte Fire Department Credit Union	\$46,792	\$24,839	\$41,106	60.43%	\$4,925	3.75%	0.36%	3.39%	(1.06%)	(0.77%)
	Vision Financial Federal Credit Union	\$49,257	\$25,558	\$44,399	57.56%	\$2,463	4.13%	0.25%	3.88%	4.87%	4.13%
	Lion's Share Federal Credit Union	\$49,980	\$38,218	\$44,855	85.20%	\$2,499	5.33%	0.60%	4.73%	19.46%	20.27%
	American Partners Federal Credit Union	\$50,961	\$39,640	\$44,759	88.56%	\$1,960	4.88%	0.33%	4.55%	0.87%	(1.95%)
	ElecTel Cooperative Federal Credit Union	\$51,531	\$33,815	\$45,348	74.57%	\$5,424	4.01%	0.42%	3.59%	2.53%	2.01%
	Greensboro Municipal Federal Credit Union	\$52,981	\$41,680	\$45,778	91.05%	\$4,075	5.25%	0.42%	4.83%	4.34%	4.58%
	Carolina Federal Credit Union	\$53,135	\$36,834	\$47,975	76.78%	\$3,542	4.84%	0.79%	4.05%	9.14%	9.58%
	Telco Credit Union	\$59,314	\$49,623	\$49,957	99.33%	\$2,824	3.84%	0.70%	3.14%	(2.18%)	0.29%
	Winston-Salem Federal Credit Union	\$60,142	\$47,664	\$51,219	93.06%	\$2,455	5.42%	0.38%	5.03%	(5.24%)	(2.89%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 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)											
	Ecusta Credit Union	\$62,866	\$23,307	\$55,871	41.72%	\$4,836	2.85%	0.13%	2.72%	5.82%	5.69%
	Bragg Mutual Federal Credit Union	\$63,022	\$37,417	\$54,446	68.72%	\$2,251	4.37%	0.61%	3.76%	18.18%	19.70%
	North Carolina Community Federal Credit Union	\$71,040	\$27,249	\$62,954	43.28%	\$2,960	3.03%	0.09%	2.94%	(2.14%)	(2.87%)
	Weyco Community Credit Union	\$73,691	\$24,074	\$64,314	37.43%	\$4,335	2.63%	0.30%	2.33%	(2.57%)	(2.12%)
	WNC Community Credit Union	\$82,079	\$42,971	\$69,001	62.28%	\$7,462	3.03%	0.85%	2.18%	1.74%	1.59%
	Welcome Federal Credit Union	\$83,251	\$59,029	\$71,518	82.54%	\$3,142	3.85%	0.14%	3.72%	(2.96%)	(3.40%)
	Riegelwood Federal Credit Union	\$97,971	\$62,569	\$83,611	74.83%	\$2,721	4.48%	0.32%	4.16%	(0.88%)	(2.75%)
	Nova Credit Union	\$108,263	\$63,848	\$89,424	71.40%	\$2,144	4.39%	0.23%	4.15%	(4.41%)	(4.87%)
	R T P Federal Credit Union	\$115,325	\$79,072	\$104,252	75.85%	\$3,392	3.04%	0.08%	2.96%	1.03%	1.14%
	Duke University Federal Credit Union	\$145,110	\$80,358	\$133,338	60.27%	\$4,146	3.40%	0.03%	3.37%	9.69%	9.87%
	Premier Federal Credit Union	\$184,918	\$121,130	\$154,689	78.31%	\$2,433	4.38%	0.43%	3.96%	0.39%	(1.94%)
	First Flight Federal Credit Union	\$186,174	\$143,663	\$149,917	95.83%	\$2,758	3.76%	0.40%	3.36%	(2.70%)	(4.61%)
	Telco Community Credit Union	\$190,442	\$131,348	\$169,233	77.61%	\$2,953	3.91%	0.37%	3.55%	8.95%	8.00%
	Mountain Credit Union	\$210,755	\$139,212	\$177,603	78.38%	\$3,345	3.78%	0.38%	3.41%	4.91%	(1.66%)
	Summit Credit Union	\$230,685	\$167,178	\$196,665	85.01%	\$2,378	4.91%	0.34%	4.58%	(2.56%)	(3.31%)
	Average of Asset Group A	\$52,706	\$32,869	\$45,376	66.13%	\$3,259	3.89%	0.35%	3.54%	1.84%	1.79%
Asset Group B - \$251 to \$500 million in total assets											
	Members Credit Union	\$282,742	\$130,705	\$247,431	52.82%	\$2,915	3.52%	0.19%	3.33%	3.96%	3.47%
	Champion Credit Union	\$292,405	\$253,051	\$225,313	112.31%	\$3,400	4.17%	0.67%	3.50%	11.16%	4.56%
	Latino Community Credit Union	\$328,507	\$294,306	\$267,640	109.96%	\$2,960	6.30%	1.17%	5.13%	24.91%	25.26%
	Piedmont Advantage Credit Union	\$354,893	\$287,762	\$303,667	94.76%	\$3,567	3.78%	0.29%	3.49%	5.31%	5.96%
	Fort Bragg Federal Credit Union	\$401,994	\$211,325	\$351,235	60.17%	\$4,323	3.09%	0.20%	2.90%	0.98%	0.44%
	Carolinas Telco Federal Credit Union	\$440,135	\$238,581	\$358,643	66.52%	\$5,303	3.25%	0.38%	2.87%	(3.25%)	1.14%
	Average of Asset Group B	\$350,113	\$235,955	\$292,322	82.76%	\$3,745	4.02%	0.48%	3.54%	7.18%	6.81%
Asset Group C - \$501 million to \$1 billion in total assets											
	Charlotte Metro Federal Credit Union	\$510,796	\$380,105	\$399,358	95.18%	\$3,701	3.72%	0.67%	3.04%	12.04%	13.16%
	Marine Federal Credit Union	\$720,409	\$488,053	\$654,518	74.57%	\$2,940	3.93%	0.45%	3.48%	0.56%	2.04%
	Average of Asset Group C	\$615,603	\$434,079	\$526,938	84.88%	\$3,321	3.83%	0.56%	3.26%	6.30%	7.60%
Asset Group D - \$1 billion and over in total assets											
	Self-Help Credit Union	\$1,006,597	\$644,727	\$834,876	77.22%	\$4,484	4.74%	1.25%	3.49%	16.69%	14.68%
	Allegacy Federal Credit Union	\$1,412,178	\$1,125,270	\$1,198,962	93.85%	\$3,901	4.00%	0.40%	3.60%	2.00%	0.80%
	Local Government Federal Credit Union	\$2,054,746	\$1,710,310	\$1,840,872	92.91%	\$11,137	4.64%	0.63%	4.01%	10.17%	9.66%
	Truliant Federal Credit Union	\$2,429,189	\$1,992,059	\$2,116,008	94.14%	\$3,703	3.90%	0.53%	3.37%	11.10%	7.48%
	Coastal Federal Credit Union	\$3,136,840	\$2,687,334	\$2,644,101	101.64%	\$5,924	3.95%	0.54%	3.41%	10.25%	8.27%
	State Employees' Credit Union	\$38,577,953	\$22,609,471	\$35,196,722	64.24%	\$5,750	3.43%	1.01%	2.42%	4.50%	4.48%
	Average of Asset Group D	\$8,102,917	\$5,128,195	\$7,305,257	87.33%	\$5,817	4.11%	0.73%	3.38%	9.12%	7.56%

Source: SNL Financial

Note: Report includes only bank-level data.

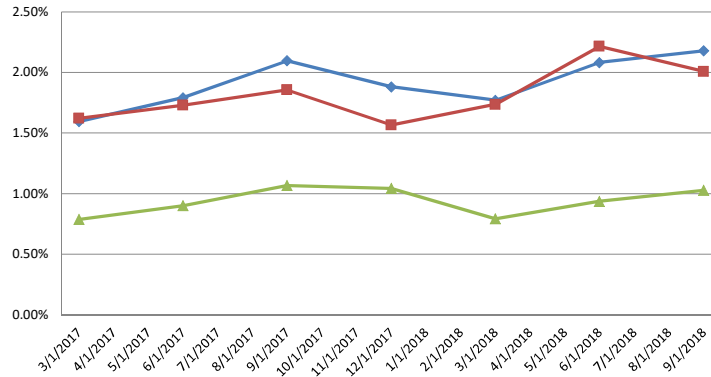
NA = data was not available.

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Asset Quality

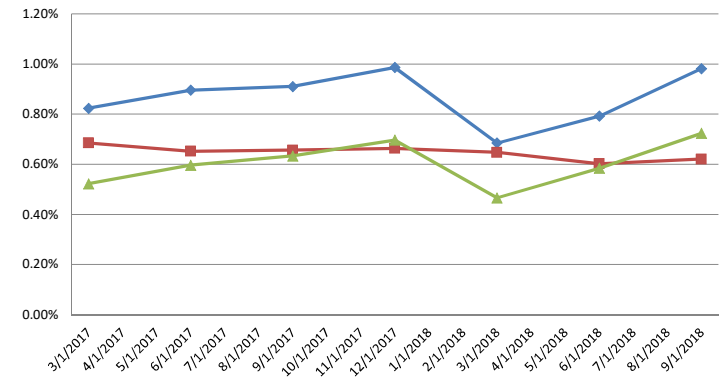
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



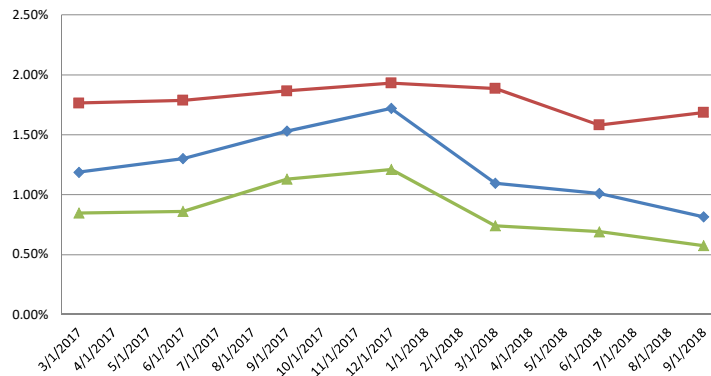
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	1.59%	1.79%	2.10%	1.88%	1.77%	2.08%	2.18%
Reserves/Loans	1.62%	1.73%	1.86%	1.57%	1.74%	2.22%	2.01%
Delinquent Loans/Total Assets	0.79%	0.90%	1.07%	1.04%	0.79%	0.94%	1.03%

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



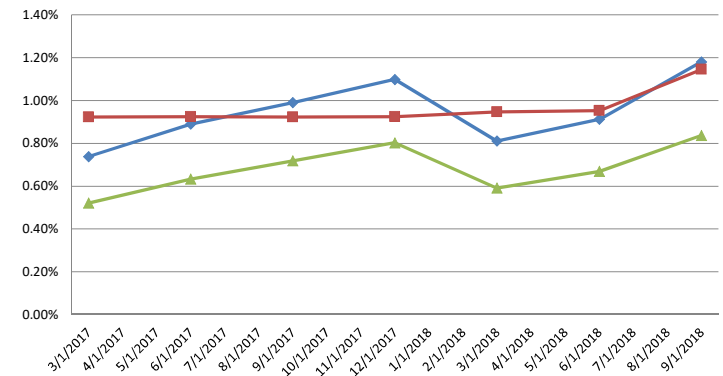
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.82%	0.90%	0.91%	0.99%	0.68%	0.79%	0.98%
Reserves/Loans	0.69%	0.65%	0.66%	0.66%	0.65%	0.60%	0.62%
Delinquent Loans/Total Assets	0.52%	0.60%	0.63%	0.70%	0.47%	0.58%	0.72%

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	9/30/18
NPLs/Loans	1.19%	1.30%	1.53%	1.72%	1.10%	1.01%	0.82%
Reserves/Loans	1.76%	1.79%	1.87%	1.93%	1.89%	1.58%	1.69%
Delinquent Loans/Total Assets	0.85%	0.86%	1.13%	1.21%	0.74%	0.69%	0.58%

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	9/30/18
NPLs/Loans	0.74%	0.89%	0.99%	1.10%	0.81%	0.91%	1.18%
Reserves/Loans	0.92%	0.92%	0.92%	0.92%	0.95%	0.95%	1.15%
Delinquent Loans/Total Assets	0.52%	0.63%	0.72%	0.80%	0.59%	0.67%	0.84%

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Asset Quality
September 30, 2018
Run Date: November 12, 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 (%)

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

Mount Vernon Baptist Church Credit Union	\$162	\$2	25.00%	37.50%	150.00%	3.23%	1.23%
Shaw University Federal Credit Union	\$449	\$23	11.06%	4.33%	39.13%	16.43%	5.12%
Dill Federal Credit Union	\$1,054	\$0	0.00%	1.20%	NA	0.00%	0.00%
Texas Gulf Carolina Employees Credit Union	\$2,600	\$3	0.28%	2.30%	833.33%	0.32%	0.12%
Piedmont Credit Union	\$4,479	\$20	0.63%	0.82%	130.00%	3.15%	0.45%
HSM Federal Credit Union	\$4,892	\$91	2.65%	2.50%	94.51%	14.85%	1.86%
Civic Federal Credit Union	\$5,100	\$0	NA	NA	NA	0.00%	0.00%
Arcade Credit Union	\$7,627	\$6	0.17%	0.36%	216.67%	0.67%	0.08%
Fayetteville Postal Credit Union	\$8,137	\$149	3.09%	0.97%	31.54%	21.05%	1.83%
North Carolina Press Association Federal Credit Union	\$8,463	\$37	1.47%	5.05%	343.24%	3.09%	0.44%
Lithium Federal Credit Union	\$8,628	\$142	2.59%	1.00%	38.73%	8.21%	1.65%
Allvac Savings & Credit Union	\$8,806	\$148	3.69%	0.62%	16.89%	11.67%	1.68%
TCP Credit Union	\$10,723	\$85	1.31%	2.46%	188.24%	3.78%	0.79%
Greater Kinston Credit Union	\$11,078	\$17	0.22%	2.24%	NM	1.27%	0.15%
Team & Wheel Federal Credit Union	\$11,436	\$23	0.31%	0.19%	60.87%	1.32%	0.20%
GUCO Credit Union	\$12,712	\$4	0.07%	0.31%	450.00%	0.23%	0.03%
Lincoln National Federal Credit Union	\$14,453	\$34	0.72%	0.27%	38.24%	1.45%	0.24%
Hamlet Federal Credit Union	\$16,405	\$1,602	14.56%	7.02%	48.19%	91.66%	9.77%
Internal Revenue Employees Federal Credit Union	\$19,804	\$6	0.13%	0.53%	400.00%	0.19%	0.03%
Emergency Responders Credit Union	\$21,284	\$207	1.22%	0.54%	44.44%	8.11%	0.97%
Greensboro Postal Credit Union	\$21,434	\$7	0.11%	0.03%	28.57%	0.14%	0.03%
Shuford Federal Credit Union	\$23,705	\$294	1.75%	0.42%	24.15%	10.15%	1.24%
Oteen VA Federal Credit Union	\$24,873	\$10	0.21%	0.47%	230.00%	0.50%	0.04%
McDowell Cornerstone Credit Union	\$26,950	\$239	2.10%	0.74%	35.15%	4.92%	0.89%
First Carolina People's Credit Union	\$28,536	\$628	2.70%	0.60%	22.13%	20.36%	2.20%
CS Credit Union	\$31,604	\$536	4.44%	0.82%	18.47%	12.43%	1.70%
Blue Flame Credit Union	\$32,888	\$8	0.04%	1.10%	NM	0.13%	0.02%
HealthShare Credit Union	\$36,929	\$99	0.51%	0.54%	107.07%	2.21%	0.27%
First Legacy Community Credit Union	\$38,973	\$424	2.67%	5.42%	203.07%	10.30%	1.09%
Carolina Community Federal Credit Union	\$39,388	\$408	1.49%	0.93%	62.75%	8.40%	1.04%
Hanesbrands Credit Union	\$43,929	\$247	1.63%	1.41%	86.64%	4.22%	0.56%
Acclaim Federal Credit Union	\$44,341	\$904	2.57%	1.23%	47.79%	23.63%	2.04%
Charlotte Fire Department Credit Union	\$46,792	\$75	0.30%	0.59%	194.67%	1.32%	0.16%
Vision Financial Federal Credit Union	\$49,257	\$493	1.93%	3.15%	163.29%	9.19%	1.00%
Lion's Share Federal Credit Union	\$49,980	\$421	1.10%	1.56%	142.04%	8.43%	0.84%
American Partners Federal Credit Union	\$50,961	\$138	0.35%	0.83%	239.13%	3.96%	0.27%
ElecTel Cooperative Federal Credit Union	\$51,531	\$211	0.62%	0.54%	86.26%	4.35%	0.41%
Greensboro Municipal Federal Credit Union	\$52,981	\$725	1.74%	1.03%	59.03%	10.65%	1.37%
Carolina Federal Credit Union	\$53,135	\$836	2.27%	1.79%	78.83%	17.78%	1.57%
Telco Credit Union	\$59,314	\$1,264	2.55%	0.98%	38.53%	13.50%	2.13%
Winston-Salem Federal Credit Union	\$60,142	\$1,345	2.82%	2.47%	87.51%	16.05%	2.24%

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Asset Quality
September 30, 2018
Run Date: November 12, 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)								
	Ecusta Credit Union	\$62,866	\$77	0.33%	0.84%	254.55%	1.14%	0.12%
	Bragg Mutual Federal Credit Union	\$63,022	\$314	0.84%	1.35%	161.15%	7.42%	0.50%
	North Carolina Community Federal Credit Union	\$71,040	\$144	0.53%	0.83%	156.94%	1.90%	0.20%
	Weyco Community Credit Union	\$73,691	\$374	1.55%	1.41%	90.64%	5.19%	0.51%
	WNC Community Credit Union	\$82,079	\$1,003	2.33%	0.41%	17.65%	8.35%	1.22%
	Welcome Federal Credit Union	\$83,251	\$785	1.33%	0.98%	74.01%	13.17%	0.94%
	Riegelwood Federal Credit Union	\$97,971	\$1,431	2.29%	1.76%	76.87%	10.77%	1.46%
	Nova Credit Union	\$108,263	\$2,095	3.28%	0.72%	21.86%	11.45%	1.94%
	R T P Federal Credit Union	\$115,325	\$310	0.39%	0.77%	195.81%	17.62%	0.27%
	Duke University Federal Credit Union	\$145,110	\$706	0.88%	0.79%	89.80%	6.47%	0.49%
	Premier Federal Credit Union	\$184,918	\$998	0.82%	1.16%	140.58%	5.84%	0.54%
	First Flight Federal Credit Union	\$186,174	\$779	0.54%	0.57%	104.75%	4.00%	0.42%
	Telco Community Credit Union	\$190,442	\$878	0.67%	0.45%	66.74%	5.26%	0.46%
	Mountain Credit Union	\$210,755	\$590	0.42%	0.60%	141.53%	4.07%	0.28%
	Summit Credit Union	\$230,685	\$881	0.53%	0.96%	183.09%	2.92%	0.38%
	Average of Asset Group A	\$52,706	\$416	2.18%	2.01%	131.83%	8.55%	1.03%
Asset Group B - \$251 to \$500 million in total assets								
	Members Credit Union	\$282,742	\$540	0.41%	0.47%	113.89%	2.26%	0.19%
	Champion Credit Union	\$292,405	\$1,877	0.74%	0.34%	46.03%	7.89%	0.64%
	Latino Community Credit Union	\$328,507	\$3,592	1.22%	1.24%	101.61%	9.23%	1.09%
	Piedmont Advantage Credit Union	\$354,893	\$5,533	1.92%	0.95%	49.52%	17.00%	1.56%
	Fort Bragg Federal Credit Union	\$401,994	\$1,975	0.93%	0.43%	45.72%	5.46%	0.49%
	Carolinas Telco Federal Credit Union	\$440,135	\$1,610	0.67%	0.29%	43.54%	2.60%	0.37%
	Average of Asset Group B	\$350,113	\$2,521	0.98%	0.62%	66.72%	7.41%	0.72%
Asset Group C - \$501 million to \$1 billion in total assets								
	Charlotte Metro Federal Credit Union	\$510,796	\$2,449	0.64%	0.77%	119.64%	4.41%	0.48%
	Marine Federal Credit Union	\$720,409	\$4,824	0.99%	2.60%	262.94%	7.73%	0.67%
	Average of Asset Group C	\$615,603	\$3,637	0.82%	1.69%	191.29%	6.07%	0.58%
Asset Group D - \$1 billion and over in total assets								
	Self-Help Credit Union	\$1,006,597	\$13,822	2.14%	2.05%	95.58%	11.22%	1.37%
	Allegacy Federal Credit Union	\$1,412,178	\$5,465	0.49%	1.05%	217.15%	3.98%	0.39%
	Local Government Federal Credit Union	\$2,054,746	\$27,240	1.59%	1.07%	66.94%	13.63%	1.33%
	Truliant Federal Credit Union	\$2,429,189	\$10,814	0.54%	0.82%	151.09%	5.51%	0.45%
	Coastal Federal Credit Union	\$3,136,840	\$12,303	0.46%	0.76%	166.46%	3.89%	0.39%
	State Employees' Credit Union	\$38,577,953	\$421,598	1.86%	1.12%	60.05%	13.03%	1.09%
	Average of Asset Group D	\$8,102,917	\$81,874	1.18%	1.15%	126.21%	8.54%	0.84%

Source: SNL Financial

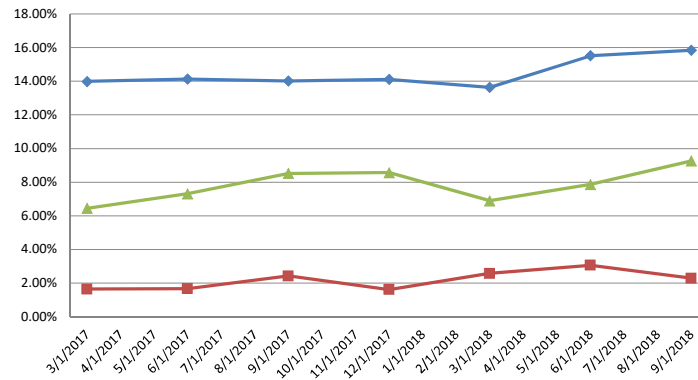
Note: Report includes only bank-level data.

NA = data was not available.

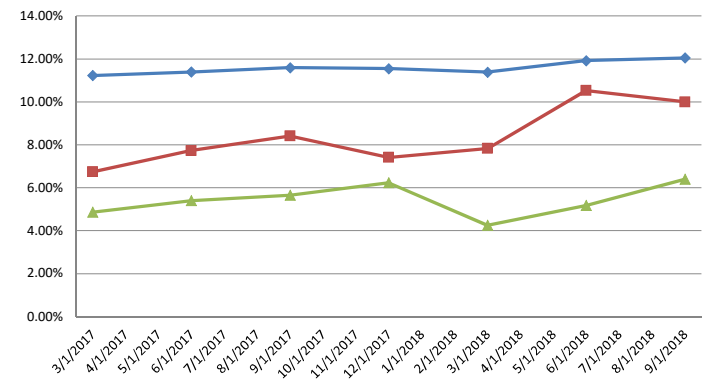
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

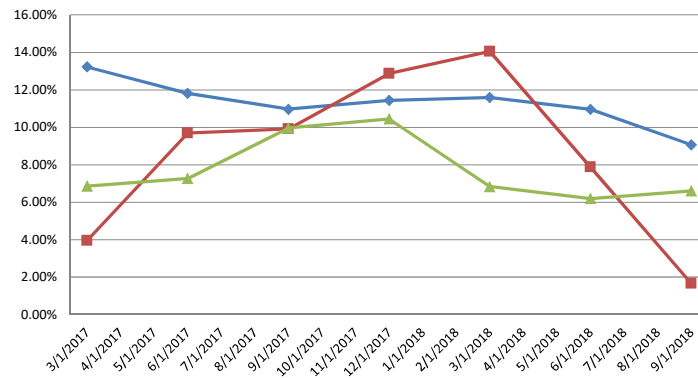
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

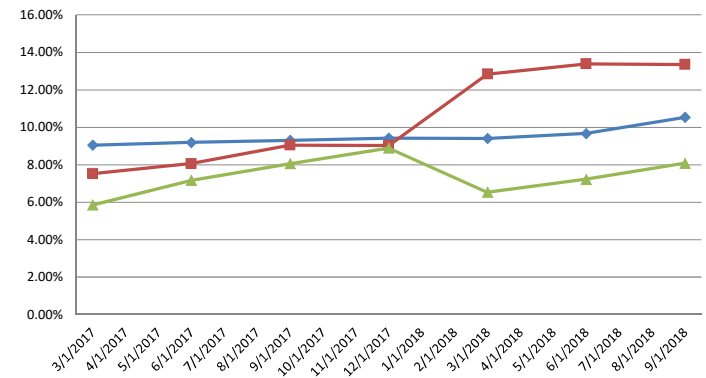
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	13.98%	14.12%	14.01%	14.11%	13.63%	15.51%	15.84%
Net Worth Growth (Decline) - YTD	1.63%	1.65%	2.40%	1.60%	2.56%	3.05%	2.27%
Total Delinquent Lns/ Net Worth	6.43%	7.30%	8.51%	8.56%	6.88%	7.85%	9.26%

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	9/30/18
Net Worth/ Assets	11.23%	11.38%	11.59%	11.54%	11.38%	11.92%	12.04%
Net Worth Growth (Decline) - YTD	6.73%	7.73%	8.41%	7.41%	7.82%	10.53%	9.99%
Total Delinquent Lns/ Net Worth	4.86%	5.40%	5.65%	6.22%	4.25%	5.17%	6.40%

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	9/30/18
Net Worth/ Assets	13.22%	11.81%	10.96%	11.44%	11.59%	10.95%	9.07%
Net Worth Growth (Decline) - YTD	3.95%	9.69%	9.91%	12.87%	14.05%	7.88%	1.67%
Total Delinquent Lns/ Net Worth	6.85%	7.26%	9.96%	10.45%	6.83%	6.19%	6.60%

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	9/30/18
Net Worth/ Assets	9.04%	9.19%	9.29%	9.41%	9.39%	9.66%	10.54%
Net Worth Growth (Decline) - YTD	7.51%	8.06%	9.04%	9.02%	12.84%	13.38%	13.35%
Total Delinquent Lns/ Net Worth	5.85%	7.16%	8.05%	8.88%	6.52%	7.22%	8.08%

Source: SNL Financial

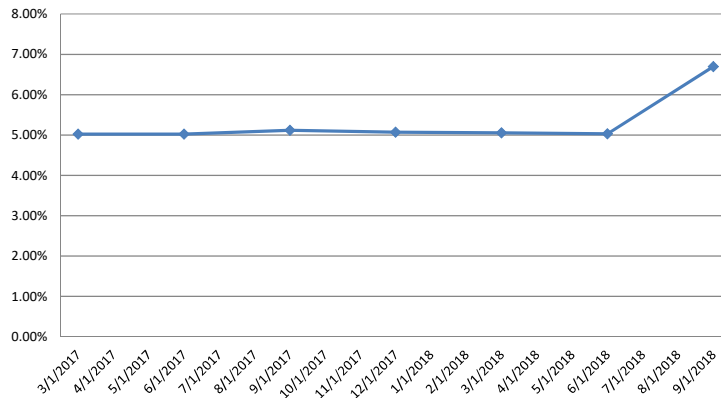
Note: Report includes only bank-level data.

NA = data was not available.

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

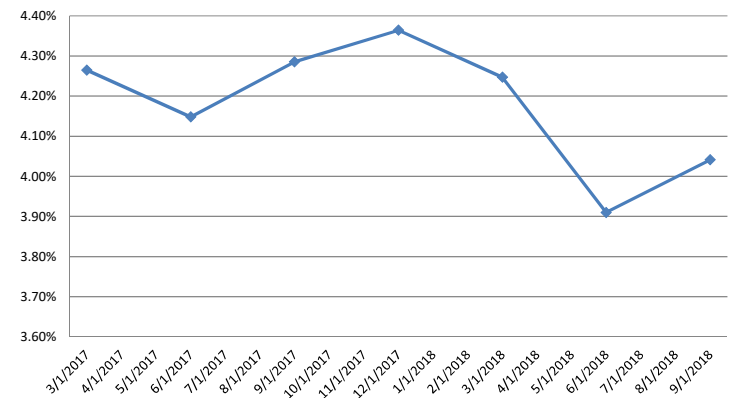
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



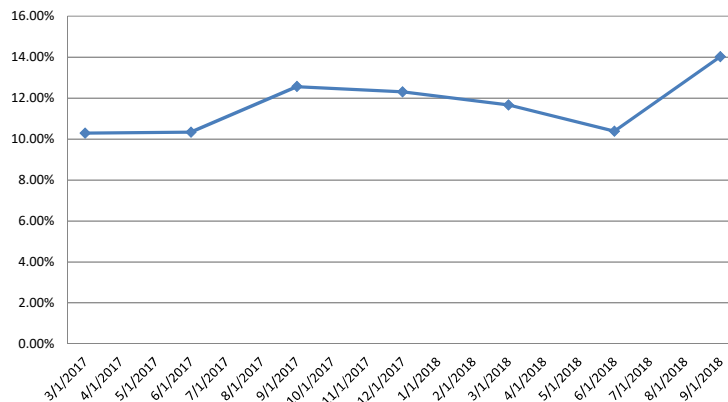
As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	5.02%	5.02%	5.12%	5.07%	5.05%	5.03%	6.70%

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



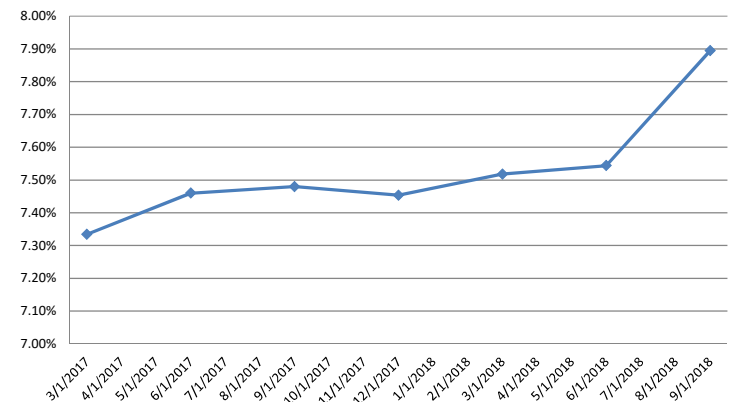
As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	4.27%	4.15%	4.29%	4.36%	4.25%	3.91%	4.04%

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



As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	10.28%	10.34%	12.57%	12.30%	11.67%	10.38%	14.03%

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



As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	7.33%	7.46%	7.48%	7.45%	7.52%	7.54%	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.

Net Worth

September 30, 2018

Run Date: November 12, 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	\$58	35.80%	(2.26%)	3.45%	5.17%
	Shaw University Federal Credit Union	\$449	\$131	29.18%	0.00%	17.56%	6.87%
	Dill Federal Credit Union	\$1,054	\$397	37.67%	(2.96%)	0.00%	1.26%
	Texas Gulf Carolina Employees Credit Union	\$2,600	\$920	35.38%	2.06%	0.33%	2.72%
	Piedmont Credit Union	\$4,479	\$609	13.60%	1.77%	3.28%	4.27%
	HSM Federal Credit Union	\$4,892	\$527	10.77%	23.86%	17.27%	16.32%
	Civic Federal Credit Union	\$5,100	\$5,000	98.04%	NA	0.00%	0.00%
	Arcade Credit Union	\$7,627	\$887	11.63%	(0.60%)	0.68%	1.47%
	Fayetteville Postal Credit Union	\$8,137	\$755	9.28%	12.14%	19.74%	6.23%
	North Carolina Press Association Federal Credit Union	\$8,463	\$1,070	12.64%	(4.92%)	3.46%	11.87%
	Lithium Federal Credit Union	\$8,628	\$1,675	19.41%	4.61%	8.48%	3.28%
	Allvac Savings & Credit Union	\$8,806	\$1,243	14.12%	2.63%	11.91%	2.01%
	TCP Credit Union	\$10,723	\$2,086	19.45%	6.08%	4.07%	7.67%
	Greater Kinston Credit Union	\$11,078	\$1,171	10.57%	1.26%	1.45%	14.60%
	Team & Wheel Federal Credit Union	\$11,436	\$1,722	15.06%	3.99%	1.34%	0.81%
	GUCO Credit Union	\$12,712	\$1,688	13.28%	0.56%	0.24%	1.07%
	Lincoln National Federal Credit Union	\$14,453	\$2,323	16.07%	(0.51%)	1.46%	0.56%
	Hamlet Federal Credit Union	\$16,405	\$1,014	6.18%	(59.49%)	157.99%	76.13%
	Internal Revenue Employees Federal Credit Union	\$19,804	\$3,072	15.51%	1.98%	0.20%	0.78%
	Emergency Responders Credit Union	\$21,284	\$2,696	12.67%	11.20%	7.68%	3.41%
	Greensboro Postal Credit Union	\$21,434	\$5,099	23.79%	1.13%	0.14%	0.04%
	Shuford Federal Credit Union	\$23,705	\$2,855	12.04%	2.28%	10.30%	2.49%
	Oteen VA Federal Credit Union	\$24,873	\$1,971	7.92%	2.55%	0.51%	1.17%
	McDowell Cornerstone Credit Union	\$26,950	\$5,081	18.85%	4.36%	4.70%	1.65%
	First Carolina People's Credit Union	\$28,536	\$2,946	10.32%	5.81%	21.32%	4.72%
	CS Credit Union	\$31,604	\$4,416	13.97%	5.08%	12.14%	2.24%
	Blue Flame Credit Union	\$32,888	\$5,972	18.16%	1.79%	0.13%	3.52%
	HealthShare Credit Union	\$36,929	\$4,374	11.84%	4.64%	2.26%	2.42%
	First Legacy Community Credit Union	\$38,973	\$3,682	9.45%	(22.56%)	11.52%	23.38%
	Carolina Community Federal Credit Union	\$39,388	\$4,607	11.70%	10.86%	8.86%	5.56%
	Hanesbrands Credit Union	\$43,929	\$5,775	13.15%	2.78%	4.28%	3.71%
	Acclaim Federal Credit Union	\$44,341	\$4,336	9.78%	4.12%	20.85%	9.96%
	Charlotte Fire Department Credit Union	\$46,792	\$5,803	12.40%	(0.96%)	1.29%	2.52%
	Vision Financial Federal Credit Union	\$49,257	\$4,692	9.53%	9.76%	10.51%	17.16%
	Lion's Share Federal Credit Union	\$49,980	\$4,398	8.80%	5.26%	9.57%	13.60%
	American Partners Federal Credit Union	\$50,961	\$6,076	11.92%	4.44%	2.27%	5.43%
	ElecTel Cooperative Federal Credit Union	\$51,531	\$6,000	11.64%	7.29%	3.52%	3.03%
	Greensboro Municipal Federal Credit Union	\$52,981	\$6,408	12.09%	6.57%	11.31%	6.68%
	Carolina Federal Credit Union	\$53,135	\$5,073	9.55%	9.73%	16.48%	12.99%
	Telco Credit Union	\$59,314	\$9,260	15.61%	(4.63%)	13.65%	5.26%
	Winston-Salem Federal Credit Union	\$60,142	\$7,358	12.23%	(19.69%)	18.28%	16.00%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2018

Run Date: November 12, 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)							
	Ecusta Credit Union	\$62,866	\$6,578	10.46%	2.23%	1.17%	2.98%
	Bragg Mutual Federal Credit Union	\$63,022	\$7,948	12.61%	9.76%	3.95%	6.37%
	North Carolina Community Federal Credit Union	\$71,040	\$7,343	10.34%	2.95%	1.96%	3.08%
	Weyco Community Credit Union	\$73,691	\$9,597	13.02%	2.62%	3.90%	3.53%
	WNC Community Credit Union	\$82,079	\$12,633	15.39%	1.50%	7.94%	1.40%
	Welcome Federal Credit Union	\$83,251	\$11,017	13.23%	(2.25%)	7.13%	5.27%
	Riegelwood Federal Credit Union	\$97,971	\$13,047	13.32%	5.47%	10.97%	8.43%
	Nova Credit Union	\$108,263	\$18,536	17.12%	2.77%	11.30%	2.47%
	R T P Federal Credit Union	\$115,325	\$10,132	8.79%	1.42%	3.06%	5.99%
	Duke University Federal Credit Union	\$145,110	\$11,567	7.97%	10.35%	6.10%	5.48%
	Premier Federal Credit Union	\$184,918	\$28,190	15.24%	12.23%	3.54%	4.98%
	First Flight Federal Credit Union	\$186,174	\$25,883	13.90%	6.90%	3.01%	3.15%
	Telco Community Credit Union	\$190,442	\$19,576	10.28%	16.96%	4.49%	2.99%
	Mountain Credit Union	\$210,755	\$21,476	10.19%	5.58%	2.75%	3.89%
	Summit Credit Union	\$230,685	\$33,010	14.31%	4.47%	2.67%	4.89%
	Average of Asset Group A	\$52,706	\$6,639	15.84%	2.27%	9.26%	6.70%
Asset Group B - \$251 to \$500 million in total assets							
	Members Credit Union	\$282,742	\$33,185	11.74%	9.93%	1.63%	1.85%
	Champion Credit Union	\$292,405	\$32,249	11.03%	8.95%	5.82%	2.68%
	Latino Community Credit Union	\$328,507	\$39,985	12.17%	24.58%	8.98%	9.13%
	Piedmont Advantage Credit Union	\$354,893	\$35,929	10.12%	3.27%	15.40%	7.63%
	Fort Bragg Federal Credit Union	\$401,994	\$46,863	11.66%	6.49%	4.21%	1.93%
	Carolinas Telco Federal Credit Union	\$440,135	\$68,322	15.52%	6.73%	2.36%	1.03%
	Average of Asset Group B	\$350,113	\$42,756	12.04%	9.99%	6.40%	4.04%
Asset Group C - \$501 million to \$1 billion in total assets							
	Charlotte Metro Federal Credit Union	\$510,796	\$52,543	10.29%	12.69%	4.66%	5.58%
	Marine Federal Credit Union	\$720,409	\$56,459	7.84%	(9.36%)	8.54%	22.47%
	Average of Asset Group C	\$615,603	\$54,501	9.07%	1.67%	6.60%	14.03%
Asset Group D - \$1 billion and over in total assets							
	Self-Help Credit Union	\$1,006,597	\$145,417	14.45%	17.06%	9.51%	9.08%
	Allegacy Federal Credit Union	\$1,412,178	\$153,668	10.88%	13.06%	3.56%	7.72%
	Local Government Federal Credit Union	\$2,054,746	\$199,734	9.72%	17.97%	13.64%	9.13%
	Truliant Federal Credit Union	\$2,429,189	\$214,025	8.81%	9.84%	5.05%	7.63%
	Coastal Federal Credit Union	\$3,136,840	\$345,914	11.03%	12.38%	3.56%	5.92%
	State Employees' Credit Union	\$38,577,953	\$3,210,086	8.32%	9.79%	13.13%	7.89%
	Average of Asset Group D	\$8,102,917	\$711,474	10.54%	13.35%	8.08%	7.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

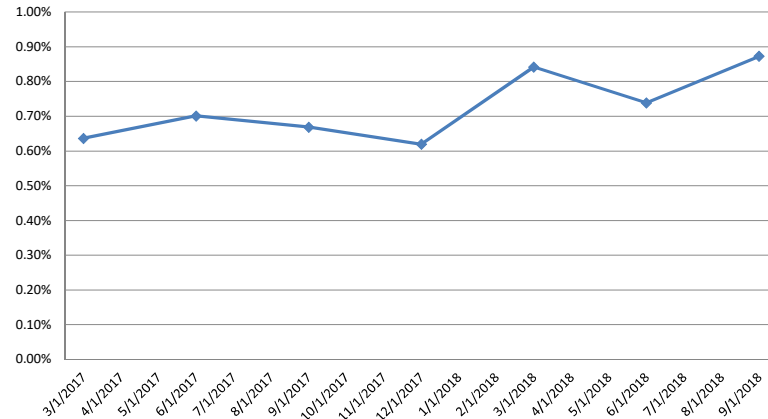
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

South Carolina

Performance Analysis

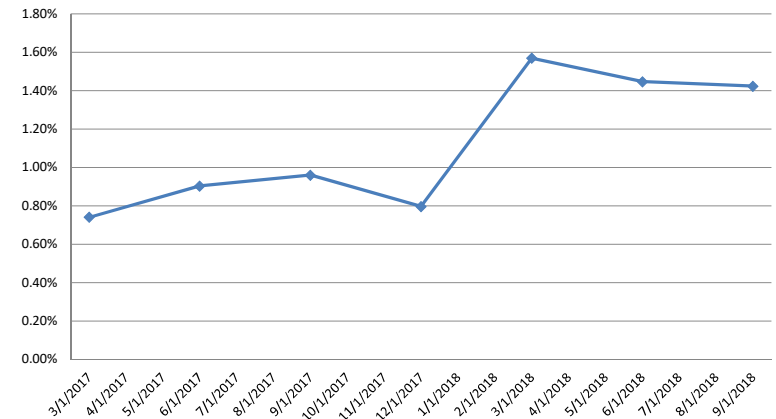
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



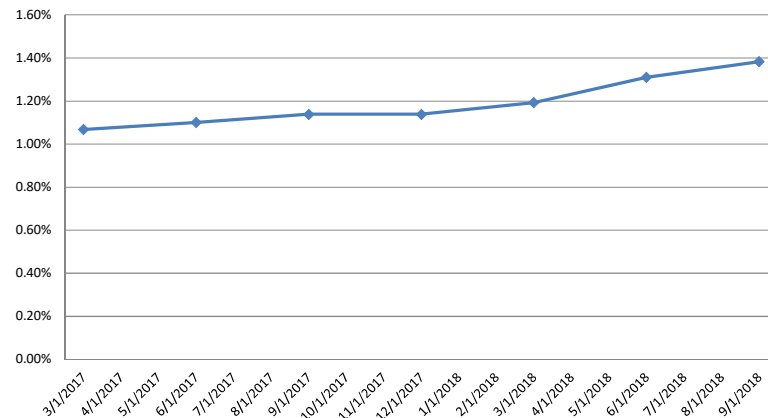
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.64%	0.70%	0.67%	0.62%	0.84%	0.74%	0.87%

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



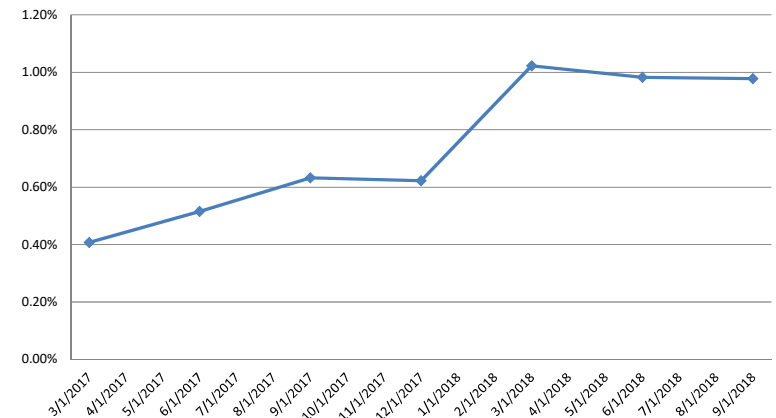
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.74%	0.90%	0.96%	0.80%	1.57%	1.45%	1.42%

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	9/30/18
	1.07%	1.10%	1.14%	1.14%	1.19%	1.31%	1.38%

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	9/30/18
	0.41%	0.52%	0.63%	0.62%	1.02%	0.98%	0.98%

Source: SNL Financial

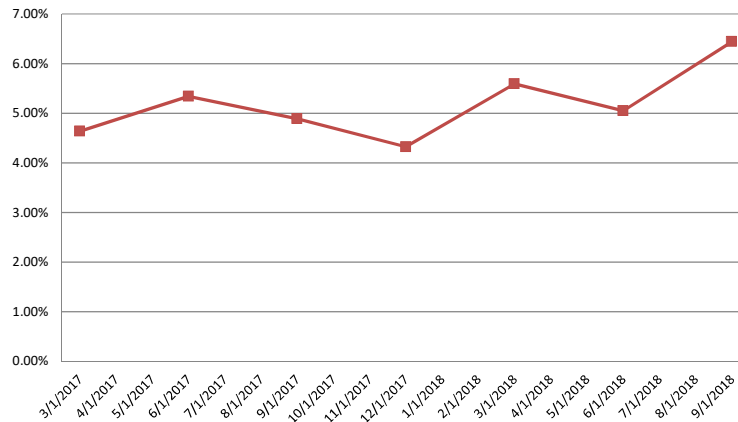
Note: Report includes only bank-level data.

NA = data was not available.

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

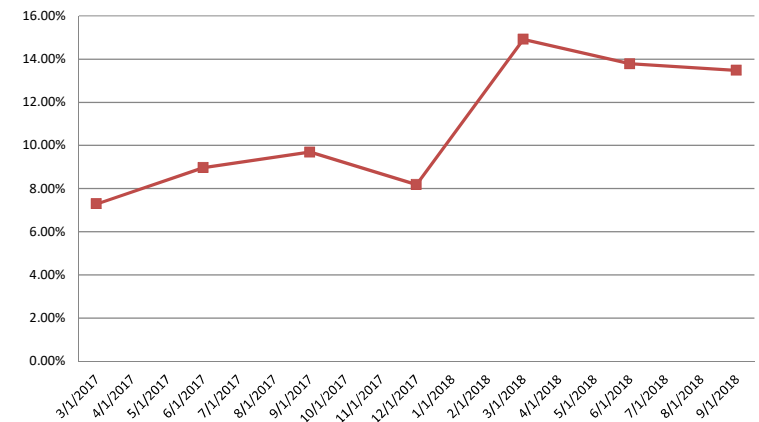
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



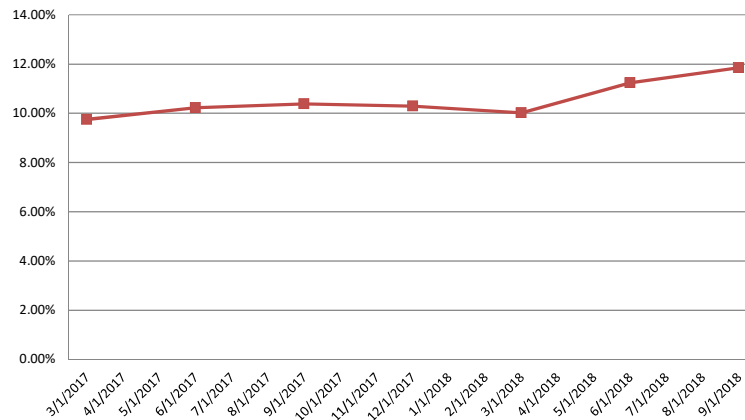
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	4.64%	5.34%	4.89%	4.33%	5.59%	5.05%	6.44%

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



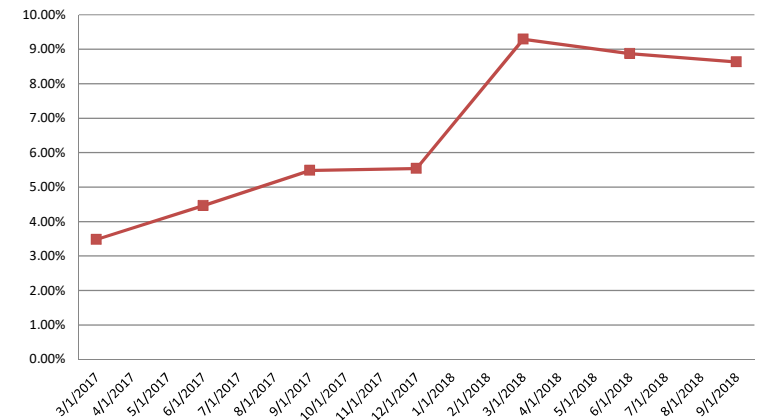
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	7.29%	8.97%	9.69%	8.19%	14.92%	13.78%	13.48%

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	9/30/18
	9.75%	10.22%	10.38%	10.29%	10.02%	11.24%	11.85%

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	9/30/18
	3.48%	4.46%	5.48%	5.54%	9.30%	8.87%	8.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 12, 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	\$1,561	\$5	1.28%	11.11%	82.35%	\$30	\$10	0.86%	7.53%	84.00%	\$29
	Trinity Baptist Church Federal Credit Union	\$2,592	\$4	0.63%	5.26%	55.56%	\$0	\$8	0.43%	3.54%	62.96%	\$1
	S C H D District 7 Federal Credit Union	\$2,798	\$34	5.00%	21.12%	48.48%	\$40	\$57	2.90%	12.22%	60.00%	\$38
	C O Federal Credit Union	\$2,838	\$0	0.00%	0.00%	100.00%	\$35	\$9	0.47%	2.88%	93.57%	\$38
	Sangamo-Oconee Employees Federal Credit Union	\$3,547	\$11	1.21%	5.79%	45.00%	\$52	(\$3)	(0.11%)	(0.52%)	105.08%	\$59
	Sumter City Credit Union	\$3,682	(\$4)	(0.44%)	(3.90%)	142.11%	\$43	(\$16)	(0.60%)	(5.14%)	123.81%	\$42
	Brookland Federal Credit Union	\$3,730	\$4	0.44%	6.45%	93.59%	\$47	\$14	0.52%	7.65%	92.11%	\$43
	South Carolina Methodist Conference Credit Union	\$5,277	\$11	0.83%	7.72%	83.12%	\$54	\$24	0.59%	5.69%	87.00%	\$53
	Spartanburg City Employees Credit Union	\$5,728	\$14	1.02%	4.79%	59.42%	\$54	\$41	1.08%	4.73%	68.45%	\$53
	TRMC Employees Credit Union	\$5,900	\$8	0.55%	2.65%	58.93%	\$69	\$100	2.34%	11.35%	57.49%	\$68
	Emerald Credit Association Federal Credit Union	\$6,937	\$5	0.29%	3.34%	94.95%	\$43	\$14	0.27%	3.15%	94.93%	\$43
	Abbeville Community Federal Credit Union	\$7,729	\$25	1.26%	7.57%	82.24%	\$42	\$63	1.05%	6.46%	82.25%	\$45
	St. Francis Federal Credit Union	\$9,125	\$41	1.77%	8.91%	73.03%	\$68	\$95	1.36%	6.98%	75.91%	\$70
	Berkeley Community Federal Credit Union	\$12,264	\$7	0.23%	1.39%	94.29%	\$48	\$12	0.13%	0.80%	96.23%	\$49
	Anmed Health Federal Credit Union	\$15,119	\$19	0.50%	3.94%	84.21%	\$40	\$35	0.31%	2.43%	90.67%	\$40
	Self Memorial Hospital Federal Credit Union	\$15,346	\$42	1.08%	9.12%	79.51%	\$30	\$112	0.96%	8.24%	81.69%	\$34
	1st Cooperative Federal Credit Union	\$16,023	\$44	1.11%	8.52%	75.34%	\$124	\$122	1.06%	8.06%	78.29%	\$121
	S C I Federal Credit Union	\$16,857	\$9	0.21%	1.24%	84.75%	\$63	(\$41)	(0.32%)	(1.88%)	91.70%	\$65
	Spartan Federal Credit Union	\$17,073	\$68	1.58%	12.70%	68.96%	\$75	\$140	1.08%	8.92%	73.99%	\$72
	HopeSouth Federal Credit Union	\$20,723	\$121	2.33%	13.42%	66.32%	\$62	\$221	1.44%	8.35%	71.18%	\$66
	Pickens Federal Credit Union	\$22,239	\$73	1.28%	8.32%	69.66%	\$61	\$188	1.09%	7.28%	73.62%	\$59
	Edisto Federal Credit Union	\$24,396	\$29	0.46%	3.44%	83.38%	\$63	\$125	0.65%	4.98%	83.29%	\$63
	Turbine Federal Credit Union	\$27,375	\$55	0.80%	5.74%	56.18%	\$46	\$106	0.51%	3.72%	63.76%	\$48
	Health Facilities Federal Credit Union	\$30,176	\$101	1.32%	10.49%	81.49%	\$43	\$318	1.37%	11.32%	81.97%	\$46
	Pee Dee Federal Credit Union	\$30,418	\$167	2.20%	11.10%	65.12%	\$58	\$483	2.13%	11.01%	63.35%	\$53
	Columbia Post Office Credit Union	\$33,648	\$52	0.61%	4.56%	66.28%	\$47	\$214	0.84%	6.31%	60.03%	\$49
	Palmetto First Federal Credit Union	\$39,028	\$182	1.79%	11.51%	65.70%	\$64	\$493	1.60%	10.67%	66.61%	\$63
	Nucor Employees Credit Union	\$40,629	\$133	1.29%	8.82%	73.53%	\$61	\$310	1.02%	6.98%	77.52%	\$62
	Greenwood Municipal Federal Credit Union	\$42,059	\$112	1.05%	8.14%	82.00%	\$49	\$299	0.95%	7.36%	83.66%	\$48
	G.H.S. Federal Credit Union	\$44,228	\$59	0.53%	5.46%	83.88%	\$64	\$233	0.71%	7.31%	82.02%	\$66
	Dixies Federal Credit Union	\$46,237	\$105	0.91%	4.86%	76.34%	\$71	\$259	0.76%	4.04%	79.23%	\$75
	Neighbors United Federal Credit Union	\$50,608	\$44	0.35%	2.94%	88.27%	\$52	\$74	0.20%	1.65%	90.67%	\$53
	Vital Federal Credit Union	\$51,988	\$116	0.88%	8.86%	81.25%	\$71	\$184	0.47%	4.74%	84.15%	\$73
	Latitude 32 Federal Credit Union	\$54,558	\$153	1.12%	10.88%	75.84%	\$58	\$218	0.54%	5.23%	80.98%	\$60
	Santee Cooper Credit Union	\$55,161	\$172	1.26%	11.24%	72.08%	\$62	\$532	1.30%	11.95%	70.41%	\$61
	Upstate Federal Credit Union	\$64,690	\$246	1.54%	16.05%	80.98%	\$53	\$980	2.13%	22.46%	75.91%	\$53
	Palmetto Health Credit Union	\$68,689	\$257	1.46%	9.13%	75.90%	\$65	\$909	1.68%	10.99%	72.56%	\$63
	South Carolina National Guard Federal Credit Union	\$71,796	\$259	1.43%	7.95%	65.31%	\$61	\$775	1.43%	7.99%	64.93%	\$59

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2018

Run Date: November 12, 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)												
	Secured Advantage Federal Credit Union	\$75,571	\$66	0.35%	2.80%	86.56%	\$62	\$50	0.09%	0.71%	93.50%	\$61
	Caro Federal Credit Union	\$92,725	\$121	0.53%	3.86%	82.75%	\$85	\$433	0.64%	4.63%	84.40%	\$81
	Anderson Federal Credit Union	\$95,911	\$118	0.49%	5.93%	87.22%	\$58	\$330	0.46%	5.60%	86.72%	\$57
	Greenville Heritage Federal Credit Union	\$98,323	\$357	1.45%	9.24%	74.29%	\$57	\$795	1.08%	6.98%	79.89%	\$58
	Georgetown Kraft Credit Union	\$109,364	\$226	0.82%	6.67%	80.20%	\$57	\$730	0.89%	7.31%	80.12%	\$56
	Carolina Foothills Federal Credit Union	\$113,345	\$348	1.22%	10.93%	72.82%	\$58	\$980	1.16%	10.56%	75.48%	\$58
	Mid Carolina Credit Union	\$132,453	\$207	0.62%	5.19%	86.16%	\$58	\$219	0.22%	1.83%	87.15%	\$55
	ArrowPointe Federal Credit Union	\$158,971	\$164	0.41%	4.37%	86.15%	\$55	\$707	0.59%	6.38%	83.74%	\$53
	SPC Credit Union	\$164,358	\$326	0.79%	10.22%	84.85%	\$62	\$811	0.65%	8.66%	86.34%	\$60
	MTC Federal Credit Union	\$183,796	\$550	1.20%	7.58%	80.93%	\$69	\$1,512	1.11%	7.06%	79.19%	\$70
	Greenville Federal Credit Union	\$237,391	\$410	0.69%	6.21%	83.29%	\$69	\$1,500	0.85%	7.71%	80.73%	\$66
	Carolina Trust Federal Credit Union	\$237,839	\$355	0.59%	6.26%	76.91%	\$58	\$1,214	0.68%	7.22%	77.89%	\$57
	Average of Asset Group A	\$53,456	\$121	1.01%	7.20%	77.95%	\$56	\$340	0.87%	6.44%	80.42%	\$56
Asset Group B - \$251 to \$500 million in total assets												
	CPM Federal Credit Union	\$354,523	\$1,036	1.18%	10.64%	78.61%	\$57	\$3,353	1.29%	11.81%	79.01%	\$56
	SC Telco Federal Credit Union	\$407,235	\$1,572	1.60%	13.74%	69.48%	\$81	\$4,966	1.73%	14.96%	69.64%	\$79
	Family Trust Federal Credit Union	\$477,818	\$1,616	1.35%	14.37%	72.28%	\$70	\$4,465	1.25%	13.67%	73.29%	\$70
	Average of Asset Group B	\$413,192	\$1,408	1.38%	12.92%	73.46%	\$69	\$4,261	1.42%	13.48%	73.98%	\$68
Asset Group C - \$501 million to \$1 billion in total assets												
	Heritage Trust Federal Credit Union	\$620,695	\$1,389	0.89%	9.78%	77.64%	\$68	\$1,813	0.39%	4.28%	79.92%	\$68
	S.C. State Federal Credit Union	\$833,700	\$3,546	1.71%	14.04%	61.72%	\$59	\$9,387	1.53%	12.78%	65.19%	\$61
	AllSouth Federal Credit Union	\$840,323	\$3,234	1.54%	10.40%	66.54%	\$55	\$9,773	1.56%	10.75%	67.62%	\$53
	Palmetto Citizens Federal Credit Union	\$844,189	\$2,932	1.40%	11.93%	67.89%	\$57	\$8,192	1.32%	11.42%	69.30%	\$57
	SRP Federal Credit Union	\$937,201	\$4,826	2.07%	19.09%	64.46%	\$67	\$14,447	2.11%	20.01%	63.12%	\$65
	Average of Asset Group C	\$815,222	\$3,185	1.52%	13.05%	67.65%	\$61	\$8,722	1.38%	11.85%	69.03%	\$61
Asset Group D - \$1 billion and over in total assets												
	Safe Federal Credit Union	\$1,048,736	\$2,576	0.98%	8.83%	70.48%	\$60	\$8,884	1.12%	10.42%	69.64%	\$61
	Sharonview Federal Credit Union	\$1,594,028	\$2,268	0.57%	5.86%	78.17%	\$107	\$9,329	0.80%	8.16%	72.84%	\$102
	South Carolina Federal Credit Union	\$1,718,136	\$2,887	0.67%	5.95%	84.27%	\$91	\$10,190	0.79%	7.12%	81.75%	\$90
	Founders Federal Credit Union	\$2,337,042	\$9,425	1.63%	12.09%	64.28%	\$72	\$20,217	1.20%	8.83%	68.61%	\$72
	Average of Asset Group D	\$1,674,486	\$4,289	0.96%	8.18%	74.30%	\$83	\$12,155	0.98%	8.63%	73.21%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

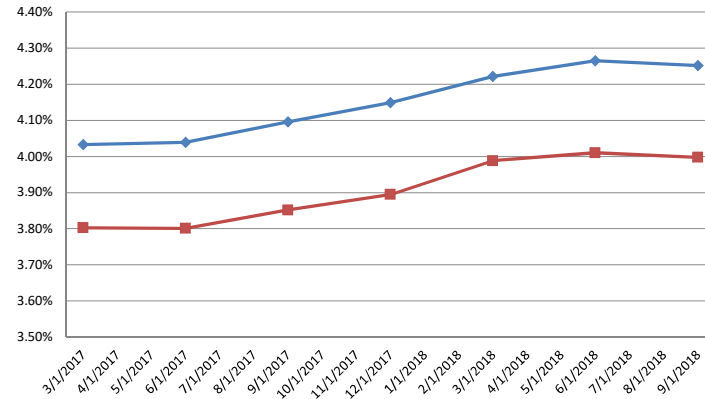
NA = data was not available.

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Balance Sheet & Net Interest Margin

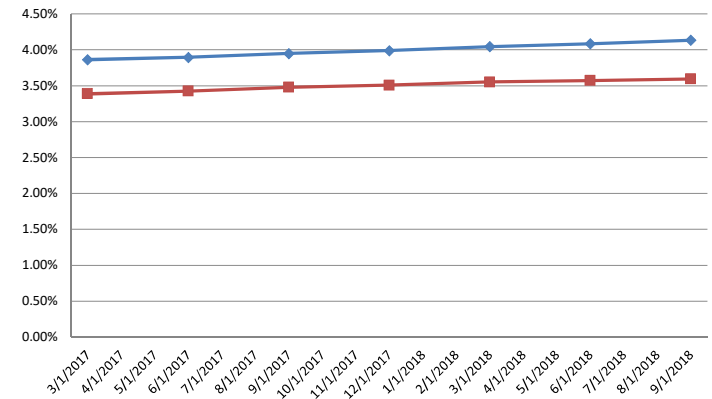
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



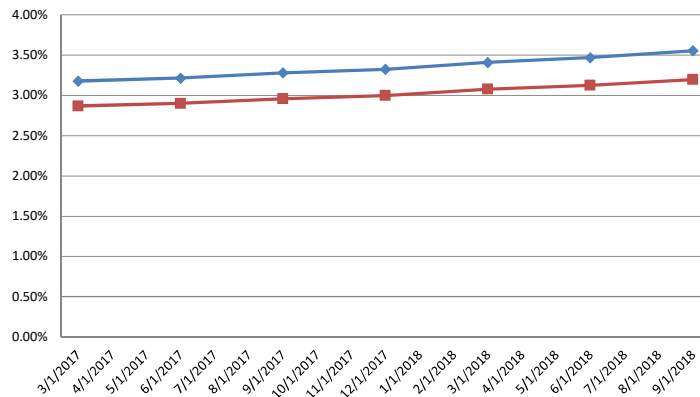
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	4.03%	4.04%	4.10%	4.15%	4.22%	4.27%	4.25%
Net Interest Income/ Avg Assets	3.80%	3.80%	3.85%	3.89%	3.99%	4.01%	4.00%

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



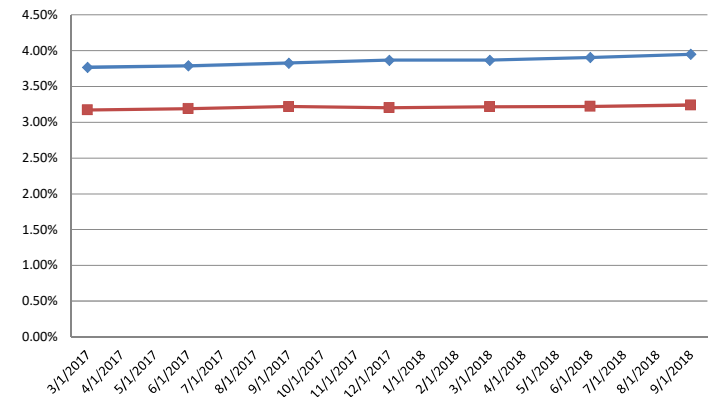
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.86%	3.89%	3.95%	3.99%	4.04%	4.08%	4.13%
Net Interest Income/ Avg Assets	3.39%	3.42%	3.48%	3.51%	3.55%	3.57%	3.59%

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	9/30/18
Yield on Avg Assets	3.18%	3.21%	3.28%	3.32%	3.41%	3.47%	3.55%
Net Interest Income/ Avg Assets	2.87%	2.90%	2.96%	3.00%	3.08%	3.12%	3.20%

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	9/30/18
Yield on Avg Assets	3.77%	3.79%	3.83%	3.87%	3.87%	3.90%	3.95%
Net Interest Income/ Avg Assets	3.17%	3.19%	3.22%	3.20%	3.22%	3.22%	3.24%

Source: SNL Financial

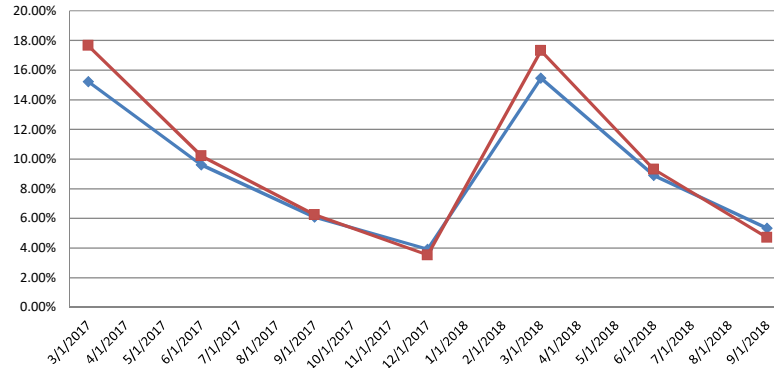
Note: Report includes only bank-level data.

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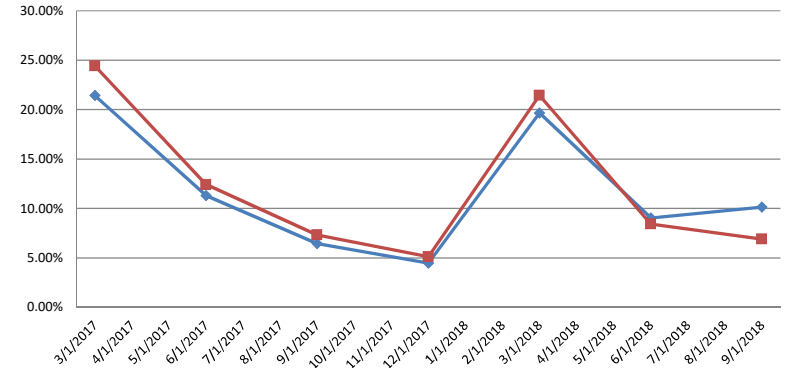
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



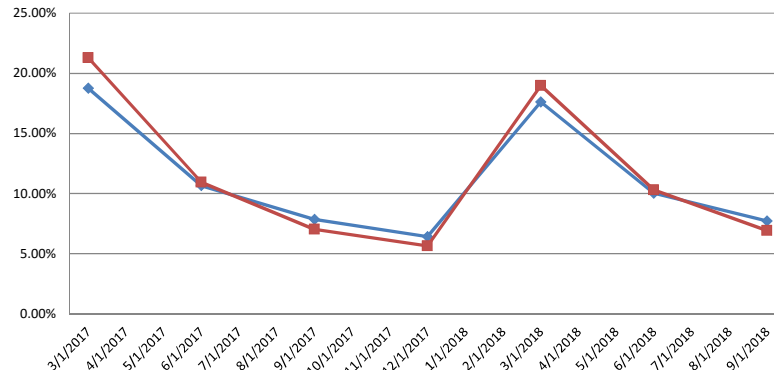
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	15.22%	9.61%	6.10%	3.92%	15.45%	8.90%	5.33%
Market Growth Rate	17.66%	10.21%	6.25%	3.53%	17.32%	9.31%	4.71%

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



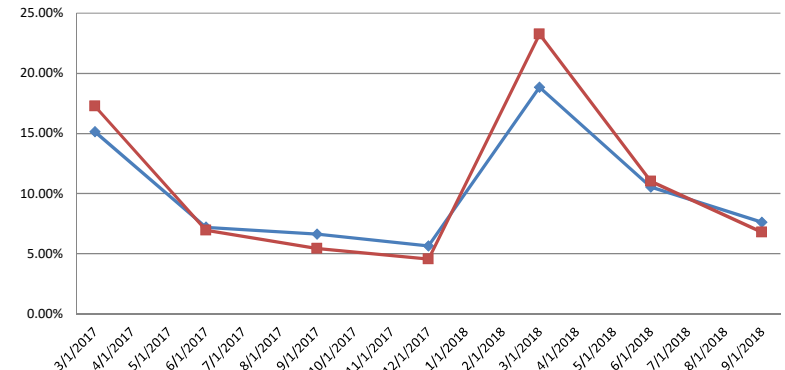
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	21.43%	11.32%	6.44%	4.48%	19.66%	9.05%	10.14%
Market Growth Rate	24.44%	12.42%	7.31%	5.12%	21.45%	8.43%	6.91%

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	9/30/18
Asset Growth Rate	18.76%	10.66%	7.86%	6.43%	17.63%	10.04%	7.71%
Market Growth Rate	21.30%	10.95%	7.04%	5.64%	18.97%	10.31%	6.93%

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	9/30/18
Asset Growth Rate	15.15%	7.21%	6.64%	5.65%	18.85%	10.53%	7.63%
Market Growth Rate	17.27%	6.96%	5.45%	4.56%	23.26%	11.03%	6.79%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 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	\$1,561	\$1,012	\$1,374	73.65%	\$781	7.55%	0.17%	7.46%	4.87%	4.72%
	Trinity Baptist Church Federal Credit Union	\$2,592	\$555	\$2,285	24.29%	\$2,592	1.28%	0.00%	1.28%	11.51%	12.58%
	S C H D District 7 Federal Credit Union	\$2,798	\$1,819	\$2,105	86.41%	\$1,865	6.77%	0.31%	6.82%	15.95%	16.52%
	C O Federal Credit Union	\$2,838	\$1,396	\$2,168	64.39%	\$1,892	5.54%	0.00%	5.54%	17.97%	4.78%
	Sangamo-Oconee Employees Federal Credit Union	\$3,547	\$1,069	\$2,778	38.48%	\$3,547	2.01%	0.11%	1.91%	(13.78%)	(17.07%)
	Sumter City Credit Union	\$3,682	\$1,725	\$3,273	52.70%	\$2,455	2.63%	0.15%	2.44%	15.61%	18.78%
	Brookland Federal Credit Union	\$3,730	\$2,459	\$3,458	71.11%	\$1,066	5.28%	0.11%	5.17%	12.60%	13.36%
	South Carolina Methodist Conference Credit Union	\$5,277	\$3,558	\$4,682	75.99%	\$1,508	5.30%	0.12%	5.18%	(4.75%)	(5.91%)
	Spartanburg City Employees Credit Union	\$5,728	\$4,546	\$4,284	106.12%	\$2,864	4.51%	0.40%	4.14%	31.48%	30.43%
	TRMC Employees Credit Union	\$5,900	\$4,844	\$4,494	107.79%	\$1,967	11.54%	0.61%	10.93%	10.96%	14.73%
	Emerald Credit Association Federal Credit Union	\$6,937	\$4,207	\$6,286	66.93%	\$1,734	4.14%	0.16%	3.98%	11.16%	12.15%
	Abbeville Community Federal Credit Union	\$7,729	\$6,156	\$6,336	97.16%	\$1,546	5.65%	0.10%	5.55%	(0.40%)	(1.99%)
	St. Francis Federal Credit Union	\$9,125	\$5,793	\$7,242	79.99%	\$2,281	4.46%	0.17%	4.30%	2.71%	1.53%
	Berkeley Community Federal Credit Union	\$12,264	\$4,720	\$10,122	46.63%	\$2,044	4.08%	0.28%	3.79%	13.26%	8.76%
	Anmed Health Federal Credit Union	\$15,119	\$5,897	\$13,146	44.86%	\$2,749	3.00%	0.07%	2.93%	2.31%	2.30%
	Self Memorial Hospital Federal Credit Union	\$15,346	\$7,635	\$13,278	57.50%	\$2,192	4.12%	0.28%	3.85%	2.71%	0.90%
	1st Cooperative Federal Credit Union	\$16,023	\$12,514	\$13,895	90.06%	\$5,341	4.56%	0.10%	4.47%	11.54%	12.25%
	S C I Federal Credit Union	\$16,857	\$8,252	\$13,776	59.90%	\$4,214	3.66%	0.24%	3.41%	4.20%	5.90%
	Spartan Federal Credit Union	\$17,073	\$8,733	\$14,822	58.92%	\$3,415	4.03%	0.12%	3.91%	3.50%	4.18%
	HopeSouth Federal Credit Union	\$20,723	\$11,904	\$17,077	69.71%	\$2,438	6.94%	0.20%	6.74%	8.38%	7.86%
	Pickens Federal Credit Union	\$22,239	\$9,094	\$18,488	49.19%	\$3,177	2.98%	0.02%	2.96%	(2.29%)	(4.17%)
	Edisto Federal Credit Union	\$24,396	\$10,453	\$20,974	49.84%	\$2,218	4.58%	0.94%	3.64%	(10.57%)	(5.53%)
	Turbine Federal Credit Union	\$27,375	\$12,892	\$23,354	55.20%	\$3,911	3.69%	0.08%	3.61%	(3.00%)	(3.00%)
	Health Facilities Federal Credit Union	\$30,176	\$11,908	\$26,087	45.65%	\$2,081	3.41%	0.05%	3.36%	3.35%	2.30%
	Pee Dee Federal Credit Union	\$30,418	\$20,524	\$24,202	84.80%	\$2,433	4.73%	0.17%	4.56%	6.43%	5.19%
	Columbia Post Office Credit Union	\$33,648	\$7,574	\$28,781	26.32%	\$7,477	2.97%	0.86%	2.17%	(2.92%)	(4.52%)
	Palmetto First Federal Credit Union	\$39,028	\$26,613	\$32,496	81.90%	\$2,891	5.08%	0.22%	4.86%	(2.38%)	(4.84%)
	Nucor Employees Credit Union	\$40,629	\$23,253	\$33,765	68.87%	\$2,902	3.57%	0.24%	3.33%	11.38%	12.32%
	Greenwood Municipal Federal Credit Union	\$42,059	\$20,405	\$36,232	56.32%	\$2,474	3.80%	0.22%	3.58%	7.64%	7.81%
	G.H.S. Federal Credit Union	\$44,228	\$18,302	\$39,704	46.10%	\$4,021	2.84%	0.06%	2.78%	0.00%	(0.76%)
	Dixies Federal Credit Union	\$46,237	\$30,193	\$36,979	81.65%	\$2,802	5.25%	0.82%	4.43%	10.10%	11.54%
	Neighbors United Federal Credit Union	\$50,608	\$24,013	\$44,087	54.47%	\$2,977	3.55%	0.21%	3.34%	6.56%	7.13%
	Vital Federal Credit Union	\$51,988	\$37,457	\$46,092	81.27%	\$3,058	3.62%	0.55%	3.07%	2.07%	1.73%
	Latitude 32 Federal Credit Union	\$54,558	\$42,434	\$48,476	87.54%	\$3,031	3.48%	0.22%	3.26%	4.25%	4.63%
	Santee Cooper Credit Union	\$55,161	\$37,795	\$48,698	77.61%	\$3,152	3.68%	0.13%	3.55%	3.92%	2.54%
	Upstate Federal Credit Union	\$64,690	\$50,908	\$58,075	87.66%	\$1,578	5.21%	0.50%	4.71%	19.05%	18.26%
	Palmetto Health Credit Union	\$68,689	\$37,564	\$55,692	67.45%	\$2,453	3.53%	0.28%	3.26%	(3.13%)	(6.52%)
	South Carolina National Guard Federal Credit Union	\$71,796	\$32,252	\$57,958	55.65%	\$3,881	3.80%	0.44%	3.36%	3.32%	3.88%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 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)											
	Secured Advantage Federal Credit Union	\$75,571	\$30,534	\$66,028	46.24%	\$4,318	2.86%	0.24%	2.61%	(1.90%)	(2.20%)
	Caro Federal Credit Union	\$92,725	\$57,959	\$79,698	72.72%	\$4,523	3.60%	0.07%	3.53%	7.15%	7.98%
	Anderson Federal Credit Union	\$95,911	\$70,564	\$87,013	81.10%	\$2,558	3.98%	0.34%	3.64%	6.00%	5.81%
	Greenville Heritage Federal Credit Union	\$98,323	\$73,765	\$82,019	89.94%	\$2,694	4.14%	0.35%	3.79%	4.98%	4.29%
	Georgetown Kraft Credit Union	\$109,364	\$74,652	\$94,339	79.13%	\$1,902	4.12%	0.21%	3.91%	2.12%	1.23%
	Carolina Foothills Federal Credit Union	\$113,345	\$79,924	\$96,237	83.05%	\$2,244	4.23%	0.30%	3.93%	8.38%	4.10%
	Mid Carolina Credit Union	\$132,453	\$94,141	\$113,266	83.11%	\$3,154	3.50%	0.43%	3.08%	(0.34%)	(0.43%)
	ArrowPointe Federal Credit Union	\$158,971	\$112,704	\$141,411	79.70%	\$2,694	3.84%	0.52%	3.32%	3.44%	3.63%
	SPC Credit Union	\$164,358	\$100,211	\$147,296	68.03%	\$2,548	3.66%	0.24%	3.42%	5.05%	3.99%
	MTC Federal Credit Union	\$183,796	\$120,638	\$150,040	80.40%	\$2,451	4.68%	0.44%	4.23%	4.78%	3.96%
	Greenville Federal Credit Union	\$237,391	\$170,951	\$206,481	82.79%	\$3,570	3.92%	0.31%	3.61%	7.71%	5.36%
	Carolina Trust Federal Credit Union	\$237,839	\$162,741	\$210,968	77.14%	\$2,782	3.23%	0.08%	3.16%	3.38%	3.25%
	Average of Asset Group A	\$53,456	\$34,024	\$46,036	69.07%	\$2,809	4.25%	0.26%	4.00%	5.33%	4.71%
Asset Group B - \$251 to \$500 million in total assets											
	CPM Federal Credit Union	\$354,523	\$210,889	\$306,795	68.74%	\$2,117	3.21%	0.30%	2.91%	12.79%	12.51%
	SC Telco Federal Credit Union	\$407,235	\$315,239	\$333,554	94.51%	\$3,219	5.36%	0.70%	4.65%	14.42%	6.65%
	Family Trust Federal Credit Union	\$477,818	\$367,596	\$387,393	94.89%	\$3,273	3.83%	0.61%	3.22%	3.21%	1.58%
	Average of Asset Group B	\$413,192	\$297,908	\$342,581	86.05%	\$2,870	4.13%	0.54%	3.59%	10.14%	6.91%
Asset Group C - \$501 million to \$1 billion in total assets											
	Heritage Trust Federal Credit Union	\$620,695	\$458,394	\$518,949	88.33%	\$3,310	4.01%	0.38%	3.63%	5.82%	5.54%
	S.C. State Federal Credit Union	\$833,700	\$446,308	\$721,826	61.83%	\$3,269	3.69%	0.27%	3.42%	7.10%	6.18%
	AllSouth Federal Credit Union	\$840,323	\$570,083	\$709,880	80.31%	\$2,792	2.92%	0.33%	2.59%	5.25%	4.22%
	Palmetto Citizens Federal Credit Union	\$844,189	\$489,099	\$626,222	78.10%	\$3,004	3.58%	0.70%	2.88%	8.08%	7.81%
	SRP Federal Credit Union	\$937,201	\$624,263	\$816,564	76.45%	\$2,952	3.56%	0.10%	3.46%	12.32%	10.90%
	Average of Asset Group C	\$815,222	\$517,629	\$678,688	77.00%	\$3,065	3.55%	0.36%	3.20%	7.71%	6.93%
Asset Group D - \$1 billion and over in total assets											
	Safe Federal Credit Union	\$1,048,736	\$802,574	\$912,184	87.98%	\$3,537	2.96%	0.40%	2.57%	2.54%	0.85%
	Sharonview Federal Credit Union	\$1,594,028	\$1,408,097	\$1,054,751	133.50%	\$5,367	4.57%	1.30%	3.27%	9.36%	12.51%
	South Carolina Federal Credit Union	\$1,718,136	\$1,392,612	\$1,307,416	106.52%	\$3,870	3.37%	0.36%	3.00%	5.70%	4.40%
	Founders Federal Credit Union	\$2,337,042	\$1,959,773	\$1,885,395	103.94%	\$3,380	4.89%	0.77%	4.12%	12.91%	9.39%
	Average of Asset Group D	\$1,674,486	\$1,390,764	\$1,289,937	107.99%	\$4,039	3.95%	0.71%	3.24%	7.63%	6.79%

Source: SNL Financial

Note: Report includes only bank-level data.

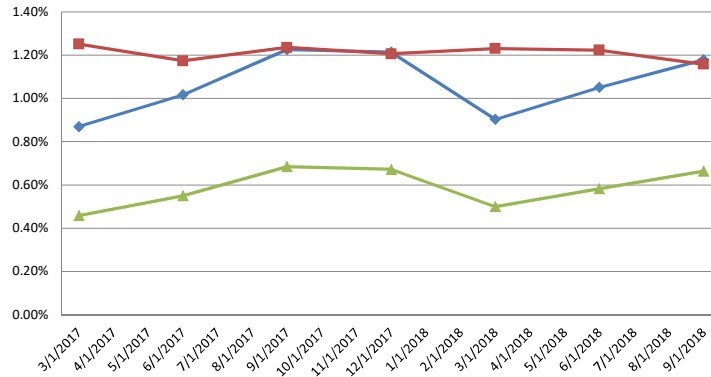
NA = data was not available.

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

Asset Quality

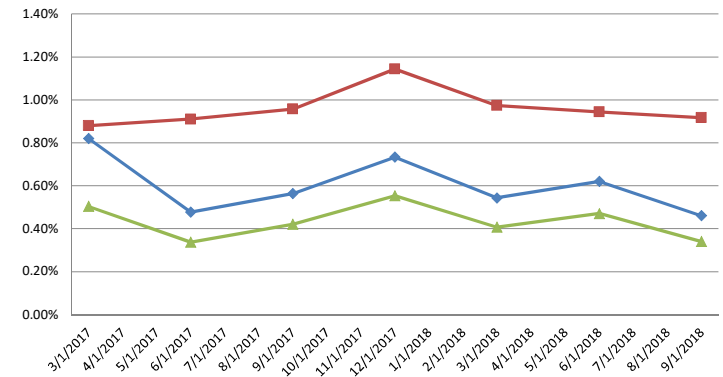
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



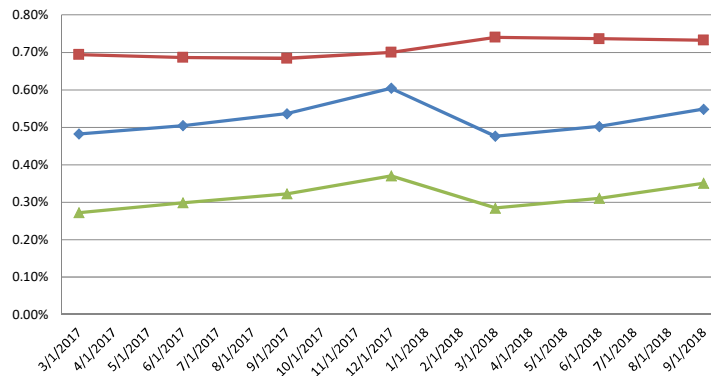
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.87%	1.02%	1.23%	1.21%	0.90%	1.05%	1.18%
Reserves/Loans	1.25%	1.17%	1.24%	1.21%	1.23%	1.22%	1.16%
Delinquent Loans/Total Assets	0.46%	0.55%	0.68%	0.67%	0.50%	0.58%	0.66%

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



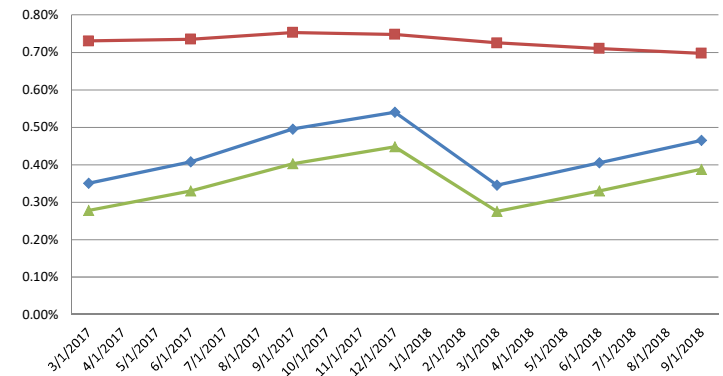
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.82%	0.48%	0.56%	0.73%	0.54%	0.62%	0.46%
Reserves/Loans	0.88%	0.91%	0.96%	1.14%	0.97%	0.94%	0.92%
Delinquent Loans/Total Assets	0.50%	0.34%	0.42%	0.55%	0.41%	0.47%	0.34%

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	9/30/18
NPLs/Loans	0.48%	0.50%	0.54%	0.60%	0.48%	0.50%	0.55%
Reserves/Loans	0.69%	0.69%	0.68%	0.70%	0.74%	0.74%	0.73%
Delinquent Loans/Total Assets	0.27%	0.30%	0.32%	0.37%	0.28%	0.31%	0.35%

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	9/30/18
NPLs/Loans	0.35%	0.41%	0.50%	0.54%	0.35%	0.41%	0.47%
Reserves/Loans	0.73%	0.74%	0.75%	0.75%	0.73%	0.71%	0.70%
Delinquent Loans/Total Assets	0.28%	0.33%	0.40%	0.45%	0.28%	0.33%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality
September 30, 2018
Run Date: November 12, 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	\$1,561	\$35	3.46%	1.48%	42.86%	17.77%	2.24%
	Trinity Baptist Church Federal Credit Union	\$2,592	\$0	0.00%	0.72%	NA	0.00%	0.00%
	S C H D District 7 Federal Credit Union	\$2,798	\$59	3.24%	1.04%	32.20%	8.77%	2.11%
	C O Federal Credit Union	\$2,838	\$119	8.52%	3.30%	38.66%	25.81%	4.19%
	Sangamo-Oconee Employees Federal Credit Union	\$3,547	\$0	0.00%	0.75%	NA	0.00%	0.00%
	Sumter City Credit Union	\$3,682	\$1	0.06%	0.87%	NM	0.24%	0.03%
	Brookland Federal Credit Union	\$3,730	\$81	3.29%	3.33%	101.23%	28.31%	2.17%
	South Carolina Methodist Conference Credit Union	\$5,277	\$153	4.30%	0.87%	20.26%	25.25%	2.90%
	Spartanburg City Employees Credit Union	\$5,728	\$5	0.11%	1.01%	920.00%	0.41%	0.09%
	TRMC Employees Credit Union	\$5,900	\$33	0.68%	2.50%	366.67%	5.11%	0.56%
	Emerald Credit Association Federal Credit Union	\$6,937	\$12	0.29%	0.55%	191.67%	1.93%	0.17%
	Abbeville Community Federal Credit Union	\$7,729	\$67	1.09%	1.54%	141.79%	4.69%	0.87%
	St. Francis Federal Credit Union	\$9,125	\$21	0.36%	0.71%	195.24%	1.58%	0.23%
	Berkeley Community Federal Credit Union	\$12,264	\$163	3.45%	2.33%	67.48%	9.05%	1.33%
	Anmed Health Federal Credit Union	\$15,119	\$7	0.12%	0.24%	200.00%	0.36%	0.05%
	Self Memorial Hospital Federal Credit Union	\$15,346	\$221	2.89%	1.15%	39.82%	11.58%	1.44%
	1st Cooperative Federal Credit Union	\$16,023	\$33	0.26%	0.16%	60.61%	1.57%	0.21%
	S C I Federal Credit Union	\$16,857	\$167	2.02%	1.20%	59.28%	5.96%	0.99%
	Spartan Federal Credit Union	\$17,073	\$128	1.47%	1.03%	70.31%	5.65%	0.75%
	HopeSouth Federal Credit Union	\$20,723	\$277	2.33%	1.78%	76.53%	8.28%	1.34%
	Pickens Federal Credit Union	\$22,239	\$0	0.00%	1.08%	NA	0.00%	0.00%
	Edisto Federal Credit Union	\$24,396	\$388	3.71%	2.70%	72.68%	15.01%	1.59%
	Turbine Federal Credit Union	\$27,375	\$240	1.86%	2.33%	125.42%	5.77%	0.88%
	Health Facilities Federal Credit Union	\$30,176	\$84	0.71%	0.71%	100.00%	2.11%	0.28%
	Pee Dee Federal Credit Union	\$30,418	\$120	0.58%	1.28%	218.33%	1.96%	0.39%
	Columbia Post Office Credit Union	\$33,648	\$61	0.81%	2.92%	362.30%	1.27%	0.18%
	Palmetto First Federal Credit Union	\$39,028	\$263	0.99%	1.66%	168.06%	3.94%	0.67%
	Nucor Employees Credit Union	\$40,629	\$193	0.83%	1.18%	141.97%	3.03%	0.48%
	Greenwood Municipal Federal Credit Union	\$42,059	\$49	0.24%	0.19%	79.59%	0.95%	0.12%
	G.H.S. Federal Credit Union	\$44,228	\$18	0.10%	0.63%	638.89%	0.40%	0.04%
	Dixies Federal Credit Union	\$46,237	\$407	1.35%	1.12%	82.80%	4.83%	0.88%
	Neighbors United Federal Credit Union	\$50,608	\$541	2.25%	0.65%	29.02%	9.94%	1.07%
	Vital Federal Credit Union	\$51,988	\$52	0.14%	0.44%	317.31%	0.95%	0.10%
	Latitude 32 Federal Credit Union	\$54,558	\$61	0.14%	0.66%	455.74%	1.39%	0.11%
	Santee Cooper Credit Union	\$55,161	\$192	0.51%	1.01%	197.92%	2.95%	0.35%
	Upstate Federal Credit Union	\$64,690	\$194	0.38%	0.47%	124.23%	3.36%	0.30%
	Palmetto Health Credit Union	\$68,689	\$64	0.17%	1.73%	NM	1.28%	0.09%
	South Carolina National Guard Federal Credit Union	\$71,796	\$213	0.66%	1.11%	168.08%	1.64%	0.30%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
September 30, 2018
Run Date: November 12, 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)								
	Secured Advantage Federal Credit Union	\$75,571	\$155	0.51%	0.51%	100.65%	1.61%	0.21%
	Caro Federal Credit Union	\$92,725	\$366	0.63%	0.75%	118.58%	3.07%	0.39%
	Anderson Federal Credit Union	\$95,911	\$205	0.29%	0.73%	249.76%	4.01%	0.21%
	Greenville Heritage Federal Credit Union	\$98,323	\$127	0.17%	1.45%	844.88%	0.76%	0.13%
	Georgetown Kraft Credit Union	\$109,364	\$989	1.32%	1.00%	75.53%	6.97%	0.90%
	Carolina Foothills Federal Credit Union	\$113,345	\$142	0.18%	0.81%	453.52%	1.20%	0.13%
	Mid Carolina Credit Union	\$132,453	\$522	0.55%	0.80%	143.87%	3.17%	0.39%
	ArrowPointe Federal Credit Union	\$158,971	\$456	0.40%	0.50%	124.56%	3.43%	0.29%
	SPC Credit Union	\$164,358	\$413	0.41%	0.76%	185.23%	3.46%	0.25%
	MTC Federal Credit Union	\$183,796	\$376	0.31%	0.73%	234.57%	1.37%	0.20%
	Greenville Federal Credit Union	\$237,391	\$770	0.45%	0.42%	92.86%	2.82%	0.32%
	Carolina Trust Federal Credit Union	\$237,839	\$573	0.35%	1.02%	289.70%	2.46%	0.24%
	Average of Asset Group A	\$53,456	\$196	1.18%	1.16%	196.01%	5.15%	0.66%
Asset Group B - \$251 to \$500 million in total assets								
	CPM Federal Credit Union	\$354,523	\$433	0.21%	0.65%	316.86%	1.09%	0.12%
	SC Telco Federal Credit Union	\$407,235	\$2,152	0.68%	1.52%	222.54%	4.45%	0.53%
	Family Trust Federal Credit Union	\$477,818	\$1,790	0.49%	0.58%	118.27%	3.78%	0.37%
	Average of Asset Group B	\$413,192	\$1,458	0.46%	0.92%	219.22%	3.11%	0.34%
Asset Group C - \$501 million to \$1 billion in total assets								
	Heritage Trust Federal Credit Union	\$620,695	\$3,313	0.72%	0.84%	116.45%	6.43%	0.53%
	S.C. State Federal Credit Union	\$833,700	\$2,119	0.47%	0.65%	137.05%	2.04%	0.25%
	AllSouth Federal Credit Union	\$840,323	\$1,316	0.23%	0.76%	330.47%	1.31%	0.16%
	Palmetto Citizens Federal Credit Union	\$844,189	\$4,033	0.82%	0.73%	87.95%	5.22%	0.48%
	SRP Federal Credit Union	\$937,201	\$3,118	0.50%	0.68%	136.21%	3.04%	0.33%
	Average of Asset Group C	\$815,222	\$2,780	0.55%	0.73%	161.63%	3.61%	0.35%
Asset Group D - \$1 billion and over in total assets								
	Safe Federal Credit Union	\$1,048,736	\$2,628	0.33%	0.44%	133.03%	2.37%	0.25%
	Sharonview Federal Credit Union	\$1,594,028	\$8,414	0.60%	0.81%	135.65%	5.05%	0.53%
	South Carolina Federal Credit Union	\$1,718,136	\$3,276	0.24%	0.27%	114.47%	1.74%	0.19%
	Founders Federal Credit Union	\$2,337,042	\$13,615	0.69%	1.27%	182.37%	4.34%	0.58%
	Average of Asset Group D	\$1,674,486	\$6,983	0.47%	0.70%	141.38%	3.38%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

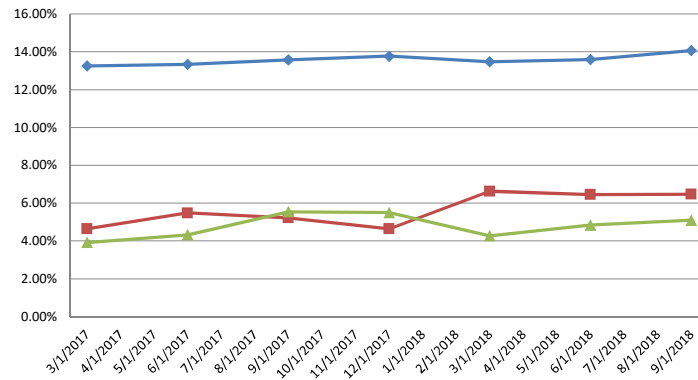
NA = data was not available.

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

Net Worth

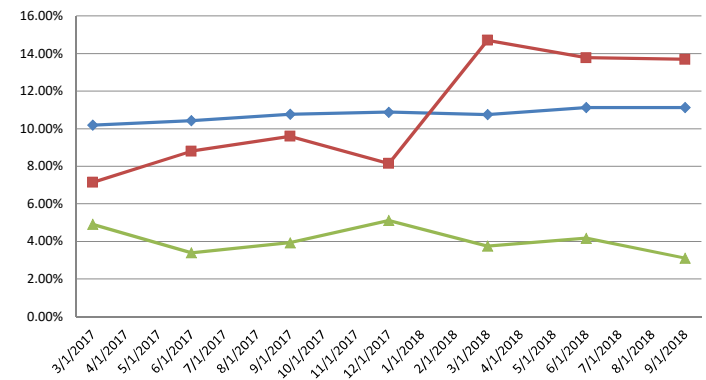
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



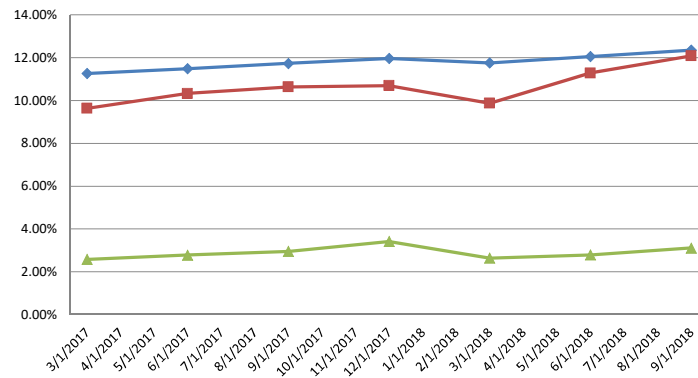
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	13.25%	13.33%	13.57%	13.76%	13.47%	13.59%	14.07%
Net Worth Growth (Decline) - YTD	4.63%	5.47%	5.21%	4.64%	6.63%	6.45%	6.47%
Total Delinquent Lns/ Net Worth	3.91%	4.31%	5.53%	5.49%	4.26%	4.83%	5.08%

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



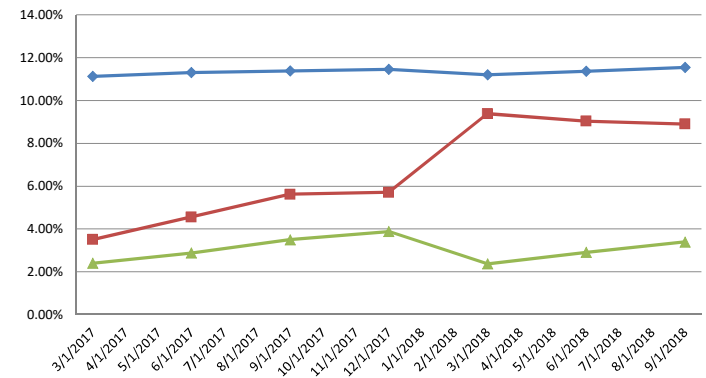
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.18%	10.43%	10.76%	10.88%	10.74%	11.12%	11.12%
Net Worth Growth (Decline) - YTD	7.14%	8.80%	9.58%	8.14%	14.69%	13.77%	13.68%
Total Delinquent Lns/ Net Worth	4.90%	3.38%	3.92%	5.11%	3.75%	4.16%	3.11%

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	9/30/18
Net Worth/ Assets	11.26%	11.48%	11.73%	11.96%	11.75%	12.05%	12.35%
Net Worth Growth (Decline) - YTD	9.63%	10.32%	10.63%	10.69%	9.87%	11.28%	12.09%
Total Delinquent Lns/ Net Worth	2.58%	2.77%	2.95%	3.41%	2.63%	2.78%	3.10%

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	9/30/18
Net Worth/ Assets	11.13%	11.31%	11.38%	11.46%	11.20%	11.36%	11.55%
Net Worth Growth (Decline) - YTD	3.50%	4.55%	5.62%	5.71%	9.38%	9.04%	8.89%
Total Delinquent Lns/ Net Worth	2.40%	2.87%	3.49%	3.88%	2.37%	2.90%	3.39%

Source: SNL Financial

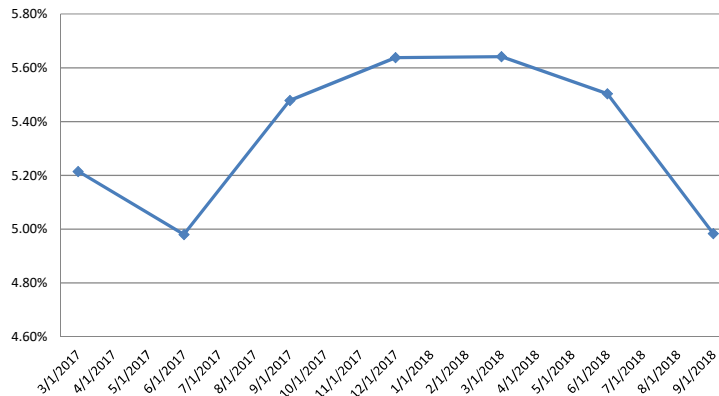
Note: Report includes only bank-level data.

NA = data was not available.

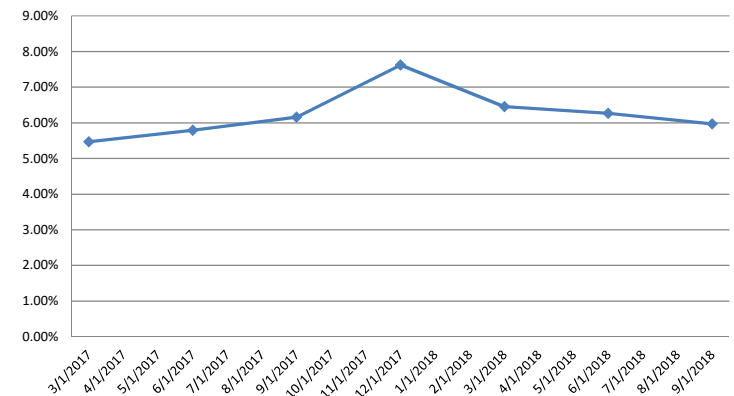
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

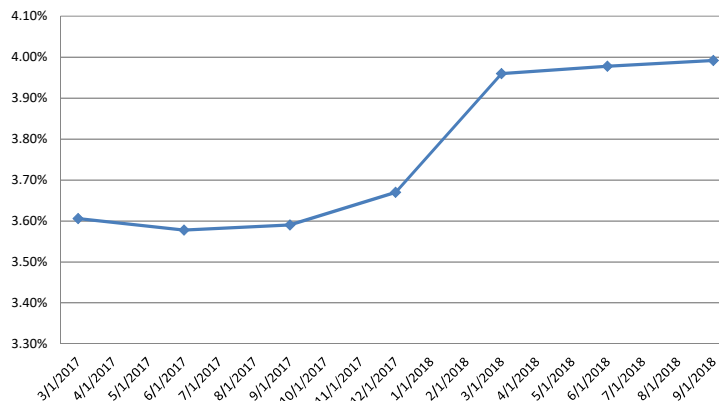
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



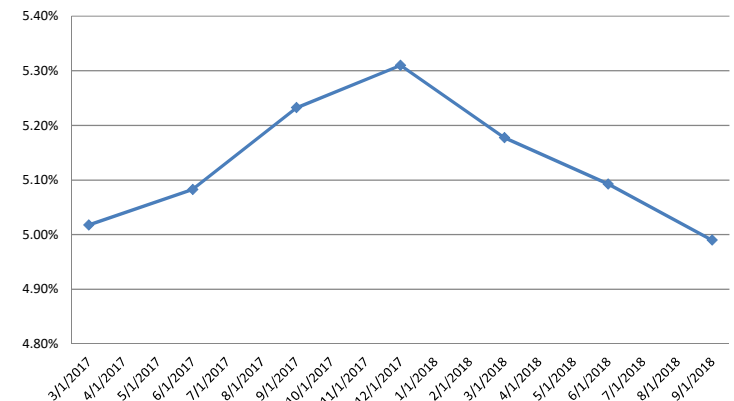
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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

September 30, 2018

Run Date: November 12, 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	\$1,561	\$182	11.66%	7.75%	19.23%	8.24%
	Trinity Baptist Church Federal Credit Union	\$2,592	\$306	11.81%	3.58%	0.00%	1.31%
	S C H D District 7 Federal Credit Union	\$2,798	\$653	23.34%	12.75%	9.04%	2.91%
	C O Federal Credit Union	\$2,838	\$415	14.62%	3.29%	28.67%	11.08%
	Sangamo-Oconee Employees Federal Credit Union	\$3,547	\$761	21.45%	(0.70%)	0.00%	1.05%
	Sumter City Credit Union	\$3,682	\$408	11.08%	(5.03%)	0.25%	3.68%
	Brookland Federal Credit Union	\$3,730	\$250	6.70%	7.91%	32.40%	32.80%
	South Carolina Methodist Conference Credit Union	\$5,277	\$576	10.92%	5.80%	26.56%	5.38%
	Spartanburg City Employees Credit Union	\$5,728	\$1,177	20.55%	4.81%	0.42%	3.91%
	TRMC Employees Credit Union	\$5,900	\$1,210	20.51%	12.01%	2.73%	10.00%
	Emerald Credit Association Federal Credit Union	\$6,937	\$600	8.65%	3.19%	2.00%	3.83%
	Abbeville Community Federal Credit Union	\$7,729	\$1,334	17.26%	6.72%	5.02%	7.12%
	St. Francis Federal Credit Union	\$9,125	\$1,860	20.38%	7.18%	1.13%	2.20%
	Berkeley Community Federal Credit Union	\$12,264	\$2,011	16.40%	0.80%	8.11%	5.47%
	Anmed Health Federal Credit Union	\$15,119	\$1,939	12.82%	2.45%	0.36%	0.72%
	Self Memorial Hospital Federal Credit Union	\$15,346	\$1,864	12.15%	8.52%	11.86%	4.72%
	1st Cooperative Federal Credit Union	\$16,023	\$2,087	13.03%	8.21%	1.58%	0.96%
	S C I Federal Credit Union	\$16,857	\$2,905	17.23%	(1.81%)	5.75%	3.41%
	Spartan Federal Credit Union	\$17,073	\$2,175	12.74%	9.17%	5.89%	4.14%
	HopeSouth Federal Credit Union	\$20,723	\$3,666	17.69%	8.55%	7.56%	5.78%
	Pickens Federal Credit Union	\$22,239	\$3,545	15.94%	7.47%	0.00%	2.76%
	Edisto Federal Credit Union	\$24,396	\$3,388	13.89%	5.07%	11.45%	8.32%
	Turbine Federal Credit Union	\$27,375	\$3,862	14.11%	3.80%	6.21%	7.79%
	Health Facilities Federal Credit Union	\$30,176	\$3,903	12.93%	11.83%	2.15%	2.15%
	Pee Dee Federal Credit Union	\$30,418	\$6,103	20.06%	11.46%	1.97%	4.29%
	Columbia Post Office Credit Union	\$33,648	\$4,586	13.63%	2.10%	1.33%	4.82%
	Palmetto First Federal Credit Union	\$39,028	\$6,417	16.44%	11.10%	4.10%	6.89%
	Nucor Employees Credit Union	\$40,629	\$6,098	15.01%	7.14%	3.16%	4.49%
	Greenwood Municipal Federal Credit Union	\$42,059	\$5,943	14.13%	7.04%	0.82%	0.66%
	G.H.S. Federal Credit Union	\$44,228	\$4,350	9.84%	7.51%	0.41%	2.64%
	Dixies Federal Credit Union	\$46,237	\$8,853	19.15%	4.03%	4.60%	3.81%
	Neighbors United Federal Credit Union	\$50,608	\$6,002	11.86%	1.66%	9.01%	2.62%
	Vital Federal Credit Union	\$51,988	\$5,296	10.19%	4.83%	0.98%	3.12%
	Latitude 32 Federal Credit Union	\$54,558	\$5,700	10.45%	5.30%	1.07%	4.88%
	Santee Cooper Credit Union	\$55,161	\$6,207	11.25%	12.50%	3.09%	6.12%
	Upstate Federal Credit Union	\$64,690	\$6,256	9.67%	24.77%	3.10%	3.85%
	Palmetto Health Credit Union	\$68,689	\$11,622	16.92%	11.33%	0.55%	5.58%
	South Carolina National Guard Federal Credit Union	\$71,796	\$14,033	19.55%	7.79%	1.52%	2.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2018

Run Date: November 12, 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)							
	Secured Advantage Federal Credit Union	\$75,571	\$9,449	12.50%	0.71%	1.64%	1.65%
	Caro Federal Credit Union	\$92,725	\$12,881	13.89%	4.64%	2.84%	3.37%
	Anderson Federal Credit Union	\$95,911	\$8,014	8.36%	4.58%	2.56%	6.39%
	Greenville Heritage Federal Credit Union	\$98,323	\$15,629	15.90%	7.16%	0.81%	6.87%
	Georgetown Kraft Credit Union	\$109,364	\$15,311	14.00%	6.68%	6.46%	4.88%
	Carolina Foothills Federal Credit Union	\$113,345	\$12,910	11.39%	10.95%	1.10%	4.99%
	Mid Carolina Credit Union	\$132,453	\$17,890	13.51%	1.65%	2.92%	4.20%
	ArrowPointe Federal Credit Union	\$158,971	\$17,762	11.17%	5.53%	2.57%	3.20%
	SPC Credit Union	\$164,358	\$15,852	9.64%	7.18%	2.61%	4.83%
	MTC Federal Credit Union	\$183,796	\$29,310	15.95%	7.25%	1.28%	3.01%
	Greenville Federal Credit Union	\$237,391	\$26,605	11.21%	7.97%	2.89%	2.69%
	Carolina Trust Federal Credit Union	\$237,839	\$23,642	9.94%	7.21%	2.42%	7.02%
	Average of Asset Group A	\$53,456	\$6,876	14.07%	6.47%	5.08%	4.98%
Asset Group B - \$251 to \$500 million in total assets							
	CPM Federal Credit Union	\$354,523	\$41,599	11.73%	11.69%	1.04%	3.30%
	SC Telco Federal Credit Union	\$407,235	\$46,678	11.46%	15.87%	4.61%	10.26%
	Family Trust Federal Credit Union	\$477,818	\$48,597	10.17%	13.49%	3.68%	4.36%
	Average of Asset Group B	\$413,192	\$45,625	11.12%	13.68%	3.11%	5.97%
Asset Group C - \$501 million to \$1 billion in total assets							
	Heritage Trust Federal Credit Union	\$620,695	\$59,499	9.59%	4.19%	5.57%	6.48%
	S.C. State Federal Credit Union	\$833,700	\$102,784	12.33%	13.40%	2.06%	2.83%
	AllSouth Federal Credit Union	\$840,323	\$139,001	16.54%	10.08%	0.95%	3.13%
	Palmetto Citizens Federal Credit Union	\$844,189	\$100,596	11.92%	11.82%	4.01%	3.53%
	SRP Federal Credit Union	\$937,201	\$106,411	11.35%	20.94%	2.93%	3.99%
	Average of Asset Group C	\$815,222	\$101,658	12.35%	12.09%	3.10%	3.99%
Asset Group D - \$1 billion and over in total assets							
	Safe Federal Credit Union	\$1,048,736	\$119,411	11.39%	10.72%	2.20%	2.93%
	Sharonview Federal Credit Union	\$1,594,028	\$156,245	9.80%	8.47%	5.39%	7.31%
	South Carolina Federal Credit Union	\$1,718,136	\$195,532	11.38%	7.33%	1.68%	1.92%
	Founders Federal Credit Union	\$2,337,042	\$318,149	13.61%	9.05%	4.28%	7.80%
	Average of Asset Group D	\$1,674,486	\$197,334	11.55%	8.89%	3.39%	4.99%

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.