



Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS





Credit Union Index

The Credit Union Index is published by Moss Adams.

For more information on the data presented in this report, contact **Kassie Ecklund, Senior Manager**, at **(559)-835-0122**.

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

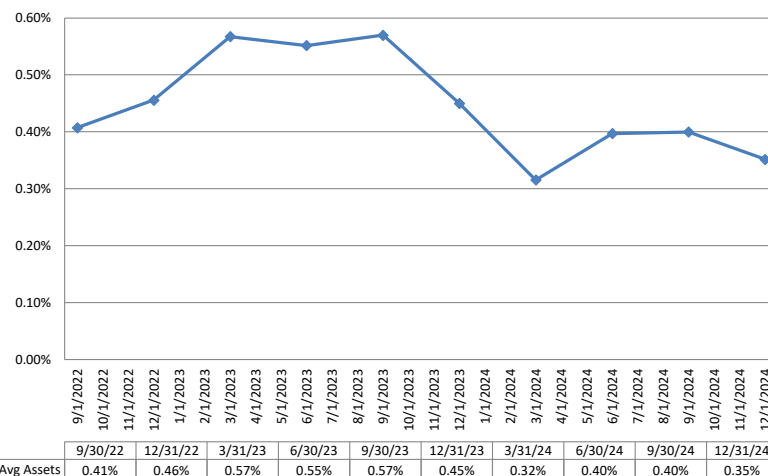
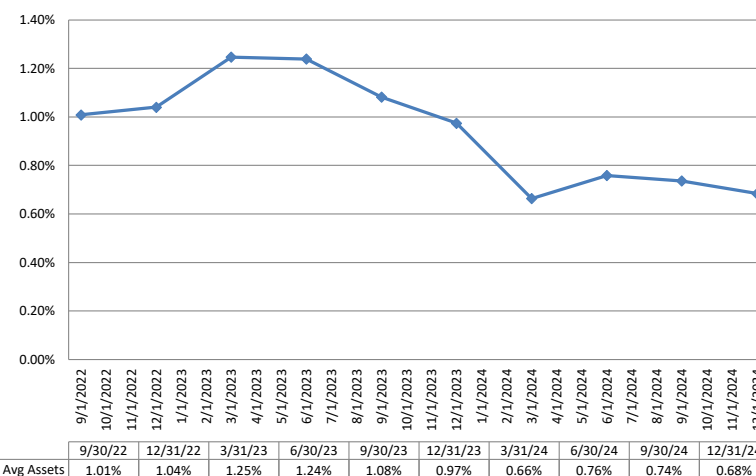
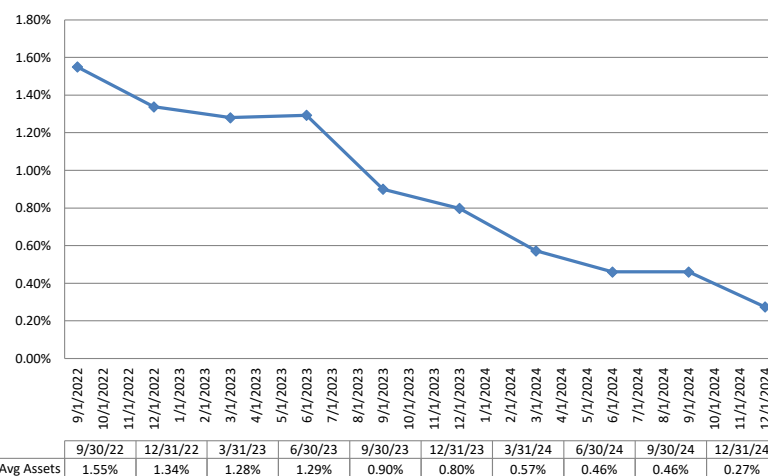
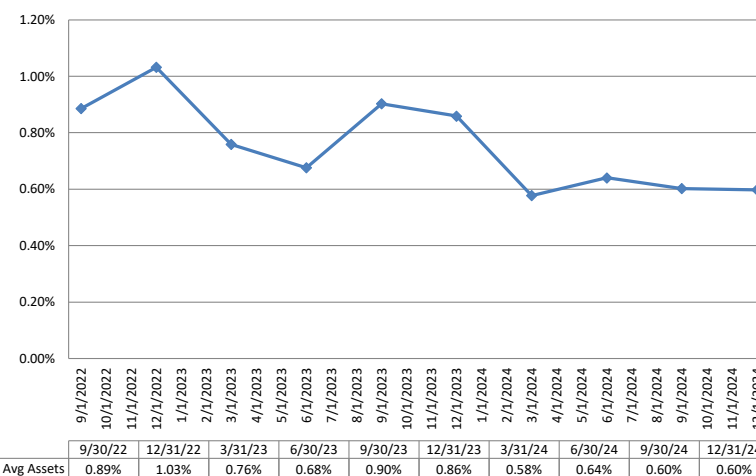
Group C \$501 million–\$1 billion

Group D Over \$1 billion

North Carolina

Performance Analysis

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

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 billion and over in Total Assets**
Year-to-Date

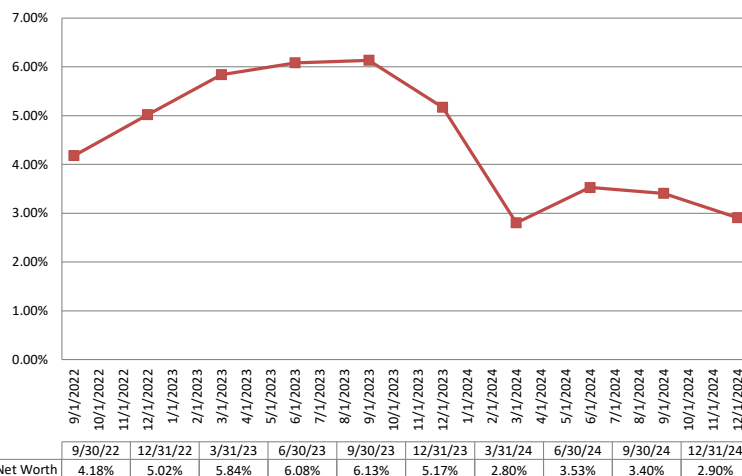
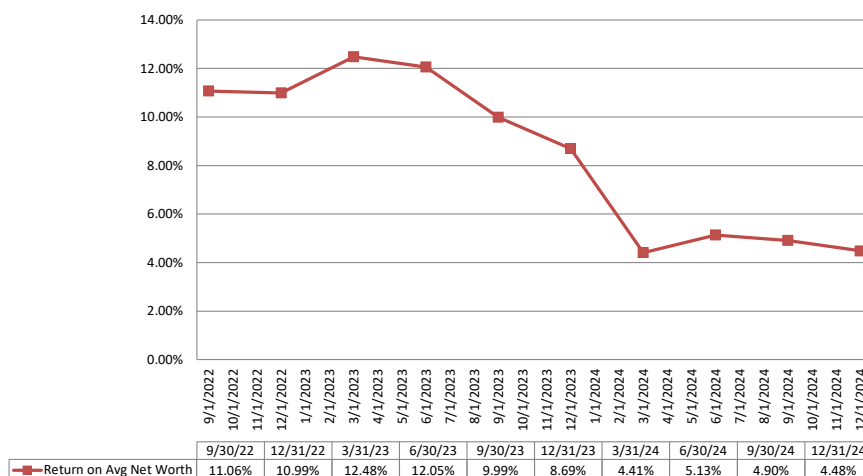
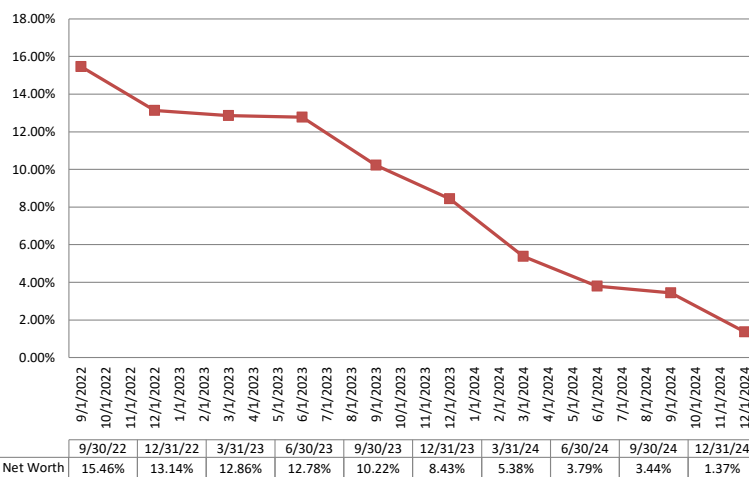
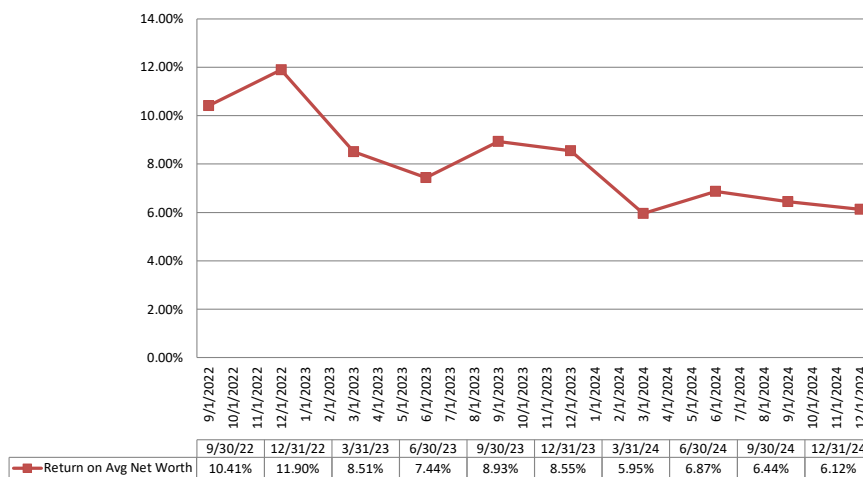
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 billion and over in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2024

Run Date: March 20, 2025

		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)
Region	Institution Name											
Asset Group A - \$50 to \$250 million in total assets												
	HealthShare Credit Union	\$50,857	\$55	0.42%	3.59%	87.13%	\$86	\$256	0.49%	4.31%	87.15%	\$88
	Carolina Cooperative Federal Credit Union	\$51,198	(\$12)	(0.09%)	(0.75%)	95.23%	\$63	\$0	0.00%	0.00%	96.05%	\$57
	Telco Credit Union	\$51,781	\$16	0.12%	0.92%	79.81%	\$72	\$22	0.04%	0.32%	86.13%	\$73
	Charlotte Fire Department Credit Union	\$52,697	\$105	0.80%	6.26%	72.83%	\$91	\$45	0.09%	0.71%	96.33%	\$102
	Vision Financial Federal Credit Union	\$56,568	\$176	1.23%	7.93%	74.12%	\$71	\$698	1.22%	8.10%	73.38%	\$68
	Acclaim Federal Credit Union	\$57,789	\$174	1.19%	10.51%	68.64%	\$81	\$694	1.18%	10.98%	72.20%	\$87
	Lion's Share Federal Credit Union	\$62,942	(\$260)	(1.56%)	(21.19%)	98.70%	\$74	(\$1,149)	(1.63%)	(21.50%)	87.14%	\$61
	ElecTel Cooperative Federal Credit Union	\$63,315	\$134	0.85%	6.54%	79.53%	\$111	\$472	0.75%	5.91%	80.18%	\$120
	Carolina Federal Credit Union	\$78,492	\$28	0.15%	1.41%	96.79%	\$121	\$681	0.91%	8.87%	77.45%	\$87
	Revity Federal Credit Union	\$80,205	(\$153)	(0.76%)	(7.98%)	93.33%	\$90	(\$54)	(0.07%)	(0.72%)	88.84%	\$83
	Welcome Federal Credit Union	\$90,037	\$98	0.43%	3.41%	86.62%	\$93	\$245	0.26%	2.15%	92.38%	\$93
	WNC Community Credit Union	\$90,712	\$97	0.42%	2.52%	82.48%	\$77	\$279	0.29%	1.82%	87.85%	\$79
	North Carolina Community Federal Credit Union	\$94,808	\$173	0.74%	7.04%	81.03%	\$100	\$1,066	1.17%	11.32%	74.89%	\$83
	American Partners Federal Credit Union	\$100,119	(\$37)	(0.15%)	(1.75%)	96.95%	\$64	\$318	0.33%	3.84%	87.46%	\$59
	Weyco Community Credit Union	\$109,055	(\$78)	(0.29%)	(2.84%)	92.44%	\$84	\$208	0.20%	1.92%	87.10%	\$75
	Nova Credit Union	\$120,318	\$4	0.01%	0.09%	88.89%	\$73	\$121	0.10%	0.69%	91.99%	\$68
	Bragg Mutual Federal Credit Union	\$122,036	\$108	0.37%	4.09%	81.31%	\$108	\$301	0.26%	2.91%	85.96%	\$104
	R T P Federal Credit Union	\$140,767	\$209	0.60%	8.90%	78.94%	\$88	\$460	0.33%	5.23%	84.26%	\$94
	Duke University Federal Credit Union	\$194,262	\$198	0.41%	4.50%	75.85%	\$89	\$1,142	0.59%	7.01%	77.11%	\$88
	First Flight Federal Credit Union	\$249,120	(\$1,080)	(1.75%)	(14.60%)	116.78%	\$129	\$1,237	0.52%	4.22%	79.53%	\$97
	Average of Asset Group A	\$95,854	(\$2)	0.16%	0.93%	86.37%	\$88	\$352	0.35%	2.90%	84.67%	\$83

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Mountain Credit Union	\$347,974	\$747	0.87%	7.98%	76.43%	\$92	\$2,769	0.81%	7.60%	76.40%	\$89
	Summit Credit Union	\$349,403	\$401	0.46%	3.20%	79.31%	\$89	\$3,017	0.87%	6.35%	77.82%	\$84
	Piedmont Advantage Credit Union	\$387,465	(\$503)	(0.52%)	(9.53%)	109.23%	\$88	(\$2,234)	(0.57%)	(10.73%)	112.54%	\$86
	Telco Community Credit Union	\$396,693	\$990	1.02%	9.17%	74.60%	\$74	\$4,652	1.23%	11.25%	71.13%	\$68
	Members Credit Union	\$438,816	\$870	0.79%	5.62%	69.42%	\$72	\$4,753	1.08%	7.93%	65.42%	\$70
	Average of Asset Group B	\$384,070	\$501	0.52%	3.29%	81.80%	\$83	\$2,591	0.68%	4.48%	80.66%	\$79
Asset Group C - \$501 million to \$1 billion in total assets												
	Carolinas Telco Federal Credit Union	\$520,985	(\$2,091)	(1.59%)	(20.09%)	100.74%	\$106	(\$4,045)	(0.75%)	(10.02%)	92.29%	\$116
	Champion Credit Union	\$549,564	\$680	0.50%	4.55%	84.24%	\$88	\$3,256	0.60%	5.56%	79.96%	\$87
	Fort Liberty Federal Credit Union	\$645,693	\$349	0.22%	1.92%	71.65%	\$96	\$5,959	0.97%	8.57%	59.93%	\$91
	Average of Asset Group C	\$572,081	(\$354)	(0.29%)	(4.54%)	85.54%	\$97	\$1,723	0.27%	1.37%	77.39%	\$98
Asset Group D - \$1 billion and over in total assets												
	Marine Federal Credit Union	\$1,014,587	\$1,880	0.74%	8.80%	61.05%	\$69	\$7,158	0.72%	8.79%	63.42%	\$70
	Latino Community Credit Union	\$1,053,162	\$6,213	2.33%	17.97%	59.91%	\$78	\$11,948	1.13%	8.91%	76.02%	\$73
	Skyla Federal Credit Union	\$1,572,383	\$849	0.22%	2.39%	80.57%	\$113	\$2,624	0.17%	1.86%	78.66%	\$111
	Self-Help Credit Union	\$1,979,007	\$6,811	1.42%	13.81%	68.62%	\$87	\$20,218	1.11%	10.47%	67.41%	\$84
	Allegacy Federal Credit Union	\$2,362,021	\$3,877	0.66%	5.90%	83.70%	\$158	\$17,119	0.74%	6.76%	83.20%	\$148
	Local Government Federal Credit Union	\$4,032,198	(\$5,134)	(0.50%)	(7.13%)	84.14%	\$182	(\$1,566)	(0.04%)	(0.56%)	86.23%	\$162
	Truliant Federal Credit Union	\$5,215,106	(\$3,655)	(0.28%)	(3.88%)	61.64%	\$123	\$23,134	0.43%	6.39%	64.42%	\$118
	Coastal Federal Credit Union	\$5,507,015	\$5,866	0.43%	4.61%	69.58%	\$131	\$41,233	0.78%	8.41%	66.33%	\$129
	State Employees Credit Union	\$52,987,314	\$42,074	0.31%	3.40%	70.80%	\$98	\$192,493	0.34%	4.09%	72.03%	\$96
	Average of Asset Group D	\$8,413,644	\$6,531	0.59%	5.10%	71.11%	\$115	\$34,929	0.60%	6.12%	73.08%	\$110

Source: SNL Financial

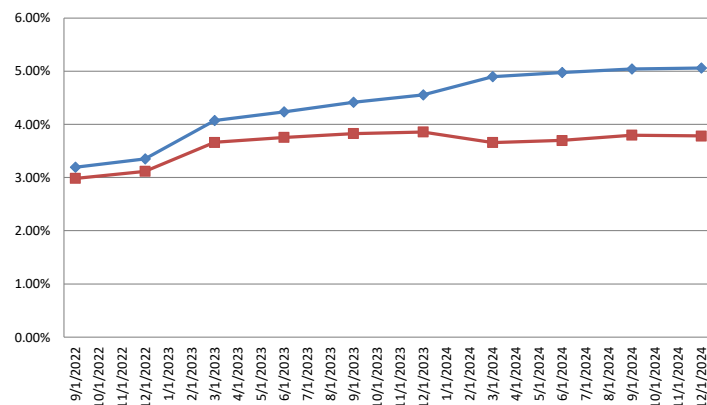
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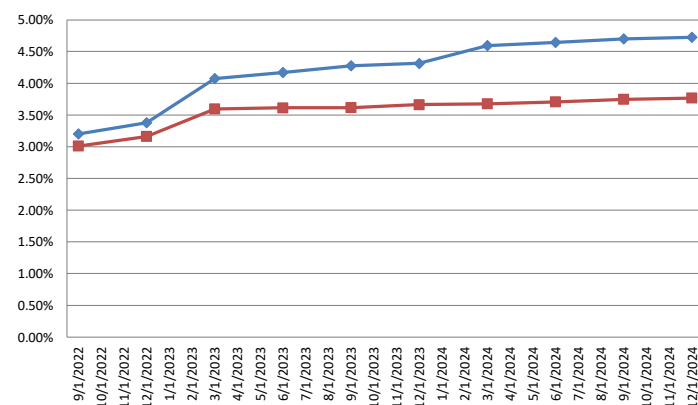
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Balance Sheet & Net Interest Margin

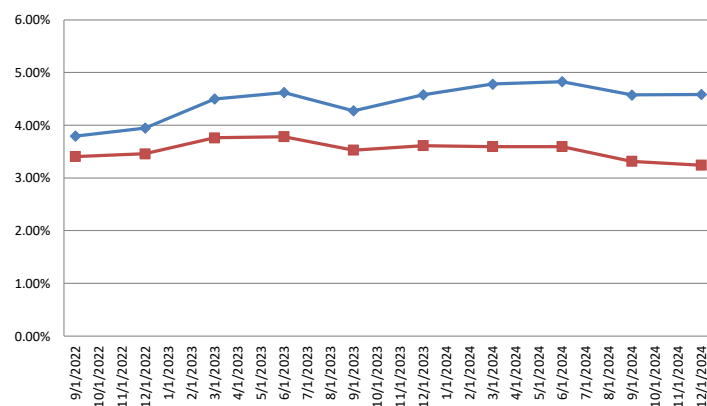
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

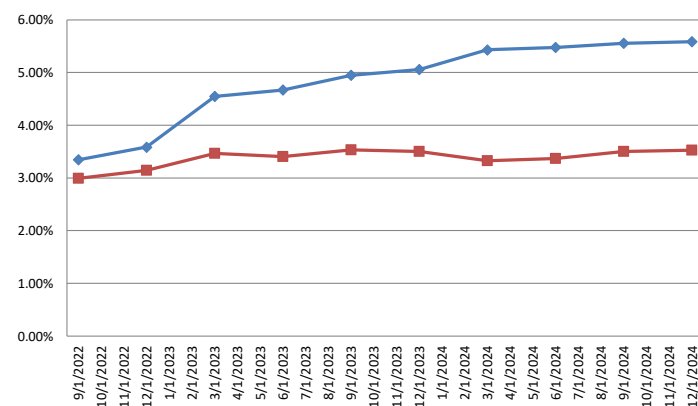
Yield on Avg Assets	3.19%	3.35%	4.07%	4.23%	4.42%	4.55%	4.90%	4.97%	5.04%	5.06%
Net Interest Income/ Avg Assets	2.99%	3.12%	3.66%	3.75%	3.83%	3.86%	3.66%	3.70%	3.79%	3.78%

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

Yield on Avg Assets	3.20%	3.38%	4.07%	4.17%	4.28%	4.31%	4.59%	4.64%	4.70%	4.73%
Net Interest Income/ Avg Assets	3.01%	3.16%	3.60%	3.61%	3.62%	3.66%	3.68%	3.71%	3.75%	3.77%

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

Yield on Avg Assets	3.80%	3.95%	4.50%	4.62%	4.27%	4.58%	4.78%	4.83%	4.57%	4.58%
Net Interest Income/ Avg Assets	3.41%	3.46%	3.76%	3.79%	3.53%	3.61%	3.59%	3.59%	3.31%	3.24%

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

Yield on Avg Assets	3.34%	3.58%	4.55%	4.67%	4.95%	5.06%	5.43%	5.48%	5.55%	5.59%
Net Interest Income/ Avg Assets	2.99%	3.14%	3.47%	3.41%	3.54%	3.50%	3.33%	3.37%	3.50%	3.53%

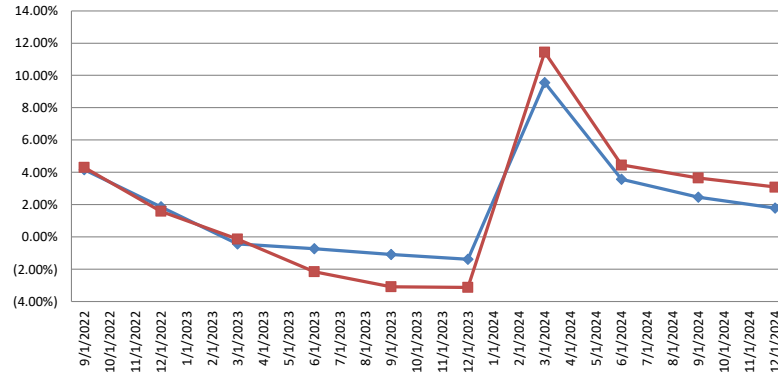
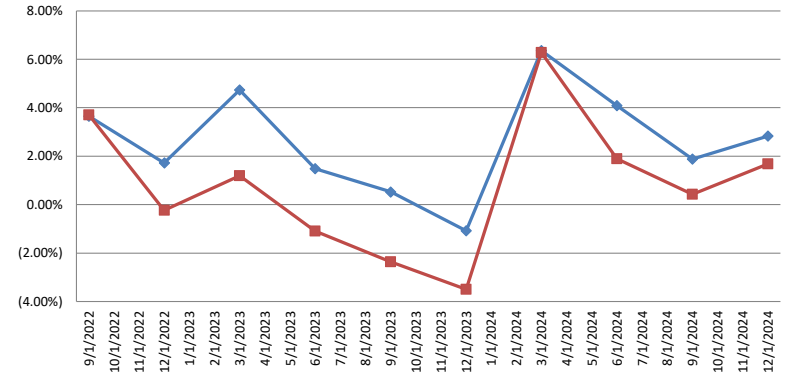
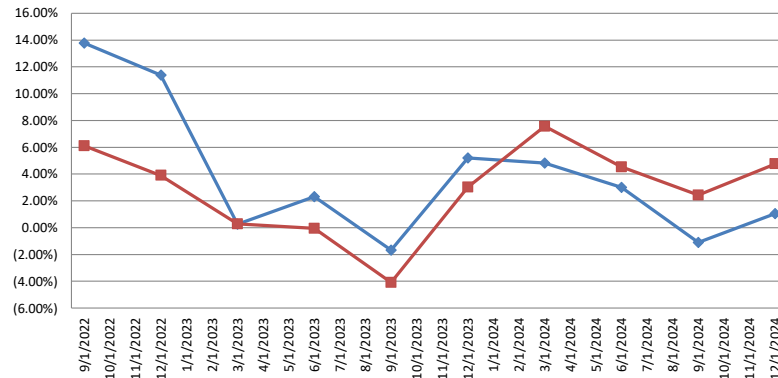
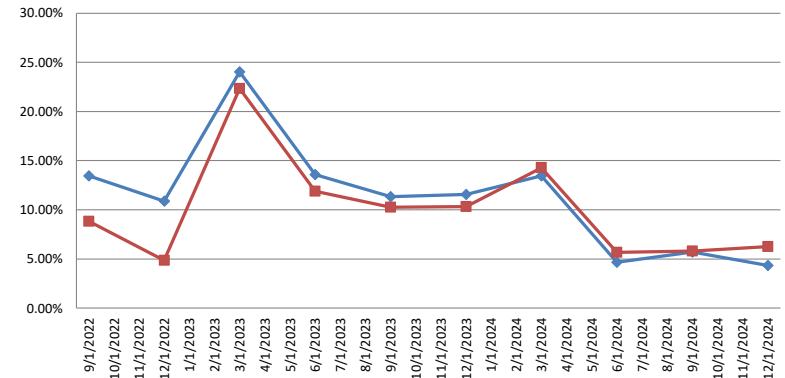
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - \$1 billion and over in Total Assets
Year-to-Date

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	HealthShare Credit Union	\$50,857	\$39,410	\$43,240	91.14%	\$4,069	5.30%	1.76%	3.53%	(1.32%)	11.13%
	Carolina Cooperative Federal Credit Union	\$51,198	\$33,827	\$44,231	76.48%	\$2,926	4.23%	1.32%	2.91%	(3.36%)	(3.63%)
	Telco Credit Union	\$51,781	\$39,861	\$44,620	89.33%	\$2,877	6.33%	1.64%	4.69%	(0.43%)	(0.09%)
	Charlotte Fire Department Credit Union	\$52,697	\$20,522	\$45,446	45.16%	\$5,270	4.22%	1.30%	2.92%	1.92%	1.08%
	Vision Financial Federal Credit Union	\$56,568	\$20,685	\$47,209	43.82%	\$2,901	4.56%	0.60%	3.96%	(1.70%)	(2.79%)
	Acclaim Federal Credit Union	\$57,789	\$41,799	\$50,659	82.51%	\$4,128	5.71%	1.32%	4.39%	(0.08%)	(1.08%)
	Lion's Share Federal Credit Union	\$62,942	\$50,996	\$58,172	87.66%	\$2,170	7.13%	1.45%	5.67%	(10.82%)	(8.61%)
	ElecTel Cooperative Federal Credit Union	\$63,315	\$39,272	\$54,793	71.67%	\$5,506	5.79%	1.29%	4.50%	4.39%	4.42%
	Carolina Federal Credit Union	\$78,492	\$52,626	\$69,549	75.67%	\$4,906	6.03%	2.00%	4.03%	10.35%	10.11%
	Revity Federal Credit Union	\$80,205	\$56,013	\$69,586	80.49%	\$4,718	5.49%	1.67%	3.82%	1.03%	4.12%
	Welcome Federal Credit Union	\$90,037	\$48,516	\$77,223	62.83%	\$4,502	4.57%	1.06%	3.51%	(2.24%)	(3.34%)
	WNC Community Credit Union	\$90,712	\$56,069	\$74,855	74.90%	\$7,559	3.48%	1.47%	2.01%	(10.78%)	(2.91%)
	North Carolina Community Federal Credit Union	\$94,808	\$46,776	\$84,535	55.33%	\$3,792	4.64%	0.33%	4.31%	6.19%	5.94%
	American Partners Federal Credit Union	\$100,119	\$72,303	\$85,562	84.50%	\$2,861	5.98%	2.22%	3.76%	9.78%	11.43%
	Weyco Community Credit Union	\$109,055	\$58,418	\$97,589	59.86%	\$5,740	4.28%	1.56%	2.72%	13.40%	14.73%
	Nova Credit Union	\$120,318	\$72,382	\$100,528	72.00%	\$2,674	4.18%	0.52%	3.67%	(0.20%)	0.02%
	Bragg Mutual Federal Credit Union	\$122,036	\$68,856	\$110,108	62.53%	\$4,981	5.45%	1.45%	4.00%	10.46%	12.00%
	R T P Federal Credit Union	\$140,767	\$85,028	\$130,397	65.21%	\$5,027	4.21%	0.95%	3.26%	0.07%	(0.17%)
	Duke University Federal Credit Union	\$194,262	\$111,540	\$174,074	64.08%	\$5,396	3.96%	0.45%	3.51%	0.15%	(1.21%)
	First Flight Federal Credit Union	\$249,120	\$152,494	\$217,608	70.08%	\$3,664	5.67%	1.25%	4.42%	9.03%	10.55%
	Average of Asset Group A	\$95,854	\$58,370	\$83,999	70.76%	\$4,283	5.06%	1.28%	3.78%	1.79%	3.09%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Mountain Credit Union	\$347,974	\$208,399	\$309,766	67.28%	\$4,350	5.10%	0.90%	4.20%	2.06%	2.16%
	Summit Credit Union	\$349,403	\$229,790	\$284,582	80.75%	\$3,376	5.24%	0.92%	4.32%	3.31%	1.33%
	Piedmont Advantage Credit Union	\$387,465	\$260,339	\$345,381	75.38%	\$4,212	3.95%	1.10%	2.85%	0.66%	(5.65%)
	Telco Community Credit Union	\$396,693	\$212,363	\$349,388	60.78%	\$5,220	4.35%	1.18%	3.17%	7.35%	10.97%
	Members Credit Union	\$438,816	\$186,660	\$373,285	50.00%	\$3,688	5.00%	0.70%	4.31%	0.79%	(0.39%)
	Average of Asset Group B	\$384,070	\$219,510	\$332,480	66.84%	\$4,169	4.73%	0.96%	3.77%	2.83%	1.68%
Asset Group C - \$501 million to \$1 billion in total assets											
	Carolinas Telco Federal Credit Union	\$520,985	\$286,236	\$420,323	68.10%	\$5,954	4.32%	1.13%	3.19%	(6.84%)	(2.79%)
	Champion Credit Union	\$549,564	\$414,913	\$453,351	91.52%	\$4,907	5.19%	1.38%	3.81%	(1.36%)	1.38%
	Fort Liberty Federal Credit Union	\$645,693	\$434,443	\$557,333	77.95%	\$8,726	4.24%	1.51%	2.73%	11.35%	15.69%
	Average of Asset Group C	\$572,081	\$378,531	\$477,002	79.19%	\$6,529	4.58%	1.34%	3.24%	1.05%	4.76%
Asset Group D - \$1 billion and over in total assets											
	Marine Federal Credit Union	\$1,014,587	\$725,831	\$900,070	80.64%	\$4,116	5.89%	1.32%	4.57%	6.81%	7.27%
	Latino Community Credit Union	\$1,053,162	\$867,120	\$754,209	114.97%	\$3,301	6.43%	2.26%	4.18%	2.20%	1.57%
	Skyla Federal Credit Union	\$1,572,383	\$1,258,638	\$1,334,316	94.33%	\$5,431	5.38%	2.14%	3.24%	3.52%	2.05%
	Self-Help Credit Union	\$1,979,007	\$1,663,945	\$1,431,847	116.21%	\$6,564	5.24%	1.88%	3.36%	12.46%	15.90%
	Allegacy Federal Credit Union	\$2,362,021	\$1,827,879	\$1,993,364	91.70%	\$5,782	5.36%	1.76%	3.60%	5.39%	5.75%
	Local Government Federal Credit Union	\$4,032,198	\$3,541,795	\$3,622,736	97.77%	\$12,640	5.55%	2.30%	3.25%	0.54%	7.78%
	Truliant Federal Credit Union	\$5,215,106	\$4,226,074	\$4,522,020	93.46%	\$5,772	6.36%	2.44%	3.93%	0.82%	1.31%
	Coastal Federal Credit Union	\$5,507,015	\$4,071,187	\$4,707,562	86.48%	\$9,028	5.49%	2.23%	3.26%	10.27%	8.11%
	State Employees Credit Union	\$52,987,314	\$35,395,131	\$47,419,693	74.64%	\$6,576	4.58%	2.23%	2.35%	(2.91%)	6.53%
	Average of Asset Group D	\$8,413,644	\$5,953,067	\$7,409,535	94.47%	\$6,579	5.59%	2.06%	3.53%	4.34%	6.25%

Source: SNL Financial

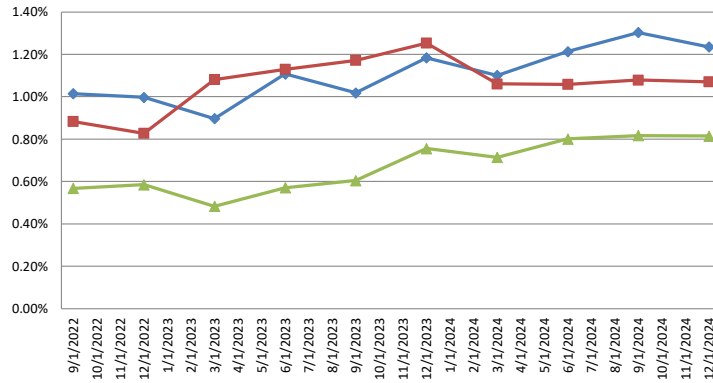
Note: Report includes only bank-level data.

NA = data was not available.

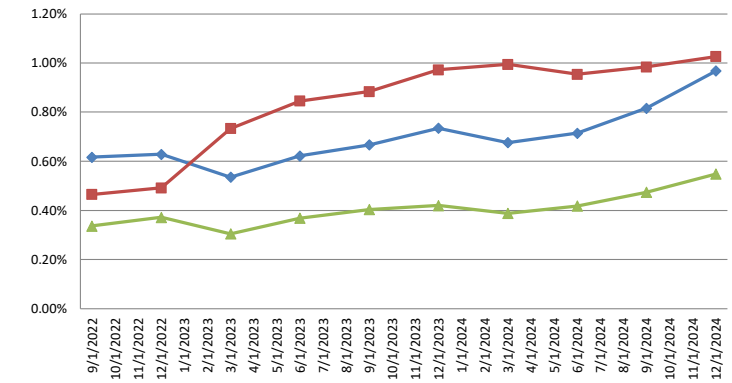
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

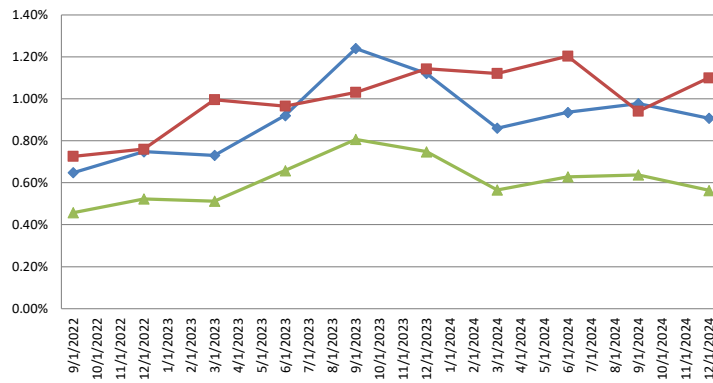
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

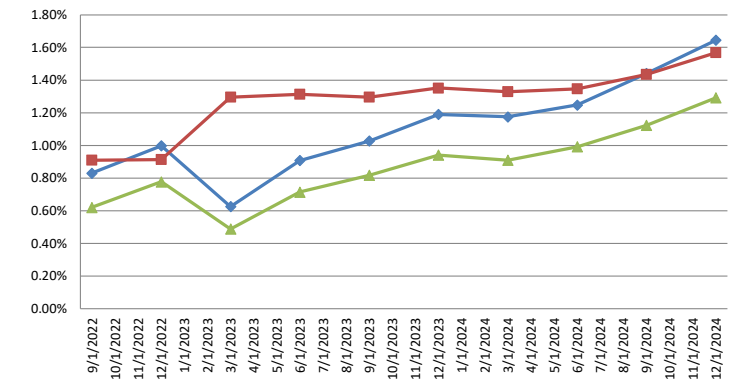
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	1.01%	1.00%	0.90%	1.11%	1.02%	1.18%	1.10%	1.21%	1.30%	1.23%
Reserves/Loans	0.88%	0.83%	1.08%	1.13%	1.17%	1.25%	1.06%	1.06%	1.08%	1.07%
Delinquent Loans/Total Assets	0.57%	0.58%	0.48%	0.57%	0.60%	0.76%	0.71%	0.80%	0.82%	0.81%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.62%	0.63%	0.54%	0.62%	0.67%	0.73%	0.68%	0.71%	0.82%	0.97%
Reserves/Loans	0.47%	0.49%	0.73%	0.85%	0.88%	0.97%	0.99%	0.95%	0.98%	1.03%
Delinquent Loans/Total Assets	0.34%	0.37%	0.31%	0.37%	0.40%	0.42%	0.39%	0.42%	0.47%	0.55%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.65%	0.75%	0.73%	0.92%	1.24%	1.12%	0.86%	0.94%	0.98%	0.91%
Reserves/Loans	0.73%	0.76%	1.00%	0.97%	1.03%	1.14%	1.12%	1.20%	0.94%	1.10%
Delinquent Loans/Total Assets	0.46%	0.52%	0.51%	0.66%	0.81%	0.75%	0.57%	0.63%	0.64%	0.56%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.83%	1.00%	0.63%	0.91%	1.03%	1.19%	1.18%	1.25%	1.44%	1.64%
Reserves/Loans	0.91%	0.91%	1.30%	1.31%	1.30%	1.35%	1.33%	1.35%	1.43%	1.57%
Delinquent Loans/Total Assets	0.62%	0.78%	0.49%	0.71%	0.82%	0.94%	0.91%	0.99%	1.12%	1.29%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
December 31, 2024
Run Date: March 20, 2025

		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 (%)
Region	Institution Name							
Asset Group A - \$50 to \$250 million in total assets								
	HealthShare Credit Union	\$50,857	\$162	0.41%	0.70%	169.75%	2.51%	0.32%
	Carolina Cooperative Federal Credit Union	\$51,198	\$560	1.66%	1.53%	92.14%	8.16%	1.09%
	Telco Credit Union	\$51,781	\$781	1.96%	1.35%	68.76%	11.30%	1.51%
	Charlotte Fire Department Credit Union	\$52,697	\$207	1.01%	0.51%	50.72%	3.01%	0.39%
	Vision Financial Federal Credit Union	\$56,568	\$5	0.02%	0.75%	NM	0.07%	0.01%
	Acclaim Federal Credit Union	\$57,789	\$279	0.67%	0.71%	106.45%	4.11%	0.48%
	Lion's Share Federal Credit Union	\$62,942	\$2,894	5.67%	2.34%	41.29%	48.94%	4.60%
	ElecTel Cooperative Federal Credit Union	\$63,315	\$291	0.74%	0.57%	76.29%	3.43%	0.46%
	Carolina Federal Credit Union	\$78,492	\$310	0.59%	0.88%	149.35%	3.99%	0.39%
	Revity Federal Credit Union	\$80,205	\$925	1.65%	1.47%	89.30%	11.31%	1.15%
	Welcome Federal Credit Union	\$90,037	\$685	1.41%	0.70%	49.78%	5.80%	0.76%
	WNC Community Credit Union	\$90,712	\$309	0.55%	0.63%	113.92%	2.37%	0.34%
	North Carolina Community Federal Credit Union	\$94,808	\$8	0.02%	0.99%	NM	0.48%	0.01%
	American Partners Federal Credit Union	\$100,119	\$227	0.31%	0.62%	198.24%	6.95%	0.23%
	Weyco Community Credit Union	\$109,055	\$1,275	2.18%	0.87%	39.69%	11.16%	1.17%
	Nova Credit Union	\$120,318	\$511	0.71%	0.69%	97.06%	2.80%	0.42%
	Bragg Mutual Federal Credit Union	\$122,036	\$2,147	3.12%	1.69%	54.08%	25.15%	1.76%
	R T P Federal Credit Union	\$140,767	\$336	0.40%	1.35%	340.77%	3.67%	0.24%
	Duke University Federal Credit Union	\$194,262	\$939	0.84%	1.22%	144.52%	4.93%	0.48%
	First Flight Federal Credit Union	\$249,120	\$1,168	0.77%	1.84%	239.64%	3.80%	0.47%
	Average of Asset Group A	\$95,854	\$701	1.23%	1.07%	117.88%	8.20%	0.81%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Mountain Credit Union	\$347,974	\$1,668	0.80%	1.13%	141.79%	4.56%	0.48%
	Summit Credit Union	\$349,403	\$2,587	1.13%	0.91%	80.56%	4.93%	0.74%
	Piedmont Advantage Credit Union	\$387,465	\$1,425	0.55%	0.16%	28.84%	7.15%	0.37%
	Telco Community Credit Union	\$396,693	\$2,749	1.29%	0.81%	62.64%	6.78%	0.69%
	Members Credit Union	\$438,816	\$2,001	1.07%	2.12%	198.15%	3.68%	0.46%
	Average of Asset Group B	\$384,070	\$2,086	0.97%	1.03%	102.40%	5.42%	0.55%
Asset Group C - \$501 million to \$1 billion in total assets								
	Carolinas Telco Federal Credit Union	\$520,985	\$4,300	1.50%	1.90%	126.56%	10.39%	0.83%
	Champion Credit Union	\$549,564	\$1,750	0.42%	0.52%	124.06%	3.24%	0.32%
	Fort Liberty Federal Credit Union	\$645,693	\$3,478	0.80%	0.88%	110.18%	5.13%	0.54%
	Average of Asset Group C	\$572,081	\$3,176	0.91%	1.10%	120.27%	6.25%	0.56%
Asset Group D - \$1 billion and over in total assets								
	Marine Federal Credit Union	\$1,014,587	\$9,781	1.35%	2.75%	203.94%	9.95%	0.96%
	Latino Community Credit Union	\$1,053,162	\$17,828	2.06%	0.74%	36.04%	12.23%	1.69%
	Skyla Federal Credit Union	\$1,572,383	\$9,669	0.77%	1.36%	177.25%	6.34%	0.61%
	Self-Help Credit Union	\$1,979,007	\$18,891	1.14%	2.89%	254.43%	7.53%	0.95%
	Allegacy Federal Credit Union	\$2,362,021	\$11,063	0.61%	0.96%	158.73%	4.05%	0.47%
	Local Government Federal Credit Union	\$4,032,198	\$138,616	3.91%	1.44%	36.82%	42.03%	3.44%
	Truliant Federal Credit Union	\$5,215,106	\$42,433	1.00%	1.51%	150.83%	10.63%	0.81%
	Coastal Federal Credit Union	\$5,507,015	\$29,164	0.72%	1.18%	165.12%	5.53%	0.53%
	State Employees Credit Union	\$52,987,314	\$1,147,172	3.24%	1.28%	39.45%	21.51%	2.16%
	Average of Asset Group D	\$8,413,644	\$158,291	1.64%	1.57%	135.85%	13.31%	1.29%

Source: SNL Financial

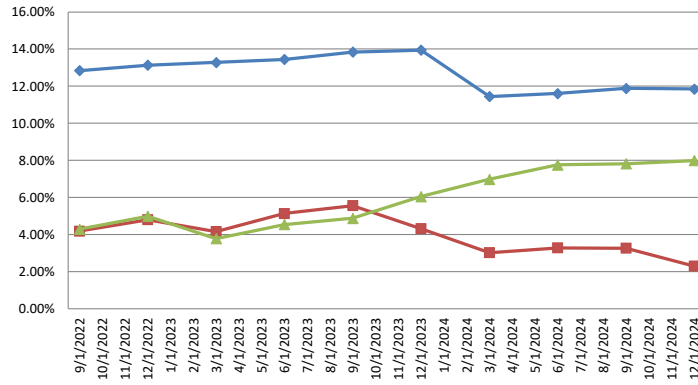
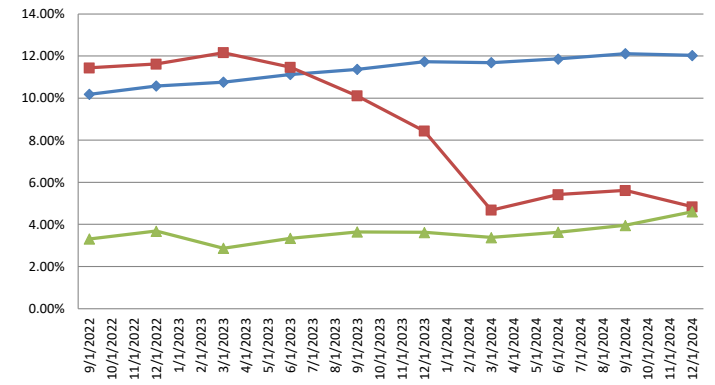
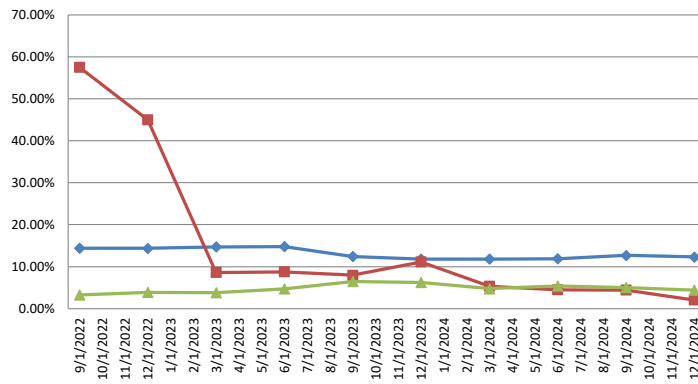
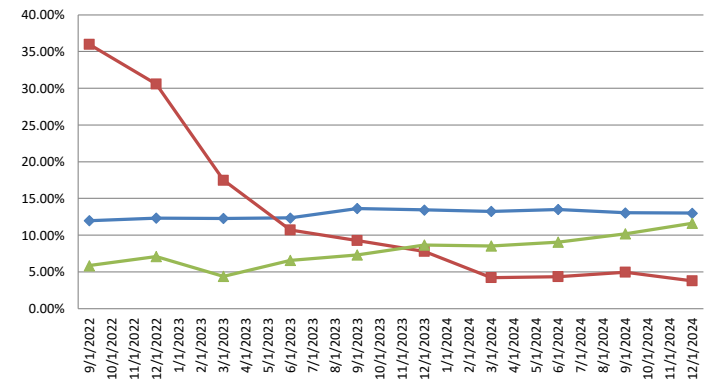
Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

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

Asset Group A - \$50 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - \$1 billion and over in Total Assets
As of Date

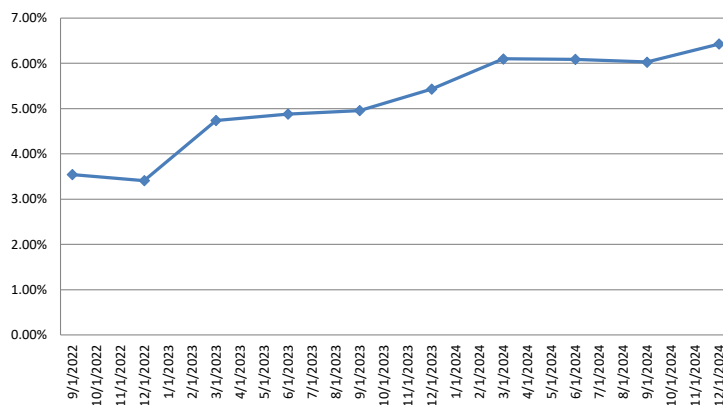
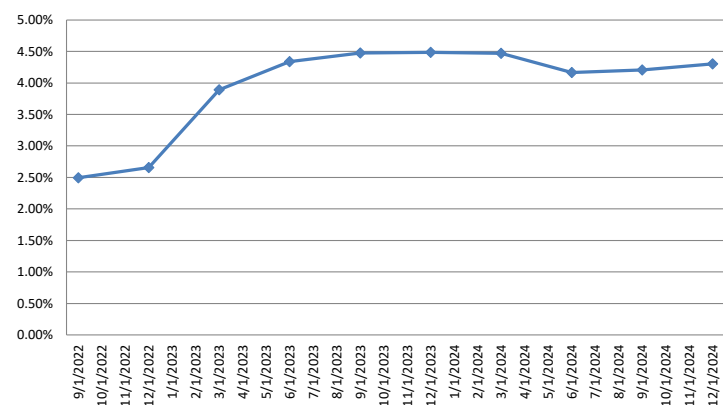
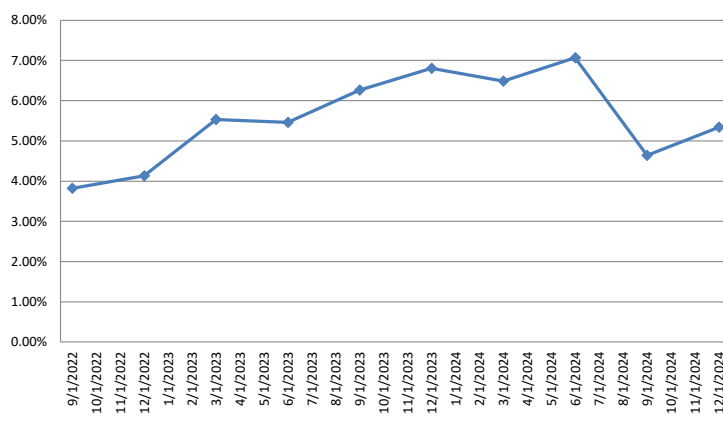
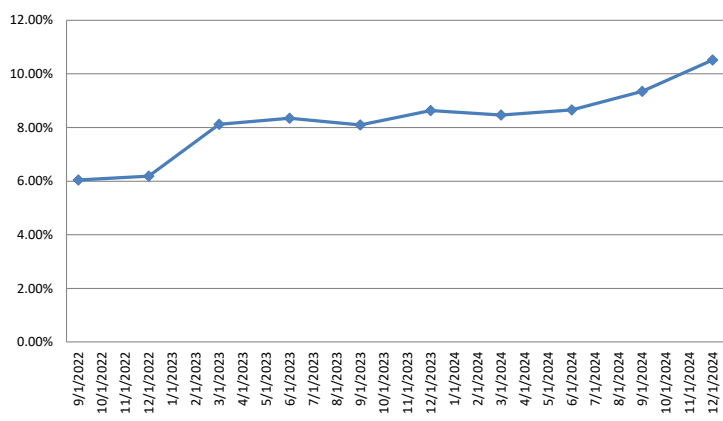
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$50 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - \$1 billion and over in Total Assets**
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

December 31, 2024

Run Date: March 20, 2025

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 - \$50 to \$250 million in total assets							
	HealthShare Credit Union	\$50,857	\$6,304	12.40%	3.91%	2.57%	4.36%
	Carolina Cooperative Federal Credit Union	\$51,198	\$6,742	13.17%	(2.45%)	8.31%	7.65%
	Telco Credit Union	\$51,781	\$7,048	13.61%	(1.12%)	11.08%	7.62%
	Charlotte Fire Department Credit Union	\$52,697	\$7,034	13.35%	1.65%	2.94%	1.49%
	Vision Financial Federal Credit Union	\$56,568	\$8,997	15.90%	8.22%	0.06%	1.72%
	Acclaim Federal Credit Union	\$57,789	\$7,001	12.11%	9.97%	3.99%	4.24%
	Lion's Share Federal Credit Union	\$62,942	\$5,151	8.18%	(21.13%)	56.18%	23.20%
	ElecTel Cooperative Federal Credit Union	\$63,315	\$8,258	13.04%	6.06%	3.52%	2.69%
	Carolina Federal Credit Union	\$78,492	\$8,079	10.29%	7.61%	3.84%	5.73%
	Revity Federal Credit Union	\$80,205	\$7,956	9.92%	(0.96%)	11.63%	10.38%
	Welcome Federal Credit Union	\$90,037	\$11,707	13.00%	1.40%	5.85%	2.91%
	WNC Community Credit Union	\$90,712	\$15,572	17.17%	1.03%	1.98%	2.26%
	North Carolina Community Federal Credit Union	\$94,808	\$9,923	10.47%	12.05%	0.08%	4.67%
	American Partners Federal Credit Union	\$100,119	\$8,572	8.56%	3.33%	2.65%	5.25%
	Weyco Community Credit Union	\$109,055	\$11,065	10.15%	1.92%	11.52%	4.57%
	Nova Credit Union	\$120,318	\$20,212	16.80%	0.43%	2.53%	2.45%
	Bragg Mutual Federal Credit Union	\$122,036	\$11,159	9.14%	0.77%	19.24%	10.40%
	R T P Federal Credit Union	\$140,767	\$10,982	7.80%	3.58%	3.06%	10.43%
	Duke University Federal Credit Union	\$194,262	\$19,188	9.88%	6.33%	4.89%	7.07%
	First Flight Federal Credit Union	\$249,120	\$29,694	11.92%	3.22%	3.93%	9.43%
	Average of Asset Group A	\$95,854	\$11,032	11.84%	2.29%	7.99%	6.43%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Mountain Credit Union	\$347,974	\$38,159	10.97%	6.80%	4.37%	6.20%
	Summit Credit Union	\$349,403	\$53,114	15.20%	5.40%	4.87%	3.92%
	Piedmont Advantage Credit Union	\$387,465	\$32,298	8.34%	(6.51%)	4.41%	1.27%
	Telco Community Credit Union	\$396,693	\$43,908	11.07%	11.16%	6.26%	3.92%
	Members Credit Union	\$438,816	\$63,817	14.54%	7.34%	3.14%	6.21%
	Average of Asset Group B	\$384,070	\$46,259	12.02%	4.84%	4.61%	4.30%
Asset Group C - \$501 million to \$1 billion in total assets							
	Carolinas Telco Federal Credit Union	\$520,985	\$73,666	14.14%	(6.19%)	5.84%	7.39%
	Champion Credit Union	\$549,564	\$60,299	10.97%	5.31%	2.90%	3.60%
	Fort Liberty Federal Credit Union	\$645,693	\$76,235	11.81%	7.10%	4.56%	5.03%
	Average of Asset Group C	\$572,081	\$70,067	12.31%	2.07%	4.43%	5.34%
Asset Group D - \$1 billion and over in total assets							
	Marine Federal Credit Union	\$1,014,587	\$105,946	10.44%	5.21%	9.23%	18.83%
	Latino Community Credit Union	\$1,053,162	\$240,810	22.87%	4.99%	7.40%	2.67%
	Skyla Federal Credit Union	\$1,572,383	\$146,953	9.35%	0.46%	6.58%	11.66%
	Self-Help Credit Union	\$1,979,007	\$497,707	25.15%	2.13%	3.80%	9.66%
	Allegacy Federal Credit Union	\$2,362,021	\$265,168	11.23%	6.86%	4.17%	6.62%
	Local Government Federal Credit Union	\$4,032,198	\$367,008	9.10%	0.00%	37.77%	13.91%
	Truliant Federal Credit Union	\$5,215,106	\$453,129	8.69%	3.74%	9.36%	14.12%
	Coastal Federal Credit Union	\$5,507,015	\$540,508	9.81%	7.47%	5.40%	8.91%
	State Employees Credit Union	\$52,987,314	\$5,488,906	10.36%	3.28%	20.90%	8.24%
	Average of Asset Group D	\$8,413,644	\$900,682	13.00%	3.79%	11.62%	10.51%

Source: SNL Financial

Note: Report includes only bank-level data.

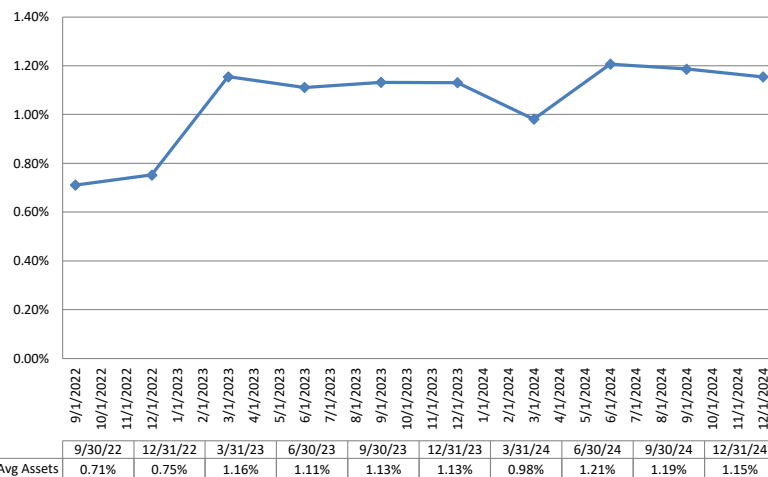
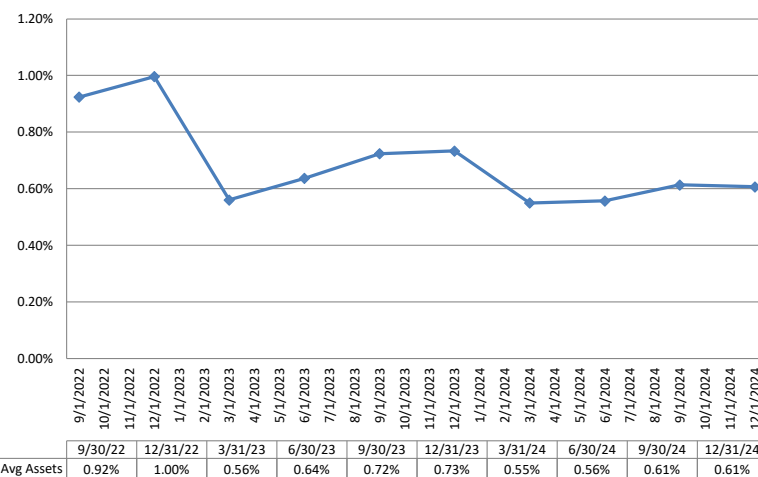
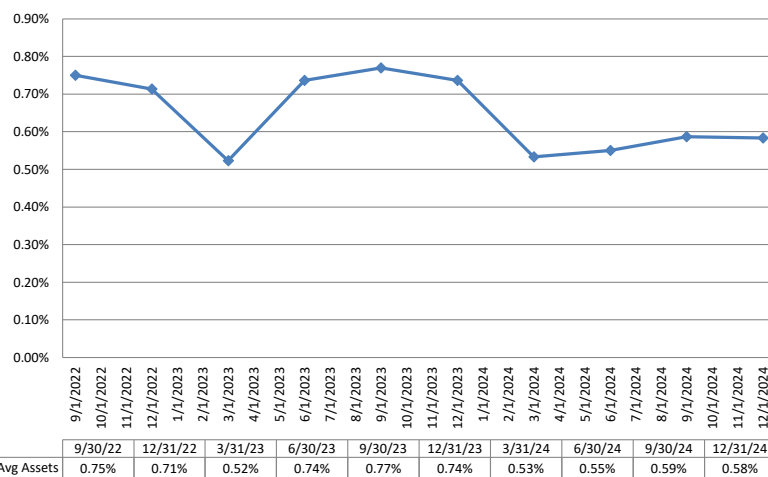
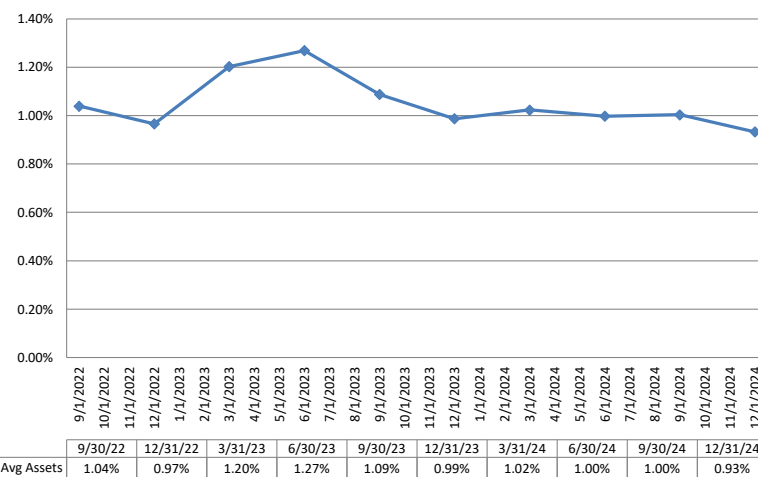
NA = data was not available.

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South Carolina

Performance Analysis

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

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 billion and over in Total Assets**
Year-to-Date

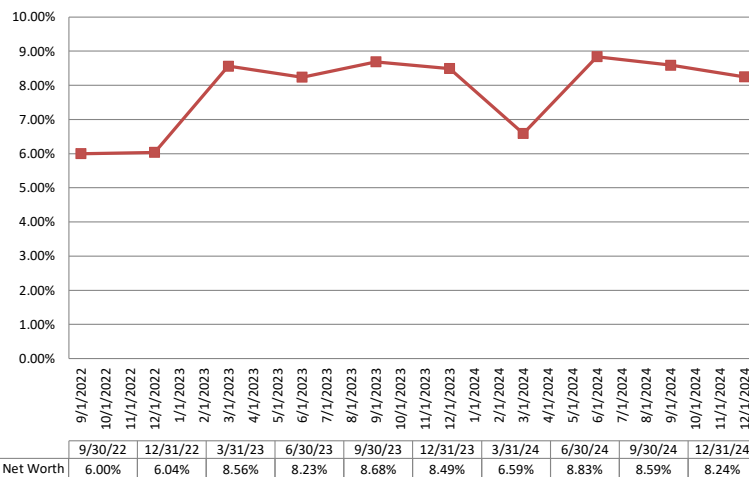
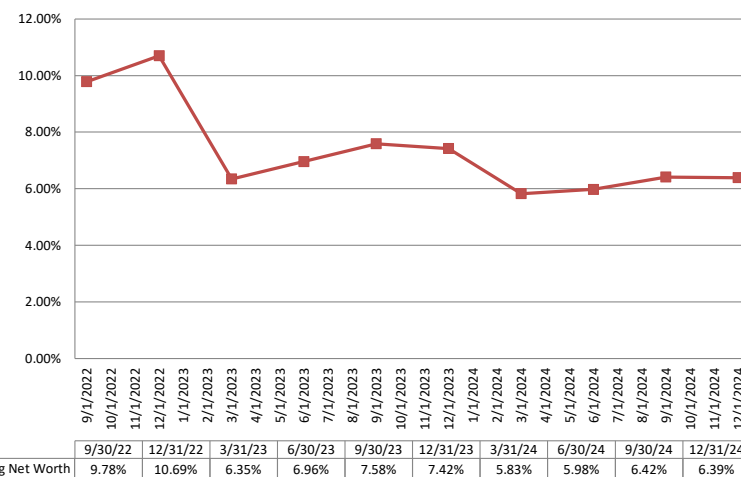
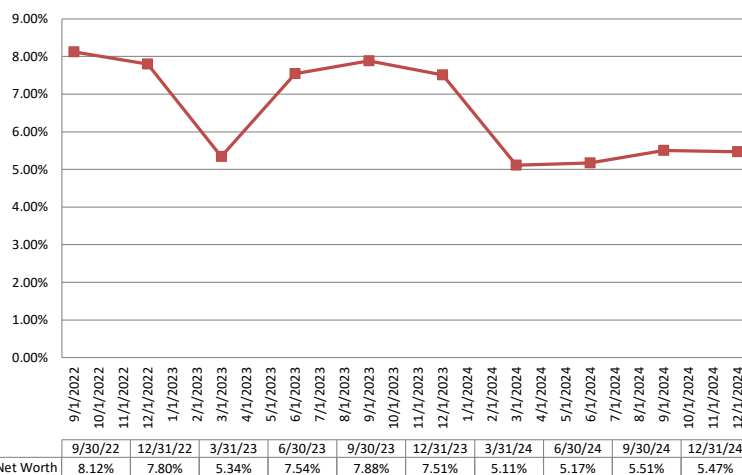
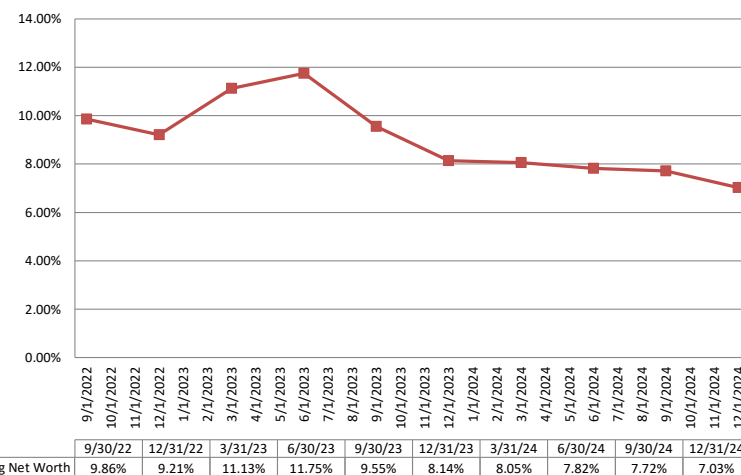
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 billion and over in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Vital Federal Credit Union	\$56,528	\$246	1.72%	10.85%	69.05%	\$92	\$862	1.48%	9.87%	72.35%	\$94
	Secured Advantage Federal Credit Union	\$59,261	(\$57)	(0.38%)	(3.03%)	99.49%	\$110	(\$165)	(0.27%)	(2.16%)	95.85%	\$100
	Palmetto First Federal Credit Union	\$59,857	\$237	1.61%	8.17%	68.51%	\$106	\$1,093	1.87%	9.77%	65.02%	\$88
	Nucor Employees' Credit Union	\$61,723	\$378	2.44%	13.33%	57.54%	\$74	\$1,748	2.74%	16.36%	53.54%	\$69
	Neighbors United Federal Credit Union	\$64,544	\$92	0.58%	4.64%	86.59%	\$62	\$550	0.87%	7.11%	84.52%	\$59
	Latitude 32 Federal Credit Union	\$65,749	\$126	0.77%	5.58%	82.77%	\$97	\$901	1.37%	10.34%	74.82%	\$87
	TRU Federal Credit Union	\$66,429	\$189	1.15%	12.34%	75.25%	\$67	\$141	0.21%	2.34%	82.56%	\$61
	Santee Cooper Credit Union	\$77,886	\$411	2.09%	13.58%	65.02%	\$96	\$1,680	2.10%	14.68%	61.93%	\$89
	Curis Financial Credit Union	\$88,135	\$162	0.73%	3.62%	87.79%	\$108	\$1,041	1.13%	6.03%	81.01%	\$89
	South Carolina National Guard Federal Credit Union	\$92,955	\$553	2.43%	11.25%	54.20%	\$79	\$2,325	2.59%	12.59%	52.67%	\$79
	Caro Federal Credit Union	\$129,925	\$290	0.88%	6.87%	81.25%	\$107	\$774	0.59%	4.75%	85.98%	\$97
	Upstate Federal Credit Union	\$137,659	\$264	0.75%	8.62%	84.33%	\$81	\$1,153	0.83%	10.17%	85.31%	\$79
	Greenville Heritage Federal Credit Union	\$168,919	\$208	0.50%	4.07%	86.48%	\$81	\$745	0.45%	3.71%	84.57%	\$76
	Mid Carolina Credit Union	\$171,923	(\$506)	(1.18%)	(11.76%)	126.17%	\$115	\$439	0.26%	2.76%	92.83%	\$77
	Georgetown Kraft Credit Union	\$180,412	\$876	1.95%	12.31%	69.13%	\$70	\$3,328	1.88%	12.39%	68.73%	\$70
	Carolina Foothills Federal Credit Union	\$205,137	(\$248)	(0.49%)	(4.19%)	88.58%	\$82	(\$394)	(0.20%)	(1.65%)	93.13%	\$85
	SPC Credit Union	\$240,444	\$1,538	2.56%	27.55%	65.37%	\$67	\$4,177	1.72%	21.08%	71.55%	\$64
	Average of Asset Group A	\$113,382	\$280	1.07%	7.28%	79.27%	\$88	\$1,200	1.15%	8.24%	76.85%	\$80
Asset Group B - \$251 to \$500 million in total assets												
	MTC Federal Credit Union	\$271,565	(\$117)	(0.17%)	(1.24%)	89.97%	\$104	\$425	0.15%	1.13%	84.13%	\$90
	Carolina Trust Federal Credit Union	\$393,910	\$772	0.78%	9.27%	74.56%	\$91	\$2,574	0.65%	8.01%	77.41%	\$88
	Greenville Federal Credit Union	\$476,253	\$1,294	1.10%	10.81%	73.33%	\$87	\$4,632	1.02%	10.03%	76.87%	\$86
	Average of Asset Group B	\$380,576	\$650	0.57%	6.28%	79.29%	\$94	\$2,544	0.61%	6.39%	79.47%	\$88
Asset Group C - \$501 million to \$1 billion in total assets												
	CPM Federal Credit Union	\$656,102	\$725	0.45%	4.82%	86.46%	\$89	\$4,739	0.75%	8.14%	82.68%	\$88
	Spero Financial Federal Credit Union	\$702,067	(\$77)	(0.04%)	(0.56%)	88.29%	\$96	(\$2,536)	(0.36%)	(4.58%)	91.58%	\$102
	Family Trust Federal Credit Union	\$743,655	\$2,477	1.34%	12.09%	68.48%	\$83	\$10,029	1.36%	12.85%	67.02%	\$89
	Average of Asset Group C	\$700,608	\$1,042	0.58%	5.45%	81.08%	\$89	\$4,077	0.58%	5.47%	80.43%	\$93
Asset Group D - \$1 billion and over in total assets												
	Rev Federal Credit Union	\$1,111,661	\$919	0.33%	3.76%	88.23%	\$91	\$5,687	0.51%	5.95%	85.61%	\$87
	S.C. State Federal Credit Union	\$1,339,060	\$4,251	1.23%	9.39%	56.80%	\$74	\$23,135	1.65%	13.59%	55.41%	\$74
	Palmetto Citizens Federal Credit Union	\$1,352,540	\$3,378	1.01%	8.27%	72.28%	\$86	\$14,956	1.14%	9.77%	71.53%	\$84
	AllSouth Federal Credit Union	\$1,363,447	\$5,883	1.74%	10.40%	70.21%	\$120	\$24,159	1.82%	11.26%	64.21%	\$88
	Sharonview Federal Credit Union	\$1,411,954	(\$2,266)	(0.62%)	(10.32%)	104.13%	\$112	(\$11,080)	(0.72%)	(12.53%)	110.47%	\$111
	Safe Federal Credit Union	\$1,851,352	\$1,773	0.38%	4.75%	68.49%	\$77	\$8,887	0.48%	6.30%	70.60%	\$80
	SRP Federal Credit Union	\$1,875,467	\$3,191	0.70%	5.32%	76.10%	\$112	\$24,817	1.39%	10.89%	67.41%	\$100
	South Carolina Federal Credit Union	\$2,531,072	\$4,136	0.66%	5.31%	80.82%	\$122	\$21,604	0.85%	7.12%	80.32%	\$117
	Founders Federal Credit Union	\$4,763,530	\$13,367	1.12%	9.16%	63.43%	\$115	\$60,780	1.28%	10.90%	59.80%	\$99
	Average of Asset Group D	\$1,955,565	\$3,848	0.73%	5.12%	75.61%	\$101	\$19,216	0.93%	7.03%	73.93%	\$93

Source: SNL Financial

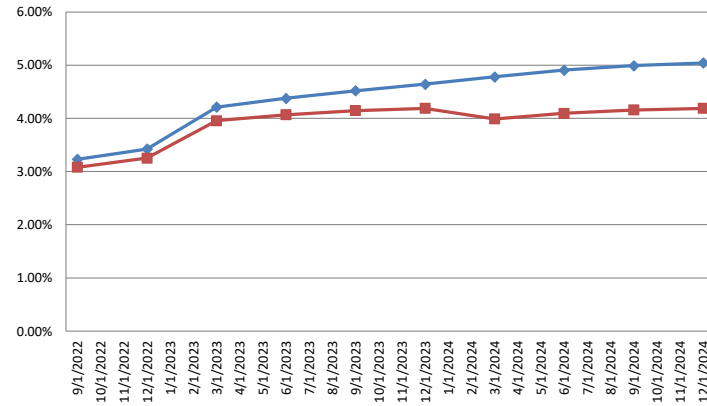
Note: Report includes only bank-level data.

NA = data was not available.

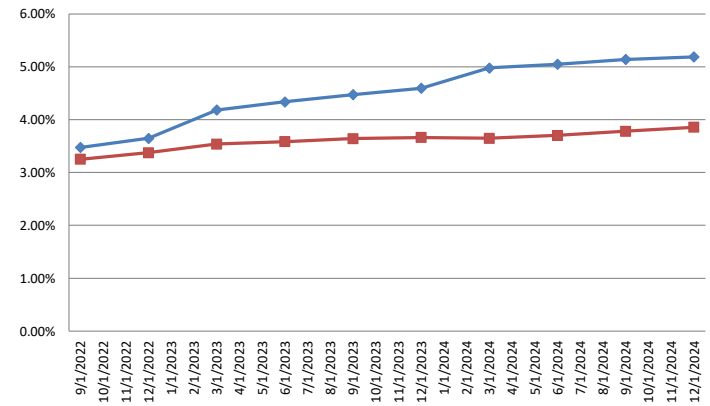
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

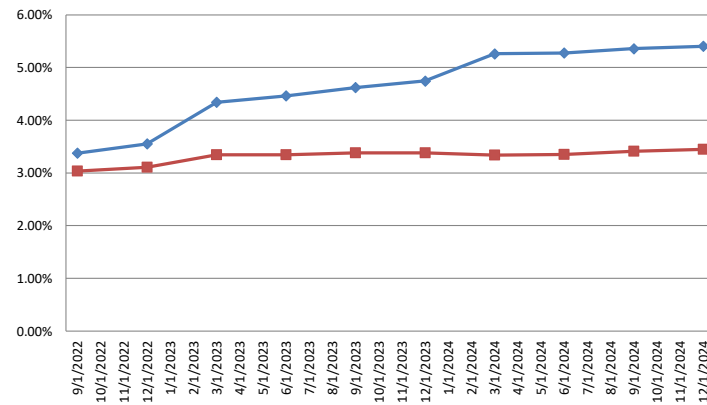
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

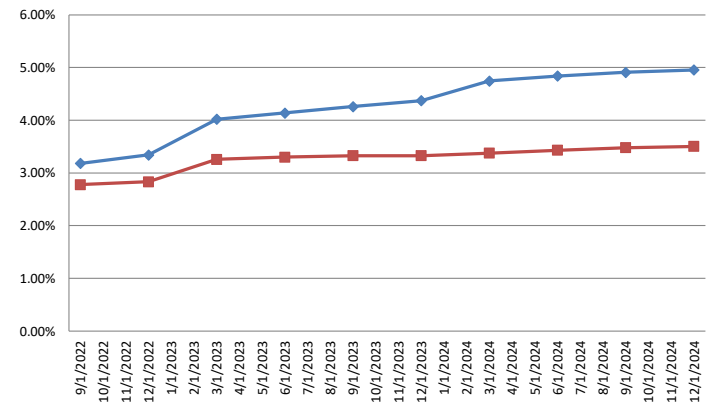
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	3.23%	3.42%	4.21%	4.38%	4.52%	4.64%	4.78%	4.90%	4.99%	5.04%
Net Interest Income/ Avg Assets	3.08%	3.25%	3.95%	4.07%	4.14%	4.19%	3.99%	4.09%	4.16%	4.19%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	3.47%	3.65%	4.18%	4.34%	4.47%	4.59%	4.98%	5.05%	5.14%	5.19%
Net Interest Income/ Avg Assets	3.25%	3.37%	3.54%	3.58%	3.64%	3.66%	3.65%	3.70%	3.78%	3.85%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	3.37%	3.55%	4.34%	4.46%	4.62%	4.74%	5.26%	5.28%	5.36%	5.40%
Net Interest Income/ Avg Assets	3.04%	3.11%	3.34%	3.34%	3.38%	3.38%	3.34%	3.35%	3.41%	3.45%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	3.18%	3.34%	4.02%	4.14%	4.26%	4.37%	4.74%	4.84%	4.91%	4.95%
Net Interest Income/ Avg Assets	2.78%	2.83%	3.26%	3.30%	3.33%	3.33%	3.38%	3.43%	3.48%	3.50%

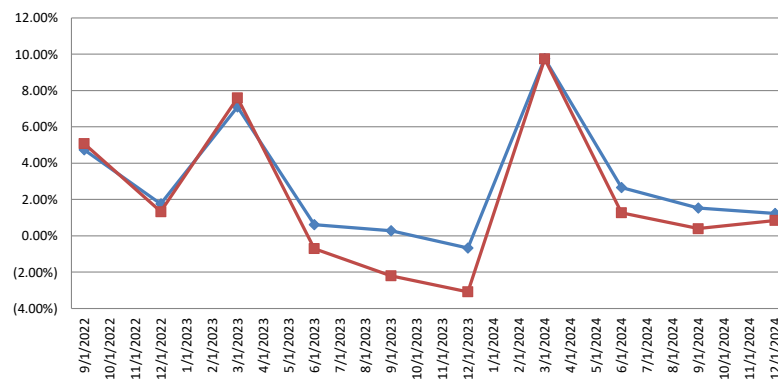
Source: SNL Financial

Note: Report includes only bank-level data.

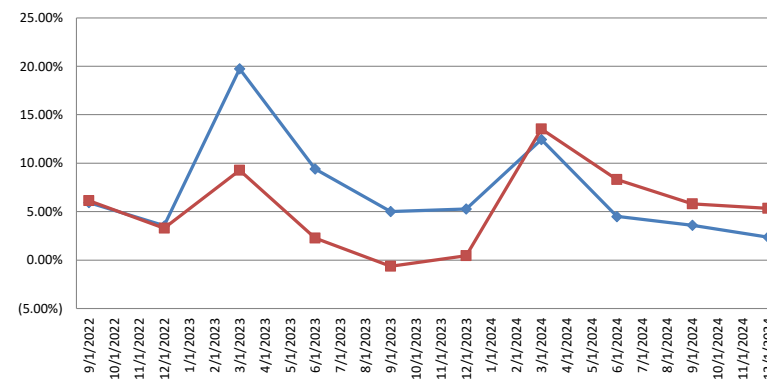
NA = data was not available.

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

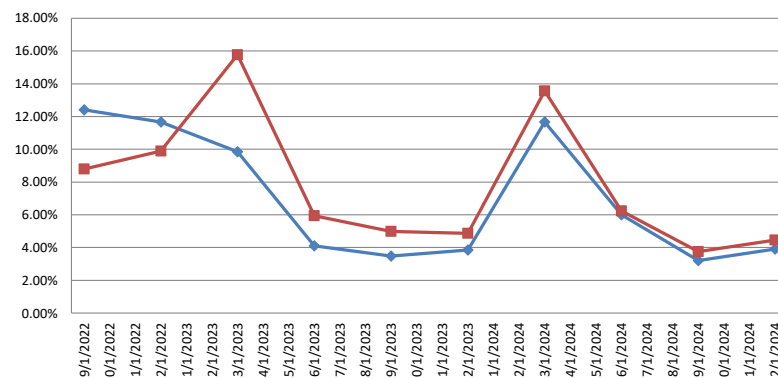
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

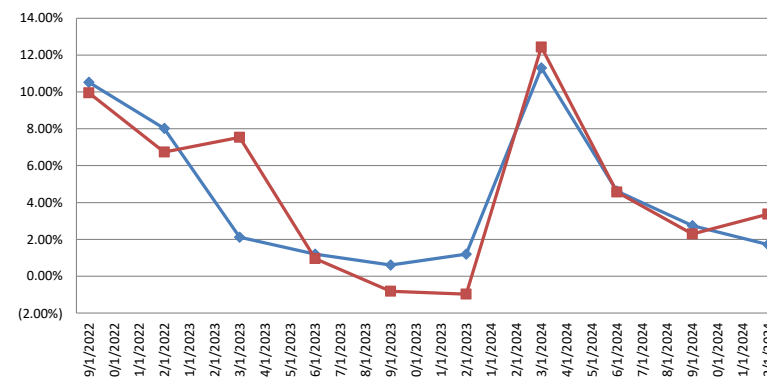
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	4.74%	1.76%	7.09%	0.61%	0.28%	(0.67%)	9.75%	2.67%	1.53%	1.23%
Market Growth Rate	5.08%	1.33%	7.59%	(0.70%)	(2.21%)	(3.08%)	9.74%	1.27%	0.40%	0.84%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	5.94%	3.54%	19.73%	9.40%	5.02%	5.28%	12.43%	4.50%	3.59%	2.37%
Market Growth Rate	6.14%	3.28%	9.27%	2.28%	(0.64%)	0.46%	13.53%	8.31%	5.80%	5.33%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	12.41%	11.67%	9.86%	4.11%	3.49%	3.86%	11.66%	6.01%	3.20%	3.91%
Market Growth Rate	8.79%	9.89%	15.77%	5.94%	4.99%	4.87%	13.56%	6.23%	3.76%	4.45%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	10.52%	8.02%	2.11%	1.20%	0.60%	1.20%	11.31%	4.62%	2.74%	1.73%
Market Growth Rate	9.95%	6.74%	7.54%	0.95%	(0.82%)	(0.97%)	12.43%	4.57%	2.29%	3.36%

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

December 31, 2024

Run Date: March 20, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Vital Federal Credit Union	\$56,528	\$38,258	\$47,170	81.11%	\$3,647	5.12%	0.56%	4.56%	(3.22%)	(4.75%)
	Secured Advantage Federal Credit Union	\$59,261	\$32,529	\$51,588	63.06%	\$5,153	4.91%	0.93%	3.98%	(6.97%)	(7.86%)
	Palmetto First Federal Credit Union	\$59,857	\$36,882	\$47,984	76.86%	\$4,128	6.38%	0.75%	5.63%	4.12%	2.79%
	Nucor Employees' Credit Union	\$61,723	\$39,988	\$49,657	80.53%	\$4,115	5.10%	0.38%	4.71%	0.12%	(2.36%)
	Neighbors United Federal Credit Union	\$64,544	\$32,770	\$55,489	59.06%	\$2,582	3.89%	0.42%	3.47%	4.96%	5.85%
	Latitude 32 Federal Credit Union	\$65,749	\$46,224	\$56,105	82.39%	\$3,868	4.89%	0.31%	4.57%	1.04%	(0.34%)
	TRU Federal Credit Union	\$66,429	\$34,991	\$59,784	58.53%	\$3,407	4.99%	1.03%	3.96%	1.41%	1.00%
	Santee Cooper Credit Union	\$77,886	\$54,712	\$64,562	84.74%	\$4,451	5.12%	1.00%	4.12%	(2.66%)	(5.88%)
	Curis Financial Credit Union	\$88,135	\$46,469	\$69,602	66.76%	\$3,750	4.55%	0.45%	4.10%	(4.51%)	(6.20%)
	South Carolina National Guard Federal Credit Union	\$92,955	\$35,964	\$72,657	49.50%	\$5,468	5.39%	0.72%	4.67%	3.41%	1.36%
	Caro Federal Credit Union	\$129,925	\$89,762	\$101,008	88.87%	\$4,997	5.04%	0.92%	4.12%	4.92%	1.31%
	Upstate Federal Credit Union	\$137,659	\$93,598	\$117,519	79.64%	\$2,503	5.79%	1.53%	4.26%	3.54%	11.28%
	Greenville Heritage Federal Credit Union	\$168,919	\$88,441	\$147,553	59.94%	\$4,505	4.68%	1.61%	3.06%	7.04%	7.46%
	Mid Carolina Credit Union	\$171,923	\$102,533	\$153,832	66.65%	\$3,509	4.64%	0.93%	3.71%	(0.01%)	(0.22%)
	Georgetown Kraft Credit Union	\$180,412	\$113,003	\$149,671	75.50%	\$2,541	5.54%	0.64%	4.89%	3.47%	1.71%
	Carolina Foothills Federal Credit Union	\$205,137	\$142,712	\$173,424	82.29%	\$3,507	4.96%	1.61%	3.35%	3.89%	5.72%
	SPC Credit Union	\$240,444	\$162,055	\$211,122	76.76%	\$3,063	4.71%	0.66%	4.05%	0.42%	3.44%
	Average of Asset Group A	\$113,382	\$70,052	\$95,807	72.48%	\$3,835	5.04%	0.85%	4.19%	1.23%	0.84%
Asset Group B - \$251 to \$500 million in total assets											
	MTC Federal Credit Union	\$271,565	\$172,762	\$228,973	75.45%	\$3,416	5.76%	1.82%	3.94%	(1.94%)	6.90%
	Carolina Trust Federal Credit Union	\$393,910	\$281,884	\$355,525	79.29%	\$4,040	4.71%	0.62%	4.09%	0.56%	0.32%
	Greenville Federal Credit Union	\$476,253	\$331,375	\$405,717	81.68%	\$5,094	5.10%	1.57%	3.53%	8.50%	8.77%
	Average of Asset Group B	\$380,576	\$262,007	\$330,072	78.81%	\$4,183	5.19%	1.34%	3.85%	2.37%	5.33%
Asset Group C - \$501 million to \$1 billion in total assets											
	CPM Federal Credit Union	\$656,102	\$435,101	\$589,039	73.87%	\$3,373	4.47%	1.21%	3.26%	5.75%	6.09%
	Spero Financial Federal Credit Union	\$702,067	\$569,917	\$638,459	89.26%	\$4,070	6.25%	2.79%	3.46%	(0.52%)	0.14%
	Family Trust Federal Credit Union	\$743,655	\$570,735	\$634,904	89.89%	\$5,833	5.49%	1.86%	3.63%	6.51%	7.12%
	Average of Asset Group C	\$700,608	\$525,251	\$620,801	84.34%	\$4,425	5.40%	1.95%	3.45%	3.91%	4.45%
Asset Group D - \$1 billion and over in total assets											
	Rev Federal Credit Union	\$1,111,661	\$877,577	\$897,338	97.80%	\$3,942	4.99%	1.40%	3.59%	0.96%	0.73%
	S.C. State Federal Credit Union	\$1,339,060	\$799,482	\$1,143,922	69.89%	\$4,757	5.06%	1.22%	3.84%	(3.47%)	2.68%
	Palmetto Citizens Federal Credit Union	\$1,352,540	\$769,845	\$1,077,762	71.43%	\$4,562	4.53%	1.22%	3.31%	5.36%	4.67%
	AllSouth Federal Credit Union	\$1,363,447	\$684,458	\$1,120,589	61.08%	\$4,335	4.52%	1.04%	3.48%	8.57%	6.94%
	Sharonview Federal Credit Union	\$1,411,954	\$1,004,939	\$1,212,242	82.90%	\$4,989	4.56%	2.46%	2.10%	(11.77%)	(6.68%)
	Safe Federal Credit Union	\$1,851,352	\$1,303,327	\$1,658,888	78.57%	\$5,290	4.56%	1.82%	2.74%	1.42%	1.94%
	SRP Federal Credit Union	\$1,875,467	\$1,217,137	\$1,607,304	75.73%	\$4,428	5.41%	0.97%	4.44%	11.09%	11.13%
	South Carolina Federal Credit Union	\$2,531,072	\$1,964,853	\$1,969,041	99.79%	\$4,484	4.65%	0.60%	4.05%	(1.62%)	(0.93%)
	Founders Federal Credit Union	\$4,763,530	\$3,793,236	\$4,099,371	92.53%	\$5,661	6.29%	2.30%	3.98%	4.99%	9.77%
	Average of Asset Group D	\$1,955,565	\$1,379,428	\$1,642,940	81.08%	\$4,716	4.95%	1.45%	3.50%	1.73%	3.36%

Source: SNL Financial

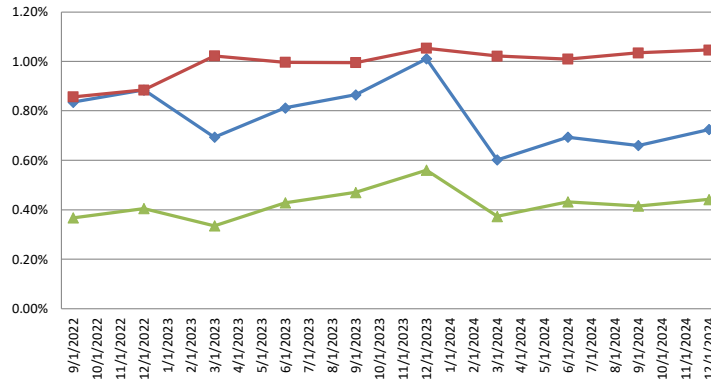
Note: Report includes only bank-level data.

NA = data was not available.

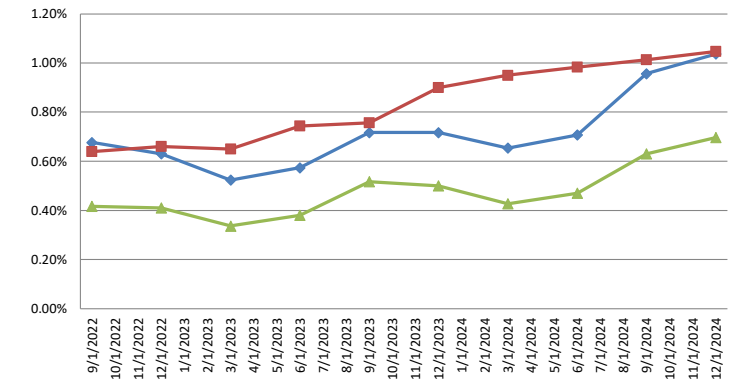
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

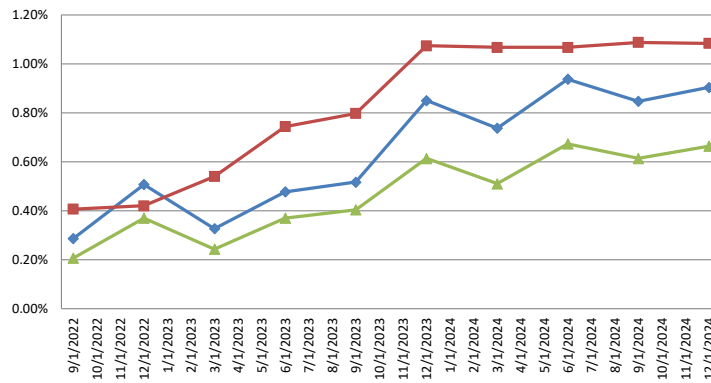
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

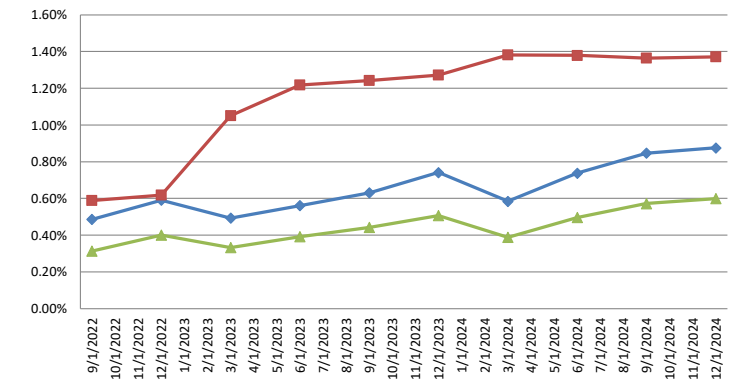
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.84%	0.88%	0.69%	0.81%	0.87%	1.01%	0.60%	0.69%	0.66%	0.72%
Reserves/Loans	0.86%	0.88%	1.02%	1.00%	0.99%	1.05%	1.02%	1.01%	1.03%	1.05%
Delinquent Loans/Total Assets	0.37%	0.41%	0.33%	0.43%	0.47%	0.56%	0.37%	0.43%	0.42%	0.44%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.68%	0.63%	0.52%	0.57%	0.72%	0.72%	0.65%	0.71%	0.96%	1.04%
Reserves/Loans	0.64%	0.66%	0.65%	0.74%	0.76%	0.90%	0.95%	0.98%	1.01%	1.05%
Delinquent Loans/Total Assets	0.42%	0.41%	0.34%	0.38%	0.52%	0.50%	0.43%	0.47%	0.63%	0.70%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.29%	0.51%	0.33%	0.48%	0.52%	0.85%	0.74%	0.94%	0.85%	0.90%
Reserves/Loans	0.41%	0.42%	0.54%	0.74%	0.80%	1.07%	1.07%	1.07%	1.09%	1.08%
Delinquent Loans/Total Assets	0.21%	0.37%	0.24%	0.37%	0.40%	0.61%	0.51%	0.67%	0.61%	0.66%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.49%	0.59%	0.49%	0.56%	0.63%	0.74%	0.58%	0.74%	0.85%	0.88%
Reserves/Loans	0.59%	0.62%	1.05%	1.22%	1.24%	1.27%	1.38%	1.38%	1.36%	1.37%
Delinquent Loans/Total Assets	0.31%	0.40%	0.33%	0.39%	0.44%	0.51%	0.39%	0.50%	0.57%	0.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2024

Run Date: March 20, 2025

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Vital Federal Credit Union	\$56,528	\$68	0.18%	0.12%	69.12%	0.74%	0.12%
	Secured Advantage Federal Credit Union	\$59,261	\$463	1.42%	1.21%	84.67%	6.16%	0.78%
	Palmetto First Federal Credit Union	\$59,857	\$703	1.91%	2.22%	116.64%	5.73%	1.17%
	Nucor Employees' Credit Union	\$61,723	\$250	0.63%	0.53%	84.80%	2.25%	0.41%
	Neighbors United Federal Credit Union	\$64,544	\$278	0.85%	0.67%	79.50%	3.49%	0.43%
	Latitude 32 Federal Credit Union	\$65,749	\$103	0.22%	0.40%	179.61%	1.20%	0.16%
	TRU Federal Credit Union	\$66,429	\$98	0.28%	0.91%	325.51%	1.61%	0.15%
	Santee Cooper Credit Union	\$77,886	\$383	0.70%	1.01%	144.65%	2.97%	0.49%
	Curis Financial Credit Union	\$88,135	\$123	0.26%	1.38%	521.95%	0.70%	0.14%
	South Carolina National Guard Federal Credit Union	\$92,955	\$226	0.63%	1.10%	175.66%	1.13%	0.24%
	Caro Federal Credit Union	\$129,925	\$505	0.56%	0.98%	174.85%	2.97%	0.39%
	Upstate Federal Credit Union	\$137,659	\$261	0.28%	0.80%	286.97%	2.49%	0.19%
	Greenville Heritage Federal Credit Union	\$168,919	\$275	0.31%	1.33%	426.91%	1.39%	0.16%
	Mid Carolina Credit Union	\$171,923	\$817	0.80%	0.81%	102.08%	4.46%	0.48%
	Georgetown Kraft Credit Union	\$180,412	\$790	0.70%	1.59%	226.96%	2.76%	0.44%
	Carolina Foothills Federal Credit Union	\$205,137	\$1,485	1.04%	1.18%	113.00%	6.05%	0.72%
	SPC Credit Union	\$240,444	\$2,503	1.54%	1.54%	99.56%	11.30%	1.04%
	Average of Asset Group A	\$113,382	\$549	0.72%	1.05%	188.97%	3.38%	0.44%
Asset Group B - \$251 to \$500 million in total assets								
	MTC Federal Credit Union	\$271,565	\$2,372	1.37%	1.01%	73.78%	6.19%	0.87%
	Carolina Trust Federal Credit Union	\$393,910	\$2,523	0.90%	1.28%	142.53%	6.81%	0.64%
	Greenville Federal Credit Union	\$476,253	\$2,770	0.84%	0.85%	101.52%	5.40%	0.58%
	Average of Asset Group B	\$380,576	\$2,555	1.04%	1.05%	105.94%	6.13%	0.70%
Asset Group C - \$501 million to \$1 billion in total assets								
	CPM Federal Credit Union	\$656,102	\$5,620	1.29%	1.24%	96.09%	8.60%	0.86%
	Spero Financial Federal Credit Union	\$702,067	\$3,838	0.67%	0.91%	135.12%	7.14%	0.55%
	Family Trust Federal Credit Union	\$743,655	\$4,303	0.75%	1.10%	145.90%	4.84%	0.58%
	Average of Asset Group C	\$700,608	\$4,587	0.90%	1.08%	125.70%	6.86%	0.66%
Asset Group D - \$1 billion and over in total assets								
	Rev Federal Credit Union	\$1,111,661	\$6,212	0.71%	1.30%	184.26%	6.15%	0.56%
	S.C. State Federal Credit Union	\$1,339,060	\$7,913	0.99%	1.94%	195.80%	4.09%	0.59%
	Palmetto Citizens Federal Credit Union	\$1,352,540	\$5,639	0.73%	1.33%	181.20%	3.49%	0.42%
	AllSouth Federal Credit Union	\$1,363,447	\$3,793	0.55%	1.17%	211.52%	1.76%	0.28%
	Sharonview Federal Credit Union	\$1,411,954	\$18,713	1.86%	1.13%	60.74%	19.82%	1.33%
	Safe Federal Credit Union	\$1,851,352	\$11,743	0.90%	1.29%	143.66%	7.72%	0.63%
	SRP Federal Credit Union	\$1,875,467	\$9,195	0.76%	1.45%	192.05%	3.70%	0.49%
	South Carolina Federal Credit Union	\$2,531,072	\$12,416	0.63%	0.90%	141.64%	3.94%	0.49%
	Founders Federal Credit Union	\$4,763,530	\$28,396	0.75%	1.83%	244.74%	4.90%	0.60%
	Average of Asset Group D	\$1,955,565	\$11,558	0.88%	1.37%	172.85%	6.17%	0.60%

Source: SNL Financial

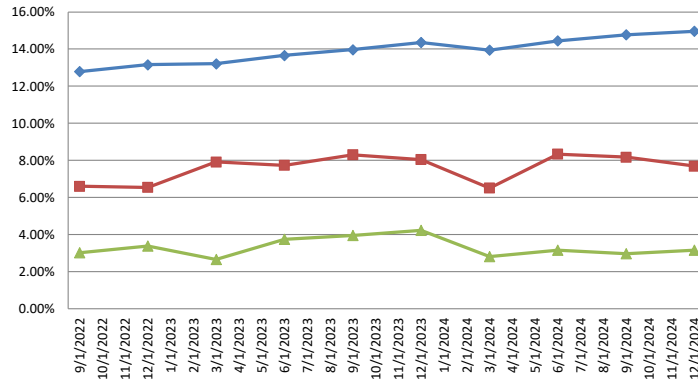
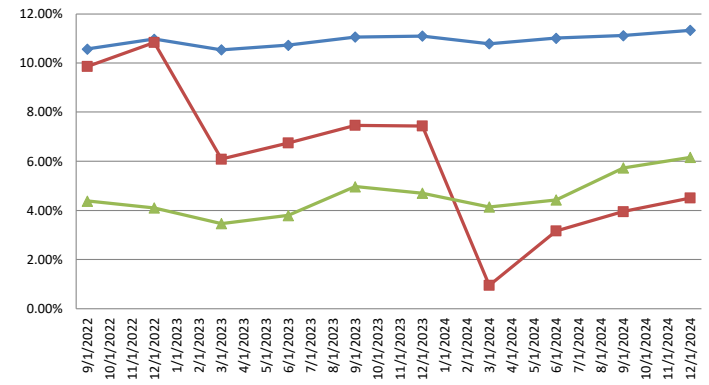
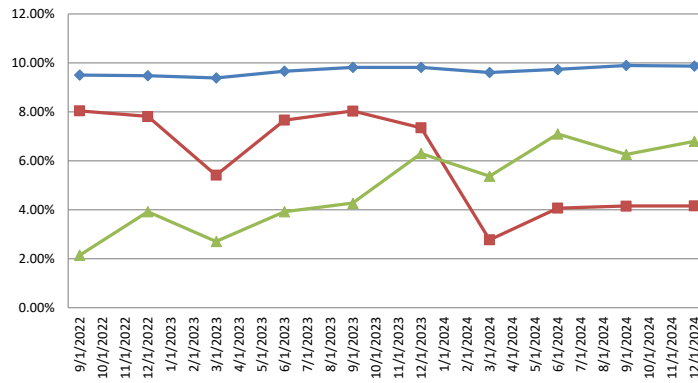
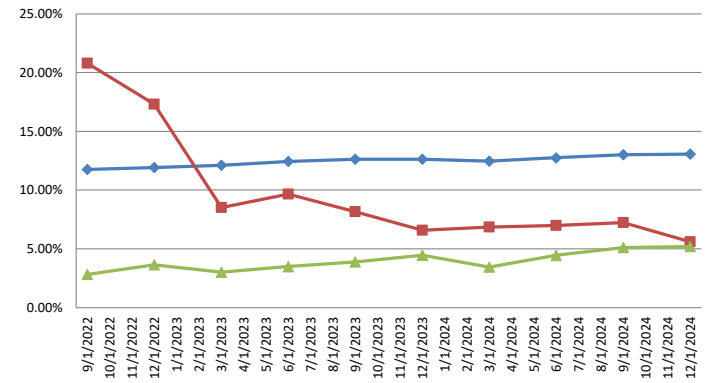
Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

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

Asset Group A - \$50 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - \$1 billion and over in Total Assets**
As of Date

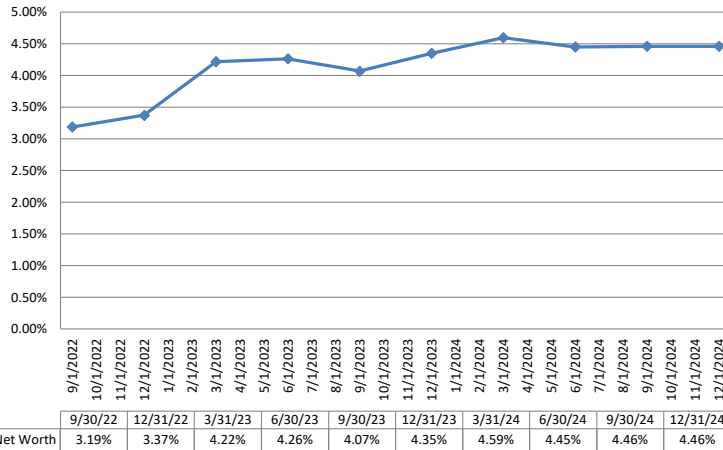
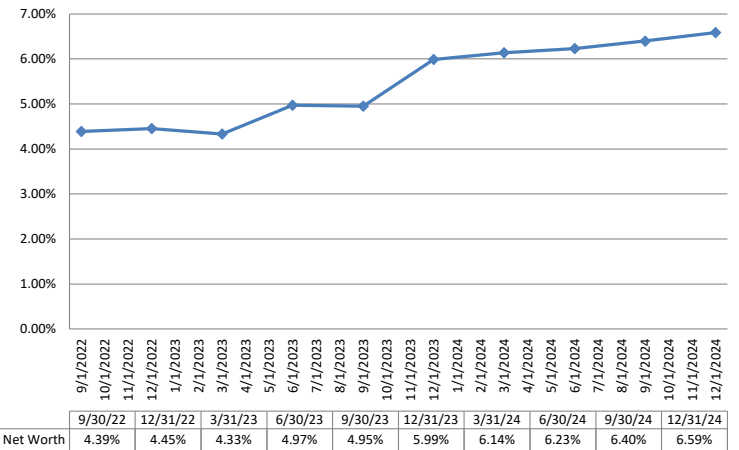
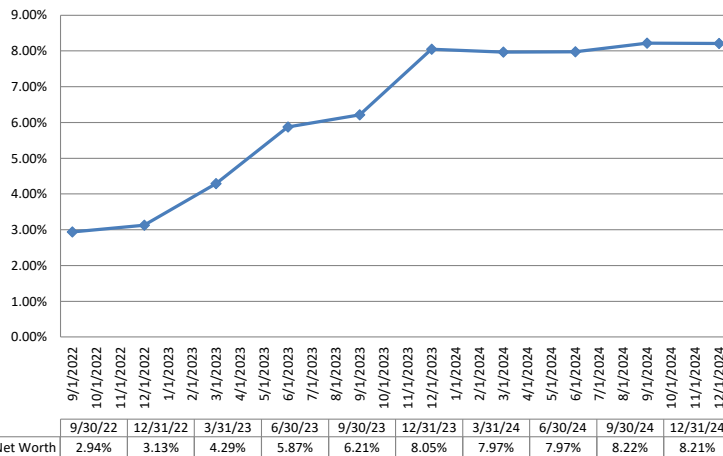
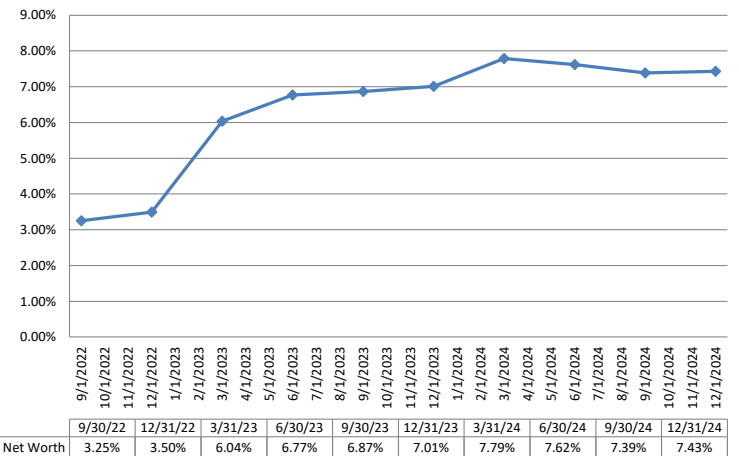
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$50 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - \$1 billion and over in Total Assets**
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

December 31, 2024

Run Date: March 20, 2025

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 - \$50 to \$250 million in total assets							
	Vital Federal Credit Union	\$56,528	\$9,192	16.26%	10.35%	0.74%	0.51%
	Secured Advantage Federal Credit Union	\$59,261	\$7,538	12.72%	(2.18%)	6.14%	5.20%
	Palmetto First Federal Credit Union	\$59,857	\$11,791	19.70%	9.48%	5.96%	6.95%
	Nucor Employees' Credit Union	\$61,723	\$11,559	18.73%	17.46%	2.16%	1.83%
	Neighbors United Federal Credit Union	\$64,544	\$7,975	12.36%	7.41%	3.49%	2.77%
	Latitude 32 Federal Credit Union	\$65,749	\$9,130	13.89%	10.53%	1.13%	2.03%
	TRU Federal Credit Union	\$66,429	\$6,253	9.41%	1.79%	1.57%	5.10%
	Santee Cooper Credit Union	\$77,886	\$12,302	15.79%	15.82%	3.11%	4.50%
	Curis Financial Credit Union	\$88,135	\$18,821	21.35%	5.85%	0.65%	3.41%
	South Carolina National Guard Federal Credit Union	\$92,955	\$22,822	24.55%	11.27%	0.99%	1.74%
	Caro Federal Credit Union	\$129,925	\$19,638	15.11%	3.45%	2.57%	4.50%
	Upstate Federal Credit Union	\$137,659	\$13,146	9.55%	9.34%	1.99%	5.70%
	Greenville Heritage Federal Credit Union	\$168,919	\$20,718	12.27%	2.94%	1.33%	5.67%
	Mid Carolina Credit Union	\$171,923	\$21,123	12.29%	1.21%	3.87%	3.95%
	Georgetown Kraft Credit Union	\$180,412	\$31,101	17.24%	11.51%	2.54%	5.77%
	Carolina Foothills Federal Credit Union	\$205,137	\$23,781	11.59%	(2.11%)	6.24%	7.06%
	SPC Credit Union	\$240,444	\$27,470	11.42%	16.55%	9.11%	9.07%
	Average of Asset Group A	\$113,382	\$16,139	14.95%	7.69%	3.15%	4.46%
Asset Group B - \$251 to \$500 million in total assets							
	MTC Federal Credit Union	\$271,565	\$37,890	13.95%	0.87%	6.26%	4.62%
	Carolina Trust Federal Credit Union	\$393,910	\$37,921	9.63%	3.65%	6.65%	9.48%
	Greenville Federal Credit Union	\$476,253	\$49,670	10.43%	8.99%	5.58%	5.66%
	Average of Asset Group B	\$380,576	\$41,827	11.34%	4.50%	6.16%	6.59%
Asset Group C - \$501 million to \$1 billion in total assets							
	CPM Federal Credit Union	\$656,102	\$63,675	9.71%	6.33%	8.83%	8.48%
	Spero Financial Federal Credit Union	\$702,067	\$58,690	8.36%	(5.25%)	6.54%	8.84%
	Family Trust Federal Credit Union	\$743,655	\$85,723	11.53%	11.39%	5.02%	7.32%
	Average of Asset Group C	\$700,608	\$69,363	9.87%	4.16%	6.80%	8.21%
Asset Group D - \$1 billion and over in total assets							
	Rev Federal Credit Union	\$1,111,661	\$164,347	14.78%	1.38%	3.78%	6.96%
	S.C. State Federal Credit Union	\$1,339,060	\$189,813	14.18%	12.33%	4.17%	8.16%
	Palmetto Citizens Federal Credit Union	\$1,352,540	\$174,219	12.88%	7.89%	3.24%	5.87%
	AllSouth Federal Credit Union	\$1,363,447	\$257,723	18.90%	10.03%	1.47%	3.11%
	Sharonview Federal Credit Union	\$1,411,954	\$123,106	8.72%	(11.46%)	15.20%	9.23%
	Safe Federal Credit Union	\$1,851,352	\$179,259	9.68%	3.90%	6.55%	9.41%
	SRP Federal Credit Union	\$1,875,467	\$248,966	13.27%	10.21%	3.69%	7.09%
	South Carolina Federal Credit Union	\$2,531,072	\$314,725	12.43%	6.63%	3.95%	5.59%
	Founders Federal Credit Union	\$4,763,530	\$605,854	12.72%	9.66%	4.69%	11.47%
	Average of Asset Group D	\$1,955,565	\$250,890	13.06%	5.62%	5.19%	7.43%

Source: SNL Financial

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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.