



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

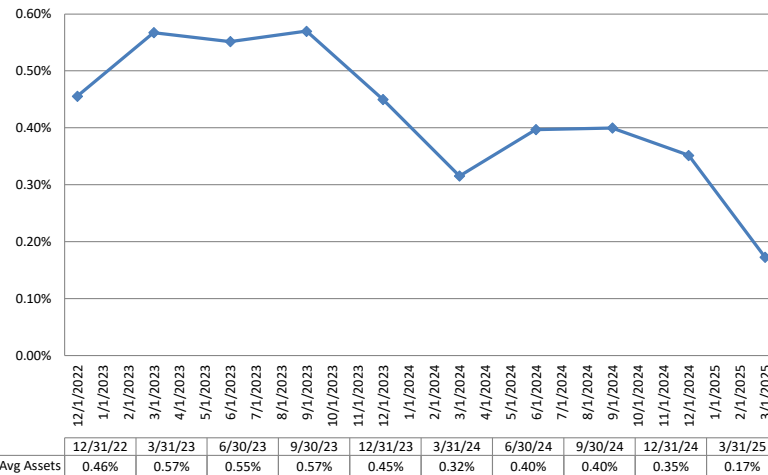
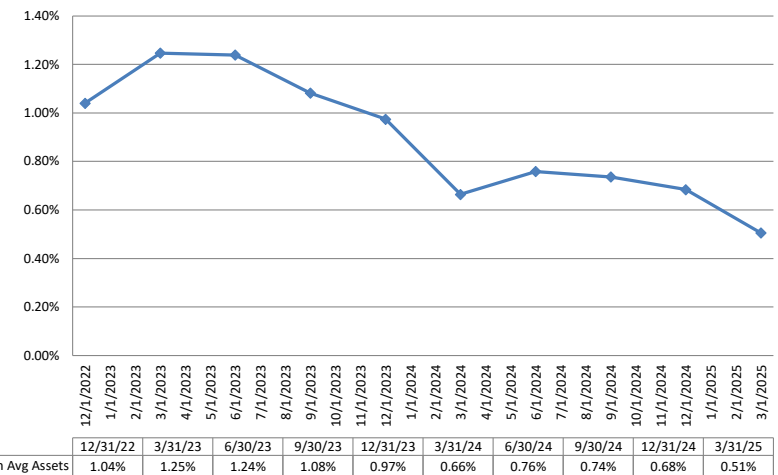
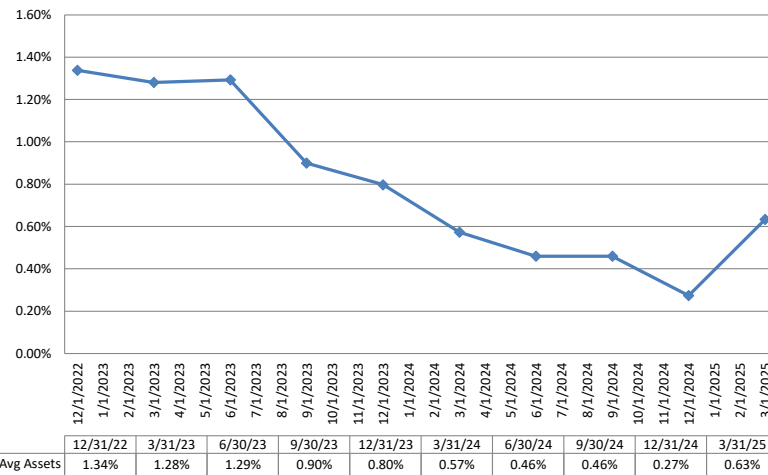
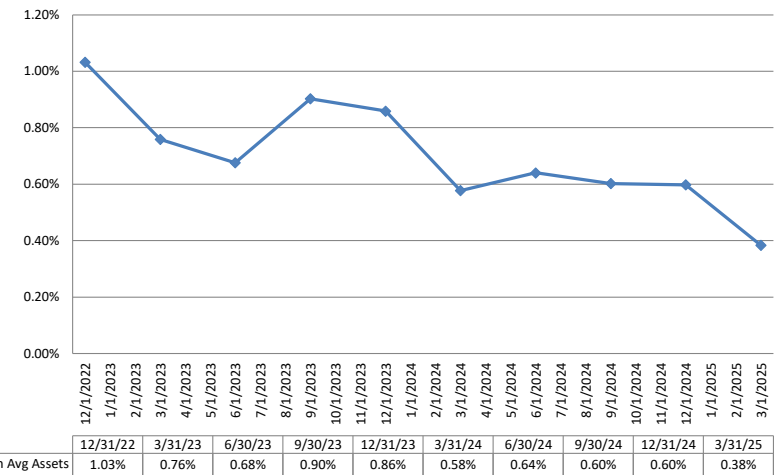
Group C \$501 million–\$1 billion

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

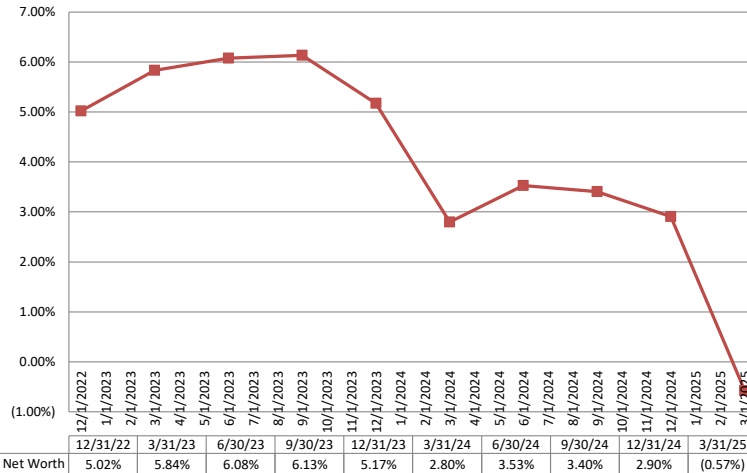
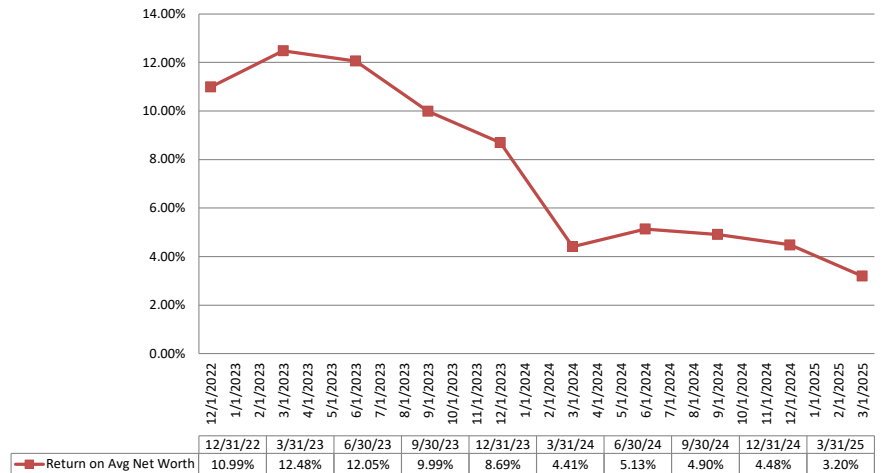
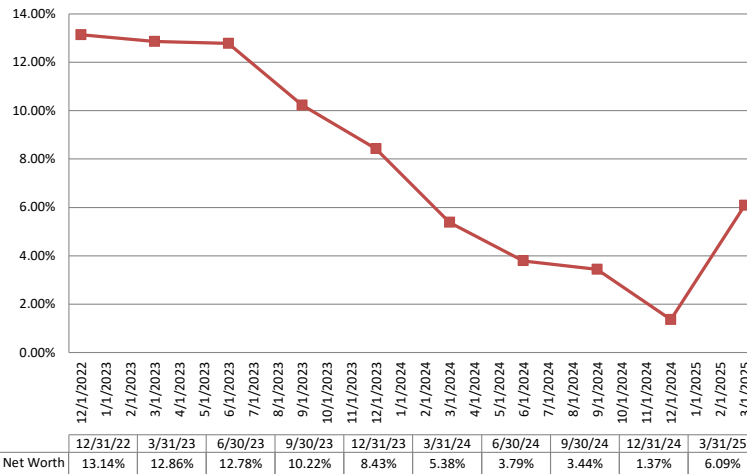
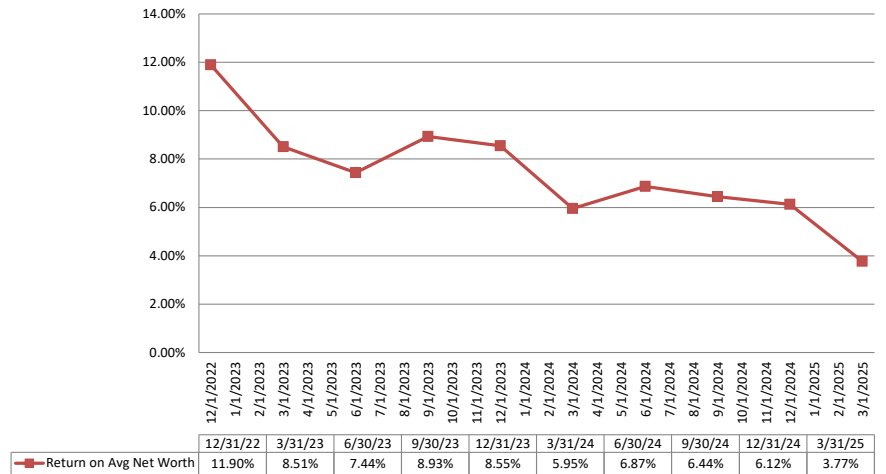
Source: SNL Financial

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

March 31, 2025

Run Date: May 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												
	Carolina Cooperative Federal Credit Union	\$50,833	\$12	0.09%	0.75%	93.33%	\$56	\$12	0.09%	0.75%	93.33%	\$56
	Telco Credit Union	\$52,068	(\$52)	(0.40%)	(3.00%)	83.61%	\$64	(\$52)	(0.40%)	(3.00%)	83.61%	\$64
	HealthShare Credit Union	\$52,164	\$56	0.43%	3.61%	91.35%	\$107	\$56	0.43%	3.61%	91.35%	\$107
	Charlotte Fire Department Credit Union	\$53,491	\$74	0.56%	4.32%	85.18%	\$94	\$74	0.56%	4.32%	85.18%	\$94
	Vision Financial Federal Credit Union	\$57,196	\$162	1.14%	7.16%	75.85%	\$75	\$162	1.14%	7.16%	75.85%	\$75
	Acclaim Federal Credit Union	\$58,899	\$184	1.26%	10.83%	70.40%	\$79	\$184	1.26%	10.83%	70.40%	\$79
	ElecTel Cooperative Federal Credit Union	\$64,910	\$247	1.54%	11.79%	72.78%	\$131	\$247	1.54%	11.79%	72.78%	\$131
	Lion's Share Federal Credit Union	\$65,339	(\$968)	(6.04%)	(90.00%)	83.09%	\$74	(\$968)	(6.04%)	(90.00%)	83.09%	\$74
	Revity Federal Credit Union	\$83,972	(\$62)	(0.30%)	(3.26%)	102.75%	\$96	(\$62)	(0.30%)	(3.26%)	102.75%	\$96
	Carolina Federal Credit Union	\$84,044	\$316	1.56%	15.56%	69.96%	\$98	\$316	1.56%	15.56%	69.96%	\$98
	WNC Community Credit Union	\$91,965	\$109	0.48%	2.81%	80.47%	\$86	\$109	0.48%	2.81%	80.47%	\$86
	Welcome Federal Credit Union	\$93,352	\$93	0.41%	3.21%	88.27%	\$90	\$93	0.41%	3.21%	88.27%	\$90
	North Carolina Community Federal Credit Union	\$96,024	\$248	1.04%	9.87%	75.10%	\$87	\$248	1.04%	9.87%	75.10%	\$87
	American Partners Federal Credit Union	\$108,368	\$193	0.74%	8.38%	83.60%	\$76	\$193	0.74%	8.38%	83.60%	\$76
	Weyco Community Credit Union	\$111,693	\$72	0.26%	2.62%	83.82%	\$80	\$72	0.26%	2.62%	83.82%	\$80
	Nova Credit Union	\$121,798	\$9	0.03%	0.20%	95.34%	\$70	\$9	0.03%	0.20%	95.34%	\$70
	Bragg Mutual Federal Credit Union	\$127,647	(\$163)	(0.52%)	(6.21%)	95.47%	\$116	(\$163)	(0.52%)	(6.21%)	95.47%	\$116
	R T P Federal Credit Union	\$144,158	(\$34)	(0.10%)	(1.43%)	84.85%	\$95	(\$34)	(0.10%)	(1.43%)	84.85%	\$95
	Duke University Federal Credit Union	\$198,930	\$539	1.10%	11.87%	75.46%	\$87	\$539	1.10%	11.87%	75.46%	\$87
	Average of Asset Group A	\$90,361	\$54	0.17%	(0.57%)	83.72%	\$87	\$54	0.17%	(0.57%)	83.72%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2025

Run Date: May 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												
	First Flight Federal Credit Union	\$252,487	\$131	0.21%	1.81%	82.25%	\$94	\$131	0.21%	1.81%	82.25%	\$94
	Mountain Credit Union	\$356,090	\$646	0.73%	6.78%	80.73%	\$98	\$646	0.73%	6.78%	80.73%	\$98
	Summit Credit Union	\$360,553	\$571	0.64%	4.47%	78.15%	\$71	\$571	0.64%	4.47%	78.15%	\$71
	Piedmont Advantage Credit Union	\$394,672	(\$526)	(0.54%)	(10.48%)	112.92%	\$86	(\$526)	(0.54%)	(10.48%)	112.92%	\$86
	Telco Community Credit Union	\$411,526	\$1,217	1.20%	10.99%	71.24%	\$72	\$1,217	1.20%	10.99%	71.24%	\$72
	Members Credit Union	\$454,097	\$886	0.79%	5.63%	69.25%	\$75	\$886	0.79%	5.63%	69.25%	\$75
	Average of Asset Group B	\$371,571	\$488	0.51%	3.20%	82.42%	\$83	\$488	0.51%	3.20%	82.42%	\$83
Asset Group C - \$501 million to \$1 billion in total assets												
	Carolinas Telco Federal Credit Union	\$513,275	\$375	0.29%	3.85%	80.87%	\$83	\$375	0.29%	3.85%	80.87%	\$83
	Champion Credit Union	\$548,848	\$978	0.71%	6.46%	77.74%	\$93	\$978	0.71%	6.46%	77.74%	\$93
	Fort Bragg Federal Credit Union	\$655,065	\$1,468	0.90%	7.97%	62.32%	\$100	\$1,468	0.90%	7.97%	62.32%	\$100
	Average of Asset Group C	\$572,396	\$940	0.63%	6.09%	73.64%	\$92	\$940	0.63%	6.09%	73.64%	\$92
Asset Group D - \$1 billion and over in total assets												
	Marine Federal Credit Union	\$1,030,235	\$2,219	0.87%	10.18%	62.83%	\$73	\$2,219	0.87%	10.18%	62.83%	\$73
	Latino Community Credit Union	\$1,053,278	\$919	0.35%	2.59%	88.16%	\$79	\$919	0.35%	2.59%	88.16%	\$79
	Skyla Federal Credit Union	\$1,613,487	\$1,379	0.35%	3.85%	80.42%	\$116	\$1,379	0.35%	3.85%	80.42%	\$116
	Self-Help Credit Union	\$2,041,372	\$2,728	0.54%	5.28%	72.64%	\$90	\$2,728	0.54%	5.28%	72.64%	\$90
	Allegacy Federal Credit Union	\$2,439,636	\$3,422	0.57%	5.15%	85.97%	\$151	\$3,422	0.57%	5.15%	85.97%	\$151
	Local Government Federal Credit Union	\$3,985,995	(\$10,403)	(1.04%)	(14.90%)	101.44%	\$178	(\$10,403)	(1.04%)	(14.90%)	101.44%	\$178
	Truiliant Federal Credit Union	\$5,164,971	\$10,595	0.82%	11.00%	63.79%	\$120	\$10,595	0.82%	11.00%	63.79%	\$120
	Coastal Federal Credit Union	\$5,720,913	\$9,316	0.66%	7.19%	66.80%	\$133	\$9,316	0.66%	7.19%	66.80%	\$133
	State Employees Credit Union	\$55,394,919	\$44,729	0.33%	3.57%	76.09%	\$102	\$44,729	0.33%	3.57%	76.09%	\$102
	Average of Asset Group D	\$8,716,090	\$7,212	0.38%	3.77%	77.57%	\$116	\$7,212	0.38%	3.77%	77.57%	\$116

Source: SNL Financial

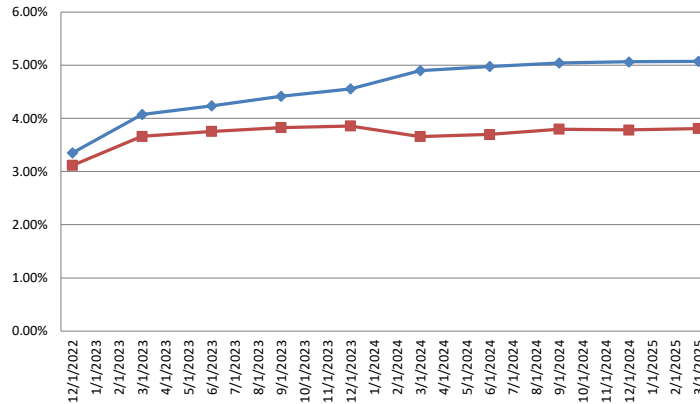
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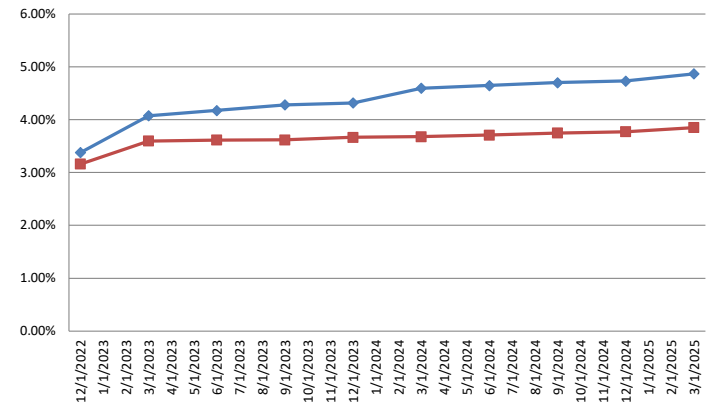
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Balance Sheet & Net Interest Margin

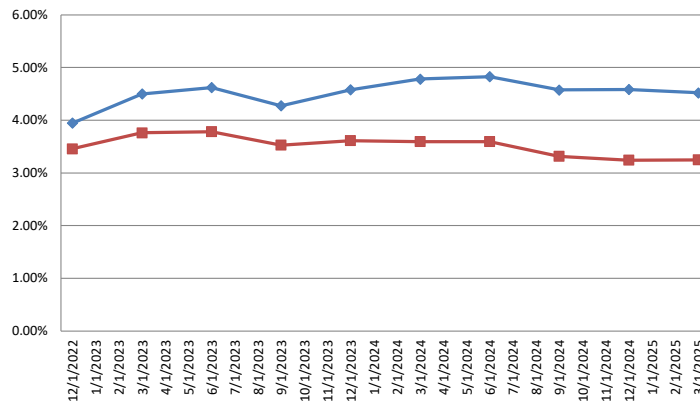
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

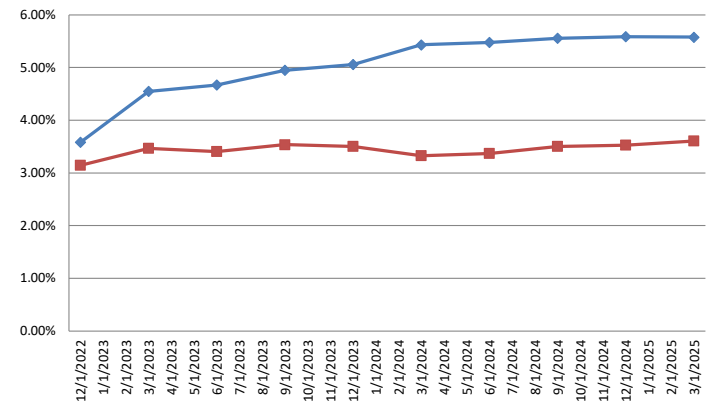
Yield on Avg Assets	3.35%	4.07%	4.23%	4.42%	4.55%	4.90%	4.97%	5.04%	5.06%	5.07%
Net Interest Income/ Avg Assets	3.12%	3.66%	3.75%	3.83%	3.86%	3.66%	3.70%	3.79%	3.78%	3.81%

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

Yield on Avg Assets	3.38%	4.07%	4.17%	4.28%	4.31%	4.59%	4.64%	4.70%	4.73%	4.87%
Net Interest Income/ Avg Assets	3.16%	3.60%	3.61%	3.62%	3.66%	3.68%	3.71%	3.75%	3.77%	3.85%

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

Yield on Avg Assets	3.95%	4.50%	4.62%	4.27%	4.58%	4.78%	4.83%	4.57%	4.58%	4.52%
Net Interest Income/ Avg Assets	3.46%	3.76%	3.79%	3.53%	3.61%	3.59%	3.59%	3.31%	3.24%	3.25%

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

Yield on Avg Assets	3.58%	4.55%	4.67%	4.95%	5.06%	5.43%	5.48%	5.55%	5.59%	5.58%
Net Interest Income/ Avg Assets	3.14%	3.47%	3.41%	3.54%	3.50%	3.33%	3.37%	3.50%	3.53%	3.61%

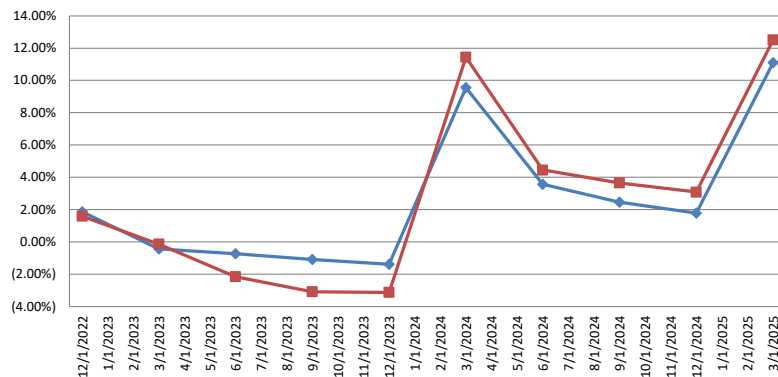
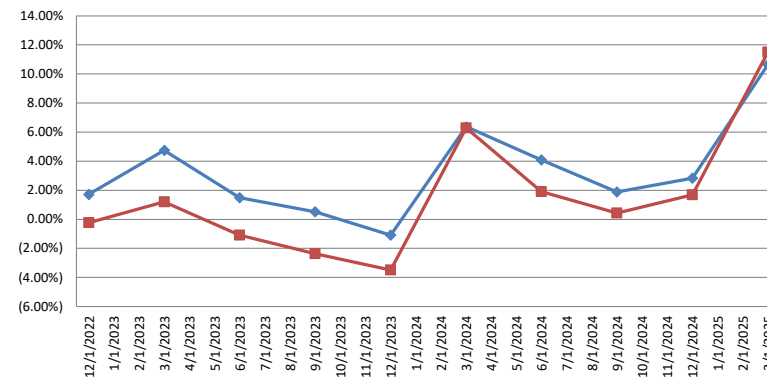
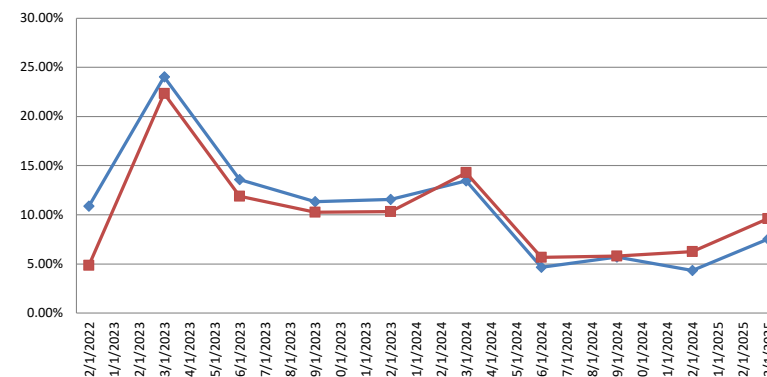
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

March 31, 2025

Run Date: May 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											
	Carolina Cooperative Federal Credit Union	\$50,833	\$31,771	\$43,901	72.37%	\$2,990	4.30%	1.33%	2.97%	(2.85%)	(2.98%)
	Telco Credit Union	\$52,068	\$40,548	\$44,987	90.13%	\$3,063	6.45%	1.65%	4.80%	2.22%	3.29%
	HealthShare Credit Union	\$52,164	\$39,331	\$44,352	88.68%	\$4,536	5.40%	1.47%	3.93%	10.28%	10.29%
	Charlotte Fire Department Credit Union	\$53,491	\$20,999	\$46,289	45.36%	\$5,349	4.46%	1.15%	3.31%	6.03%	7.42%
	Vision Financial Federal Credit Union	\$57,196	\$20,643	\$47,687	43.29%	\$3,092	4.58%	0.63%	3.95%	4.44%	4.05%
	Acclaim Federal Credit Union	\$58,899	\$41,125	\$51,424	79.97%	\$3,681	5.87%	1.36%	4.51%	7.68%	6.04%
	ElecTel Cooperative Federal Credit Union	\$64,910	\$40,044	\$56,405	70.99%	\$5,644	5.80%	1.47%	4.33%	10.08%	11.77%
	Lion's Share Federal Credit Union	\$65,339	\$48,080	\$60,888	78.96%	\$2,420	7.08%	1.25%	5.83%	15.23%	18.68%
	Revity Federal Credit Union	\$83,972	\$54,257	\$73,098	74.23%	\$5,248	5.18%	1.67%	3.51%	18.79%	20.19%
	Carolina Federal Credit Union	\$84,044	\$52,308	\$74,841	69.89%	\$5,253	5.81%	1.90%	3.91%	28.29%	30.44%
	WNC Community Credit Union	\$91,965	\$57,487	\$75,611	76.03%	\$7,664	3.69%	1.27%	2.43%	5.53%	4.04%
	Welcome Federal Credit Union	\$93,352	\$46,769	\$80,631	58.00%	\$4,243	4.72%	0.97%	3.76%	14.73%	17.65%
	North Carolina Community Federal Credit Union	\$96,024	\$50,545	\$85,416	59.18%	\$3,919	4.77%	0.43%	4.34%	5.13%	4.17%
	American Partners Federal Credit Union	\$108,368	\$79,281	\$96,781	81.92%	\$3,387	6.22%	2.23%	3.99%	32.96%	52.45%
	Weyco Community Credit Union	\$111,693	\$58,627	\$99,612	58.86%	\$6,037	4.33%	1.63%	2.70%	9.68%	8.29%
	Nova Credit Union	\$121,798	\$74,001	\$101,758	72.72%	\$2,648	4.10%	0.45%	3.66%	4.92%	4.89%
	Bragg Mutual Federal Credit Union	\$127,647	\$67,780	\$115,518	58.67%	\$5,006	5.07%	1.73%	3.34%	18.39%	19.65%
	R T P Federal Credit Union	\$144,158	\$85,129	\$133,180	63.92%	\$5,149	4.25%	0.97%	3.28%	9.64%	8.54%
	Duke University Federal Credit Union	\$198,930	\$110,241	\$177,860	61.98%	\$5,305	4.29%	0.53%	3.76%	9.61%	8.70%
	Average of Asset Group A	\$90,361	\$53,630	\$79,486	68.69%	\$4,454	5.07%	1.27%	3.81%	11.09%	12.50%

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 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											
	First Flight Federal Credit Union	\$252,487	\$152,205	\$221,209	68.81%	\$3,915	5.69%	1.37%	4.32%	5.41%	6.62%
	Mountain Credit Union	\$356,090	\$204,525	\$317,989	64.32%	\$4,565	5.08%	0.87%	4.22%	9.33%	10.62%
	Summit Credit Union	\$360,553	\$229,312	\$294,972	77.74%	\$3,308	5.33%	0.97%	4.36%	12.76%	14.60%
	Piedmont Advantage Credit Union	\$394,672	\$255,706	\$351,170	72.82%	\$4,337	3.85%	0.98%	2.86%	7.44%	6.70%
	Telco Community Credit Union	\$411,526	\$218,536	\$363,066	60.19%	\$5,637	4.38%	1.21%	3.17%	14.96%	15.66%
	Members Credit Union	\$454,097	\$186,594	\$387,157	48.20%	\$3,898	4.88%	0.70%	4.18%	13.93%	14.86%
	Average of Asset Group B	\$371,571	\$207,813	\$322,594	65.35%	\$4,277	4.87%	1.02%	3.85%	10.64%	11.51%
Asset Group C - \$501 million to \$1 billion in total assets											
	Carolinas Telco Federal Credit Union	\$513,275	\$295,303	\$428,750	68.88%	\$5,519	4.14%	1.07%	3.07%	(5.92%)	8.02%
	Champion Credit Union	\$548,848	\$411,958	\$467,515	88.12%	\$4,990	5.10%	1.24%	3.86%	(0.52%)	12.50%
	Fort Bragg Federal Credit Union	\$655,065	\$432,738	\$574,839	75.28%	\$9,226	4.32%	1.52%	2.81%	5.81%	12.56%
	Average of Asset Group C	\$572,396	\$380,000	\$490,368	77.43%	\$6,578	4.52%	1.28%	3.25%	(0.21%)	11.03%
Asset Group D - \$1 billion and over in total assets											
	Marine Federal Credit Union	\$1,030,235	\$709,190	\$910,564	77.88%	\$4,179	5.98%	1.34%	4.64%	6.17%	4.66%
	Latino Community Credit Union	\$1,053,278	\$859,882	\$750,514	114.57%	\$3,291	6.41%	2.09%	4.32%	0.04%	(1.96%)
	Skyla Federal Credit Union	\$1,613,487	\$1,282,234	\$1,364,071	94.00%	\$5,325	5.28%	1.99%	3.28%	10.45%	8.92%
	Self-Help Credit Union	\$2,041,372	\$1,757,960	\$1,493,177	117.73%	\$6,359	5.41%	1.82%	3.59%	12.61%	17.13%
	Allegacy Federal Credit Union	\$2,439,636	\$1,878,959	\$2,088,207	89.98%	\$6,009	5.19%	1.79%	3.40%	13.14%	19.03%
	Local Government Federal Credit Union	\$3,985,995	\$3,454,473	\$3,556,346	97.14%	\$11,260	5.63%	2.22%	3.41%	(4.58%)	(7.33%)
	Truliant Federal Credit Union	\$5,164,971	\$4,260,406	\$4,641,164	91.80%	\$5,518	6.17%	2.11%	4.07%	(3.85%)	10.54%
	Coastal Federal Credit Union	\$5,720,913	\$4,073,811	\$4,908,521	82.99%	\$9,242	5.39%	2.26%	3.13%	15.54%	17.08%
	State Employees Credit Union	\$55,394,919	\$35,852,033	\$49,606,984	72.27%	\$6,836	4.72%	2.11%	2.61%	18.17%	18.45%
	Average of Asset Group D	\$8,716,090	\$6,014,328	\$7,702,172	93.15%	\$6,447	5.58%	1.97%	3.61%	7.52%	9.61%

Source: SNL Financial

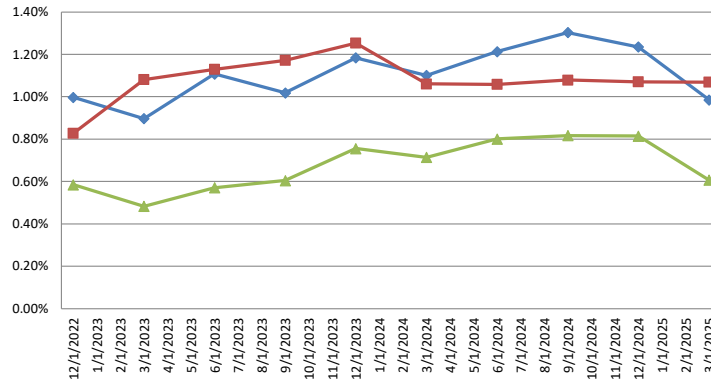
Note: Report includes only bank-level data.

NA = data was not available.

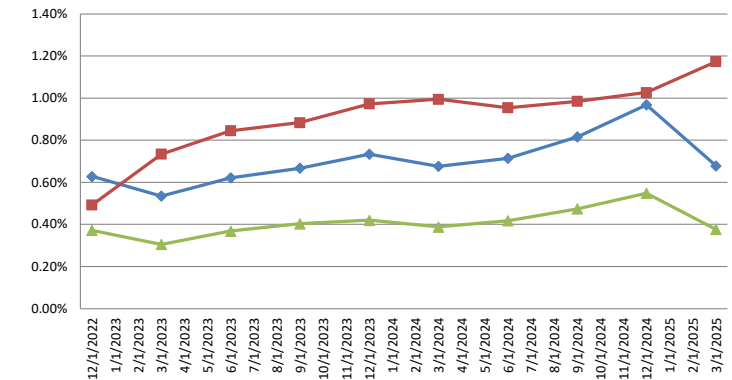
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

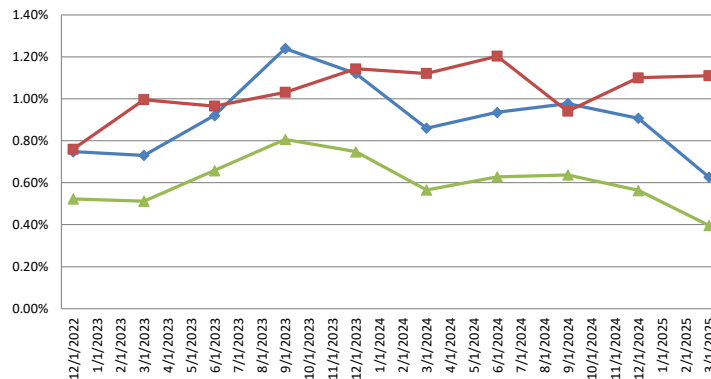
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

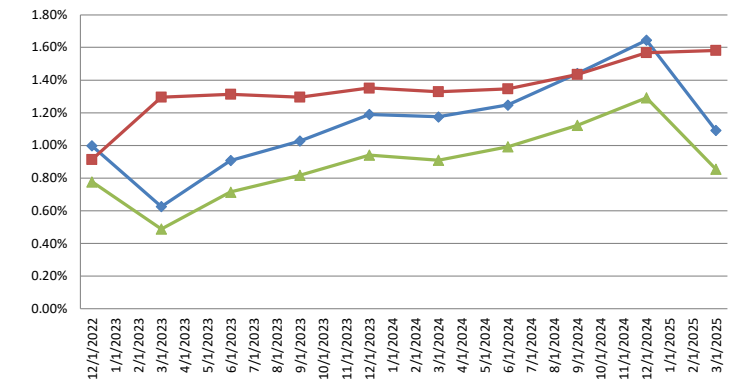
NPLs/Loans	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Reserves/Loans	0.83%	1.08%	1.13%	1.17%	1.25%	1.06%	1.06%	1.08%	1.07%	1.07%
Delinquent Loans/Total Assets	0.58%	0.48%	0.57%	0.60%	0.76%	0.71%	0.80%	0.82%	0.81%	0.61%

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

NPLs/Loans	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	3/31/25
Reserves/Loans	0.49%	0.73%	0.85%	0.88%	0.97%	0.99%	0.95%	0.98%	1.03%	1.17%
Delinquent Loans/Total Assets	0.37%	0.31%	0.37%	0.40%	0.42%	0.39%	0.42%	0.47%	0.55%	0.38%

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

NPLs/Loans	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	3/31/25
Reserves/Loans	0.76%	1.00%	0.97%	1.03%	1.14%	1.12%	1.20%	0.94%	1.10%	1.11%
Delinquent Loans/Total Assets	0.52%	0.51%	0.66%	0.81%	0.75%	0.57%	0.63%	0.64%	0.56%	0.40%

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

NPLs/Loans	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	3/31/25
Reserves/Loans	0.91%	1.30%	1.31%	1.30%	1.35%	1.33%	1.35%	1.43%	1.57%	1.58%
Delinquent Loans/Total Assets	0.78%	0.49%	0.71%	0.82%	0.94%	0.91%	0.99%	1.12%	1.29%	0.85%

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
March 31, 2025
Run Date: May 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								
	Carolina Cooperative Federal Credit Union	\$50,833	\$567	1.78%	1.59%	89.24%	8.23%	1.12%
	Telco Credit Union	\$52,068	\$853	2.10%	1.33%	63.07%	13.42%	1.64%
	HealthShare Credit Union	\$52,164	\$65	0.17%	0.62%	375.38%	1.00%	0.12%
	Charlotte Fire Department Credit Union	\$53,491	\$202	0.96%	0.50%	52.48%	2.87%	0.38%
	Vision Financial Federal Credit Union	\$57,196	\$29	0.14%	0.78%	558.62%	0.31%	0.05%
	Acclaim Federal Credit Union	\$58,899	\$295	0.72%	0.74%	103.05%	4.50%	0.50%
	ElecTel Cooperative Federal Credit Union	\$64,910	\$137	0.34%	0.51%	148.91%	1.57%	0.21%
	Lion's Share Federal Credit Union	\$65,339	\$1,348	2.80%	2.90%	103.26%	36.53%	2.06%
	Revity Federal Credit Union	\$83,972	\$510	0.94%	1.44%	152.94%	6.09%	0.61%
	Carolina Federal Credit Union	\$84,044	\$216	0.41%	0.87%	210.19%	2.88%	0.26%
	WNC Community Credit Union	\$91,965	\$255	0.44%	0.64%	143.53%	2.01%	0.28%
	Welcome Federal Credit Union	\$93,352	\$708	1.51%	0.75%	49.86%	5.97%	0.76%
	North Carolina Community Federal Credit Union	\$96,024	\$28	0.06%	1.00%	NM	0.26%	0.03%
	American Partners Federal Credit Union	\$108,368	\$255	0.32%	0.70%	217.65%	6.74%	0.24%
	Weyco Community Credit Union	\$111,693	\$1,287	2.20%	0.85%	38.77%	11.17%	1.15%
	Nova Credit Union	\$121,798	\$491	0.66%	0.64%	96.54%	4.89%	0.40%
	Bragg Mutual Federal Credit Union	\$127,647	\$1,360	2.01%	1.73%	86.18%	19.35%	1.07%
	R T P Federal Credit Union	\$144,158	\$262	0.31%	1.50%	485.88%	3.14%	0.18%
	Duke University Federal Credit Union	\$198,930	\$921	0.84%	1.22%	145.49%	4.67%	0.46%
	Average of Asset Group A	\$90,361	\$515	0.98%	1.07%	173.39%	7.14%	0.61%

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
March 31, 2025
Run Date: May 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								
	First Flight Federal Credit Union	\$252,487	\$603	0.40%	1.81%	456.38%	2.23%	0.24%
	Mountain Credit Union	\$356,090	\$1,754	0.86%	1.16%	135.52%	4.58%	0.49%
	Summit Credit Union	\$360,553	\$1,569	0.68%	0.89%	129.83%	2.92%	0.44%
	Piedmont Advantage Credit Union	\$394,672	\$1,190	0.47%	0.21%	46.05%	5.62%	0.30%
	Telco Community Credit Union	\$411,526	\$1,941	0.89%	0.79%	89.13%	4.98%	0.47%
	Members Credit Union	\$454,097	\$1,442	0.77%	2.18%	282.39%	2.72%	0.32%
	Average of Asset Group B	\$371,571	\$1,417	0.68%	1.17%	189.88%	3.84%	0.38%
Asset Group C - \$501 million to \$1 billion in total assets								
	Carolinas Telco Federal Credit Union	\$513,275	\$2,867	0.97%	1.83%	188.42%	6.98%	0.56%
	Champion Credit Union	\$548,848	\$1,450	0.35%	0.56%	157.86%	2.67%	0.26%
	Fort Bragg Federal Credit Union	\$655,065	\$2,423	0.56%	0.94%	167.11%	3.52%	0.37%
	Average of Asset Group C	\$572,396	\$2,247	0.63%	1.11%	171.13%	4.39%	0.40%
Asset Group D - \$1 billion and over in total assets								
	Marine Federal Credit Union	\$1,030,235	\$7,181	1.01%	2.95%	290.98%	7.14%	0.70%
	Latino Community Credit Union	\$1,053,278	\$14,520	1.69%	0.72%	42.48%	9.91%	1.38%
	Skyla Federal Credit Union	\$1,613,487	\$7,852	0.61%	1.36%	221.94%	5.10%	0.49%
	Self-Help Credit Union	\$2,041,372	\$16,979	0.97%	2.92%	301.90%	6.57%	0.83%
	Allegacy Federal Credit Union	\$2,439,636	\$9,766	0.52%	0.94%	180.29%	3.60%	0.40%
	Local Government Federal Credit Union	\$3,985,995	\$70,215	2.03%	1.42%	69.70%	22.44%	1.76%
	Truliant Federal Credit Union	\$5,164,971	\$34,367	0.81%	1.53%	189.13%	8.53%	0.67%
	Coastal Federal Credit Union	\$5,720,913	\$26,192	0.64%	1.16%	181.09%	4.84%	0.46%
	State Employees Credit Union	\$55,394,919	\$555,897	1.55%	1.23%	79.15%	10.18%	1.00%
	Average of Asset Group D	\$8,716,090	\$82,552	1.09%	1.58%	172.96%	8.70%	0.85%

Source: SNL Financial

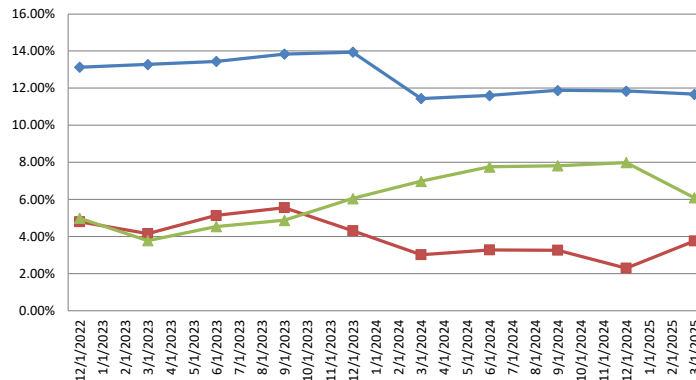
Note: Report includes only bank-level data.

NA = data was not available.

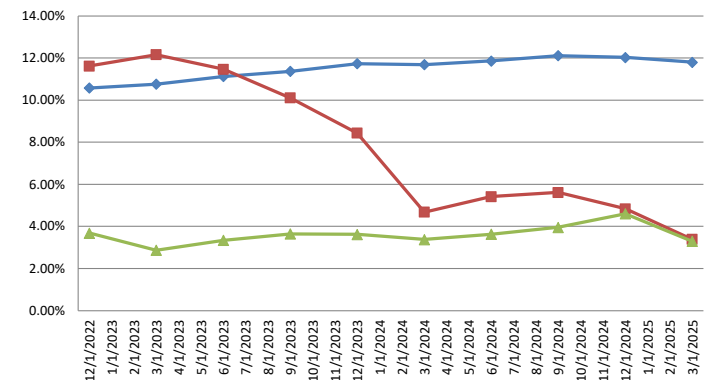
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

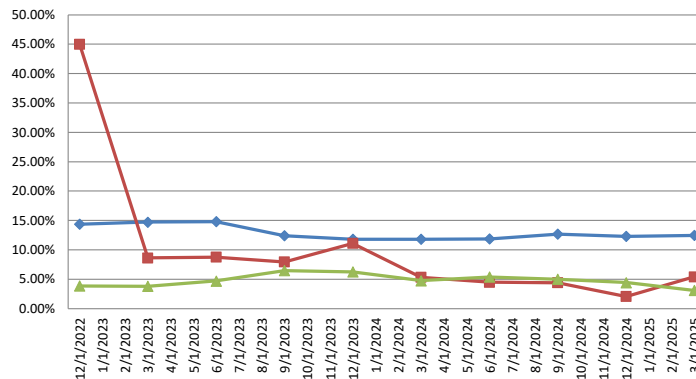
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

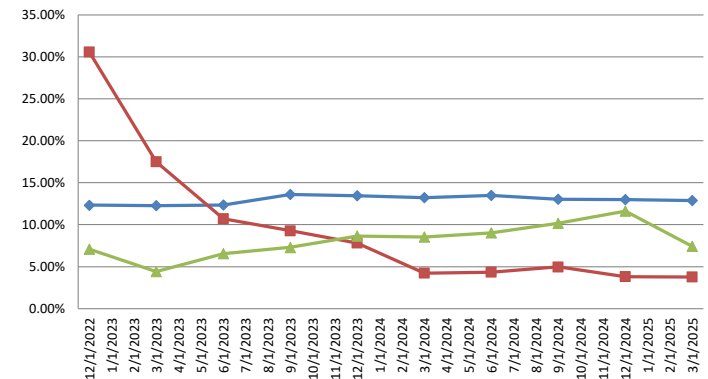
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) - YTD	4.79%	4.15%	5.13%	5.55%	4.31%	3.02%	3.28%	3.26%	2.29%	3.76%
Total Delinquent Lns/ Net Worth	4.98%	3.78%	4.53%	4.87%	6.05%	6.97%	7.75%	7.81%	7.99%	6.08%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	11.62%	12.16%	11.47%	10.10%	8.43%	4.68%	5.41%	5.61%	4.84%	3.39%
Total Delinquent Lns/ Net Worth	3.68%	2.87%	3.34%	3.65%	3.62%	3.38%	3.63%	3.96%	4.61%	3.29%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	44.96%	8.62%	8.75%	7.96%	11.10%	5.32%	4.49%	4.40%	2.07%	5.41%
Total Delinquent Lns/ Net Worth	3.87%	3.79%	4.70%	6.45%	6.27%	4.76%	5.39%	5.02%	4.43%	3.12%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	30.58%	17.49%	10.70%	9.28%	7.81%	4.23%	4.35%	4.97%	3.79%	3.77%
Total Delinquent Lns/ Net Worth	7.08%	4.41%	6.56%	7.30%	8.65%	8.54%	9.04%	10.19%	11.62%	7.43%

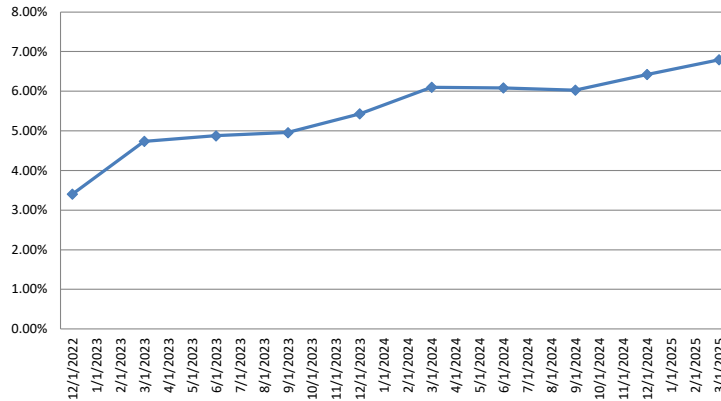
Source: SNL Financial

Note: Report includes only bank-level data.

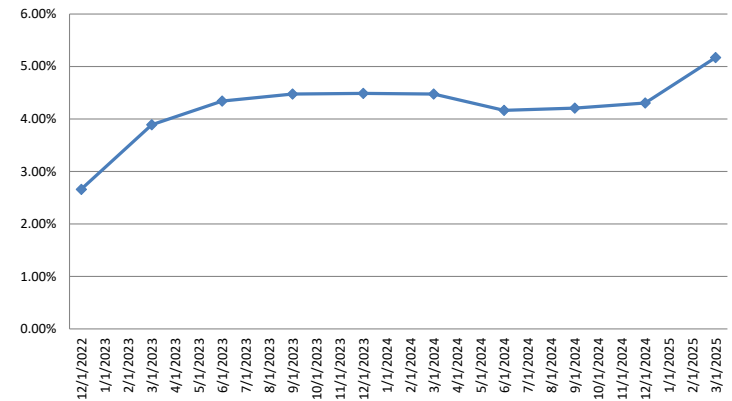
NA = data was not available.

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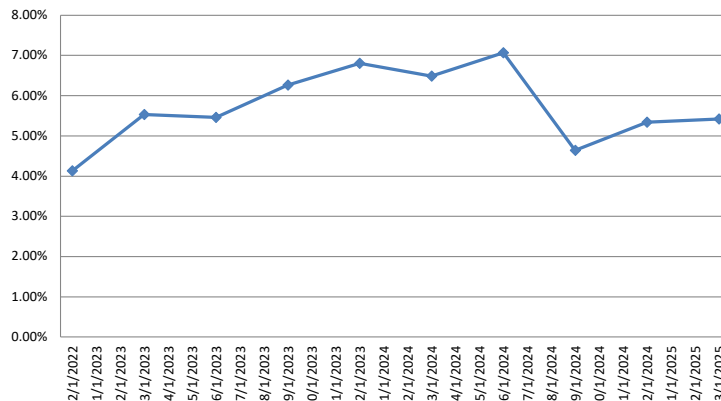
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

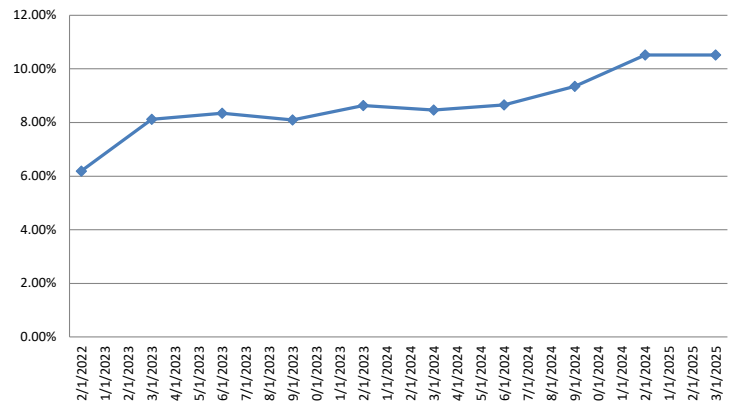
Classified Assets/ Net Worth	3.41%	4.74%	4.88%	4.96%	5.43%	6.10%	6.08%	6.03%	6.43%	6.80%
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Asset Group B - \$251 to \$500 million in Total Assets
As of Date

Classified Assets/ Net Worth	2.66%	3.89%	4.34%	4.48%	4.48%	4.47%	4.17%	4.21%	4.30%	5.17%
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Asset Group C - \$501 to \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	4.13%	5.53%	5.46%	6.26%	6.80%	6.49%	7.07%	4.64%	5.34%	5.42%
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Asset Group D - \$1 billion and over in Total Assets
As of Date

Classified Assets/ Net Worth	6.19%	8.12%	8.34%	8.10%	8.63%	8.47%	8.65%	9.34%	10.51%	10.51%
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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

March 31, 2025

Run Date: May 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							
	Carolina Cooperative Federal Credit Union	\$50,833	\$6,754	13.29%	0.71%	8.40%	7.49%
	Telco Credit Union	\$52,068	\$6,996	13.44%	(2.95%)	12.19%	7.69%
	HealthShare Credit Union	\$52,164	\$6,361	12.19%	3.62%	1.02%	3.84%
	Charlotte Fire Department Credit Union	\$53,491	\$7,108	13.29%	4.21%	2.84%	1.49%
	Vision Financial Federal Credit Union	\$57,196	\$9,160	16.02%	7.25%	0.32%	1.77%
	Acclaim Federal Credit Union	\$58,899	\$7,186	12.20%	10.57%	4.11%	4.23%
	ElecTel Cooperative Federal Credit Union	\$64,910	\$8,505	13.10%	11.96%	1.61%	2.40%
	Lion's Share Federal Credit Union	\$65,339	\$4,183	6.40%	(75.17%)	32.23%	33.28%
	Revity Federal Credit Union	\$83,972	\$7,895	9.40%	(3.07%)	6.46%	9.88%
	Carolina Federal Credit Union	\$84,044	\$8,396	9.99%	15.70%	2.57%	5.41%
	WNC Community Credit Union	\$91,965	\$15,681	17.05%	2.80%	1.63%	2.33%
	Welcome Federal Credit Union	\$93,352	\$11,800	12.64%	3.18%	6.00%	2.99%
	North Carolina Community Federal Credit Union	\$96,024	\$10,171	10.59%	10.00%	0.28%	4.98%
	American Partners Federal Credit Union	\$108,368	\$10,176	9.39%	74.85%	2.51%	5.45%
	Weyco Community Credit Union	\$111,693	\$11,137	9.97%	2.60%	11.56%	4.48%
	Nova Credit Union	\$121,798	\$20,261	16.63%	0.97%	2.42%	2.34%
	Bragg Mutual Federal Credit Union	\$127,647	\$10,996	8.61%	(5.84%)	12.37%	10.66%
	R T P Federal Credit Union	\$144,158	\$10,948	7.59%	(1.24%)	2.39%	11.63%
	Duke University Federal Credit Union	\$198,930	\$19,727	9.92%	11.24%	4.67%	6.79%
	Average of Asset Group A	\$90,361	\$10,181	11.67%	3.76%	6.08%	6.80%

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

March 31, 2025

Run Date: May 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							
	First Flight Federal Credit Union	\$252,487	\$29,824	11.81%	1.75%	2.02%	9.23%
	Mountain Credit Union	\$356,090	\$38,778	10.89%	6.49%	4.52%	6.13%
	Summit Credit Union	\$360,553	\$53,378	14.80%	1.99%	2.94%	3.82%
	Piedmont Advantage Credit Union	\$394,672	\$31,772	8.05%	(6.51%)	3.75%	1.72%
	Telco Community Credit Union	\$411,526	\$45,125	10.97%	11.09%	4.30%	3.83%
	Members Credit Union	\$454,097	\$64,703	14.25%	5.55%	2.23%	6.29%
	Average of Asset Group B	\$371,571	\$43,930	11.80%	3.39%	3.29%	5.17%
Asset Group C - \$501 million to \$1 billion in total assets							
	Carolinas Telco Federal Credit Union	\$513,275	\$74,041	14.43%	2.04%	3.87%	7.30%
	Champion Credit Union	\$548,848	\$61,277	11.16%	6.49%	2.37%	3.74%
	Fort Bragg Federal Credit Union	\$655,065	\$77,703	11.86%	7.70%	3.12%	5.21%
	Average of Asset Group C	\$572,396	\$71,007	12.48%	5.41%	3.12%	5.42%
Asset Group D - \$1 billion and over in total assets							
	Marine Federal Credit Union	\$1,030,235	\$108,164	10.50%	8.37%	6.64%	19.32%
	Latino Community Credit Union	\$1,053,278	\$241,730	22.95%	1.53%	6.01%	2.55%
	Skyla Federal Credit Union	\$1,613,487	\$148,332	9.19%	3.75%	5.29%	11.75%
	Self-Help Credit Union	\$2,041,372	\$506,393	24.81%	6.98%	3.35%	10.12%
	Allegacy Federal Credit Union	\$2,439,636	\$268,590	11.01%	5.16%	3.64%	6.56%
	Local Government Federal Credit Union	\$3,985,995	\$356,601	8.95%	(11.34%)	19.69%	13.72%
	Truliant Federal Credit Union	\$5,164,971	\$463,724	8.98%	9.35%	7.41%	14.02%
	Coastal Federal Credit Union	\$5,720,913	\$549,824	9.61%	6.89%	4.76%	8.63%
	State Employees Credit Union	\$55,394,919	\$5,533,635	9.99%	3.26%	10.05%	7.95%
	Average of Asset Group D	\$8,716,090	\$908,555	12.89%	3.77%	7.43%	10.51%

Source: SNL Financial

Note: Report includes only bank-level data.

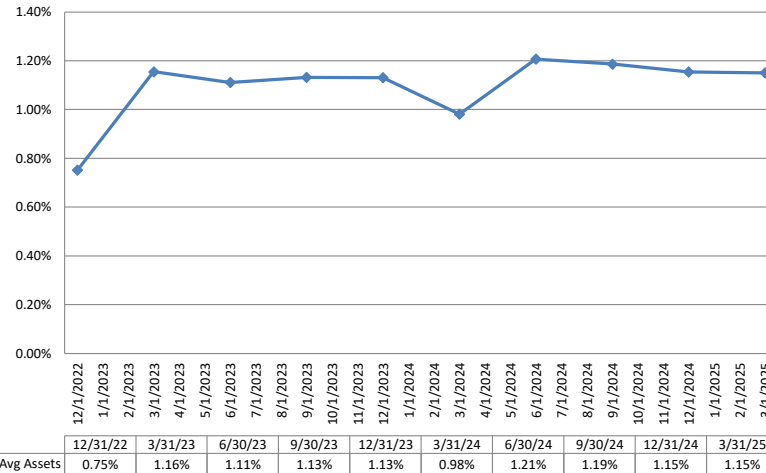
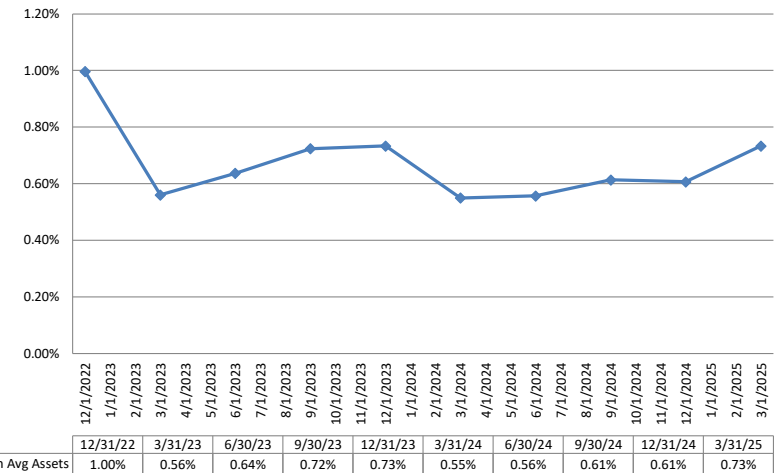
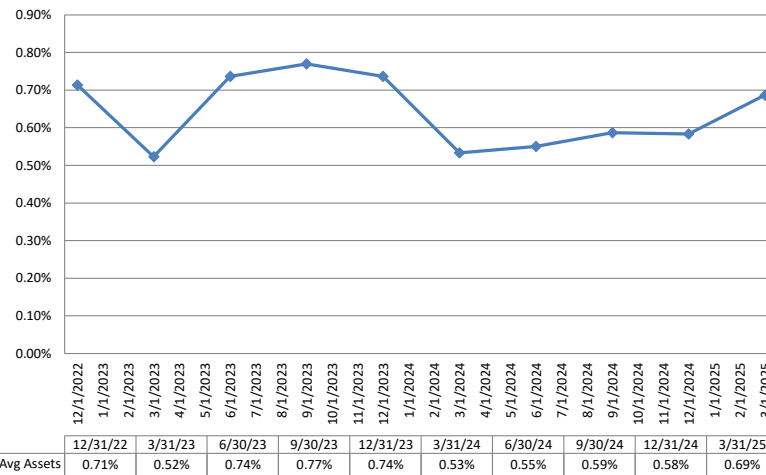
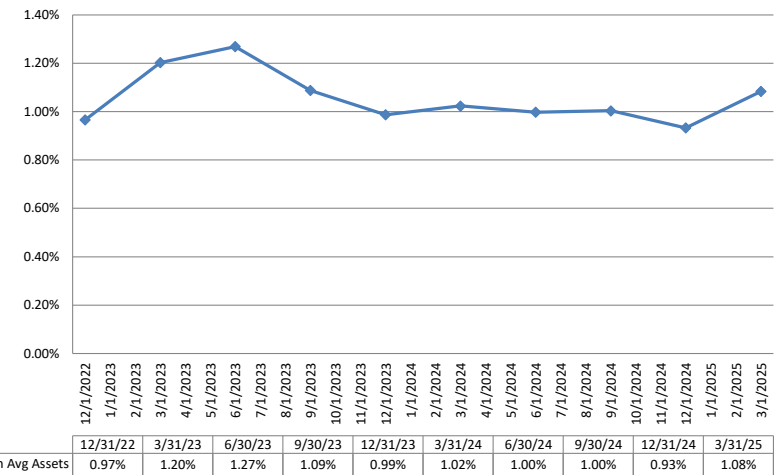
NA = data was not available.

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 - \$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

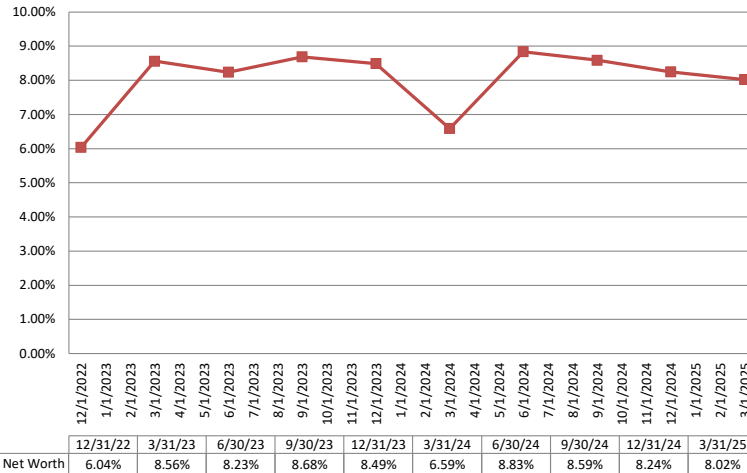
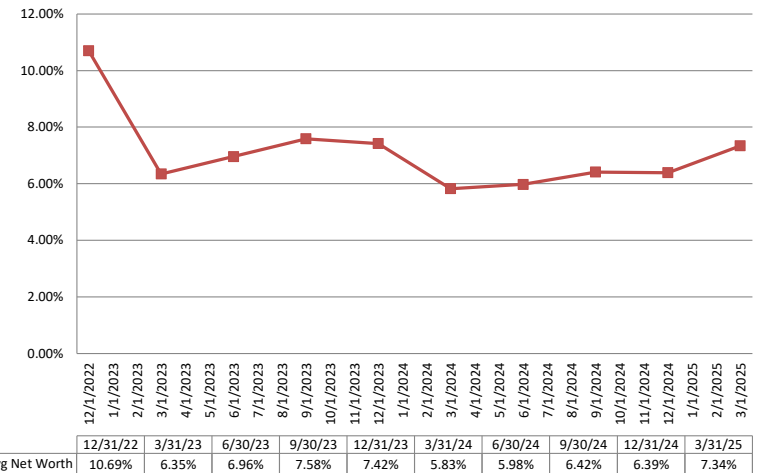
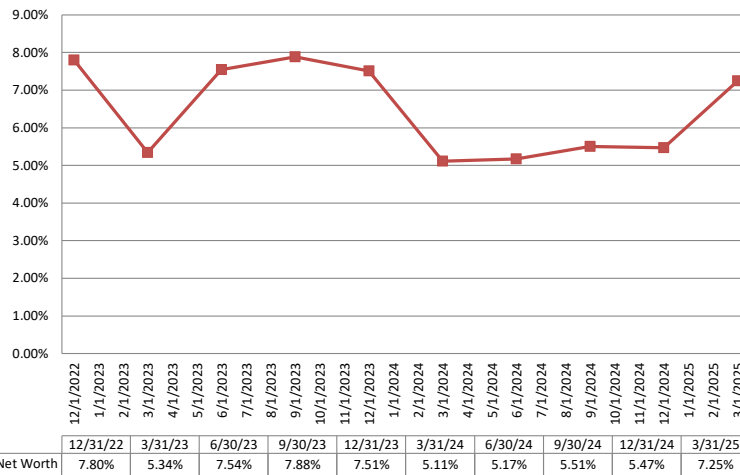
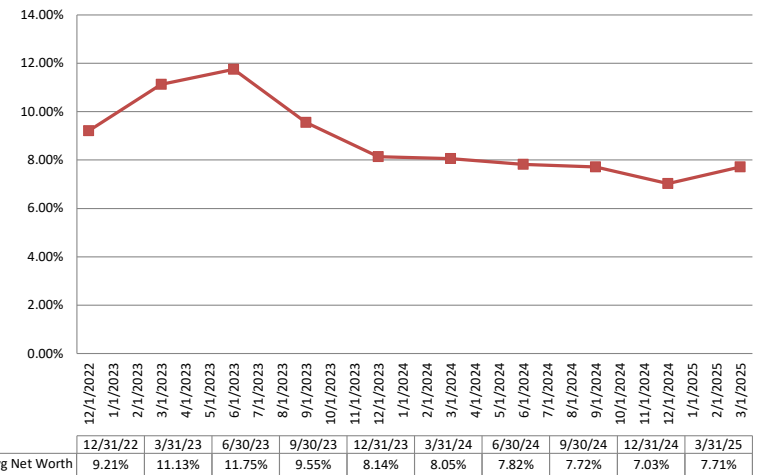
Source: SNL Financial

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

March 31, 2025

Run Date: May 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	\$57,573	\$158	1.11%	6.82%	75.27%	\$98	\$158	1.11%	6.82%	75.27%	\$98
	Secured Advantage Federal Credit Union	\$60,232	(\$51)	(0.34%)	(2.73%)	91.17%	\$103	(\$51)	(0.34%)	(2.73%)	91.17%	\$103
	Palmetto First Federal Credit Union	\$62,598	\$279	1.82%	9.41%	64.28%	\$82	\$279	1.82%	9.41%	64.28%	\$82
	Nucor Employees' Credit Union	\$65,558	\$373	2.34%	12.73%	61.76%	\$76	\$373	2.34%	12.73%	61.76%	\$76
	Neighbors United Federal Credit Union	\$66,432	\$90	0.55%	4.49%	90.70%	\$62	\$90	0.55%	4.49%	90.70%	\$62
	Latitude 32 Federal Credit Union	\$66,729	\$236	1.43%	10.24%	72.55%	\$86	\$236	1.43%	10.24%	72.55%	\$86
	TRU Federal Credit Union	\$67,600	\$259	1.55%	16.31%	68.76%	\$62	\$259	1.55%	16.31%	68.76%	\$62
	Santee Cooper Credit Union	\$81,108	\$302	1.52%	9.70%	70.88%	\$91	\$302	1.52%	9.70%	70.88%	\$91
	Curis Financial Credit Union	\$91,296	\$121	0.54%	2.69%	89.30%	\$81	\$121	0.54%	2.69%	89.30%	\$81
	South Carolina National Guard Federal Credit Union	\$92,532	\$542	2.34%	10.77%	54.05%	\$81	\$542	2.34%	10.77%	54.05%	\$81
	Caro Federal Credit Union	\$126,818	\$221	0.69%	5.19%	82.65%	\$106	\$221	0.69%	5.19%	82.65%	\$106
	Upstate Federal Credit Union	\$134,815	\$309	0.91%	9.76%	86.99%	\$83	\$309	0.91%	9.76%	86.99%	\$83
	Greenville Heritage Federal Credit Union	\$168,783	\$155	0.37%	3.00%	78.40%	\$82	\$155	0.37%	3.00%	78.40%	\$82
	Mid Carolina Credit Union	\$177,890	\$353	0.81%	7.90%	80.29%	\$66	\$353	0.81%	7.90%	80.29%	\$66
	Georgetown Kraft Credit Union	\$187,995	\$891	1.93%	12.01%	69.22%	\$73	\$891	1.93%	12.01%	69.22%	\$73
	Carolina Foothills Federal Credit Union	\$204,620	\$673	1.31%	11.27%	73.03%	\$88	\$673	1.31%	11.27%	73.03%	\$88
	SPC Credit Union	\$249,974	\$413	0.67%	6.85%	81.53%	\$60	\$413	0.67%	6.85%	81.53%	\$60
	Average of Asset Group A	\$115,444	\$313	1.15%	8.02%	75.93%	\$81	\$313	1.15%	8.02%	75.93%	\$81
Asset Group B - \$251 to \$500 million in total assets												
	MTC Federal Credit Union	\$274,427	\$243	0.36%	2.57%	82.92%	\$100	\$243	0.36%	2.57%	82.92%	\$100
	Carolina Trust Federal Credit Union	\$412,050	\$793	0.79%	9.29%	74.21%	\$93	\$793	0.79%	9.29%	74.21%	\$93
	Greenville Federal Credit Union	\$477,482	\$1,251	1.05%	10.17%	76.42%	\$86	\$1,251	1.05%	10.17%	76.42%	\$86
	Average of Asset Group B	\$387,986	\$762	0.73%	7.34%	77.85%	\$93	\$762	0.73%	7.34%	77.85%	\$93
Asset Group C - \$501 million to \$1 billion in total assets												
	CPM Federal Credit Union	\$682,528	\$893	0.53%	5.86%	81.30%	\$97	\$893	0.53%	5.86%	81.30%	\$97
	Spero Financial Federal Credit Union	\$704,296	\$928	0.53%	6.92%	78.40%	\$96	\$928	0.53%	6.92%	78.40%	\$96
	Family Trust Federal Credit Union	\$761,991	\$1,886	1.00%	8.97%	69.84%	\$95	\$1,886	1.00%	8.97%	69.84%	\$95
	Average of Asset Group C	\$716,272	\$1,236	0.69%	7.25%	76.51%	\$96	\$1,236	0.69%	7.25%	76.51%	\$96
Asset Group D - \$1 billion and over in total assets												
	Rev Federal Credit Union	\$1,144,461	\$1,777	0.63%	7.17%	84.39%	\$95	\$1,777	0.63%	7.17%	84.39%	\$95
	Sharonview Federal Credit Union	\$1,389,653	(\$3,623)	(1.03%)	(17.38%)	110.55%	\$112	(\$3,623)	(1.03%)	(17.38%)	110.55%	\$112
	S.C. State Federal Credit Union	\$1,393,542	\$7,674	2.25%	16.39%	50.48%	\$75	\$7,674	2.25%	16.39%	50.48%	\$75
	Palmetto Citizens Federal Credit Union	\$1,394,426	\$2,826	0.82%	6.74%	75.32%	\$90	\$2,826	0.82%	6.74%	75.32%	\$90
	AllSouth Federal Credit Union	\$1,416,054	\$9,170	2.64%	15.52%	54.32%	\$73	\$9,170	2.64%	15.52%	54.32%	\$73
	Safe Federal Credit Union	\$1,905,635	\$6,250	1.33%	16.22%	61.25%	\$75	\$6,250	1.33%	16.22%	61.25%	\$75
	SRP Federal Credit Union	\$1,963,573	\$5,995	1.25%	9.80%	66.77%	\$96	\$5,995	1.25%	9.80%	66.77%	\$96
	South Carolina Federal Credit Union	\$2,525,415	\$3,656	0.58%	4.64%	83.70%	\$126	\$3,656	0.58%	4.64%	83.70%	\$126
	Founders Federal Credit Union	\$4,866,228	\$15,373	1.28%	10.29%	59.68%	\$99	\$15,373	1.28%	10.29%	59.68%	\$99
	Average of Asset Group D	\$1,999,887	\$5,455	1.08%	7.71%	71.83%	\$93	\$5,455	1.08%	7.71%	71.83%	\$93

Source: SNL Financial

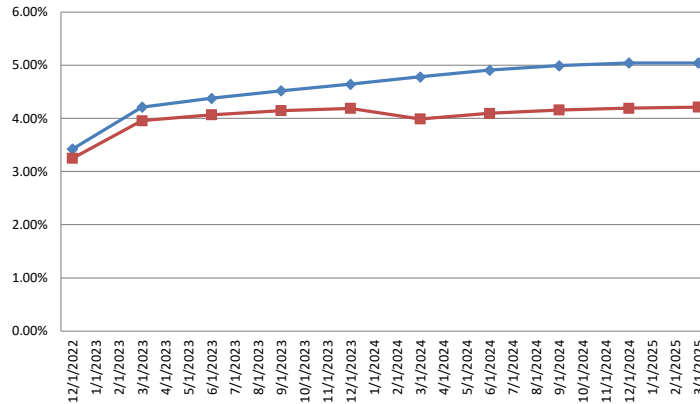
Note: Report includes only bank-level data.

NA = data was not available.

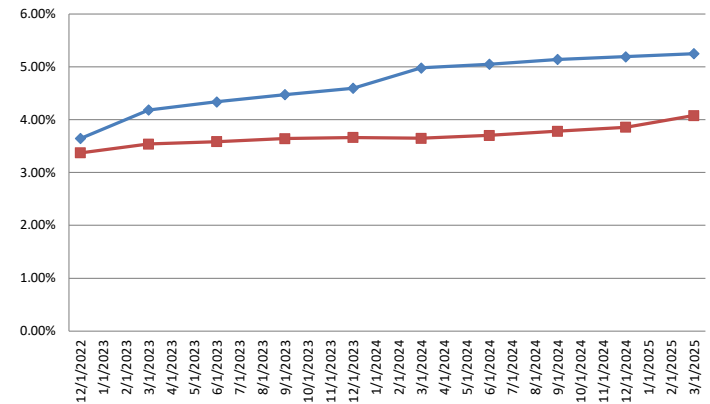
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

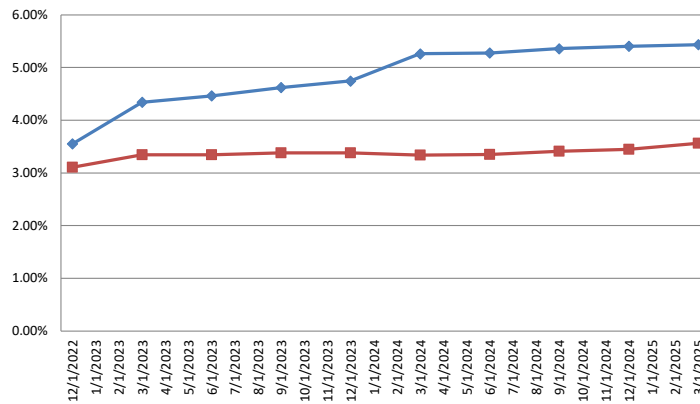
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

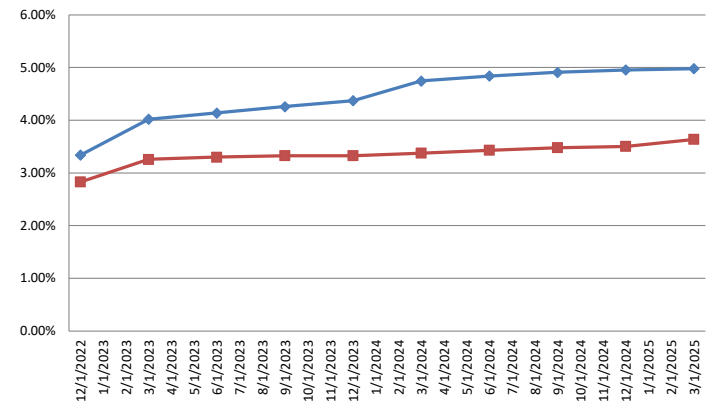
Yield on Avg Assets	3.42%	4.21%	4.38%	4.52%	4.64%	4.78%	4.90%	4.99%	5.04%	5.04%
Net Interest Income/ Avg Assets	3.25%	3.95%	4.07%	4.14%	4.19%	3.99%	4.09%	4.16%	4.19%	4.21%

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

Yield on Avg Assets	3.65%	4.18%	4.34%	4.47%	4.59%	4.98%	5.05%	5.14%	5.19%	5.25%
Net Interest Income/ Avg Assets	3.37%	3.54%	3.58%	3.64%	3.66%	3.65%	3.70%	3.78%	3.85%	4.08%

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

Yield on Avg Assets	3.55%	4.34%	4.46%	4.62%	4.74%	5.26%	5.28%	5.36%	5.40%	5.43%
Net Interest Income/ Avg Assets	3.11%	3.34%	3.34%	3.38%	3.38%	3.34%	3.35%	3.41%	3.45%	3.57%

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

Yield on Avg Assets	3.34%	4.02%	4.14%	4.26%	4.37%	4.74%	4.84%	4.91%	4.95%	4.98%
Net Interest Income/ Avg Assets	2.83%	3.26%	3.30%	3.33%	3.33%	3.38%	3.43%	3.48%	3.50%	3.63%

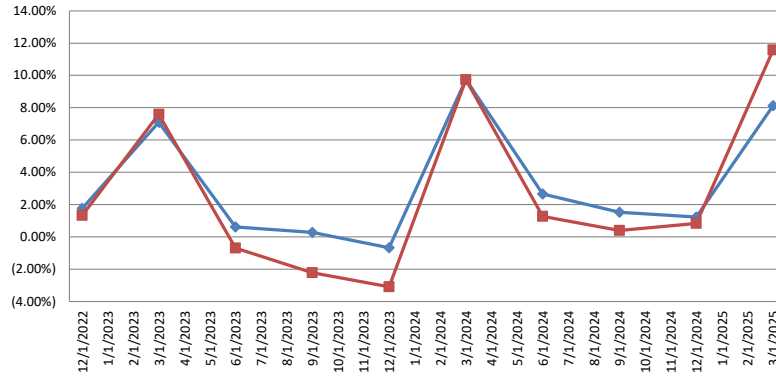
Source: SNL Financial

Note: Report includes only bank-level data.

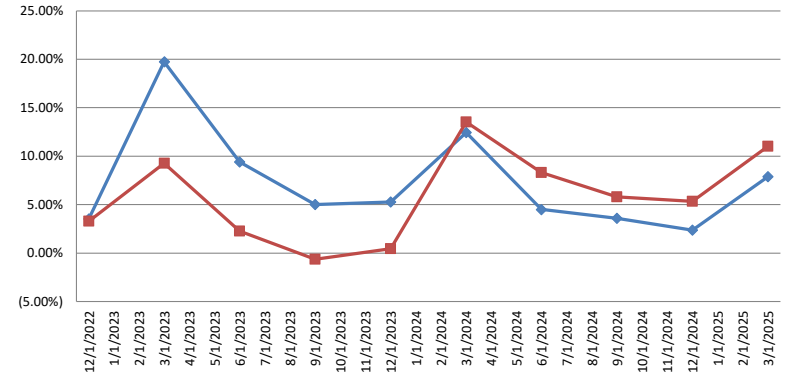
NA = data was not available.

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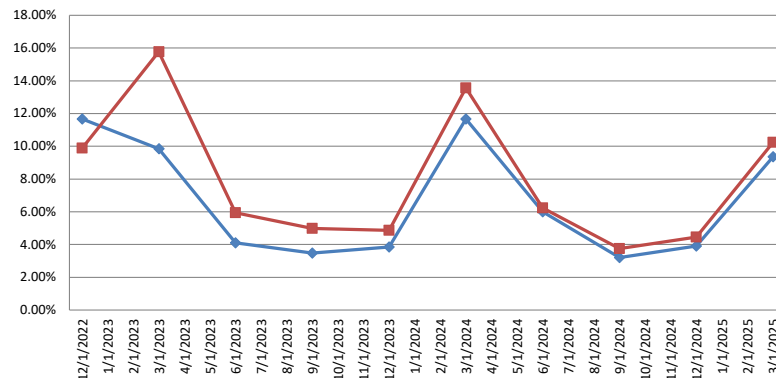
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

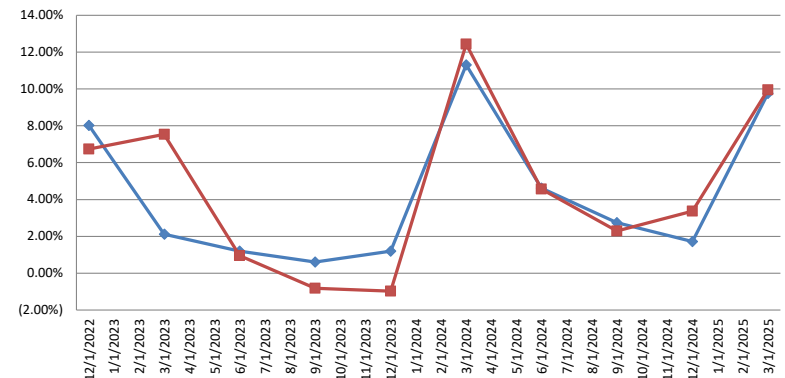
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	1.76%	7.09%	0.61%	0.28%	(0.67%)	9.75%	2.67%	1.53%	1.23%	8.13%
Market Growth Rate	1.33%	7.59%	(0.70%)	(2.21%)	(3.08%)	9.74%	1.27%	0.40%	0.84%	11.58%

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

	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	3/31/25
Asset Growth Rate	3.54%	19.73%	9.40%	5.02%	5.28%	12.43%	4.50%	3.59%	2.37%	7.89%
Market Growth Rate	3.28%	9.27%	2.28%	(0.64%)	0.46%	13.53%	8.31%	5.80%	5.33%	11.03%

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

	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	3/31/25
Asset Growth Rate	11.67%	9.86%	4.11%	3.49%	3.86%	11.66%	6.01%	3.20%	3.91%	9.36%
Market Growth Rate	9.89%	15.77%	5.94%	4.99%	4.87%	13.56%	6.23%	3.76%	4.45%	10.24%

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

	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	3/31/25
Asset Growth Rate	8.02%	2.11%	1.20%	0.60%	1.20%	11.31%	4.62%	2.74%	1.73%	9.76%
Market Growth Rate	6.74%	7.54%	0.95%	(0.82%)	(0.97%)	12.43%	4.57%	2.29%	3.36%	9.95%

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

March 31, 2025

Run Date: May 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	\$57,573	\$36,232	\$48,029	75.44%	\$3,714	4.99%	0.50%	4.49%	7.39%	7.28%
	Secured Advantage Federal Credit Union	\$60,232	\$30,998	\$52,902	58.60%	\$6,023	5.03%	0.94%	4.09%	6.55%	10.19%
	Palmetto First Federal Credit Union	\$62,598	\$37,418	\$50,422	74.21%	\$4,317	6.08%	0.82%	5.27%	18.32%	20.32%
	Nucor Employees' Credit Union	\$65,558	\$39,892	\$53,220	74.96%	\$4,230	4.94%	0.45%	4.49%	24.85%	28.70%
	Neighbors United Federal Credit Union	\$66,432	\$33,341	\$56,809	58.69%	\$2,657	3.76%	0.46%	3.30%	11.70%	9.52%
	Latitude 32 Federal Credit Union	\$66,729	\$44,683	\$57,167	78.16%	\$3,925	4.93%	0.35%	4.58%	5.96%	7.57%
	TRU Federal Credit Union	\$67,600	\$36,195	\$59,404	60.93%	\$3,467	4.94%	0.81%	4.13%	7.05%	(2.54%)
	Santee Cooper Credit Union	\$81,108	\$55,642	\$67,536	82.39%	\$4,055	5.22%	0.88%	4.34%	16.55%	18.43%
	Curis Financial Credit Union	\$91,296	\$45,052	\$72,519	62.12%	\$3,445	4.44%	0.49%	3.95%	14.35%	16.76%
	South Carolina National Guard Federal Credit Union	\$92,532	\$35,605	\$71,023	50.13%	\$5,783	5.05%	0.77%	4.29%	(1.82%)	(9.00%)
	Caro Federal Credit Union	\$126,818	\$90,143	\$103,321	87.25%	\$5,073	5.29%	0.92%	4.37%	(9.57%)	9.16%
	Upstate Federal Credit Union	\$134,815	\$94,541	\$122,199	77.37%	\$2,451	5.99%	1.38%	4.61%	(8.26%)	15.93%
	Greenville Heritage Federal Credit Union	\$168,783	\$88,068	\$147,425	59.74%	\$4,754	4.78%	1.56%	3.22%	(0.32%)	(0.35%)
	Mid Carolina Credit Union	\$177,890	\$105,086	\$160,231	65.58%	\$3,745	4.91%	1.00%	3.92%	13.88%	16.64%
	Georgetown Kraft Credit Union	\$187,995	\$112,354	\$156,415	71.83%	\$2,705	5.60%	0.69%	4.91%	16.81%	18.02%
	Carolina Foothills Federal Credit Union	\$204,620	\$142,676	\$176,916	80.65%	\$3,528	5.04%	1.49%	3.55%	(1.01%)	8.05%
	SPC Credit Union	\$249,974	\$156,612	\$222,839	70.28%	\$3,184	4.74%	0.65%	4.08%	15.85%	22.20%
	Average of Asset Group A	\$115,444	\$69,679	\$98,728	69.90%	\$3,944	5.04%	0.83%	4.21%	8.13%	11.58%
Asset Group B - \$251 to \$500 million in total assets											
	MTC Federal Credit Union	\$274,427	\$169,969	\$231,609	73.39%	\$3,734	5.79%	1.54%	4.25%	4.22%	4.60%
	Carolina Trust Federal Credit Union	\$412,050	\$285,781	\$372,626	76.69%	\$4,205	4.91%	0.48%	4.44%	18.42%	19.24%
	Greenville Federal Credit Union	\$477,482	\$330,462	\$415,110	79.61%	\$4,823	5.04%	1.50%	3.54%	1.03%	9.26%
	Average of Asset Group B	\$387,986	\$262,071	\$339,782	76.56%	\$4,254	5.25%	1.17%	4.08%	7.89%	11.03%
Asset Group C - \$501 million to \$1 billion in total assets											
	CPM Federal Credit Union	\$682,528	\$450,104	\$613,434	73.37%	\$3,465	4.66%	1.29%	3.36%	16.11%	16.57%
	Spero Financial Federal Credit Union	\$704,296	\$570,124	\$642,899	88.68%	\$4,294	6.17%	2.50%	3.66%	2.10%	2.78%
	Family Trust Federal Credit Union	\$761,991	\$582,401	\$652,938	89.20%	\$5,907	5.47%	1.79%	3.68%	9.86%	11.36%
	Average of Asset Group C	\$716,272	\$534,210	\$636,424	83.75%	\$4,555	5.43%	1.86%	3.57%	9.36%	10.24%
Asset Group D - \$1 billion and over in total assets											
	Rev Federal Credit Union	\$1,144,461	\$881,932	\$925,850	95.26%	\$4,192	4.96%	1.38%	3.58%	11.80%	12.71%
	Sharonview Federal Credit Union	\$1,389,653	\$982,533	\$1,199,354	81.92%	\$5,017	4.57%	2.27%	2.30%	(6.32%)	(4.25%)
	S.C. State Federal Credit Union	\$1,393,542	\$811,211	\$1,175,258	69.02%	\$4,898	4.97%	1.03%	3.95%	16.27%	10.96%
	Palmetto Citizens Federal Credit Union	\$1,394,426	\$767,852	\$1,111,568	69.08%	\$4,767	4.73%	1.27%	3.45%	12.39%	12.55%
	AllSouth Federal Credit Union	\$1,416,054	\$684,293	\$1,162,830	58.85%	\$4,371	4.41%	1.00%	3.41%	15.43%	15.08%
	Safe Federal Credit Union	\$1,905,635	\$1,289,973	\$1,697,410	76.00%	\$5,564	4.83%	1.55%	3.29%	11.73%	9.29%
	SRP Federal Credit Union	\$1,963,573	\$1,255,422	\$1,677,245	74.85%	\$4,681	5.37%	0.83%	4.54%	18.79%	17.41%
	South Carolina Federal Credit Union	\$2,525,415	\$1,926,818	\$2,004,703	96.11%	\$4,571	4.76%	0.59%	4.17%	(0.89%)	7.24%
	Founders Federal Credit Union	\$4,866,228	\$3,801,908	\$4,186,641	90.81%	\$5,735	6.23%	2.21%	4.02%	8.62%	8.52%
	Average of Asset Group D	\$1,999,887	\$1,377,994	\$1,682,318	79.10%	\$4,866	4.98%	1.35%	3.63%	9.76%	9.95%

Source: SNL Financial

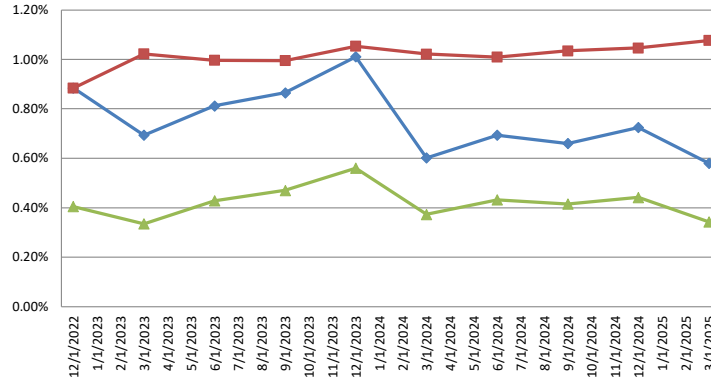
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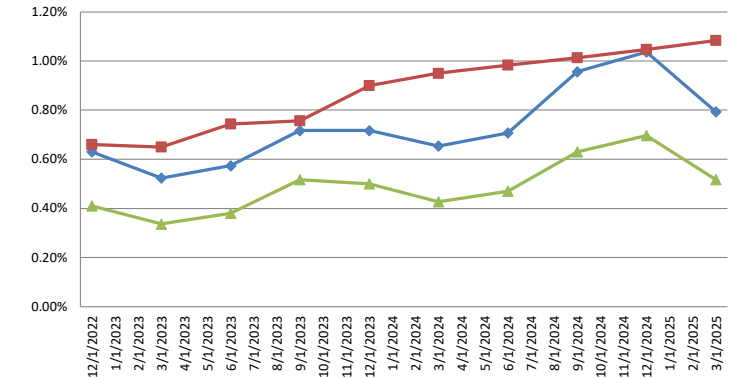
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Asset Quality

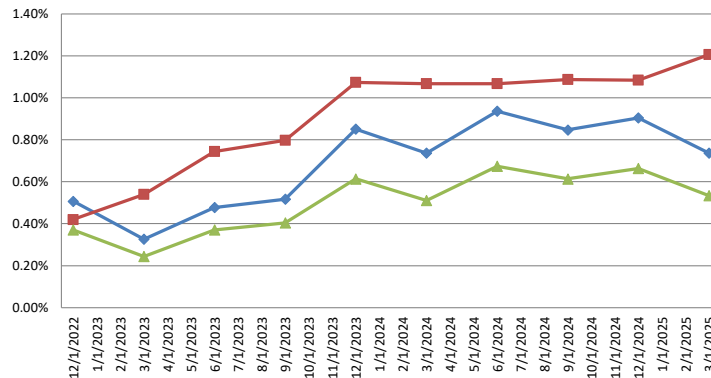
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

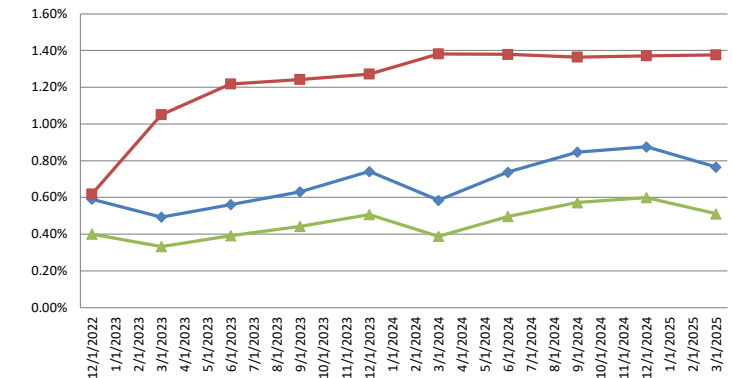
NPLs/Loans	0.88%	0.69%	0.81%	0.87%	1.01%	0.60%	0.69%	0.66%	0.72%	0.58%
Reserves/Loans	0.88%	1.02%	1.00%	0.99%	1.05%	1.02%	1.01%	1.03%	1.05%	1.08%
Delinquent Loans/Total Assets	0.41%	0.33%	0.43%	0.47%	0.56%	0.37%	0.43%	0.42%	0.44%	0.34%

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

NPLs/Loans	0.63%	0.52%	0.57%	0.72%	0.72%	0.65%	0.71%	0.96%	1.04%	0.79%
Reserves/Loans	0.66%	0.65%	0.74%	0.76%	0.90%	0.95%	0.98%	1.01%	1.05%	1.08%
Delinquent Loans/Total Assets	0.41%	0.34%	0.38%	0.52%	0.50%	0.43%	0.47%	0.63%	0.70%	0.52%

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

NPLs/Loans	0.51%	0.33%	0.48%	0.52%	0.85%	0.74%	0.94%	0.85%	0.90%	0.74%
Reserves/Loans	0.42%	0.54%	0.74%	0.80%	1.07%	1.07%	1.07%	1.09%	1.08%	1.21%
Delinquent Loans/Total Assets	0.37%	0.24%	0.37%	0.40%	0.61%	0.51%	0.67%	0.61%	0.66%	0.53%

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

NPLs/Loans	0.59%	0.49%	0.56%	0.63%	0.74%	0.58%	0.74%	0.85%	0.88%	0.77%
Reserves/Loans	0.62%	1.05%	1.22%	1.24%	1.27%	1.38%	1.38%	1.36%	1.37%	1.38%
Delinquent Loans/Total Assets	0.40%	0.33%	0.39%	0.44%	0.51%	0.39%	0.50%	0.57%	0.60%	0.51%

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
March 31, 2025
Run Date: May 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 A - \$50 to \$250 million in total assets								
	Vital Federal Credit Union	\$57,573	\$28	0.08%	0.15%	189.29%	0.67%	0.05%
	Secured Advantage Federal Credit Union	\$60,232	\$393	1.27%	1.19%	94.15%	5.59%	0.65%
	Palmetto First Federal Credit Union	\$62,598	\$681	1.82%	2.05%	112.78%	5.46%	1.09%
	Nucor Employees' Credit Union	\$65,558	\$268	0.67%	0.46%	67.91%	2.22%	0.41%
	Neighbors United Federal Credit Union	\$66,432	\$107	0.32%	0.65%	202.80%	1.29%	0.16%
	Latitude 32 Federal Credit Union	\$66,729	\$64	0.14%	0.45%	310.94%	0.72%	0.10%
	TRU Federal Credit Union	\$67,600	\$31	0.09%	0.94%	NM	0.45%	0.05%
	Santee Cooper Credit Union	\$81,108	\$295	0.53%	1.02%	192.54%	2.40%	0.36%
	Curis Financial Credit Union	\$91,296	\$169	0.38%	1.33%	355.03%	1.00%	0.19%
	South Carolina National Guard Federal Credit Union	\$92,532	\$185	0.52%	1.10%	212.43%	0.88%	0.20%
	Caro Federal Credit Union	\$126,818	\$379	0.42%	0.98%	233.51%	3.09%	0.30%
	Upstate Federal Credit Union	\$134,815	\$299	0.32%	0.76%	239.80%	2.88%	0.22%
	Greenville Heritage Federal Credit Union	\$168,783	\$372	0.42%	2.19%	518.28%	1.86%	0.22%
	Mid Carolina Credit Union	\$177,890	\$367	0.35%	0.75%	213.90%	1.93%	0.21%
	Georgetown Kraft Credit Union	\$187,995	\$640	0.57%	1.60%	281.56%	2.14%	0.34%
	Carolina Foothills Federal Credit Union	\$204,620	\$1,010	0.71%	1.18%	166.04%	4.29%	0.49%
	SPC Credit Union	\$249,974	\$1,946	1.24%	1.50%	120.61%	8.90%	0.78%
	Average of Asset Group A	\$115,444	\$426	0.58%	1.08%	219.47%	2.69%	0.34%
Asset Group B - \$251 to \$500 million in total assets								
	MTC Federal Credit Union	\$274,427	\$2,122	1.25%	1.06%	84.97%	5.59%	0.77%
	Carolina Trust Federal Credit Union	\$412,050	\$1,642	0.57%	1.37%	238.43%	4.24%	0.40%
	Greenville Federal Credit Union	\$477,482	\$1,837	0.56%	0.82%	148.18%	3.49%	0.38%
	Average of Asset Group B	\$387,986	\$1,867	0.79%	1.08%	157.19%	4.44%	0.52%
Asset Group C - \$501 million to \$1 billion in total assets								
	CPM Federal Credit Union	\$682,528	\$5,122	1.14%	1.32%	116.32%	7.75%	0.75%
	Spero Financial Federal Credit Union	\$704,296	\$3,636	0.64%	1.16%	182.45%	6.49%	0.52%
	Family Trust Federal Credit Union	\$761,991	\$2,519	0.43%	1.14%	264.23%	2.85%	0.33%
	Average of Asset Group C	\$716,272	\$3,759	0.74%	1.21%	187.67%	5.70%	0.53%
Asset Group D - \$1 billion and over in total assets								
	Rev Federal Credit Union	\$1,144,461	\$4,159	0.47%	1.22%	259.65%	3.96%	0.36%
	Sharonview Federal Credit Union	\$1,389,653	\$16,978	1.73%	1.16%	67.10%	17.94%	1.22%
	S.C. State Federal Credit Union	\$1,393,542	\$6,412	0.79%	1.81%	228.99%	3.16%	0.46%
	Palmetto Citizens Federal Credit Union	\$1,394,426	\$5,777	0.75%	1.38%	182.98%	3.50%	0.41%
	AllSouth Federal Credit Union	\$1,416,054	\$2,630	0.38%	1.11%	288.78%	1.24%	0.19%
	Safe Federal Credit Union	\$1,905,635	\$11,180	0.87%	1.32%	152.30%	6.50%	0.59%
	SRP Federal Credit Union	\$1,963,573	\$8,541	0.68%	1.55%	227.95%	3.31%	0.43%
	South Carolina Federal Credit Union	\$2,525,415	\$10,348	0.54%	0.94%	174.38%	3.17%	0.41%
	Founders Federal Credit Union	\$4,866,228	\$25,786	0.68%	1.90%	280.68%	4.34%	0.53%
	Average of Asset Group D	\$1,999,887	\$10,201	0.77%	1.38%	206.98%	5.24%	0.51%

Source: SNL Financial

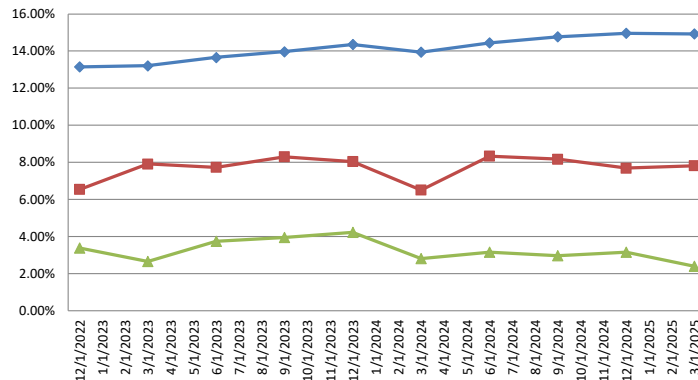
Note: Report includes only bank-level data.

NA = data was not available.

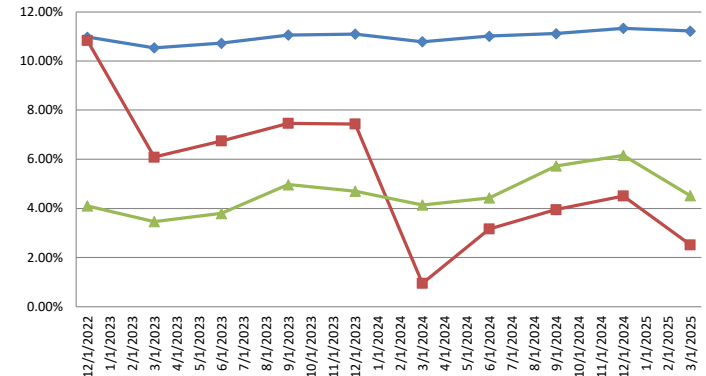
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

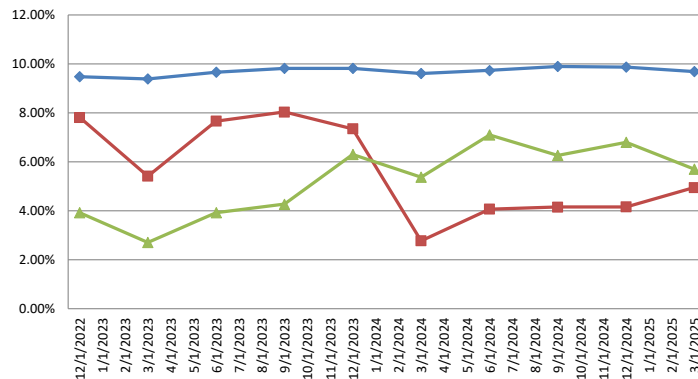
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

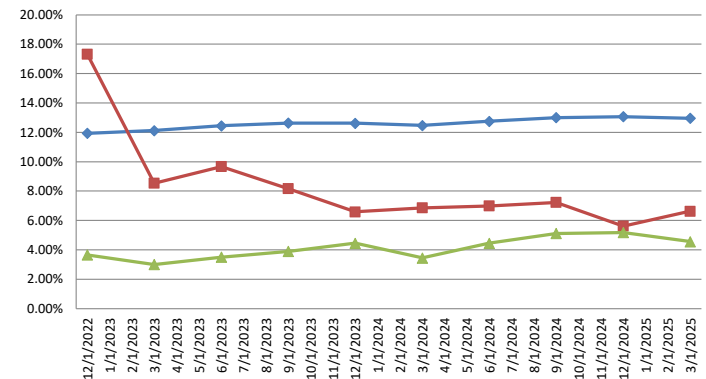
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/ Assets	13.15%	13.21%	13.66%	13.97%	14.35%	13.94%	14.44%	14.77%	14.95%	14.92%
Net Worth Growth (Decline) - YTD	6.54%	7.91%	7.73%	8.30%	8.04%	6.51%	8.34%	8.17%	7.69%	7.81%
Total Delinquent Lns/ Net Worth	3.38%	2.65%	3.74%	3.95%	4.23%	2.81%	3.15%	2.96%	3.15%	2.39%

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

	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	3/31/25
Net Worth/ Assets	10.97%	10.54%	10.72%	11.05%	11.09%	10.78%	11.01%	11.11%	11.34%	11.22%
Net Worth Growth (Decline) - YTD	10.84%	6.09%	6.75%	7.46%	7.43%	0.96%	3.17%	3.95%	4.50%	2.52%
Total Delinquent Lns/ Net Worth	4.10%	3.46%	3.79%	4.97%	4.70%	4.14%	4.42%	5.73%	6.16%	4.52%

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

	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	3/31/25
Net Worth/ Assets	9.48%	9.39%	9.66%	9.81%	9.82%	9.60%	9.73%	9.90%	9.87%	9.68%
Net Worth Growth (Decline) - YTD	7.81%	5.41%	7.65%	8.03%	7.34%	2.77%	4.06%	4.15%	4.16%	4.94%
Total Delinquent Lns/ Net Worth	3.92%	2.70%	3.92%	4.27%	6.30%	5.37%	7.09%	6.26%	6.80%	5.70%

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

	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	3/31/25
Net Worth/ Assets	11.93%	12.12%	12.44%	12.64%	12.62%	12.47%	12.75%	13.00%	13.06%	12.96%
Net Worth Growth (Decline) - YTD	17.31%	8.53%	9.66%	8.17%	6.58%	6.87%	6.99%	7.23%	5.62%	6.63%
Total Delinquent Lns/ Net Worth	3.65%	3.01%	3.50%	3.90%	4.45%	3.45%	4.45%	5.11%	5.19%	4.56%

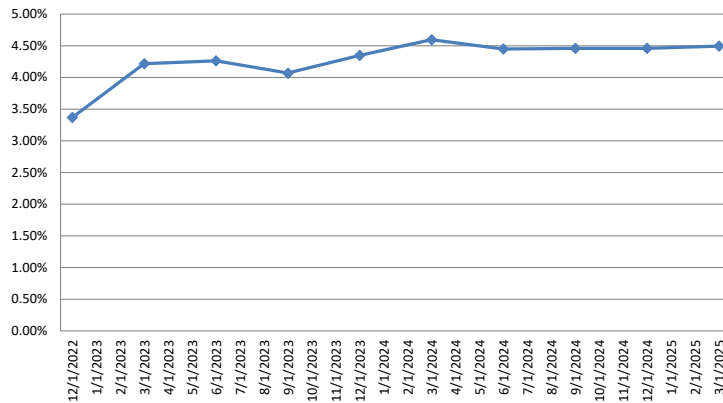
Source: SNL Financial

Note: Report includes only bank-level data.

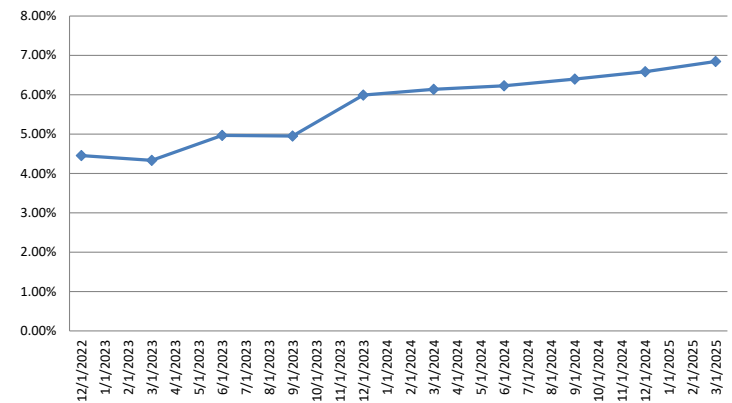
NA = data was not available.

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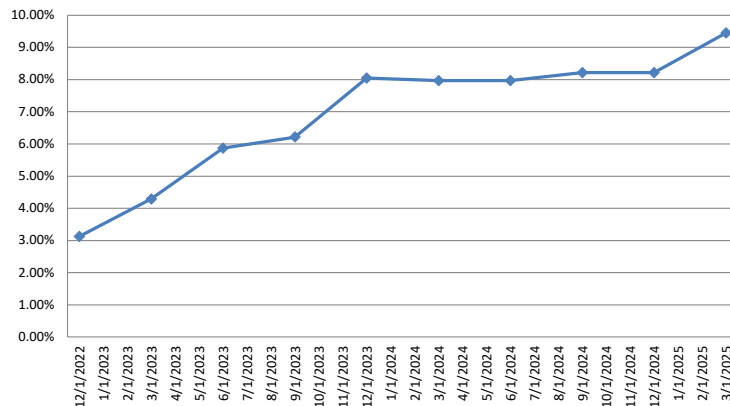
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

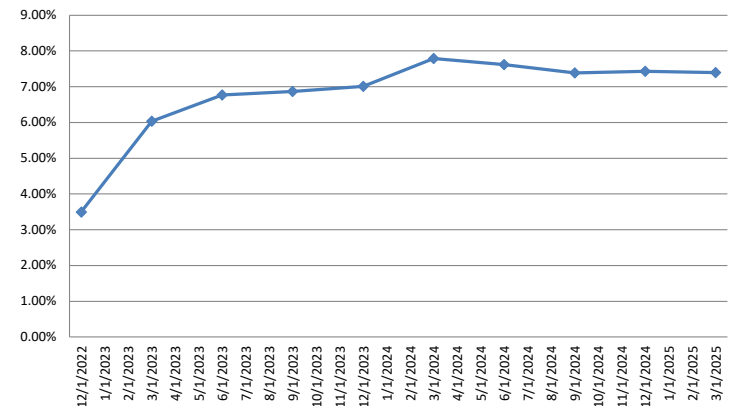
Classified Assets/ Net Worth	3.37%	4.22%	4.26%	4.07%	4.35%	4.59%	4.45%	4.46%	4.46%	4.50%
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Asset Group B - \$251 to \$500 million in Total Assets
As of Date

Classified Assets/ Net Worth	4.45%	4.33%	4.97%	4.95%	5.99%	6.14%	6.23%	6.40%	6.59%	6.85%
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Asset Group C - \$501 to \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	3.13%	4.29%	5.87%	6.21%	8.05%	7.97%	7.97%	8.22%	8.21%	9.45%
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Asset Group D - \$1 billion and over in Total Assets
As of Date

Classified Assets/ Net Worth	3.50%	6.04%	6.77%	6.87%	7.01%	7.79%	7.62%	7.39%	7.43%	7.40%
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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

March 31, 2025

Run Date: May 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	\$57,573	\$9,350	16.24%	6.88%	0.30%	0.57%
	Secured Advantage Federal Credit Union	\$60,232	\$7,494	12.44%	(2.33%)	5.24%	4.94%
	Palmetto First Federal Credit Union	\$62,598	\$12,071	19.28%	9.50%	5.64%	6.36%
	Nucor Employees' Credit Union	\$65,558	\$11,932	18.20%	12.91%	2.25%	1.53%
	Neighbors United Federal Credit Union	\$66,432	\$8,065	12.14%	4.51%	1.33%	2.69%
	Latitude 32 Federal Credit Union	\$66,729	\$9,365	14.03%	10.30%	0.68%	2.12%
	TRU Federal Credit Union	\$67,600	\$6,512	9.63%	16.57%	0.48%	5.25%
	Santee Cooper Credit Union	\$81,108	\$12,606	15.54%	9.88%	2.34%	4.51%
	Curis Financial Credit Union	\$91,296	\$18,942	20.75%	2.57%	0.89%	3.17%
	South Carolina National Guard Federal Credit Union	\$92,532	\$23,365	25.25%	9.52%	0.79%	1.68%
	Caro Federal Credit Union	\$126,818	\$19,863	15.66%	4.58%	1.91%	4.46%
	Upstate Federal Credit Union	\$134,815	\$13,455	9.98%	9.40%	2.22%	5.33%
	Greenville Heritage Federal Credit Union	\$168,783	\$20,873	12.37%	2.99%	1.78%	9.24%
	Mid Carolina Credit Union	\$177,890	\$21,477	12.07%	6.70%	1.71%	3.66%
	Georgetown Kraft Credit Union	\$187,995	\$31,992	17.02%	11.46%	2.00%	5.63%
	Carolina Foothills Federal Credit Union	\$204,620	\$24,454	11.95%	11.32%	4.13%	6.86%
	SPC Credit Union	\$249,974	\$27,883	11.15%	6.01%	6.98%	8.42%
	Average of Asset Group A	\$115,444	\$16,453	14.92%	7.81%	2.39%	4.50%
Asset Group B - \$251 to \$500 million in total assets							
	MTC Federal Credit Union	\$274,427	\$38,133	13.90%	2.57%	5.56%	4.73%
	Carolina Trust Federal Credit Union	\$412,050	\$37,439	9.09%	(5.08%)	4.39%	10.46%
	Greenville Federal Credit Union	\$477,482	\$50,921	10.66%	10.07%	3.61%	5.35%
	Average of Asset Group B	\$387,986	\$42,164	11.22%	2.52%	4.52%	6.85%
Asset Group C - \$501 million to \$1 billion in total assets							
	CPM Federal Credit Union	\$682,528	\$64,567	9.46%	5.60%	7.93%	9.23%
	Spero Financial Federal Credit Union	\$704,296	\$58,167	8.26%	6.49%	6.25%	11.41%
	Family Trust Federal Credit Union	\$761,991	\$86,311	11.33%	2.74%	2.92%	7.71%
	Average of Asset Group C	\$716,272	\$69,682	9.68%	4.94%	5.70%	9.45%
Asset Group D - \$1 billion and over in total assets							
	Rev Federal Credit Union	\$1,144,461	\$166,124	14.52%	4.32%	2.50%	6.50%
	Sharonview Federal Credit Union	\$1,389,653	\$119,484	8.60%	(11.77%)	14.21%	9.54%
	S.C. State Federal Credit Union	\$1,393,542	\$197,487	14.17%	16.17%	3.25%	7.43%
	Palmetto Citizens Federal Credit Union	\$1,394,426	\$174,757	12.53%	1.24%	3.31%	6.05%
	AllSouth Federal Credit Union	\$1,416,054	\$266,894	18.85%	14.23%	0.99%	2.85%
	Safe Federal Credit Union	\$1,905,635	\$185,504	9.73%	13.94%	6.03%	9.18%
	SRP Federal Credit Union	\$1,963,573	\$253,163	12.89%	6.74%	3.37%	7.69%
	South Carolina Federal Credit Union	\$2,525,415	\$318,381	12.61%	4.65%	3.25%	5.67%
	Founders Federal Credit Union	\$4,866,228	\$621,227	12.77%	10.15%	4.15%	11.65%
	Average of Asset Group D	\$1,999,887	\$255,891	12.96%	6.63%	4.56%	7.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.