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Credit Union Index

AN ANALYSIS OF NORTH CAROLINA AND
SOUTH CAROLINA CREDIT UNIONS

The Credit Union Index is published by Baker Tilly.

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

ASSET SIZE DEFINITION

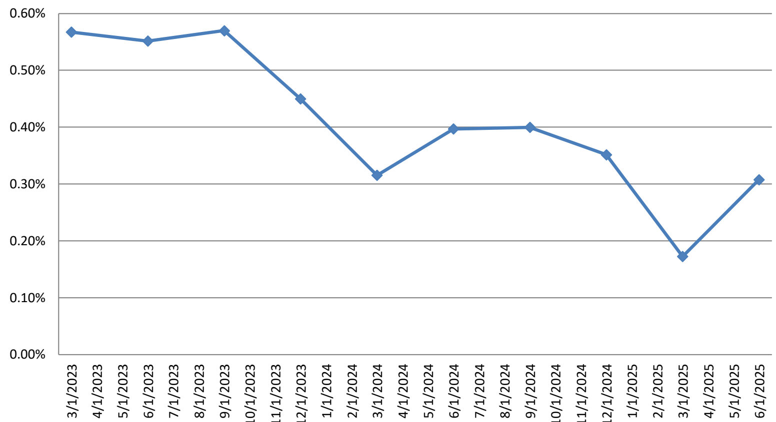
Group A	\$0–\$250 million
Group B	\$251 million–\$500 million
Group C	\$501 million–\$1 billion
Group D	Over \$1 billion

North Carolina

Performance Analysis

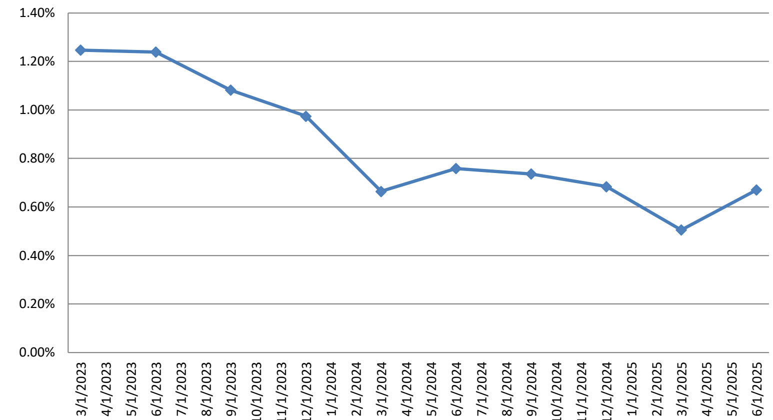
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



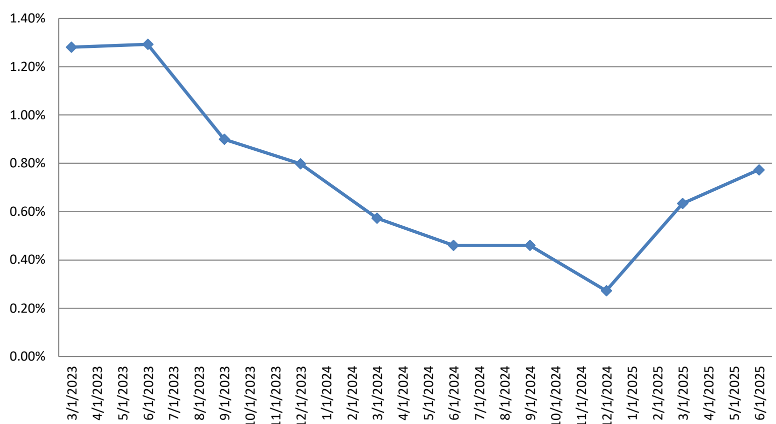
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.57%	0.55%	0.57%	0.45%	0.32%	0.40%	0.40%	0.35%	0.17%	0.31%

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



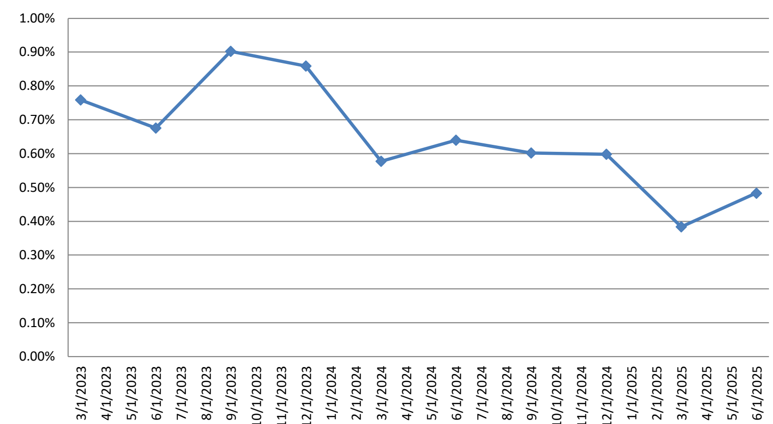
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.25%	1.24%	1.08%	0.97%	0.66%	0.76%	0.74%	0.68%	0.51%	0.67%

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



	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	6/30/25
Return on Avg Assets	1.28%	1.29%	0.90%	0.80%	0.57%	0.46%	0.46%	0.27%	0.63%	0.77%

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



	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	6/30/25
Return on Avg Assets	0.76%	0.68%	0.90%	0.86%	0.58%	0.64%	0.60%	0.60%	0.38%	0.48%

Source: SNL Financial

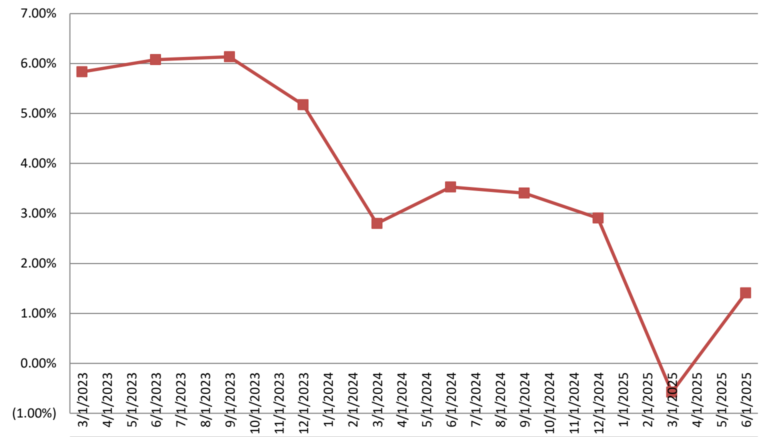
Note: Report includes only bank-level data.

NA = data was not available.

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

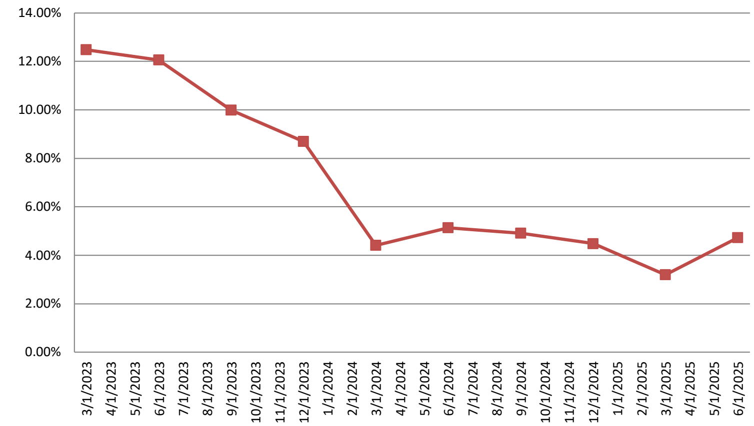
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



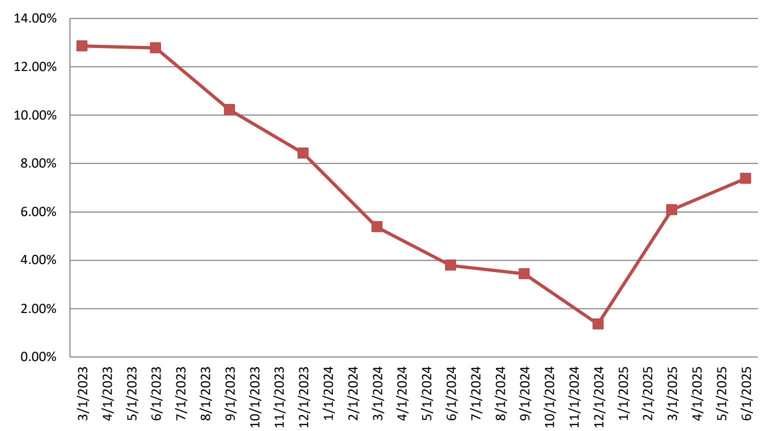
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	5.84%	6.08%	6.13%	5.17%	2.80%	3.53%	3.40%	2.90%	(0.57%)	1.41%

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



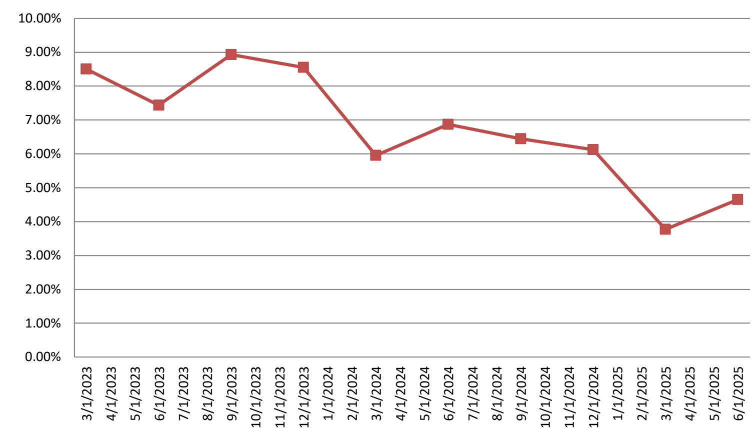
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	12.48%	12.05%	9.99%	8.69%	4.41%	5.13%	4.90%	4.48%	3.20%	4.73%

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



	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	6/30/25
Return on Avg Net Worth	12.86%	12.78%	10.22%	8.43%	5.38%	3.79%	3.44%	1.37%	6.09%	7.38%

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



	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	6/30/25
Return on Avg Net Worth	8.51%	7.44%	8.93%	8.55%	5.95%	6.87%	6.44%	6.12%	3.77%	4.65%

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.

Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets												
	Telco Credit Union	$51,437	($95)	(0.73%)	(5.55%)	81.32%	$68	($147)	(0.57%)	(4.27%)	82.42%	$65
	Charlotte Fire Department Credit Union	$53,264	$105	0.79%	5.98%	78.61%	$94	$179	0.67%	5.16%	81.77%	$94
	Acclaim Federal Credit Union	$57,967	$69	0.47%	3.96%	71.26%	$89	$253	0.87%	7.35%	70.84%	$86
	Vision Financial Federal Credit Union	$58,373	$195	1.35%	8.45%	77.46%	$76	$357	1.25%	7.81%	76.66%	$77
	ElecTel Cooperative Federal Credit Union	$63,737	$57	0.35%	2.67%	90.47%	$120	$304	0.95%	7.19%	81.15%	$126
	Lion's Share Federal Credit Union	$64,729	$54	0.33%	5.58%	89.19%	$63	($914)	(2.83%)	(44.72%)	85.95%	$64
	Revity Federal Credit Union	$81,126	($123)	(0.60%)	(6.50%)	103.81%	$83	($185)	(0.45%)	(4.88%)	103.28%	$82
	Carolina Federal Credit Union	$83,384	$193	0.92%	9.21%	73.21%	$107	$509	1.23%	12.33%	71.64%	$102
	Welcome Federal Credit Union	$91,992	$81	0.35%	2.77%	85.31%	$93	$174	0.38%	2.99%	86.75%	$94
	WNC Community Credit Union	$92,215	$134	0.58%	3.43%	78.10%	$77	$243	0.53%	3.12%	79.24%	$78
	North Carolina Community Federal Credit Union	$96,978	$289	1.20%	11.21%	72.75%	$79	$537	1.12%	10.55%	73.90%	$81
	American Partners Federal Credit Union	$108,566	$222	0.82%	8.76%	86.40%	$64	$415	0.78%	8.58%	84.92%	$69
	Weyco Community Credit Union	$111,331	$113	0.41%	4.07%	82.87%	$86	$185	0.33%	3.35%	83.31%	$81
	Nova Credit Union	$120,974	$168	0.55%	3.67%	90.65%	$69	$177	0.29%	1.95%	92.94%	$69
	Bragg Mutual Federal Credit Union	$130,126	($100)	(0.31%)	(3.82%)	92.26%	$114	($263)	(0.41%)	(5.02%)	93.86%	$115
	R T P Federal Credit Union	$143,740	$169	0.47%	6.88%	85.81%	$97	$135	0.19%	2.79%	85.34%	$93
	Duke University Federal Credit Union	$199,749	$356	0.71%	7.53%	77.24%	$91	$895	0.90%	9.66%	76.35%	$90
	Average of Asset Group A	$94,688	$111	0.45%	4.02%	83.34%	$86	$168	0.31%	1.41%	82.96%	$86

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group B - $251 to $500 million in total assets												
	First Flight Federal Credit Union	$259,112	$884	1.38%	11.94%	73.19%	$89	$1,015	0.80%	6.93%	77.62%	$92
	Summit Credit Union	$362,256	$492	0.54%	3.77%	74.63%	$83	$1,063	0.59%	4.12%	76.33%	$78
	Mountain Credit Union	$362,348	$850	0.95%	8.75%	78.03%	$101	$1,496	0.84%	7.77%	79.35%	$101
	Piedmont Advantage Credit Union	$386,818	($354)	(0.36%)	(6.87%)	106.58%	$85	($880)	(0.45%)	(8.65%)	109.65%	$83
	Telco Community Credit Union	$410,714	$1,185	1.15%	10.42%	71.91%	$78	$2,402	1.18%	10.70%	71.59%	$75
	Members Credit Union	$458,841	$1,502	1.32%	9.35%	63.98%	$76	$2,388	1.06%	7.51%	66.47%	$76
	Average of Asset Group B	$373,348	$760	0.83%	6.23%	78.05%	$85	$1,247	0.67%	4.73%	80.17%	$84
Asset Group C - $501 million to $1 billion in total assets												
	Carolinas Telco Federal Credit Union	$505,462	$659	0.52%	6.39%	76.65%	$91	$1,034	0.40%	5.15%	78.71%	$88
	Champion Credit Union	$554,500	$1,543	1.12%	9.98%	70.44%	$91	$2,521	0.92%	8.24%	73.93%	$90
	Fort Bragg Federal Credit Union	$659,757	$1,809	1.10%	9.54%	55.38%	$99	$3,277	1.00%	8.76%	58.75%	$101
	Average of Asset Group C	$573,240	$1,337	0.91%	8.64%	67.49%	$94	$2,277	0.77%	7.38%	70.46%	$93
Asset Group D - $1 billion and over in total assets												
	Marine Federal Credit Union	$1,033,094	$1,699	0.66%	7.58%	60.14%	$69	$3,918	0.76%	8.86%	61.49%	$71
	Latino Community Credit Union	$1,056,446	$1,662	0.63%	4.64%	77.36%	$81	$2,581	0.49%	3.62%	82.64%	$80
	Skyla Federal Credit Union	$1,615,736	$2,045	0.51%	5.64%	78.97%	$119	$3,424	0.43%	4.75%	79.68%	$118
	Self-Help Credit Union	$2,090,975	$4,972	0.96%	9.48%	62.08%	$85	$7,700	0.76%	7.39%	67.22%	$86
	Allegacy Federal Credit Union	$2,424,133	$4,655	0.77%	6.90%	82.71%	$150	$8,077	0.67%	6.03%	84.29%	$149
	Local Government Federal Credit Union	$3,665,490	($14,421)	(1.51%)	(21.51%)	124.08%	$150	($24,824)	(1.27%)	(18.14%)	111.72%	$148
	Truliant Federal Credit Union	$5,147,404	$14,694	1.14%	14.67%	64.70%	$126	$25,289	0.98%	12.87%	64.26%	$123
	Coastal Federal Credit Union	$5,782,627	$15,269	1.06%	11.49%	61.24%	$141	$24,585	0.87%	9.37%	63.86%	$138
	State Employees Credit Union	$56,203,235	$136,290	0.98%	10.50%	64.36%	$99	$181,019	0.66%	7.09%	69.84%	$101
	Average of Asset Group D	$8,779,904	$18,541	0.58%	5.49%	75.07%	$113	$25,752	0.48%	4.65%	76.11%	$113

Source: SNL Financial

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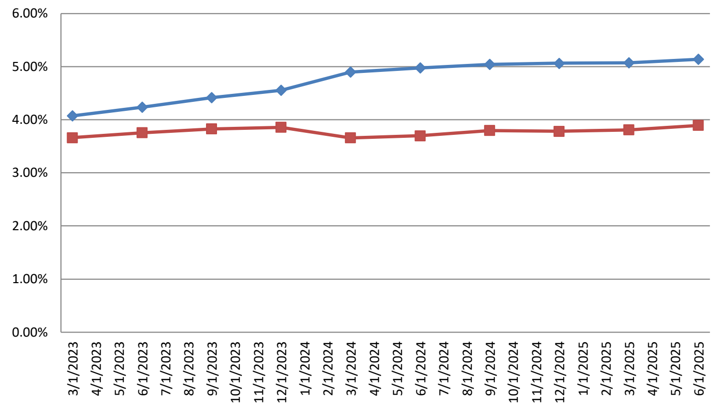
Balance Sheet & Net Interest Margin

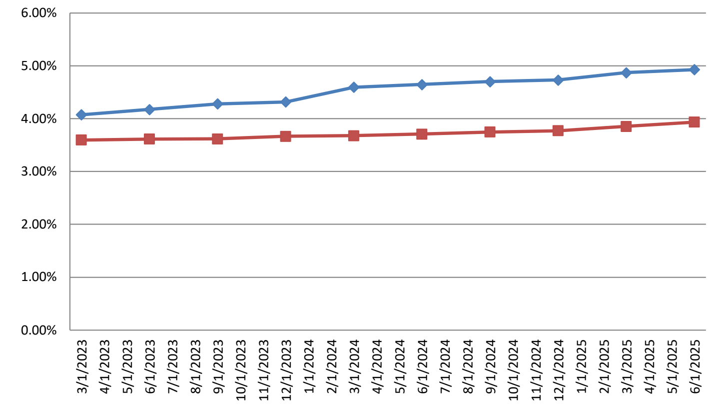
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



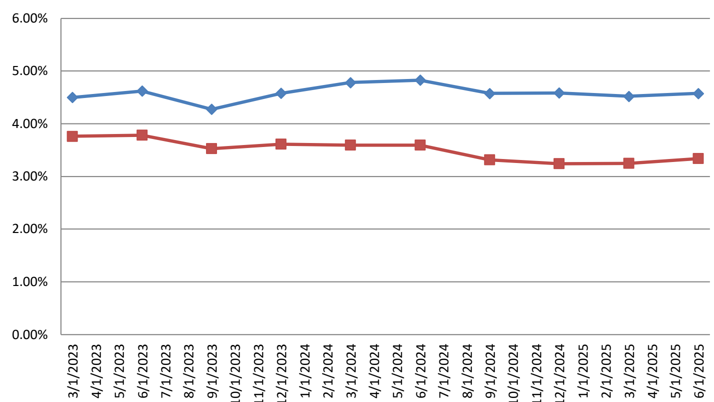
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.07%	4.23%	4.42%	4.55%	4.90%	4.97%	5.04%	5.06%	5.07%	5.14%
Net Interest Income/ Avg Assets	3.66%	3.75%	3.83%	3.86%	3.66%	3.70%	3.79%	3.78%	3.81%	3.89%

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



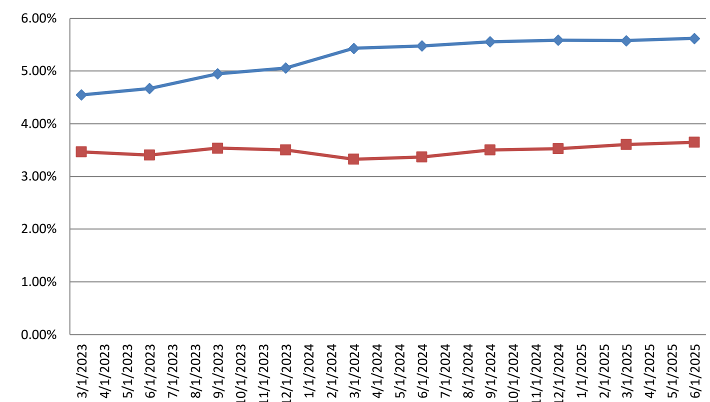
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.07%	4.17%	4.28%	4.31%	4.59%	4.64%	4.70%	4.73%	4.87%	4.93%
Net Interest Income/ Avg Assets	3.60%	3.61%	3.62%	3.66%	3.68%	3.71%	3.75%	3.77%	3.85%	3.93%

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



	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	6/30/25
Yield on Avg Assets	4.50%	4.62%	4.27%	4.58%	4.78%	4.83%	4.57%	4.58%	4.52%	4.57%
Net Interest Income/ Avg Assets	3.76%	3.79%	3.53%	3.61%	3.59%	3.59%	3.31%	3.24%	3.25%	3.34%

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



	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	6/30/25
Yield on Avg Assets	4.55%	4.67%	4.95%	5.06%	5.43%	5.48%	5.55%	5.59%	5.58%	5.62%
Net Interest Income/ Avg Assets	3.47%	3.41%	3.54%	3.50%	3.33%	3.37%	3.50%	3.53%	3.61%	3.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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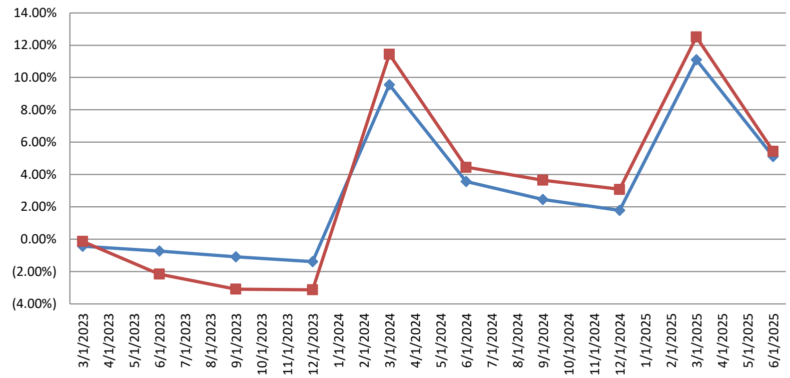
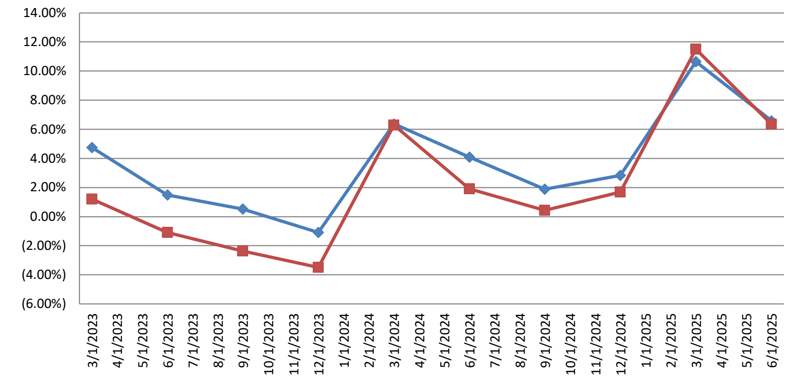
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



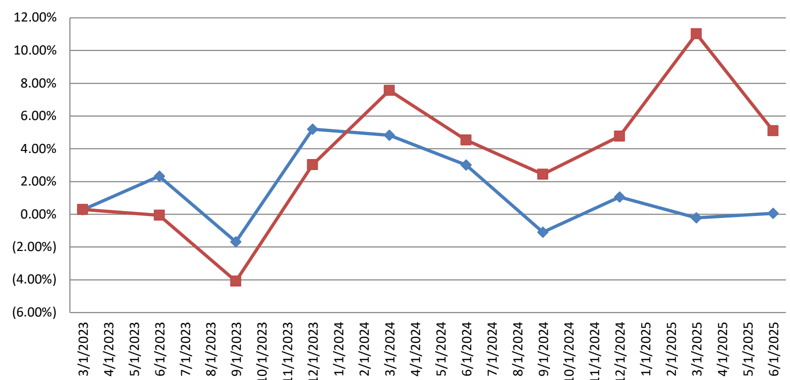
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(0.44%)	(0.72%)	(1.08%)	(1.39%)	9.56%	3.56%	2.46%	1.79%	11.09%	5.12%
Market Growth Rate	(0.14%)	(2.16%)	(3.09%)	(3.12%)	11.44%	4.45%	3.66%	3.09%	12.50%	5.44%

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



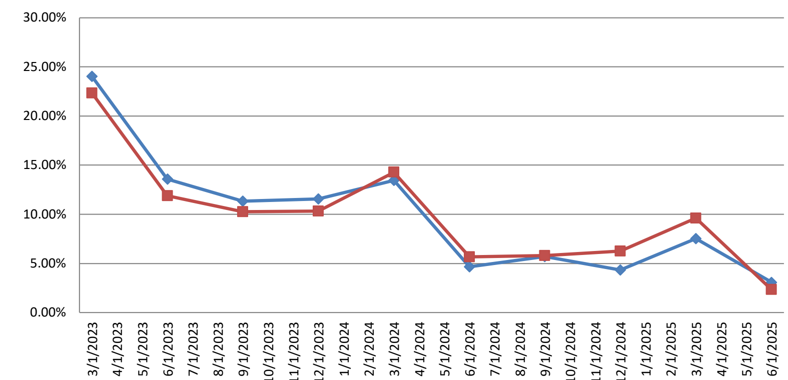
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	4.74%	1.48%	0.53%	(1.08%)	6.36%	4.09%	1.88%	2.83%	10.64%	6.59%
Market Growth Rate	1.20%	(1.09%)	(2.37%)	(3.50%)	6.28%	1.90%	0.43%	1.68%	11.51%	6.35%

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



	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	6/30/25
Asset Growth Rate	0.27%	2.32%	(1.68%)	5.20%	4.82%	3.01%	(1.10%)	1.05%	(0.21%)	0.07%
Market Growth Rate	0.29%	(0.06%)	(4.09%)	3.04%	7.56%	4.53%	2.44%	4.76%	11.03%	5.10%

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



	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	6/30/25
Asset Growth Rate	24.03%	13.58%	11.35%	11.57%	13.46%	4.66%	5.71%	4.34%	7.52%	3.08%
Market Growth Rate	22.33%	11.89%	10.25%	10.33%	14.28%	5.66%	5.79%	6.25%	9.61%	2.36%

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.

Region	Institution Name	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 (%)
		As of Date					Year to Date				
Asset Group A - $50 to $250 million in total assets											
	Telco Credit Union	$51,437	$41,828	$43,339	96.51%	$2,858	6.54%	1.62%	4.92%	(1.33%)	(5.74%)
	Charlotte Fire Department Credit Union	$53,264	$20,736	$45,872	45.20%	$5,326	4.57%	1.12%	3.45%	2.15%	1.87%
	Acclaim Federal Credit Union	$57,967	$40,310	$50,659	79.57%	$3,864	5.90%	1.33%	4.57%	0.62%	0.00%
	Vision Financial Federal Credit Union	$58,373	$19,550	$48,651	40.18%	$3,243	4.59%	0.64%	3.95%	6.38%	6.11%
	ElecTel Cooperative Federal Credit Union	$63,737	$40,391	$55,175	73.21%	$5,542	5.76%	1.49%	4.27%	1.33%	1.39%
	Lion's Share Federal Credit Union	$64,729	$50,242	$60,131	83.55%	$2,088	7.07%	1.30%	5.77%	5.68%	6.74%
	Revity Federal Credit Union	$81,126	$53,688	$70,436	76.22%	$4,270	5.16%	1.65%	3.51%	2.30%	2.44%
	Carolina Federal Credit Union	$83,384	$57,087	$73,919	77.23%	$5,212	5.84%	1.89%	3.96%	12.46%	12.57%
	Welcome Federal Credit Union	$91,992	$47,238	$79,023	59.78%	$4,381	4.83%	0.98%	3.85%	4.34%	4.66%
	WNC Community Credit Union	$92,215	$58,749	$75,953	77.35%	$7,093	3.80%	1.28%	2.52%	3.31%	2.93%
	North Carolina Community Federal Credit Union	$96,978	$53,002	$88,756	59.72%	$3,803	4.90%	0.44%	4.46%	4.58%	9.99%
	American Partners Federal Credit Union	$108,566	$78,810	$96,232	81.90%	$3,340	6.09%	2.11%	3.99%	16.87%	24.94%
	Weyco Community Credit Union	$111,331	$60,203	$99,241	60.66%	$5,709	4.37%	1.59%	2.78%	4.17%	3.39%
	Nova Credit Union	$120,974	$75,641	$100,260	75.44%	$2,602	4.19%	0.44%	3.75%	1.09%	(0.53%)
	Bragg Mutual Federal Credit Union	$130,126	$71,097	$117,854	60.33%	$5,103	5.04%	1.74%	3.30%	13.26%	14.07%
	R T P Federal Credit Union	$143,740	$83,482	$132,187	63.15%	$4,873	4.29%	0.94%	3.35%	4.22%	2.75%
	Duke University Federal Credit Union	$199,749	$101,658	$178,395	56.98%	$5,473	4.36%	0.56%	3.79%	5.65%	4.96%
	Average of Asset Group A	$94,688	$56,101	$83,299	68.65%	$4,399	5.14%	1.24%	3.89%	5.12%	5.44%

Source: SNL Financial

Note: Report includes only bank-level data.

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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	$259,112	$155,500	$227,141	68.46%	$4,081	5.77%	1.37%	4.40%	8.02%	8.76%
	Summit Credit Union	$362,256	$232,630	$294,755	78.92%	$3,434	5.37%	0.87%	4.50%	7.36%	7.15%
	Mountain Credit Union	$362,348	$203,196	$320,950	63.31%	$4,768	5.17%	0.89%	4.29%	8.26%	7.22%
	Piedmont Advantage Credit Union	$386,818	$258,054	$344,111	74.99%	$4,008	3.89%	0.97%	2.92%	(0.33%)	(0.74%)
	Telco Community Credit Union	$410,714	$219,787	$360,610	60.95%	$5,704	4.43%	1.18%	3.25%	7.07%	6.42%
	Members Credit Union	$458,841	$184,863	$390,630	47.32%	$3,990	4.94%	0.70%	4.23%	9.13%	9.29%
	Average of Asset Group B	$373,348	$209,005	$323,033	65.66%	$4,331	4.93%	1.00%	3.93%	6.59%	6.35%
Asset Group C - $501 million to $1 billion in total assets											
	Carolinas Telco Federal Credit Union	$505,462	$305,200	$421,506	72.41%	$5,616	4.24%	1.08%	3.16%	(5.96%)	0.56%
	Champion Credit Union	$554,500	$424,661	$471,081	90.15%	$4,864	5.11%	1.17%	3.94%	1.80%	7.82%
	Fort Bragg Federal Credit Union	$659,757	$420,440	$576,656	72.91%	$9,562	4.37%	1.45%	2.92%	4.36%	6.93%
	Average of Asset Group C	$573,240	$383,434	$489,748	78.49%	$6,681	4.57%	1.23%	3.34%	0.07%	5.10%
Asset Group D - $1 billion and over in total assets											
	Marine Federal Credit Union	$1,033,094	$727,528	$912,799	79.70%	$4,183	6.01%	1.34%	4.67%	3.65%	2.83%
	Latino Community Credit Union	$1,056,446	$853,851	$753,519	113.32%	$3,333	6.43%	2.04%	4.39%	0.62%	(0.18%)
	Skyla Federal Credit Union	$1,615,736	$1,301,101	$1,363,311	95.44%	$5,368	5.36%	1.98%	3.38%	5.51%	4.34%
	Self-Help Credit Union	$2,090,975	$1,863,932	$1,541,437	120.92%	$6,317	5.49%	1.80%	3.70%	11.32%	15.31%
	Allegacy Federal Credit Union	$2,424,133	$1,933,121	$2,069,927	93.39%	$5,891	5.29%	1.79%	3.50%	5.26%	7.68%
	Local Government Federal Credit Union	$3,665,490	$3,234,105	$2,996,632	107.92%	$8,495	5.47%	2.32%	3.15%	(18.19%)	(34.57%)
	Truliant Federal Credit Union	$5,147,404	$4,392,746	$4,596,533	95.57%	$5,517	6.29%	2.08%	4.21%	(2.60%)	3.30%
	Coastal Federal Credit Union	$5,782,627	$4,173,326	$4,955,734	84.21%	$9,472	5.47%	2.28%	3.18%	10.01%	10.54%
	State Employees Credit Union	$56,203,235	$36,607,995	$50,259,891	72.84%	$7,014	4.76%	2.09%	2.67%	12.14%	11.98%
	Average of Asset Group D	$8,779,904	$6,120,856	$7,716,643	95.92%	$6,177	5.62%	1.97%	3.65%	3.08%	2.36%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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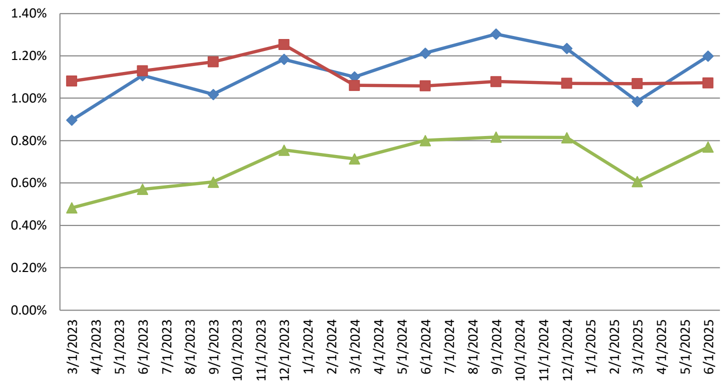
Asset Quality

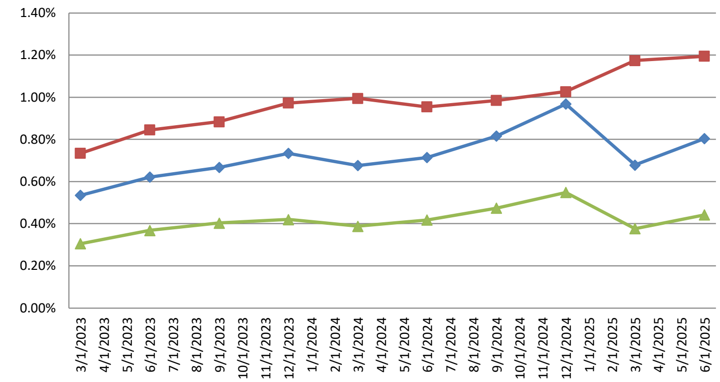
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



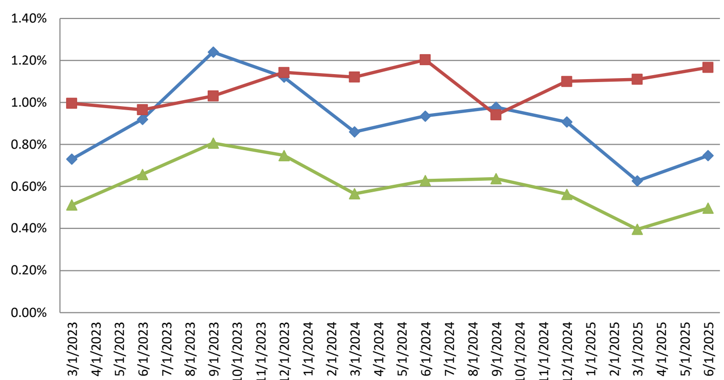
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.90%	1.11%	1.02%	1.18%	1.10%	1.21%	1.30%	1.23%	0.98%	1.20%
Reserves/Loans	1.08%	1.13%	1.17%	1.25%	1.06%	1.06%	1.08%	1.07%	1.07%	1.07%
Delinquent Loans/Total Assets	0.48%	0.57%	0.60%	0.76%	0.71%	0.80%	0.82%	0.81%	0.61%	0.77%

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



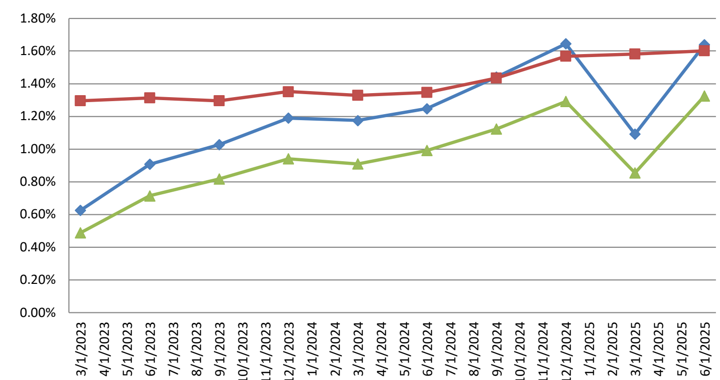
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.54%	0.62%	0.67%	0.73%	0.68%	0.71%	0.82%	0.97%	0.68%	0.80%
Reserves/Loans	0.73%	0.85%	0.88%	0.97%	0.99%	0.95%	0.98%	1.03%	1.17%	1.20%
Delinquent Loans/Total Assets	0.31%	0.37%	0.40%	0.42%	0.39%	0.42%	0.47%	0.55%	0.38%	0.44%

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



	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	6/30/25
NPLs/Loans	0.73%	0.92%	1.24%	1.12%	0.86%	0.94%	0.98%	0.91%	0.63%	0.75%
Reserves/Loans	1.00%	0.97%	1.03%	1.14%	1.12%	1.20%	0.94%	1.10%	1.11%	1.17%
Delinquent Loans/Total Assets	0.51%	0.66%	0.81%	0.75%	0.57%	0.63%	0.64%	0.56%	0.40%	0.50%

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



	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	6/30/25
NPLs/Loans	0.63%	0.91%	1.03%	1.19%	1.18%	1.25%	1.44%	1.64%	1.09%	1.64%
Reserves/Loans	1.30%	1.31%	1.30%	1.35%	1.33%	1.35%	1.43%	1.57%	1.58%	1.60%
Delinquent Loans/Total Assets	0.49%	0.71%	0.82%	0.94%	0.91%	0.99%	1.12%	1.29%	0.85%	1.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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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 (%)
		As of Date						
Asset Group A - $50 to $250 million in total assets								
	Telco Credit Union	$51,437	$1,372	3.28%	1.49%	45.41%	20.77%	2.67%
	Charlotte Fire Department Credit Union	$53,264	$257	1.24%	0.57%	46.30%	3.55%	0.48%
	Acclaim Federal Credit Union	$57,967	$400	0.99%	0.95%	95.25%	5.68%	0.69%
	Vision Financial Federal Credit Union	$58,373	$33	0.17%	0.63%	372.73%	0.35%	0.06%
	ElecTel Cooperative Federal Credit Union	$63,737	$159	0.39%	0.52%	132.08%	1.81%	0.25%
	Lion's Share Federal Credit Union	$64,729	$1,533	3.05%	2.35%	76.97%	30.12%	2.37%
	Revity Federal Credit Union	$81,126	$979	1.82%	1.43%	78.55%	11.79%	1.21%
	Carolina Federal Credit Union	$83,384	$339	0.59%	0.94%	159.00%	4.52%	0.41%
	Welcome Federal Credit Union	$91,992	$687	1.45%	0.84%	57.50%	5.67%	0.75%
	WNC Community Credit Union	$92,215	$333	0.57%	0.62%	109.01%	2.38%	0.36%
	North Carolina Community Federal Credit Union	$96,978	$74	0.14%	1.05%	752.70%	0.67%	0.08%
	American Partners Federal Credit Union	$108,566	$277	0.35%	0.68%	193.50%	6.63%	0.26%
	Weyco Community Credit Union	$111,331	$1,313	2.18%	0.86%	39.22%	11.25%	1.18%
	Nova Credit Union	$120,974	$440	0.58%	0.66%	113.18%	4.60%	0.36%
	Bragg Mutual Federal Credit Union	$130,126	$1,597	2.25%	1.70%	75.70%	21.71%	1.23%
	R T P Federal Credit Union	$143,740	$498	0.60%	1.52%	254.62%	4.56%	0.35%
	Duke University Federal Credit Union	$199,749	$737	0.72%	1.42%	195.66%	3.57%	0.37%
	Average of Asset Group A	$94,688	$649	1.20%	1.07%	164.55%	8.21%	0.77%

Source: SNL Financial

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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 (%)
		As of Date						
Asset Group B - $251 to $500 million in total assets								
	First Flight Federal Credit Union	$259,112	$816	0.52%	1.72%	328.68%	2.79%	0.31%
	Summit Credit Union	$362,256	$1,753	0.75%	1.03%	137.14%	3.18%	0.48%
	Mountain Credit Union	$362,348	$1,726	0.85%	1.21%	142.06%	4.35%	0.48%
	Piedmont Advantage Credit Union	$386,818	$1,385	0.54%	0.15%	27.44%	6.61%	0.36%
	Telco Community Credit Union	$410,714	$2,504	1.14%	0.79%	69.49%	5.66%	0.61%
	Members Credit Union	$458,841	$1,883	1.02%	2.27%	222.68%	3.21%	0.41%
	Average of Asset Group B	$373,348	$1,678	0.80%	1.20%	154.58%	4.30%	0.44%
Asset Group C - $501 million to $1 billion in total assets								
	Carolinas Telco Federal Credit Union	$505,462	$2,774	0.91%	1.80%	198.34%	6.20%	0.55%
	Champion Credit Union	$554,500	$2,972	0.70%	0.60%	85.50%	4.86%	0.54%
	Fort Bragg Federal Credit Union	$659,757	$2,663	0.63%	1.10%	173.11%	3.78%	0.40%
	Average of Asset Group C	$573,240	$2,803	0.75%	1.17%	152.32%	4.95%	0.50%
Asset Group D - $1 billion and over in total assets								
	Marine Federal Credit Union	$1,033,094	$7,855	1.08%	3.07%	284.46%	7.34%	0.76%
	Latino Community Credit Union	$1,056,446	$13,540	1.59%	0.77%	48.69%	9.02%	1.28%
	Skyla Federal Credit Union	$1,615,736	$9,195	0.71%	1.36%	192.56%	5.61%	0.57%
	Self-Help Credit Union	$2,090,975	$35,162	1.89%	3.06%	162.25%	13.14%	1.68%
	Allegacy Federal Credit Union	$2,424,133	$12,646	0.65%	0.95%	145.65%	4.50%	0.52%
	Local Government Federal Credit Union	$3,665,490	$159,598	4.93%	1.41%	28.53%	53.26%	4.35%
	Truliant Federal Credit Union	$5,147,404	$38,132	0.87%	1.49%	172.03%	8.38%	0.74%
	Coastal Federal Credit Union	$5,782,627	$33,678	0.81%	1.16%	143.89%	5.84%	0.58%
	State Employees Credit Union	$56,203,235	$813,054	2.22%	1.15%	51.88%	14.44%	1.45%
	Average of Asset Group D	$8,779,904	$124,762	1.64%	1.60%	136.66%	13.50%	1.33%

Source: SNL Financial

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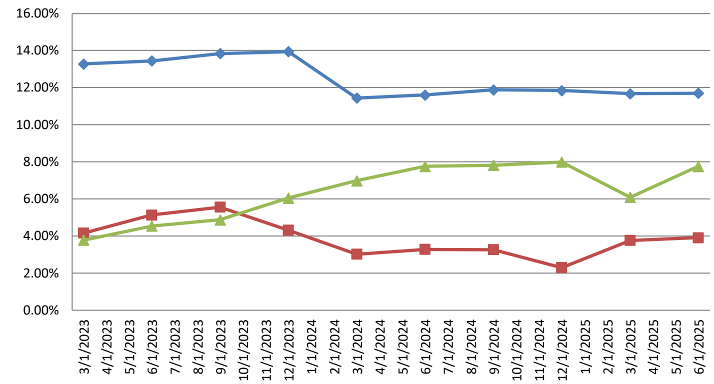
Net Worth

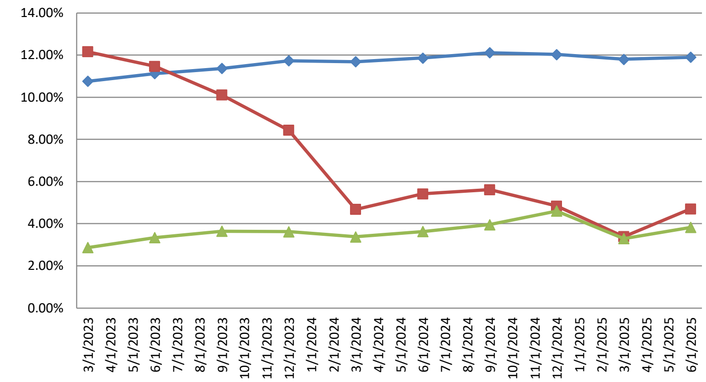
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



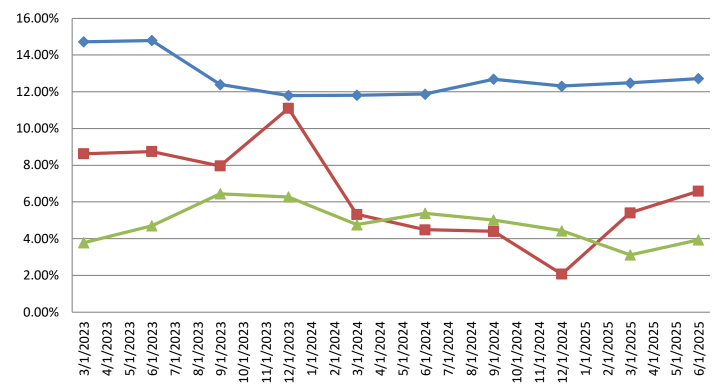
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	13.28%	13.44%	13.84%	13.95%	11.43%	11.60%	11.87%	11.84%	11.67%	11.70%
Net Worth Growth (Decline) - YTD	4.15%	5.13%	5.55%	4.31%	3.02%	3.28%	3.26%	2.29%	3.76%	3.90%
Total Delinquent Lns/ Net Worth	3.78%	4.53%	4.87%	6.05%	6.97%	7.75%	7.81%	7.99%	6.08%	7.75%

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



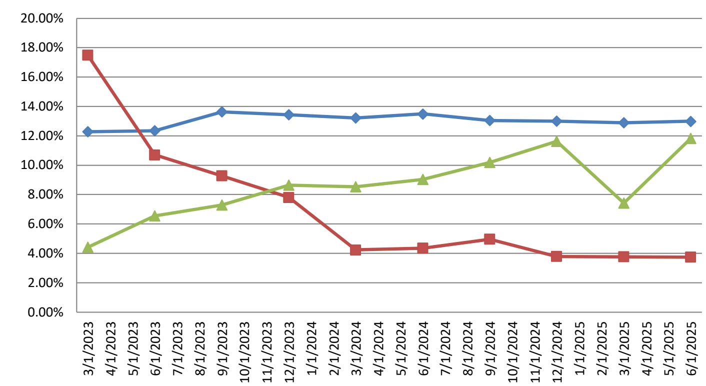
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.75%	11.12%	11.37%	11.73%	11.69%	11.86%	12.11%	12.02%	11.80%	11.90%
Net Worth Growth (Decline) - YTD	12.16%	11.47%	10.10%	8.43%	4.68%	5.41%	5.61%	4.84%	3.39%	4.70%
Total Delinquent Lns/ Net Worth	2.87%	3.34%	3.65%	3.62%	3.38%	3.63%	3.96%	4.61%	3.29%	3.83%

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



	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	6/30/25
Net Worth/ Assets	14.72%	14.79%	12.40%	11.79%	11.81%	11.87%	12.68%	12.31%	12.48%	12.72%
Net Worth Growth (Decline) - YTD	8.62%	8.75%	7.96%	11.10%	5.32%	4.49%	4.40%	2.07%	5.41%	6.59%
Total Delinquent Lns/ Net Worth	3.79%	4.70%	6.45%	6.27%	4.76%	5.39%	5.02%	4.43%	3.12%	3.93%

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



	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	6/30/25
Net Worth/ Assets	12.28%	12.34%	13.62%	13.44%	13.23%	13.49%	13.04%	13.00%	12.89%	12.99%
Net Worth Growth (Decline) - YTD	17.49%	10.70%	9.28%	7.81%	4.23%	4.35%	4.97%	3.79%	3.77%	3.76%
Total Delinquent Lns/ Net Worth	4.41%	6.56%	7.30%	8.65%	8.54%	9.04%	10.19%	11.62%	7.43%	11.83%

Source: SNL Financial

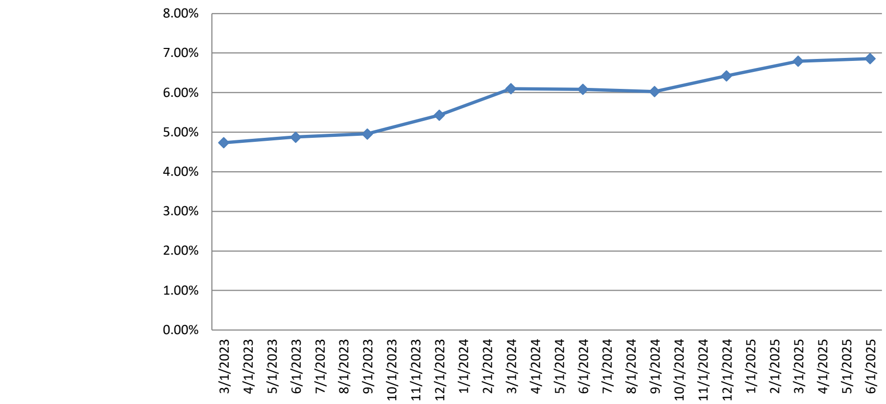
Note: Report includes only bank-level data.

NA = data was not available.

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

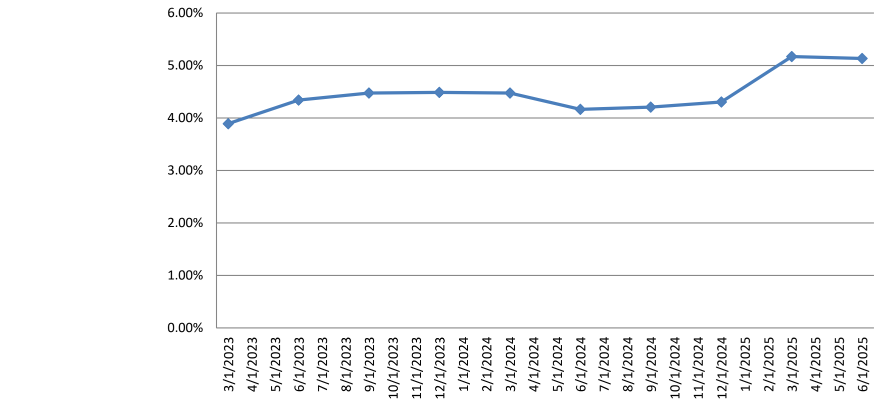
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



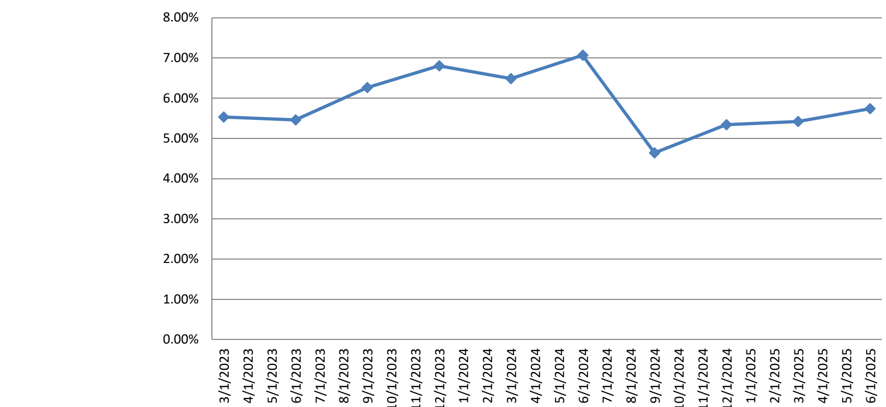
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.74%	4.88%	4.96%	5.43%	6.10%	6.08%	6.03%	6.43%	6.80%	6.86%

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



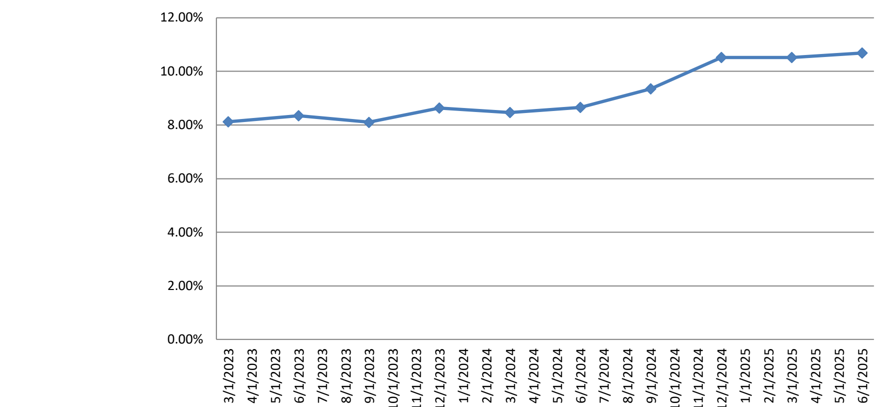
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	3.89%	4.34%	4.48%	4.48%	4.47%	4.17%	4.21%	4.30%	5.17%	5.13%

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



	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	6/30/25
Classified Assets/ Net Worth	5.53%	5.46%	6.26%	6.80%	6.49%	7.07%	4.64%	5.34%	5.42%	5.74%

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



	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	6/30/25
Classified Assets/ Net Worth	8.12%	8.34%	8.10%	8.63%	8.47%	8.65%	9.34%	10.51%	10.51%	10.68%

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.

Region	Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
		As of Date					
Asset Group A - $50 to $250 million in total assets							
	Telco Credit Union	$51,437	$6,901	13.42%	(4.17%)	19.88%	9.03%
	Charlotte Fire Department Credit Union	$53,264	$7,213	13.54%	5.09%	3.56%	1.65%
	Acclaim Federal Credit Union	$57,967	$7,255	12.52%	7.26%	5.51%	5.25%
	Vision Financial Federal Credit Union	$58,373	$9,341	16.00%	7.65%	0.35%	1.32%
	ElecTel Cooperative Federal Credit Union	$63,737	$8,562	13.43%	7.36%	1.86%	2.45%
	Lion's Share Federal Credit Union	$64,729	$4,237	6.55%	(35.49%)	36.18%	27.85%
	Revity Federal Credit Union	$81,126	$7,772	9.58%	(4.63%)	12.60%	9.89%
	Carolina Federal Credit Union	$83,384	$8,588	10.30%	12.60%	3.95%	6.28%
	Welcome Federal Credit Union	$91,992	$11,881	12.92%	2.97%	5.78%	3.32%
	WNC Community Credit Union	$92,215	$15,816	17.15%	3.13%	2.11%	2.30%
	North Carolina Community Federal Credit Union	$96,978	$10,460	10.79%	10.82%	0.71%	5.33%
	American Partners Federal Credit Union	$108,566	$10,355	9.54%	41.60%	2.68%	5.18%
	Weyco Community Credit Union	$111,331	$11,249	10.10%	3.33%	11.67%	4.58%
	Nova Credit Union	$120,974	$20,388	16.85%	1.74%	2.16%	2.44%
	Bragg Mutual Federal Credit Union	$130,126	$10,896	8.37%	(4.71%)	14.66%	11.10%
	R T P Federal Credit Union	$143,740	$11,117	7.73%	2.46%	4.48%	11.41%
	Duke University Federal Credit Union	$199,749	$20,083	10.05%	9.33%	3.67%	7.18%
	Average of Asset Group A	$94,688	$10,713	11.70%	3.90%	7.75%	6.86%

Source: SNL Financial

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Region	Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
		As of Date					
Asset Group B - $251 to $500 million in total assets							
	First Flight Federal Credit Union	$259,112	$30,390	11.73%	4.69%	2.69%	8.83%
	Summit Credit Union	$362,256	$53,871	14.87%	2.85%	3.25%	4.46%
	Mountain Credit Union	$362,348	$39,627	10.94%	7.69%	4.36%	6.19%
	Piedmont Advantage Credit Union	$386,818	$31,418	8.12%	(5.45%)	4.41%	1.21%
	Telco Community Credit Union	$410,714	$46,310	11.28%	10.94%	5.41%	3.76%
	Members Credit Union	$458,841	$66,204	14.43%	7.48%	2.84%	6.33%
	Average of Asset Group B	$373,348	$44,637	11.90%	4.70%	3.83%	5.13%
Asset Group C - $501 million to $1 billion in total assets							
	Carolinas Telco Federal Credit Union	$505,462	$74,700	14.78%	2.81%	3.71%	7.37%
	Champion Credit Union	$554,500	$62,820	11.33%	8.36%	4.73%	4.04%
	Fort Bragg Federal Credit Union	$659,757	$79,512	12.05%	8.60%	3.35%	5.80%
	Average of Asset Group C	$573,240	$72,344	12.72%	6.59%	3.93%	5.74%
Asset Group D - $1 billion and over in total assets							
	Marine Federal Credit Union	$1,033,094	$109,864	10.63%	7.40%	7.15%	20.34%
	Latino Community Credit Union	$1,056,446	$243,391	23.04%	2.14%	5.56%	2.71%
	Skyla Federal Credit Union	$1,615,736	$150,377	9.31%	4.66%	6.11%	11.77%
	Self-Help Credit Union	$2,090,975	$511,117	24.44%	5.39%	6.88%	11.16%
	Allegacy Federal Credit Union	$2,424,133	$273,245	11.27%	6.09%	4.63%	6.74%
	Local Government Federal Credit Union	$3,665,490	$333,867	9.11%	(18.06%)	47.80%	13.64%
	Truliant Federal Credit Union	$5,147,404	$478,418	9.29%	11.16%	7.97%	13.71%
	Coastal Federal Credit Union	$5,782,627	$565,092	9.77%	9.10%	5.96%	8.58%
	State Employees Credit Union	$56,203,235	$5,651,423	10.06%	5.92%	14.39%	7.46%
	Average of Asset Group D	$8,779,904	$924,088	12.99%	3.76%	11.83%	10.68%

Source: SNL Financial

Note: Report includes only bank-level data.

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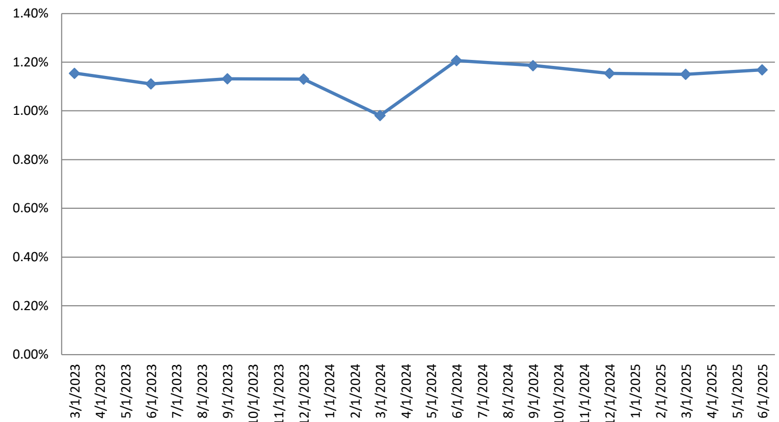
South Carolina

Performance Analysis

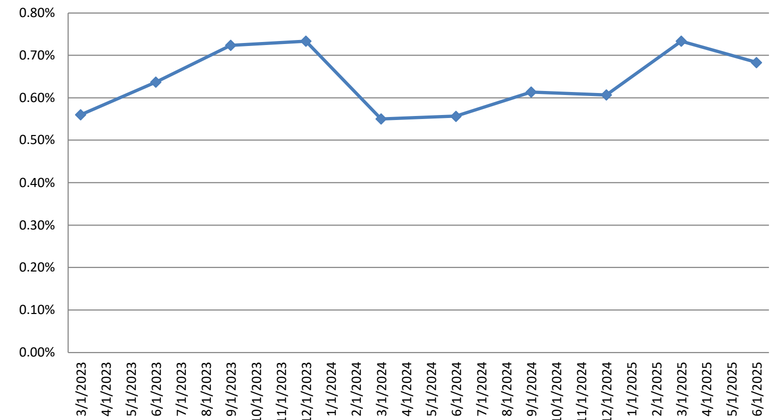
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



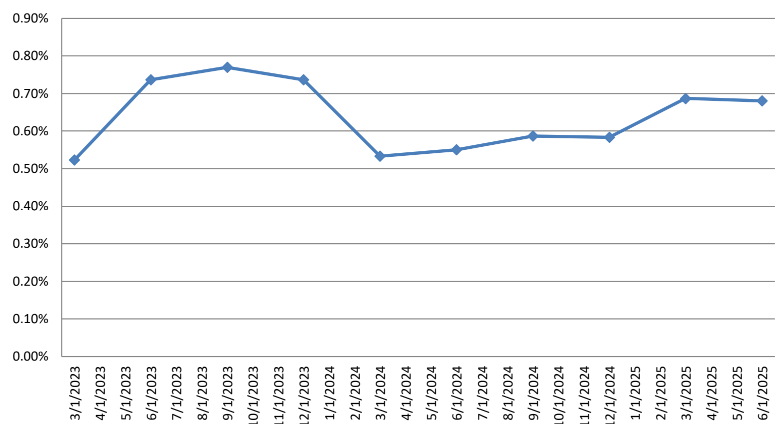
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.16%	1.11%	1.13%	1.13%	0.98%	1.21%	1.19%	1.15%	1.15%	1.17%

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



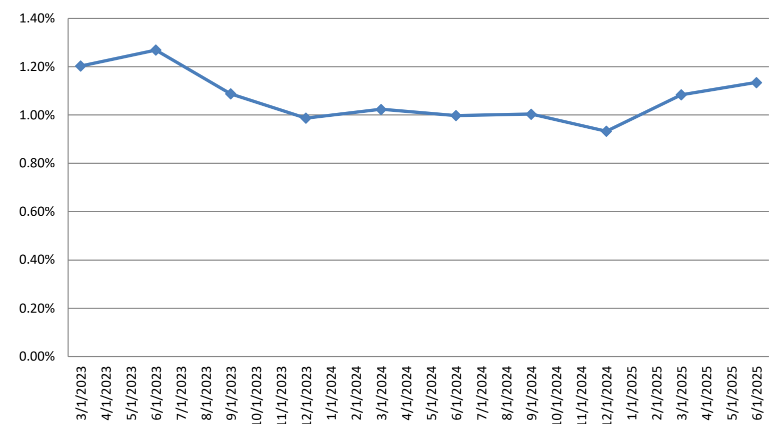
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.56%	0.64%	0.72%	0.73%	0.55%	0.56%	0.61%	0.61%	0.73%	0.68%

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



	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	6/30/25
Return on Avg Assets	0.52%	0.74%	0.77%	0.74%	0.53%	0.55%	0.59%	0.58%	0.69%	0.68%

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



	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	6/30/25
Return on Avg Assets	1.20%	1.27%	1.09%	0.99%	1.02%	1.00%	1.00%	0.93%	1.08%	1.13%

Source: SNL Financial

Note: Report includes only bank-level data.

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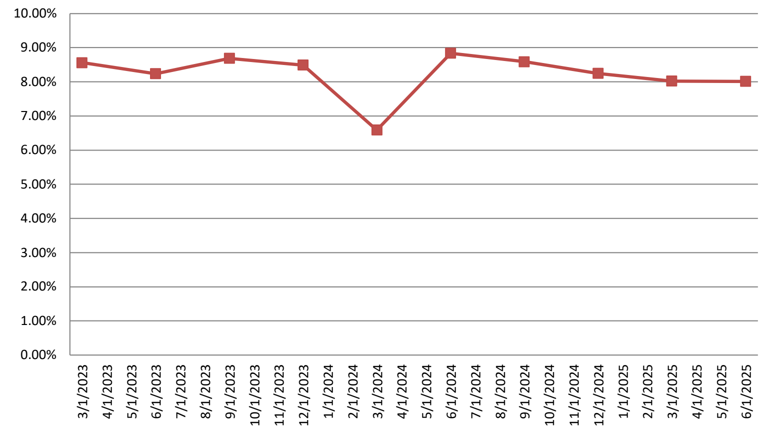
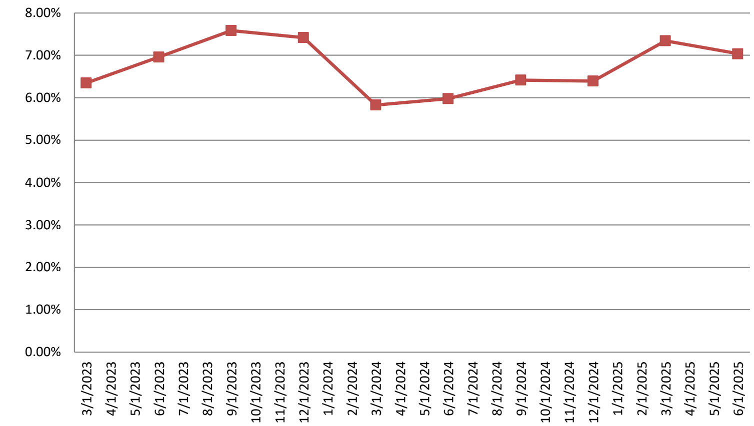
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



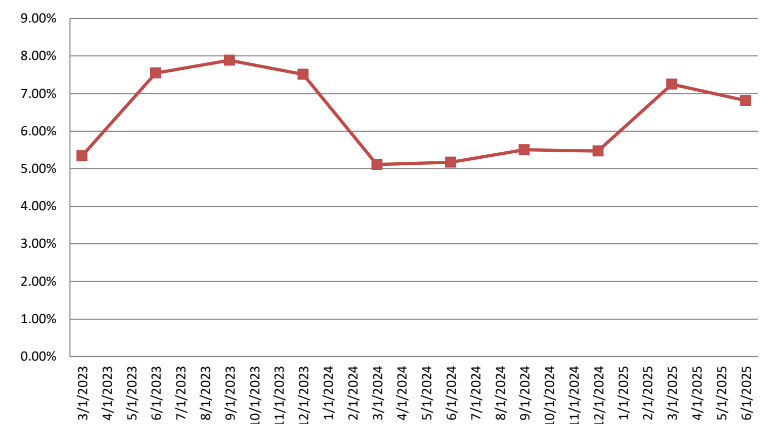
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.56%	8.23%	8.68%	8.49%	6.59%	8.83%	8.59%	8.24%	8.02%	8.01%

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



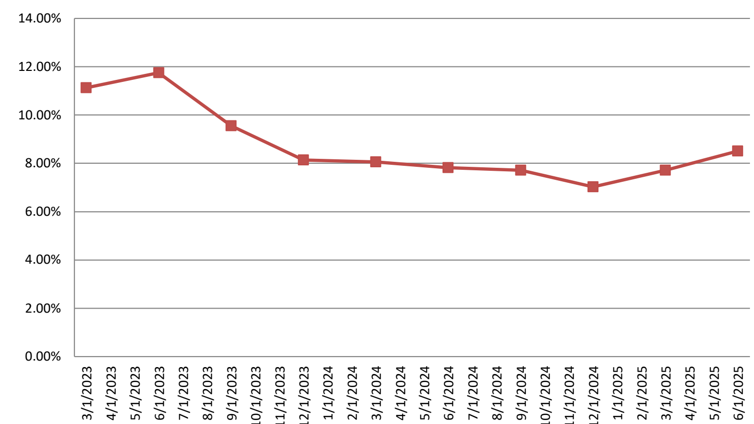
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.35%	6.96%	7.58%	7.42%	5.83%	5.98%	6.42%	6.39%	7.34%	7.04%

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



	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	6/30/25
Return on Avg Net Worth	5.34%	7.54%	7.88%	7.51%	5.11%	5.17%	5.51%	5.47%	7.25%	6.81%

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



	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	6/30/25
Return on Avg Net Worth	11.13%	11.75%	9.55%	8.14%	8.05%	7.82%	7.72%	7.03%	7.71%	8.50%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets												
	Vital Federal Credit Union	$56,174	$164	1.15%	6.96%	74.88%	$98	$322	1.13%	6.89%	75.07%	$98
	Secured Advantage Federal Credit Union	$58,028	($30)	(0.20%)	(1.62%)	83.56%	$84	($81)	(0.27%)	(2.18%)	87.19%	$91
	Palmetto First Federal Credit Union	$62,150	$295	1.89%	9.71%	64.47%	$83	$574	1.86%	9.56%	64.38%	$81
	Neighbors United Federal Credit Union	$65,343	$122	0.74%	6.01%	88.11%	$64	$212	0.65%	5.25%	89.35%	$64
	Nucor Employees' Credit Union	$65,569	$398	2.43%	13.15%	57.29%	$60	$771	2.39%	12.95%	59.48%	$62
	Latitude 32 Federal Credit Union	$66,989	$214	1.28%	9.07%	73.15%	$82	$450	1.35%	9.65%	72.85%	$82
	TRU Federal Credit Union	$67,313	$208	1.23%	12.63%	79.49%	$68	$467	1.39%	14.44%	73.93%	$64
	Santee Cooper Credit Union	$84,788	$386	1.86%	12.08%	69.02%	$102	$688	1.69%	10.91%	69.90%	$98
	Curis Financial Credit Union	$90,432	$99	0.44%	2.17%	90.75%	$88	$220	0.49%	2.43%	90.05%	$88
	South Carolina National Guard Federal Credit Union	$92,972	$581	2.51%	11.00%	52.42%	$87	$1,123	2.42%	10.89%	53.22%	$87
	Caro Federal Credit Union	$126,003	$156	0.49%	3.58%	86.25%	$113	$377	0.59%	4.38%	84.46%	$112
	Upstate Federal Credit Union	$135,198	$238	0.71%	7.27%	89.62%	$82	$547	0.81%	8.49%	88.35%	$79
	Greenville Heritage Federal Credit Union	$168,155	$394	0.94%	7.53%	74.87%	$85	$549	0.65%	5.28%	76.58%	$83
	Mid Carolina Credit Union	$179,515	$270	0.60%	5.84%	81.68%	$70	$623	0.70%	6.85%	80.99%	$67
	Georgetown Kraft Credit Union	$188,728	$989	2.10%	12.91%	69.88%	$78	$1,880	2.02%	12.46%	69.56%	$75
	Carolina Foothills Federal Credit Union	$203,492	$708	1.39%	11.53%	72.22%	$88	$1,381	1.35%	11.40%	72.62%	$87
	SPC Credit Union	$247,147	$381	0.61%	6.20%	79.90%	$65	$794	0.64%	6.52%	80.67%	$63
	Average of Asset Group A	$115,176	$328	1.19%	8.00%	75.74%	$82	$641	1.17%	8.01%	75.80%	$81
Asset Group B - $251 to $500 million in total assets												
	MTC Federal Credit Union	$281,169	$36	0.05%	0.38%	91.20%	$95	$279	0.20%	1.47%	86.99%	$94
	Carolina Trust Federal Credit Union	$410,600	$1,057	1.03%	11.92%	73.55%	$91	$1,850	0.91%	10.63%	73.87%	$91
	Greenville Federal Credit Union	$483,287	$990	0.82%	7.87%	79.10%	$91	$2,241	0.94%	9.01%	77.76%	$89
	Average of Asset Group B	$391,685	$694	0.63%	6.72%	81.28%	$92	$1,457	0.68%	7.04%	79.54%	$91
Asset Group C - $501 million to $1 billion in total assets												
	CPM Federal Credit Union	$673,185	$1,429	0.84%	9.19%	80.74%	$93	$2,322	0.69%	7.54%	81.02%	$96
	Spero Financial Federal Credit Union	$700,180	($148)	(0.08%)	(1.09%)	82.57%	$93	$780	0.22%	2.89%	80.43%	$92
	Family Trust Federal Credit Union	$762,121	$2,375	1.25%	11.02%	66.33%	$100	$4,261	1.13%	10.01%	68.04%	$97
	Average of Asset Group C	$711,829	$1,219	0.67%	6.37%	76.55%	$95	$2,454	0.68%	6.81%	76.50%	$95
Asset Group D - $1 billion and over in total assets												
	Rev Federal Credit Union	$1,142,708	$1,731	0.61%	6.86%	86.85%	$108	$3,508	0.62%	7.01%	85.63%	$107
	Sharonview Federal Credit Union	$1,348,233	($1,483)	(0.43%)	(7.07%)	96.84%	$115	($5,106)	(0.74%)	(12.21%)	103.26%	$115
	S.C. State Federal Credit Union	$1,393,909	$5,327	1.53%	10.83%	58.72%	$81	$13,001	1.88%	13.54%	54.70%	$78
	Palmetto Citizens Federal Credit Union	$1,405,678	$6,187	1.77%	14.19%	61.88%	$92	$9,013	1.30%	10.54%	68.16%	$91
	AllSouth Federal Credit Union	$1,424,619	$5,924	1.67%	9.63%	62.74%	$83	$15,094	2.15%	12.52%	58.38%	$79
	Safe Federal Credit Union	$1,884,904	$7,635	1.61%	18.38%	59.07%	$89	$13,885	1.47%	17.34%	60.11%	$83
	SRP Federal Credit Union	$1,974,902	$8,749	1.78%	13.82%	61.87%	$95	$14,744	1.52%	11.84%	64.26%	$94
	South Carolina Federal Credit Union	$2,513,715	$4,648	0.74%	5.82%	83.24%	$123	$8,304	0.66%	5.23%	83.47%	$124
	Founders Federal Credit Union	$4,879,477	$17,208	1.41%	11.16%	61.54%	$105	$32,581	1.35%	10.73%	60.65%	$102
	Average of Asset Group D	$1,996,461	$6,214	1.19%	9.29%	70.31%	$99	$11,669	1.13%	8.50%	70.96%	$97

Source: SNL Financial

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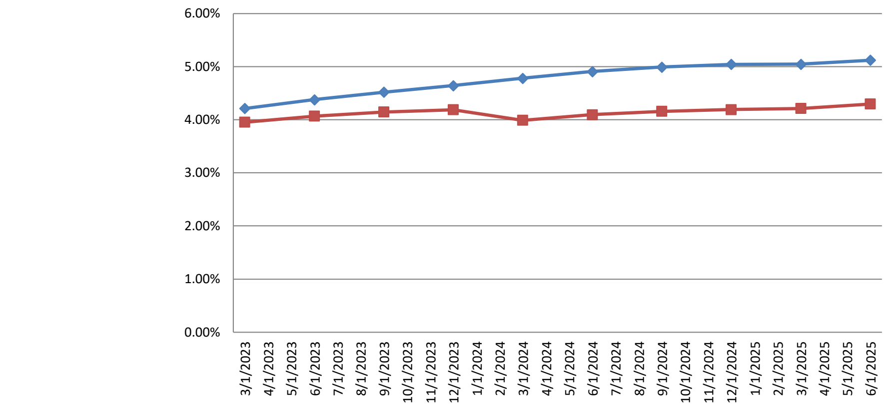
Balance Sheet & Net Interest Margin

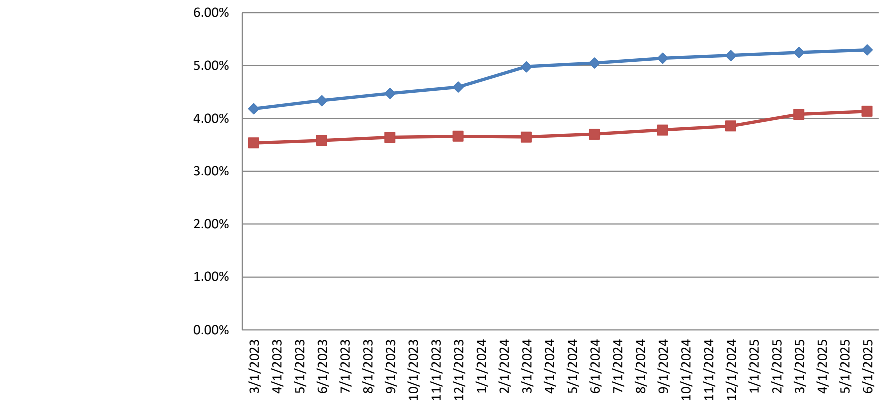
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



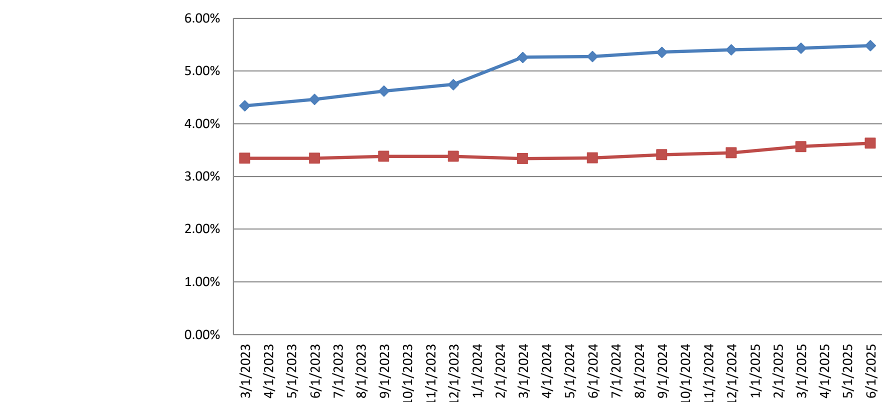
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.21%	4.38%	4.52%	4.64%	4.78%	4.90%	4.99%	5.04%	5.04%	5.12%
Net Interest Income/ Avg Assets	3.95%	4.07%	4.14%	4.19%	3.99%	4.09%	4.16%	4.19%	4.21%	4.29%

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



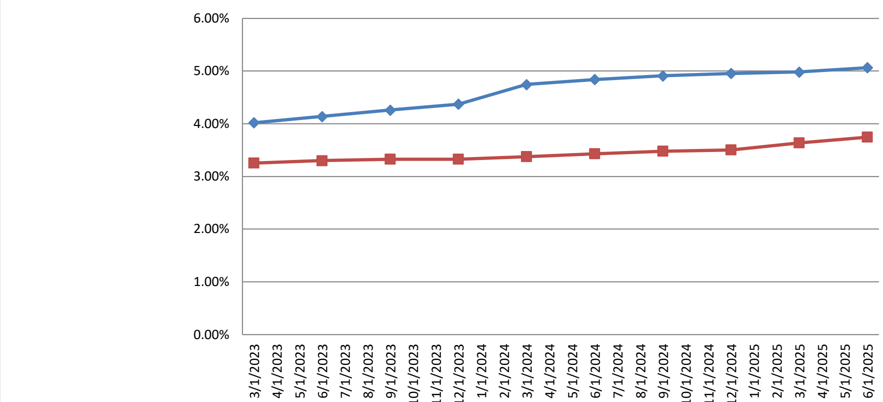
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.18%	4.34%	4.47%	4.59%	4.98%	5.05%	5.14%	5.19%	5.25%	5.29%
Net Interest Income/ Avg Assets	3.54%	3.58%	3.64%	3.66%	3.65%	3.70%	3.78%	3.85%	4.08%	4.13%

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



	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	6/30/25
Yield on Avg Assets	4.34%	4.46%	4.62%	4.74%	5.26%	5.28%	5.36%	5.40%	5.43%	5.48%
Net Interest Income/ Avg Assets	3.34%	3.34%	3.38%	3.38%	3.34%	3.35%	3.41%	3.45%	3.57%	3.63%

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



	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	6/30/25
Yield on Avg Assets	4.02%	4.14%	4.26%	4.37%	4.74%	4.84%	4.91%	4.95%	4.98%	5.07%
Net Interest Income/ Avg Assets	3.26%	3.30%	3.33%	3.33%	3.38%	3.43%	3.48%	3.50%	3.63%	3.75%

Source: SNL Financial

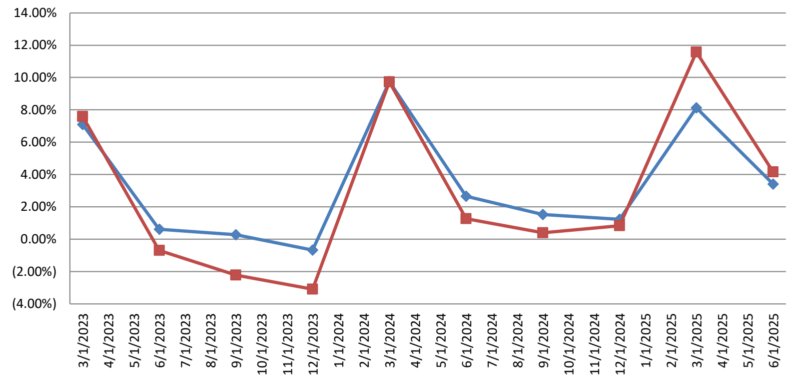
Note: Report includes only bank-level data.

NA = data was not available.

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

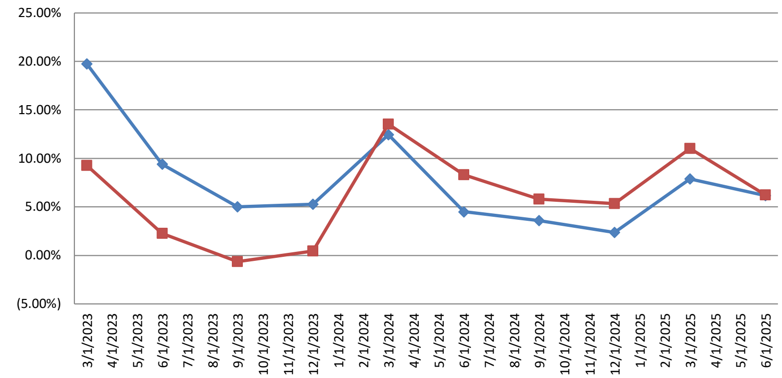
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



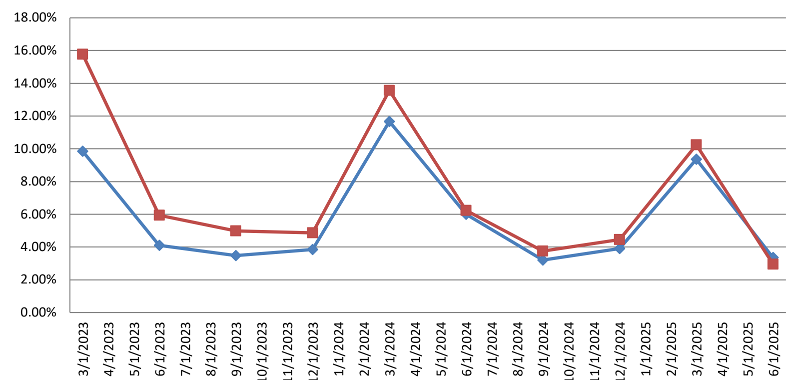
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	7.09%	0.61%	0.28%	(0.67%)	9.75%	2.67%	1.53%	1.23%	8.13%	3.42%
Market Growth Rate	7.59%	(0.70%)	(2.21%)	(3.08%)	9.74%	1.27%	0.40%	0.84%	11.58%	4.17%

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



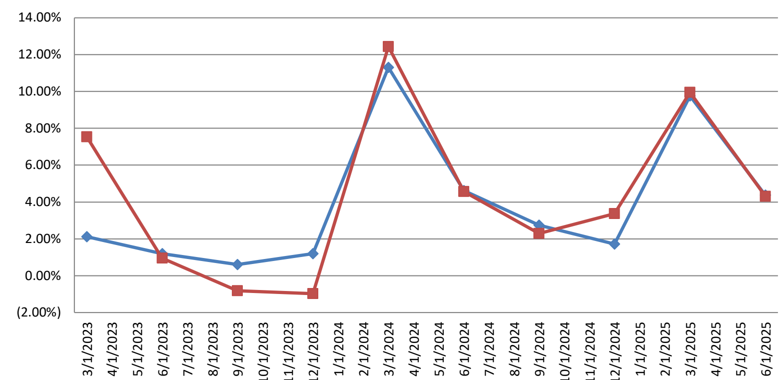
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	19.73%	9.40%	5.02%	5.28%	12.43%	4.50%	3.59%	2.37%	7.89%	6.16%
Market Growth Rate	9.27%	2.28%	(0.64%)	0.46%	13.53%	8.31%	5.80%	5.33%	11.03%	6.23%

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



	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	6/30/25
Asset Growth Rate	9.86%	4.11%	3.49%	3.86%	11.66%	6.01%	3.20%	3.91%	9.36%	3.35%
Market Growth Rate	15.77%	5.94%	4.99%	4.87%	13.56%	6.23%	3.76%	4.45%	10.24%	2.96%

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



	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	6/30/25
Asset Growth Rate	2.11%	1.20%	0.60%	1.20%	11.31%	4.62%	2.74%	1.73%	9.76%	4.37%
Market Growth Rate	7.54%	0.95%	(0.82%)	(0.97%)	12.43%	4.57%	2.29%	3.36%	9.95%	4.30%

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.

Region	Institution Name	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 (%)
		As of Date					Year to Date				
Asset Group A - $50 to $250 million in total assets											
	Vital Federal Credit Union	$56,174	$34,997	$46,409	75.41%	$3,624	5.04%	0.50%	4.54%	(1.25%)	(3.23%)
	Secured Advantage Federal Credit Union	$58,028	$29,502	$50,845	58.02%	$5,526	5.08%	0.90%	4.18%	(4.16%)	(2.88%)
	Palmetto First Federal Credit Union	$62,150	$38,695	$49,662	77.92%	$4,143	6.17%	0.83%	5.34%	7.66%	6.99%
	Neighbors United Federal Credit Union	$65,343	$36,324	$55,622	65.31%	$2,667	3.88%	0.48%	3.40%	2.48%	0.48%
	Nucor Employees' Credit Union	$65,569	$39,730	$52,765	75.30%	$3,544	4.98%	0.46%	4.52%	12.46%	12.52%
	Latitude 32 Federal Credit Union	$66,989	$44,477	$57,176	77.79%	$3,722	4.98%	0.36%	4.62%	3.77%	3.82%
	TRU Federal Credit Union	$67,313	$37,057	$59,010	62.80%	$3,284	4.99%	0.87%	4.12%	2.66%	(2.59%)
	Santee Cooper Credit Union	$84,788	$58,520	$70,879	82.56%	$4,348	5.31%	0.87%	4.44%	17.72%	19.57%
	Curis Financial Credit Union	$90,432	$44,635	$71,461	62.46%	$3,691	4.59%	0.50%	4.09%	5.21%	5.34%
	South Carolina National Guard Federal Credit Union	$92,972	$35,319	$70,768	49.91%	$6,198	5.20%	0.78%	4.42%	0.04%	(5.20%)
	Caro Federal Credit Union	$126,003	$87,818	$101,824	86.24%	$5,250	5.20%	0.82%	4.38%	(6.04%)	1.62%
	Upstate Federal Credit Union	$135,198	$96,430	$122,537	78.69%	$2,253	6.11%	1.31%	4.79%	(3.58%)	8.54%
	Greenville Heritage Federal Credit Union	$168,155	$89,264	$146,291	61.02%	$4,737	4.91%	1.51%	3.40%	(0.90%)	(1.71%)
	Mid Carolina Credit Union	$179,515	$105,230	$161,013	65.35%	$3,664	4.96%	1.04%	3.92%	8.83%	9.34%
	Georgetown Kraft Credit Union	$188,728	$111,372	$154,306	72.18%	$2,677	5.69%	0.69%	5.00%	9.22%	6.19%
	Carolina Foothills Federal Credit Union	$203,492	$150,674	$174,920	86.14%	$3,420	5.17%	1.46%	3.71%	(1.60%)	1.73%
	SPC Credit Union	$247,147	$154,732	$221,980	69.71%	$3,148	4.78%	0.67%	4.11%	5.58%	10.29%
	Average of Asset Group A	$115,176	$70,281	$98,086	70.99%	$3,876	5.12%	0.83%	4.29%	3.42%	4.17%
Asset Group B - $251 to $500 million in total assets											
	MTC Federal Credit Union	$281,169	$170,148	$233,992	72.72%	$3,559	5.83%	1.50%	4.33%	7.07%	4.38%
	Carolina Trust Federal Credit Union	$410,600	$294,197	$368,617	79.81%	$4,147	4.98%	0.47%	4.51%	8.47%	7.36%
	Greenville Federal Credit Union	$483,287	$332,196	$419,837	79.12%	$4,906	5.07%	1.51%	3.56%	2.95%	6.96%
	Average of Asset Group B	$391,685	$265,514	$340,815	77.22%	$4,204	5.29%	1.16%	4.13%	6.16%	6.23%
Asset Group C - $501 million to $1 billion in total assets											
	CPM Federal Credit Union	$673,185	$463,908	$602,012	77.06%	$3,479	4.76%	1.27%	3.49%	5.21%	4.40%
	Spero Financial Federal Credit Union	$700,180	$571,574	$637,776	89.62%	$4,059	6.17%	2.48%	3.69%	(0.12%)	(0.21%)
	Family Trust Federal Credit Union	$762,121	$589,502	$649,784	90.72%	$5,818	5.52%	1.81%	3.72%	4.97%	4.69%
	Average of Asset Group C	$711,829	$541,661	$629,857	85.80%	$4,452	5.48%	1.85%	3.63%	3.35%	2.96%
Asset Group D - $1 billion and over in total assets											
	Rev Federal Credit Union	$1,142,708	$926,042	$923,191	100.31%	$4,703	5.01%	1.38%	3.63%	5.59%	5.76%
	Sharonview Federal Credit Union	$1,348,233	$950,083	$1,173,916	80.93%	$4,975	4.59%	2.18%	2.42%	(9.03%)	(6.32%)
	S.C. State Federal Credit Union	$1,393,909	$830,362	$1,179,635	70.39%	$4,952	5.02%	1.02%	4.01%	8.19%	6.24%
	Palmetto Citizens Federal Credit Union	$1,405,678	$796,509	$1,119,049	71.18%	$4,872	4.97%	1.26%	3.71%	7.86%	7.66%
	AllSouth Federal Credit Union	$1,424,619	$703,885	$1,162,579	60.55%	$4,494	4.51%	0.97%	3.55%	8.97%	7.49%
	Safe Federal Credit Union	$1,884,904	$1,285,119	$1,667,959	77.05%	$5,601	4.93%	1.49%	3.45%	3.62%	1.09%
	SRP Federal Credit Union	$1,974,902	$1,291,987	$1,684,160	76.71%	$4,566	5.45%	0.85%	4.60%	10.60%	9.56%
	South Carolina Federal Credit Union	$2,513,715	$1,938,418	$2,003,177	96.77%	$4,537	4.79%	0.58%	4.21%	(1.37%)	3.47%
	Founders Federal Credit Union	$4,879,477	$3,882,623	$4,176,773	92.96%	$5,684	6.32%	2.16%	4.16%	4.87%	3.78%
	Average of Asset Group D	$1,996,461	$1,400,559	$1,676,715	80.76%	$4,932	5.07%	1.32%	3.75%	4.37%	4.30%

Source: SNL Financial

Note: Report includes only bank-level data.

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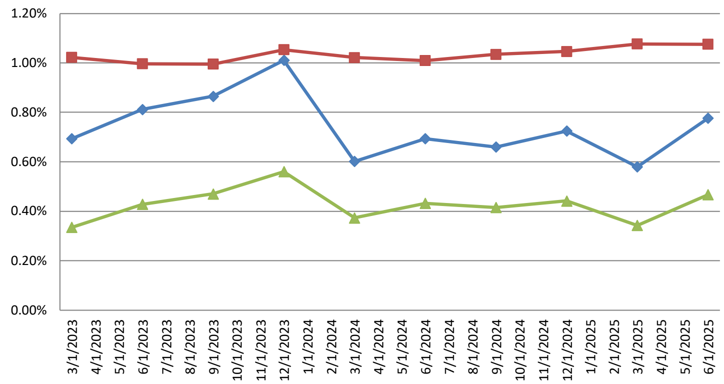
Asset Quality

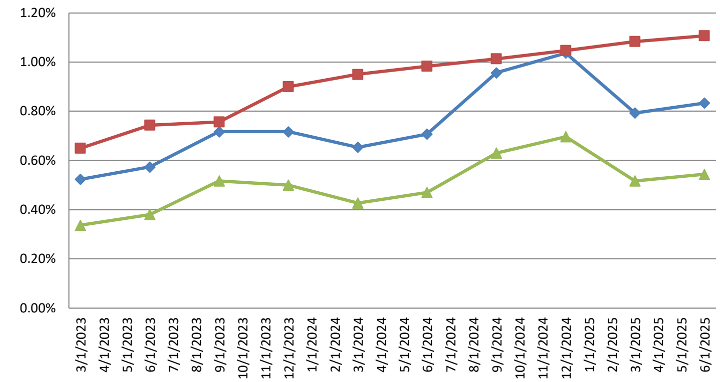
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



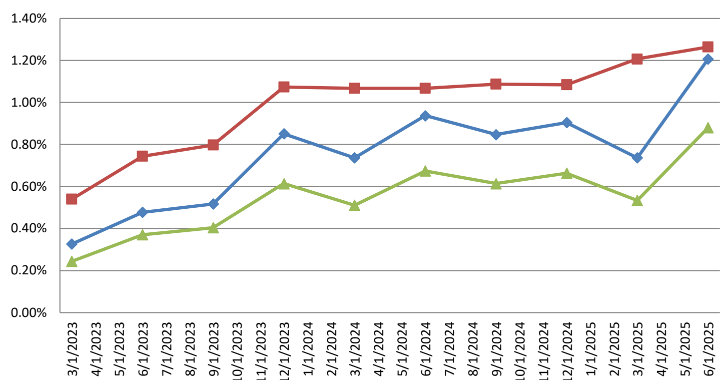
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.69%	0.81%	0.87%	1.01%	0.60%	0.69%	0.66%	0.72%	0.58%	0.78%
Reserves/Loans	1.02%	1.00%	0.99%	1.05%	1.02%	1.01%	1.03%	1.05%	1.08%	1.08%
Delinquent Loans/Total Assets	0.33%	0.43%	0.47%	0.56%	0.37%	0.43%	0.42%	0.44%	0.34%	0.47%

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



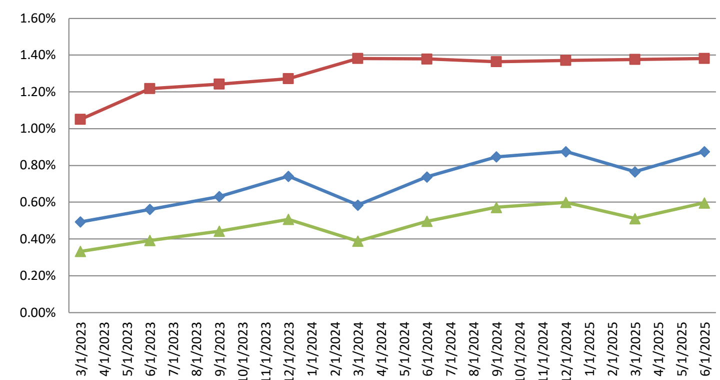
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.52%	0.57%	0.72%	0.72%	0.65%	0.71%	0.96%	1.04%	0.79%	0.83%
Reserves/Loans	0.65%	0.74%	0.76%	0.90%	0.95%	0.98%	1.01%	1.05%	1.08%	1.11%
Delinquent Loans/Total Assets	0.34%	0.38%	0.52%	0.50%	0.43%	0.47%	0.63%	0.70%	0.52%	0.54%

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



	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	6/30/25
NPLs/Loans	0.33%	0.48%	0.52%	0.85%	0.74%	0.94%	0.85%	0.90%	0.74%	1.21%
Reserves/Loans	0.54%	0.74%	0.80%	1.07%	1.07%	1.07%	1.09%	1.08%	1.21%	1.26%
Delinquent Loans/Total Assets	0.24%	0.37%	0.40%	0.61%	0.51%	0.67%	0.61%	0.66%	0.53%	0.88%

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



	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	6/30/25
NPLs/Loans	0.49%	0.56%	0.63%	0.74%	0.58%	0.74%	0.85%	0.88%	0.77%	0.88%
Reserves/Loans	1.05%	1.22%	1.24%	1.27%	1.38%	1.38%	1.36%	1.37%	1.38%	1.38%
Delinquent Loans/Total Assets	0.33%	0.39%	0.44%	0.51%	0.39%	0.50%	0.57%	0.60%	0.51%	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.

Asset Quality — June 30, 2025 — Run Date: August 18, 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	$56,174	$11	0.03%	0.21%	654.55%	0.11%	0.02%
	Secured Advantage Federal Credit Union	$58,028	$595	2.02%	1.37%	67.90%	8.53%	1.03%
	Palmetto First Federal Credit Union	$62,150	$787	2.03%	1.94%	95.43%	6.15%	1.27%
	Neighbors United Federal Credit Union	$65,343	$314	0.86%	0.62%	71.34%	3.73%	0.48%
	Nucor Employees' Credit Union	$65,569	$237	0.60%	0.47%	78.90%	1.90%	0.36%
	Latitude 32 Federal Credit Union	$66,989	$112	0.25%	0.47%	185.71%	1.25%	0.17%
	TRU Federal Credit Union	$67,313	$75	0.20%	0.86%	425.33%	1.07%	0.11%
	Santee Cooper Credit Union	$84,788	$507	0.87%	0.99%	114.40%	3.74%	0.60%
	Curis Financial Credit Union	$90,432	$235	0.53%	1.34%	255.32%	1.34%	0.26%
	South Carolina National Guard Federal Credit Union	$92,972	$121	0.34%	1.11%	323.14%	0.55%	0.13%
	Caro Federal Credit Union	$126,003	$708	0.81%	0.96%	118.93%	4.03%	0.56%
	Upstate Federal Credit Union	$135,198	$283	0.29%	0.66%	226.50%	2.37%	0.21%
	Greenville Heritage Federal Credit Union	$168,155	$357	0.40%	2.17%	543.70%	1.68%	0.21%
	Mid Carolina Credit Union	$179,515	$474	0.45%	0.82%	181.43%	2.41%	0.26%
	Georgetown Kraft Credit Union	$188,728	$1,211	1.09%	1.59%	146.66%	3.91%	0.64%
	Carolina Foothills Federal Credit Union	$203,492	$1,551	1.03%	1.12%	108.83%	6.34%	0.76%
	SPC Credit Union	$247,147	$2,161	1.40%	1.58%	113.23%	9.98%	0.87%
	Average of Asset Group A	$115,176	$573	0.78%	1.08%	218.31%	3.48%	0.47%
Asset Group B - $251 to $500 million in total assets								
	MTC Federal Credit Union	$281,169	$1,978	1.16%	1.12%	96.11%	5.24%	0.70%
	Carolina Trust Federal Credit Union	$410,600	$1,530	0.52%	1.42%	273.40%	3.80%	0.37%
	Greenville Federal Credit Union	$483,287	$2,725	0.82%	0.78%	95.19%	5.10%	0.56%
	Average of Asset Group B	$391,685	$2,078	0.83%	1.11%	154.90%	4.71%	0.54%
Asset Group C - $501 million to $1 billion in total assets								
	CPM Federal Credit Union	$673,185	$10,704	2.31%	1.34%	57.89%	15.90%	1.59%
	Spero Financial Federal Credit Union	$700,180	$4,417	0.77%	1.26%	163.46%	7.32%	0.63%
	Family Trust Federal Credit Union	$762,121	$3,186	0.54%	1.19%	219.52%	3.39%	0.42%
	Average of Asset Group C	$711,829	$6,102	1.21%	1.26%	146.96%	8.87%	0.88%
Asset Group D - $1 billion and over in total assets								
	Rev Federal Credit Union	$1,142,708	$6,214	0.67%	1.10%	164.63%	5.77%	0.54%
	Sharonview Federal Credit Union	$1,348,233	$18,358	1.93%	1.16%	60.06%	19.31%	1.36%
	S.C. State Federal Credit Union	$1,393,909	$6,476	0.78%	1.87%	239.18%	3.08%	0.46%
	Palmetto Citizens Federal Credit Union	$1,405,678	$6,419	0.81%	1.33%	164.46%	3.52%	0.46%
	AllSouth Federal Credit Union	$1,424,619	$3,685	0.52%	1.16%	220.68%	1.58%	0.26%
	Safe Federal Credit Union	$1,884,904	$13,252	1.03%	1.34%	129.72%	7.03%	0.70%
	SRP Federal Credit Union	$1,974,902	$9,053	0.70%	1.62%	230.51%	3.35%	0.46%
	South Carolina Federal Credit Union	$2,513,715	$14,338	0.74%	0.93%	125.18%	4.29%	0.57%
	Founders Federal Credit Union	$4,879,477	$27,184	0.70%	1.93%	276.09%	4.35%	0.56%
	Average of Asset Group D	$1,996,461	$11,664	0.88%	1.38%	178.95%	5.81%	0.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

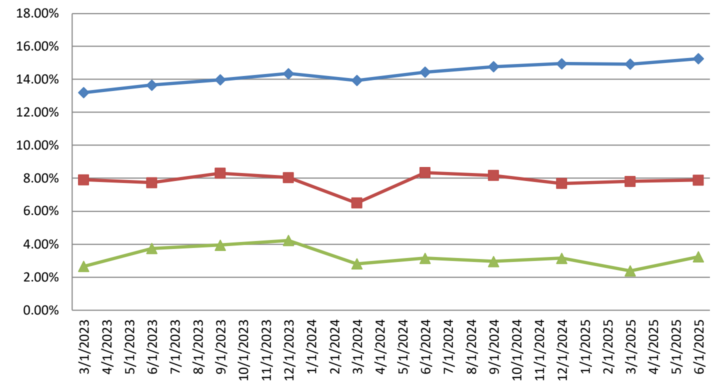
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

Net Worth	June 30, 2025	Run Date: August 18, 2025

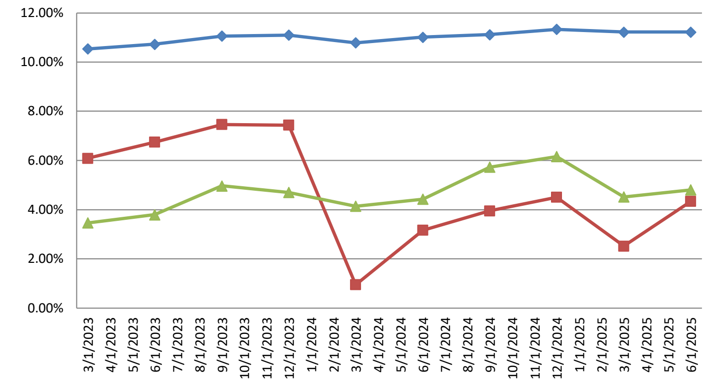
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



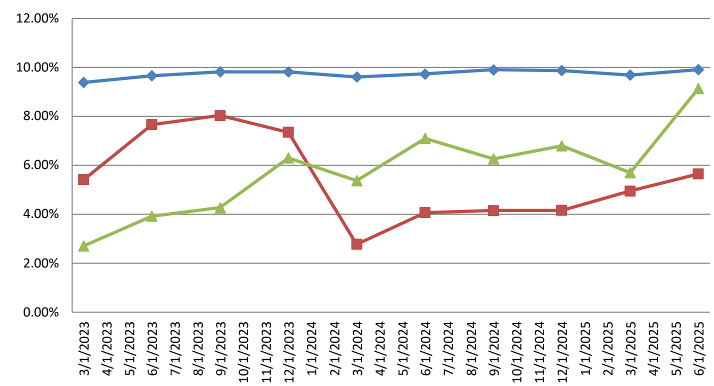
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	13.21%	13.66%	13.97%	14.35%	13.94%	14.44%	14.77%	14.95%	14.92%	15.26%
Net Worth Growth (Decline) - YTD	7.91%	7.73%	8.30%	8.04%	6.51%	8.34%	8.17%	7.69%	7.81%	7.89%
Total Delinquent Lns/ Net Worth	2.65%	3.74%	3.95%	4.23%	2.81%	3.15%	2.96%	3.15%	2.39%	3.24%

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



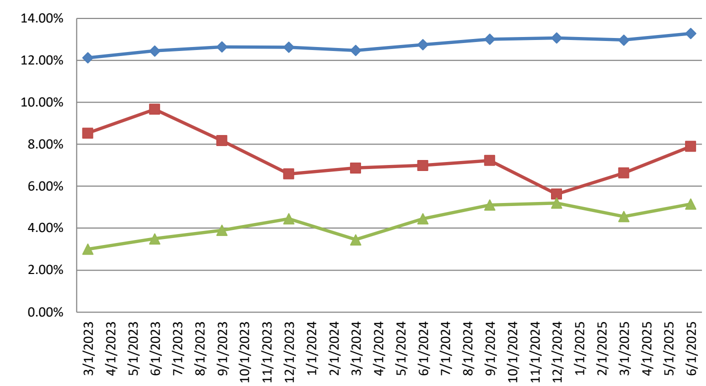
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.54%	10.72%	11.05%	11.09%	10.78%	11.01%	11.11%	11.34%	11.22%	11.22%
Net Worth Growth (Decline) - YTD	6.09%	6.75%	7.46%	7.43%	0.96%	3.17%	3.95%	4.50%	2.52%	4.34%
Total Delinquent Lns/ Net Worth	3.46%	3.79%	4.97%	4.70%	4.14%	4.42%	5.73%	6.16%	4.52%	4.81%

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



	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	6/30/25
Net Worth/ Assets	9.39%	9.66%	9.81%	9.82%	9.60%	9.73%	9.90%	9.87%	9.68%	9.91%
Net Worth Growth (Decline) - YTD	5.41%	7.65%	8.03%	7.34%	2.77%	4.06%	4.15%	4.16%	4.94%	5.64%
Total Delinquent Lns/ Net Worth	2.70%	3.92%	4.27%	6.30%	5.37%	7.09%	6.26%	6.80%	5.70%	9.14%

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



	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	6/30/25
Net Worth/ Assets	12.12%	12.44%	12.64%	12.62%	12.47%	12.75%	13.00%	13.06%	12.96%	13.27%
Net Worth Growth (Decline) - YTD	8.53%	9.66%	8.17%	6.58%	6.87%	6.99%	7.23%	5.62%	6.63%	7.89%
Total Delinquent Lns/ Net Worth	3.01%	3.50%	3.90%	4.45%	3.45%	4.45%	5.11%	5.19%	4.56%	5.15%

Source: SNL Financial

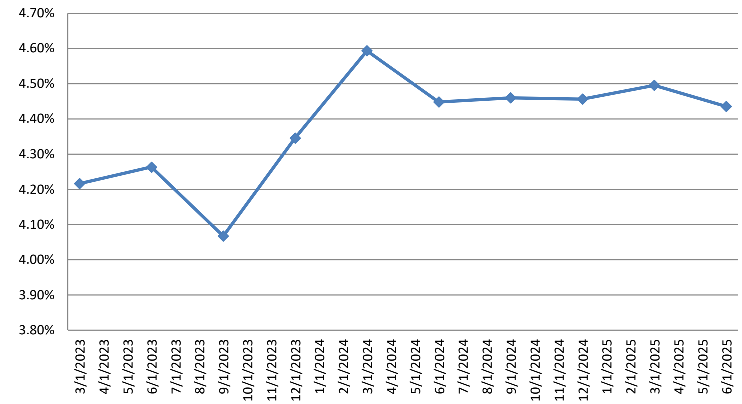
Note: Report includes only bank-level data.

NA = data was not available.

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

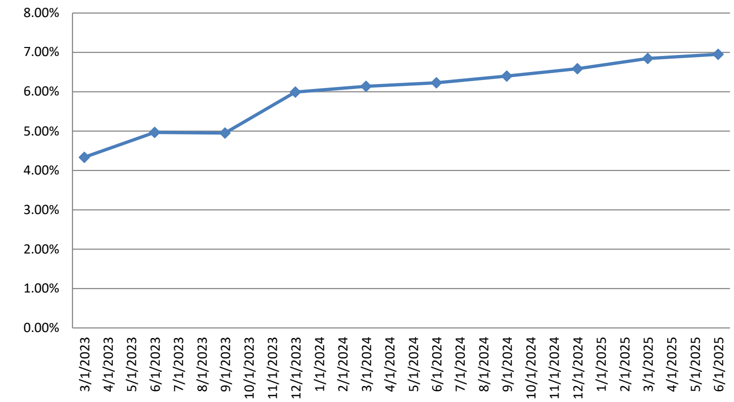
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



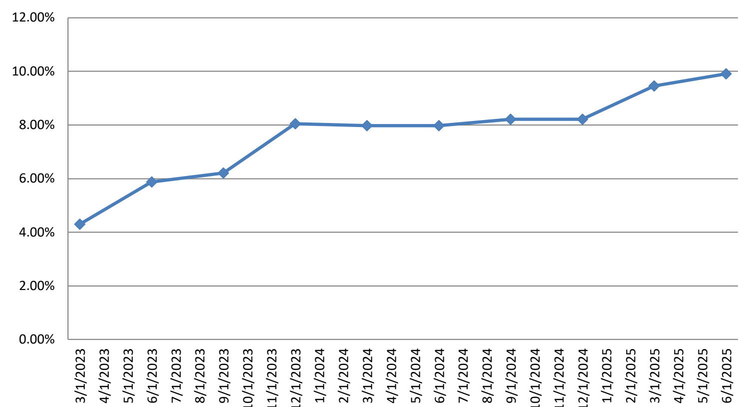
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.22%	4.26%	4.07%	4.35%	4.59%	4.45%	4.46%	4.46%	4.50%	4.44%

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



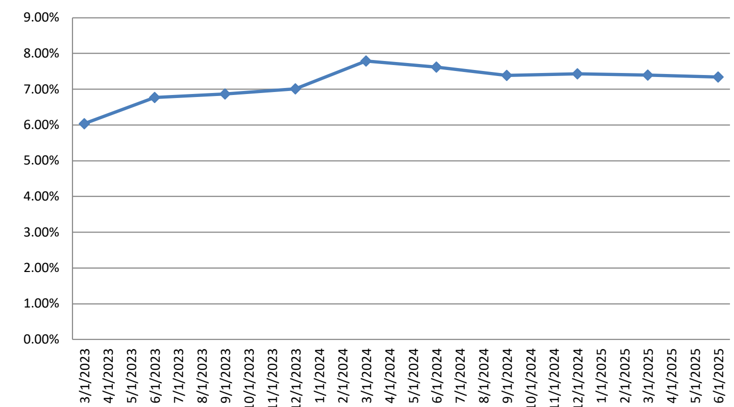
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.33%	4.97%	4.95%	5.99%	6.14%	6.23%	6.40%	6.59%	6.85%	6.95%

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



	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	6/30/25
Classified Assets/ Net Worth	4.29%	5.87%	6.21%	8.05%	7.97%	7.97%	8.22%	8.21%	9.45%	9.91%

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



	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	6/30/25
Classified Assets/ Net Worth	6.04%	6.77%	6.87%	7.01%	7.79%	7.62%	7.39%	7.43%	7.40%	7.34%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
		As of Date					
Asset Group A - $50 to $250 million in total assets							
	Vital Federal Credit Union	$56,174	$9,513	16.93%	6.98%	0.12%	0.76%
	Secured Advantage Federal Credit Union	$58,028	$7,452	12.84%	(2.28%)	7.98%	5.42%
	Palmetto First Federal Credit Union	$62,150	$12,365	19.90%	9.74%	6.36%	6.07%
	Neighbors United Federal Credit Union	$65,343	$8,187	12.53%	5.32%	3.84%	2.74%
	Nucor Employees' Credit Union	$65,569	$12,330	18.80%	13.34%	1.92%	1.52%
	Latitude 32 Federal Credit Union	$66,989	$9,580	14.30%	9.86%	1.17%	2.17%
	TRU Federal Credit Union	$67,313	$6,720	9.98%	14.94%	1.12%	4.75%
	Santee Cooper Credit Union	$84,788	$12,992	15.32%	11.22%	3.90%	4.46%
	Curis Financial Credit Union	$90,432	$19,041	21.06%	2.34%	1.23%	3.15%
	South Carolina National Guard Federal Credit Union	$92,972	$23,946	25.76%	9.85%	0.51%	1.63%
	Caro Federal Credit Union	$126,003	$20,015	15.88%	3.84%	3.54%	4.21%
	Upstate Federal Credit Union	$135,198	$13,693	10.13%	8.32%	2.07%	4.68%
	Greenville Heritage Federal Credit Union	$168,155	$21,267	12.65%	5.30%	1.68%	9.13%
	Mid Carolina Credit Union	$179,515	$21,746	12.11%	5.90%	2.18%	3.95%
	Georgetown Kraft Credit Union	$188,728	$32,980	17.47%	12.08%	3.67%	5.39%
	Carolina Foothills Federal Credit Union	$203,492	$25,162	12.37%	11.61%	6.16%	6.71%
	SPC Credit Union	$247,147	$28,264	11.44%	5.78%	7.65%	8.66%
	Average of Asset Group A	$115,176	$16,780	15.26%	7.89%	3.24%	4.44%
Asset Group B - $251 to $500 million in total assets							
	MTC Federal Credit Union	$281,169	$38,070	13.54%	0.95%	5.20%	4.99%
	Carolina Trust Federal Credit Union	$410,600	$38,496	9.38%	3.03%	3.97%	10.87%
	Greenville Federal Credit Union	$483,287	$51,912	10.74%	9.03%	5.25%	5.00%
	Average of Asset Group B	$391,685	$42,826	11.22%	4.34%	4.81%	6.95%
Asset Group C - $501 million to $1 billion in total assets							
	CPM Federal Credit Union	$673,185	$65,997	9.80%	7.29%	16.22%	9.39%
	Spero Financial Federal Credit Union	$700,180	$58,019	8.29%	2.73%	7.61%	12.44%
	Family Trust Federal Credit Union	$762,121	$88,686	11.64%	6.91%	3.59%	7.89%
	Average of Asset Group C	$711,829	$70,901	9.91%	5.64%	9.14%	9.91%
Asset Group D - $1 billion and over in total assets							
	Rev Federal Credit Union	$1,142,708	$167,855	14.69%	4.27%	3.70%	6.09%
	Sharonview Federal Credit Union	$1,348,233	$118,001	8.75%	(8.29%)	15.56%	9.34%
	S.C. State Federal Credit Union	$1,393,909	$202,814	14.55%	13.70%	3.19%	7.64%
	Palmetto Citizens Federal Credit Union	$1,405,678	$180,944	12.87%	7.72%	3.55%	5.83%
	AllSouth Federal Credit Union	$1,424,619	$272,817	19.15%	11.71%	1.35%	2.98%
	Safe Federal Credit Union	$1,884,904	$193,139	10.25%	15.49%	6.86%	8.90%
	SRP Federal Credit Union	$1,974,902	$261,912	13.26%	10.40%	3.46%	7.97%
	South Carolina Federal Credit Union	$2,513,715	$323,029	12.85%	5.28%	4.44%	5.56%
	Founders Federal Credit Union	$4,879,477	$638,436	13.08%	10.76%	4.26%	11.76%
	Average of Asset Group D	$1,996,461	$262,105	13.27%	7.89%	5.15%	7.34%

Source: SNL Financial

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Definitions

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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.