

## *South Carolina Federally Insured Credit Unions*

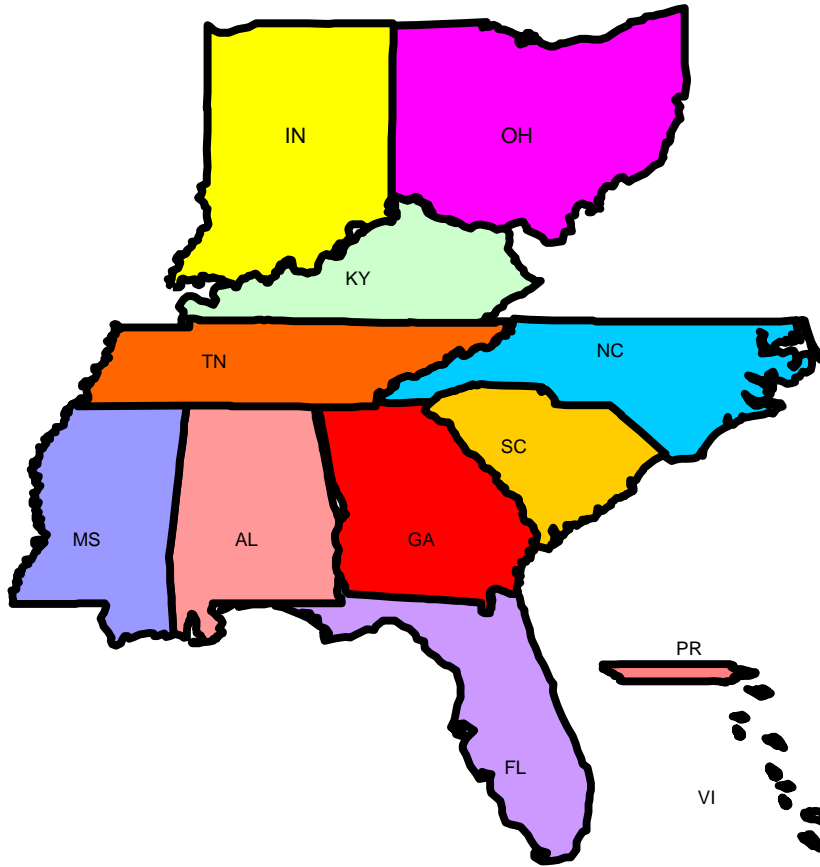


**Industries:** Tourism, Retail, Agriculture, Manufacturing, Construction

**CU Trends:** Strong net worth and return on assets. High gross income, fee & other operating income, operating expenses, and fixed assets and foreclosed and repossessed assets. Above average loans to assets. Strong growth. High delinquency and charge offs for loan participations.

Combined FCU/FISCU Selected Ratios	South Carolina		Region 3		Nation	
	Dec 06	Dec 07	Dec 06	Dec 07	Dec 06	Dec 07
Net Worth/Total Assets	12.1	12.1	11.7	11.7	11.5	11.4
Total Delinquent Loans/Net Worth	4.1	4.6	4.3	6.0	4.1	5.7
Solvency Evaluation (Estimated)	114.5	114.7	113.6	113.6	113.5	113.6
Delinquent Loans/Total Loans	0.7	0.7	0.7	1.0	0.7	0.9
Net Charge-Offs/Avg Loans	0.6	0.6	0.5	0.5	0.5	0.5
Return on Average Assets	1.1	0.8	0.8	0.6	0.8	0.7
Gross Income/Average Assets	8.6	8.6	7.0	7.4	6.8	7.2
Yield on Average Loans	7.3	7.1	6.4	6.7	6.5	6.7
Yield on Average Investments	4.4	5.1	4.1	4.9	4.0	4.8
Fee & Other Op.Income/Avg. Assets	2.4	2.3	1.5	1.6	1.3	1.3
Cost of Funds/Avg Assets	2.5	2.7	2.4	2.8	2.3	2.8
Net Margin/Avg Assets	6.2	5.8	4.6	4.6	4.4	4.4
Operating Exp/Avg Assets	4.7	4.6	3.5	3.6	3.3	3.4
Provision For Loan & Lease Losses/Average Assets	0.4	0.5	0.3	0.4	0.3	0.4
Net Interest Margin/Avg Assets	3.7	3.5	3.0	3.0	3.1	3.1
Operating Exp/Gross Income	54.7	53.7	49.8	47.9	49.0	46.9
Fixed Assets and Foreclosed and Repossessed Assets/Total Assets	3.4	3.5	2.7	2.9	2.3	2.4
Net Long-Term Assets/Total Assets	19.3	23.1	22.1	24.9	27.0	29.9
Reg Shares/Total Shares & Borrowings	27.2	24.2	29.0	25.3	29.2	25.6
Total Loans/Total Shares	91.1	92.2	79.3	79.7	82.2	83.3
Total Loans/Total Assets	75.8	75.9	67.9	68.0	69.6	69.9
Cash plus Short-Term Investments/Assets	14.0	13.7	18.0	17.3	15.9	15.8
Borrowings/Total Shares & Net Worth	3.8	4.5	1.9	2.2	2.7	3.6
Net Worth Growth	19.0	7.1	6.6	4.7	7.4	5.3
Market (Share) Growth	15.6	5.8	3.5	4.7	4.0	5.2
Loan Growth	23.2	7.1	6.2	5.2	7.9	6.6
Asset Growth	18.6	6.7	3.9	5.0	4.6	6.1
Investment Growth	3.2	3.2	-2.3	3.8	-4.2	4.9
Total number of credit unions	87	85	1734	1681	8363	8101

## Regional Distribution of Assets



STATE	FCU	FISCU	Total	TOTAL ASSETS
Alabama	79	66	145	11,527,188,268
Florida	110	85	195	41,025,854,259
Georgia	110	68	178	12,609,300,141
Indiana	163	29	192	14,860,146,147
Kentucky	67	28	95	4,718,319,648
Mississippi	70	29	99	3,270,949,326
North Carolina	44	72	116	24,384,609,159
Ohio	246	119	365	15,285,243,132
<b>South Carolina</b>	<b>67</b>	<b>18</b>	<b>85</b>	<b>8,266,210,929</b>
Tennessee	81	111	192	12,848,748,545
Puerto Rico	14	0	14	467,935,935
Virgin Islands	5	0	5	62,531,258
<b>TOTAL</b>	<b>1056</b>	<b>625</b>	<b>1681</b>	<b>149,327,036,747</b>