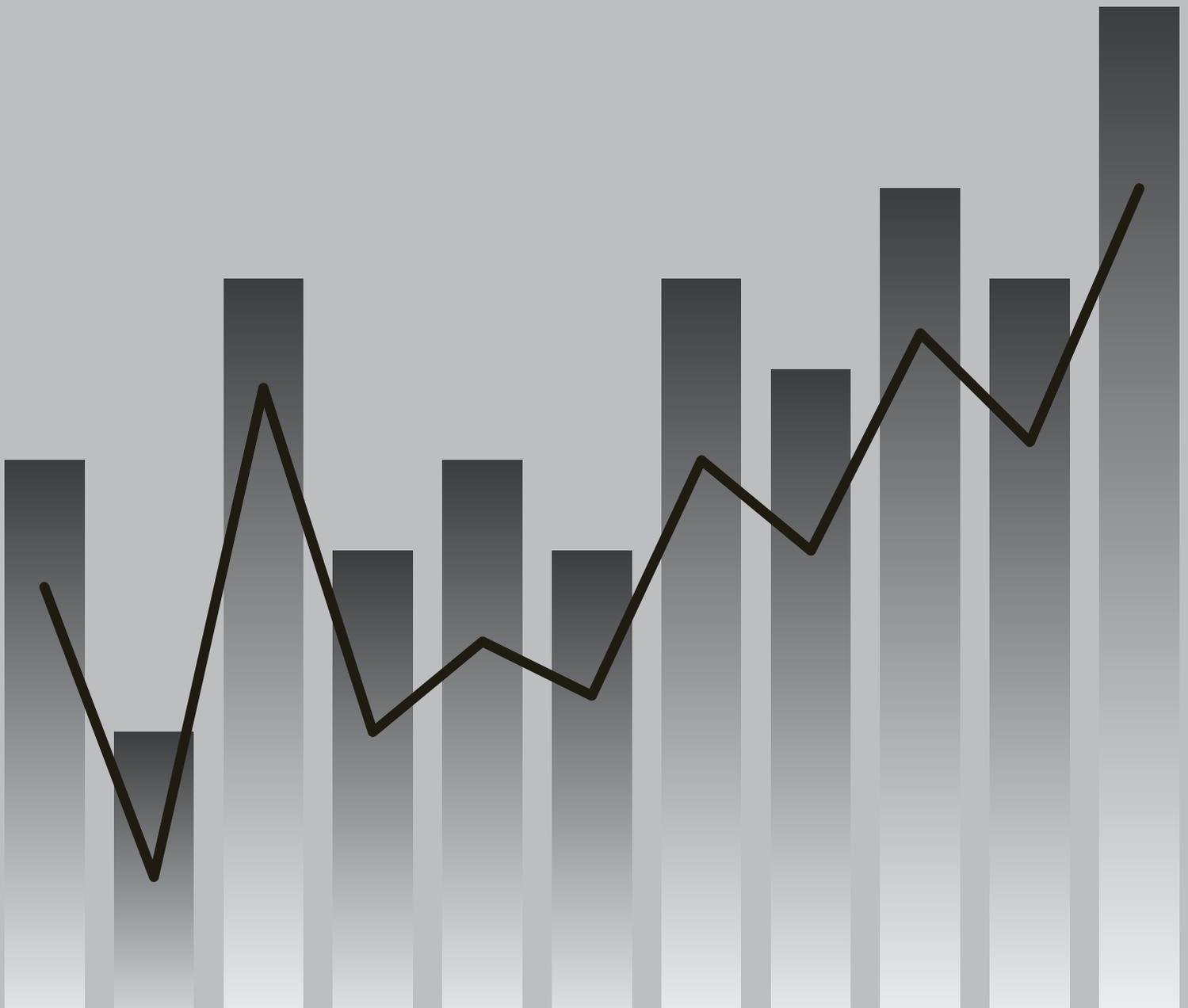


Florida Credit Union Profile

First Quarter 2018

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Mar 18	Mar 18
Number of CUs	5,644	134
Assets per CU (\$ mil)	253.9	485.2
Median assets (\$ mil)	32.5	87.0
Total assets (\$ mil)	1,433,167	65,021
Total loans (\$ mil)	986,314	43,462
Total surplus funds (\$ mil)	389,570	18,534
Total savings (\$ mil)	1,218,197	55,570
Total memberships (thousands)	114,052	5,662
Growth Rates (%)		
Total assets	5.8	6.1
Total loans	9.6	10.4
Total surplus funds	-3.2	-2.9
Total savings	5.6	5.9
Total memberships	4.3	3.7
% CUs with increasing assets	68.1	79.9
Earnings - Basis Pts.		
Yield on total assets	363	338
Dividend/interest cost of assets	60	46
Net interest margin	303	291
Fee & other income	142	177
Operating expense	308	328
Loss Provisions	48	45
Net Income (ROA) with Stab Exp	90	96
Net Income (ROA) without Stab Exp	90	96
% CUs with positive ROA	83.3	90.3
Capital Adequacy (%)		
Net worth/assets	10.9	10.6
% CUs with NW > 7% of assets	97.3	99.3
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.65	0.49
Net chargeoffs/average loans (%)	0.60	0.63
Total borrower-bankruptcies	209,820	8,516
Bankruptcies per CU	37.2	63.6
Bankruptcies per 1000 members	1.8	1.5
Asset/Liability Management		
Loans/savings	81.0	78.2
Loans/assets	68.8	66.8
Net Long-term assets/assets	32.8	27.2
Liquid assets/assets	13.7	16.0
Core deposits/shares & borrowings	51.3	57.2
Productivity		
Members/potential members (%)	4	3
Borrowers/members (%)	57	57
Members/FTE	387	381
Average shares/member (\$)	10,681	9,814
Average loan balance (\$)	15,103	13,410
Employees per million in assets	0.21	0.23
Structure (%)		
Fed CUs w/ single-sponsor	11.9	5.2
Fed CUs w/ community charter	18.0	19.4
Other Fed CUs	31.7	26.9
CUs state chartered	38.4	48.5

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Florida Credit Unions						
	Mar 18	Mar 18	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,644	134	134	141	150	156	158	161
Assets per CU (\$ mil)	253.9	485.2	468.1	416.6	360.1	319.1	299.1	282.6
Median assets (\$ mil)	32.5	87.0	83.7	78.4	68.2	62.0	56.9	53.5
Total assets (\$ mil)	1,433,167	65,021	62,723	58,734	54,019	49,783	47,256	45,505
Total loans (\$ mil)	986,314	43,462	42,671	38,524	34,501	31,207	28,283	26,379
Total surplus funds (\$ mil)	389,570	18,534	17,052	17,352	16,956	16,198	16,849	17,264
Total savings (\$ mil)	1,218,197	55,570	53,264	49,956	46,219	42,632	40,734	39,339
Total memberships (thousands)	114,052	5,662	5,581	5,395	5,215	4,965	4,716	4,595
Growth Rates (%)								
Total assets	5.8	6.1	6.8	8.7	8.5	5.3	3.8	4.9
Total loans	9.6	10.4	10.8	11.7	10.6	10.3	7.2	3.6
Total surplus funds	-3.2	-2.9	-1.7	2.3	4.7	-3.9	-2.4	6.7
Total savings	5.6	5.9	6.6	8.1	8.4	4.7	3.5	4.9
Total memberships	4.3	3.7	3.4	3.4	5.0	5.3	2.6	-0.3
% CUs with increasing assets	68.1	79.9	80.6	87.2	82.0	76.3	70.3	77.6
Earnings - Basis Pts.								
Yield on total assets	363	338	330	323	327	333	337	360
Dividend/interest cost of assets	60	46	45	45	45	45	48	59
Net interest margin	303	291	286	279	282	288	289	301
Fee & other income	142	177	167	172	175	182	186	189
Operating expense	308	328	330	344	351	354	358	357
Loss Provisions	48	45	45	37	32	28	36	57
Net Income (ROA) with Stab Exp	90	96	79	70	73	88	80	76
Net Income (ROA) without Stab Exp	90	96	79	70	73	88	86	81
% CUs with positive ROA	83.3	90.3	91.8	85.8	80.7	84.0	81.6	84.5
Capital Adequacy (%)								
Net worth/assets	10.9	10.6	10.8	10.7	10.9	11.0	10.7	10.2
% CUs with NW > 7% of assets	97.3	99.3	99.3	97.9	96.7	98.1	99.4	97.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.65	0.49	0.67	0.74	0.91	1.21	1.62	2.18
Net chargeoffs/average loans (%)	0.60	0.63	0.62	0.64	0.65	0.75	1.06	1.35
Total borrower-bankruptcies	209,820	8,516	7,130	6,695	7,434	8,621	10,086	10,848
Bankruptcies per CU	37.2	63.6	53.2	47.5	49.6	55.3	63.8	67.4
Bankruptcies per 1000 members	1.8	1.5	1.3	1.2	1.4	1.7	2.1	2.4
Asset/Liability Management								
Loans/savings	81.0	78.2	80.1	77.1	74.6	73.2	69.4	67.1
Loans/assets	68.8	66.8	68.0	65.6	63.9	62.7	59.9	58.0
Net Long-term assets/assets	32.8	27.2	27.4	28.1	29.7	32.7	35.9	33.2
Liquid assets/assets	13.7	16.0	14.3	14.8	15.6	14.4	15.0	17.2
Core deposits/shares & borrowings	51.3	57.2	55.8	54.3	53.4	51.3	49.1	47.0
Productivity								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	57	57	58	55	53	53	50	48
Members/FTE	387	381	380	375	371	367	361	365
Average shares/member (\$)	10,681	9,814	9,544	9,260	8,862	8,587	8,637	8,561
Average loan balance (\$)	15,103	13,410	13,166	12,931	12,409	11,939	11,995	11,932
Employees per million in assets	0.21	0.23	0.23	0.25	0.26	0.27	0.28	0.28
Structure (%)								
Fed CUs w/ single-sponsor	11.9	5.2	5.2	5.7	6.7	6.4	7.0	6.8
Fed CUs w/ community charter	18.0	19.4	19.4	19.1	18.0	19.2	19.6	19.9
Other Fed CUs	31.7	26.9	26.9	27.7	28.7	28.8	27.8	28.0
CUs state chartered	38.4	48.5	48.5	47.5	46.7	45.5	45.6	45.3

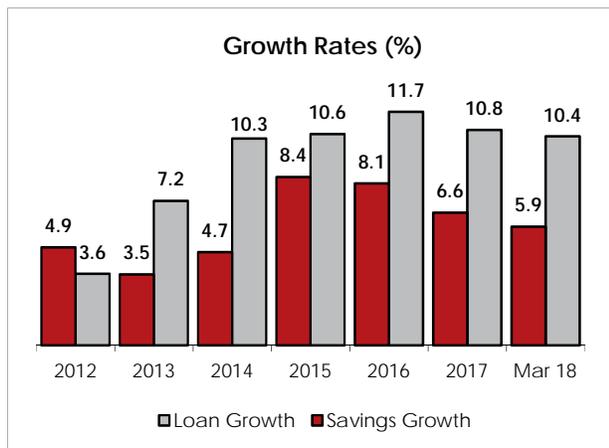
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

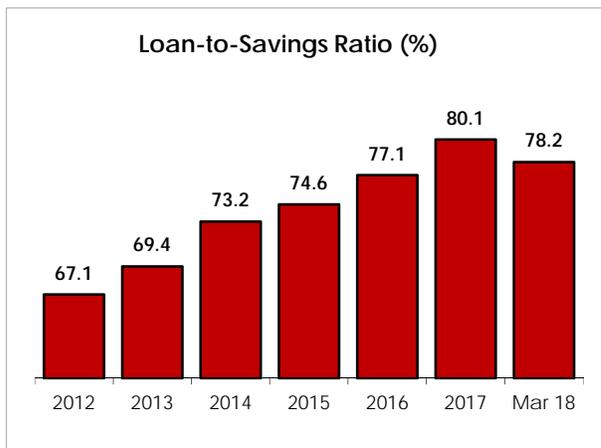
Florida Credit Union Profile

First Quarter 2018

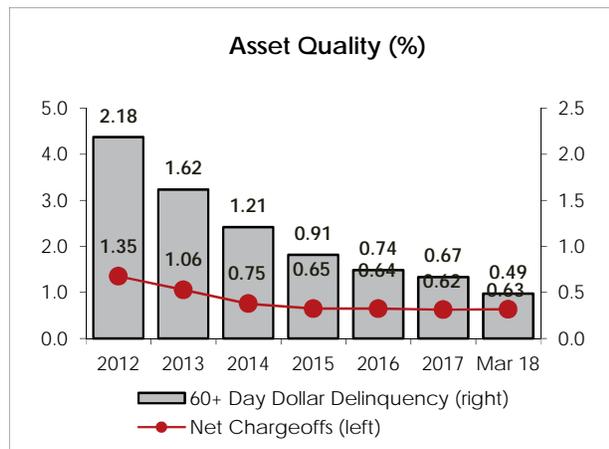
Loan and Savings Growth Trends



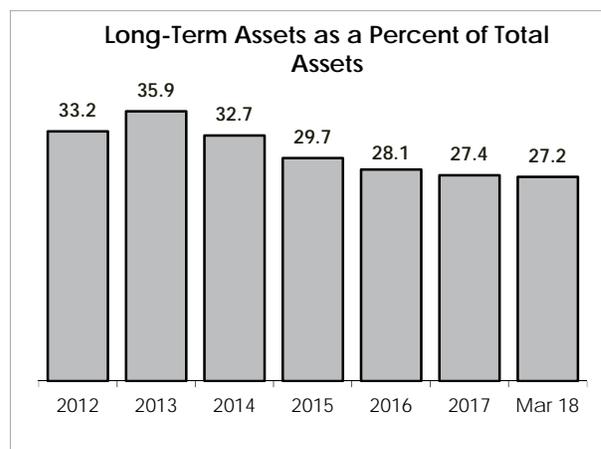
Liquidity Trends



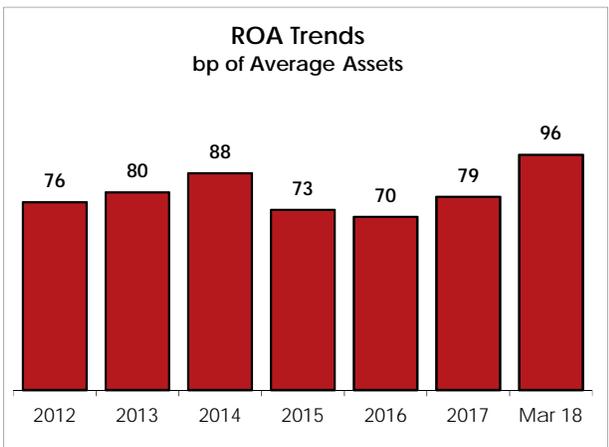
Credit Risk Trends



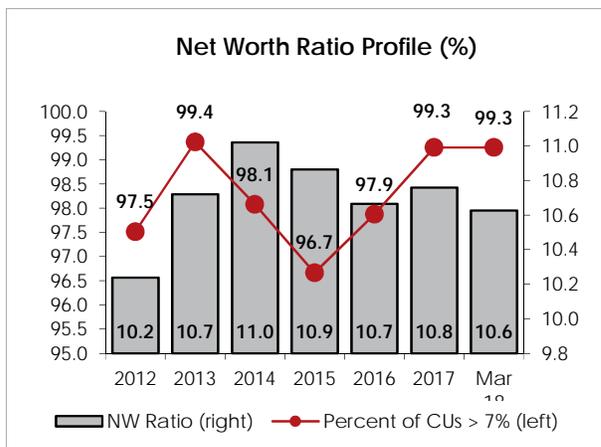
Interest Rate Risk Trends



Earnings Trends



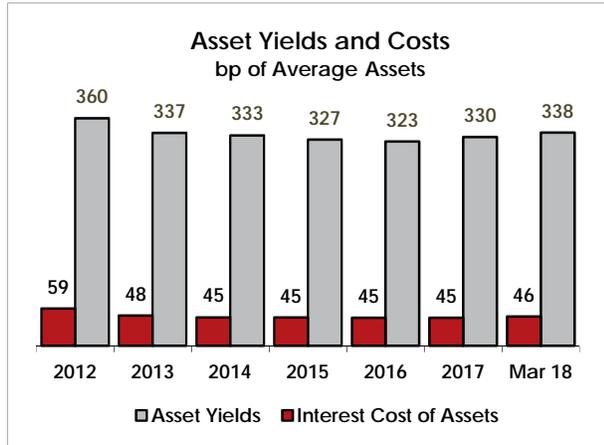
Solvency Trends



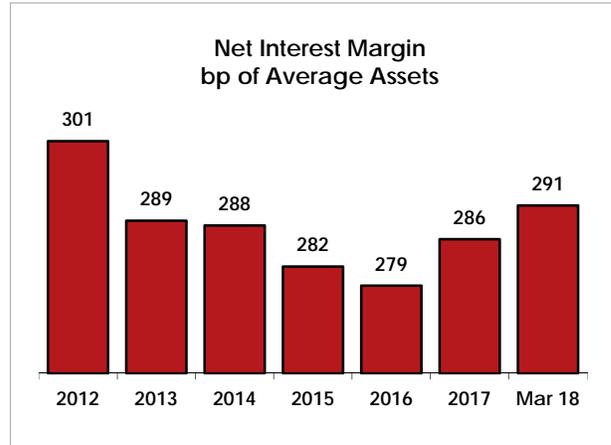
Florida Credit Union Profile

First Quarter 2018

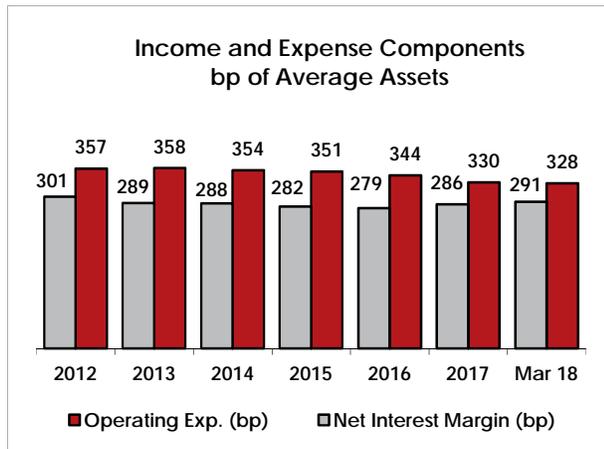
Asset Yields and Funding Costs



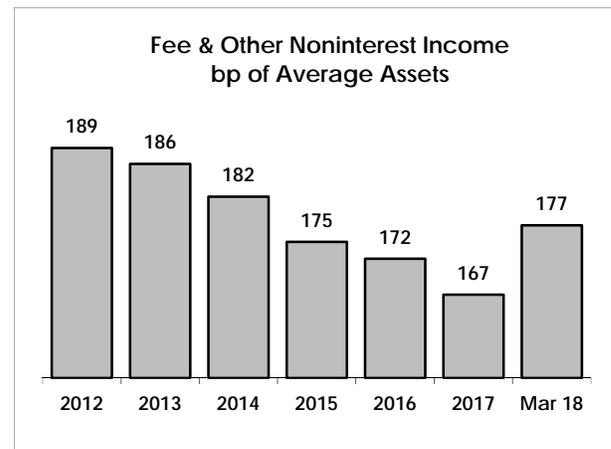
Interest Margins



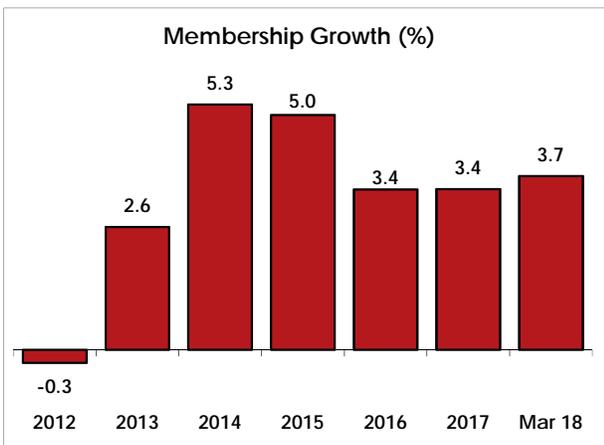
Interest Margins & Overhead



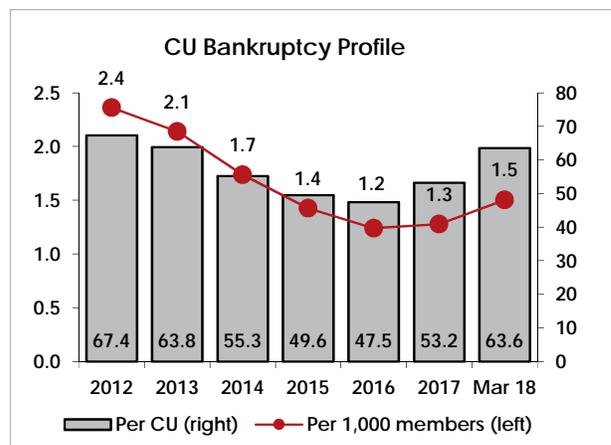
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018						
	Mar 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	134	21	29	22	23	7	15	17
Assets per CU (\$ mil)	485.2	9.3	33.2	75.1	160.4	393.6	681.9	2,678.8
Median assets (\$ mil)	87.0	8.0	31.2	76.4	155.9	396.5	673.3	1,852.4
Total assets (\$ mil)	65,021	196	962	1,651	3,688	2,755	10,229	45,540
Total loans (\$ mil)	43,462	85	507	869	2,110	1,783	6,475	31,632
Total surplus funds (\$ mil)	18,534	107	417	705	1,370	813	3,187	11,934
Total savings (\$ mil)	55,570	162	832	1,457	3,256	2,439	8,730	38,694
Total memberships (thousands)	5,662	25	106	170	361	269	891	3,839
Growth Rates (%)								
Total assets	6.1	2.5	0.1	3.4	4.4	4.1	4.2	7.4
Total loans	10.4	-0.9	1.0	5.6	8.3	9.8	7.8	11.7
Total surplus funds	-2.9	4.8	-0.6	1.1	-1.2	-7.5	-3.0	-2.6
Total savings	5.9	2.8	-0.2	3.6	4.3	3.7	5.0	7.0
Total memberships	3.7	-1.4	-1.1	0.8	0.7	2.9	-1.7	6.2
% CUs with increasing assets	79.9	61.9	65.5	90.9	91.3	85.7	73.3	100.0
Earnings - Basis Pts.								
Yield on total assets	338	359	375	361	359	354	353	330
Dividend/interest cost of assets	46	29	31	30	29	32	37	52
Net interest margin	291	330	344	331	331	321	316	278
Fee & other income	177	77	153	168	197	185	179	176
Operating expense	328	370	423	403	410	393	376	302
Loss Provisions	45	16	29	33	49	34	50	45
Net Income (ROA) with Stab Exp	96	21	45	63	69	79	69	108
Net Income (ROA) without Stab Exp	96	21	45	63	69	79	69	108
% CUs with positive ROA	90.3	66.7	89.7	95.5	95.7	100.0	93.3	100.0
Capital Adequacy (%)								
Net worth/assets	10.6	16.5	13.0	10.6	10.8	10.7	11.1	10.4
% CUs with NW > 7% of assets	99.3	100.0	100.0	95.5	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.49	0.83	0.75	0.59	0.58	0.36	0.63	0.45
Net chargeoffs/average loans (%)	0.63	0.46	0.70	0.84	0.82	0.65	0.89	0.56
Total borrower-bankruptcies	8,516	36	232	232	484	168	1,652	5,712
Bankruptcies per CU	63.6	1.7	8.0	10.5	21.0	24.0	110.1	336.0
Bankruptcies per 1000 members	1.5	1.4	2.2	1.4	1.3	0.6	1.9	1.5
Asset/Liability Management (%)								
Loans/savings	78.2	52.3	61.0	59.7	64.8	73.1	74.2	81.8
Loans/assets	66.8	43.4	52.7	52.6	57.2	64.7	63.3	69.5
Net Long-term assets/assets	27.2	13.9	17.0	24.2	24.3	30.7	31.1	26.7
Liquid assets/assets	16.0	31.8	25.1	20.4	21.6	14.0	15.7	15.3
Core deposits/shares & borrowings	57.2	75.3	70.5	65.4	67.2	63.8	66.0	53.2
Productivity								
Members/potential members (%)	3	2	1	2	2	2	1	6
Borrowers/members (%)	57	42	57	55	53	57	53	59
Members/FTE	381	385	343	335	306	350	324	415
Average shares/member (\$)	9,814	6,390	7,821	8,562	9,021	9,071	9,793	10,079
Average loan balance (\$)	13,410	7,893	8,353	9,273	11,066	11,624	13,797	13,982
Employees per million in assets	0.23	0.34	0.32	0.31	0.32	0.28	0.27	0.20
Structure (%)								
Fed CUs w/ single-sponsor	5.2	14.3	3.4	9.1	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	19.4	0.0	17.2	22.7	34.8	42.9	26.7	5.9
Other Fed CUs	26.9	47.6	24.1	22.7	17.4	28.6	13.3	35.3
CUs state chartered	48.5	38.1	55.2	45.5	43.5	28.6	60.0	58.8

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

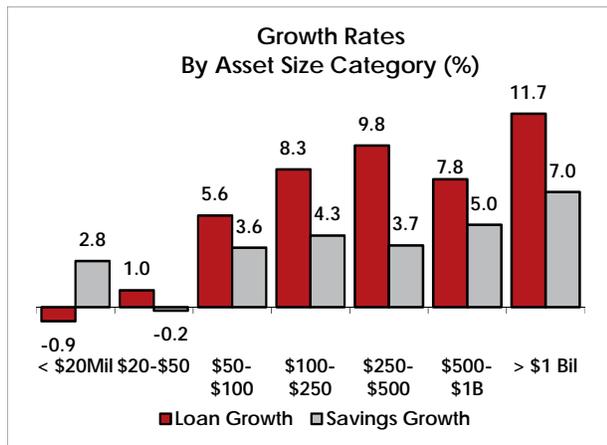
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

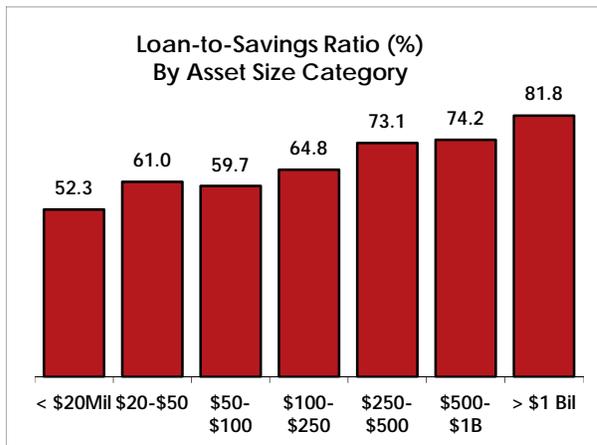
First Quarter 2018

Results By Asset Size

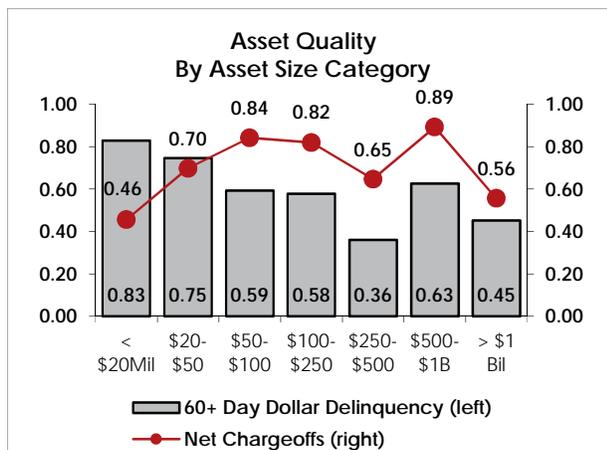
Loan and Savings growth



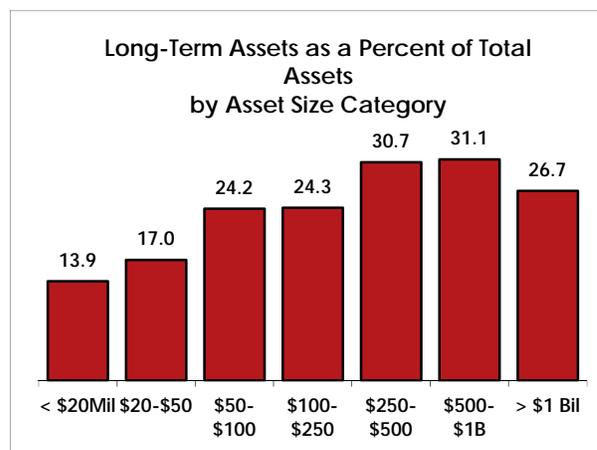
Liquidity Risk Exposure



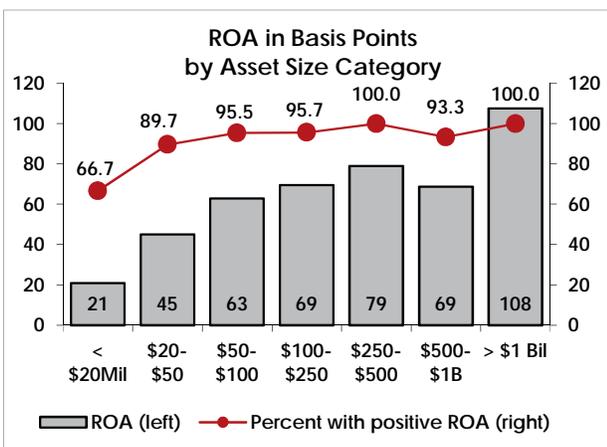
Credit Risk Exposure



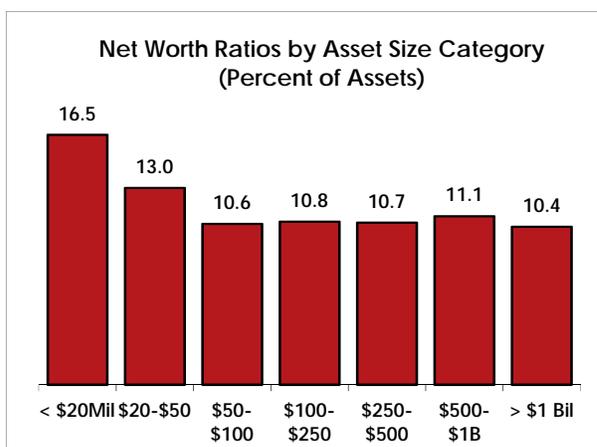
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Mar 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,644	2,246	1,060	721	717	352	251	297
Assets per CU (\$ mil)	253.9	7.5	32.5	71.8	159.5	357.8	714.6	3,064.8
Median assets (\$ mil)	32.5	6.4	31.3	70.1	151.2	348.3	694.9	1,725.2
Total assets (\$ mil)	1,433,167	16,919	34,481	51,790	114,391	125,958	179,368	910,260
Total loans (\$ mil)	986,314	8,127	17,494	28,818	72,027	83,420	125,462	650,968
Total surplus funds (\$ mil)	389,570	8,428	15,802	20,666	36,617	36,148	45,181	226,728
Total savings (\$ mil)	1,218,197	14,479	30,139	45,448	100,310	109,572	153,892	764,357
Total memberships (thousands)	114,052	2,653	3,944	5,491	10,955	11,552	14,712	64,743
Growth Rates (%)								
Total assets	5.8	0.8	2.1	2.8	3.5	4.9	6.0	7.3
Total loans	9.6	3.7	5.1	6.2	7.5	8.4	9.7	11.0
Total surplus funds	-3.2	-1.9	-1.2	-2.0	-3.8	-2.7	-3.5	-2.4
Total savings	5.6	0.7	1.9	2.5	3.2	4.7	5.5	7.3
Total memberships	4.3	-0.9	-0.4	0.4	1.3	3.7	4.3	6.9
<i>% CUs with increasing assets</i>	68.1	50.7	68.1	76.8	84.0	88.1	90.4	96.6
Earnings - Basis Pts.								
Yield on total assets	363	358	340	347	357	358	360	367
Dividend/interest cost of assets	60	32	30	33	38	44	49	70
Net interest margin	303	327	310	314	319	314	311	297
Fee & other income	142	80	108	130	144	159	156	141
Operating expense	308	367	355	365	367	364	347	279
Loss Provisions	48	28	23	28	34	36	38	55
Net Income (ROA) with Stab Exp	90	12	40	52	61	74	82	102
Net Income (ROA) without Stab Exp	90	12	40	52	61	74	82	102
<i>% CUs with positive ROA</i>	83.3	70.2	85.8	90.6	94.3	98.3	98.8	99.3
Capital Adequacy (%)								
Net worth/assets	10.9	14.0	12.1	11.4	10.9	10.9	10.8	10.8
<i>% CUs with NW > 7% of assets</i>	97.3	96.4	96.7	97.8	97.6	99.1	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.65	1.36	0.90	0.81	0.73	0.77	0.61	0.62
Net chargeoffs/average loans (%)	0.60	0.55	0.44	0.52	0.56	0.58	0.55	0.62
Total borrower-bankruptcies	209,820	6,036	7,988	10,332	22,656	22,824	29,856	110,128
Bankruptcies per CU	37.2	2.7	7.5	14.3	31.6	64.8	118.9	370.8
Bankruptcies per 1000 members	1.8	2.3	2.0	1.9	2.1	2.0	2.0	1.7
Asset/Liability Management								
Loans/savings	81.0	56.1	58.0	63.4	71.8	76.1	81.5	85.2
Loans/assets	68.8	48.0	50.7	55.6	63.0	66.2	69.9	71.5
Net Long-term assets/assets	32.8	12.7	21.0	24.5	28.5	31.2	33.5	34.7
Liquid assets/assets	13.7	29.0	24.2	20.6	17.0	14.6	12.9	12.3
Core deposits/shares & borrowings	51.3	79.8	70.7	65.8	60.4	57.4	54.4	46.4
Productivity								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	57	41	48	52	53	53	56	60
Members/FTE	387	421	408	374	342	350	346	413
Average shares/member (\$)	10,681	5,458	7,641	8,276	9,156	9,485	10,460	11,806
Average loan balance (\$)	15,103	7,532	9,262	10,066	12,297	13,541	15,109	16,626
Employees per million in assets	0.21	0.37	0.28	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.9	23.1	8.1	3.9	2.4	2.3	2.8	2.4
Fed CUs w/ community charter	18.0	8.9	20.9	26.8	31.2	27.6	18.3	11.1
Other Fed CUs	31.7	36.6	34.1	29.3	23.4	22.2	23.1	31.0
CUs state chartered	38.4	31.4	36.9	40.1	43.0	48.0	55.8	55.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.		Florida Credit Unions					
Growth Rates	Mar 18	Mar 18	2017	2016	2015	2014	2013	2012
Credit cards	9.8%	6.5%	6.5%	4.3%	1.8%	3.1%	2.4%	0.2%
Other unsecured loans	7.5%	10.2%	11.2%	7.1%	6.0%	7.9%	8.7%	4.1%
New automobile	12.1%	17.6%	18.4%	20.6%	18.9%	33.8%	19.5%	1.9%
Used automobile	10.0%	12.0%	13.2%	19.4%	17.7%	16.8%	15.6%	8.6%
First mortgage	10.2%	10.2%	9.5%	6.4%	6.7%	2.8%	5.9%	6.7%
HEL & 2nd Mtg	5.7%	-7.6%	-7.4%	1.0%	2.3%	1.1%	-8.1%	-10.9%
Commercial loans*	-5.4%	0.5%	2.0%	14.4%	18.5%	14.6%	12.1%	6.8%
Share drafts	8.7%	6.9%	8.3%	16.6%	15.1%	8.9%	4.1%	8.0%
Certificates	6.6%	5.2%	4.8%	3.5%	1.7%	-1.5%	-5.2%	-7.0%
IRAs	-1.0%	-2.1%	-1.5%	4.3%	1.0%	-1.6%	-0.6%	-0.7%
Money market shares	2.8%	2.3%	4.0%	8.0%	6.1%	2.0%	3.4%	6.5%
Regular shares	6.8%	8.9%	10.0%	7.5%	11.9%	9.4%	9.8%	13.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	6.4%	6.7%	6.9%	7.4%	8.1%	8.6%	9.0%
Other unsecured loans/total loans	4.1%	3.2%	3.4%	3.4%	3.5%	3.7%	3.8%	3.7%
New automobile/total loans	13.8%	20.8%	20.6%	19.3%	17.9%	16.6%	13.7%	12.3%
Used automobile/total loans	21.1%	24.9%	24.7%	24.2%	22.6%	21.2%	20.1%	18.6%
First mortgage/total loans	40.9%	33.9%	33.7%	34.1%	35.8%	37.1%	39.8%	40.3%
HEL & 2nd Mtg/total loans	8.4%	6.2%	6.4%	7.6%	8.4%	9.1%	9.9%	11.6%
Commercial loans/total loans	6.8%	5.4%	5.3%	5.7%	5.6%	5.2%	5.0%	4.8%
Share drafts/total savings	15.1%	16.9%	16.3%	16.1%	14.9%	14.0%	13.5%	13.4%
Certificates/total savings	17.9%	15.0%	15.5%	15.7%	16.4%	17.5%	18.6%	20.3%
IRAs/total savings	6.4%	6.9%	7.3%	7.9%	8.2%	8.8%	9.3%	9.7%
Money market shares/total savings	21.9%	19.4%	20.0%	20.5%	20.5%	21.0%	21.5%	21.6%
Regular shares/total savings	37.0%	40.4%	39.6%	38.4%	38.6%	37.4%	35.7%	33.7%
Percent of CUs Offering								
Credit cards	61.2%	84.3%	84.3%	84.4%	82.7%	81.4%	81.0%	78.9%
Other unsecured loans	99.3%	100.0%	100.0%	99.3%	99.3%	99.4%	99.4%	99.4%
New automobile	95.7%	99.3%	99.3%	98.6%	98.0%	98.1%	97.5%	98.1%
Used automobile	96.8%	99.3%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%
First mortgage	67.9%	88.1%	88.1%	87.2%	85.3%	84.0%	84.2%	83.2%
HEL & 2nd Mtg	69.9%	83.6%	84.3%	83.7%	80.7%	80.1%	80.4%	79.5%
Commercial loans	33.8%	47.8%	47.0%	48.9%	47.3%	45.5%	44.3%	43.5%
Share drafts	79.8%	94.0%	94.0%	92.9%	92.7%	92.3%	92.4%	91.9%
Certificates	81.0%	93.3%	93.3%	92.9%	91.3%	91.0%	91.1%	91.3%
IRAs	68.3%	86.6%	85.8%	85.1%	82.0%	82.1%	82.9%	82.6%
Money market shares	50.9%	73.9%	73.1%	70.9%	68.0%	66.7%	65.8%	64.6%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	20.3%	20.5%	19.6%	19.6%	19.4%	18.8%	18.2%
Other unsecured loans	11.6%	10.0%	10.6%	10.2%	10.0%	10.4%	9.6%	8.7%
New automobile	5.9%	7.4%	7.4%	6.6%	5.9%	5.6%	4.8%	4.8%
Used automobile	14.7%	13.8%	13.8%	12.8%	11.9%	11.5%	11.0%	10.3%
First mortgage	2.4%	2.1%	2.2%	2.0%	2.1%	2.1%	2.2%	2.2%
HEL & 2nd Mtg	2.1%	1.4%	1.5%	1.7%	1.7%	1.7%	1.8%	2.0%
Commercial loans	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Share drafts	56.9%	69.4%	69.7%	67.2%	66.9%	65.7%	66.1%	64.9%
Certificates	7.6%	5.8%	5.8%	6.1%	6.4%	7.0%	7.9%	8.7%
IRAs	4.3%	4.5%	4.7%	4.9%	5.1%	5.3%	5.8%	6.1%
Money market shares	6.9%	6.0%	6.1%	6.3%	6.6%	7.0%	7.5%	7.8%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018						
	Mar 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	6.5%	-3.6%	-7.3%	-0.5%	4.1%	2.6%	8.6%	7.4%
Other unsecured loans	10.2%	-8.7%	8.0%	10.8%	13.4%	11.1%	8.7%	11.6%
New automobile	17.6%	3.2%	6.3%	10.2%	15.0%	7.1%	6.0%	20.8%
Used automobile	12.0%	-0.9%	4.0%	10.0%	5.8%	11.8%	3.7%	15.1%
First mortgage	10.2%	-0.3%	11.6%	6.9%	10.8%	11.0%	10.8%	10.1%
HEL & 2nd Mtg	-7.6%	16.2%	-31.7%	-5.1%	8.8%	4.1%	11.6%	-13.0%
Commercial loans*	0.5%	-12.1%	-5.9%	-16.1%	-1.5%	3.5%	17.0%	-4.3%
Share drafts	6.9%	12.1%	4.7%	8.0%	6.4%	7.5%	8.4%	6.8%
Certificates	5.2%	-1.6%	-6.4%	-2.7%	1.0%	3.2%	-1.2%	7.4%
IRAs	-2.1%	-1.7%	-7.0%	-3.9%	-3.8%	-6.3%	-4.4%	-1.0%
Money market shares	2.3%	4.0%	-4.8%	2.4%	3.0%	-0.3%	-1.7%	3.2%
Regular shares	8.9%	3.0%	2.6%	4.8%	5.1%	6.7%	9.0%	10.2%
Portfolio \$ Distribution								
Credit cards/total loans	6.4%	3.5%	5.6%	6.5%	5.4%	8.2%	4.4%	6.8%
Other unsecured loans/total loans	3.2%	17.2%	10.0%	7.2%	6.3%	4.0%	4.6%	2.4%
New automobile/total loans	20.8%	21.7%	18.4%	17.7%	14.2%	20.3%	15.9%	22.4%
Used automobile/total loans	24.9%	29.9%	34.6%	31.2%	33.1%	25.1%	24.6%	24.1%
First mortgage/total loans	33.9%	15.8%	19.5%	19.5%	26.9%	25.9%	34.9%	35.2%
HEL & 2nd Mtg/total loans	6.2%	3.4%	3.2%	8.3%	7.8%	9.4%	7.0%	5.8%
Commercial loans/total loans	5.4%	0.6%	0.8%	2.4%	6.0%	3.6%	9.1%	4.8%
Share drafts/total savings	16.9%	10.7%	18.1%	20.3%	22.7%	24.9%	21.6%	14.8%
Certificates/total savings	15.0%	13.8%	12.9%	12.9%	11.9%	10.9%	12.3%	16.2%
IRAs/total savings	6.9%	3.8%	6.6%	5.4%	5.1%	5.2%	6.4%	7.4%
Money market shares/total savings	19.4%	6.1%	8.9%	15.0%	15.1%	19.9%	14.1%	21.3%
Regular shares/total savings	40.4%	64.6%	52.4%	45.1%	44.5%	38.9%	45.3%	38.5%
Percent of CUs Offering								
Credit cards	84.3%	38.1%	79.3%	100.0%	91.3%	100.0%	100.0%	100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	99.3%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.3%	95.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	88.1%	42.9%	89.7%	95.5%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.6%	19.0%	82.8%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	47.8%	9.5%	27.6%	45.5%	52.2%	85.7%	80.0%	82.4%
Share drafts	94.0%	66.7%	96.6%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	93.3%	61.9%	96.6%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	86.6%	47.6%	89.7%	86.4%	95.7%	100.0%	100.0%	100.0%
Money market shares	73.9%	14.3%	65.5%	90.9%	87.0%	100.0%	86.7%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.3%	12.2%	18.3%	16.7%	18.1%	21.0%	15.7%	21.8%
Other unsecured loans	10.0%	17.9%	16.6%	14.8%	11.9%	8.3%	11.2%	9.1%
New automobile	7.4%	4.0%	4.2%	4.7%	4.0%	7.1%	5.9%	8.3%
Used automobile	13.8%	9.8%	15.8%	12.7%	15.2%	12.6%	13.7%	13.8%
First mortgage	2.1%	1.9%	1.2%	1.3%	1.4%	1.8%	1.9%	2.4%
HEL & 2nd Mtg	1.4%	0.7%	0.6%	1.1%	1.2%	1.9%	1.3%	1.5%
Commercial loans	0.1%	0.3%	0.1%	0.2%	0.3%	0.1%	0.2%	0.1%
Share drafts	69.4%	32.6%	51.6%	57.4%	63.9%	71.6%	69.5%	71.0%
Certificates	5.8%	5.4%	4.3%	4.8%	5.0%	4.7%	5.2%	6.2%
IRAs	4.5%	2.3%	2.9%	3.2%	2.9%	3.4%	3.9%	5.0%
Money market shares	6.0%	7.0%	2.5%	3.4%	4.4%	4.1%	5.1%	6.6%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	Mar 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	9.8%	0.1%	0.0%	1.0%	3.2%	3.5%	4.6%	12.3%
Other unsecured loans	7.5%	3.2%	2.7%	4.4%	5.1%	5.0%	12.3%	9.2%
New automobile	12.1%	7.1%	9.4%	11.5%	13.7%	13.0%	14.4%	12.2%
Used automobile	10.0%	5.3%	6.2%	7.9%	8.8%	10.1%	8.3%	12.0%
First mortgage	10.2%	2.0%	4.9%	4.8%	7.7%	7.5%	11.0%	11.2%
HEL & 2nd Mtg	5.7%	-2.4%	1.1%	3.8%	3.1%	9.1%	8.1%	6.1%
Commercial loans*	-5.4%	-13.4%	-17.0%	-11.6%	-10.1%	-8.9%	1.9%	-5.1%
Share drafts	8.7%	6.0%	6.7%	6.8%	7.2%	7.9%	8.2%	10.7%
Certificates	6.6%	-4.4%	-3.6%	-2.3%	-0.1%	3.3%	5.2%	9.5%
IRAs	-1.0%	-6.1%	-4.3%	-4.1%	-3.3%	-1.8%	-1.5%	0.5%
Money market shares	2.8%	-2.3%	-1.2%	-0.6%	0.0%	1.1%	2.6%	3.8%
Regular shares	6.8%	1.2%	3.3%	4.0%	5.0%	6.2%	6.6%	8.9%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.8%	4.1%	4.0%	3.9%	4.2%	4.3%	6.7%
Other unsecured loans/total loans	4.1%	15.9%	8.5%	6.7%	5.1%	4.4%	4.0%	3.5%
New automobile/total loans	13.8%	20.2%	14.4%	13.3%	12.1%	12.7%	13.6%	14.0%
Used automobile/total loans	21.1%	35.3%	29.9%	28.7%	26.5%	26.0%	23.8%	18.6%
First mortgage/total loans	40.9%	11.1%	25.4%	29.5%	34.5%	35.7%	38.8%	44.0%
HEL & 2nd Mtg/total loans	8.4%	5.7%	9.6%	9.5%	9.5%	9.9%	8.7%	8.0%
Commercial loans/total loans	6.8%	0.8%	1.9%	3.9%	5.9%	7.4%	8.3%	6.9%
Share drafts/total savings	15.1%	10.2%	15.5%	18.0%	18.9%	19.5%	19.8%	12.9%
Certificates/total savings	17.9%	10.9%	12.3%	13.8%	15.4%	16.3%	16.9%	19.2%
IRAs/total savings	6.4%	3.2%	5.6%	6.1%	6.3%	6.0%	5.9%	6.7%
Money market shares/total savings	21.9%	4.0%	9.4%	12.4%	15.7%	17.8%	20.4%	25.0%
Regular shares/total savings	37.0%	69.6%	55.3%	48.0%	41.7%	38.3%	35.4%	34.5%
Percent of CUs Offering								
Credit cards	61.2%	25.7%	75.3%	84.9%	87.6%	92.3%	93.2%	93.9%
Other unsecured loans	99.3%	98.3%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.4%	99.8%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.8%	92.3%	99.8%	99.9%	99.7%	99.7%	100.0%	99.7%
First mortgage	67.9%	29.0%	83.3%	95.3%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.9%	33.7%	85.1%	94.6%	98.0%	99.7%	100.0%	100.0%
Commercial loans	33.8%	5.0%	23.8%	42.6%	67.5%	77.8%	84.1%	90.2%
Share drafts	79.8%	51.5%	96.5%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	81.0%	57.5%	92.7%	97.1%	98.6%	99.4%	99.2%	98.7%
IRAs	68.3%	32.0%	82.9%	92.1%	97.8%	98.6%	99.6%	99.3%
Money market shares	50.9%	13.3%	54.0%	74.3%	87.9%	90.9%	93.2%	94.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	13.0%	13.5%	13.8%	15.1%	15.2%	16.8%	21.1%
Other unsecured loans	11.6%	17.0%	13.4%	12.2%	11.3%	11.0%	11.1%	11.4%
New automobile	5.9%	3.6%	3.8%	4.9%	4.2%	4.5%	5.6%	6.8%
Used automobile	14.7%	11.3%	13.2%	15.3%	15.3%	15.4%	15.8%	14.4%
First mortgage	2.4%	1.3%	2.0%	2.3%	2.6%	2.4%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.0%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	56.9%	33.2%	42.5%	48.1%	52.7%	54.8%	58.4%	60.4%
Certificates	7.6%	4.8%	5.2%	5.7%	6.4%	6.3%	6.8%	8.7%
IRAs	4.3%	2.4%	2.9%	3.3%	3.7%	3.7%	3.8%	4.7%
Money market shares	6.9%	3.8%	3.6%	3.9%	4.6%	5.3%	5.9%	8.1%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Florida CU Profile - Quarterly Trends

	U.S.	Florida Credit Unions				
Demographic Information	Mar 18	Mar 18	Dec 17	Sep 17	Jun 17	Mar 17
Number CUs	5,643	134	134	135	138	139
Growth Rates (Quarterly % Change)						
Total loans	1.6	1.8	2.8	2.4	3.1	2.4
Credit cards	-1.4	-1.7	4.3	3.2	0.9	-1.6
Other unsecured loans	-2.2	-3.5	4.1	6.0	3.9	-2.5
New automobile	1.9	2.8	5.4	3.9	4.6	3.6
Used automobile	2.7	2.7	2.8	2.0	4.1	4.1
First mortgage	2.2	2.3	1.5	3.9	2.2	1.9
HEL & 2nd Mtg	-0.4	-0.3	0.3	-8.7	1.4	0.2
Commercial loans*	3.1	3.2	2.9	-10.3	5.6	4.9
Total savings	3.9	4.3	0.8	0.5	0.5	5.3
Share drafts	7.3	8.3	1.0	-0.4	-1.6	10.1
Certificates	1.7	0.9	2.3	0.7	1.2	0.6
IRAs	-0.2	-1.0	-1.1	0.0	0.1	-0.3
Money market shares	1.7	1.0	0.3	0.3	0.8	2.9
Regular shares	5.6	6.4	0.9	0.7	0.9	7.9
Total memberships	1.4	1.5	0.1	1.4	1.0	1.4
Earnings (Basis Points)						
Yield on total assets	363	338	339	335	325	322
Dividend/interest cost of assets	60	46	45	45	44	44
Fee & other income	142	177	172	164	169	164
Operating expense	308	328	332	329	332	327
Loss Provisions	48	45	50	46	40	42
Net Income (ROA)	90	96	83	80	78	73
% CUs with positive ROA	83	90	92	88	85	86
Capital Adequacy (%)						
Net worth/assets	10.9	10.6	10.7	10.6	10.5	10.4
% CUs with NW > 7% of assets	97.3	99.3	99.3	98.5	99.3	98.6
Asset Quality (%)						
Loan delinquency rate - Total loans	0.66	0.49	0.67	0.64	0.57	0.53
Total Consumer	0.87	0.43	0.54	0.60	0.49	0.47
Credit Cards	1.24	0.68	0.73	0.82	0.68	0.67
All Other Consumer	0.82	0.40	0.52	0.58	0.47	0.44
Total Mortgages	0.44	0.58	0.85	0.71	0.67	0.61
First Mortgages	0.43	0.57	0.85	0.70	0.67	0.61
All Other Mortgages	0.47	0.63	0.87	0.73	0.68	0.62
Total Commercial Loans	1.53	0.63	0.78	0.71	0.68	0.80
Commercial Ag Loans	1.64	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.53	0.64	0.78	0.71	0.68	0.81
Net chargeoffs/average loans	0.60	0.63	0.67	0.62	0.56	0.65
Total Consumer	1.17	1.05	1.12	1.02	0.98	1.10
Credit Cards	2.86	1.89	2.20	1.94	1.90	2.17
All Other Consumer	0.95	0.95	0.98	0.90	0.86	0.95
Total Mortgages	0.02	0.00	0.00	0.04	-0.03	0.03
First Mortgages	0.02	0.02	0.01	0.06	-0.01	0.04
All Other Mortgages	0.01	-0.09	-0.07	-0.03	-0.15	-0.02
Total Commercial Loans	0.41	0.66	0.37	0.09	0.07	-1.35
Commercial Ag Loans	-0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.43	0.66	0.37	0.09	0.07	-1.35
Asset/Liability Management						
Loans/savings	80.7	78.1	80.0	78.4	76.9	74.9

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Florida Credit Union Profile

First Quarter 2018

Bank Comparisons

	FL Credit Unions				FL Banks			
	Mar 18	2017	2016	3 Yr Avg	Mar 18	2017	2016	3 Yr Avg
Demographic Information								
Number of Institutions	134	134	141	136	127	132	149	136
Assets per Institution (\$ mil)	485	468	417	457	1,508	1,484	1,236	1,410
Total assets (\$ mil)	65,021	62,723	58,734	62,159	191,573	195,915	184,203	190,564
Total loans (\$ mil)	43,462	42,671	38,524	41,552	141,135	145,542	136,849	141,175
Total surplus funds (\$ mil)	18,534	17,052	17,352	17,646	39,983	40,093	37,849	39,308
Total savings (\$ mil)	55,570	53,264	49,956	52,930	150,572	152,451	143,602	148,875
Avg number of branches (1)	7	7	7	7	9	9	8	9
12 Month Growth Rates (%)								
Total assets	6.1	6.8	8.7	7.2	15.4	14.1	12.1	13.9
Total loans	10.4	10.8	11.7	11.0	15.9	14.1	13.6	14.6
Real estate loans	7.0	6.4	5.4	6.3	16.1	14.9	13.8	14.9
Commercial loans*	0.5	2.0	14.4	5.6	12.5	8.7	7.5	9.6
Total consumer	14.3	15.2	16.9	15.4	17.1	17.0	22.1	18.7
Consumer credit card	6.5	6.5	4.3	5.8	-2.0	-0.8	46.7	14.6
Other consumer	15.4	16.5	19.1	17.0	18.7	18.7	20.3	19.2
Total surplus funds	-2.9	-1.7	2.3	-0.8	11.1	13.8	9.1	11.4
Total savings	5.9	6.6	8.1	6.9	15.5	14.1	12.4	14.0
YTD Earnings Annualized (BP)								
Yield on Total Assets	338	330	323	330	385	350	362	366
Dividend/Interest cost of assets	46	45	45	45	71	53	50	58
Net Interest Margin	291	286	279	285	314	297	312	308
Fee and other income (2)	177	167	172	172	71	69	65	68
Operating expense	328	330	344	334	270	251	281	268
Loss provisions	45	45	37	42	7	15	12	11
Net income	96	79	70	82	108	99	84	97
Capital Adequacy (%)								
Net worth/assets	10.6	10.8	10.7	10.7	10.5	10.3	9.9	10.2
Asset Quality (%)								
Delinquencies/loans (3)	0.49	0.67	0.74	0.63	3.40	3.18	3.54	3.37
Real estate loans	0.58	0.85	0.89	0.78	4.61	4.28	4.67	4.52
Consumer loans	0.63	0.78	0.90	0.77	0.72	0.78	1.05	0.85
Total consumer	0.41	0.52	0.60	0.51	0.23	0.24	0.31	0.26
Consumer credit card	0.68	0.73	0.79	0.73	1.22	1.08	0.84	1.05
Other consumer	0.37	0.49	0.58	0.48	0.16	0.17	0.26	0.20
Net chargeoffs/avg loans	0.63	0.62	0.64	0.63	0.06	0.11	0.06	0.08
Real estate loans	0.00	0.01	0.13	0.05	0.00	0.00	0.00	0.00
Commercial loans	0.65	0.09	0.55	0.43	0.22	0.59	0.19	0.34
Total consumer	1.09	1.14	1.08	1.11	0.40	0.37	0.36	0.38
Consumer credit card	1.89	2.00	1.86	1.92	2.97	2.45	2.41	2.61
Other consumer	0.98	1.02	0.96	0.99	0.21	0.19	0.19	0.20
Asset Liability Management (%)								
Loans/savings	78.2	80.1	77.1	78.5	93.7	95.5	95.3	94.8
Loans/assets	66.8	68.0	65.6	66.8	73.1	73.7	73.6	73.4
Core deposits/total deposits	57.3	55.9	54.4	55.9	21.9	21.9	22.8	22.2
Productivity								
Employees per million assets	0.23	0.23	0.25	0.24	0.11	0.11	0.12	0.11

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

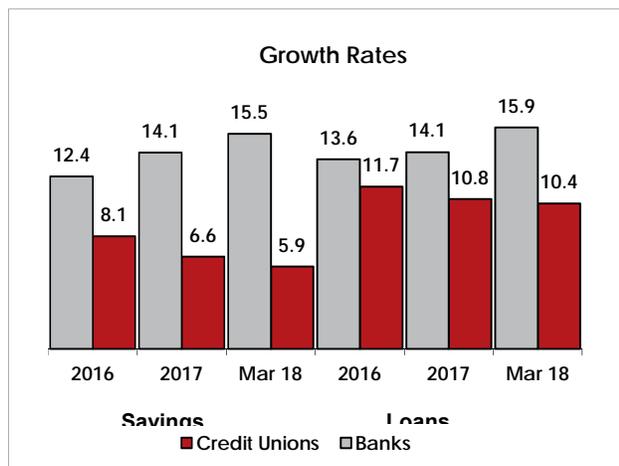
Source: FDIC, NCUA and CUNA E&S

Florida Credit Union Profile

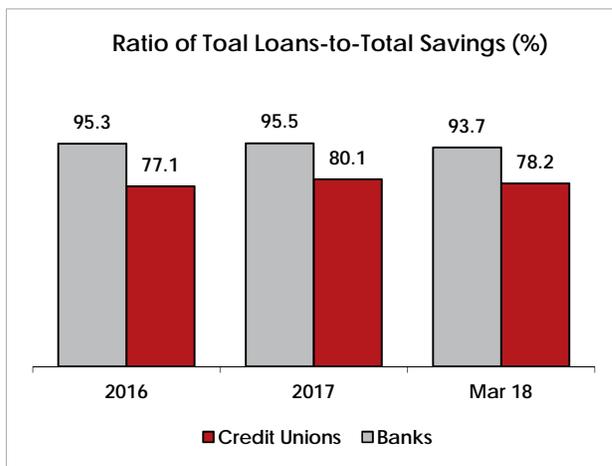
First Quarter 2018

Credit Union and Bank Comparisons

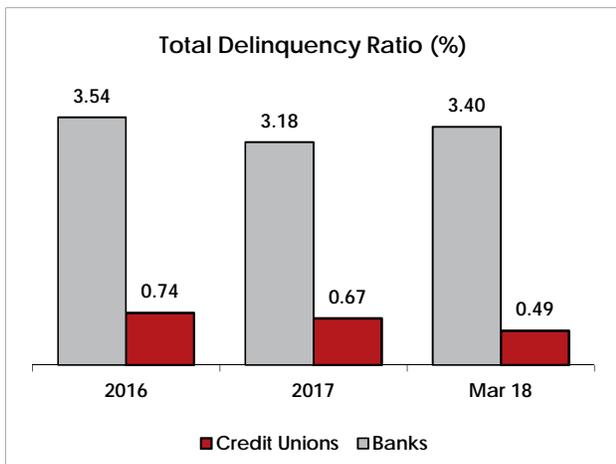
Loan and Savings Growth Trends



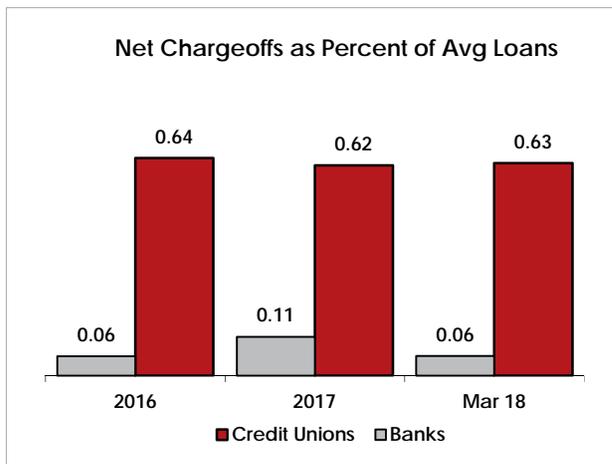
Liquidity Risk Trends



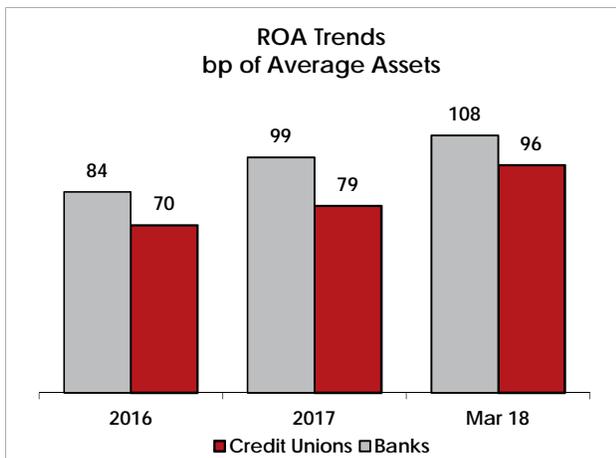
Credit Risk Trends



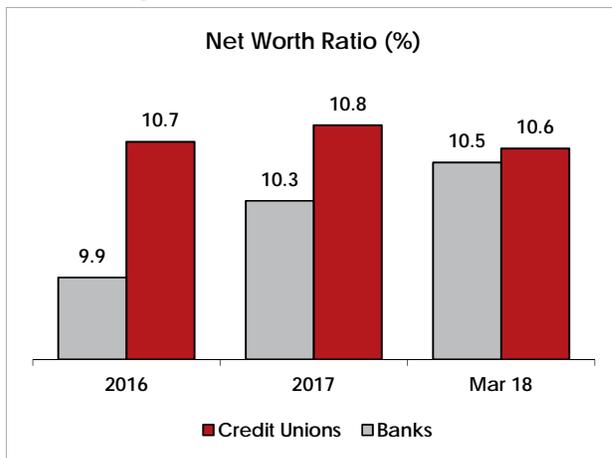
Credit Risk Trends



Earnings Trends



Solvency Trends



Florida Credit Union Profile

First Quarter 2018

Florida Credit Union Financial Summary

Data as of March 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			
Suncoast CU	FL	0	\$9,115,015,630	763,709	65	8.2%	17.2%	7.7%	8.6%	0.37%	0.52%	1.16%	83.2%	24.1%
VyStar Credit Union	FL	0	\$7,572,995,255	605,085	63	11.4%	12.7%	9.2%	8.8%	0.27%	0.42%	1.20%	91.3%	28.0%
Space Coast CU	FL	0	\$4,191,611,361	398,450	64	4.7%	9.9%	8.0%	13.4%	0.51%	0.68%	1.20%	93.2%	13.6%
MIDFLORIDA CU	FL	1	\$3,184,431,631	293,454	47	9.7%	7.3%	8.2%	10.2%	0.41%	0.49%	1.08%	87.1%	22.5%
Grow Financial FCU	FL	0	\$2,499,455,947	196,546	27	5.1%	7.8%	-0.2%	9.6%	0.48%	0.85%	0.46%	91.6%	16.0%
Fairwinds CU	FL	0	\$2,243,501,515	184,230	33	3.5%	13.5%	2.9%	10.8%	0.28%	0.13%	1.62%	78.7%	36.2%
GTE Financial	FL	0	\$2,080,841,080	262,538	22	9.5%	11.5%	3.6%	8.2%	1.46%	0.72%	0.31%	90.1%	22.0%
Eglin FCU	FL	0	\$1,912,938,556	117,911	9	4.3%	3.8%	1.7%	11.3%	0.41%	0.45%	0.95%	43.0%	15.2%
CFE FCU	FL	0	\$1,852,402,501	156,277	22	5.2%	20.9%	3.8%	10.7%	0.20%	0.88%	1.09%	63.6%	22.8%
Campus USA CU	FL	0	\$1,742,794,807	106,428	18	9.6%	17.4%	8.9%	12.0%	0.27%	0.41%	1.14%	95.9%	28.4%
Community First CU	FL	0	\$1,593,957,474	128,024	18	8.0%	4.9%	5.0%	12.7%	0.81%	0.28%	1.14%	74.6%	27.7%
Achieva CU	FL	0	\$1,555,140,765	153,612	23	2.0%	0.8%	3.2%	11.7%	0.66%	0.84%	0.97%	86.7%	20.1%
Pen Air FCU	FL	0	\$1,413,774,612	99,719	19	1.7%	5.2%	1.4%	13.2%	0.45%	0.84%	1.17%	67.9%	13.6%
Tyndall FCU	FL	0	\$1,304,438,402	115,275	14	1.9%	2.1%	2.5%	10.7%	0.34%	0.57%	0.90%	59.7%	12.4%
South Florida Educational FCU	FL	1	\$1,135,743,257	82,037	7	4.8%	7.1%	6.4%	18.3%	0.37%	0.55%	0.79%	25.8%	4.2%
IBM Southeast ECU	FL	0	\$1,101,565,023	80,689	18	12.5%	20.9%	7.3%	11.3%	0.52%	0.39%	0.93%	87.2%	19.1%
Florida CU	FL	0	\$1,039,445,564	94,931	11	13.7%	14.1%	12.2%	9.9%	0.29%	0.85%	1.48%	96.0%	18.4%
Publix EFCU	FL	0	\$974,886,817	99,929	9	7.4%	0.6%	-25.6%	12.9%	0.47%	0.52%	1.15%	47.9%	8.7%
First Florida Credit Union	FL	0	\$890,454,732	53,090	14	4.5%	17.1%	0.0%	14.9%	0.41%	0.52%	0.81%	82.0%	19.9%
Launch FCU	FL	0	\$781,534,477	64,107	13	-8.3%	15.0%	0.0%	12.1%	0.26%	0.63%	0.85%	56.6%	18.5%
Dade County FCU	FL	0	\$774,524,121	95,027	12	6.2%	15.2%	2.8%	11.6%	0.41%	0.70%	0.88%	67.3%	7.5%
Tropical Financial CU	FL	1	\$722,420,200	61,470	16	5.4%	8.8%	13.8%	10.4%	0.31%	0.26%	0.44%	80.4%	25.2%
Community Credit Union of Florida	FL	0	\$680,014,456	43,907	7	11.9%	13.6%	4.4%	12.0%	0.15%	0.44%	1.95%	95.4%	24.9%
Power Financial CU	FL	0	\$677,071,863	32,834	5	3.8%	6.7%	-1.8%	11.2%	0.12%	0.28%	0.55%	83.3%	45.6%
Gulf Winds FCU	FL	1	\$673,340,445	60,578	12	1.9%	2.3%	1.6%	11.6%	0.52%	0.54%	0.96%	68.2%	19.6%
USF FCU	FL	1	\$660,471,851	58,660	9	12.5%	8.2%	3.5%	9.9%	0.67%	0.91%	0.63%	86.1%	24.2%
McCoy FCU	FL	0	\$589,957,605	64,988	14	4.3%	11.9%	3.3%	8.8%	0.42%	1.46%	0.59%	63.4%	13.8%
First Commerce CU	FL	0	\$584,082,885	49,854	13	7.0%	3.3%	7.5%	11.6%	1.62%	0.66%	0.72%	90.9%	16.3%
Insight CU	FL	0	\$575,275,221	55,322	17	-0.7%	-4.7%	-3.2%	8.8%	1.28%	4.93%	-1.08%	65.4%	12.9%
121 Financial CU	FL	0	\$564,801,486	49,120	11	-1.5%	0.4%	-1.4%	8.8%	0.96%	0.81%	0.32%	93.0%	21.8%
Envision CU	FL	1	\$551,704,467	52,343	12	14.6%	14.2%	12.1%	8.8%	0.51%	0.49%	0.60%	77.3%	21.1%
We Florida Financial	FL	0	\$527,977,233	50,254	9	-1.9%	3.5%	-7.1%	10.0%	1.80%	1.50%	0.24%	77.0%	13.3%
BrightStar CU	FL	0	\$485,822,902	56,730	7	6.8%	16.9%	4.5%	10.6%	0.28%	1.10%	0.53%	72.8%	10.9%
Floridacentral CU	FL	0	\$466,685,599	54,459	12	2.5%	1.1%	0.8%	9.3%	0.36%	0.68%	0.76%	80.4%	9.7%
SunState Federal Credit Union	FL	0	\$436,656,991	34,171	10	9.6%	9.9%	5.7%	10.8%	0.34%	0.59%	0.90%	85.4%	26.8%
Jax FCU	FL	0	\$396,501,923	35,575	8	2.7%	5.0%	2.4%	10.6%	0.34%	0.37%	0.80%	83.3%	17.5%
Velocity Community CU	FL	0	\$348,523,810	21,505	4	4.4%	10.2%	-1.5%	11.9%	0.20%	0.26%	0.88%	52.9%	15.9%
Railroad and Industrial FCU	FL	0	\$341,932,256	36,451	9	4.4%	41.2%	6.2%	11.8%	0.83%	0.56%	1.08%	43.8%	0.6%
Tampa Bay FCU	FL	0	\$278,821,237	29,948	5	-3.9%	6.6%	0.3%	10.9%	0.36%	0.73%	0.64%	88.2%	28.6%
Orlando FCU	FL	0	\$238,618,076	25,060	7	4.9%	1.6%	-2.4%	8.9%	0.27%	1.45%	0.30%	62.1%	16.3%
Florida State University Credit Union	FL	0	\$220,540,028	24,567	8	10.0%	10.8%	4.1%	8.9%	1.03%	1.02%	0.37%	91.5%	16.2%
San Antonio Citizens FCU	FL	0	\$214,591,416	15,653	4	6.4%	18.1%	6.4%	9.0%	0.02%	0.21%	0.91%	56.5%	19.5%
University CU	FL	0	\$207,932,071	16,592	5	0.7%	10.9%	-6.3%	8.9%	0.55%	0.84%	0.50%	37.3%	10.3%
JetStream FCU	FL	0	\$200,890,833	20,301	8	5.0%	-0.1%	-6.3%	12.7%	1.35%	1.27%	1.13%	84.8%	15.7%
Innovations FCU	FL	0	\$196,124,284	19,513	6	3.2%	16.8%	3.4%	8.7%	0.51%	0.40%	0.45%	85.4%	32.5%
MembersFirst CU of Florida	FL	0	\$191,221,480	16,908	5	3.5%	3.2%	-0.2%	13.6%	0.80%	0.53%	0.67%	54.0%	6.9%
Panhandle Educators FCU	FL	0	\$185,651,291	13,156	6	7.9%	7.4%	1.9%	13.1%	0.34%	0.59%	1.34%	63.5%	6.7%
Gold Coast FCU	FL	0	\$182,390,694	21,197	4	6.7%	5.2%	1.8%	10.2%	0.06%	0.43%	0.90%	51.8%	3.3%
Guardians CU	FL	0	\$164,949,657	29,573	5	10.2%	6.8%	2.4%	12.2%	0.57%	0.78%	2.23%	63.6%	5.6%
Harvesters FCU	FL	0	\$160,804,330	18,294	9	4.9%	23.6%	4.4%	8.4%	0.26%	0.30%	0.49%	95.6%	30.0%
Central CU of Florida	FL	0	\$155,906,341	15,821	5	0.0%	16.6%	5.4%	11.4%	0.81%	0.49%	0.18%	72.1%	19.2%
Keys Federal Credit Union	FL	0	\$151,171,086	13,854	4	10.2%	13.8%	10.7%	8.5%	0.46%	2.15%	0.45%	82.4%	16.6%
Alive CU	FL	0	\$136,231,264	14,997	10	1.8%	11.0%	-1.5%	14.2%	0.34%	0.23%	0.61%	65.6%	4.3%
Coastline FCU	FL	0	\$129,445,415	10,737	2	-2.9%	-5.5%	-4.3%	9.4%	0.49%	0.26%	0.45%	63.6%	4.3%
Miami Postal Service CU	FL	0	\$126,926,760	15,069	3	-2.0%	-4.5%	-2.5%	11.2%	0.61%	2.74%	-0.37%	46.0%	0.3%
JM Associates FCU	FL	0	\$126,233,737	8,019	6	4.8%	15.2%	2.7%	13.8%	0.51%	0.77%	1.08%	45.6%	5.1%
Santa Rosa County FCU	FL	0	\$124,661,732	11,841	5	1.7%	9.5%	2.0%	11.9%	0.52%	0.13%	0.75%	53.6%	6.5%

Florida Credit Union Profile

First Quarter 2018

Florida Credit Union Financial Summary

Data as of March 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Pinellas FCU	FL	0	\$121,425,309	11,975	4	0.7%	7.9%	-5.4%	14.0%	0.61%	0.55%	0.48%	57.6%	0.1%
Community South Credit Union	FL	0	\$119,168,796	10,511	3	4.9%	-0.9%	1.6%	13.6%	1.33%	2.31%	1.11%	84.7%	7.2%
First Coast Community CU	FL	0	\$118,301,059	12,440	3	3.0%	-2.3%	-1.0%	11.3%	0.36%	0.15%	0.31%	39.4%	4.6%
First Choice CU	FL	0	\$111,889,890	10,562	2	3.2%	4.5%	-0.6%	9.3%	0.75%	-0.01%	0.63%	45.8%	17.0%
Miami Firefighters FCU	FL	0	\$103,247,695	4,247	1	8.0%	12.5%	0.9%	9.1%	0.01%	0.08%	0.93%	66.1%	19.9%
Buckeye Community FCU	FL	0	\$97,211,844	10,241	2	3.8%	19.9%	4.1%	10.5%	0.51%	0.37%	0.37%	89.5%	10.6%
Florida West Coast CU	FL	0	\$95,079,392	10,015	5	2.3%	13.3%	1.4%	10.4%	0.71%	0.13%	0.97%	54.6%	0.0%
Priority One CU	FL	0	\$93,720,204	9,807	2	4.6%	22.1%	0.9%	9.6%	0.35%	0.53%	0.95%	75.2%	13.7%
PowerNet CU	FL	0	\$90,634,697	3,943	2	8.4%	-3.0%	-0.2%	8.4%	0.17%	0.00%	0.55%	49.3%	5.1%
Sun CU	FL	0	\$88,389,874	6,649	3	3.9%	-4.5%	0.3%	9.9%	0.78%	0.39%	0.53%	38.4%	4.9%
Tampa Postal FCU	FL	0	\$85,690,724	7,831	4	4.0%	-1.5%	-3.5%	12.9%	0.38%	0.58%	-0.05%	40.4%	7.6%
Bay Credit Union	FL	0	\$84,760,553	9,719	4	0.2%	-7.1%	-2.1%	9.6%	0.34%	0.79%	0.12%	68.3%	12.8%
Okaloosa County Teachers FCU	FL	0	\$84,684,835	8,802	4	4.2%	7.8%	0.8%	9.7%	1.15%	0.90%	0.50%	50.4%	3.1%
Country Federal Credit Union	FL	0	\$80,442,878	6,345	2	8.9%	0.1%	5.2%	8.7%	0.22%	0.50%	1.31%	77.3%	17.1%
MAGNIFY Credit Union	FL	0	\$79,960,848	6,001	4	0.9%	13.3%	-5.5%	12.2%	1.24%	0.40%	0.42%	70.3%	20.2%
Connect CU	FL	0	\$77,878,743	5,871	4	0.6%	5.9%	-2.9%	11.0%	0.42%	1.13%	0.65%	66.5%	6.6%
City and Police FCU	FL	0	\$74,920,896	6,135	5	5.1%	10.8%	1.0%	9.1%	0.79%	0.33%	0.71%	56.3%	1.5%
Broward HealthCare FCU	FL	0	\$74,359,259	9,169	6	2.8%	5.7%	-1.1%	10.2%	0.39%	0.40%	0.59%	42.2%	3.6%
TIMH FCU	FL	0	\$68,593,373	8,121	3	6.4%	5.2%	3.9%	10.0%	0.27%	1.74%	0.12%	65.8%	9.4%
My Pensacola FCU	FL	0	\$67,579,867	4,961	1	0.4%	3.8%	-2.4%	17.9%	0.75%	0.31%	0.97%	43.2%	9.4%
Memorial Employees FCU	FL	0	\$66,812,790	8,936	7	5.4%	16.9%	1.1%	10.5%	0.15%	0.67%	0.67%	37.9%	0.2%
Baptist Health South Florida FCU	FL	0	\$65,120,036	12,008	4	9.9%	11.4%	5.2%	12.4%	0.42%	1.86%	0.14%	75.6%	1.9%
Priority CU	FL	0	\$64,975,573	14,381	6	-6.0%	-19.1%	0.9%	6.6%	0.92%	3.60%	0.15%	76.1%	7.5%
Tallahassee-Leon FCU	FL	0	\$55,112,464	6,024	3	6.4%	9.9%	3.9%	9.7%	0.41%	1.06%	2.99%	62.8%	3.2%
St Josephs Hospital FCU	FL	0	\$53,919,668	5,965	7	-2.0%	7.6%	-1.0%	12.3%	0.22%	1.37%	0.77%	47.9%	0.0%
Florida Dept of Trans CU	FL	0	\$50,837,841	3,332	2	2.4%	21.7%	0.8%	17.2%	0.59%	0.37%	0.06%	43.7%	5.5%
Alliance Credit Union	FL	0	\$50,528,056	5,877	2	3.1%	0.3%	2.4%	7.0%	2.05%	0.90%	0.80%	71.6%	8.2%
Florida Hospital CU	FL	0	\$49,800,414	9,821	3	2.3%	35.4%	-4.0%	11.1%	0.26%	1.28%	0.83%	67.8%	8.1%
United Police FCU	FL	0	\$48,623,032	4,672	2	-7.6%	-36.1%	0.5%	17.4%	0.27%	0.48%	0.21%	40.4%	7.5%
Emerald Coast FCU	FL	0	\$47,048,597	5,176	3	-0.7%	4.7%	2.6%	7.9%	1.74%	0.57%	0.64%	58.9%	9.3%
Manatee Community FCU	FL	0	\$46,018,515	4,309	1	-1.1%	-12.3%	-5.1%	15.3%	1.24%	3.31%	-0.08%	59.7%	0.0%
GPCE Credit Union	FL	0	\$45,249,943	3,472	4	0.2%	-1.9%	-1.5%	8.5%	0.05%	0.12%	0.09%	47.5%	3.4%
Jacksonville Postal and Professional CU	FL	0	\$43,431,174	3,231	3	-3.6%	0.3%	-7.2%	19.4%	0.65%	0.37%	0.16%	47.0%	17.3%
Calhoun Liberty ECU	FL	0	\$42,743,095	5,243	2	6.5%	15.7%	3.7%	11.9%	0.35%	0.45%	1.27%	74.4%	9.2%
Flag CU	FL	0	\$39,753,882	5,554	1	0.3%	7.5%	1.5%	9.6%	0.64%	0.53%	0.52%	67.6%	7.6%
Everglades FCU	FL	0	\$38,273,762	4,371	1	2.0%	-3.9%	2.2%	12.5%	1.22%	0.93%	0.04%	59.6%	14.0%
ECU Credit Union	FL	0	\$36,705,702	3,685	3	-7.4%	9.0%	0.8%	14.2%	1.38%	0.79%	0.45%	67.9%	5.8%
Jacksonville Firemens CU	FL	0	\$36,595,895	2,669	2	3.1%	0.6%	-10.5%	8.7%	0.48%	-0.28%	0.32%	42.0%	15.1%
Miami FCU	FL	0	\$35,005,674	2,831	4	4.0%	0.8%	-0.5%	14.1%	0.59%	0.28%	0.83%	63.3%	22.3%
Coral Community FCU	FL	0	\$32,682,950	4,561	1	2.4%	2.3%	-2.0%	9.4%	0.26%	0.19%	0.58%	50.9%	1.5%
South Florida FCU	FL	0	\$32,474,363	4,039	2	-7.6%	-9.4%	1.7%	9.1%	0.52%	0.25%	0.61%	80.2%	22.1%
Ocala Community CU	FL	0	\$31,216,519	2,767	1	1.6%	12.9%	-0.1%	12.1%	0.71%	0.36%	0.64%	61.9%	9.5%
Gulf States CU	FL	0	\$31,175,022	3,618	1	4.2%	6.2%	-4.7%	14.5%	0.49%	0.02%	0.63%	51.2%	10.0%
Sarasota Municipal ECU	FL	0	\$31,077,859	2,380	1	2.1%	-7.7%	2.5%	11.5%	0.36%	0.10%	1.08%	39.5%	0.0%
Florida Rural Electric CU	FL	0	\$30,842,432	3,725	2	4.1%	4.7%	-0.9%	18.9%	0.26%	-0.11%	0.25%	67.1%	2.4%
Jackson County Teachers CU	FL	0	\$27,971,983	3,385	1	2.3%	-0.8%	6.3%	25.2%	1.31%	1.43%	0.64%	66.8%	0.0%
Monroe County Teachers FCU	FL	0	\$27,878,970	2,185	1	-2.7%	0.5%	0.0%	9.5%	0.70%	1.33%	-0.01%	86.2%	19.1%
Florida State EFCU	FL	0	\$25,728,416	3,052	2	-4.3%	0.7%	-10.0%	7.2%	2.33%	0.02%	0.09%	44.9%	2.9%
My Healthcare FCU	FL	0	\$25,524,090	4,438	2	-2.4%	7.1%	-0.6%	17.0%	0.62%	0.88%	0.57%	66.1%	3.6%
Compass Financial FCU	FL	0	\$23,823,508	2,660	1	-11.2%	-9.2%	-5.4%	15.2%	0.49%	2.40%	-1.35%	81.9%	2.2%
ECCO CU	FL	0	\$23,504,054	1,058	1	1.4%	4.6%	0.4%	17.5%	0.00%	0.00%	0.71%	62.2%	36.1%
City County ECU	FL	0	\$23,313,424	2,524	1	9.7%	9.9%	-3.8%	12.7%	0.46%	0.25%	0.80%	81.0%	0.0%
Walton County Teachers FCU	FL	0	\$22,719,250	3,299	1	4.8%	1.3%	1.4%	7.5%	1.85%	0.55%	0.51%	42.0%	1.6%
Florida A and M University FCU	FL	0	\$21,136,135	3,828	1	3.5%	-5.0%	3.6%	9.1%	3.22%	1.36%	0.23%	67.1%	16.9%
Coast 2 Coast	FL	0	\$21,110,623	1,922	1	4.9%	-0.3%	-2.6%	11.1%	0.04%	0.34%	0.46%	68.7%	14.1%
Pompano Beach City ECU	FL	0	\$20,885,859	1,915	1	8.0%	7.6%	-0.4%	22.3%	0.04%	0.00%	1.34%	96.4%	0.0%

Florida Credit Union Profile

First Quarter 2018

Florida Credit Union Financial Summary

Data as of March 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets	
Suwannee River FCU	FL	0	\$19,372,701	2,681	2	6.6%	1.1%	0.0%	10.9%	1.48%	0.06%	0.06%	47.9%	15.7%	
Financial Educators FCU	FL	0	\$18,089,661	2,093	1	1.5%	0.5%	-1.9%	13.8%	0.19%	0.76%	1.25%	64.8%	7.4%	
Metro North FCU	FL	1	\$17,850,878	1,711	1	3.0%	4.9%	8.2%	17.8%	0.66%	-0.01%	0.32%	60.6%	24.8%	
Southernmost FCU	FL	0	\$15,803,381	1,907	1	9.0%	5.0%	-0.7%	18.2%	0.07%	0.03%	-0.09%	63.7%	0.0%	
Farmers FCU	FL	0	\$14,815,147	1,300	1	8.1%	9.4%	-0.4%	12.9%	0.17%	0.06%	0.46%	37.2%	12.4%	
South Atlantic FCU	FL	0	\$14,743,107	2,672	1	2.5%	-0.8%	2.9%	9.6%	1.02%	-0.04%	0.14%	42.8%	0.0%	
Hialeah Municipal EFCU	FL	0	\$11,704,921	1,620	1	3.8%	-11.4%	-2.6%	32.3%	0.01%	0.34%	0.28%	48.5%	0.0%	
Jefferson Co Teachers CU	FL	0	\$9,986,290	1,057	1	4.4%	8.6%	-0.1%	13.5%	1.39%	0.95%	0.61%	53.7%	0.0%	
Florida Customs FCU	FL	0	\$9,817,426	1,129	1	-0.6%	-10.8%	0.4%	17.6%	1.17%	0.70%	0.66%	39.1%	0.0%	
First Coast FCU	FL	0	\$8,987,206	1,716	1	5.4%	-4.5%	-0.8%	14.4%	0.07%	0.23%	0.66%	68.1%	0.0%	
Pensacola L & N FCU	FL	0	\$8,018,822	1,178	1	-2.2%	-6.3%	-5.8%	17.7%	1.67%	2.58%	-1.84%	76.7%	0.1%	
Container Mutual CU	FL	0	\$7,596,534	823	1	1.7%	-8.7%	-1.6%	35.2%	0.18%	0.00%	-0.03%	74.2%	6.9%	
Local 606 Electrical Workers FCU	FL	0	\$7,251,523	402	1	-11.2%	0.6%	-4.1%	17.5%	0.08%	-0.06%	0.00%	35.0%	18.7%	
Shaw Ross ECU	FL	0	\$6,971,394	853	1	-3.5%	-3.3%	-3.6%	11.4%	1.81%	0.00%	0.35%	6.7%	0.0%	
Madison Education Assn CU	FL	0	\$5,530,126	824	1	6.7%	-1.9%	1.6%	15.8%	3.48%	0.00%	0.08%	51.5%	0.0%	
FRSA CU	FL	0	\$4,901,428	878	1	-2.0%	-16.2%	-5.4%	11.1%	0.65%	0.00%	0.16%	80.8%	0.0%	
Tallahassee FCU	FL	0	\$4,712,725	544	1	-2.5%	67.0%	-7.8%	15.5%	0.10%	0.94%	-1.23%	50.9%	17.1%	
Electricians Local 349 CU	FL	0	\$4,375,062	758	1	4.0%	-10.8%	-1.2%	17.7%	0.79%	0.00%	-0.04%	31.9%	0.5%	
Town of Palm Beach FCU	FL	0	\$2,885,169	373	1	4.0%	-6.4%	-2.9%	10.1%	2.13%	1.92%	0.13%	47.0%	0.0%	
Sunland CU	FL	0	\$1,950,506	766	1	-15.5%	-28.3%	-20.5%	29.8%	7.76%	3.64%	-0.30%	83.1%	0.0%	
Lee County Mosquito Control CU	FL	0	\$380,717	110	1	-6.1%	-40.5%	-13.4%	42.0%	0.00%	0.00%	0.17%	15.2%	0.0%	
Medians			\$87,040,299	9,444	4	3.8%	5.2%	0.8%	11.3%	0.48%	0.52%	0.60%	65.5%	9.5%	
By Asset Size															
			Number of Insts.												
\$5 million and less			6	651	1	-1.7%	-5.8%	-8.8%	16.1%	1.63%	0.94%	-0.28%	56.3%	4.3%	
\$5 to \$10 million			8	955	1	-0.1%	-3.6%	-1.6%	17.8%	1.08%	0.78%	0.10%	50.5%	2.9%	
\$10 to \$20 million			7	1,907	1	4.8%	1.7%	0.7%	15.8%	0.55%	0.19%	0.36%	52.7%	9.5%	
\$20 to \$50 million			29	3,472	1	0.1%	1.0%	-1.1%	13.0%	0.75%	0.70%	0.45%	61.0%	9.0%	
\$50 to \$100 million			22	7,240	4	3.4%	5.6%	0.8%	10.6%	0.59%	0.84%	0.63%	59.7%	7.2%	
\$100 to \$250 million			23	15,069	5	4.4%	8.3%	0.7%	10.8%	0.58%	0.82%	0.69%	64.8%	12.4%	
\$250 million+			39	64,988	13	6.7%	11.0%	4.5%	10.6%	0.48%	0.61%	0.99%	80.0%	21.3%	

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.