

Florida Credit Union Profile

First Quarter 2019

CUNA Economics & Statistics



Overview by Year

| | U.S. CUs | Florida CUs |
|--------------------------------------|-----------|-------------|
| Demographic Information | | |
| | Mar 19 | Mar 19 |
| Number of CUs | 5,448 | 132 |
| Assets per CU (\$ mil) | 279.7 | 531.4 |
| Median assets (\$ mil) | 34.9 | 92.5 |
| Total assets (\$ mil) | 1,523,874 | 70,141 |
| Total loans (\$ mil) | 1,063,602 | 47,755 |
| Total surplus funds (\$ mil) | 395,052 | 19,096 |
| Total savings (\$ mil) | 1,288,326 | 59,688 |
| Total memberships (thousands) | 118,654 | 5,908 |
| Growth Rates (%) | | |
| Total assets | 6.3 | 7.9 |
| Total loans | 7.8 | 9.9 |
| Total surplus funds | 1.4 | 3.0 |
| Total savings | 5.8 | 7.4 |
| Total memberships | 4.0 | 4.3 |
| % CUs with increasing assets | 63.4 | 68.9 |
| Earnings - Basis Pts. | | |
| Yield on total assets | 394 | 375 |
| Dividend/interest cost of assets | 82 | 68 |
| Net interest margin | 312 | 307 |
| Fee & other income | 138 | 161 |
| Operating expense | 313 | 328 |
| Loss Provisions | 43 | 42 |
| Net Income (ROA) with Stab Exp | 95 | 98 |
| Net Income (ROA) without Stab Exp | 95 | 98 |
| % CUs with positive ROA | 86.2 | 88.6 |
| Capital Adequacy (%) | | |
| Net worth/assets | 11.1 | 10.7 |
| % CUs with NW > 7% of assets | 98.1 | 97.7 |
| Asset Quality | | |
| Delinquencies (60+ day \$)/loans (%) | 0.58 | 0.39 |
| Net chargeoffs/average loans (%) | 0.57 | 0.60 |
| Total borrower-bankruptcies | 222,268 | 9,164 |
| Bankruptcies per CU | 40.8 | 69.4 |
| Bankruptcies per 1000 members | 1.9 | 1.6 |
| Asset/Liability Management | | |
| Loans/savings | 82.6 | 80.0 |
| Loans/assets | 69.8 | 68.1 |
| Net Long-term assets/assets | 33.2 | 27.3 |
| Liquid assets/assets | 13.7 | 16.9 |
| Core deposits/shares & borrowings | 50.5 | 56.1 |
| Productivity | | |
| Members/potential members (%) | 3 | 2 |
| Borrowers/members (%) | 58 | 57 |
| Members/FTE | 387 | 382 |
| Average shares/member (\$) | 10,858 | 10,102 |
| Average loan balance (\$) | 15,461 | 14,101 |
| Employees per million in assets | 0.20 | 0.22 |
| Structure (%) | | |
| Fed CUs w/ single-sponsor | 11.7 | 5.3 |
| Fed CUs w/ community charter | 16.7 | 17.4 |
| Other Fed CUs | 33.0 | 27.3 |
| CUs state chartered | 38.5 | 50.0 |

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 | | | | | |
|--------------------------------------|-----------|--------|-----------------------|--------|--------|--------|--------|--------|
| Demographic Information | Mar 19 | Mar 19 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
| Number of CUs | 5,448 | 132 | 132 | 134 | 141 | 150 | 156 | 158 |
| Assets per CU (\$ mil) | 279.7 | 531.4 | 507.5 | 468.1 | 416.6 | 360.1 | 319.1 | 299.1 |
| Median assets (\$ mil) | 34.9 | 92.5 | 89.1 | 83.7 | 78.4 | 68.2 | 62.0 | 56.9 |
| Total assets (\$ mil) | 1,523,874 | 70,141 | 66,984 | 62,723 | 58,734 | 54,019 | 49,783 | 47,256 |
| Total loans (\$ mil) | 1,063,602 | 47,755 | 47,144 | 42,671 | 38,524 | 34,501 | 31,207 | 28,283 |
| Total surplus funds (\$ mil) | 395,052 | 19,096 | 16,674 | 17,052 | 17,352 | 16,956 | 16,198 | 16,849 |
| Total savings (\$ mil) | 1,288,326 | 59,688 | 56,410 | 53,264 | 49,956 | 46,219 | 42,632 | 40,734 |
| Total memberships (thousands) | 118,654 | 5,908 | 5,840 | 5,581 | 5,395 | 5,215 | 4,965 | 4,716 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 6.3 | 7.9 | 6.8 | 6.8 | 8.7 | 8.5 | 5.3 | 3.8 |
| Total loans | 7.8 | 9.9 | 10.5 | 10.8 | 11.7 | 10.6 | 10.3 | 7.2 |
| Total surplus funds | 1.4 | 3.0 | -2.2 | -1.7 | 2.3 | 4.7 | -3.9 | -2.4 |
| Total savings | 5.8 | 7.4 | 5.9 | 6.6 | 8.1 | 8.4 | 4.7 | 3.5 |
| Total memberships | 4.0 | 4.3 | 4.6 | 3.4 | 3.4 | 5.0 | 5.3 | 2.6 |
| % CUs with increasing assets | 63.4 | 68.9 | 69.7 | 80.6 | 87.2 | 82.0 | 76.3 | 70.3 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 394 | 375 | 355 | 330 | 323 | 327 | 333 | 337 |
| Dividend/interest cost of assets | 82 | 68 | 53 | 45 | 45 | 45 | 45 | 48 |
| Net interest margin | 312 | 307 | 302 | 286 | 279 | 282 | 288 | 289 |
| Fee & other income | 138 | 161 | 169 | 167 | 172 | 175 | 182 | 186 |
| Operating expense | 313 | 328 | 332 | 330 | 344 | 351 | 354 | 358 |
| Loss Provisions | 43 | 42 | 46 | 45 | 37 | 32 | 28 | 36 |
| Net Income (ROA) with Stab Exp | 95 | 98 | 93 | 79 | 70 | 73 | 88 | 80 |
| Net Income (ROA) without Stab Exp | 95 | 98 | 93 | 79 | 70 | 73 | 88 | 86 |
| % CUs with positive ROA | 86.2 | 88.6 | 89.4 | 91.8 | 85.8 | 80.7 | 84.0 | 81.6 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 11.1 | 10.7 | 11.0 | 10.8 | 10.7 | 10.9 | 11.0 | 10.7 |
| % CUs with NW > 7% of assets | 98.1 | 97.7 | 97.7 | 99.3 | 97.9 | 96.7 | 98.1 | 99.4 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.58 | 0.39 | 0.57 | 0.67 | 0.74 | 0.91 | 1.21 | 1.62 |
| Net chargeoffs/average loans (%) | 0.57 | 0.60 | 0.60 | 0.62 | 0.64 | 0.65 | 0.75 | 1.06 |
| Total borrower-bankruptcies | 222,268 | 9,164 | 8,048 | 7,130 | 6,695 | 7,434 | 8,621 | 10,086 |
| Bankruptcies per CU | 40.8 | 69.4 | 61.0 | 53.2 | 47.5 | 49.6 | 55.3 | 63.8 |
| Bankruptcies per 1000 members | 1.9 | 1.6 | 1.4 | 1.3 | 1.2 | 1.4 | 1.7 | 2.1 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 82.6 | 80.0 | 83.6 | 80.1 | 77.1 | 74.6 | 73.2 | 69.4 |
| Loans/assets | 69.8 | 68.1 | 70.4 | 68.0 | 65.6 | 63.9 | 62.7 | 59.9 |
| Net Long-term assets/assets | 33.2 | 27.3 | 28.2 | 28.0 | 28.1 | 29.7 | 32.7 | 35.9 |
| Liquid assets/assets | 13.7 | 16.9 | 13.8 | 14.3 | 14.8 | 15.6 | 14.4 | 15.0 |
| Core deposits/shares & borrowings | 50.5 | 56.1 | 55.8 | 55.8 | 54.3 | 53.4 | 51.3 | 49.1 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| Borrowers/members (%) | 58 | 57 | 58 | 58 | 55 | 53 | 53 | 50 |
| Members/FTE | 387 | 382 | 380 | 380 | 375 | 371 | 367 | 361 |
| Average shares/member (\$) | 10,858 | 10,102 | 9,660 | 9,544 | 9,260 | 8,862 | 8,587 | 8,637 |
| Average loan balance (\$) | 15,461 | 14,101 | 13,849 | 13,166 | 12,931 | 12,409 | 11,939 | 11,995 |
| Employees per million in assets | 0.20 | 0.22 | 0.23 | 0.23 | 0.25 | 0.26 | 0.27 | 0.28 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 11.7 | 5.3 | 5.3 | 5.2 | 5.7 | 6.7 | 6.4 | 7.0 |
| Fed CUs w/ community charter | 16.7 | 17.4 | 18.2 | 19.4 | 19.1 | 18.0 | 19.2 | 19.6 |
| Other Fed CUs | 33.0 | 27.3 | 26.5 | 26.9 | 27.7 | 28.7 | 28.8 | 27.8 |
| CUs state chartered | 38.5 | 50.0 | 50.0 | 48.5 | 47.5 | 46.7 | 45.5 | 45.6 |

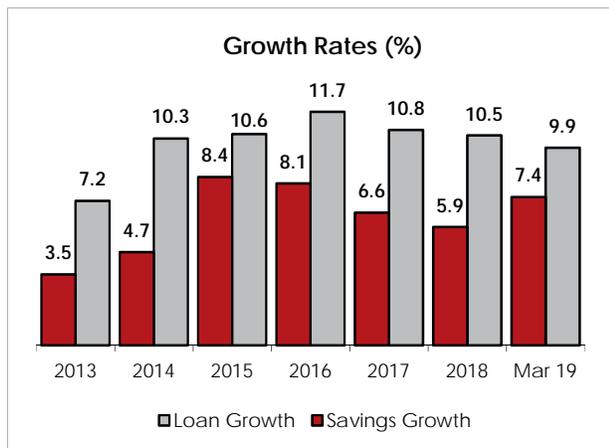
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

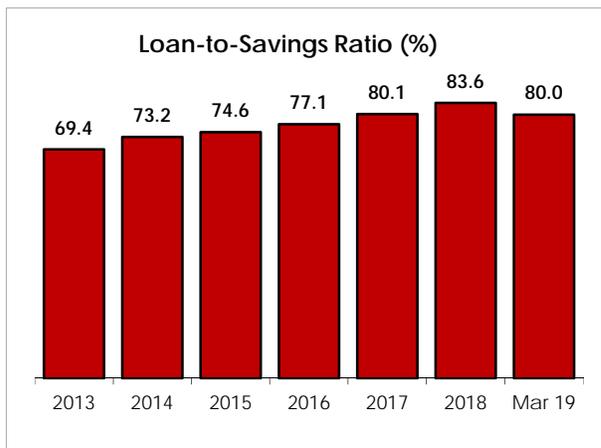
Florida Credit Union Profile

First Quarter 2019

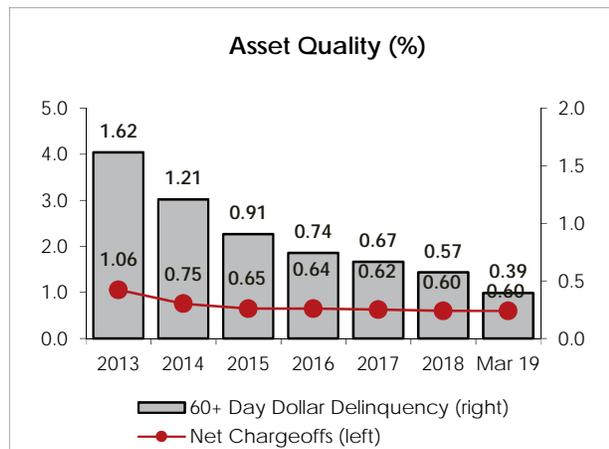
Loan and Savings Growth Trends



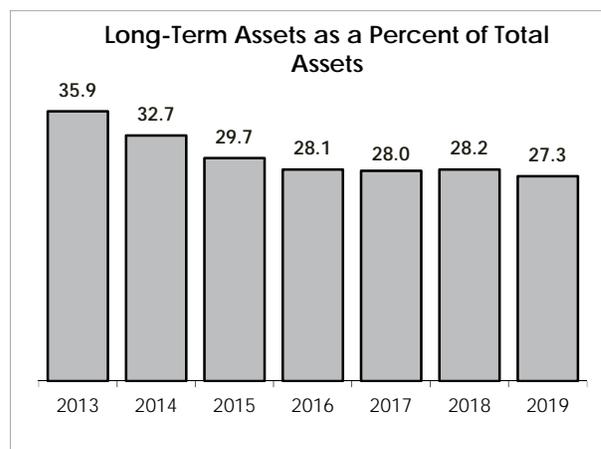
Liquidity Trends



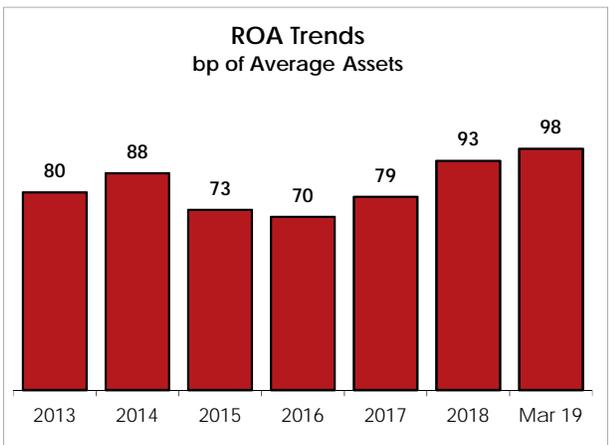
Credit Risk Trends



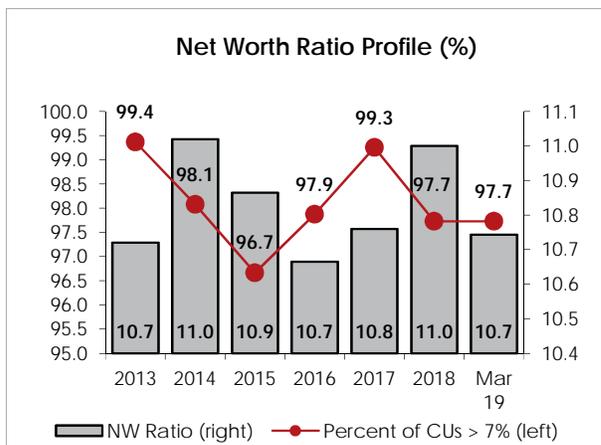
Interest Rate Risk Trends



Earnings Trends



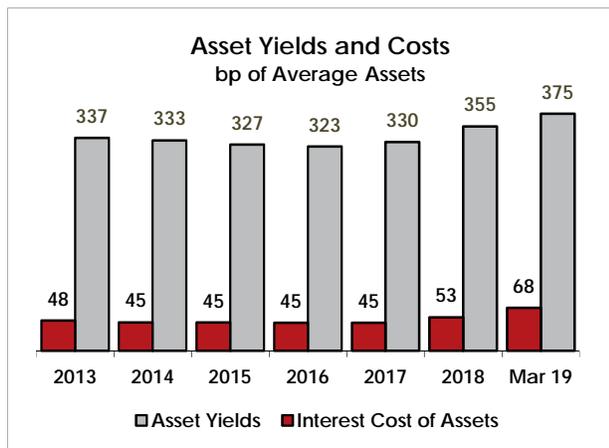
Solvency Trends



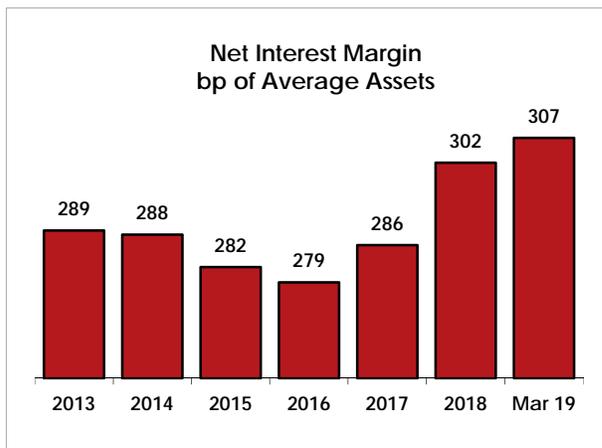
Florida Credit Union Profile

First Quarter 2019

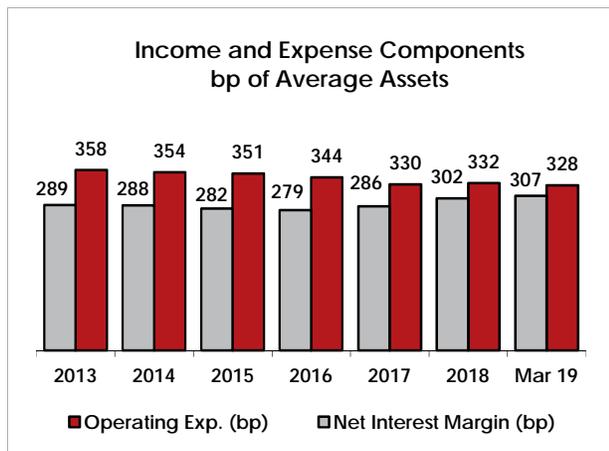
Asset Yields and Funding Costs



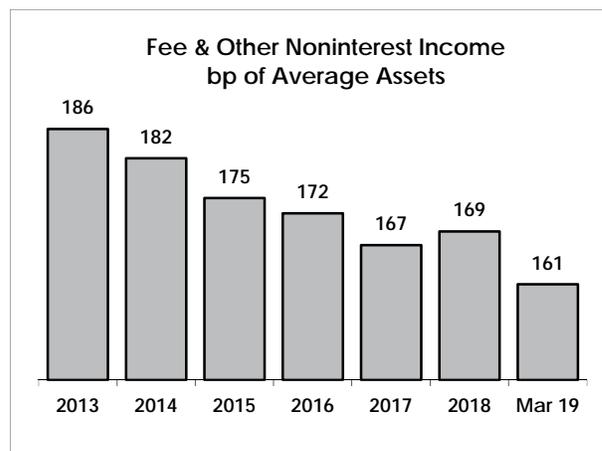
Interest Margins



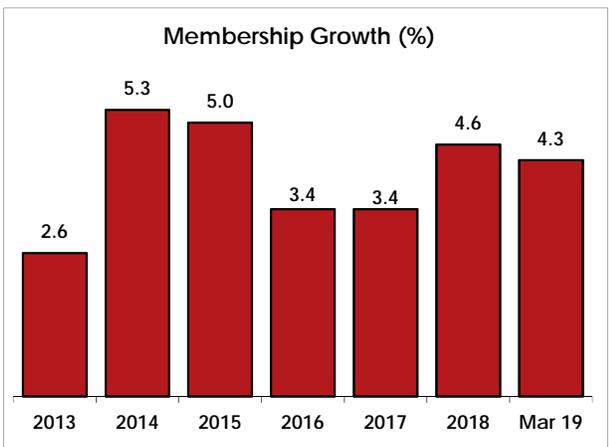
Interest Margins & Overhead



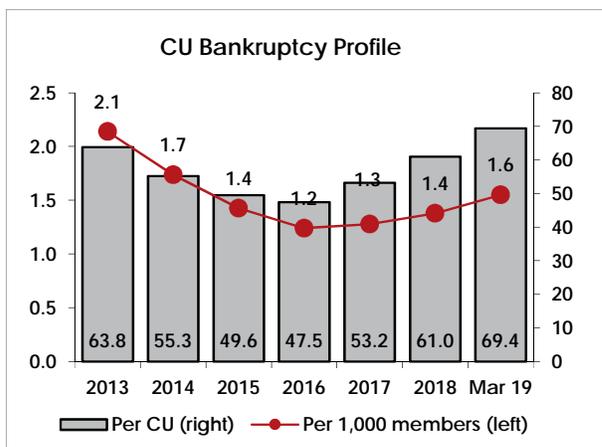
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

| | FL | Florida Credit Union Asset Groups - 2019 | | | | | | |
|---------------------------------------|--------|--|-----------|------------|-------------|-------------|------------|-----------|
| | Mar 19 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Demographic Information | | | | | | | | |
| Number of CUs | 132 | 18 | 28 | 22 | 23 | 7 | 16 | 18 |
| Assets per CU (\$ mil) | 531.4 | 9.3 | 31.3 | 73.4 | 157.5 | 347.7 | 665.1 | 2,821.2 |
| Median assets (\$ mil) | 92.5 | 8.7 | 30.3 | 73.8 | 137.9 | 353.5 | 659.0 | 1,914.9 |
| Total assets (\$ mil) | 70,141 | 168 | 877 | 1,614 | 3,623 | 2,434 | 10,642 | 50,782 |
| Total loans (\$ mil) | 47,755 | 71 | 457 | 853 | 2,126 | 1,536 | 7,323 | 35,388 |
| Total surplus funds (\$ mil) | 19,096 | 95 | 384 | 692 | 1,294 | 768 | 2,697 | 13,166 |
| Total savings (\$ mil) | 59,688 | 138 | 748 | 1,418 | 3,192 | 2,121 | 9,114 | 42,956 |
| Total memberships (thousands) | 5,908 | 20 | 92 | 168 | 354 | 196 | 918 | 4,159 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 7.9 | 1.1 | -1.8 | 3.6 | 3.9 | 11.4 | 4.3 | 9.2 |
| Total loans | 9.9 | 0.4 | 1.4 | 5.9 | 7.0 | 11.5 | 8.9 | 10.5 |
| Total surplus funds | 3.0 | 2.3 | -5.3 | 0.9 | -0.8 | 11.9 | -5.9 | 5.4 |
| Total savings | 7.4 | 0.7 | -2.4 | 2.9 | 3.6 | 10.7 | 4.3 | 8.6 |
| Total memberships | 4.3 | -2.4 | 0.1 | 0.5 | 1.8 | 3.0 | 1.7 | 5.6 |
| % CUs with increasing assets | 68.9 | 55.6 | 35.7 | 72.7 | 73.9 | 100.0 | 81.3 | 100.0 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 375 | 373 | 394 | 391 | 386 | 383 | 388 | 370 |
| Dividend/interest cost of assets | 68 | 40 | 34 | 39 | 36 | 47 | 50 | 77 |
| Net interest margin | 307 | 333 | 361 | 352 | 350 | 337 | 338 | 293 |
| Fee & other income | 161 | 60 | 143 | 161 | 184 | 151 | 180 | 156 |
| Operating expense | 328 | 370 | 450 | 411 | 407 | 387 | 398 | 300 |
| Loss Provisions | 42 | 15 | 31 | 26 | 42 | 25 | 40 | 44 |
| Net Income (ROA) with Stab Exp | 98 | 8 | 24 | 75 | 84 | 75 | 80 | 106 |
| Net Income (ROA) without Stab Exp | 98 | 8 | 24 | 75 | 84 | 75 | 80 | 106 |
| % CUs with positive ROA | 88.6 | 66.7 | 75.0 | 95.5 | 100.0 | 100.0 | 93.8 | 100.0 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.7 | 16.8 | 14.0 | 10.7 | 10.9 | 10.8 | 10.9 | 10.6 |
| % CUs with NW > 7% of assets | 97.7 | 100.0 | 96.4 | 90.9 | 100.0 | 100.0 | 100.0 | 100.0 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.39 | 1.49 | 0.70 | 0.57 | 0.50 | 0.34 | 0.39 | 0.38 |
| Net chargeoffs/average loans (%) | 0.60 | 0.21 | 0.93 | 0.47 | 0.79 | 0.39 | 0.71 | 0.57 |
| Total borrower-bankruptcies | 9,164 | 24 | 136 | 232 | 432 | 148 | 2,008 | 6,184 |
| Bankruptcies per CU | 69.4 | 1.3 | 4.9 | 10.5 | 18.8 | 21.1 | 125.5 | 343.6 |
| Bankruptcies per 1000 members | 1.6 | 1.2 | 1.5 | 1.4 | 1.2 | 0.8 | 2.2 | 1.5 |
| Asset/Liability Management (%) | | | | | | | | |
| Loans/savings | 80.0 | 51.3 | 61.1 | 60.2 | 66.6 | 72.4 | 80.3 | 82.4 |
| Loans/assets | 68.1 | 42.1 | 52.1 | 52.9 | 58.7 | 63.1 | 68.8 | 69.7 |
| Net Long-term assets/assets | 27.3 | 12.9 | 18.7 | 20.3 | 23.5 | 29.2 | 31.8 | 26.9 |
| Liquid assets/assets | 16.9 | 32.7 | 25.4 | 22.4 | 20.5 | 19.7 | 14.1 | 16.7 |
| Core deposits/shares & borrowings | 56.1 | 73.9 | 73.2 | 67.2 | 68.7 | 60.2 | 66.8 | 51.9 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 2 | 1 | 1 | 2 | 1 | 6 | 1 | 4 |
| Borrowers/members (%) | 57 | 42 | 56 | 54 | 52 | 58 | 55 | 58 |
| Members/FTE | 382 | 397 | 324 | 333 | 309 | 316 | 324 | 415 |
| Average shares/member (\$) | 10,102 | 6,817 | 8,115 | 8,441 | 9,009 | 10,823 | 9,927 | 10,327 |
| Average loan balance (\$) | 14,101 | 8,289 | 8,909 | 9,338 | 11,542 | 13,434 | 14,459 | 14,560 |
| Employees per million in assets | 0.22 | 0.30 | 0.32 | 0.31 | 0.32 | 0.25 | 0.27 | 0.20 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 5.3 | 16.7 | 3.6 | 9.1 | 4.3 | 0.0 | 0.0 | 0.0 |
| Fed CUs w/ community charter | 17.4 | 5.6 | 14.3 | 13.6 | 30.4 | 57.1 | 18.8 | 5.6 |
| Other Fed CUs | 27.3 | 38.9 | 28.6 | 27.3 | 17.4 | 42.9 | 6.3 | 38.9 |
| CUs state chartered | 50.0 | 38.9 | 53.6 | 50.0 | 47.8 | 0.0 | 75.0 | 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.

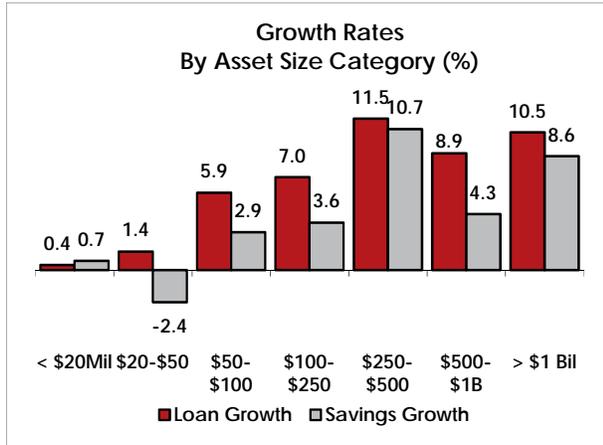
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

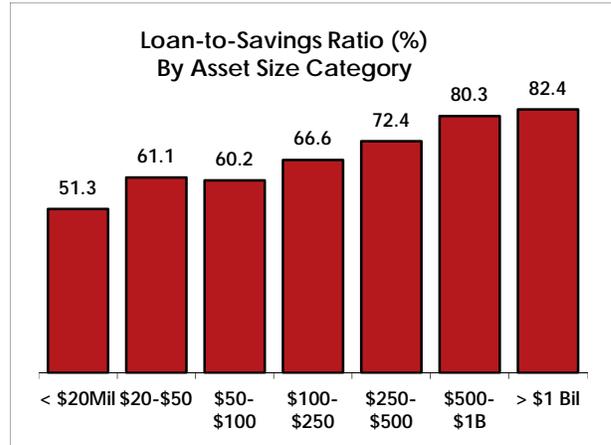
First Quarter 2019

Results By Asset Size

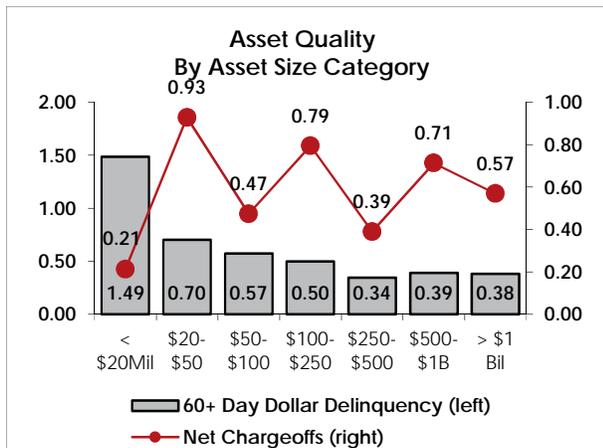
Loan and Savings growth



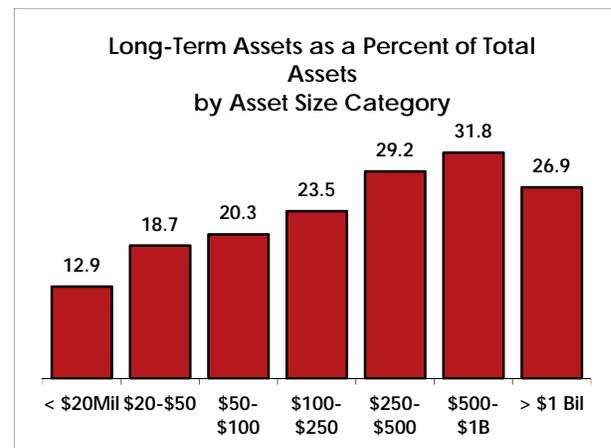
Liquidity Risk Exposure



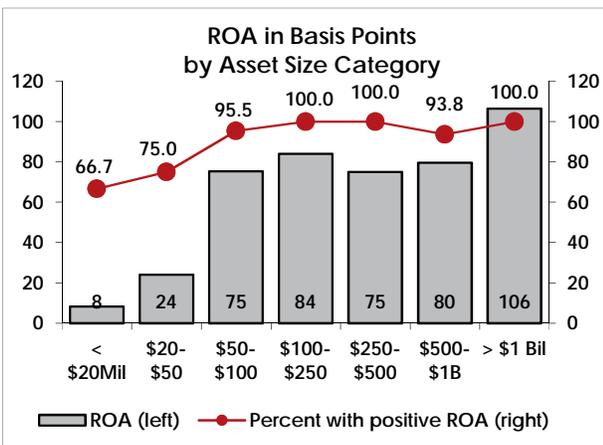
Credit Risk Exposure



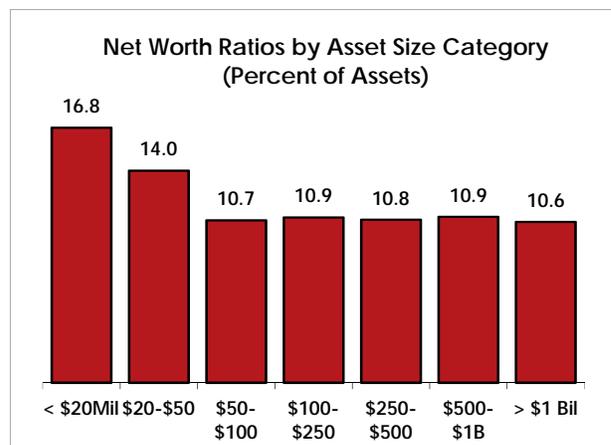
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

| | U.S. | All U.S. Credit Unions Asset Groups - 2019 | | | | | | |
|--|-----------|--|-----------|------------|-------------|-------------|------------|-----------|
| Demographic Information | Mar 19 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Number of CUs | 5,448 | 2,088 | 1,026 | 702 | 705 | 348 | 261 | 318 |
| Assets per CU (\$ mil) | 279.7 | 7.5 | 32.5 | 71.9 | 158.7 | 351.4 | 704.1 | 3,164.3 |
| Median assets (\$ mil) | 34.9 | 6.4 | 31.4 | 71.0 | 150.5 | 341.2 | 679.3 | 1,761.8 |
| Total assets (\$ mil) | 1,523,874 | 15,759 | 33,386 | 50,509 | 111,908 | 122,272 | 183,781 | 1,006,260 |
| Total loans (\$ mil) | 1,063,602 | 7,923 | 17,743 | 28,815 | 72,126 | 83,639 | 129,585 | 723,772 |
| Total surplus funds (\$ mil) | 395,052 | 7,493 | 14,453 | 19,407 | 33,956 | 32,321 | 44,829 | 242,593 |
| Total savings (\$ mil) | 1,288,326 | 13,379 | 28,986 | 44,059 | 97,611 | 105,765 | 156,598 | 841,927 |
| Total memberships (thousands) | 118,654 | 2,441 | 3,791 | 5,289 | 10,585 | 10,872 | 14,895 | 70,782 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 6.3 | -0.2 | 1.0 | 2.2 | 3.6 | 5.0 | 6.0 | 8.2 |
| Total loans | 7.8 | 5.2 | 5.3 | 5.7 | 7.1 | 7.6 | 8.6 | 8.8 |
| Total surplus funds | 1.4 | -5.4 | -4.0 | -2.9 | -3.7 | -1.9 | -1.4 | 5.1 |
| Total savings | 5.8 | -0.8 | 0.4 | 1.6 | 2.9 | 4.2 | 5.2 | 7.8 |
| Total memberships | 4.0 | -1.0 | -0.2 | 0.2 | 1.8 | 2.3 | 3.4 | 6.5 |
| <i>% CUs with increasing assets</i> | 63.4 | 46.0 | 58.0 | 69.5 | 79.9 | 87.6 | 90.8 | 96.9 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 394 | 390 | 376 | 377 | 387 | 393 | 393 | 396 |
| Dividend/interest cost of assets | 82 | 40 | 40 | 45 | 55 | 62 | 67 | 94 |
| Net interest margin | 312 | 350 | 336 | 332 | 333 | 332 | 326 | 302 |
| Fee & other income | 138 | 80 | 108 | 122 | 138 | 145 | 147 | 139 |
| Operating expense | 313 | 367 | 366 | 371 | 377 | 371 | 357 | 284 |
| Loss Provisions | 43 | 26 | 22 | 26 | 29 | 34 | 34 | 49 |
| Net Income (ROA) with Stab Exp | 95 | 37 | 56 | 57 | 64 | 72 | 82 | 108 |
| Net Income (ROA) without Stab Exp | 95 | 37 | 56 | 57 | 64 | 72 | 82 | 108 |
| <i>% CUs with positive ROA</i> | 86.2 | 75.1 | 88.5 | 91.7 | 94.5 | 97.7 | 97.7 | 99.4 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 11.1 | 14.6 | 12.6 | 11.8 | 11.3 | 11.1 | 11.1 | 11.0 |
| <i>% CUs with NW > 7% of assets</i> | 98.1 | 97.1 | 97.9 | 98.4 | 98.9 | 99.1 | 100.0 | 100.0 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.58 | 1.29 | 0.86 | 0.76 | 0.64 | 0.60 | 0.56 | 0.55 |
| Net chargeoffs/average loans (%) | 0.57 | 0.56 | 0.47 | 0.46 | 0.50 | 0.50 | 0.49 | 0.60 |
| Total borrower-bankruptcies | 222,268 | 5,156 | 7,148 | 9,248 | 20,580 | 21,812 | 38,648 | 119,676 |
| Bankruptcies per CU | 40.8 | 2.5 | 7.0 | 13.2 | 29.2 | 62.7 | 148.1 | 376.3 |
| Bankruptcies per 1000 members | 1.9 | 2.1 | 1.9 | 1.7 | 1.9 | 2.0 | 2.6 | 1.7 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 82.6 | 59.2 | 61.2 | 65.4 | 73.9 | 79.1 | 82.8 | 86.0 |
| Loans/assets | 69.8 | 50.3 | 53.1 | 57.0 | 64.5 | 68.4 | 70.5 | 71.9 |
| Net Long-term assets/assets | 33.2 | 11.9 | 20.2 | 24.2 | 28.4 | 31.6 | 35.1 | 34.8 |
| Liquid assets/assets | 13.7 | 28.5 | 23.5 | 20.7 | 16.7 | 14.3 | 13.1 | 12.5 |
| Core deposits/shares & borrowings | 50.5 | 79.9 | 71.5 | 66.6 | 60.9 | 57.4 | 54.4 | 45.7 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 3 |
| Borrowers/members (%) | 58 | 42 | 54 | 53 | 55 | 55 | 56 | 60 |
| Members/FTE | 387 | 395 | 399 | 371 | 340 | 342 | 344 | 414 |
| Average shares/member (\$) | 10,858 | 5,481 | 7,647 | 8,331 | 9,222 | 9,728 | 10,514 | 11,895 |
| Average loan balance (\$) | 15,461 | 7,661 | 8,714 | 10,305 | 12,399 | 14,097 | 15,416 | 16,922 |
| Employees per million in assets | 0.20 | 0.39 | 0.28 | 0.28 | 0.28 | 0.26 | 0.24 | 0.17 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 11.7 | 23.6 | 7.9 | 3.6 | 2.4 | 2.0 | 3.1 | 2.2 |
| Fed CUs w/ community charter | 16.7 | 8.6 | 20.9 | 23.4 | 28.4 | 23.0 | 15.3 | 10.7 |
| Other Fed CUs | 33.0 | 36.6 | 34.7 | 32.8 | 27.5 | 25.0 | 24.5 | 32.1 |
| CUs state chartered | 38.5 | 31.1 | 36.5 | 40.3 | 41.7 | 50.0 | 57.1 | 55.0 |

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 19 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
| Credit cards | 7.7% | 6.1% | 4.7% | 6.5% | 4.3% | 1.8% | 3.1% | 2.4% |
| Other unsecured loans | 8.5% | 7.1% | 5.3% | 11.2% | 7.1% | 6.0% | 7.9% | 8.7% |
| New automobile | 8.5% | 14.4% | 16.0% | 18.4% | 20.6% | 18.9% | 33.8% | 19.5% |
| Used automobile | 7.3% | 10.5% | 11.0% | 13.2% | 19.4% | 17.7% | 16.8% | 15.6% |
| First mortgage | 7.9% | 8.2% | 9.2% | 9.5% | 6.4% | 6.7% | 2.8% | 5.9% |
| HEL & 2nd Mtg | 8.1% | 9.4% | 8.5% | -7.4% | 1.0% | 2.3% | 1.1% | -8.1% |
| Commercial loans* | 11.7% | 15.3% | 16.6% | 2.0% | 14.4% | 18.5% | 14.6% | 12.1% |
| Share drafts | 4.8% | 6.2% | 6.0% | 8.3% | 16.6% | 15.1% | 8.9% | 4.1% |
| Certificates | 18.0% | 23.8% | 12.4% | 4.8% | 3.5% | 1.7% | -1.5% | -5.2% |
| IRAs | 1.6% | 2.1% | -1.0% | -1.5% | 4.3% | 1.0% | -1.6% | -0.6% |
| Money market shares | 0.2% | -0.7% | -0.9% | 4.0% | 8.0% | 6.1% | 2.0% | 3.4% |
| Regular shares | 4.0% | 4.9% | 6.1% | 10.0% | 7.5% | 11.9% | 9.4% | 9.8% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 6.2% | 6.3% | 6.7% | 6.9% | 7.4% | 8.1% | 8.6% |
| Other unsecured loans/total loans | 4.1% | 3.1% | 3.2% | 3.4% | 3.4% | 3.5% | 3.7% | 3.8% |
| New automobile/total loans | 13.9% | 21.7% | 21.7% | 20.6% | 19.3% | 17.9% | 16.6% | 13.7% |
| Used automobile/total loans | 21.0% | 25.0% | 24.8% | 24.7% | 24.2% | 22.6% | 21.2% | 20.1% |
| First mortgage/total loans | 41.0% | 33.3% | 33.3% | 33.7% | 34.1% | 35.8% | 37.1% | 39.8% |
| HEL & 2nd Mtg/total loans | 8.4% | 6.2% | 6.2% | 6.4% | 7.6% | 8.4% | 9.1% | 9.9% |
| Commercial loans/total loans | 7.0% | 5.6% | 5.6% | 5.3% | 5.7% | 5.6% | 5.2% | 5.0% |
| Share drafts/total savings | 14.9% | 16.8% | 16.3% | 16.3% | 16.1% | 14.9% | 14.0% | 13.5% |
| Certificates/total savings | 19.9% | 17.2% | 16.4% | 15.5% | 15.7% | 16.4% | 17.5% | 18.6% |
| IRAs/total savings | 6.2% | 6.6% | 6.8% | 7.3% | 7.9% | 8.2% | 8.8% | 9.3% |
| Money market shares/total savings | 20.7% | 17.9% | 18.7% | 20.0% | 20.5% | 20.5% | 21.0% | 21.5% |
| Regular shares/total savings | 36.4% | 39.5% | 39.6% | 39.6% | 38.4% | 38.6% | 37.4% | 35.7% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 62.0% | 84.8% | 84.8% | 84.3% | 84.4% | 82.7% | 81.4% | 81.0% |
| Other unsecured loans | 99.4% | 100.0% | 100.0% | 100.0% | 99.3% | 99.3% | 99.4% | 99.4% |
| New automobile | 95.7% | 98.5% | 98.5% | 99.3% | 98.6% | 98.0% | 98.1% | 97.5% |
| Used automobile | 97.0% | 99.2% | 99.2% | 99.3% | 99.3% | 98.7% | 98.1% | 98.1% |
| First mortgage | 69.0% | 87.9% | 87.9% | 88.1% | 87.2% | 85.3% | 84.0% | 84.2% |
| HEL & 2nd Mtg | 69.5% | 83.3% | 82.6% | 84.3% | 83.7% | 80.7% | 80.1% | 80.4% |
| Commercial loans | 34.9% | 47.7% | 47.0% | 47.0% | 48.9% | 47.3% | 45.5% | 44.3% |
| Share drafts | 80.4% | 95.5% | 95.5% | 94.0% | 92.9% | 92.7% | 92.3% | 92.4% |
| Certificates | 81.8% | 93.9% | 93.9% | 93.3% | 92.9% | 91.3% | 91.0% | 91.1% |
| IRAs | 68.7% | 87.9% | 87.9% | 85.8% | 85.1% | 82.0% | 82.1% | 82.9% |
| Money market shares | 52.3% | 75.0% | 75.0% | 73.1% | 70.9% | 68.0% | 66.7% | 65.8% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 20.2% | 20.4% | 20.5% | 19.6% | 19.6% | 19.4% | 18.8% |
| Other unsecured loans | 11.4% | 9.5% | 10.2% | 10.6% | 10.2% | 10.0% | 10.4% | 9.6% |
| New automobile | 6.2% | 7.9% | 7.9% | 7.4% | 6.6% | 5.9% | 5.6% | 4.8% |
| Used automobile | 15.0% | 14.1% | 14.1% | 13.8% | 12.8% | 11.9% | 11.5% | 11.0% |
| First mortgage | 2.4% | 2.1% | 2.1% | 2.2% | 2.0% | 2.1% | 2.1% | 2.2% |
| HEL & 2nd Mtg | 2.1% | 1.5% | 1.5% | 1.5% | 1.7% | 1.7% | 1.7% | 1.8% |
| Commercial loans | 0.2% | 0.1% | 0.1% | 0.1% | 0.2% | 0.1% | 0.1% | 0.1% |
| Share drafts | 57.4% | 69.9% | 69.8% | 69.7% | 67.2% | 66.9% | 65.7% | 66.1% |
| Certificates | 8.2% | 6.2% | 6.0% | 5.8% | 6.1% | 6.4% | 7.0% | 7.9% |
| IRAs | 4.1% | 4.2% | 4.3% | 4.7% | 4.9% | 5.1% | 5.3% | 5.8% |
| Money market shares | 6.9% | 5.8% | 5.8% | 6.1% | 6.3% | 6.6% | 7.0% | 7.5% |

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 - 2019 | | | | | | |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
| | Mar 19 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Growth Rates | | | | | | | | |
| Credit cards | 6.1% | -2.1% | -3.5% | -5.0% | 2.8% | -0.4% | 7.7% | 6.8% |
| Other unsecured loans | 7.1% | -4.9% | -2.5% | 3.8% | -0.7% | 4.7% | 12.1% | 7.9% |
| New automobile | 14.4% | 5.4% | 4.7% | 12.1% | 15.9% | 22.8% | 7.7% | 15.3% |
| Used automobile | 10.5% | 1.9% | -0.2% | 7.2% | 4.5% | 10.4% | 9.7% | 11.5% |
| First mortgage | 8.2% | -8.5% | 1.7% | 2.3% | 8.3% | 5.6% | 8.2% | 8.4% |
| HEL & 2nd Mtg | 9.4% | -3.8% | 12.3% | 1.2% | 1.8% | 19.0% | 11.7% | 9.3% |
| Commercial loans* | 15.3% | 57.4% | 29.1% | 10.6% | 26.2% | 25.3% | 11.4% | 15.7% |
| Share drafts | 6.2% | -5.2% | 12.0% | 7.1% | 6.4% | 17.3% | 4.5% | 5.8% |
| Certificates | 23.8% | 9.5% | -16.9% | 4.4% | 2.1% | 17.6% | 22.4% | 26.8% |
| IRAs | 2.1% | 5.8% | -9.6% | -3.7% | -5.0% | -4.0% | 2.3% | 3.0% |
| Money market shares | -0.7% | -14.3% | -9.2% | -6.7% | -5.1% | 2.8% | -4.8% | 0.1% |
| Regular shares | 4.9% | 1.0% | -1.1% | 4.4% | 6.0% | 11.7% | 1.8% | 5.6% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 6.2% | 3.4% | 5.8% | 5.5% | 5.3% | 7.4% | 4.4% | 6.6% |
| Other unsecured loans/total loans | 3.1% | 15.9% | 9.5% | 8.0% | 6.2% | 3.5% | 4.5% | 2.4% |
| New automobile/total loans | 21.7% | 21.6% | 19.6% | 18.1% | 16.6% | 18.4% | 16.6% | 23.3% |
| Used automobile/total loans | 25.0% | 32.2% | 34.1% | 33.4% | 32.4% | 22.0% | 25.6% | 24.3% |
| First mortgage/total loans | 33.3% | 13.4% | 18.4% | 19.1% | 24.6% | 31.8% | 33.8% | 34.4% |
| HEL & 2nd Mtg/total loans | 6.2% | 4.0% | 3.8% | 8.3% | 7.7% | 6.4% | 8.3% | 5.6% |
| Commercial loans/total loans | 5.6% | 1.1% | 1.1% | 2.3% | 6.0% | 6.3% | 9.2% | 5.0% |
| Share drafts/total savings | 16.8% | 9.2% | 20.3% | 21.0% | 22.8% | 25.4% | 22.9% | 14.4% |
| Certificates/total savings | 17.2% | 14.6% | 11.3% | 13.0% | 11.5% | 12.5% | 14.3% | 18.8% |
| IRAs/total savings | 6.6% | 4.1% | 6.4% | 4.6% | 4.8% | 4.8% | 5.5% | 7.1% |
| Money market shares/total savings | 17.9% | 6.2% | 8.0% | 14.4% | 13.8% | 22.0% | 12.1% | 19.6% |
| Regular shares/total savings | 39.5% | 64.7% | 53.0% | 46.2% | 45.9% | 35.1% | 44.7% | 37.5% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 84.8% | 38.9% | 78.6% | 95.5% | 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 | 98.5% | 88.9% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Used automobile | 99.2% | 94.4% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| First mortgage | 87.9% | 38.9% | 85.7% | 95.5% | 100.0% | 100.0% | 100.0% | 100.0% |
| HEL & 2nd Mtg | 83.3% | 16.7% | 82.1% | 90.9% | 100.0% | 100.0% | 100.0% | 100.0% |
| Commercial loans | 47.7% | 16.7% | 25.0% | 36.4% | 52.2% | 71.4% | 87.5% | 77.8% |
| Share drafts | 95.5% | 72.2% | 96.4% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Certificates | 93.9% | 61.1% | 96.4% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| IRAs | 87.9% | 50.0% | 92.9% | 81.8% | 95.7% | 100.0% | 100.0% | 100.0% |
| Money market shares | 75.0% | 16.7% | 64.3% | 86.4% | 87.0% | 100.0% | 87.5% | 100.0% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 20.2% | 12.1% | 19.4% | 14.9% | 17.5% | 20.4% | 16.6% | 21.4% |
| Other unsecured loans | 9.5% | 17.7% | 17.0% | 15.8% | 11.8% | 10.4% | 11.0% | 8.5% |
| New automobile | 7.9% | 4.0% | 4.6% | 4.5% | 4.6% | 7.1% | 6.5% | 8.8% |
| Used automobile | 14.1% | 10.1% | 12.7% | 14.3% | 14.7% | 13.1% | 14.5% | 14.0% |
| First mortgage | 2.1% | 1.7% | 1.1% | 1.2% | 1.4% | 2.4% | 1.9% | 2.3% |
| HEL & 2nd Mtg | 1.5% | 1.1% | 0.7% | 1.2% | 1.1% | 1.5% | 1.7% | 1.5% |
| Commercial loans | 0.1% | 0.3% | 0.1% | 0.2% | 0.2% | 0.3% | 0.2% | 0.1% |
| Share drafts | 69.9% | 30.4% | 53.3% | 57.6% | 63.3% | 66.4% | 69.9% | 71.7% |
| Certificates | 6.2% | 5.1% | 4.2% | 4.5% | 4.7% | 5.5% | 5.7% | 6.6% |
| IRAs | 4.2% | 2.5% | 2.7% | 3.1% | 2.7% | 3.7% | 3.4% | 4.6% |
| Money market shares | 5.8% | 6.8% | 2.5% | 3.5% | 4.2% | 5.3% | 4.7% | 6.3% |

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 - 2019 | | | | | | |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
| | Mar 19 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Growth Rates | | | | | | | | |
| Credit cards | 7.7% | -1.7% | 0.3% | 0.7% | 2.8% | 2.5% | 4.2% | 9.4% |
| Other unsecured loans | 8.5% | 0.0% | 0.4% | 1.6% | 3.1% | 5.8% | 9.1% | 11.9% |
| New automobile | 8.5% | 12.3% | 13.0% | 12.0% | 14.6% | 11.9% | 9.4% | 7.6% |
| Used automobile | 7.3% | 6.4% | 6.6% | 7.1% | 8.2% | 7.7% | 7.4% | 7.8% |
| First mortgage | 7.9% | 2.5% | 5.0% | 4.0% | 5.8% | 7.1% | 9.4% | 8.7% |
| HEL & 2nd Mtg | 8.1% | -2.4% | -0.1% | 3.3% | 4.3% | 8.3% | 8.8% | 9.3% |
| Commercial loans* | 11.7% | -0.2% | -2.1% | 5.9% | 11.7% | 11.4% | 12.3% | 16.8% |
| Share drafts | 4.8% | 4.0% | 5.5% | 4.1% | 4.9% | 6.1% | 5.3% | 5.1% |
| Certificates | 18.0% | -1.1% | 0.5% | 5.4% | 8.9% | 14.6% | 17.4% | 21.8% |
| IRAs | 1.6% | -7.5% | -4.9% | -3.4% | -2.4% | -0.6% | 0.4% | 3.9% |
| Money market shares | 0.2% | -4.6% | -5.2% | -4.5% | -3.6% | -3.1% | -0.1% | 1.4% |
| Regular shares | 4.0% | -1.1% | 0.3% | 1.5% | 2.6% | 2.3% | 3.2% | 6.0% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 2.6% | 3.9% | 3.9% | 3.7% | 4.1% | 4.1% | 6.6% |
| Other unsecured loans/total loans | 4.1% | 15.2% | 8.3% | 6.5% | 4.9% | 4.4% | 4.3% | 3.6% |
| New automobile/total loans | 13.9% | 21.7% | 15.7% | 14.0% | 13.3% | 13.3% | 13.8% | 13.9% |
| Used automobile/total loans | 21.0% | 35.7% | 30.8% | 28.9% | 27.5% | 25.6% | 23.2% | 18.6% |
| First mortgage/total loans | 41.0% | 10.6% | 24.6% | 29.1% | 33.3% | 35.6% | 39.4% | 43.8% |
| HEL & 2nd Mtg/total loans | 8.4% | 5.4% | 9.1% | 9.6% | 9.1% | 10.2% | 9.0% | 8.0% |
| Commercial loans/total loans | 7.0% | 0.7% | 1.7% | 3.9% | 5.6% | 7.0% | 8.7% | 7.2% |
| Share drafts/total savings | 14.9% | 10.3% | 16.2% | 18.3% | 19.3% | 20.0% | 20.1% | 12.7% |
| Certificates/total savings | 19.9% | 11.0% | 12.4% | 13.9% | 16.2% | 18.0% | 18.6% | 21.6% |
| IRAs/total savings | 6.2% | 3.0% | 5.2% | 5.8% | 6.0% | 5.6% | 5.7% | 6.4% |
| Money market shares/total savings | 20.7% | 3.8% | 8.8% | 11.6% | 14.6% | 16.3% | 18.8% | 23.5% |
| Regular shares/total savings | 36.4% | 69.7% | 55.3% | 48.5% | 41.8% | 37.9% | 35.2% | 34.0% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 62.0% | 25.3% | 75.0% | 84.8% | 88.2% | 91.4% | 94.3% | 94.3% |
| Other unsecured loans | 99.4% | 98.6% | 99.9% | 99.7% | 100.0% | 100.0% | 100.0% | 100.0% |
| New automobile | 95.7% | 89.0% | 99.8% | 99.7% | 100.0% | 100.0% | 99.6% | 100.0% |
| Used automobile | 97.0% | 92.2% | 99.8% | 99.9% | 100.0% | 100.0% | 100.0% | 99.7% |
| First mortgage | 69.0% | 28.9% | 83.8% | 95.4% | 99.1% | 100.0% | 100.0% | 99.7% |
| HEL & 2nd Mtg | 69.5% | 31.9% | 82.4% | 93.6% | 98.3% | 98.9% | 100.0% | 100.0% |
| Commercial loans | 34.9% | 5.6% | 23.2% | 41.9% | 67.4% | 78.2% | 85.1% | 89.6% |
| Share drafts | 80.4% | 51.1% | 96.8% | 99.0% | 99.4% | 100.0% | 100.0% | 99.1% |
| Certificates | 81.8% | 57.8% | 93.4% | 96.7% | 98.7% | 99.4% | 99.2% | 98.7% |
| IRAs | 68.7% | 31.4% | 82.1% | 91.2% | 97.6% | 98.6% | 99.6% | 99.4% |
| Money market shares | 52.3% | 13.6% | 54.2% | 74.8% | 88.1% | 91.7% | 93.1% | 95.3% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 13.3% | 13.5% | 13.9% | 14.7% | 15.5% | 16.5% | 21.1% |
| Other unsecured loans | 11.4% | 17.2% | 13.7% | 12.2% | 11.1% | 11.3% | 11.3% | 11.2% |
| New automobile | 6.2% | 4.3% | 6.2% | 5.1% | 5.0% | 5.0% | 5.9% | 6.8% |
| Used automobile | 15.0% | 12.1% | 16.6% | 15.7% | 16.3% | 15.5% | 15.9% | 14.5% |
| First mortgage | 2.4% | 1.3% | 2.0% | 2.4% | 2.6% | 2.6% | 2.3% | 2.5% |
| HEL & 2nd Mtg | 2.1% | 1.2% | 1.5% | 1.6% | 1.9% | 2.1% | 2.1% | 2.2% |
| Commercial loans | 0.2% | 0.7% | 0.5% | 0.4% | 0.3% | 0.3% | 0.3% | 0.2% |
| Share drafts | 57.4% | 33.1% | 43.6% | 48.5% | 53.2% | 55.5% | 58.7% | 60.5% |
| Certificates | 8.2% | 4.8% | 5.1% | 5.6% | 6.5% | 6.7% | 7.2% | 9.3% |
| IRAs | 4.1% | 2.3% | 2.8% | 3.1% | 3.5% | 3.5% | 3.7% | 4.5% |
| Money market shares | 6.9% | 3.8% | 3.6% | 3.5% | 4.4% | 4.5% | 6.4% | 8.0% |

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 19 | Mar 19 | Dec 18 | Sep 18 | Jun 18 | Mar 18 |
| Number CUs | 5,447 | 132 | 132 | 133 | 134 | 134 |
| Growth Rates (Quarterly % Change) | | | | | | |
| Total loans | 0.6 | 1.3 | 2.4 | 2.8 | 3.1 | 1.8 |
| Credit cards | -1.2 | -0.4 | 3.7 | 1.8 | 0.9 | -1.7 |
| Other unsecured loans | -0.8 | -1.9 | 2.9 | 3.4 | 2.7 | -3.5 |
| New automobile | -0.9 | 1.3 | 4.0 | 3.8 | 4.6 | 2.8 |
| Used automobile | 1.0 | 2.2 | 2.1 | 2.2 | 3.7 | 2.7 |
| First mortgage | 1.1 | 1.4 | 1.7 | 2.5 | 2.4 | 2.3 |
| HEL & 2nd Mtg | 0.7 | 0.6 | 3.0 | 4.1 | 1.5 | -0.3 |
| Commercial loans* | 3.2 | 2.0 | 2.3 | 5.7 | 4.5 | 3.2 |
| Total savings | 4.5 | 5.8 | 1.3 | 0.0 | 0.2 | 4.3 |
| Share drafts | -0.1 | 8.6 | 0.3 | -1.4 | -1.1 | 8.3 |
| Certificates | 7.0 | 11.2 | 6.3 | 3.2 | 1.4 | 0.9 |
| IRAs | 1.6 | 2.1 | -0.7 | 1.1 | -0.3 | -1.0 |
| Money market shares | 1.0 | 1.1 | 0.3 | -1.3 | -0.9 | 1.0 |
| Regular shares | 7.8 | 5.3 | 0.1 | -0.7 | 0.4 | 6.4 |
| Total memberships | 1.1 | 1.2 | 0.9 | 1.2 | 1.0 | 1.5 |
| Earnings (Basis Points) | | | | | | |
| Yield on total assets | 394 | 375 | 373 | 364 | 346 | 338 |
| Dividend/interest cost of assets | 82 | 68 | 64 | 53 | 48 | 46 |
| Fee & other income | 138 | 161 | 163 | 172 | 167 | 177 |
| Operating expense | 313 | 328 | 340 | 331 | 329 | 328 |
| Loss Provisions | 43 | 42 | 53 | 44 | 43 | 45 |
| Net Income (ROA) | 95 | 98 | 78 | 108 | 91 | 96 |
| % CUs with positive ROA | 86 | 89 | 89 | 91 | 91 | 90 |
| Capital Adequacy (%) | | | | | | |
| Net worth/assets | 11.1 | 10.7 | 10.9 | 10.9 | 10.7 | 10.6 |
| % CUs with NW > 7% of assets | 98.1 | 97.7 | 97.7 | 98.5 | 98.5 | 99.3 |
| Asset Quality (%) | | | | | | |
| Loan delinquency rate - Total loans | 0.58 | 0.40 | 0.57 | 0.54 | 0.49 | 0.49 |
| Total Consumer | 0.75 | 0.38 | 0.50 | 0.45 | 0.40 | 0.43 |
| Credit Cards | 1.26 | 0.73 | 0.80 | 0.70 | 0.63 | 0.68 |
| All Other Consumer | 0.68 | 0.34 | 0.47 | 0.42 | 0.37 | 0.40 |
| Total Mortgages | 0.41 | 0.42 | 0.69 | 0.67 | 0.63 | 0.58 |
| First Mortgages | 0.39 | 0.39 | 0.70 | 0.67 | 0.64 | 0.57 |
| All Other Mortgages | 0.46 | 0.53 | 0.61 | 0.64 | 0.63 | 0.63 |
| Total Commercial Loans | 0.71 | 0.53 | 0.67 | 0.65 | 0.73 | 0.63 |
| Commercial Ag Loans | 1.47 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other Commercial Loans | 0.67 | 0.54 | 0.67 | 0.65 | 0.73 | 0.64 |
| Net chargeoffs/average loans | 0.57 | 0.60 | 0.65 | 0.55 | 0.57 | 0.63 |
| Total Consumer | 1.11 | 0.99 | 1.08 | 0.91 | 0.95 | 1.05 |
| Credit Cards | 3.08 | 2.42 | 2.33 | 2.10 | 2.18 | 1.89 |
| All Other Consumer | 0.85 | 0.82 | 0.94 | 0.78 | 0.80 | 0.95 |
| Total Mortgages | 0.01 | 0.00 | 0.00 | 0.01 | -0.01 | 0.00 |
| First Mortgages | 0.01 | 0.01 | 0.02 | 0.00 | 0.01 | 0.02 |
| All Other Mortgages | 0.02 | -0.05 | -0.11 | 0.04 | -0.10 | -0.09 |
| Total Commercial Loans | 0.14 | 0.00 | 0.94 | 0.86 | 0.60 | 0.66 |
| Commercial Ag Loans | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other Commercial Loans | 0.14 | 0.00 | 0.94 | 0.86 | 0.60 | 0.66 |
| Asset/Liability Management | | | | | | |
| Loans/savings | 82.3 | 79.9 | 83.4 | 82.5 | 80.3 | 78.1 |

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 2019

Bank Comparisons

| | FL Credit Unions | | | | FL Banks | | | |
|---------------------------------------|------------------|--------|--------|----------|----------|---------|---------|----------|
| | Mar 19 | 2018 | 2017 | 3 Yr Avg | Mar 19 | 2018 | 2017 | 3 Yr Avg |
| Demographic Information | | | | | | | | |
| Number of Institutions | 132 | 132 | 134 | 133 | 115 | 116 | 132 | 121 |
| Assets per Institution (\$ mil) | 531 | 507 | 468 | 502 | 1,682 | 1,741 | 1,484 | 1,636 |
| Total assets (\$ mil) | 70,141 | 66,984 | 62,723 | 66,616 | 193,476 | 201,941 | 195,915 | 197,110 |
| Total loans (\$ mil) | 47,755 | 47,144 | 42,671 | 45,856 | 141,417 | 148,797 | 145,542 | 145,252 |
| Total surplus funds (\$ mil) | 19,096 | 16,674 | 17,052 | 17,607 | 41,759 | 42,534 | 40,093 | 41,462 |
| Total savings (\$ mil) | 59,688 | 56,410 | 53,264 | 56,454 | 149,869 | 157,187 | 152,451 | 153,169 |
| Avg number of branches (1) | 7 | 7 | 7 | 7 | 8 | 9 | 9 | 9 |
| 12 Month Growth Rates (%) | | | | | | | | |
| Total assets | 7.9 | 6.8 | 6.8 | 7.2 | 12.3 | 13.5 | 14.1 | 13.3 |
| Total loans | 9.9 | 10.5 | 10.8 | 10.4 | 11.7 | 13.0 | 14.1 | 13.0 |
| Real estate loans | 8.4 | 9.1 | 6.4 | 8.0 | 11.3 | 13.5 | 14.9 | 13.2 |
| Commercial loans* | 15.3 | 16.6 | 2.0 | 11.3 | 10.3 | 11.5 | 8.7 | 10.2 |
| Total consumer | 10.4 | 10.9 | 15.2 | 12.2 | 10.5 | 13.1 | 17.0 | 13.6 |
| Consumer credit card | 6.1 | 4.7 | 6.5 | 5.8 | -3.6 | -5.9 | -0.8 | -3.4 |
| Other consumer | 11.0 | 11.8 | 16.5 | 13.1 | 11.5 | 14.6 | 18.7 | 14.9 |
| Total surplus funds | 3.0 | -2.2 | -1.7 | -0.3 | 15.1 | 15.1 | 13.8 | 14.7 |
| Total savings | 7.4 | 5.9 | 6.6 | 6.6 | 10.8 | 13.2 | 14.1 | 12.7 |
| YTD Earnings Annualized (BP) | | | | | | | | |
| Yield on Total Assets | 375 | 355 | 330 | 354 | 407 | 407 | 350 | 388 |
| Dividend/Interest cost of assets | 68 | 53 | 45 | 55 | 109 | 87 | 53 | 83 |
| Net Interest Margin | 307 | 302 | 286 | 298 | 298 | 319 | 297 | 305 |
| Fee and other income (2) | 161 | 169 | 167 | 166 | 67 | 68 | 69 | 68 |
| Operating expense | 328 | 332 | 330 | 330 | 258 | 271 | 251 | 260 |
| Loss provisions | 42 | 46 | 45 | 44 | 9 | 10 | 15 | 11 |
| Net income | 98 | 93 | 79 | 90 | 98 | 106 | 99 | 101 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.7 | 11.0 | 10.8 | 10.8 | 10.6 | 10.6 | 10.3 | 10.5 |
| Asset Quality (%) | | | | | | | | |
| Delinquencies/loans (3) | 0.39 | 0.57 | 0.67 | 0.54 | 2.53 | 2.46 | 3.18 | 2.72 |
| Real estate loans | 0.42 | 0.69 | 0.85 | 0.65 | 3.43 | 3.30 | 4.28 | 3.67 |
| Consumer loans | 0.52 | 0.65 | 0.78 | 0.65 | 0.58 | 0.62 | 0.78 | 0.66 |
| Total consumer | 0.37 | 0.49 | 0.52 | 0.46 | 0.21 | 0.23 | 0.24 | 0.22 |
| Consumer credit card | 0.73 | 0.80 | 0.73 | 0.75 | 1.06 | 1.12 | 1.08 | 1.09 |
| Other consumer | 0.32 | 0.44 | 0.49 | 0.42 | 0.16 | 0.17 | 0.17 | 0.17 |
| Net chargeoffs/avg loans | 0.60 | 0.60 | 0.62 | 0.61 | 0.07 | 0.10 | 0.11 | 0.10 |
| Real estate loans | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 | 0.01 | 0.00 | 0.01 |
| Commercial loans | 0.00 | 0.25 | 0.09 | 0.11 | 0.26 | 0.42 | 0.59 | 0.43 |
| Total consumer | 1.09 | 1.07 | 1.14 | 1.10 | 0.41 | 0.37 | 0.37 | 0.38 |
| Consumer credit card | 2.42 | 2.08 | 2.00 | 2.17 | 4.00 | 3.09 | 2.45 | 3.18 |
| Other consumer | 0.91 | 0.93 | 1.02 | 0.96 | 0.18 | 0.17 | 0.19 | 0.18 |
| Asset Liability Management (%) | | | | | | | | |
| Loans/savings | 80.0 | 83.6 | 80.1 | 81.2 | 94.4 | 94.7 | 95.5 | 94.8 |
| Loans/assets | 68.1 | 70.4 | 68.0 | 68.8 | 72.5 | 73.1 | 73.7 | 73.1 |
| Core deposits/total deposits | 56.2 | 56.0 | 55.9 | 56.0 | 22.9 | 21.3 | 21.9 | 22.0 |
| Productivity | | | | | | | | |
| Employees per million assets | 0.22 | 0.23 | 0.23 | 0.23 | 0.10 | 0.10 | 0.11 | 0.11 |

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

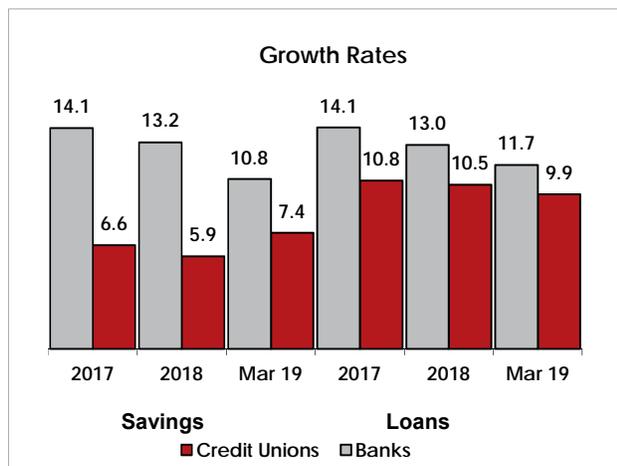
Source: FDIC, NCUA and CUNA E&S

Florida Credit Union Profile

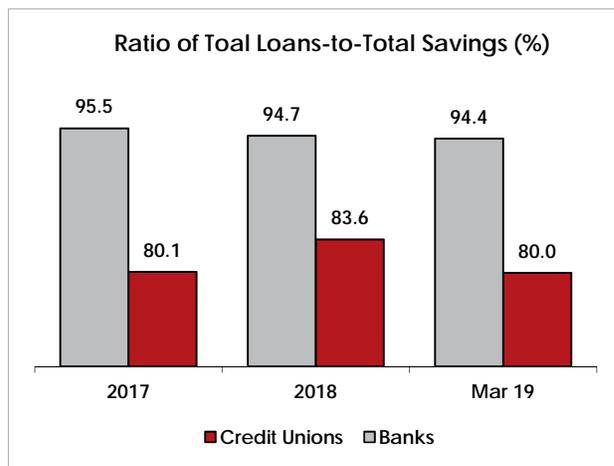
First Quarter 2019

Credit Union and Bank Comparisons

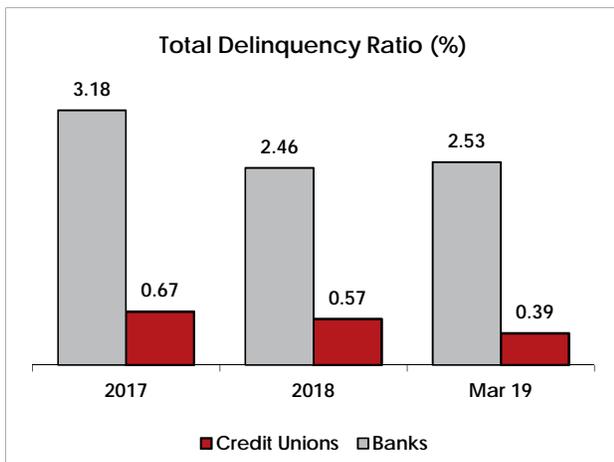
Loan and Savings Growth Trends



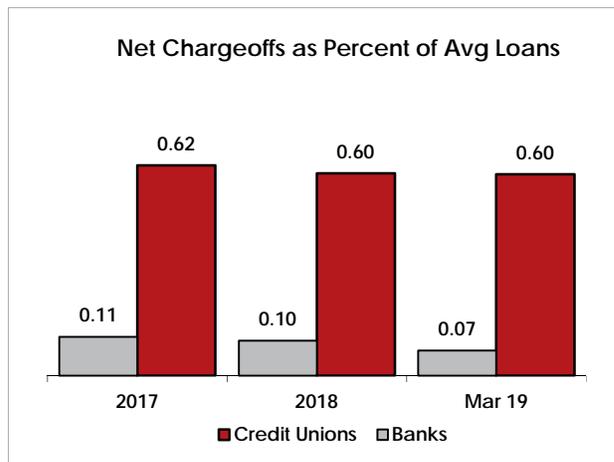
Liquidity Risk Trends



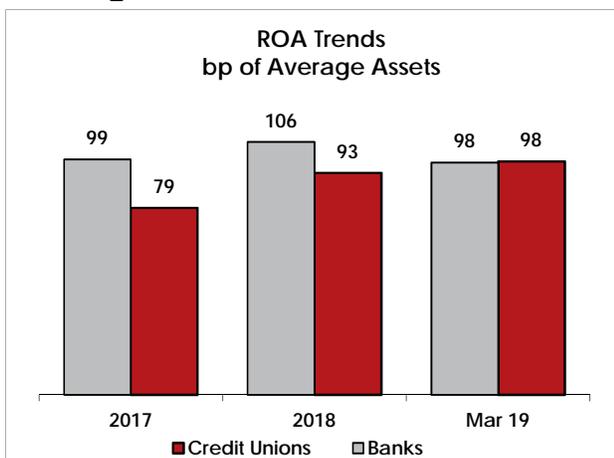
Credit Risk Trends



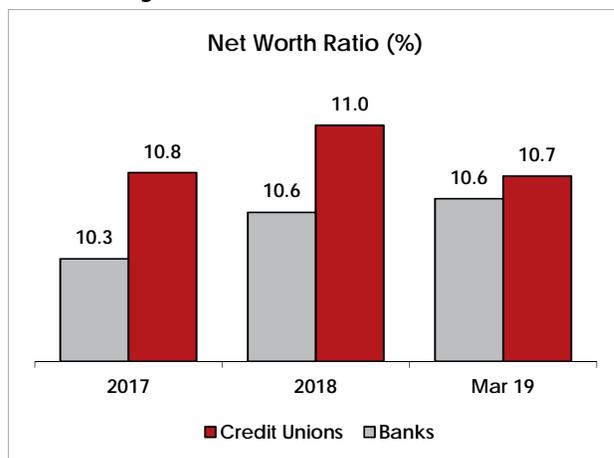
Credit Risk Trends



Earnings Trends



Solvency Trends



Florida Credit Union Profile

First Quarter 2019

Florida Credit Union Financial Summary

Data as of March 2019

| 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 |
| Suncoast CU | FL | 0 | \$9,871,529,263 | 826,311 | 68 | 8.3% | 14.1% | 8.2% | 9.1% | 0.35% | 0.61% | 1.34% | 86.6% | 24.8% |
| VyStar Credit Union | FL | 0 | \$8,629,935,820 | 657,740 | 67 | 14.0% | 10.9% | 8.7% | 8.6% | 0.26% | 0.41% | 0.92% | 90.4% | 26.7% |
| Space Coast CU | FL | 0 | \$4,461,564,375 | 430,108 | 62 | 6.4% | 6.6% | 7.9% | 13.7% | 0.42% | 0.68% | 1.05% | 93.5% | 12.8% |
| MIDFLORIDA CU | FL | 0 | \$3,486,946,505 | 318,457 | 49 | 9.5% | 9.9% | 8.5% | 10.6% | 0.30% | 0.41% | 1.49% | 86.8% | 23.9% |
| Grow Financial FCU | FL | 0 | \$2,772,965,032 | 204,923 | 27 | 10.9% | 6.0% | 4.3% | 9.1% | 0.41% | 0.95% | 0.60% | 88.1% | 14.3% |
| Fairwinds CU | FL | 0 | \$2,394,743,128 | 192,044 | 29 | 6.7% | 12.5% | 4.2% | 11.4% | 0.42% | 0.21% | 1.16% | 83.8% | 37.1% |
| GTE Financial | FL | 0 | \$2,122,349,378 | 235,073 | 23 | 2.0% | 8.9% | -10.5% | 8.5% | 0.88% | 0.79% | 0.42% | 98.8% | 23.1% |
| Eglin FCU | FL | 0 | \$2,004,535,361 | 120,070 | 9 | 4.8% | 7.9% | 1.8% | 11.8% | 0.25% | 0.27% | 0.94% | 44.6% | 14.8% |
| Campus USA CU | FL | 0 | \$1,923,255,879 | 116,090 | 18 | 10.4% | 11.9% | 9.1% | 12.0% | 0.34% | 0.46% | 1.34% | 97.4% | 30.5% |
| Addition Financial | FL | 0 | \$1,906,560,918 | 161,778 | 22 | 2.9% | 10.2% | 3.5% | 11.2% | 0.19% | 0.83% | 0.65% | 69.0% | 23.3% |
| Achieva CU | FL | 0 | \$1,767,632,463 | 162,631 | 26 | 13.7% | 10.6% | 5.9% | 11.9% | 0.63% | 0.54% | 1.10% | 83.3% | 23.7% |
| Community First CU | FL | 0 | \$1,735,376,802 | 137,145 | 19 | 8.9% | 14.2% | 7.1% | 12.8% | 0.36% | 0.34% | 1.14% | 78.6% | 28.0% |
| Tyndall FCU | FL | 0 | \$1,660,044,773 | 116,349 | 14 | 27.3% | 4.0% | 0.9% | 8.8% | 0.17% | 0.46% | 0.96% | 48.0% | 10.4% |
| Pen Air FCU | FL | 0 | \$1,476,266,632 | 105,082 | 17 | 4.4% | 11.3% | 5.4% | 13.8% | 0.44% | 0.89% | 1.21% | 74.4% | 11.8% |
| South Florida Educational FCU | FL | 0 | \$1,195,269,485 | 84,759 | 7 | 5.2% | 6.1% | 3.3% | 18.3% | 0.27% | 0.47% | 0.97% | 26.5% | 4.1% |
| IBM Southeast ECU | FL | 0 | \$1,180,905,230 | 86,044 | 18 | 7.2% | 6.6% | 6.6% | 11.4% | 0.57% | 0.67% | 0.67% | 88.1% | 16.9% |
| Florida CU | FL | 0 | \$1,170,605,148 | 105,185 | 11 | 12.6% | 14.2% | 10.8% | 10.2% | 0.31% | 0.80% | 1.44% | 98.0% | 18.3% |
| Publix EFCU | FL | 0 | \$1,021,853,207 | 99,628 | 8 | 4.8% | 2.3% | -0.3% | 13.4% | 0.49% | 0.50% | 1.08% | 47.6% | 8.7% |
| First Florida Credit Union | FL | 0 | \$979,673,228 | 54,048 | 16 | 10.0% | 17.8% | 1.8% | 14.2% | 0.28% | 0.49% | 0.83% | 88.4% | 18.8% |
| Dade County FCU | FL | 0 | \$797,300,407 | 97,725 | 12 | 2.9% | 7.9% | 2.8% | 12.2% | 0.44% | 1.10% | 1.29% | 70.6% | 9.4% |
| Launch FCU | FL | 0 | \$789,620,484 | 66,798 | 14 | 1.0% | 15.5% | 4.2% | 12.4% | 0.24% | 0.73% | 0.34% | 65.5% | 20.6% |
| Community Credit Union of Florida | FL | 0 | \$767,914,580 | 46,574 | 7 | 12.9% | 9.9% | 6.1% | 12.3% | 0.19% | 0.51% | 1.67% | 92.9% | 23.8% |
| Tropical Financial CU | FL | 0 | \$730,584,984 | 63,417 | 15 | 1.1% | 10.4% | 3.2% | 9.8% | 0.32% | 0.08% | 0.56% | 88.2% | 25.3% |
| Gulf Winds FCU | FL | 0 | \$693,374,071 | 62,226 | 12 | 3.0% | 10.9% | 2.7% | 11.8% | 0.33% | 0.39% | 0.57% | 74.1% | 18.4% |
| Power Financial CU | FL | 0 | \$690,215,397 | 31,986 | 5 | 1.9% | 5.4% | -2.6% | 11.4% | 0.15% | 0.08% | 1.03% | 88.2% | 46.9% |
| USF FCU | FL | 0 | \$685,054,959 | 60,196 | 7 | 3.7% | 8.4% | 2.6% | 10.2% | 0.50% | 0.62% | 0.97% | 90.4% | 25.0% |
| First Commerce CU | FL | 0 | \$633,014,366 | 53,429 | 12 | 8.4% | 7.6% | 7.2% | 11.3% | 0.61% | 0.91% | 0.65% | 84.2% | 15.5% |
| Envision CU | FL | 0 | \$611,347,404 | 54,456 | 12 | 10.8% | 20.1% | 4.0% | 8.8% | 0.33% | 0.63% | 0.68% | 81.2% | 23.9% |
| McCoy FCU | FL | 0 | \$603,008,707 | 66,235 | 13 | 2.2% | 2.8% | 1.9% | 9.9% | 0.31% | 1.14% | 2.16% | 64.6% | 14.9% |
| Insight CU | FL | 0 | \$571,404,384 | 53,403 | 14 | -0.7% | -2.8% | -3.5% | 9.2% | 0.34% | 0.85% | 0.27% | 64.4% | 13.2% |
| 121 Financial CU | FL | 0 | \$550,570,916 | 45,854 | 8 | -2.5% | 0.4% | -6.6% | 9.6% | 0.94% | 0.72% | 0.35% | 95.1% | 21.6% |
| BrightStar CU | FL | 0 | \$517,267,324 | 58,939 | 7 | 6.5% | 17.1% | 3.9% | 10.5% | 0.35% | 1.92% | 0.52% | 80.4% | 13.3% |
| We Florida Financial | FL | 0 | \$512,023,767 | 47,313 | 9 | -3.0% | 4.7% | -5.9% | 9.8% | 0.64% | 1.18% | 0.82% | 82.9% | 14.0% |
| Floridacentral CU | FL | 0 | \$509,695,350 | 55,493 | 13 | 9.2% | 2.7% | 1.9% | 8.6% | 0.41% | 0.88% | -0.45% | 75.1% | 7.7% |
| SunState Federal Credit Union | FL | 0 | \$469,989,718 | 36,343 | 10 | 7.6% | 13.9% | 6.4% | 11.1% | 0.25% | 0.29% | 1.01% | 91.0% | 25.1% |
| Jax FCU | FL | 0 | \$403,325,674 | 36,613 | 8 | 1.7% | 6.4% | 2.9% | 11.0% | 0.24% | 0.43% | 0.36% | 88.7% | 20.0% |
| Velocity Community CU | FL | 0 | \$360,184,389 | 21,698 | 4 | 3.3% | 9.5% | 0.9% | 11.9% | 0.20% | 0.48% | 0.42% | 56.1% | 16.0% |
| Railroad and Industrial FCU | FL | 0 | \$353,522,128 | 38,363 | 9 | 3.4% | 21.9% | 5.2% | 12.8% | 0.67% | 0.58% | 0.83% | 52.1% | 1.3% |
| Tampa Bay FCU | FL | 0 | \$310,775,516 | 29,123 | 6 | 11.5% | 14.9% | -2.8% | 11.2% | 0.47% | 0.37% | 0.65% | 94.4% | 24.7% |
| Innovations FCU | FL | 0 | \$272,458,252 | 20,259 | 6 | 38.9% | 8.2% | 3.8% | 7.9% | 0.26% | 0.33% | 0.96% | 66.5% | 26.1% |
| Panhandle Educators FCU | FL | 0 | \$263,972,104 | 13,545 | 6 | 42.2% | 5.2% | 3.0% | 10.2% | 0.55% | 0.34% | 1.15% | 45.6% | 5.8% |
| Orlando FCU | FL | 0 | \$235,308,823 | 25,061 | 7 | -1.4% | 24.2% | 0.0% | 9.4% | 0.34% | 0.63% | 1.22% | 79.0% | 17.5% |
| Florida State University Credit Union | FL | 0 | \$228,062,423 | 26,098 | 7 | 3.4% | 3.0% | 6.2% | 9.7% | 0.96% | 1.20% | 0.76% | 91.7% | 18.0% |
| San Antonio Citizens FCU | FL | 0 | \$225,559,813 | 16,639 | 4 | 5.1% | 7.6% | 6.3% | 9.5% | 0.16% | 0.50% | 1.23% | 58.8% | 19.4% |
| University CU | FL | 0 | \$209,201,401 | 16,339 | 5 | 0.6% | 5.5% | -1.5% | 9.3% | 0.47% | 0.38% | 0.55% | 39.1% | 11.7% |
| JetStream FCU | FL | 0 | \$201,808,414 | 18,685 | 8 | 0.5% | -11.6% | -8.0% | 11.2% | 0.37% | 3.15% | 0.15% | 73.1% | 16.9% |
| MembersFirst CU of Florida | FL | 0 | \$196,718,412 | 17,529 | 6 | 2.9% | 10.5% | 3.7% | 14.0% | 0.79% | 0.62% | 0.58% | 58.3% | 6.9% |
| Gold Coast FCU | FL | 0 | \$186,203,325 | 21,648 | 4 | 2.1% | 7.6% | 2.1% | 10.8% | 0.06% | 0.61% | 0.83% | 54.8% | 3.5% |
| Harvesters FCU | FL | 0 | \$178,215,931 | 18,917 | 9 | 10.8% | 16.9% | 3.4% | 8.4% | 0.98% | 0.25% | 0.67% | 100.3% | 30.6% |
| Central CU of Florida | FL | 0 | \$175,861,494 | 17,164 | 6 | 12.8% | 3.6% | 8.5% | 10.9% | 0.80% | 0.58% | 0.07% | 65.1% | 16.1% |
| Guardians CU | FL | 0 | \$174,433,272 | 30,986 | 5 | 5.7% | 16.2% | 4.8% | 13.2% | 0.37% | 1.07% | 2.25% | 70.8% | 6.1% |
| Keys Federal Credit Union | FL | 0 | \$150,323,311 | 13,981 | 4 | -0.6% | 1.2% | 0.9% | 8.1% | 0.51% | 1.50% | 0.90% | 84.2% | 18.1% |
| Alive CU | FL | 0 | \$137,859,710 | 15,145 | 8 | 1.2% | 7.7% | 1.0% | 14.6% | 0.45% | 0.15% | 0.52% | 70.1% | 5.3% |
| Community South Credit Union | FL | 0 | \$135,029,426 | 10,658 | 3 | 13.3% | 6.9% | 1.4% | 13.4% | 0.39% | 1.41% | 0.86% | 80.0% | 10.2% |
| Santa Rosa County FCU | FL | 0 | \$134,664,712 | 12,229 | 5 | 8.0% | 4.4% | 3.3% | 12.0% | 0.29% | 0.02% | 0.98% | 52.2% | 12.0% |
| Miami Postal Service CU | FL | 0 | \$133,222,004 | 16,671 | 3 | 5.0% | 14.7% | 10.6% | 11.1% | 0.39% | 1.27% | 0.92% | 50.4% | 0.2% |
| Coastline FCU | FL | 0 | \$125,530,601 | 10,475 | 3 | -3.0% | -5.5% | -2.4% | 10.4% | 0.17% | -0.07% | 2.07% | 62.9% | 3.9% |

Florida Credit Union Profile

First Quarter 2019

Florida Credit Union Financial Summary

Data as of March 2019

| 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 |
| JM Associates FCU | FL | 0 | \$124,898,040 | 8,058 | 6 | -1.1% | 4.9% | 0.5% | 14.7% | 0.30% | 1.18% | 0.08% | 49.2% | 4.6% |
| Pinellas FCU | FL | 0 | \$124,736,441 | 12,090 | 4 | 2.7% | 23.3% | 1.0% | 13.8% | 0.35% | 0.65% | 0.08% | 69.1% | 0.1% |
| Bay Credit Union | FL | 0 | \$112,385,799 | 8,902 | 4 | 32.6% | -0.8% | -8.4% | 7.8% | 0.21% | 0.15% | 1.12% | 50.3% | 8.2% |
| First Coast Community CU | FL | 0 | \$111,179,056 | 11,758 | 2 | -6.0% | -3.6% | -5.5% | 11.9% | 0.69% | 0.37% | 0.94% | 41.0% | 4.5% |
| First Choice CU | FL | 0 | \$110,911,723 | 10,383 | 2 | -0.9% | 0.0% | -1.7% | 10.3% | 0.65% | 0.07% | 1.10% | 45.6% | 16.0% |
| Miami Firefighters FCU | FL | 0 | \$109,580,440 | 4,387 | 1 | 6.1% | 21.6% | 3.3% | 9.8% | 0.46% | -0.01% | 1.16% | 76.5% | 21.8% |
| Buckeye Community FCU | FL | 0 | \$101,379,696 | 10,524 | 2 | 4.3% | 3.8% | 2.8% | 10.3% | 0.40% | 0.11% | 0.41% | 88.7% | 8.5% |
| Priority One CU | FL | 0 | \$97,801,876 | 9,838 | 2 | 4.4% | 13.5% | 0.3% | 10.2% | 0.21% | 0.40% | 1.11% | 82.5% | 14.7% |
| Florida West Coast CU | FL | 0 | \$95,095,672 | 10,019 | 5 | 0.0% | 4.4% | 0.0% | 11.4% | 0.18% | 0.14% | 1.11% | 57.7% | 0.0% |
| Sun CU | FL | 0 | \$89,843,090 | 6,919 | 3 | 1.6% | 23.1% | 4.1% | 10.3% | 0.89% | 0.60% | 0.47% | 46.7% | 3.8% |
| PowerNet CU | FL | 0 | \$88,535,282 | 3,796 | 2 | -2.3% | -7.2% | -3.7% | 9.1% | 0.12% | 0.09% | 0.63% | 47.2% | 5.1% |
| Okaloosa County Teachers FCU | FL | 0 | \$87,148,753 | 9,036 | 4 | 2.9% | 15.2% | 2.7% | 9.9% | 1.27% | 0.37% | 0.58% | 56.8% | 2.6% |
| Country Financial Credit Union | FL | 0 | \$85,618,276 | 6,669 | 2 | 6.4% | 10.8% | 5.1% | 9.7% | 0.25% | 0.22% | 1.57% | 82.3% | 21.4% |
| Tampa Postal FCU | FL | 0 | \$83,685,693 | 7,844 | 4 | -2.3% | -3.2% | 0.2% | 13.5% | 0.20% | 0.58% | 0.10% | 40.5% | 7.1% |
| MAGNIFY Credit Union | FL | 0 | \$82,718,142 | 5,701 | 4 | 3.4% | 4.1% | -5.0% | 12.0% | 0.80% | 0.89% | 0.00% | 72.3% | 21.1% |
| Connect CU | FL | 0 | \$78,223,780 | 5,873 | 4 | 0.4% | 2.7% | 0.0% | 11.4% | 0.45% | 1.02% | 0.63% | 68.0% | 7.4% |
| City and Police FCU | FL | 0 | \$77,408,728 | 6,215 | 5 | 3.3% | -2.1% | 1.3% | 9.9% | 1.26% | 0.34% | 0.01% | 53.7% | 1.2% |
| Broward HealthCare FCU | FL | 0 | \$73,969,817 | 9,074 | 6 | -0.5% | -5.9% | -1.0% | 10.9% | 0.02% | 0.22% | 0.56% | 40.4% | 3.7% |
| My Pensacola FCU | FL | 0 | \$73,591,331 | 4,879 | 1 | 8.9% | 3.4% | -1.7% | 17.3% | 0.53% | -0.30% | 1.27% | 40.4% | 9.3% |
| TMH FCU | FL | 0 | \$70,227,077 | 8,398 | 3 | 2.4% | 6.5% | 3.4% | 10.4% | 0.59% | 0.59% | 1.09% | 68.8% | 10.0% |
| Memorial Employees FCU | FL | 0 | \$67,575,387 | 8,993 | 7 | 1.1% | 19.9% | 0.6% | 11.0% | 0.03% | 0.22% | 0.53% | 45.1% | 0.1% |
| Baptist Health South Florida FCU | FL | 0 | \$65,393,129 | 11,422 | 4 | 0.4% | 6.5% | -4.9% | 13.4% | 0.74% | 0.89% | 1.45% | 81.4% | 1.8% |
| Calhoun Liberty ECU | FL | 0 | \$62,512,975 | 5,582 | 2 | 46.3% | 11.5% | 6.5% | 10.3% | 0.18% | 0.05% | 1.03% | 54.6% | 8.0% |
| Priority CU | FL | 0 | \$61,352,002 | 14,283 | 6 | -5.6% | -9.1% | -0.7% | 6.9% | 0.76% | 0.52% | 0.15% | 74.3% | 9.3% |
| Emerald Coast FCU | FL | 0 | \$59,176,144 | 5,378 | 3 | 25.8% | 0.0% | 3.9% | 7.8% | 0.75% | 0.36% | 0.98% | 46.5% | 7.1% |
| Tallahassee-Leon FCU | FL | 0 | \$57,968,227 | 6,301 | 3 | 5.2% | 4.7% | 4.6% | 10.3% | 0.77% | 0.60% | 2.80% | 63.0% | 2.8% |
| Adventhealth CU | FL | 0 | \$53,807,092 | 9,600 | 3 | 8.0% | 23.1% | -2.3% | 11.2% | 0.05% | 0.47% | 0.99% | 78.9% | 11.8% |
| FiCare | FL | 0 | \$52,123,192 | 6,272 | 7 | -3.3% | 6.1% | 5.1% | 13.0% | 0.52% | 0.61% | 0.08% | 53.0% | 0.0% |
| Alliance Credit Union | FL | 0 | \$50,016,382 | 5,894 | 2 | -1.0% | 5.4% | 0.3% | 7.4% | 2.13% | 1.12% | -0.63% | 77.5% | 7.4% |
| Florida Dept of Trans CU | FL | 0 | \$49,796,011 | 3,323 | 2 | -2.0% | 11.0% | -0.3% | 17.7% | 0.29% | -0.07% | 0.59% | 50.2% | 5.9% |
| GPCE Credit Union | FL | 0 | \$49,576,683 | 3,385 | 4 | 9.6% | -4.4% | -2.5% | 8.4% | 0.23% | 0.09% | 0.49% | 41.3% | 2.2% |
| United Police FCU | FL | 0 | \$47,070,045 | 4,940 | 2 | -3.2% | 0.4% | 5.7% | 17.4% | 0.51% | -0.05% | -1.87% | 41.7% | 8.4% |
| Flag CU | FL | 0 | \$40,146,811 | 5,739 | 1 | 1.0% | 9.2% | 3.3% | 10.0% | 1.52% | 0.87% | 0.63% | 73.6% | 7.8% |
| Jacksonville Postal and Professional CU | FL | 0 | \$39,968,276 | 3,104 | 3 | -8.0% | 3.7% | -3.9% | 21.6% | 0.24% | 0.00% | 0.49% | 54.5% | 20.6% |
| Everglades FCU | FL | 0 | \$38,582,679 | 4,502 | 1 | 0.8% | 12.9% | 3.0% | 13.0% | 0.92% | 0.19% | 1.24% | 67.4% | 14.4% |
| Jackson County Teachers CU | FL | 0 | \$36,343,182 | 4,045 | 1 | 29.9% | 0.4% | 19.5% | 20.6% | 0.19% | 2.08% | 0.10% | 48.7% | 0.0% |
| Manatee Community FCU | FL | 0 | \$35,896,475 | 3,918 | 1 | -22.0% | -12.3% | -9.1% | 18.1% | 0.53% | 3.02% | 0.54% | 69.2% | 0.0% |
| Miami FCU | FL | 0 | \$35,646,159 | 2,828 | 4 | 1.8% | 21.1% | -0.1% | 14.3% | 0.18% | 0.11% | 0.30% | 75.4% | 28.3% |
| Jacksonville Firemens CU | FL | 0 | \$35,325,434 | 2,616 | 2 | -3.5% | 1.0% | -2.0% | 9.6% | 0.50% | 0.21% | 0.45% | 44.3% | 13.0% |
| Ocala Community CU | FL | 0 | \$34,431,543 | 3,035 | 2 | 10.3% | 7.3% | 9.7% | 11.2% | 0.43% | 0.11% | 0.79% | 59.8% | 7.3% |
| ECU Credit Union | FL | 0 | \$34,059,592 | 3,473 | 3 | -7.2% | -18.5% | -5.8% | 15.3% | 2.58% | 0.91% | 0.28% | 60.8% | 5.3% |
| Coral Community FCU | FL | 0 | \$33,752,775 | 4,493 | 1 | 3.3% | -2.4% | -1.5% | 9.5% | 0.22% | 1.12% | 0.33% | 48.5% | 1.3% |
| 1st Street Credit Union | FL | 0 | \$30,440,972 | 2,433 | 1 | -2.0% | -3.9% | 2.2% | 12.1% | 0.73% | 0.84% | 0.25% | 39.5% | 0.0% |
| Gulf States CU | FL | 0 | \$30,067,071 | 3,473 | 1 | -3.6% | 4.3% | -4.0% | 15.7% | 0.53% | 0.42% | 0.50% | 56.2% | 10.7% |
| Florida Rural Electric CU | FL | 0 | \$29,740,929 | 3,740 | 2 | -3.6% | 5.0% | 0.4% | 19.5% | 0.23% | 0.19% | -0.85% | 73.9% | 1.9% |
| South Florida FCU | FL | 0 | \$27,884,199 | 4,087 | 2 | -14.1% | -14.8% | 1.2% | 10.9% | 1.40% | 1.84% | -0.41% | 80.9% | 22.1% |
| My Healthcare FCU | FL | 0 | \$25,016,590 | 4,064 | 2 | -2.0% | -2.3% | -8.4% | 17.9% | 0.42% | 2.97% | 0.11% | 67.2% | 3.3% |
| Florida State EFCU | FL | 0 | \$24,697,589 | 3,032 | 2 | -4.0% | 16.7% | -0.7% | 7.5% | 1.52% | 0.96% | -0.17% | 54.6% | 2.8% |
| City County ECU | FL | 0 | \$24,248,341 | 2,719 | 1 | 4.0% | 7.3% | 7.7% | 13.2% | 0.30% | 0.15% | 1.26% | 83.8% | 0.0% |
| Monroe County Teachers FCU | FL | 0 | \$23,783,115 | 2,216 | 1 | -14.7% | -17.7% | 1.4% | 10.6% | 0.62% | 0.31% | 0.97% | 84.7% | 20.7% |
| Pompano Beach City ECU | FL | 0 | \$22,766,849 | 2,039 | 1 | 9.0% | 4.5% | 6.5% | 21.3% | 0.13% | 0.02% | 0.69% | 91.3% | 0.0% |
| ECCO CU | FL | 0 | \$22,583,662 | 1,068 | 1 | -3.9% | 3.6% | 0.9% | 19.2% | 0.00% | 0.00% | 0.71% | 68.5% | 39.5% |
| Compass Financial FCU | FL | 0 | \$21,771,644 | 2,645 | 1 | -8.6% | -4.7% | -0.6% | 15.1% | 0.53% | 1.29% | -0.91% | 85.2% | 2.3% |
| Walton County Teachers FCU | FL | 0 | \$21,508,883 | 3,317 | 1 | -5.3% | 0.4% | 0.5% | 8.3% | 2.13% | 0.37% | -0.18% | 44.7% | 1.4% |
| Florida A and M University FCU | FL | 0 | \$20,809,409 | 3,455 | 1 | -1.5% | 19.4% | -9.7% | 4.7% | 1.80% | 7.89% | -1.05% | 83.2% | 19.3% |
| Coast 2 Coast | FL | 0 | \$20,703,926 | 1,910 | 1 | -1.9% | 8.9% | -0.6% | 12.4% | 0.05% | -0.07% | 1.44% | 76.7% | 15.6% |

Florida Credit Union Profile

First Quarter 2019

Florida Credit Union Financial Summary

Data as of March 2019

| 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 | | | | |
| Suwannee River FCU | FL | 0 | \$20,598,451 | 2,635 | 2 | 6.3% | 13.7% | -1.7% | 10.6% | 1.35% | 0.75% | 0.01% | 51.3% | 14.4% | |
| Financial Educators FCU | FL | 0 | \$17,928,081 | 2,018 | 1 | -0.9% | -1.4% | -3.6% | 14.6% | 5.31% | 0.64% | 0.68% | 65.4% | 8.3% | |
| Metro North FCU | FL | 0 | \$17,616,021 | 1,585 | 1 | -1.3% | -8.9% | -7.4% | 17.8% | 1.47% | 0.00% | 0.39% | 56.2% | 22.4% | |
| Farmers FCU | FL | 0 | \$15,762,544 | 1,307 | 1 | 6.4% | 1.7% | 0.5% | 12.3% | 0.85% | 0.00% | 0.13% | 35.3% | 9.3% | |
| South Atlantic FCU | FL | 0 | \$15,612,220 | 2,579 | 1 | 5.9% | 2.6% | -3.5% | 9.4% | 1.06% | -0.13% | 0.13% | 41.4% | 0.0% | |
| Southernmost FCU | FL | 0 | \$15,302,419 | 1,876 | 1 | -3.2% | -6.5% | -1.6% | 19.2% | 0.12% | 0.40% | -0.21% | 61.9% | 0.0% | |
| Hialeah Municipal EFCU | FL | 0 | \$11,782,836 | 1,552 | 1 | 0.7% | 2.9% | -4.2% | 31.2% | 0.00% | 1.34% | -1.96% | 50.8% | 0.0% | |
| Jefferson Co Teachers CU | FL | 0 | \$10,723,970 | 1,056 | 1 | 7.4% | 19.9% | -0.1% | 13.3% | 0.55% | 0.25% | 0.85% | 60.9% | 0.0% | |
| Florida Customs FCU | FL | 0 | \$9,993,688 | 1,111 | 1 | 1.8% | 9.1% | -1.6% | 17.6% | 0.00% | -0.18% | 0.33% | 41.9% | 0.0% | |
| First Coast FCU | FL | 0 | \$9,629,093 | 1,737 | 1 | 7.1% | 3.7% | 1.2% | 13.8% | 0.61% | -0.41% | 0.19% | 65.8% | 0.0% | |
| Local 606 Electrical Workers FCU | FL | 0 | \$7,704,419 | 406 | 1 | 6.2% | -3.5% | 1.0% | 16.8% | 0.52% | -0.09% | 0.43% | 31.5% | 16.7% | |
| Container Mutual CU | FL | 0 | \$7,410,672 | 786 | 1 | -2.4% | -5.0% | -4.5% | 36.6% | 0.11% | 0.01% | 0.08% | 73.9% | 5.5% | |
| Shaw Ross ECU | FL | 0 | \$6,300,735 | 817 | 1 | -9.6% | 24.0% | -4.2% | 13.5% | 2.85% | 0.00% | 1.03% | 9.4% | 0.0% | |
| Madison Education Assn CU | FL | 0 | \$5,674,052 | 836 | 1 | 2.6% | -1.5% | 1.5% | 15.2% | 1.87% | 0.00% | -1.02% | 49.1% | 0.0% | |
| Tallahassee Community FCU | FL | 0 | \$4,765,044 | 546 | 1 | 1.1% | 24.8% | 0.4% | 14.6% | 2.36% | 0.45% | -0.74% | 62.1% | 17.3% | |
| FRSA CU | FL | 0 | \$4,572,175 | 822 | 1 | -6.7% | -2.5% | -6.4% | 10.3% | 2.45% | -0.12% | 0.39% | 83.6% | 0.0% | |
| Electricians Local 349 CU | FL | 0 | \$4,564,950 | 764 | 1 | 4.3% | -12.0% | 0.8% | 17.1% | 1.50% | 1.74% | -0.08% | 26.7% | 0.4% | |
| Town of Palm Beach FCU | FL | 0 | \$2,699,298 | 374 | 1 | -6.4% | -5.9% | 0.3% | 11.0% | 0.01% | 0.23% | 0.52% | 50.5% | 0.0% | |
| Lee County Mosquito Control CU | FL | 0 | \$255,315 | 100 | 1 | -32.9% | -85.4% | -9.1% | 25.3% | 0.00% | 0.00% | -0.52% | 2.6% | 0.0% | |
| Medians | | | \$92,469,381 | 9,337 | 4 | 2.9% | 6.1% | 1.0% | 11.3% | 0.42% | 0.46% | 0.63% | 66.9% | 9.7% | |
| By Asset Size | | | | | | | | | | | | | | | |
| | | | Number of Insts. | | | | | | | | | | | | |
| \$5 million and less | | | 5 | 546 | 1 | -2.3% | 2.2% | -2.1% | 13.7% | 1.96% | 0.34% | -0.05% | 56.3% | 5.0% | |
| \$5 to \$10 million | | | 6 | 827 | 1 | 1.2% | 1.7% | -0.9% | 18.9% | 0.62% | -0.17% | 0.21% | 45.6% | 3.6% | |
| \$10 to \$20 million | | | 7 | 1,585 | 1 | 1.7% | -0.4% | -3.1% | 16.4% | 1.73% | 0.34% | 0.05% | 52.9% | 6.6% | |
| \$20 to \$50 million | | | 28 | 3,320 | 1 | -1.8% | 1.4% | 0.1% | 14.0% | 0.70% | 0.93% | 0.24% | 61.1% | 9.2% | |
| \$50 to \$100 million | | | 22 | 6,794 | 4 | 3.6% | 5.9% | 0.5% | 10.7% | 0.57% | 0.47% | 0.75% | 60.2% | 7.3% | |
| \$100 to \$250 million | | | 23 | 15,145 | 4 | 3.9% | 7.0% | 1.8% | 10.9% | 0.50% | 0.79% | 0.84% | 66.6% | 12.1% | |
| \$250 million+ | | | 41 | 66,235 | 12 | 8.4% | 10.2% | 4.8% | 10.7% | 0.38% | 0.59% | 1.01% | 81.6% | 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.