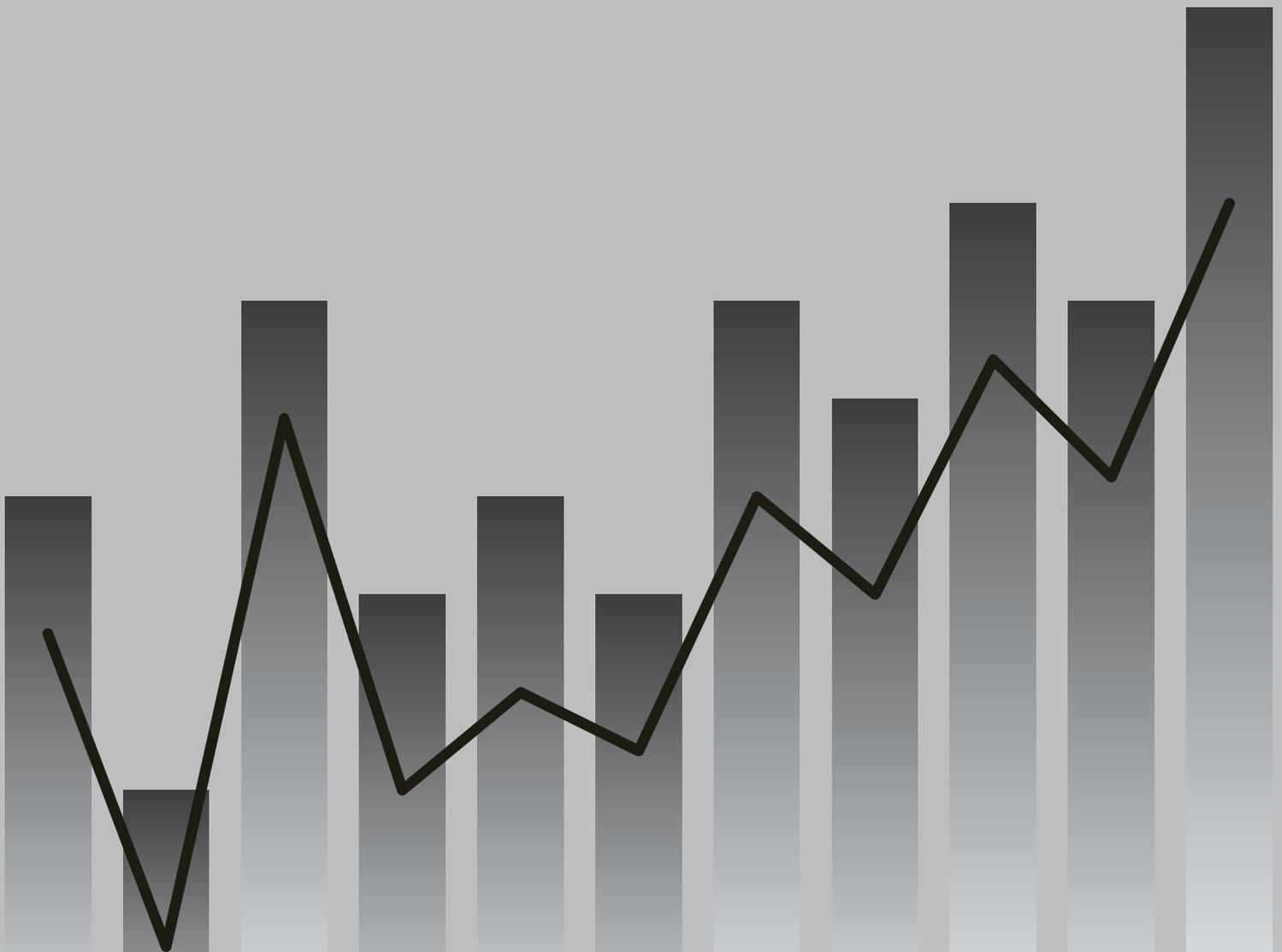


# Florida Credit Union Profile

Year-End 2017

CUNA Economics & Statistics



### Overview by Year

	U.S. CUs	Florida CUs
<b>Demographic Information</b>		
Number of CUs	5,684	134
Assets per CU (\$ mil)	245.5	468.1
Median assets (\$ mil)	31.2	83.7
Total assets (\$ mil)	1,395,323	62,723
Total loans (\$ mil)	972,366	42,671
Total surplus funds (\$ mil)	365,638	17,052
Total savings (\$ mil)	1,173,715	53,264
Total memberships (thousands)	112,649	5,581
<b>Growth Rates (%)</b>		
Total assets	6.6	6.8
Total loans	10.0	10.8
Total surplus funds	-1.7	-1.7
Total savings	6.0	6.6
Total memberships	4.1	3.4
% CUs with increasing assets	70.0	80.6
<b>Earnings - Basis Pts.</b>		
Yield on total assets	353	330
Dividend/interest cost of assets	56	45
Net interest margin	297	286
Fee & other income	135	167
Operating expense	307	330
Loss Provisions	47	45
Net Income (ROA) with Stab Exp	77	79
Net Income (ROA) without Stab Exp	77	79
% CUs with positive ROA	82.4	91.8
<b>Capital Adequacy (%)</b>		
Net worth/assets	11.0	10.8
% CUs with NW > 7% of assets	97.7	99.3
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.81	0.67
Net chargeoffs/average loans (%)	0.59	0.62
Total borrower-bankruptcies	171,336	7,130
Bankruptcies per CU	30.1	53.2
Bankruptcies per 1000 members	1.5	1.3
<b>Asset/Liability Management</b>		
Loans/savings	82.8	80.1
Loans/assets	69.7	68.0
Net Long-term assets/assets	32.9	27.4
Liquid assets/assets	12.5	14.3
Core deposits/shares & borrowings	50.1	55.8
<b>Productivity</b>		
Members/potential members (%)	4	3
Borrowers/members (%)	58	58
Members/FTE	385	380
Average shares/member (\$)	10,419	9,544
Average loan balance (\$)	14,883	13,166
Employees per million in assets	0.21	0.23
<b>Structure (%)</b>		
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	38.5	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						
	2017	2017	2016	2015	2014	2013	2012	2011
<b>Demographic Information</b>								
Number of CUs	5,684	134	141	150	156	158	161	167
Assets per CU (\$ mil)	245.5	468.1	416.6	360.1	319.1	299.1	282.6	259.8
Median assets (\$ mil)	31.2	83.7	78.4	68.2	62.0	56.9	53.5	49.2
Total assets (\$ mil)	1,395,323	62,723	58,734	54,019	49,783	47,256	45,505	43,383
Total loans (\$ mil)	972,366	42,671	38,524	34,501	31,207	28,283	26,379	25,468
Total surplus funds (\$ mil)	365,638	17,052	17,352	16,956	16,198	16,849	17,264	16,182
Total savings (\$ mil)	1,173,715	53,264	49,956	46,219	42,632	40,734	39,339	37,506
Total memberships (thousands)	112,649	5,581	5,395	5,215	4,965	4,716	4,595	4,608
<b>Growth Rates (%)</b>								
Total assets	6.6	6.8	8.7	8.5	5.3	3.8	4.9	3.3
Total loans	10.0	10.8	11.7	10.6	10.3	7.2	3.6	-3.7
Total surplus funds	-1.7	-1.7	2.3	4.7	-3.9	-2.4	6.7	16.1
Total savings	6.0	6.6	8.1	8.4	4.7	3.5	4.9	2.9
Total memberships	4.1	3.4	3.4	5.0	5.3	2.6	-0.3	1.7
% CUs with increasing assets	70.0	80.6	87.2	82.0	76.3	70.3	77.6	72.5
<b>Earnings - Basis Pts.</b>								
Yield on total assets	353	330	323	327	333	337	360	405
Dividend/interest cost of assets	56	45	45	45	45	48	59	78
Net interest margin	297	286	279	282	288	289	301	327
Fee & other income	135	167	172	175	182	186	189	174
Operating expense	307	330	344	351	354	353	357	373
Loss Provisions	47	45	37	32	28	36	57	90
Net Income (ROA) with Stab Exp	77	79	70	73	88	86	76	38
Net Income (ROA) without Stab Exp	77	79	70	73	88	91	81	53
% CUs with positive ROA	82.4	91.8	85.8	80.7	84.0	83.5	84.5	74.3
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.0	10.8	10.7	10.9	11.0	10.7	10.2	9.9
% CUs with NW > 7% of assets	97.7	99.3	97.9	96.7	98.1	99.4	97.5	96.4
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.81	0.67	0.74	0.91	1.21	1.62	2.18	2.85
Net chargeoffs/average loans (%)	0.59	0.62	0.64	0.65	0.75	1.06	1.35	1.77
Total borrower-bankruptcies	171,336	7,130	6,695	7,434	8,621	10,086	10,848	14,916
Bankruptcies per CU	30.1	53.2	47.5	49.6	55.3	63.8	67.4	89.3
Bankruptcies per 1000 members	1.5	1.3	1.2	1.4	1.7	2.1	2.4	3.2
<b>Asset/Liability Management</b>								
Loans/savings	82.8	80.1	77.1	74.6	73.2	69.4	67.1	67.9
Loans/assets	69.7	68.0	65.6	63.9	62.7	59.9	58.0	58.7
Net Long-term assets/assets	32.9	27.4	28.1	29.7	32.7	35.9	33.2	31.0
Liquid assets/assets	12.5	14.3	14.8	15.6	14.4	15.0	17.2	18.1
Core deposits/shares & borrowings	50.1	55.8	54.3	53.4	51.3	49.1	47.0	44.1
<b>Productivity</b>								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	58	58	55	53	53	50	48	46
Members/FTE	385	380	375	371	367	361	365	375
Average shares/member (\$)	10,419	9,544	9,260	8,862	8,587	8,637	8,561	8,140
Average loan balance (\$)	14,883	13,166	12,931	12,409	11,939	11,995	11,932	12,134
Employees per million in assets	0.21	0.23	0.25	0.26	0.27	0.28	0.28	0.28
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.9	5.2	5.7	6.7	6.4	7.0	6.8	7.8
Fed CUs w/ community charter	18.0	19.4	19.1	18.0	19.2	19.6	19.9	19.8
Other Fed CUs	31.7	26.9	27.7	28.7	28.8	27.8	28.0	28.1
CUs state chartered	38.5	48.5	47.5	46.7	45.5	45.6	45.3	44.3

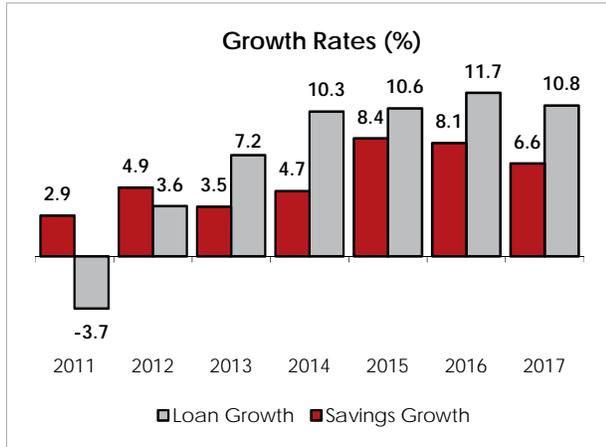
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

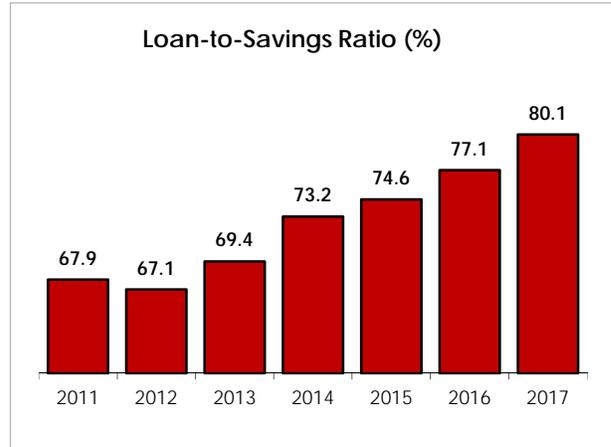
# Florida Credit Union Profile

Year-End 2017

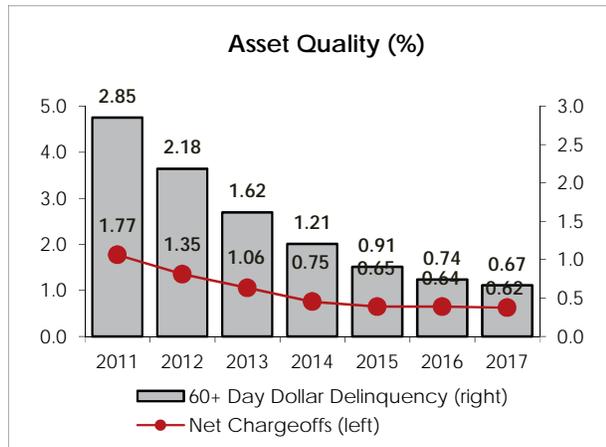
## Loan and Savings Growth Trends



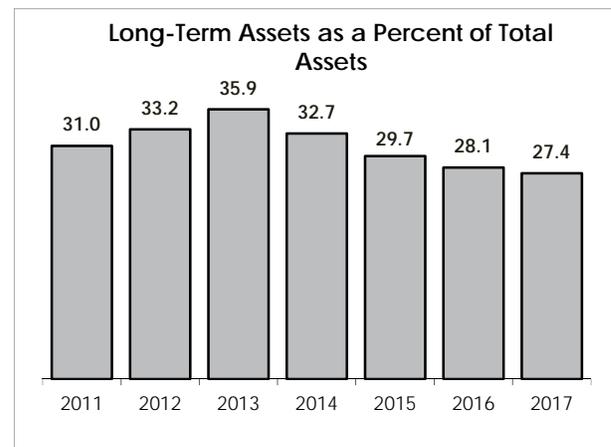
## Liquidity Trends



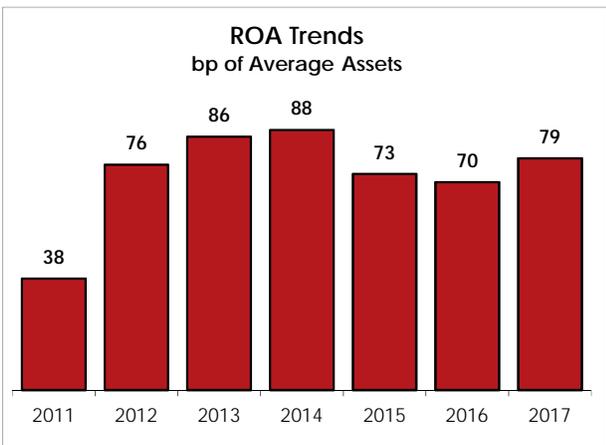
## Credit Risk Trends



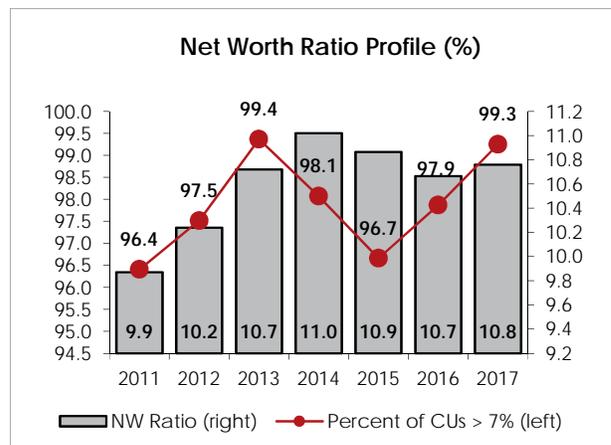
## Interest Rate Risk Trends



## Earnings Trends



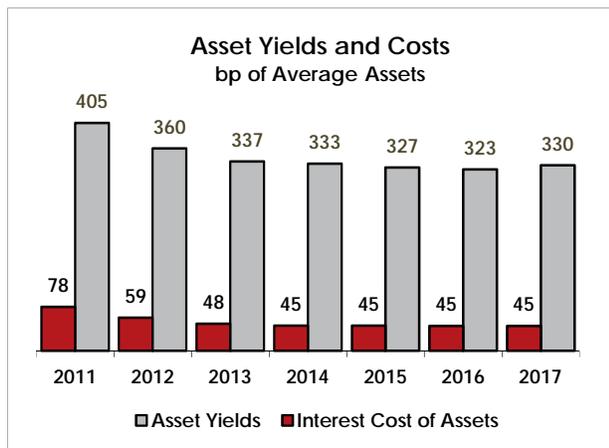
## Solvency Trends



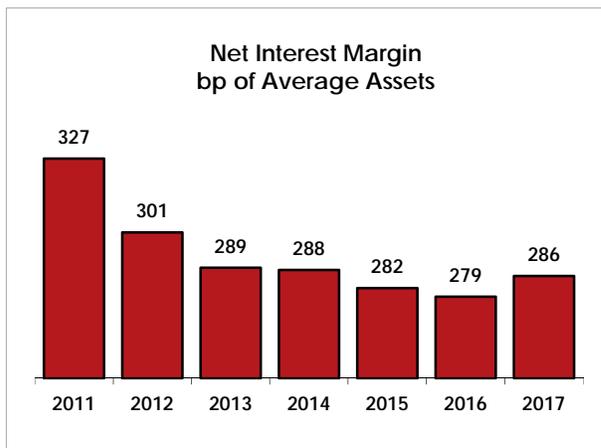
# Florida Credit Union Profile

Year-End 2017

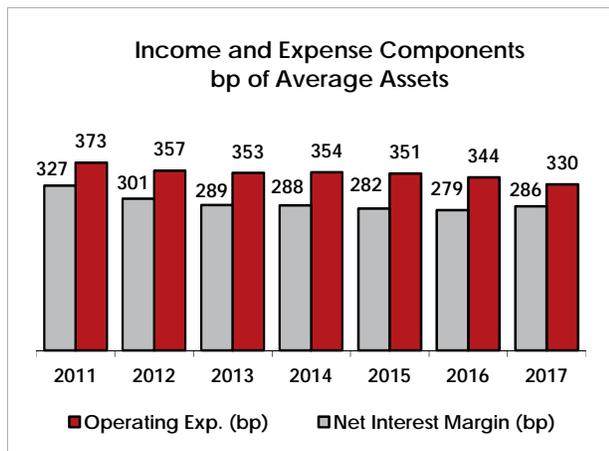
## Asset Yields and Funding Costs



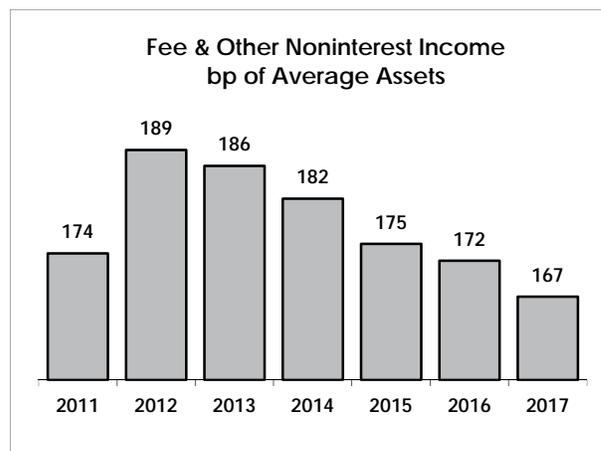
## Interest Margins



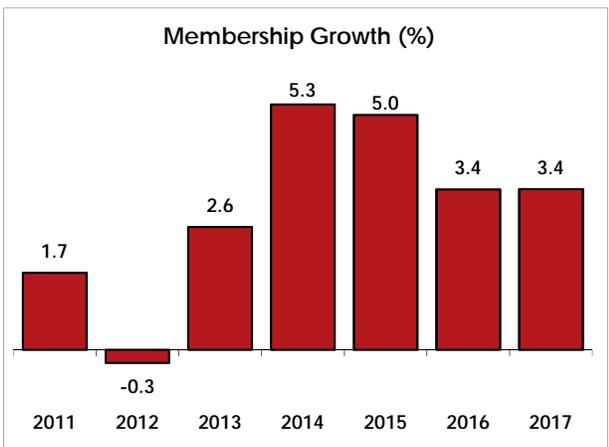
## Interest Margins & Overhead



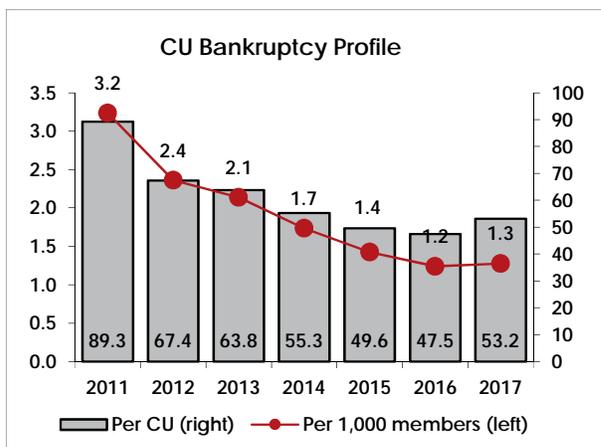
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



### Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	134	21	29	23	22	7	16	16
Assets per CU (\$ mil)	468.1	9.1	32.2	74.2	158.2	379.4	677.3	2,682.5
Median assets (\$ mil)	83.7	8.0	30.8	76.3	151.8	385.9	643.8	1,837.8
Total assets (\$ mil)	62,723	191	933	1,707	3,480	2,656	10,837	42,920
Total loans (\$ mil)	42,671	86	529	906	2,024	1,763	7,280	30,083
Total surplus funds (\$ mil)	17,052	102	364	723	1,252	738	2,956	10,916
Total savings (\$ mil)	53,264	158	808	1,499	3,059	2,345	9,211	36,184
Total memberships (thousands)	5,581	26	108	173	355	267	982	3,670
<b>Growth Rates (%)</b>								
Total assets	6.8	3.2	1.4	4.3	5.4	4.2	5.7	8.3
Total loans	10.8	-1.8	4.4	4.8	8.7	11.1	10.4	11.9
Total surplus funds	-1.7	7.4	-3.6	3.4	0.7	-10.1	-4.7	0.1
Total savings	6.6	3.4	1.3	4.3	5.5	3.9	6.3	7.9
Total memberships	3.4	-0.7	-1.0	0.3	0.9	3.2	-0.4	6.0
% CUs with increasing assets	80.6	61.9	65.5	91.3	90.9	85.7	81.3	100.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	330	366	380	349	361	346	357	318
Dividend/interest cost of assets	45	29	31	30	29	31	39	49
Net interest margin	286	337	349	319	332	315	317	269
Fee & other income	167	70	160	145	184	168	176	165
Operating expense	330	362	422	389	406	389	379	302
Loss Provisions	45	10	55	35	53	37	52	43
Net Income (ROA) with Stab Exp	79	36	32	40	57	57	62	89
Net Income (ROA) without Stab Exp	79	36	32	40	57	57	62	89
% CUs with positive ROA	91.8	90.5	82.8	91.3	95.5	100.0	93.8	100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	16.8	12.8	10.9	11.0	10.9	11.2	10.6
% CUs with NW > 7% of assets	99.3	100.0	100.0	95.7	100.0	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.67	1.89	1.06	0.89	0.79	0.53	0.67	0.65
Net chargeoffs/average loans (%)	0.62	0.44	0.95	0.74	0.83	0.67	0.73	0.57
Total borrower-bankruptcies	7,130	14	95	196	408	139	1,467	4,811
Bankruptcies per CU	53.2	0.7	3.3	8.5	18.5	19.9	91.7	300.7
Bankruptcies per 1000 members	1.3	0.5	0.9	1.1	1.1	0.5	1.5	1.3
<b>Asset/Liability Management (%)</b>								
Loans/savings	80.1	54.4	65.5	60.4	66.1	75.2	79.0	83.1
Loans/assets	68.0	44.9	56.7	53.1	58.2	66.4	67.2	70.1
Net Long-term assets/assets	27.4	14.6	16.5	25.8	24.7	31.3	29.7	27.1
Liquid assets/assets	14.3	31.0	23.0	18.3	20.3	12.9	13.1	13.8
Core deposits/shares & borrowings	55.8	74.3	68.4	64.1	66.5	62.4	62.2	52.1
<b>Productivity</b>								
Members/potential members (%)	3	2	1	2	2	2	1	6
Borrowers/members (%)	58	44	58	55	53	59	58	59
Members/FTE	380	399	339	330	309	349	328	414
Average shares/member (\$)	9,544	6,136	7,501	8,667	8,612	8,785	9,377	9,859
Average loan balance (\$)	13,166	7,647	8,450	9,463	10,735	11,240	12,807	13,943
Employees per million in assets	0.23	0.34	0.34	0.31	0.33	0.29	0.28	0.21
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	5.2	14.3	3.4	8.7	4.5	0.0	0.0	0.0
Fed CUs w/ community charter	19.4	0.0	17.2	21.7	36.4	42.9	25.0	6.3
Other Fed CUs	26.9	47.6	20.7	30.4	13.6	28.6	12.5	37.5
CUs state chartered	48.5	38.1	58.6	39.1	45.5	28.6	62.5	56.3

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.

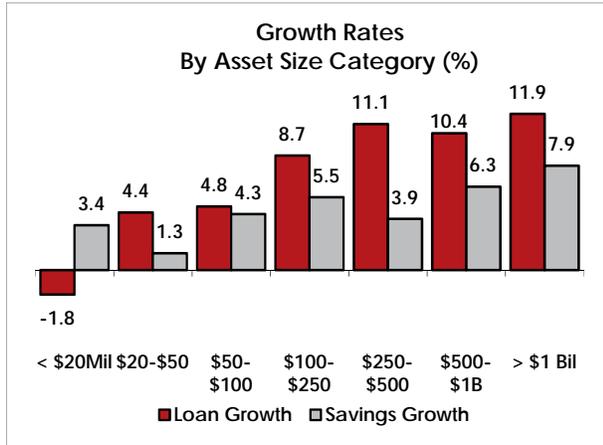
Source: NCUA and CUNA E&S.

# Florida Credit Union Profile

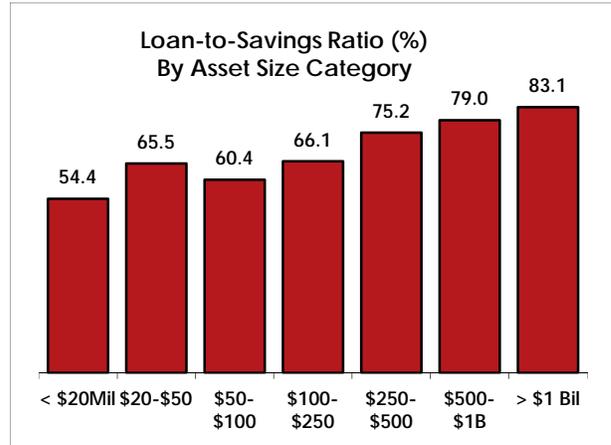
Year-End 2017

## Results By Asset Size

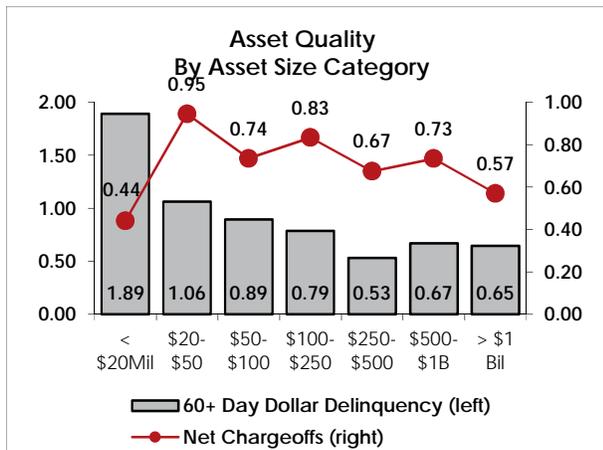
### Loan and Savings growth



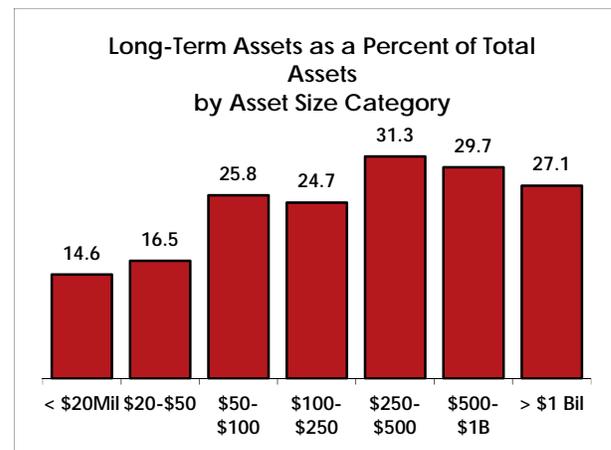
### Liquidity Risk Exposure



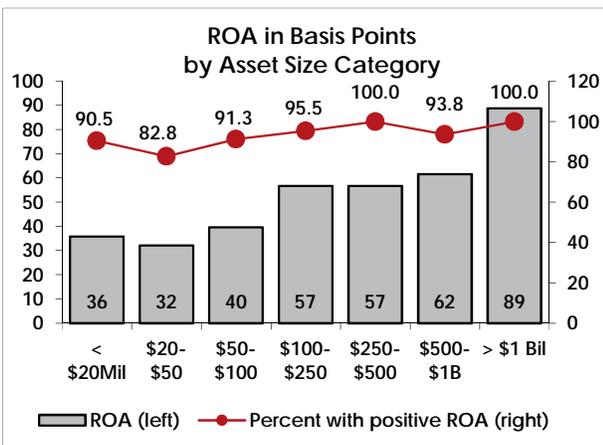
### Credit Risk Exposure



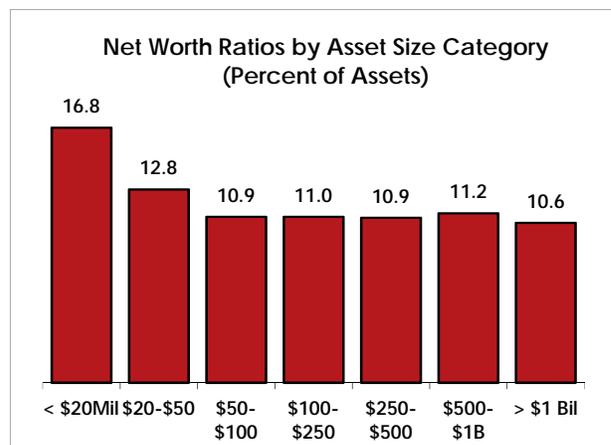
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Demographic Information	2017	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,684	2,302	1,062	727	711	342	250	290
Assets per CU (\$ mil)	245.5	7.5	32.3	71.5	159.4	357.0	708.1	3,031.8
Median assets (\$ mil)	31.2	6.4	31.1	70.7	151.1	347.4	691.3	1,672.2
Total assets (\$ mil)	1,395,323	17,307	34,342	51,998	113,365	122,077	177,021	879,213
Total loans (\$ mil)	972,366	8,524	18,023	29,649	73,406	82,142	126,825	633,797
Total surplus funds (\$ mil)	365,638	8,405	15,106	19,990	34,133	33,481	41,396	213,127
Total savings (\$ mil)	1,173,715	14,766	29,946	45,478	98,922	105,387	150,733	728,483
Total memberships (thousands)	112,649	2,774	4,056	5,627	11,080	11,336	14,817	62,958
<b>Growth Rates (%)</b>								
Total assets	6.6	1.2	2.5	3.0	4.1	5.3	6.8	8.5
Total loans	10.0	3.4	5.4	6.3	7.7	8.6	10.6	11.6
Total surplus funds	-1.7	-1.0	-1.1	-1.7	-3.4	-2.3	-3.7	0.1
Total savings	6.0	1.2	2.3	2.8	3.6	5.0	6.0	8.0
Total memberships	4.1	-1.1	-0.3	0.4	1.2	3.4	4.1	7.0
<i>% CUs with increasing assets</i>	70.0	53.7	69.0	79.4	85.7	88.3	94.0	98.3
<b>Earnings - Basis Pts.</b>								
Yield on total assets	353	349	335	340	351	351	353	355
Dividend/interest cost of assets	56	31	30	31	37	42	45	66
Net interest margin	297	318	305	308	315	309	308	289
Fee & other income	135	83	108	126	141	151	152	131
Operating expense	307	354	351	360	366	361	347	277
Loss Provisions	47	29	28	31	43	49	41	51
Net Income (ROA) with Stab Exp	77	18	33	44	46	50	72	92
Net Income (ROA) without Stab Exp	77	18	33	44	46	50	72	92
<i>% CUs with positive ROA</i>	82.4	69.9	84.4	91.1	92.7	94.7	98.0	99.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.0	14.2	12.1	11.6	11.0	11.1	10.9	10.8
<i>% CUs with NW &gt; 7% of assets</i>	97.7	97.1	97.1	98.2	98.3	99.1	99.6	99.3
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.81	1.56	1.12	1.03	0.92	0.93	0.72	0.77
Net chargeoffs/average loans (%)	0.59	0.59	0.53	0.51	0.59	0.64	0.52	0.61
Total borrower-bankruptcies	171,336	2,843	4,558	7,390	16,579	20,878	26,556	92,532
Bankruptcies per CU	30.1	1.2	4.3	10.2	23.3	61.0	106.2	319.1
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.5	1.8	1.8	1.5
<b>Asset/Liability Management</b>								
Loans/savings	82.8	57.7	60.2	65.2	74.2	77.9	84.1	87.0
Loans/assets	69.7	49.3	52.5	57.0	64.8	67.3	71.6	72.1
Net Long-term assets/assets	32.9	13.3	21.5	25.1	29.0	32.1	33.6	34.7
Liquid assets/assets	12.5	27.6	22.5	19.0	15.0	12.9	11.0	11.3
Core deposits/shares & borrowings	50.1	79.0	69.4	64.3	58.8	56.5	53.0	45.2
<b>Productivity</b>								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	58	41	48	52	54	54	58	61
Members/FTE	385	370	408	373	342	347	346	413
Average shares/member (\$)	10,419	5,322	7,384	8,083	8,928	9,296	10,173	11,571
Average loan balance (\$)	14,883	7,406	9,208	10,051	12,264	13,419	14,787	16,422
Employees per million in assets	0.21	0.43	0.29	0.29	0.29	0.27	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.9	22.9	7.7	3.6	2.7	2.0	2.8	2.4
Fed CUs w/ community charter	18.0	9.2	20.9	26.7	31.6	26.6	19.2	10.3
Other Fed CUs	31.7	36.5	33.8	28.9	23.1	23.4	21.6	31.7
CUs state chartered	38.5	31.4	37.6	40.9	42.6	48.0	56.4	55.5

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.

### Portfolio: State Trends

	U.S.	Florida Credit Unions						
Growth Rates	2017	2017	2016	2015	2014	2013	2012	2011
Credit cards	9.1%	6.5%	4.3%	1.8%	3.1%	2.4%	0.2%	-1.9%
Other unsecured loans	8.5%	11.2%	7.1%	6.0%	7.9%	8.7%	4.1%	1.2%
New automobile	13.1%	18.4%	20.6%	18.9%	33.8%	19.5%	1.9%	-14.2%
Used automobile	10.2%	13.2%	19.4%	17.7%	16.8%	15.6%	8.6%	3.0%
First mortgage	10.1%	9.5%	6.4%	6.7%	2.8%	5.9%	6.7%	-0.6%
HEL & 2nd Mtg	7.0%	-7.4%	1.0%	2.3%	1.1%	-8.1%	-10.9%	-10.9%
Member business loans*	-5.0%	2.0%	14.4%	18.5%	14.6%	12.1%	6.8%	1.6%
Share drafts	9.5%	8.3%	16.6%	15.1%	8.9%	4.1%	8.0%	7.8%
Certificates	6.2%	4.8%	3.5%	1.7%	-1.5%	-5.2%	-7.0%	-9.4%
IRAs	-0.6%	-1.5%	4.3%	1.0%	-1.6%	-0.6%	-0.7%	-2.7%
Money market shares	4.0%	4.0%	8.0%	6.1%	2.0%	3.4%	6.5%	5.0%
Regular shares	7.0%	10.0%	7.5%	11.9%	9.4%	9.8%	13.3%	12.7%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	6.0%	6.7%	6.9%	7.4%	8.1%	8.6%	9.0%	9.3%
Other unsecured loans/total loans	4.2%	3.4%	3.4%	3.5%	3.7%	3.8%	3.7%	3.7%
New automobile/total loans	13.7%	20.6%	19.3%	17.9%	16.6%	13.7%	12.3%	12.5%
Used automobile/total loans	20.8%	24.7%	24.2%	22.6%	21.2%	20.1%	18.6%	17.8%
First mortgage/total loans	40.6%	33.7%	34.1%	35.8%	37.1%	39.8%	40.3%	39.1%
HEL & 2nd Mtg/total loans	8.6%	6.4%	7.6%	8.4%	9.1%	9.9%	11.6%	13.4%
Member business loans/total loans	6.7%	5.3%	5.7%	5.6%	5.2%	5.0%	4.8%	4.7%
Share drafts/total savings	14.6%	16.3%	16.1%	14.9%	14.0%	13.5%	13.4%	13.0%
Certificates/total savings	18.3%	15.5%	15.7%	16.4%	17.5%	18.6%	20.3%	22.9%
IRAs/total savings	6.7%	7.3%	7.9%	8.2%	8.8%	9.3%	9.7%	10.2%
Money market shares/total savings	22.4%	20.0%	20.5%	20.5%	21.0%	21.5%	21.6%	21.2%
Regular shares/total savings	36.4%	39.6%	38.4%	38.6%	37.4%	35.7%	33.7%	31.2%
<b>Percent of CUs Offering</b>								
Credit cards	61.2%	84.3%	84.4%	82.7%	81.4%	81.0%	78.9%	77.2%
Other unsecured loans	99.4%	100.0%	99.3%	99.3%	99.4%	99.4%	99.4%	98.2%
New automobile	95.6%	99.3%	98.6%	98.0%	98.1%	97.5%	98.1%	97.6%
Used automobile	96.9%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%	97.0%
First mortgage	67.9%	88.1%	87.2%	85.3%	84.0%	84.2%	83.2%	79.0%
HEL & 2nd Mtg	69.8%	84.3%	83.7%	80.7%	80.1%	80.4%	79.5%	79.0%
Member business loans	34.2%	47.0%	48.9%	47.3%	45.5%	44.3%	43.5%	39.5%
Share drafts	79.8%	94.0%	92.9%	92.7%	92.3%	92.4%	91.9%	91.6%
Certificates	80.9%	93.3%	92.9%	91.3%	91.0%	91.1%	91.3%	91.0%
IRAs	68.3%	85.8%	85.1%	82.0%	82.1%	82.9%	82.6%	81.4%
Money market shares	50.8%	73.1%	70.9%	68.0%	66.7%	65.8%	64.6%	63.5%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	20.5%	19.6%	19.6%	19.4%	18.8%	18.2%	17.3%
Other unsecured loans	12.2%	10.6%	10.2%	10.0%	10.4%	9.6%	8.7%	7.9%
New automobile	5.8%	7.4%	6.6%	5.9%	5.6%	4.8%	4.8%	5.2%
Used automobile	14.6%	13.8%	12.8%	11.9%	11.5%	11.0%	10.3%	9.5%
First mortgage	2.4%	2.2%	2.0%	2.1%	2.1%	2.2%	2.2%	1.9%
HEL & 2nd Mtg	2.1%	1.5%	1.7%	1.7%	1.7%	1.8%	2.0%	2.2%
Member business loans	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Share drafts	56.8%	69.7%	67.2%	66.9%	65.7%	66.1%	64.9%	61.9%
Certificates	7.7%	5.8%	6.1%	6.4%	7.0%	7.9%	8.7%	9.6%
IRAs	4.3%	4.7%	4.9%	5.1%	5.3%	5.8%	6.1%	6.3%
Money market shares	6.9%	6.1%	6.3%	6.6%	7.0%	7.5%	7.8%	8.2%

Current period flow statistics are trailing four quarters.

\*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy 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 - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	6.5%	-11.1%	-6.3%	-0.3%	3.7%	3.6%	10.1%	7.2%
Other unsecured loans	11.2%	-5.4%	4.8%	10.6%	15.5%	12.5%	8.3%	14.0%
New automobile	18.4%	0.3%	9.9%	10.3%	13.8%	11.6%	9.3%	21.8%
Used automobile	13.2%	-2.3%	5.4%	8.7%	6.8%	13.5%	6.6%	16.8%
First mortgage	9.5%	-2.8%	8.6%	7.5%	9.4%	10.0%	12.8%	9.2%
HEL & 2nd Mtg	-7.4%	9.3%	-28.7%	-3.5%	13.2%	4.6%	7.8%	-12.4%
Member business loans*	2.0%	2.4%	-9.5%	-10.1%	2.7%	4.5%	17.6%	-3.6%
Share drafts	8.3%	10.4%	4.7%	10.3%	8.2%	7.4%	9.9%	9.0%
Certificates	4.8%	-5.2%	-2.8%	-1.5%	0.2%	1.1%	2.4%	6.5%
IRAs	-1.5%	-4.0%	-3.6%	-1.7%	-2.3%	-3.9%	-3.5%	-0.5%
Money market shares	4.0%	1.2%	-0.7%	1.8%	3.0%	0.2%	-0.6%	5.6%
Regular shares	10.0%	4.5%	3.2%	6.0%	7.1%	7.2%	10.5%	11.8%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	6.7%	3.7%	5.2%	7.1%	5.5%	8.4%	4.6%	7.1%
Other unsecured loans/total loans	3.4%	18.3%	10.0%	7.3%	6.7%	4.0%	4.6%	2.6%
New automobile/total loans	20.6%	21.2%	17.7%	18.2%	13.7%	20.8%	17.7%	21.9%
Used automobile/total loans	24.7%	29.9%	35.5%	28.4%	33.8%	24.9%	24.6%	23.8%
First mortgage/total loans	33.7%	15.0%	19.1%	21.5%	25.8%	25.6%	33.3%	35.5%
HEL & 2nd Mtg/total loans	6.4%	3.3%	3.6%	8.5%	8.2%	9.4%	6.8%	5.9%
Member business loans/total loans	5.3%	0.6%	0.7%	2.4%	5.9%	3.6%	9.0%	4.6%
Share drafts/total savings	16.3%	9.8%	17.1%	19.5%	21.9%	24.0%	20.4%	14.2%
Certificates/total savings	15.5%	14.5%	13.8%	13.3%	12.4%	11.3%	14.8%	16.3%
IRAs/total savings	7.3%	3.9%	6.9%	5.6%	5.5%	5.5%	6.6%	7.8%
Money market shares/total savings	20.0%	6.2%	9.7%	16.0%	14.9%	20.5%	14.6%	22.2%
Regular shares/total savings	39.6%	64.5%	51.3%	44.7%	44.7%	38.4%	42.6%	37.9%
<b>Percent of CUs Offering</b>								
Credit cards	84.3%	38.1%	79.3%	100.0%	90.9%	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%	95.7%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	84.3%	19.0%	86.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	47.0%	9.5%	24.1%	43.5%	54.5%	85.7%	81.3%	81.3%
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	85.8%	47.6%	86.2%	87.0%	95.5%	100.0%	100.0%	100.0%
Money market shares	73.1%	14.3%	65.5%	87.0%	86.4%	100.0%	87.5%	100.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	20.5%	12.6%	16.8%	17.7%	17.7%	22.3%	16.9%	21.9%
Other unsecured loans	10.6%	19.1%	17.4%	15.2%	12.6%	8.5%	13.8%	9.2%
New automobile	7.4%	3.9%	4.1%	5.0%	3.8%	7.5%	6.9%	8.1%
Used automobile	13.8%	9.8%	16.7%	11.4%	15.4%	12.4%	14.0%	13.7%
First mortgage	2.2%	1.8%	1.2%	1.3%	1.3%	1.8%	1.9%	2.4%
HEL & 2nd Mtg	1.5%	0.8%	0.7%	1.1%	1.2%	1.9%	1.4%	1.5%
Member business loans	0.1%	0.3%	0.1%	0.2%	0.3%	0.1%	0.3%	0.1%
Share drafts	69.7%	32.6%	51.6%	57.2%	63.2%	71.0%	69.0%	71.7%
Certificates	5.8%	5.5%	4.2%	4.7%	5.1%	4.7%	5.4%	6.2%
IRAs	4.7%	2.4%	2.9%	3.3%	2.9%	3.4%	3.8%	5.2%
Money market shares	6.1%	7.1%	2.5%	3.9%	4.2%	4.1%	4.9%	6.8%

Current period flow statistics are trailing four quarters.

\*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy 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 - 2017						
	2017	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	9.1%	0.0%	0.4%	1.2%	2.8%	3.6%	5.3%	11.5%
Other unsecured loans	8.5%	3.4%	3.0%	4.6%	5.3%	4.7%	12.1%	11.2%
New automobile	13.1%	6.9%	9.1%	12.2%	13.6%	13.9%	15.5%	13.5%
Used automobile	10.2%	4.5%	6.3%	7.6%	8.9%	10.3%	9.3%	12.3%
First mortgage	10.1%	1.7%	5.4%	5.3%	7.5%	7.8%	11.8%	11.2%
HEL & 2nd Mtg	7.0%	-2.4%	2.2%	4.1%	5.3%	9.0%	7.5%	8.3%
Member business loans*	-5.0%	-16.3%	-16.0%	-11.0%	-7.2%	-8.2%	1.2%	-4.7%
Share drafts	9.5%	5.6%	7.3%	6.6%	7.4%	8.2%	7.8%	12.9%
Certificates	6.2%	-3.7%	-3.5%	-2.2%	-0.1%	2.4%	4.3%	9.3%
IRAs	-0.6%	-5.0%	-3.9%	-3.5%	-2.2%	-1.9%	-1.9%	1.1%
Money market shares	4.0%	-0.5%	-0.4%	0.2%	0.9%	1.9%	3.9%	5.4%
Regular shares	7.0%	1.7%	3.7%	4.6%	5.6%	7.0%	8.1%	9.0%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	6.0%	3.0%	4.3%	4.3%	4.0%	4.5%	4.4%	6.9%
Other unsecured loans/total loans	4.2%	16.5%	8.8%	6.9%	5.2%	4.6%	4.1%	3.7%
New automobile/total loans	13.7%	19.7%	14.3%	13.0%	12.0%	12.8%	13.5%	14.0%
Used automobile/total loans	20.8%	34.3%	29.6%	28.2%	26.3%	25.3%	24.0%	18.2%
First mortgage/total loans	40.6%	11.6%	25.3%	29.5%	34.1%	35.9%	38.3%	43.8%
HEL & 2nd Mtg/total loans	8.6%	5.9%	9.8%	9.7%	9.7%	9.8%	8.7%	8.2%
Member business loans/total loans	6.7%	0.8%	1.7%	4.0%	6.1%	7.5%	8.2%	6.7%
Share drafts/total savings	14.6%	9.9%	14.9%	17.2%	18.2%	19.0%	19.0%	12.4%
Certificates/total savings	18.3%	11.3%	13.0%	14.2%	16.2%	16.8%	17.4%	19.6%
IRAs/total savings	6.7%	3.4%	5.8%	6.5%	6.6%	6.2%	6.1%	7.0%
Money market shares/total savings	22.4%	4.1%	9.9%	13.2%	16.2%	18.0%	21.0%	25.5%
Regular shares/total savings	36.4%	69.1%	54.5%	47.2%	40.9%	38.0%	34.9%	33.8%
<b>Percent of CUs Offering</b>								
Credit cards	61.2%	26.8%	75.2%	85.6%	87.1%	92.4%	92.0%	94.5%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.6%	89.3%	99.8%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.8%	99.9%	99.7%	99.7%	100.0%	99.7%
First mortgage	67.9%	29.9%	83.7%	95.7%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.8%	34.2%	85.6%	95.2%	98.2%	99.7%	100.0%	100.0%
Member business loans	34.2%	5.1%	25.3%	45.1%	68.6%	79.8%	84.0%	90.0%
Share drafts	79.8%	52.2%	96.6%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	80.9%	57.7%	92.9%	97.1%	98.7%	99.4%	99.2%	98.6%
IRAs	68.3%	32.7%	83.5%	92.6%	97.7%	98.5%	99.6%	99.3%
Money market shares	50.8%	13.6%	55.0%	74.8%	88.0%	90.6%	94.0%	94.8%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	12.9%	13.6%	14.0%	15.0%	15.6%	17.4%	21.2%
Other unsecured loans	12.2%	17.7%	13.9%	12.8%	11.8%	11.6%	11.9%	12.0%
New automobile	5.8%	3.6%	3.6%	4.7%	4.2%	4.5%	5.6%	6.8%
Used automobile	14.6%	11.2%	13.1%	14.8%	15.4%	15.1%	16.1%	14.3%
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%	2.0%	2.0%	2.1%	2.2%
Member business loans	0.2%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	56.8%	32.9%	42.4%	47.8%	52.4%	54.8%	58.2%	60.5%
Certificates	7.7%	4.9%	5.3%	5.7%	6.5%	6.5%	6.8%	8.8%
IRAs	4.3%	2.5%	3.0%	3.4%	3.8%	3.7%	3.9%	4.8%
Money market shares	6.9%	3.8%	3.6%	4.1%	4.6%	5.4%	5.9%	8.2%

Current period flow statistics are trailing four quarters.

\*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy 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	Dec 17	Dec 17	Sep 17	Jun 17	Mar 17	Dec 16
Number CUs	5,684	134	135	138	139	141
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	2.3	2.8	2.4	3.1	2.4	2.8
Credit cards	5.1	4.3	3.2	0.9	-1.6	3.4
Other unsecured loans	2.5	4.1	6.0	3.9	-2.5	3.2
New automobile	3.2	5.4	3.9	4.6	3.6	4.3
Used automobile	1.4	2.8	2.0	4.1	4.1	3.5
First mortgage	2.3	1.5	3.9	2.2	1.9	2.2
HEL & 2nd Mtg	2.2	0.3	-8.7	1.4	0.2	0.8
Member business loans*	2.2	2.9	-10.3	5.6	4.9	4.3
Total savings	0.9	0.8	0.5	0.5	5.3	0.9
Share drafts	2.3	1.0	-0.4	-1.6	10.1	0.8
Certificates	1.7	2.3	0.7	1.2	0.6	-0.6
IRAs	-0.7	-1.1	0.0	0.1	-0.3	0.5
Money market shares	0.5	0.3	0.3	0.8	2.9	1.7
Regular shares	0.6	0.9	0.7	0.9	7.9	1.5
Total memberships	0.9	0.1	1.4	1.0	1.4	0.8
<b>Earnings (Basis Points)</b>						
Yield on total assets	364	339	335	325	322	324
Dividend/interest cost of assets	62	45	45	44	44	45
Fee & other income	139	172	164	169	164	173
Operating expense	314	332	329	332	327	342
Loss Provisions	52	50	46	40	42	48
Net Income (ROA)	73	83	80	78	73	61
% CUs with positive ROA	82	92	88	85	86	86
<b>Capital Adequacy (%)</b>						
Net worth/assets	11.0	10.7	10.6	10.5	10.4	10.6
% CUs with NW > 7% of assets	97.7	99.3	98.5	99.3	98.6	97.9
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.81	0.67	0.64	0.57	0.53	0.74
Total Consumer	1.01	0.54	0.60	0.49	0.47	0.63
Credit Cards	1.29	0.73	0.82	0.68	0.67	0.79
All Other Consumer	0.97	0.52	0.58	0.47	0.44	0.61
Total Mortgages	0.61	0.85	0.71	0.67	0.61	0.89
First Mortgages	0.62	0.85	0.70	0.67	0.61	0.91
All Other Mortgages	0.56	0.87	0.73	0.68	0.62	0.82
Total MBLs	1.60	0.78	0.71	0.68	0.80	0.92
Ag MBLs	1.07	0.00	0.00	0.00	0.00	0.00
All Other MBLs	1.62	0.78	0.71	0.68	0.81	0.92
Net chargeoffs/average loans	0.70	0.67	0.62	0.56	0.65	0.71
Total Consumer	1.36	1.12	1.02	0.98	1.10	1.18
Credit Cards	2.77	2.20	1.94	1.90	2.17	2.08
All Other Consumer	1.18	0.98	0.90	0.86	0.95	1.06
Total Mortgages	0.02	0.00	0.04	-0.03	0.03	0.07
First Mortgages	0.02	0.01	0.06	-0.01	0.04	0.05
All Other Mortgages	0.00	-0.07	-0.03	-0.15	-0.02	0.13
Total MBLs	2.03	0.37	0.09	0.07	-1.35	2.11
Ag MBLs	0.05	0.00	0.00	0.00	0.00	0.00
All Other MBLs	2.13	0.37	0.09	0.07	-1.35	2.12
<b>Asset/Liability Management</b>						
Loans/savings	82.5	80.0	78.4	76.9	74.9	77.0

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.

\*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# Florida Credit Union Profile

Year-End 2017

## Bank Comparisons

	FL Credit Unions				FL Banks			
Demographic Information	2017	2016	2015	3 Yr Avg	2017	2016	2015	3 Yr Avg
Number of Institutions	134	141	150	142	133	149	160	147
Assets per Institution (\$ mil)	468	417	360	415	1,474	1,236	1,102	1,271
Total assets (\$ mil)	62,723	58,734	54,019	58,492	196,032	184,203	176,394	185,543
Total loans (\$ mil)	42,671	38,524	34,501	38,565	145,590	136,849	129,666	137,369
Total surplus funds (\$ mil)	17,052	17,352	16,956	17,120	40,159	37,849	36,709	38,239
Total savings (\$ mil)	53,264	49,956	46,219	49,813	152,531	143,602	137,482	144,538
Avg number of branches (1)	7	7	6	7	9	8	9	9
<b>12 Month Growth Rates (%)</b>								
Total assets	6.8	8.7	8.5	8.0	14.2	12.1	14.8	13.7
Total loans	10.8	11.7	10.6	11.0	14.2	13.6	18.6	15.5
Real estate loans	6.4	5.4	5.9	5.9	14.9	13.8	19.2	16.0
Commercial loans*	2.0	14.4	18.5	11.6	8.7	7.5	7.4	7.9
Total consumer	15.2	16.9	14.2	15.4	17.0	22.1	15.6	18.2
Consumer credit card	6.5	4.3	1.8	4.2	-0.8	46.7	-0.7	15.1
Other consumer	16.5	19.1	16.6	17.4	18.7	20.3	16.8	18.6
Total surplus funds	-1.7	2.3	4.7	1.8	14.0	9.1	6.5	9.9
Total savings	6.6	8.1	8.4	7.7	14.2	12.4	14.0	13.5
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	330	323	327	327	350	362	351	354
Dividend/Interest cost of assets	45	45	45	45	53	50	44	49
Net Interest Margin	286	279	282	282	297	312	306	305
Fee and other income (2)	167	172	175	172	69	65	65	66
Operating expense	330	344	351	342	252	281	284	272
Loss provisions	45	37	32	38	15	12	10	13
Net income	79	70	73	74	99	84	77	87
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	10.7	10.9	10.8	10.3	9.9	10.3	10.2
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.67	0.74	0.91	0.77	3.18	3.54	3.35	3.36
Real estate loans	0.85	0.89	1.26	1.00	4.28	4.67	4.51	4.48
Consumer loans	0.78	0.90	1.47	1.05	0.78	1.05	0.65	0.83
Total consumer	0.52	0.60	0.53	0.55	0.24	0.31	0.35	0.30
Consumer credit card	0.73	0.79	0.77	0.77	1.08	0.84	1.09	1.01
Other consumer	0.49	0.58	0.49	0.52	0.17	0.26	0.30	0.25
Net chargeoffs/avg loans	0.62	0.64	0.65	0.64	0.11	0.06	0.06	0.08
Real estate loans	0.01	0.13	0.20	0.11	0.00	0.00	0.03	0.01
Commercial loans	0.09	0.55	0.21	0.28	0.59	0.19	0.08	0.29
Total consumer	1.14	1.08	1.10	1.11	0.37	0.36	0.40	0.37
Consumer credit card	2.00	1.86	1.79	1.88	2.45	2.41	1.82	2.23
Other consumer	1.02	0.96	0.97	0.98	0.19	0.19	0.30	0.23
<b>Asset Liability Management (%)</b>								
Loans/savings	80.1	77.1	74.6	77.3	95.4	95.3	94.3	95.0
Loans/assets	68.0	65.6	63.9	65.8	73.6	73.6	72.8	73.3
Core deposits/total deposits	55.9	54.4	53.5	54.6	21.9	22.8	25.6	23.4
<b>Productivity</b>								
Employees per million assets	0.23	0.25	0.26	0.25	0.11	0.12	0.13	0.12

\*Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

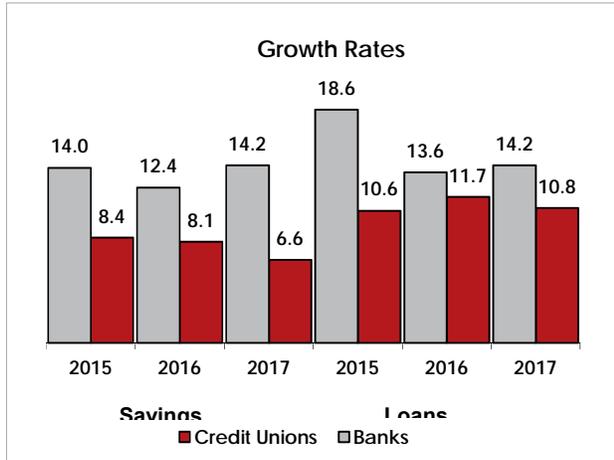
Source: FDIC, NCUA and CUNA E&S

# Florida Credit Union Profile

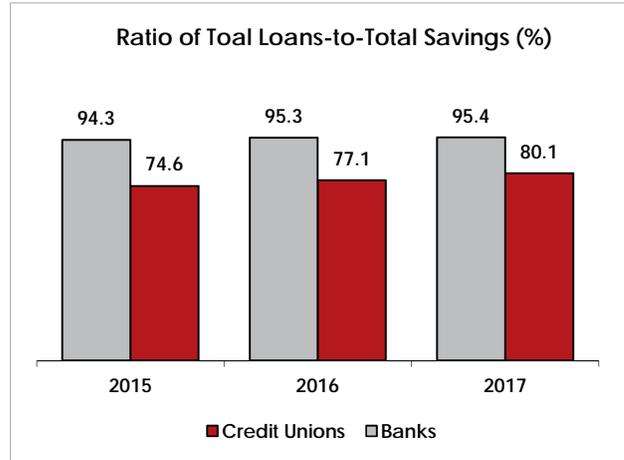
Year-End 2017

## Credit Union and Bank Comparisons

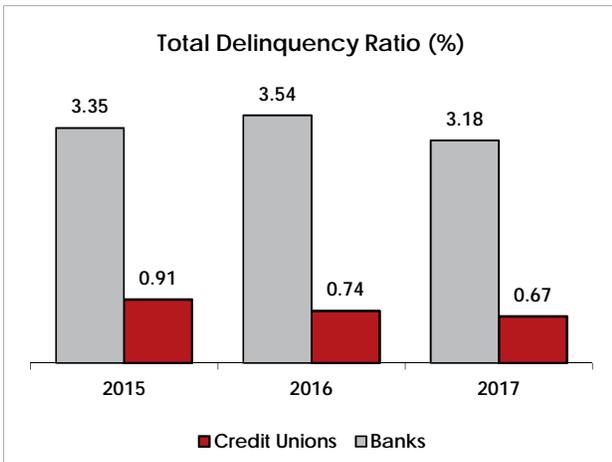
### Loan and Savings Growth Trends



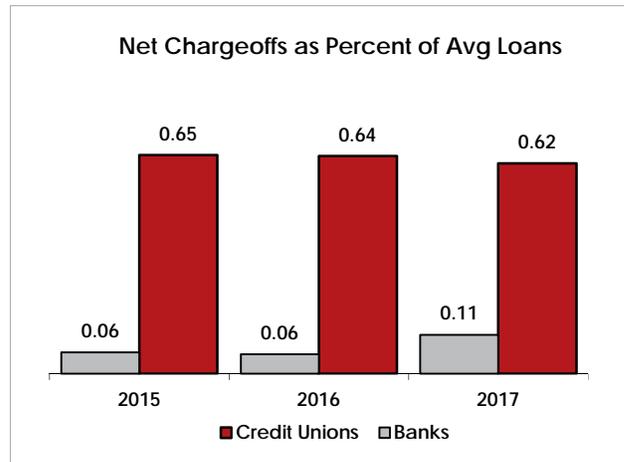
### Liquidity Risk Trends



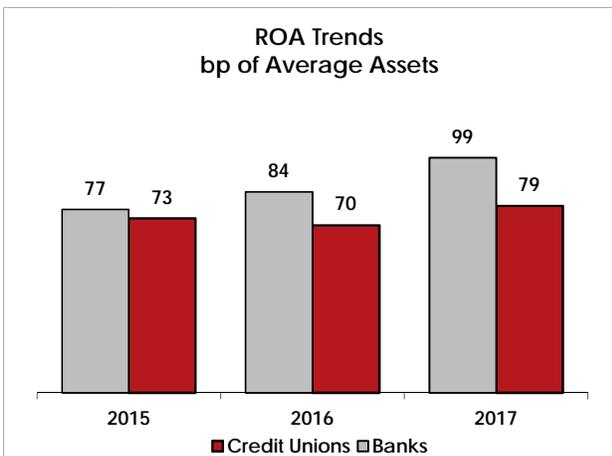
### Credit Risk Trends



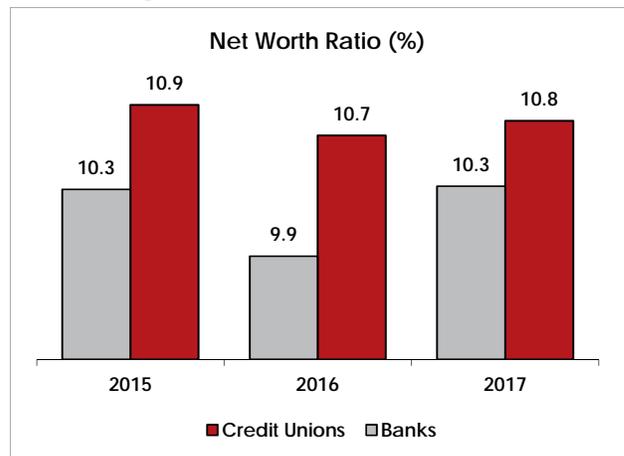
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# Florida Credit Union Profile

Year-End 2017

## Florida Credit Union Financial Summary

Data as of December 2017

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	\$8,742,335,897	747,403	64	8.8%	15.1%	7.0%	8.7%	0.41%	0.47%	0.87%	84.4%	24.6%
VyStar Credit Union	FL	0	\$7,299,457,527	591,209	62	11.4%	13.7%	8.4%	8.8%	0.44%	0.29%	0.88%	93.5%	28.2%
Space Coast CU	FL	0	\$4,032,636,929	388,408	59	5.6%	9.8%	7.8%	13.6%	0.76%	0.73%	1.17%	95.5%	15.2%
MIDFLORIDA CU	FL	1	\$3,055,514,300	286,001	48	15.7%	14.1%	14.3%	10.4%	0.52%	0.33%	1.23%	90.7%	22.8%
Grow Financial FCU	FL	0	\$2,427,025,128	198,497	28	5.3%	10.4%	1.9%	9.8%	1.07%	0.66%	0.54%	94.1%	16.5%
Fairwinds CU	FL	0	\$2,169,373,208	180,986	33	4.4%	11.3%	2.8%	10.5%	0.44%	0.18%	1.05%	79.6%	35.9%
GTE Financial	FL	0	\$1,984,734,854	260,051	22	8.8%	8.9%	4.4%	8.1%	1.73%	0.67%	0.55%	92.6%	22.9%
Eglin FCU	FL	0	\$1,868,467,009	117,402	9	4.3%	5.0%	1.7%	11.4%	0.56%	0.15%	0.82%	44.3%	15.5%
CFE FCU	FL	0	\$1,807,158,134	154,666	22	8.3%	17.6%	3.2%	10.7%	0.32%	0.75%	0.61%	62.7%	22.7%
Campus USA CU	FL	0	\$1,654,986,507	93,995	17	10.3%	17.1%	-1.7%	12.4%	0.44%	0.42%	1.05%	99.0%	30.0%
Achieva CU	FL	0	\$1,534,542,513	152,128	23	5.5%	-0.7%	2.8%	11.6%	1.08%	0.63%	1.00%	86.9%	20.0%
Community First CU	FL	0	\$1,512,310,866	126,283	18	7.9%	7.6%	5.4%	13.1%	1.20%	0.37%	0.89%	79.3%	29.1%
Pen Air FCU	FL	0	\$1,386,463,621	98,795	19	2.0%	8.3%	0.2%	13.2%	0.63%	0.72%	0.97%	68.7%	13.8%
Tyndall FCU	FL	0	\$1,285,546,224	114,538	14	2.5%	-0.1%	3.1%	10.6%	0.32%	0.35%	0.67%	60.6%	12.0%
South Florida Educational FCU	FL	1	\$1,079,855,579	80,226	7	5.9%	8.4%	5.6%	19.0%	0.60%	0.14%	0.74%	27.7%	4.5%
IBM Southeast ECU	FL	0	\$1,079,137,224	79,500	18	14.8%	22.0%	6.9%	11.3%	0.66%	0.42%	0.84%	88.0%	19.5%
Florida CU	FL	0	\$975,234,571	92,262	11	13.1%	15.1%	12.5%	10.2%	0.50%	0.67%	1.39%	101.1%	19.7%
Publix EFCU	FL	0	\$944,348,986	99,424	9	8.2%	1.3%	-25.5%	13.1%	0.94%	0.28%	0.94%	50.1%	9.0%
First Florida Credit Union	FL	0	\$870,503,264	52,872	13	7.3%	20.5%	-0.8%	15.0%	0.46%	0.31%	0.68%	83.2%	19.3%
Launch FCU	FL	0	\$757,594,328	63,673	13	-8.4%	13.3%	0.7%	12.3%	0.34%	0.63%	0.54%	56.2%	18.2%
Dade County FCU	FL	0	\$732,654,811	94,122	12	7.5%	16.3%	-1.6%	11.5%	0.45%	0.57%	0.61%	70.3%	7.3%
Tropical Financial CU	FL	1	\$695,682,941	61,570	16	6.3%	13.9%	15.0%	9.6%	0.32%	0.29%	0.25%	84.1%	26.6%
Community Credit Union of Florida	FL	0	\$659,157,986	43,317	7	11.5%	12.2%	4.4%	11.9%	0.32%	0.56%	1.76%	96.5%	25.2%
Power Financial CU	FL	0	\$645,339,054	32,964	5	4.9%	14.1%	-1.1%	11.6%	0.26%	0.08%	0.48%	89.1%	48.0%
Gulf Winds FCU	FL	1	\$642,234,883	60,172	12	2.4%	4.5%	2.0%	11.9%	0.61%	0.31%	0.58%	72.7%	22.1%
USF FCU	FL	1	\$624,679,497	57,777	9	10.9%	12.5%	3.6%	10.3%	0.64%	0.85%	0.29%	92.0%	25.0%
McCoy FCU	FL	0	\$568,816,322	64,166	14	5.2%	9.4%	3.3%	9.0%	0.71%	0.94%	0.08%	64.1%	12.4%
First Commerce CU	FL	0	\$562,838,407	49,047	12	9.8%	2.7%	8.0%	11.8%	1.81%	0.57%	0.73%	94.4%	17.2%
Insight CU	FL	0	\$562,818,450	55,997	17	0.1%	-3.3%	-2.2%	9.3%	1.31%	0.95%	0.13%	67.8%	13.3%
121 Financial CU	FL	0	\$551,333,815	48,899	12	-0.5%	1.1%	-1.1%	9.0%	0.77%	0.58%	-0.50%	94.9%	22.0%
Envision CU	FL	1	\$523,468,932	54,891	12	14.8%	22.0%	18.9%	9.1%	0.74%	0.44%	1.08%	81.5%	22.4%
We Florida Financial	FL	0	\$520,468,135	51,087	9	-0.6%	6.5%	-7.2%	10.1%	1.21%	1.67%	0.24%	78.5%	13.3%
BrightStar CU	FL	0	\$462,012,456	55,620	7	5.0%	19.2%	3.4%	11.0%	0.47%	0.86%	0.56%	75.2%	10.4%
Floridacentral CU	FL	0	\$451,237,364	54,118	12	2.8%	1.4%	0.6%	9.1%	0.65%	0.71%	0.30%	83.5%	10.3%
SunState Federal Credit Union	FL	0	\$415,028,644	33,755	10	10.5%	9.8%	6.7%	11.2%	0.36%	0.41%	1.01%	87.9%	28.5%
Jax FCU	FL	0	\$385,936,146	35,386	8	3.2%	8.3%	2.6%	10.7%	0.42%	0.34%	0.70%	85.0%	17.6%
Velocity Community CU	FL	0	\$339,060,903	22,021	4	4.5%	12.3%	1.7%	12.0%	0.34%	0.18%	0.31%	54.2%	16.0%
Railroad and Industrial FCU	FL	0	\$329,252,171	36,066	9	4.2%	52.1%	7.1%	11.8%	0.80%	0.26%	0.61%	45.9%	0.7%
Tampa Bay FCU	FL	0	\$273,560,698	29,997	5	-2.3%	4.1%	0.7%	11.0%	0.81%	0.70%	0.48%	88.7%	27.6%
Orlando FCU	FL	0	\$227,110,136	25,169	9	5.7%	3.7%	-1.2%	9.1%	0.42%	0.97%	0.28%	66.9%	17.8%
Florida State University Credit Union	FL	0	\$215,360,316	24,139	8	11.8%	17.5%	6.0%	9.3%	1.34%	0.92%	0.62%	93.3%	15.6%
San Antonio Citizens FCU	FL	0	\$204,936,564	15,359	4	7.7%	12.5%	6.5%	9.1%	0.10%	0.14%	0.80%	56.6%	18.8%
University CU	FL	0	\$203,946,434	17,070	5	3.9%	20.0%	-4.7%	8.9%	0.29%	0.38%	0.11%	37.9%	10.6%
JetStream FCU	FL	0	\$197,095,911	20,537	8	5.0%	7.2%	-3.8%	12.7%	1.47%	0.99%	0.93%	88.3%	16.3%
Innovations FCU	FL	0	\$190,267,820	19,226	6	4.7%	14.6%	2.3%	8.8%	0.55%	0.58%	0.33%	84.3%	31.7%
MembersFirst CU of Florida	FL	0	\$186,195,573	16,929	5	4.0%	1.2%	-0.1%	13.8%	1.28%	0.41%	0.32%	54.5%	7.2%
Panhandle Educators FCU	FL	0	\$180,980,707	13,017	6	10.3%	8.2%	2.2%	13.1%	0.43%	0.35%	1.30%	64.3%	6.4%
Gold Coast FCU	FL	0	\$175,599,489	20,909	4	6.3%	6.4%	1.3%	10.2%	0.19%	0.26%	0.55%	53.1%	3.4%
Guardians CU	FL	0	\$154,701,074	29,134	5	8.1%	3.0%	1.2%	12.5%	0.27%	0.74%	1.12%	66.1%	5.1%
Central CU of Florida	FL	0	\$153,134,260	15,610	5	2.0%	14.3%	4.4%	11.6%	1.10%	0.42%	0.35%	72.5%	18.7%
Harvesters FCU	FL	0	\$150,564,514	17,979	9	-0.6%	22.3%	3.8%	8.9%	0.30%	0.25%	0.50%	95.3%	30.8%
Keys Federal Credit Union	FL	0	\$145,197,046	13,767	4	11.2%	14.8%	13.0%	8.6%	0.17%	0.70%	1.24%	86.3%	17.0%
Alive CU	FL	0	\$132,248,506	15,087	10	3.6%	11.8%	-0.9%	14.5%	0.37%	0.18%	0.31%	67.2%	3.9%
Coastline FCU	FL	0	\$128,887,137	10,900	2	6.4%	-6.7%	-3.6%	9.3%	1.45%	0.07%	0.47%	66.4%	4.3%
JM Associates FCU	FL	0	\$125,453,409	7,945	6	7.0%	9.6%	2.8%	13.6%	1.08%	0.41%	1.18%	45.2%	4.9%
Miami Postal Service CU	FL	0	\$125,046,016	15,077	3	-1.4%	-7.3%	-3.5%	11.4%	0.81%	1.78%	0.14%	47.0%	0.3%
Santa Rosa County FCU	FL	0	\$123,637,081	11,732	5	4.9%	11.8%	1.4%	11.8%	0.91%	0.19%	0.69%	52.0%	6.5%

# Florida Credit Union Profile

Year-End 2017

## Florida Credit Union Financial Summary

Data as of December 2017

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	\$120,630,044	12,137	4	2.5%	-3.9%	-5.8%	14.0%	0.93%	0.83%	-0.03%	54.4%	0.2%
First Coast Community CU	FL	0	\$115,025,794	12,531	3	4.3%	-0.8%	-0.4%	11.5%	0.45%	0.23%	0.34%	41.5%	4.8%
Community South Credit Union	FL	0	\$114,375,296	10,436	3	3.2%	4.0%	1.6%	13.9%	2.20%	1.94%	0.59%	91.8%	8.6%
First Choice CU	FL	0	\$109,236,997	10,577	2	5.0%	5.4%	0.0%	9.4%	1.00%	0.09%	0.35%	48.2%	7.7%
Miami Firefighters FCU	FL	0	\$98,308,201	4,223	1	5.4%	15.4%	-1.4%	9.3%	2.46%	0.15%	0.85%	69.5%	22.5%
Florida West Coast CU	FL	0	\$93,291,476	9,978	5	3.4%	9.3%	2.1%	10.4%	0.46%	0.20%	0.56%	53.9%	0.0%
Priority One CU	FL	0	\$93,148,384	9,744	2	7.7%	24.1%	-0.2%	9.5%	0.46%	0.63%	0.32%	74.2%	13.3%
Buckeye Community FCU	FL	0	\$89,532,160	10,255	2	2.7%	20.9%	4.3%	11.3%	0.58%	0.17%	0.23%	93.5%	11.7%
PowerNet CU	FL	0	\$87,304,101	3,963	2	7.3%	-1.5%	-0.3%	8.6%	0.21%	0.04%	0.26%	52.6%	5.5%
Sun CU	FL	0	\$84,266,895	6,642	3	5.8%	-3.3%	0.3%	10.3%	0.98%	0.21%	0.36%	41.3%	5.3%
Bay Credit Union	FL	0	\$83,183,711	9,783	4	0.3%	-3.2%	-1.2%	9.8%	0.36%	0.73%	-0.20%	72.2%	13.7%
Tampa Postal FCU	FL	0	\$82,594,872	7,855	4	3.8%	-1.9%	-3.5%	13.4%	0.20%	0.33%	0.33%	43.0%	8.1%
Okaloosa County Teachers FCU	FL	0	\$81,321,797	8,681	4	3.7%	4.3%	-0.1%	10.0%	1.48%	0.65%	0.30%	50.7%	3.5%
MAGNIFY Credit Union	FL	0	\$78,093,183	6,105	4	2.6%	6.6%	-5.2%	12.4%	1.36%	0.37%	0.38%	70.6%	21.1%
Country Federal Credit Union	FL	0	\$76,507,757	6,196	2	10.5%	-0.1%	4.6%	8.8%	0.91%	0.24%	1.25%	81.5%	18.5%
Connect CU	FL	0	\$76,306,916	5,849	4	1.4%	18.1%	-4.2%	11.1%	0.70%	1.16%	0.45%	68.9%	6.9%
City and Police FCU	FL	0	\$74,912,112	6,129	5	7.4%	11.6%	1.1%	9.0%	1.19%	0.35%	0.44%	55.3%	1.4%
Broward HealthCare FCU	FL	0	\$72,735,087	9,221	6	4.6%	3.4%	-0.2%	10.2%	0.30%	0.72%	0.55%	44.7%	3.9%
My Pensacola FCU	FL	0	\$66,294,404	5,011	1	3.5%	-2.6%	-2.1%	18.0%	0.87%	0.20%	0.55%	42.1%	7.8%
Priority CU	FL	0	\$65,764,046	14,319	6	-5.0%	-22.3%	0.9%	6.5%	1.65%	2.50%	-2.12%	77.7%	8.0%
TMH FCU	FL	0	\$65,031,397	8,022	3	5.0%	7.0%	4.0%	10.5%	0.99%	0.32%	0.84%	70.0%	10.2%
Memorial Employees FCU	FL	0	\$64,986,941	8,928	7	4.0%	17.6%	0.6%	10.6%	0.08%	0.56%	0.33%	38.9%	0.2%
Baptist Health South Florida FCU	FL	0	\$62,279,636	11,840	4	9.2%	11.6%	2.2%	12.9%	0.65%	1.02%	1.57%	78.4%	2.0%
Tallahassee-Leon FCU	FL	0	\$55,273,541	5,966	3	12.1%	5.8%	3.9%	8.9%	0.59%	0.38%	1.82%	60.3%	3.3%
St Josephs Hospital FCU	FL	0	\$53,417,272	6,286	7	2.0%	-4.6%	-4.7%	12.2%	0.76%	0.25%	0.05%	44.7%	0.0%
United Police FCU	FL	0	\$51,959,010	4,662	2	-0.6%	-26.1%	0.3%	16.3%	2.57%	-0.08%	0.16%	37.4%	6.5%
Florida Dept of Trans CU	FL	0	\$50,166,106	3,348	2	2.7%	13.4%	0.6%	17.4%	0.53%	0.04%	0.03%	42.7%	5.1%
Alliance Credit Union	FL	0	\$48,960,411	5,807	2	2.8%	-3.5%	-0.7%	7.0%	2.09%	1.39%	0.14%	73.8%	8.8%
Florida Hospital CU	FL	0	\$48,122,149	9,870	3	2.0%	45.9%	-2.3%	11.3%	0.30%	0.43%	0.79%	72.8%	8.6%
Emerald Coast FCU	FL	0	\$45,558,638	5,157	3	0.5%	4.4%	3.2%	8.0%	1.07%	0.48%	0.32%	60.5%	9.7%
Manatee Community FCU	FL	0	\$44,199,043	4,383	1	0.4%	-7.0%	-3.3%	15.9%	2.20%	2.68%	-0.35%	66.3%	0.0%
Jacksonville Postal and Professional CU	FL	0	\$43,307,426	3,259	3	-2.8%	-0.2%	-7.4%	19.4%	0.25%	0.08%	0.28%	47.4%	17.3%
Calhoun Liberty ECU	FL	0	\$40,027,585	5,185	2	7.0%	24.2%	4.1%	12.3%	0.17%	0.25%	1.03%	80.8%	7.6%
GPCE Credit Union	FL	0	\$39,825,491	3,504	4	-1.3%	-1.3%	-1.8%	9.7%	0.03%	0.11%	0.22%	55.5%	3.9%
Flag CU	FL	0	\$38,354,382	5,591	1	-0.5%	4.9%	2.3%	9.8%	0.89%	0.60%	0.13%	70.7%	7.8%
ECU Credit Union	FL	0	\$36,405,371	3,739	3	-1.9%	52.5%	2.2%	14.2%	1.76%	0.41%	0.12%	72.2%	6.3%
Jacksonville Firemens CU	FL	0	\$35,859,292	2,673	2	1.7%	-1.4%	-10.6%	8.8%	0.75%	1.05%	-0.29%	42.6%	15.6%
Everglades FCU	FL	0	\$35,837,554	4,331	1	2.2%	-3.9%	-3.3%	13.3%	1.97%	0.44%	0.89%	65.7%	14.7%
Miami FCU	FL	0	\$34,685,625	2,826	4	9.0%	-0.9%	-0.4%	14.2%	0.34%	0.30%	0.65%	64.2%	21.1%
South Florida FCU	FL	0	\$33,598,914	4,019	2	-5.7%	-9.7%	1.9%	8.6%	0.72%	1.15%	-1.75%	77.7%	22.0%
Coral Community FCU	FL	0	\$31,553,404	4,573	1	5.3%	6.0%	-2.3%	9.6%	0.22%	0.40%	0.46%	55.2%	1.5%
Sarasota Municipal ECU	FL	0	\$30,826,655	2,353	1	3.0%	-9.6%	2.4%	11.3%	0.37%	0.20%	0.55%	40.5%	0.0%
Ocala Community CU	FL	0	\$30,095,829	2,771	1	-1.8%	12.4%	0.6%	12.4%	0.63%	0.18%	0.64%	63.5%	10.2%
Gulf States CU	FL	0	\$29,658,716	3,651	1	3.1%	-0.7%	-5.7%	15.1%	0.84%	0.22%	0.36%	53.0%	11.5%
Florida Rural Electric CU	FL	0	\$29,174,513	3,755	2	1.0%	4.1%	-0.3%	19.9%	0.38%	0.07%	0.01%	72.2%	2.8%
Monroe County Teachers FCU	FL	0	\$27,560,318	2,013	1	-1.1%	1.5%	-7.8%	9.6%	0.98%	0.59%	0.43%	89.0%	19.5%
Jackson County Teachers CU	FL	0	\$26,802,671	3,396	1	1.8%	2.0%	5.0%	26.2%	1.26%	0.77%	1.20%	71.3%	0.0%
Florida State EFCU	FL	0	\$25,775,203	3,278	2	-1.4%	-2.3%	-4.4%	7.2%	5.23%	0.95%	-0.44%	44.3%	3.0%
My Healthcare FCU	FL	0	\$24,483,068	4,425	2	-4.0%	6.0%	-1.1%	17.6%	0.96%	0.79%	0.80%	68.2%	4.4%
ECCO CU	FL	0	\$23,648,747	1,058	1	0.8%	2.8%	0.1%	17.2%	0.00%	0.01%	0.82%	61.0%	34.6%
Compass Financial FCU	FL	0	\$23,624,354	2,678	1	-5.0%	-13.0%	-6.5%	15.6%	0.52%	2.42%	-1.47%	82.2%	2.3%
City County ECU	FL	0	\$22,579,829	2,484	1	10.1%	12.3%	-1.2%	12.9%	0.35%	0.29%	0.98%	83.2%	0.0%
Walton County Teachers FCU	FL	0	\$21,840,563	3,293	1	7.5%	1.3%	1.9%	7.7%	1.64%	0.09%	0.41%	42.9%	1.7%
Pompano Beach City ECU	FL	0	\$20,386,404	1,887	1	9.7%	9.0%	0.3%	22.5%	0.04%	0.23%	1.00%	99.7%	0.0%
Coast 2 Coast	FL	0	\$20,215,826	1,932	1	4.3%	4.3%	-3.1%	11.4%	0.20%	0.15%	0.62%	75.3%	17.6%
Florida A and M University FCU	FL	0	\$20,016,303	3,773	1	5.8%	-3.6%	4.3%	9.7%	6.77%	1.31%	2.37%	71.8%	17.9%

# Florida Credit Union Profile

Year-End 2017

## Florida Credit Union Financial Summary

Data as of December 2017

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	\$18,546,773	2,664	2	7.2%	3.6%	0.5%	11.4%	1.90%	0.15%	0.41%	52.2%	17.2%	
Financial Educators FCU	FL	0	\$17,508,763	2,114	1	-0.4%	-3.1%	-2.1%	13.9%	7.29%	0.20%	1.75%	65.7%	6.3%	
Metro North FCU	FL	1	\$17,165,829	1,728	1	3.5%	4.8%	1.7%	18.4%	0.75%	0.16%	0.19%	64.7%	25.9%	
Southernmost FCU	FL	0	\$14,570,975	1,917	1	3.0%	2.2%	-0.7%	19.8%	0.00%	0.35%	0.09%	71.8%	0.0%	
Farmers FCU	FL	0	\$14,377,778	1,295	1	11.3%	4.5%	1.1%	13.2%	0.10%	0.08%	0.19%	37.4%	13.1%	
South Atlantic FCU	FL	0	\$14,326,932	2,671	1	6.8%	-5.8%	2.4%	9.9%	1.35%	0.35%	0.36%	44.3%	0.0%	
Hialeah Municipal EFCU	FL	0	\$11,438,526	1,632	1	5.1%	-12.7%	-1.7%	33.0%	0.04%	0.21%	0.12%	51.5%	0.0%	
Jefferson Co Teachers CU	FL	0	\$10,020,768	1,068	1	4.2%	6.8%	0.4%	13.4%	1.53%	0.00%	0.50%	53.7%	0.0%	
Florida Customs FCU	FL	0	\$9,639,201	1,130	1	-3.3%	-6.2%	0.3%	17.8%	1.68%	0.00%	0.51%	43.4%	0.0%	
First Coast FCU	FL	0	\$8,614,559	1,714	1	7.2%	-3.2%	-0.1%	14.8%	0.09%	0.11%	0.75%	71.7%	0.0%	
Pensacola L & N FCU	FL	0	\$7,959,221	1,217	1	4.4%	-6.4%	-4.6%	18.3%	1.63%	0.23%	0.09%	80.5%	0.1%	
Container Mutual CU	FL	0	\$7,610,714	830	1	2.5%	-3.7%	-1.4%	35.2%	0.68%	0.27%	0.03%	75.4%	6.9%	
Local 606 Electrical Workers FCU	FL	0	\$7,607,759	400	1	-1.7%	16.3%	-2.4%	16.7%	1.93%	0.14%	0.17%	30.8%	15.8%	
Shaw Ross ECU	FL	0	\$6,806,411	853	1	-0.2%	-2.5%	-3.7%	11.6%	0.00%	0.06%	0.23%	7.1%	0.0%	
Madison Education Assn CU	FL	0	\$5,454,947	819	1	5.9%	2.6%	0.0%	16.0%	4.39%	0.01%	0.32%	53.7%	0.0%	
FRSA CU	FL	0	\$5,006,364	890	1	-6.3%	-15.8%	-4.6%	10.9%	0.63%	1.19%	0.13%	82.7%	0.0%	
Tallahassee FCU	FL	0	\$4,788,633	575	1	-5.2%	-7.4%	-4.2%	15.6%	0.47%	-0.03%	-1.65%	37.2%	7.6%	
Electricians Local 349 CU	FL	0	\$4,259,599	754	1	3.0%	1.2%	-1.3%	18.2%	0.07%	0.10%	-0.10%	35.5%	0.6%	
Town of Palm Beach FCU	FL	0	\$2,938,063	377	1	8.5%	1.0%	-0.5%	9.9%	4.10%	-0.01%	0.04%	47.9%	0.0%	
Sunland CU	FL	0	\$2,103,983	957	1	-14.6%	-21.7%	-1.7%	27.7%	9.24%	5.81%	0.63%	88.4%	0.0%	
Lee County Mosquito Control CU	FL	0	\$379,407	111	1	-1.9%	-42.0%	-11.9%	42.1%	0.00%	0.00%	0.64%	16.8%	0.0%	
<b>Medians</b>			\$83,725,303	9,483	4	4.3%	4.9%	0.3%	11.4%	0.64%	0.35%	0.49%	68.0%	9.3%	
<b>By Asset Size</b>			<b>Number of Insts.</b>												
\$5 million and less			5	575	1	-1.9%	-8.3%	-2.4%	17.6%	3.39%	0.90%	-0.46%	45.1%	2.7%	
\$5 to \$10 million			8	872	1	1.0%	-4.6%	-1.9%	18.1%	1.30%	0.20%	0.30%	54.4%	3.0%	
\$10 to \$20 million			8	1,823	1	4.9%	0.2%	0.2%	16.1%	2.02%	0.16%	0.49%	55.5%	9.0%	
\$20 to \$50 million			29	3,504	1	1.4%	4.4%	-1.0%	12.8%	1.06%	0.58%	0.32%	65.5%	9.3%	
\$50 to \$100 million			23	6,642	4	4.3%	4.8%	0.3%	10.9%	0.89%	0.43%	0.40%	60.4%	8.3%	
\$100 to \$250 million			22	15,223	5	5.4%	8.7%	0.9%	11.0%	0.79%	0.53%	0.57%	66.1%	11.9%	
\$250 million+			39	64,166	12	7.6%	11.5%	4.5%	10.7%	0.65%	0.45%	0.82%	82.0%	21.7%	

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.