

Florida Credit Union Profile

Year-End 2018

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	132
Assets per CU (\$ mil)	268.0	507.5
Median assets (\$ mil)	33.4	89.1
Total assets (\$ mil)	1,470,839	66,984
Total loans (\$ mil)	1,058,922	47,144
Total surplus funds (\$ mil)	350,554	16,674
Total savings (\$ mil)	1,234,750	56,410
Total memberships (thousands)	117,549	5,840
Growth Rates (%)		
Total assets	5.4	6.8
Total loans	8.9	10.5
Total surplus funds	-4.1	-2.2
Total savings	5.2	5.9
Total memberships	4.4	4.6
% CUs with increasing assets	63.4	69.7
Earnings - Basis Pts.		
Yield on total assets	380	355
Dividend/interest cost of assets	68	53
Net interest margin	311	302
Fee & other income	139	169
Operating expense	313	332
Loss Provisions	46	46
Net Income (ROA) with Stab Exp	91	93
Net Income (ROA) without Stab Exp	91	93
% CUs with positive ROA	88.2	89.4
Capital Adequacy (%)		
Net worth/assets	11.3	11.0
% CUs with NW > 7% of assets	98.5	97.7
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	0.57
Net chargeoffs/average loans (%)	0.57	0.60
Total borrower-bankruptcies	173,214	8,048
Bankruptcies per CU	31.6	61.0
Bankruptcies per 1000 members	1.5	1.4
Asset/Liability Management		
Loans/savings	85.8	83.6
Loans/assets	72.0	70.4
Net Long-term assets/assets	33.1	27.5
Liquid assets/assets	11.4	13.8
Core deposits/shares & borrowings	50.0	55.8
Productivity		
Members/potential members (%)	3	3
Borrowers/members (%)	59	58
Members/FTE	386	380
Average shares/member (\$)	10,504	9,660
Average loan balance (\$)	15,347	13,849
Employees per million in assets	0.21	0.23
Structure (%)		
Fed CUs w/ single-sponsor	11.7	5.3
Fed CUs w/ community charter	18.0	18.2
Other Fed CUs	31.8	26.5
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						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	132	134	141	150	156	158	161
Assets per CU (\$ mil)	268.0	507.5	468.1	416.6	360.1	319.1	299.1	282.6
Median assets (\$ mil)	33.4	89.1	83.7	78.4	68.2	62.0	56.9	53.5
Total assets (\$ mil)	1,470,839	66,984	62,723	58,734	54,019	49,783	47,256	45,505
Total loans (\$ mil)	1,058,922	47,144	42,671	38,524	34,501	31,207	28,283	26,379
Total surplus funds (\$ mil)	350,554	16,674	17,052	17,352	16,956	16,198	16,849	17,264
Total savings (\$ mil)	1,234,750	56,410	53,264	49,956	46,219	42,632	40,734	39,339
Total memberships (thousands)	117,549	5,840	5,581	5,395	5,215	4,965	4,716	4,595
Growth Rates (%)								
Total assets	5.4	6.8	6.8	8.7	8.5	5.3	3.8	4.9
Total loans	8.9	10.5	10.8	11.7	10.6	10.3	7.2	3.6
Total surplus funds	-4.1	-2.2	-1.7	2.3	4.7	-3.9	-2.4	6.7
Total savings	5.2	5.9	6.6	8.1	8.4	4.7	3.5	4.9
Total memberships	4.4	4.6	3.4	3.4	5.0	5.3	2.6	-0.3
% CUs with increasing assets	63.4	69.7	80.6	87.2	82.0	76.3	70.3	77.6
Earnings - Basis Pts.								
Yield on total assets	380	355	330	323	327	333	337	360
Dividend/interest cost of assets	68	53	45	45	45	45	48	59
Net interest margin	311	302	286	279	282	288	289	301
Fee & other income	139	169	167	172	175	182	186	189
Operating expense	313	332	330	344	351	354	358	357
Loss Provisions	46	46	45	37	32	28	36	57
Net Income (ROA) with Stab Exp	91	93	79	70	73	88	80	76
Net Income (ROA) without Stab Exp	91	93	79	70	73	88	86	81
% CUs with positive ROA	88.2	89.4	91.8	85.8	80.7	84.0	81.6	84.5
Capital Adequacy (%)								
Net worth/assets	11.3	11.0	10.8	10.7	10.9	11.0	10.7	10.2
% CUs with NW > 7% of assets	98.5	97.7	99.3	97.9	96.7	98.1	99.4	97.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.57	0.67	0.74	0.91	1.21	1.62	2.18
Net chargeoffs/average loans (%)	0.57	0.60	0.62	0.64	0.65	0.75	1.06	1.35
Total borrower-bankruptcies	173,214	8,048	7,130	6,695	7,434	8,621	10,086	10,848
Bankruptcies per CU	31.6	61.0	53.2	47.5	49.6	55.3	63.8	67.4
Bankruptcies per 1000 members	1.5	1.4	1.3	1.2	1.4	1.7	2.1	2.4
Asset/Liability Management								
Loans/savings	85.8	83.6	80.1	77.1	74.6	73.2	69.4	67.1
Loans/assets	72.0	70.4	68.0	65.6	63.9	62.7	59.9	58.0
Net Long-term assets/assets	33.1	27.5	27.4	28.1	29.7	32.7	35.9	33.2
Liquid assets/assets	11.4	13.8	14.3	14.8	15.6	14.4	15.0	17.2
Core deposits/shares & borrowings	50.0	55.8	55.8	54.3	53.4	51.3	49.1	47.0
Productivity								
Members/potential members (%)	3	3	3	3	3	3	3	3
Borrowers/members (%)	59	58	58	55	53	53	50	48
Members/FTE	386	380	380	375	371	367	361	365
Average shares/member (\$)	10,504	9,660	9,544	9,260	8,862	8,587	8,637	8,561
Average loan balance (\$)	15,347	13,849	13,166	12,931	12,409	11,939	11,995	11,932
Employees per million in assets	0.21	0.23	0.23	0.25	0.26	0.27	0.28	0.28
Structure (%)								
Fed CUs w/ single-sponsor	11.7	5.3	5.2	5.7	6.7	6.4	7.0	6.8
Fed CUs w/ community charter	18.0	18.2	19.4	19.1	18.0	19.2	19.6	19.9
Other Fed CUs	31.8	26.5	26.9	27.7	28.7	28.8	27.8	28.0
CUs state chartered	38.5	50.0	48.5	47.5	46.7	45.5	45.6	45.3

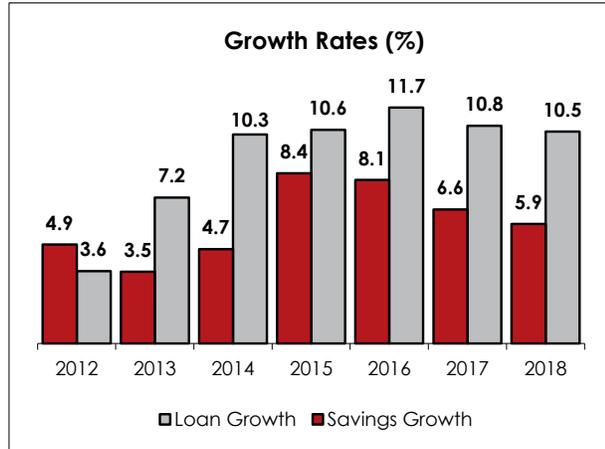
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

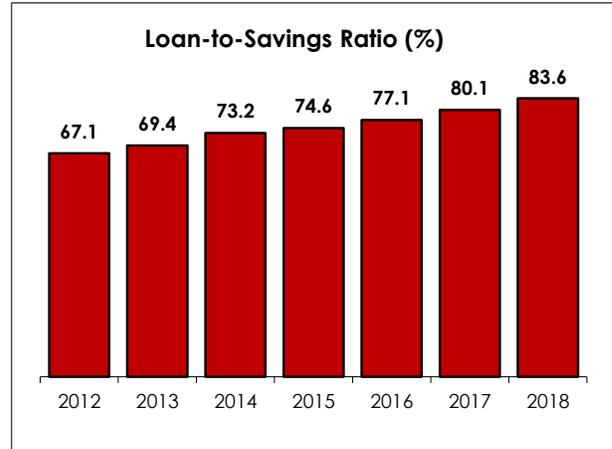
Florida Credit Union Profile

Year-End 2018

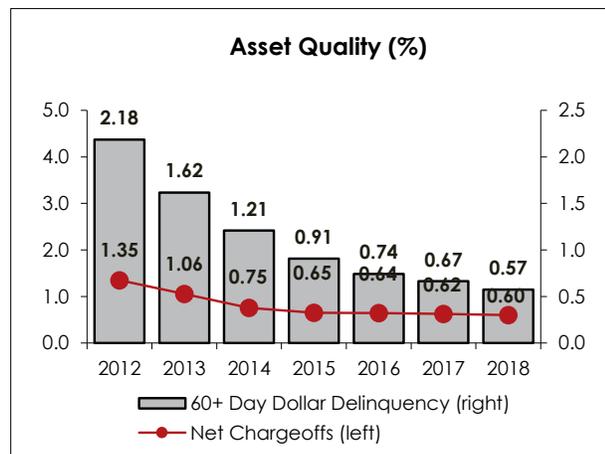
Loan and Savings Growth Trends



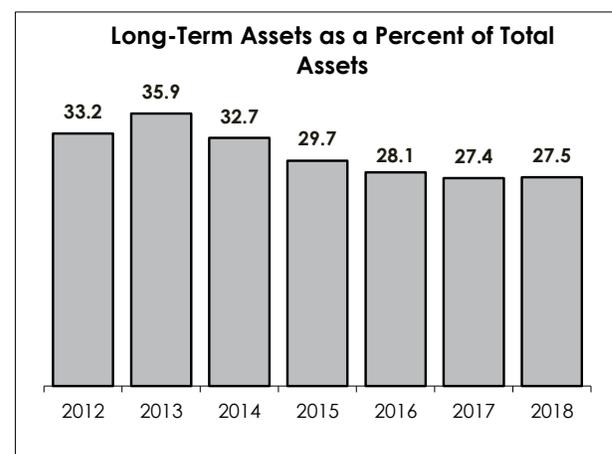
Liquidity Trends



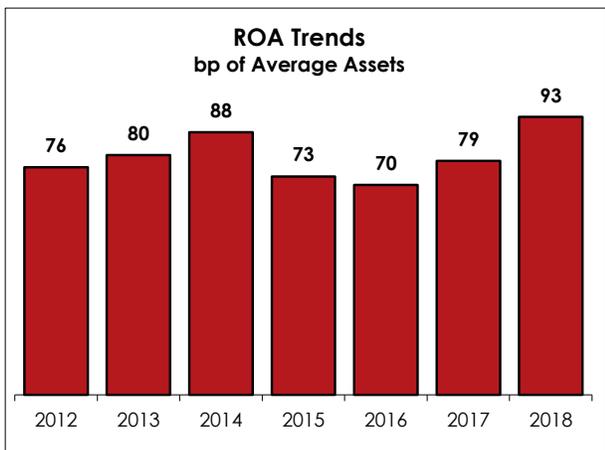
Credit Risk Trends



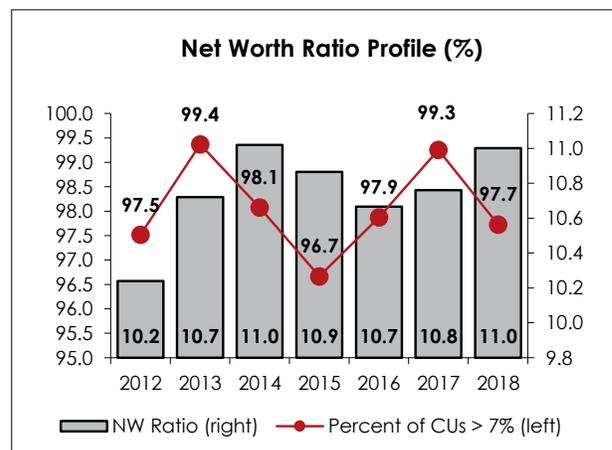
Interest Rate Risk Trends



Earnings Trends



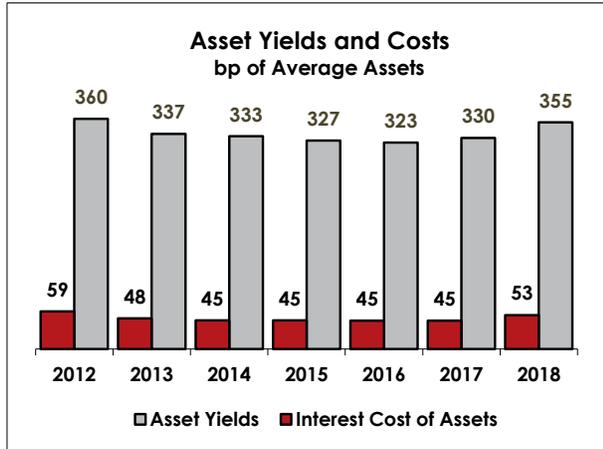
Solvency Trends



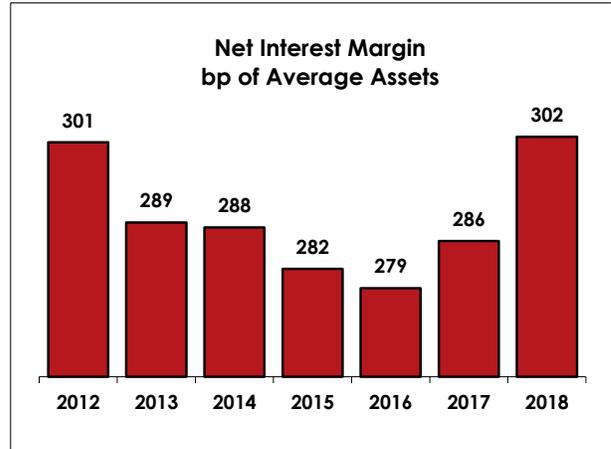
Florida Credit Union Profile

Year-End 2018

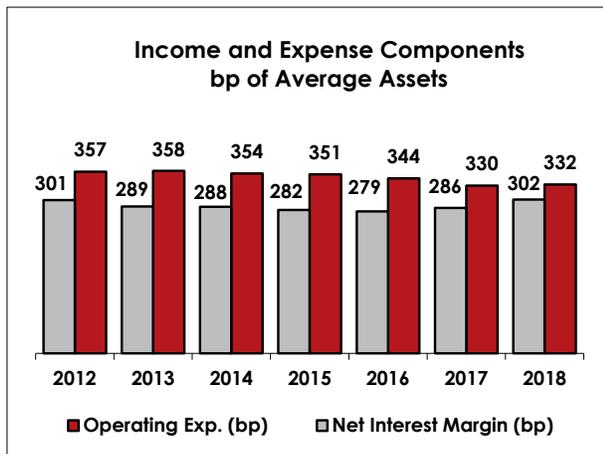
Asset Yields and Funding Costs



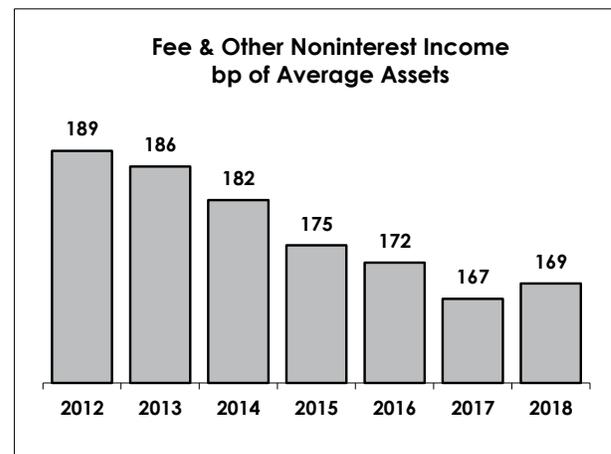
Interest Margins



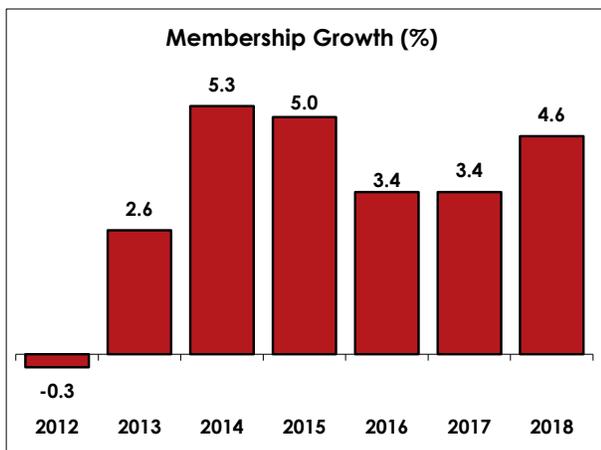
Interest Margins & Overhead



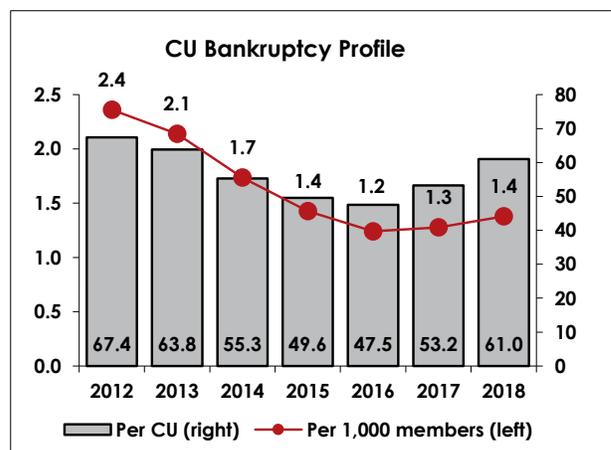
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018						
Demographic Information	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	132	20	27	22	23	8	15	17
Assets per CU (\$ mil)	507.5	10.2	31.9	73.5	159.2	381.6	678.4	2,788.9
Median assets (\$ mil)	89.1	9.5	31.8	73.7	142.1	371.6	654.7	1,868.9
Total assets (\$ mil)	66,984	203	862	1,616	3,661	3,052	10,176	47,412
Total loans (\$ mil)	47,144	97	471	899	2,132	2,116	6,964	34,465
Total surplus funds (\$ mil)	16,674	102	356	646	1,328	762	2,630	10,850
Total savings (\$ mil)	56,410	170	736	1,421	3,224	2,682	8,647	39,530
Total memberships (thousands)	5,840	26	92	172	356	296	898	4,000
Growth Rates (%)								
Total assets	6.8	1.0	-2.2	3.8	5.5	7.2	3.2	8.0
Total loans	10.5	5.4	1.0	6.9	6.8	11.0	8.3	11.4
Total surplus funds	-2.2	-2.1	-5.8	-0.1	4.0	-1.0	-8.4	-1.4
Total savings	5.9	1.2	-2.6	3.7	5.6	6.6	3.3	6.8
Total memberships	4.6	-3.0	0.6	0.6	1.7	3.3	0.9	6.3
% CUs with increasing assets	69.7	55.0	40.7	77.3	78.3	87.5	73.3	100.0
Earnings - Basis Pts.								
Yield on total assets	355	373	384	377	369	369	368	349
Dividend/interest cost of assets	53	34	31	34	32	37	42	60
Net interest margin	302	338	353	343	337	332	327	289
Fee & other income	169	95	149	164	183	181	177	167
Operating expense	332	396	433	407	402	402	387	305
Loss Provisions	46	22	41	35	59	38	46	46
Net Income (ROA) with Stab Exp	93	15	29	64	58	74	72	105
Net Income (ROA) without Stab Exp	93	15	29	64	58	74	72	105
% CUs with positive ROA	89.4	70.0	85.2	100.0	87.0	100.0	93.3	100.0
Capital Adequacy (%)								
Net worth/assets	11.0	15.5	14.2	10.9	11.0	10.7	11.6	10.8
% CUs with NW > 7% of assets	97.7	95.0	100.0	90.9	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	1.45	0.98	0.74	0.64	0.48	0.57	0.56
Net chargeoffs/average loans (%)	0.60	0.64	0.82	0.69	0.87	0.61	0.71	0.55
Total borrower-bankruptcies	8,048	14	78	148	407	184	1,578	5,639
Bankruptcies per CU	61.0	0.7	2.9	6.7	17.7	23.0	105.2	331.7
Bankruptcies per 1000 members	1.4	0.5	0.8	0.9	1.1	0.6	1.8	1.4
Asset/Liability Management (%)								
Loans/savings	83.6	57.2	64.0	63.3	66.1	78.9	80.5	87.2
Loans/assets	70.4	47.8	54.6	55.6	58.2	69.3	68.4	72.7
Net Long-term assets/assets	27.5	15.8	19.8	20.2	23.1	29.4	31.4	27.3
Liquid assets/assets	13.8	27.0	21.9	19.4	20.6	12.5	11.9	13.4
Core deposits/shares & borrowings	55.8	74.8	71.9	66.1	68.0	62.3	65.1	51.6
Productivity								
Members/potential members (%)	3	2	1	2	1	2	1	4
Borrowers/members (%)	58	41	57	56	52	57	55	60
Members/FTE	380	368	322	330	308	340	320	414
Average shares/member (\$)	9,660	6,400	7,975	8,252	9,059	9,071	9,633	9,884
Average loan balance (\$)	13,849	8,908	8,905	9,311	11,439	12,475	14,115	14,393
Employees per million in assets	0.23	0.35	0.33	0.32	0.32	0.29	0.28	0.20
Structure (%)								
Fed CUs w/ single-sponsor	5.3	15.0	3.7	9.1	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	18.2	0.0	14.8	22.7	30.4	50.0	20.0	5.9
Other Fed CUs	26.5	50.0	22.2	22.7	17.4	25.0	13.3	35.3
CUs state chartered	50.0	35.0	59.3	45.5	47.8	25.0	66.7	58.8

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

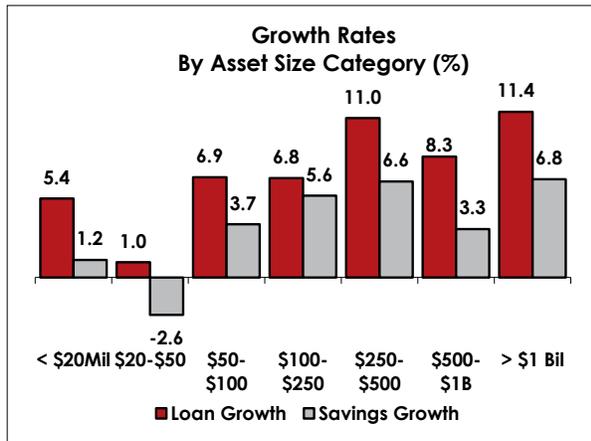
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

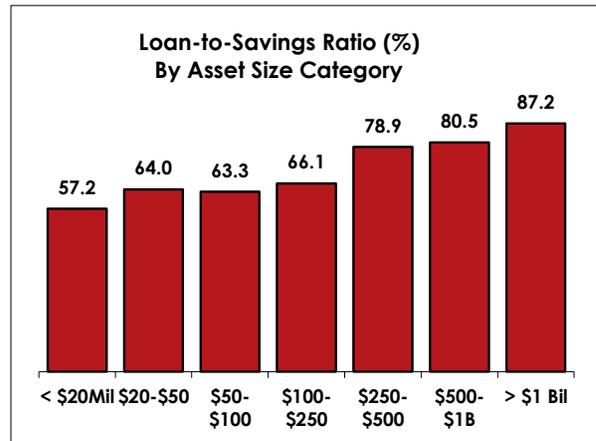
Year-End 2018

Results By Asset Size

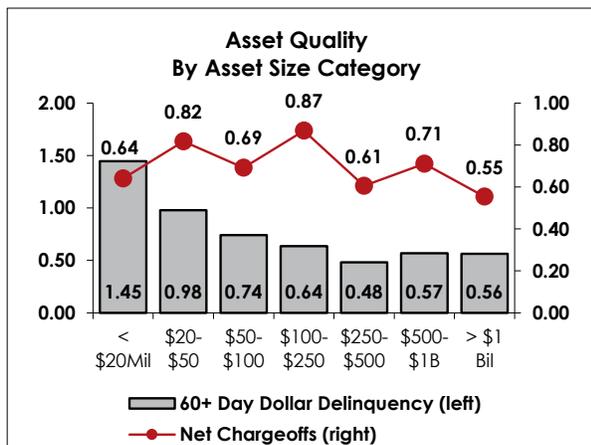
Loan and Savings growth



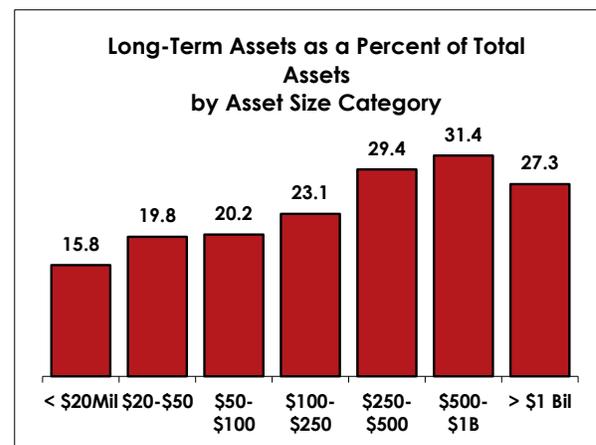
Liquidity Risk Exposure



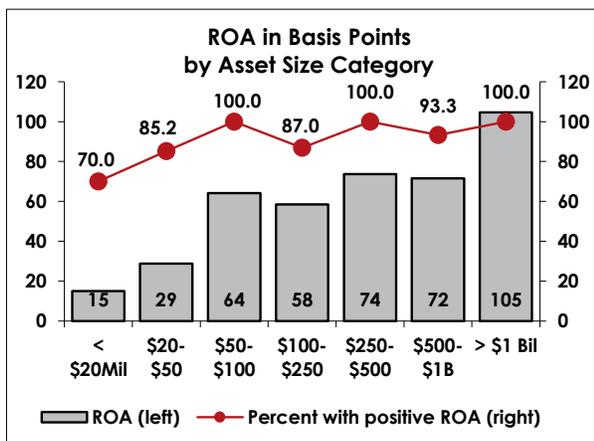
Credit Risk Exposure



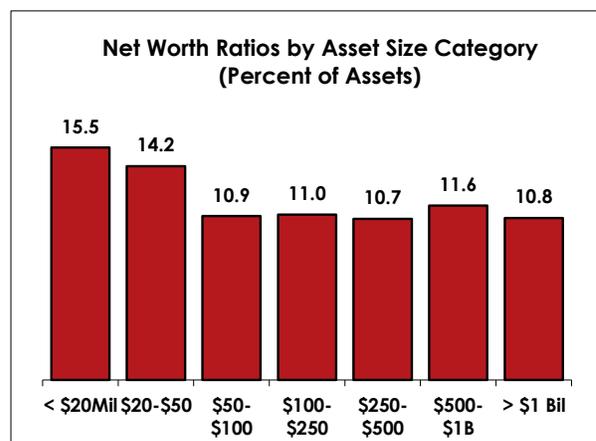
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.		Florida Credit Unions					
	2018	2018	2017	2016	2015	2014	2013	2012
Growth Rates								
Credit cards	7.5%	4.7%	6.5%	4.3%	1.8%	3.1%	2.4%	0.2%
Other unsecured loans	6.9%	5.3%	11.2%	7.1%	6.0%	7.9%	8.7%	4.1%
New automobile	11.7%	16.0%	18.4%	20.6%	18.9%	33.8%	19.5%	1.9%
Used automobile	9.1%	11.0%	13.2%	19.4%	17.7%	16.8%	15.6%	8.6%
First mortgage	9.2%	9.2%	9.5%	6.4%	6.7%	2.8%	5.9%	6.7%
HEL & 2nd Mtg	7.0%	8.5%	-7.4%	1.0%	2.3%	1.1%	-8.1%	-10.9%
Commercial loans*	12.0%	16.6%	2.0%	14.4%	18.5%	14.6%	12.1%	6.8%
Share drafts	12.7%	6.0%	8.3%	16.6%	15.1%	8.9%	4.1%	8.0%
Certificates	12.2%	12.4%	4.8%	3.5%	1.7%	-1.5%	-5.2%	-7.0%
IRAs	-0.1%	-1.0%	-1.5%	4.3%	1.0%	-1.6%	-0.6%	-0.7%
Money market shares	0.9%	-0.9%	4.0%	8.0%	6.1%	2.0%	3.4%	6.5%
Regular shares	2.0%	6.1%	10.0%	7.5%	11.9%	9.4%	9.8%	13.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	6.3%	6.7%	6.9%	7.4%	8.1%	8.6%	9.0%
Other unsecured loans/total loans	4.1%	3.2%	3.4%	3.4%	3.5%	3.7%	3.8%	3.7%
New automobile/total loans	14.1%	21.7%	20.6%	19.3%	17.9%	16.6%	13.7%	12.3%
Used automobile/total loans	20.9%	24.8%	24.7%	24.2%	22.6%	21.2%	20.1%	18.6%
First mortgage/total loans	40.8%	33.3%	33.7%	34.1%	35.8%	37.1%	39.8%	40.3%
HEL & 2nd Mtg/total loans	8.4%	6.2%	6.4%	7.6%	8.4%	9.1%	9.9%	11.6%
Commercial loans/total loans	6.9%	5.6%	5.3%	5.7%	5.6%	5.2%	5.0%	4.8%
Share drafts/total savings	15.6%	16.3%	16.3%	16.1%	14.9%	14.0%	13.5%	13.4%
Certificates/total savings	19.5%	16.4%	15.5%	15.7%	16.4%	17.5%	18.6%	20.3%
IRAs/total savings	6.3%	6.8%	7.3%	7.9%	8.2%	8.8%	9.3%	9.7%
Money market shares/total savings	21.4%	18.7%	20.0%	20.5%	20.5%	21.0%	21.5%	21.6%
Regular shares/total savings	35.3%	39.6%	39.6%	38.4%	38.6%	37.4%	35.7%	33.7%
Percent of CUs Offering								
Credit cards	61.9%	84.8%	84.3%	84.4%	82.7%	81.4%	81.0%	78.9%
Other unsecured loans	99.4%	100.0%	100.0%	99.3%	99.3%	99.4%	99.4%	99.4%
New automobile	95.7%	98.5%	99.3%	98.6%	98.0%	98.1%	97.5%	98.1%
Used automobile	97.0%	99.2%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%
First mortgage	69.0%	87.9%	88.1%	87.2%	85.3%	84.0%	84.2%	83.2%
HEL & 2nd Mtg	69.8%	82.6%	84.3%	83.7%	80.7%	80.1%	80.4%	79.5%
Commercial loans	34.6%	47.0%	47.0%	48.9%	47.3%	45.5%	44.3%	43.5%
Share drafts	80.4%	95.5%	94.0%	92.9%	92.7%	92.3%	92.4%	91.9%
Certificates	81.7%	93.9%	93.3%	92.9%	91.3%	91.0%	91.1%	91.3%
IRAs	68.7%	87.9%	85.8%	85.1%	82.0%	82.1%	82.9%	82.6%
Money market shares	52.2%	75.0%	73.1%	70.9%	68.0%	66.7%	65.8%	64.6%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	20.4%	20.5%	19.6%	19.6%	19.4%	18.8%	18.2%
Other unsecured loans	12.0%	10.2%	10.6%	10.2%	10.0%	10.4%	9.6%	8.7%
New automobile	6.2%	7.9%	7.4%	6.6%	5.9%	5.6%	4.8%	4.8%
Used automobile	15.0%	14.1%	13.8%	12.8%	11.9%	11.5%	11.0%	10.3%
First mortgage	2.5%	2.1%	2.2%	2.0%	2.1%	2.1%	2.2%	2.2%
HEL & 2nd Mtg	2.1%	1.5%	1.5%	1.7%	1.7%	1.7%	1.8%	2.0%
Commercial loans	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Share drafts	58.3%	69.8%	69.7%	67.2%	66.9%	65.7%	66.1%	64.9%
Certificates	7.8%	6.0%	5.8%	6.1%	6.4%	7.0%	7.9%	8.7%
IRAs	4.1%	4.3%	4.7%	4.9%	5.1%	5.3%	5.8%	6.1%
Money market shares	6.9%	5.8%	6.1%	6.3%	6.6%	7.0%	7.5%	7.8%

Current period flow statistics are trailing four quarters.

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

Portfolio Detail: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018							
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	4.7%	-4.3%	-3.3%	-5.9%	3.7%	2.6%	5.7%	5.1%	
Other unsecured loans	5.3%	-7.6%	0.8%	4.5%	-1.6%	9.7%	7.9%	5.9%	
New automobile	16.0%	17.5%	4.9%	13.6%	15.2%	12.2%	8.3%	17.6%	
Used automobile	11.0%	5.9%	-1.7%	10.7%	4.6%	9.5%	9.9%	12.3%	
First mortgage	9.2%	9.5%	-0.9%	1.9%	10.8%	11.0%	7.6%	9.5%	
HEL & 2nd Mtg	8.5%	-1.7%	17.7%	-4.6%	-4.7%	15.5%	11.6%	8.7%	
Commercial loans*	16.6%	162.3%	19.5%	3.2%	26.0%	39.2%	5.5%	19.4%	
Share drafts	6.0%	4.7%	5.2%	7.1%	11.8%	6.8%	4.8%	5.6%	
Certificates	12.4%	-0.3%	-21.1%	4.4%	-2.2%	27.9%	11.2%	13.6%	
IRAs	-1.0%	2.5%	-9.3%	-5.8%	-4.0%	-4.0%	-4.9%	0.4%	
Money market shares	-0.9%	-8.3%	-7.0%	-3.9%	-0.1%	2.1%	-5.9%	-0.2%	
Regular shares	6.1%	2.0%	2.3%	5.1%	7.8%	4.6%	4.3%	6.7%	
Portfolio \$ Distribution									
Credit cards/total loans	6.3%	3.2%	5.9%	5.8%	5.4%	7.6%	4.5%	6.7%	
Other unsecured loans/total loans	3.2%	14.7%	9.6%	8.0%	6.3%	3.9%	4.7%	2.5%	
New automobile/total loans	21.7%	21.5%	19.1%	17.5%	16.1%	20.0%	16.0%	23.4%	
Used automobile/total loans	24.8%	30.7%	34.8%	31.7%	32.3%	24.9%	24.9%	24.0%	
First mortgage/total loans	33.3%	18.5%	17.0%	19.7%	25.9%	27.0%	34.4%	34.6%	
HEL & 2nd Mtg/total loans	6.2%	3.0%	4.7%	7.3%	7.6%	9.2%	7.2%	5.8%	
Commercial loans/total loans	5.6%	1.4%	1.0%	2.5%	6.3%	5.0%	8.9%	5.1%	
Share drafts/total savings	16.3%	11.0%	18.3%	20.0%	22.8%	24.3%	20.7%	14.2%	
Certificates/total savings	16.4%	12.9%	11.3%	13.2%	11.7%	13.4%	13.8%	17.8%	
IRAs/total savings	6.8%	4.3%	6.6%	5.1%	4.9%	4.9%	6.2%	7.3%	
Money market shares/total savings	18.7%	7.0%	9.2%	14.1%	14.6%	19.0%	13.5%	20.6%	
Regular shares/total savings	39.6%	63.8%	53.6%	46.2%	45.2%	38.2%	45.2%	37.5%	
Percent of CUs Offering									
Credit cards	84.8%	40.0%	81.5%	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%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	99.2%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	87.9%	45.0%	85.2%	95.5%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	82.6%	15.0%	85.2%	90.9%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	47.0%	15.0%	22.2%	40.9%	52.2%	75.0%	80.0%	82.4%	
Share drafts	95.5%	75.0%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	93.9%	65.0%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	
IRAs	87.9%	55.0%	92.6%	81.8%	95.7%	100.0%	100.0%	100.0%	
Money market shares	75.0%	20.0%	66.7%	86.4%	87.0%	100.0%	86.7%	100.0%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	20.4%	11.8%	18.7%	15.9%	17.3%	21.0%	16.1%	21.8%	
Other unsecured loans	10.2%	17.1%	17.7%	15.9%	12.3%	9.0%	12.3%	9.2%	
New automobile	7.9%	4.1%	4.6%	4.5%	4.5%	7.2%	6.2%	8.9%	
Used automobile	14.1%	10.0%	13.5%	14.1%	14.8%	13.2%	14.1%	14.1%	
First mortgage	2.1%	2.1%	1.0%	1.3%	1.4%	1.8%	1.9%	2.3%	
HEL & 2nd Mtg	1.5%	0.8%	0.8%	1.1%	1.1%	1.9%	1.4%	1.5%	
Commercial loans	0.1%	0.3%	0.2%	0.2%	0.2%	0.1%	0.3%	0.1%	
Share drafts	69.8%	37.3%	50.5%	57.9%	64.9%	72.4%	67.7%	71.6%	
Certificates	6.0%	6.3%	3.8%	4.4%	4.8%	5.1%	5.4%	6.3%	
IRAs	4.3%	2.3%	2.7%	3.3%	2.8%	3.2%	3.8%	4.8%	
Money market shares	5.8%	5.5%	2.4%	3.4%	4.3%	4.1%	4.9%	6.4%	

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018							
Growth Rates	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%	
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%	
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%	
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%	
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%	
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%	
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%	
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%	
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%	
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%	
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%	
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%	
Portfolio \$ Distribution									
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%	
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%	
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%	
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%	
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%	
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%	
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%	
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%	
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%	
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%	
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%	
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%	
Percent of CUs Offering									
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%	
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%	
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%	
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%	
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%	
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%	
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%	
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%	
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%	
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%	
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%	
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%	
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%	
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%	
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%	
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%	
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	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				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	132	133	134	134	134
Growth Rates (Quarterly % Change)						
Total loans	1.9	2.4	2.8	3.1	1.8	2.8
Credit cards	4.3	3.7	1.8	0.9	-1.7	4.3
Other unsecured loans	3.4	2.9	3.4	2.7	-3.5	4.1
New automobile	2.4	4.0	3.8	4.6	2.8	5.4
Used automobile	0.7	2.1	2.2	3.7	2.7	2.8
First mortgage	1.7	1.7	2.5	2.4	2.3	1.5
HEL & 2nd Mtg	2.6	3.0	4.1	1.5	-0.3	0.3
Commercial loans*	3.5	2.3	5.7	4.5	3.2	2.9
Total savings	1.1	1.3	0.0	0.2	4.3	0.8
Share drafts	8.1	0.3	-1.4	-1.1	8.3	1.0
Certificates	5.0	6.3	3.2	1.4	0.9	2.3
IRAs	-0.1	-0.7	1.1	-0.3	-1.0	-1.1
Money market shares	0.4	0.3	-1.3	-0.9	1.0	0.3
Regular shares	-3.0	0.1	-0.7	0.4	6.4	0.9
Total memberships	0.9	0.9	1.2	1.0	1.5	0.1
Earnings (Basis Points)						
Yield on total assets	396	373	364	346	338	339
Dividend/interest cost of assets	82	64	53	48	46	45
Fee & other income	137	163	172	167	177	172
Operating expense	323	340	331	329	328	332
Loss Provisions	49	53	44	43	45	50
Net Income (ROA)	78	78	108	91	96	83
% CUs with positive ROA	88	89	91	91	90	92
Capital Adequacy (%)						
Net worth/assets	11.3	10.9	10.9	10.7	10.6	10.7
% CUs with NW > 7% of assets	98.5	97.7	98.5	98.5	99.3	99.3
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	0.57	0.54	0.49	0.49	0.67
Total Consumer	0.88	0.50	0.45	0.40	0.43	0.54
Credit Cards	1.35	0.80	0.70	0.63	0.68	0.73
All Other Consumer	0.81	0.47	0.42	0.37	0.40	0.52
Total Mortgages	0.54	0.69	0.67	0.63	0.58	0.85
First Mortgages	0.55	0.70	0.67	0.64	0.57	0.85
All Other Mortgages	0.52	0.61	0.64	0.63	0.63	0.87
Total Commercial Loans	0.75	0.67	0.65	0.73	0.63	0.78
Commercial Ag Loans	1.29	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.72	0.67	0.65	0.73	0.64	0.78
Net chargeoffs/average loans	0.61	0.65	0.55	0.57	0.63	0.67
Total Consumer	1.17	1.08	0.91	0.95	1.05	1.12
Credit Cards	2.99	2.33	2.10	2.18	1.89	2.20
All Other Consumer	0.94	0.94	0.78	0.80	0.95	0.98
Total Mortgages	0.02	0.00	0.01	-0.01	0.00	0.00
First Mortgages	0.02	0.02	0.00	0.01	0.02	0.01
All Other Mortgages	0.03	-0.11	0.04	-0.10	-0.09	-0.07
Total Commercial Loans	1.39	0.94	0.86	0.60	0.66	0.37
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.46	0.94	0.86	0.60	0.66	0.37
Asset/Liability Management						
Loans/savings	85.5	83.4	82.5	80.3	78.1	80.0

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.

*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

Year-End 2018

Bank Comparisons

	FL Credit Unions				FL Banks			
Demographic Information	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	132	134	141	136	117	132	149	133
Assets per Institution (\$ mil)	507	468	417	464	1,726	1,484	1,236	1,482
Total assets (\$ mil)	66,984	62,723	58,734	62,814	201,976	195,915	184,203	194,031
Total loans (\$ mil)	47,144	42,671	38,524	42,780	148,799	145,542	136,849	143,730
Total surplus funds (\$ mil)	16,674	17,052	17,352	17,026	42,567	40,093	37,849	40,170
Total savings (\$ mil)	56,410	53,264	49,956	53,210	157,200	152,451	143,602	151,085
Avg number of branches (1)	7	7	7	7	9	9	8	9
12 Month Growth Rates (%)								
Total assets	6.8	6.8	8.7	7.4	13.5	14.1	12.1	13.3
Total loans	10.5	10.8	11.7	11.0	13.0	14.1	13.6	13.6
Real estate loans	9.1	6.4	5.4	7.0	13.5	14.9	13.8	14.1
Commercial loans*	16.6	2.0	14.4	11.0	11.5	8.7	7.5	9.2
Total consumer	10.9	15.2	16.9	14.3	13.1	17.0	22.1	17.4
Consumer credit card	4.7	6.5	4.3	5.2	-5.9	-0.8	46.7	13.3
Other consumer	11.8	16.5	19.1	15.8	14.6	18.7	20.3	17.9
Total surplus funds	-2.2	-1.7	2.3	-0.5	15.2	13.8	9.1	12.7
Total savings	5.9	6.6	8.1	6.9	13.2	14.1	12.4	13.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	355	330	323	336	407	350	362	373
Dividend/Interest cost of assets	53	45	45	47	87	53	50	64
Net Interest Margin	302	286	279	289	319	297	312	310
Fee and other income (2)	169	167	172	170	68	69	65	67
Operating expense	332	330	344	335	271	251	281	268
Loss provisions	46	45	37	43	10	15	12	12
Net income	93	79	70	81	106	99	84	97
Capital Adequacy (%)								
Net worth/assets	11.0	10.8	10.7	10.8	10.6	10.3	9.9	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.57	0.67	0.74	0.66	2.46	3.18	3.54	3.06
Real estate loans	0.69	0.85	0.89	0.81	3.30	4.28	4.67	4.08
Consumer loans	0.65	0.78	0.90	0.77	0.62	0.78	1.05	0.82
Total consumer	0.49	0.52	0.60	0.54	0.23	0.24	0.31	0.26
Consumer credit card	0.80	0.73	0.79	0.77	1.12	1.08	0.84	1.02
Other consumer	0.44	0.49	0.58	0.50	0.17	0.17	0.26	0.20
Net chargeoffs/avg loans	0.60	0.62	0.64	0.62	0.10	0.11	0.06	0.09
Real estate loans	0.00	0.01	0.13	0.05	0.01	0.00	0.00	0.01
Commercial loans	0.25	0.09	0.55	0.30	0.42	0.59	0.19	0.40
Total consumer	1.07	1.14	1.08	1.10	0.37	0.37	0.36	0.36
Consumer credit card	2.08	2.00	1.86	1.98	3.09	2.45	2.41	2.65
Other consumer	0.93	1.02	0.96	0.97	0.17	0.19	0.19	0.18
Asset Liability Management (%)								
Loans/savings	83.6	80.1	77.1	80.3	94.7	95.5	95.3	95.1
Loans/assets	70.4	68.0	65.6	68.0	73.1	73.7	73.6	73.5
Core deposits/total deposits	56.0	55.9	54.4	55.4	21.3	21.9	22.8	22.0
Productivity								
Employees per million assets	0.23	0.23	0.25	0.24	0.10	0.11	0.12	0.11

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

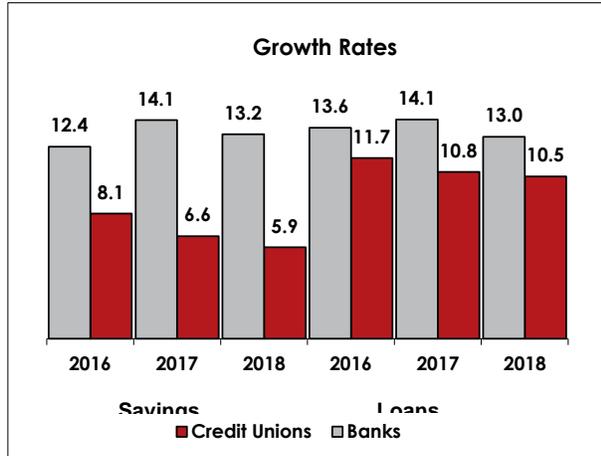
Source: FDIC, NCUA and CUNA E&S

Florida Credit Union Profile

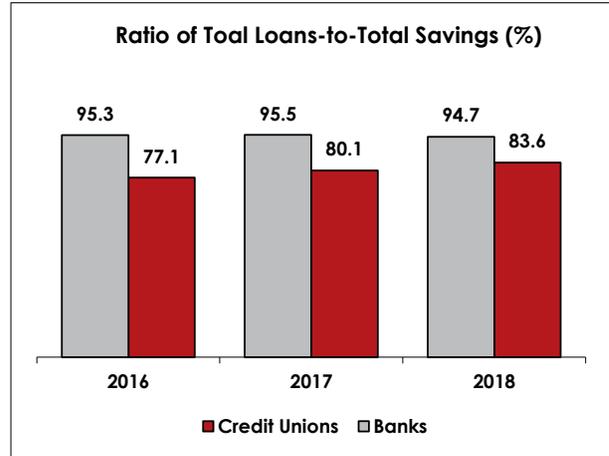
Year-End 2018

Credit Union and Bank Comparisons

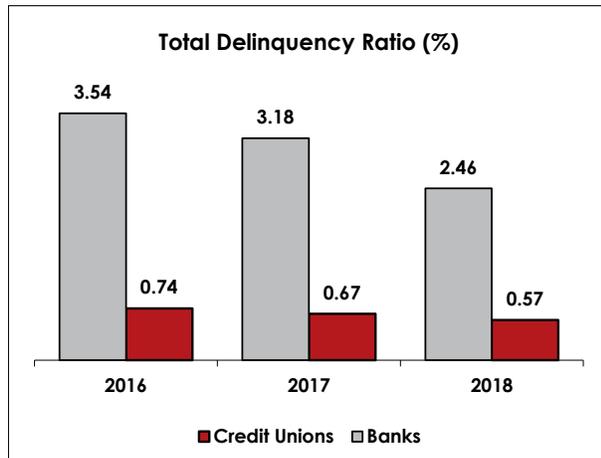
Loan and Savings Growth Trends



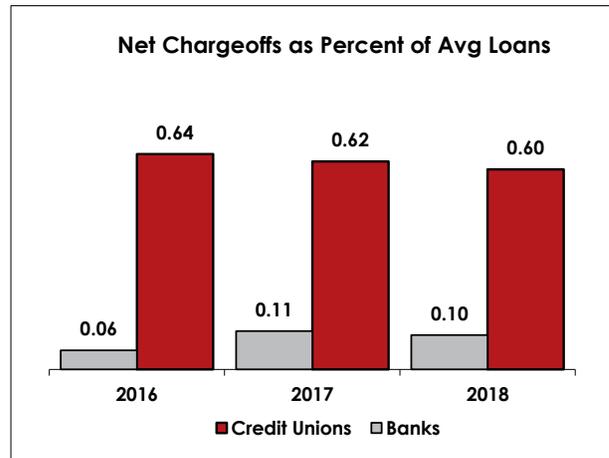
Liquidity Risk Trends



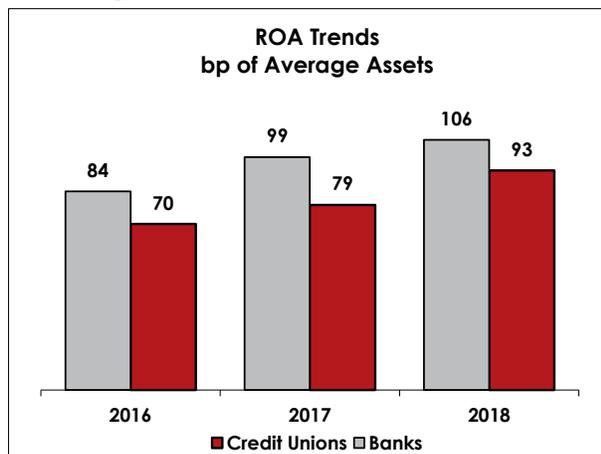
Credit Risk Trends



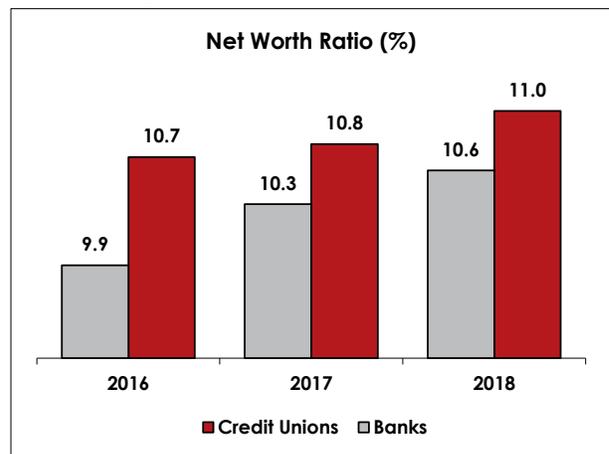
Credit Risk Trends



Earnings Trends



Solvency Trends



Florida Credit Union Profile

Year-End 2018

Florida Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Suncoast CU	FL	0	\$9,292,179,774	811,218	67	6.3%	15.0%	8.5%	9.3%	0.56%	0.48%	1.11%	93.0%	25.8%
VyStar Credit Union	FL	0	\$8,284,203,778	643,809	67	13.5%	12.0%	8.9%	8.7%	0.41%	0.27%	1.04%	94.4%	27.4%
Space Coast CU	FL	0	\$4,142,519,909	421,035	62	2.7%	8.0%	8.4%	14.5%	0.70%	0.69%	1.24%	100.4%	13.8%
MIDFLORIDA CU	FL	0	\$3,286,122,496	311,824	49	7.5%	10.6%	9.0%	10.9%	0.38%	0.40%	1.26%	91.1%	24.6%
Grow Financial FCU	FL	0	\$2,534,525,632	202,842	27	4.4%	6.1%	2.2%	9.9%	0.54%	0.76%	0.52%	96.6%	15.7%
Fairwinds CU	FL	0	\$2,319,988,715	190,040	30	6.9%	14.7%	5.0%	11.3%	0.59%	0.13%	1.35%	87.7%	37.7%
GTE Financial	FL	0	\$2,087,847,517	236,479	23	5.2%	9.8%	-9.1%	8.4%	1.09%	0.71%	0.62%	102.5%	23.5%
Eglin FCU	FL	0	\$1,941,199,969	119,427	9	3.9%	5.8%	1.7%	11.9%	0.43%	0.18%	0.97%	45.2%	15.1%
CFE FCU	FL	0	\$1,868,903,115	160,687	22	3.4%	13.0%	3.9%	11.3%	0.27%	0.56%	0.92%	70.0%	23.5%
Campus USA CU	FL	0	\$1,849,798,086	113,859	18	11.8%	13.0%	21.1%	12.2%	0.51%	0.33%	1.21%	99.2%	30.8%
Achieva CU	FL	0	\$1,717,085,439	161,593	26	11.9%	13.0%	6.2%	12.0%	0.75%	0.64%	0.94%	86.8%	22.9%
Community First CU	FL	0	\$1,638,566,294	134,886	19	8.3%	13.0%	6.8%	13.3%	0.46%	0.29%	1.27%	82.8%	29.5%
Tyndall FCU	FL	0	\$1,619,574,207	116,419	14	26.0%	1.0%	1.6%	10.0%	0.64%	0.32%	0.42%	47.1%	10.4%
Pen Air FCU	FL	0	\$1,469,058,006	103,549	16	6.0%	11.6%	4.8%	13.5%	0.70%	0.59%	1.11%	74.7%	12.7%
IBM Southeast ECU	FL	0	\$1,132,677,020	84,710	18	5.0%	8.9%	6.6%	11.7%	0.88%	0.58%	0.97%	91.6%	17.9%
South Florida Educational FCU	FL	0	\$1,117,103,611	84,210	7	3.4%	5.6%	5.0%	19.4%	0.33%	0.20%	1.00%	28.4%	4.3%
Florida CU	FL	0	\$1,110,685,308	102,978	11	13.9%	14.3%	11.6%	10.3%	0.55%	0.72%	1.48%	100.9%	19.1%
Publix EFCU	FL	0	\$969,197,662	99,724	9	2.6%	2.2%	0.3%	13.8%	0.66%	0.26%	1.12%	50.0%	9.2%
First Florida Credit Union	FL	0	\$930,360,156	53,779	16	6.9%	21.9%	1.7%	14.8%	0.57%	0.33%	0.71%	95.6%	20.5%
Launch FCU	FL	0	\$768,657,699	65,537	14	1.5%	17.7%	2.9%	12.7%	0.31%	0.45%	0.52%	65.2%	20.8%
Dade County FCU	FL	0	\$754,098,786	97,142	12	2.9%	8.1%	3.2%	12.4%	0.50%	0.64%	1.18%	73.5%	9.3%
Community Credit Union of Florida	FL	0	\$726,483,060	45,653	7	10.2%	9.5%	5.4%	12.6%	0.24%	0.50%	1.90%	96.0%	24.9%
Tropical Financial CU	FL	0	\$692,247,352	62,483	15	-0.5%	9.4%	1.5%	10.1%	0.30%	0.19%	0.45%	93.0%	27.1%
Gulf Winds FCU	FL	0	\$659,792,118	61,706	12	2.7%	6.9%	2.5%	12.2%	0.59%	0.37%	0.65%	75.6%	19.4%
Power Financial CU	FL	0	\$654,653,918	31,877	5	1.4%	3.7%	-3.3%	11.7%	0.28%	0.17%	0.60%	92.9%	48.9%
USF FCU	FL	0	\$642,830,036	59,466	8	2.9%	7.2%	2.9%	10.7%	0.51%	0.75%	0.68%	95.8%	26.7%
First Commerce CU	FL	0	\$606,327,093	52,754	12	7.7%	8.8%	7.6%	11.6%	0.89%	0.71%	0.66%	88.6%	16.2%
Envision CU	FL	0	\$587,009,466	53,781	12	12.1%	15.3%	-2.0%	9.0%	0.58%	0.49%	0.89%	80.8%	24.0%
McCoy FCU	FL	0	\$577,686,977	65,510	14	1.6%	6.6%	2.1%	9.7%	0.55%	0.81%	0.89%	67.4%	15.6%
Insight CU	FL	0	\$551,216,746	53,930	16	-2.1%	-0.8%	-3.7%	9.5%	1.06%	1.42%	0.02%	68.7%	14.1%
121 Financial CU	FL	0	\$547,479,699	46,295	10	-0.7%	0.0%	-5.3%	9.6%	0.97%	0.58%	0.51%	95.5%	21.6%
We Florida Financial	FL	0	\$507,670,477	48,004	9	-2.5%	5.1%	-6.0%	9.7%	0.92%	1.32%	-0.64%	86.6%	14.4%
Floridacentral CU	FL	0	\$498,163,250	55,407	12	10.4%	4.0%	2.4%	8.9%	0.67%	0.62%	0.24%	77.6%	8.2%
BrightStar CU	FL	0	\$481,736,746	58,384	7	4.3%	16.9%	5.0%	11.2%	0.38%	0.73%	0.63%	84.6%	13.5%
SunState Federal Credit Union	FL	0	\$445,257,116	35,755	10	7.3%	14.2%	5.9%	11.5%	0.26%	0.47%	1.12%	93.5%	26.3%
Jax FCU	FL	0	\$386,805,704	36,344	8	0.2%	6.2%	2.7%	11.4%	0.51%	0.42%	0.65%	91.6%	20.7%
Velocity Community CU	FL	0	\$356,384,470	21,532	4	5.1%	10.8%	-2.2%	11.9%	0.33%	0.20%	0.52%	58.4%	16.3%
Railroad and Industrial FCU	FL	0	\$327,940,809	37,673	9	-0.4%	15.4%	4.5%	13.0%	1.09%	0.33%	1.21%	53.8%	0.5%
Tampa Bay FCU	FL	0	\$292,582,464	30,416	6	7.0%	13.0%	1.4%	11.3%	0.52%	0.51%	0.86%	97.3%	26.1%
Innovations FCU	FL	0	\$263,545,201	20,162	6	38.5%	10.4%	4.9%	8.5%	0.28%	0.40%	0.94%	66.5%	25.7%
Panhandle Educators FCU	FL	0	\$247,813,361	13,503	6	36.9%	5.4%	3.7%	10.6%	0.32%	0.16%	1.29%	48.1%	6.5%
Orlando FCU	FL	0	\$227,362,071	24,795	7	0.1%	14.2%	-1.5%	9.3%	0.42%	0.73%	0.26%	76.8%	17.8%
Florida State University Credit Union	FL	0	\$222,893,831	25,716	7	3.5%	4.7%	6.5%	9.6%	1.09%	1.03%	0.79%	95.1%	18.5%
San Antonio Citizens FCU	FL	0	\$218,772,838	16,317	4	6.8%	11.4%	6.2%	9.5%	0.20%	0.14%	0.96%	59.3%	19.5%
University CU	FL	0	\$207,089,083	16,527	5	1.5%	1.2%	-3.2%	9.3%	0.52%	0.33%	0.47%	37.8%	11.7%
JetStream FCU	FL	0	\$193,580,970	19,104	8	-1.8%	-11.3%	-7.0%	11.6%	0.73%	2.41%	-1.30%	78.7%	17.0%
MembersFirst CU of Florida	FL	0	\$193,234,615	17,062	6	3.8%	13.3%	0.8%	14.1%	0.77%	0.26%	0.86%	59.6%	6.9%
Gold Coast FCU	FL	0	\$178,025,147	21,449	4	1.4%	9.2%	2.6%	10.7%	0.21%	0.22%	0.82%	57.6%	3.7%
Harvesters FCU	FL	0	\$174,043,211	18,851	9	15.6%	21.3%	4.9%	8.4%	0.98%	0.26%	0.74%	102.0%	30.6%
Central CU of Florida	FL	0	\$172,731,683	17,251	6	12.8%	7.5%	10.5%	11.1%	0.96%	0.48%	1.12%	68.7%	16.5%
Guardians CU	FL	0	\$165,502,043	30,532	5	7.0%	17.7%	4.8%	13.3%	0.43%	0.66%	1.66%	72.8%	6.1%
Keys Federal Credit Union	FL	0	\$142,102,145	13,953	4	-2.1%	1.1%	1.4%	8.3%	0.40%	1.67%	-0.07%	89.2%	19.0%
Alive CU	FL	0	\$130,626,889	15,069	8	-1.2%	10.1%	-0.1%	15.2%	0.54%	0.18%	0.52%	75.1%	5.6%
Community South Credit Union	FL	0	\$128,994,985	10,606	3	12.8%	1.7%	1.6%	13.8%	0.89%	1.54%	1.58%	83.2%	9.5%
Miami Postal Service CU	FL	0	\$128,283,857	16,530	3	2.6%	8.8%	9.6%	11.3%	0.50%	1.10%	0.18%	50.0%	0.3%
Santa Rosa County FCU	FL	0	\$127,912,051	12,078	5	3.5%	5.6%	2.9%	12.4%	0.70%	0.13%	0.99%	53.5%	12.5%
JM Associates FCU	FL	0	\$125,968,913	8,055	6	0.4%	11.2%	1.4%	14.5%	1.19%	0.52%	0.97%	49.9%	4.7%

Florida Credit Union Profile

Year-End 2018

Florida Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Pinellas FCU	FL	0	\$123,199,956	12,058	4	2.1%	22.6%	-0.7%	14.0%	0.63%	0.50%	0.22%	65.0%	0.1%
Coastline FCU	FL	0	\$117,971,409	10,469	3	-8.5%	-5.8%	-4.0%	10.5%	0.40%	0.20%	0.35%	67.7%	4.2%
Bay Credit Union	FL	0	\$111,467,413	9,246	4	34.0%	-3.3%	-5.5%	7.6%	0.24%	0.67%	0.38%	50.8%	8.9%
First Choice CU	FL	0	\$109,634,406	10,432	2	0.4%	1.9%	-1.4%	10.1%	1.07%	0.02%	0.72%	47.6%	16.9%
First Coast Community CU	FL	0	\$108,190,038	11,957	2	-5.9%	-4.9%	-4.6%	12.0%	0.58%	0.12%	-0.11%	42.1%	4.7%
Miami Firefighters FCU	FL	0	\$106,010,137	4,343	1	7.8%	15.0%	2.8%	9.8%	0.56%	0.03%	1.26%	74.8%	21.4%
Buckeye Community FCU	FL	0	\$97,168,187	10,619	2	8.5%	9.6%	3.5%	10.6%	0.75%	0.23%	0.30%	93.1%	9.1%
Priority One CU	FL	0	\$96,252,288	9,844	2	3.3%	17.4%	1.0%	10.0%	0.37%	0.47%	0.91%	85.4%	15.3%
Florida West Coast CU	FL	0	\$92,201,701	9,990	5	-1.2%	8.7%	0.1%	11.5%	0.10%	0.24%	0.99%	59.8%	0.0%
PowerNet CU	FL	0	\$86,058,008	3,823	2	-1.4%	-7.9%	-3.5%	9.2%	0.07%	0.02%	0.48%	49.5%	5.6%
Sun CU	FL	0	\$85,972,103	6,891	3	2.0%	25.3%	3.7%	10.6%	0.73%	0.07%	0.52%	50.5%	4.2%
Okaloosa County Teachers FCU	FL	0	\$84,357,148	8,944	4	3.7%	16.3%	3.0%	10.1%	1.08%	0.54%	0.46%	56.8%	2.8%
Tampa Postal FCU	FL	0	\$82,634,317	7,874	4	0.0%	-3.5%	0.2%	13.6%	0.42%	0.35%	0.26%	41.4%	7.2%
Country Financial Credit Union	FL	0	\$81,601,547	6,586	2	6.7%	4.3%	6.3%	9.8%	1.27%	0.18%	1.57%	79.9%	20.9%
MAGNIFY Credit Union	FL	0	\$78,761,886	5,879	4	0.9%	8.5%	-3.7%	12.6%	1.71%	0.59%	0.38%	76.8%	21.5%
Connect CU	FL	0	\$76,413,837	5,860	4	0.1%	4.6%	0.2%	11.5%	1.07%	0.69%	0.39%	72.1%	7.4%
City and Police FCU	FL	0	\$75,342,237	6,160	5	0.6%	-1.9%	0.5%	9.9%	1.13%	0.36%	0.95%	54.2%	1.2%
Broward HealthCare FCU	FL	0	\$72,078,130	9,092	6	-0.9%	-4.3%	-1.4%	11.0%	0.13%	0.44%	0.65%	43.0%	3.8%
My Pensacola FCU	FL	0	\$69,425,390	4,937	1	4.7%	9.9%	-1.5%	18.0%	0.63%	0.24%	0.79%	43.4%	10.5%
TMH FCU	FL	0	\$67,953,643	8,363	3	4.5%	7.8%	4.3%	10.5%	0.61%	0.78%	0.45%	71.9%	10.8%
Memorial Employees FCU	FL	0	\$67,197,842	8,954	7	3.4%	16.2%	0.3%	10.9%	0.10%	0.35%	0.68%	43.8%	0.1%
Baptist Health South Florida FCU	FL	0	\$63,934,051	11,415	4	2.7%	6.2%	-3.6%	13.4%	0.97%	1.28%	0.77%	82.2%	1.9%
Priority CU	FL	0	\$61,818,614	14,221	6	-6.0%	-9.4%	-0.7%	6.9%	0.94%	1.83%	-0.07%	75.4%	8.5%
Calhoun Liberty ECU	FL	0	\$59,966,709	5,495	2	49.8%	9.2%	6.0%	11.1%	0.25%	0.45%	0.75%	56.2%	8.0%
Emerald Coast FCU	FL	0	\$57,515,580	5,329	3	26.2%	1.8%	3.3%	8.0%	1.78%	0.33%	0.68%	48.2%	7.6%
Tallahassee-Leon FCU	FL	0	\$55,650,200	6,250	3	0.7%	6.8%	4.8%	10.0%	0.64%	0.49%	0.93%	64.7%	2.9%
Florida Hospital CU	FL	0	\$53,299,013	9,495	3	10.8%	18.0%	-3.8%	11.1%	0.19%	0.63%	0.91%	81.4%	10.5%
FiCare	FL	0	\$50,811,285	6,130	7	-4.9%	14.2%	-2.5%	13.3%	0.93%	0.41%	0.44%	54.4%	0.0%
Alliance Credit Union	FL	0	\$48,630,971	5,872	2	-0.7%	4.2%	1.1%	7.7%	2.30%	0.83%	0.63%	77.5%	7.7%
Florida Dept of Trans CU	FL	0	\$48,362,014	3,320	2	-3.6%	17.6%	-0.8%	18.1%	0.57%	0.17%	0.11%	52.1%	6.2%
GPCE Credit Union	FL	0	\$46,126,839	3,411	4	15.8%	-3.1%	-2.7%	8.9%	0.11%	0.06%	0.55%	46.1%	2.8%
United Police FCU	FL	0	\$45,286,222	4,887	2	-12.8%	-0.3%	4.8%	18.6%	0.21%	0.05%	-0.03%	44.2%	8.6%
Jacksonville Postal and Professional CU	FL	0	\$40,438,516	3,118	3	-6.6%	3.6%	-4.3%	21.2%	0.24%	0.13%	0.37%	53.6%	20.4%
Flag CU	FL	0	\$39,594,014	5,727	1	3.2%	9.3%	2.4%	9.9%	1.55%	0.51%	0.46%	73.3%	7.9%
Everglades FCU	FL	0	\$36,179,681	4,425	1	1.0%	11.2%	2.2%	13.6%	1.18%	0.59%	0.38%	72.2%	15.4%
Jackson County Teachers CU	FL	1	\$35,443,240	4,098	1	32.2%	0.7%	20.7%	21.1%	0.96%	1.41%	0.43%	51.1%	0.0%
Jacksonville Firemens CU	FL	0	\$35,413,419	2,599	2	-1.2%	5.6%	-2.8%	9.5%	0.63%	0.19%	0.55%	45.9%	13.9%
Miami FCU	FL	0	\$35,165,390	2,803	4	1.4%	16.4%	-0.8%	14.4%	0.92%	0.09%	0.53%	75.1%	26.2%
ECU Credit Union	FL	0	\$33,927,214	3,528	3	-6.8%	-18.5%	-5.6%	15.3%	2.76%	0.59%	0.02%	63.2%	5.5%
Manatee Community FCU	FL	0	\$33,412,411	3,971	1	-24.4%	-11.7%	-9.4%	19.3%	1.17%	2.62%	-1.32%	80.8%	0.0%
Ocala Community CU	FL	0	\$32,696,000	2,936	2	8.6%	8.8%	6.0%	11.6%	0.90%	0.40%	0.27%	62.8%	7.9%
Coral Community FCU	FL	0	\$31,813,762	4,495	1	0.8%	-7.7%	-1.7%	10.0%	0.40%	0.31%	0.51%	50.3%	1.4%
Gulf States CU	FL	0	\$29,935,786	3,524	1	0.9%	6.4%	-3.5%	15.6%	1.04%	0.11%	0.66%	56.3%	10.8%
1st Street Credit Union	FL	0	\$29,445,560	2,393	1	-4.5%	-3.8%	1.7%	12.4%	0.86%	0.13%	0.54%	41.2%	0.0%
Florida Rural Electric CU	FL	0	\$29,036,417	3,702	2	-0.5%	8.7%	-1.4%	20.2%	0.33%	0.16%	0.12%	78.9%	2.1%
South Florida FCU	FL	0	\$26,823,016	4,092	2	-20.2%	-14.1%	1.8%	11.5%	1.10%	0.96%	0.60%	85.9%	23.3%
Florida State EFCU	FL	0	\$24,653,422	3,046	2	-4.4%	18.0%	-7.1%	7.6%	2.28%	0.58%	0.10%	55.0%	2.7%
Monroe County Teachers FCU	FL	0	\$24,600,422	2,210	1	-10.7%	-15.5%	9.8%	10.0%	0.92%	1.21%	-0.66%	84.8%	20.1%
My Healthcare FCU	FL	0	\$24,058,792	4,421	2	-1.7%	1.4%	-0.1%	18.5%	1.83%	0.66%	0.64%	71.9%	3.9%
City County ECU	FL	0	\$23,707,972	2,833	1	5.0%	3.8%	14.0%	13.1%	0.25%	0.36%	0.83%	81.8%	0.0%
ECCO CU	FL	0	\$22,970,870	1,071	1	-2.9%	3.0%	1.2%	18.7%	0.00%	0.00%	0.96%	65.9%	38.0%
Pompano Beach City ECU	FL	0	\$21,656,554	2,013	1	6.2%	2.7%	6.7%	22.2%	0.00%	0.06%	1.34%	95.0%	0.0%
Compass Financial FCU	FL	0	\$21,273,704	2,579	1	-10.0%	-3.8%	-3.7%	15.7%	0.09%	2.06%	-1.49%	88.4%	2.4%
Walton County Teachers FCU	FL	0	\$20,994,689	3,306	1	-3.9%	3.5%	0.4%	8.5%	2.73%	0.26%	0.53%	46.9%	1.6%
Coast 2 Coast	FL	0	\$20,732,533	1,892	1	2.6%	2.7%	-2.1%	12.0%	0.05%	0.13%	0.90%	76.0%	17.7%
Suwannee River FCU	FL	0	\$19,507,944	2,646	2	5.2%	8.9%	-0.7%	11.1%	1.08%	0.11%	0.33%	53.8%	15.5%
Florida A and M University FCU	FL	0	\$19,347,615	3,426	1	-3.3%	24.4%	-9.2%	5.4%	3.31%	1.36%	-0.19%	88.8%	22.7%

Florida Credit Union Profile

Year-End 2018

Florida Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Migs. Assets
Financial Educators FCU	FL	0	\$16,929,548	2,048	1	-3.3%	7.4%	-3.1%	15.3%	4.08%	0.41%	0.88%	73.6%	9.0%
Metro North FCU	FL	0	\$16,895,376	1,596	1	-1.6%	-9.3%	-7.6%	18.5%	0.10%	0.36%	-0.07%	60.1%	24.0%
Southernmost FCU	FL	0	\$15,416,315	1,879	1	5.8%	-4.1%	-2.0%	19.1%	0.30%	0.11%	0.37%	64.3%	0.0%
South Atlantic FCU	FL	0	\$15,255,171	2,579	1	6.5%	4.6%	-3.4%	9.6%	0.96%	0.67%	0.31%	43.4%	0.0%
Farmers FCU	FL	0	\$14,993,936	1,309	1	4.3%	5.8%	1.1%	12.9%	1.65%	0.00%	0.29%	37.8%	10.8%
Hialeah Municipal EFCU	FL	0	\$12,110,221	1,581	1	5.9%	0.8%	-3.1%	30.8%	0.09%	0.00%	-0.51%	50.0%	0.0%
Jefferson Co Teachers CU	FL	0	\$10,351,390	1,058	1	3.3%	9.7%	-0.9%	13.5%	0.27%	0.08%	0.68%	56.8%	0.0%
Florida Customs FCU	FL	0	\$9,789,080	1,101	1	1.6%	0.6%	-2.6%	17.9%	0.30%	0.35%	0.42%	43.3%	0.0%
First Coast FCU	FL	0	\$9,217,737	1,732	1	7.0%	7.9%	1.1%	14.4%	0.39%	0.13%	0.54%	72.1%	0.0%
Local 606 Electrical Workers FCU	FL	0	\$7,904,565	407	1	3.9%	7.2%	1.8%	16.2%	0.54%	-0.04%	0.17%	31.6%	16.6%
Container Mutual CU	FL	0	\$7,272,513	838	1	-4.4%	-6.7%	1.0%	37.3%	0.32%	0.11%	0.52%	76.2%	5.7%
Shaw Ross ECU	FL	0	\$6,020,399	821	1	-11.5%	18.9%	-3.8%	13.9%	0.87%	0.11%	0.70%	9.8%	0.0%
Madison Education Assn CU	FL	0	\$5,500,223	833	1	0.8%	-7.2%	1.7%	15.9%	1.14%	0.13%	0.09%	49.4%	0.0%
Tallahassee Community FCU	FL	0	\$4,695,998	547	1	-1.9%	57.7%	-4.9%	15.0%	0.12%	0.26%	-0.86%	59.4%	20.4%
FRSA CU	FL	0	\$4,560,645	844	1	-8.9%	-5.9%	-5.2%	10.3%	1.72%	1.99%	-1.59%	84.7%	0.0%
Electricians Local 349 CU	FL	0	\$4,508,563	765	1	5.8%	-13.4%	1.5%	17.3%	1.39%	0.07%	0.14%	28.7%	0.4%
Town of Palm Beach FCU	FL	0	\$2,596,542	377	1	-11.6%	-7.3%	0.0%	11.3%	0.10%	0.94%	0.12%	52.9%	0.0%
Lee County Mosquito Control CU	FL	0	\$258,077	101	1	-32.0%	-67.8%	-9.0%	25.2%	0.00%	0.00%	-26.72%	6.2%	0.0%
Medians			\$89,129,855	9,371	4	2.7%	7.0%	1.3%	11.5%	0.57%	0.38%	0.58%	69.4%	10.4%
By Asset Size			Number of Insts.											
\$5 million and less			5	547	1	-4.3%	4.7%	-2.7%	13.9%	0.97%	0.77%	-1.19%	56.9%	5.9%
\$5 to \$10 million			6	836	1	-0.1%	1.4%	-0.2%	19.2%	0.49%	0.12%	0.42%	47.4%	3.8%
\$10 to \$20 million			9	1,879	1	2.1%	6.6%	-3.9%	14.5%	1.73%	0.36%	0.23%	60.3%	10.4%
\$20 to \$50 million			27	3,320	1	-2.2%	1.0%	0.6%	14.2%	0.98%	0.49%	0.29%	64.0%	9.0%
\$50 to \$100 million			22	7,383	4	3.8%	6.9%	0.6%	10.9%	0.74%	0.42%	0.64%	63.3%	7.5%
\$100 to \$250 million			23	15,069	5	5.5%	6.8%	1.7%	11.0%	0.64%	0.56%	0.58%	66.1%	12.0%
\$250 million+			40	65,524	12	7.1%	10.9%	5.2%	10.9%	0.56%	0.44%	0.98%	85.6%	22.1%

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.