

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2016

(Sorted by Region)

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Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Yield on Earning Assets (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																	
Northwest - Total/Average		7,775,376	674,950	10.42	12.19	0.42	3.39	6.13	4.58	0.36	80.47	4,147,623	237,094	62.35	1.12	0.66	1.17
North Central - Total/Average		2,842,579	227,208	8.22	11.93	0.50	3.69	6.23	4.74	0.38	75.33	2,215,019	220,208	70.55	1.03	0.60	0.94
Northeast - Total/Average		10,038,619	863,729	3.94	13.78	0.10	2.98	6.03	4.24	0.34	89.23	6,473,253	314,587	60.56	0.95	0.51	1.55
East Central - Total/Average		10,414,312	964,623	6.84	11.16	1.32	3.57	5.63	4.42	0.29	69.60	6,577,744	419,169	70.05	0.53	0.70	2.70
Tampa Bay - Total/Average		18,838,855	1,910,352	10.06	12.41	0.56	3.17	5.68	4.13	0.41	78.03	13,222,583	714,313	64.32	0.71	0.52	1.35
South Central - Total/Average		35,484	4,450	14.46	25.13	0.75	2.67	6.05	3.80	0.26	69.10	21,197	-	46.42	0.23	0.16	2.60
Southeast - Total/Average		7,049,286	696,026	5.67	12.60	0.65	3.44	6.37	4.99	0.54	74.22	3,726,851	139,894	68.11	0.51	0.62	1.35
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,703,044	114,796	0.75	11.24	0.63	1.81	4.16	2.53	0.29	68.88	675,372	-	44.91	0.27	0.22	0.78
Okaloosa County Teachers Federal Credit Union	Crestview	76,963	8,611	2.70	10.02	0.44	3.15	6.19	3.76	0.22	80.03	34,249	-	49.90	2.50	0.44	1.62
Walton County Teachers Federal Credit Union	Defuniak Springs	20,384	3,226	12.23	7.94	0.00	3.32	7.68	5.09	0.25	95.94	8,644	-	46.55	1.71	0.37	2.43
Total/Average		1,800,391	126,633	5.23%	9.73%	0.36%	2.76%	6.01%	3.79%	0.25%	81.62%	718,265	-	47.12%	1.49%	0.34%	1.61%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,229,884	108,660	2.13	10.43	0.19	2.10	3.82	2.87	0.43	77.67	669,299	372	62.67	0.39	0.43	0.61
Innovations Federal Credit Union	Panama City	176,716	18,777	8.35	8.77	0.30	4.27	6.28	5.66	0.32	82.22	121,952	11,856	76.69	0.45	0.68	1.15
Panhandle Educators Federal Credit Union	Panama City	163,520	12,642	15.21	12.56	1.22	2.99	5.33	4.43	0.31	69.40	87,895	13,328	62.88	0.28	0.61	1.50
Bay Credit Union	Panama City	82,968	9,835	2.31	9.94	-0.02	4.17	6.61	5.32	0.37	84.66	54,278	-	73.24	0.24	0.80	1.02
Total/Average		1,653,088	149,914	7.00%	10.43%	0.42%	3.38%	5.51%	4.57%	0.36%	78.49%	933,424	25,556	68.87%	0.34%	0.63%	1.07%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,321,303	97,163	2.97	12.25	0.86	2.77	5.33	3.65	0.56	65.96	690,327	55,260	60.39	0.54	0.83	1.26
Gulf Winds Federal Credit Union	Pensacola	612,394	58,260	16.73	11.61	0.62	2.57	4.49	3.64	0.40	75.97	366,549	721	68.25	0.22	0.30	0.78
Members First Credit Union of Florida	Pensacola	177,807	16,998	6.61	13.94	0.25	2.88	5.60	4.14	0.26	86.40	84,134	-	54.78	1.10	0.49	0.70
Harvesters Federal Credit Union	Cantonment	147,707	17,948	2.66	8.42	0.26	2.42	4.51	3.34	0.41	83.19	88,377	16,177	68.26	0.45	0.34	0.26
Central Credit Union of Florida	Pensacola	146,823	14,958	5.70	11.57	0.31	3.37	5.87	4.93	0.32	82.08	85,082	-	66.19	0.86	0.78	0.86
Santa Rosa County Federal Credit Union	Milton	117,886	11,426	16.36	11.41	0.43	2.43	5.21	3.56	0.59	79.95	48,867	-	47.08	1.22	0.35	0.74
My Pensacola Federal Credit Union	Pensacola	63,727	5,137	3.64	17.94	0.34	2.49	5.85	3.20	0.37	79.68	23,210	-	44.56	0.40	0.48	0.70
GPCE Credit Union	Pensacola	41,056	3,584	26.09	9.09	0.13	2.57	4.91	3.73	0.12	92.87	19,756	-	52.48	0.01	-0.13	0.49
Florida State Employees Federal Credit Union	Pensacola	26,932	3,503	0.90	7.15	-0.13	2.98	5.95	4.17	0.29	85.08	11,080	-	44.41	3.92	2.80	2.04
ECCO Credit Union	Milton	22,987	1,056	8.28	16.50	0.72	2.41	5.90	3.82	1.21	49.49	10,878	1,785	56.91	0.00	0.00	1.42
Pensacola L&N Federal Credit Union	Pensacola	7,764	1,291	-5.00	19.28	0.60	4.95	7.46	6.65	0.68	79.08	5,893	-	94.73	0.70	0.14	0.46
Total/Average		2,686,386	231,324	7.72%	12.65%	0.40%	2.89%	5.55%	4.08%	0.47%	78.16%	1,434,153	73,943	59.82%	0.86%	0.58%	0.88%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	500,367	44,171	8.01	12.16	0.71	3.07	4.54	4.40	0.52	75.10	372,175	51,375	98.64	1.25	0.45	1.20
Envision Credit Union	Tallahassee	468,200	45,746	104.45	8.62	0.49	3.11	5.33	4.27	0.27	87.16	266,742	55,591	65.36	0.68	0.42	0.61
Florida State University Credit Union	Tallahassee	184,624	21,664	12.11	9.51	0.62	4.06	5.80	5.57	0.62	71.98	143,632	20,769	86.69	0.92	0.72	0.83
TMH Federal Credit Union	Tallahassee	58,389	7,589	-6.52	10.37	0.25	3.21	5.54	4.35	0.35	82.95	35,967	5,181	69.54	0.20	0.39	0.43
Florida Department of Transportation Credit Union	Tallahassee	49,832	3,408	7.02	17.45	0.03	2.78	5.43	3.31	0.09	95.93	15,655	445	38.48	2.71	0.30	0.40
Tallahassee-Leon Federal Credit Union	Tallahassee	49,824	5,660	12.13	7.66	0.54	3.48	6.19	5.33	0.09	86.50	27,349	-	60.10	0.53	0.44	0.57
FLAG Credit Union	Tallahassee	37,089	5,414	6.98	9.99	-0.35	3.44	5.77	5.05	0.31	88.66	22,419	626	68.45	1.23	0.74	0.97
Florida Rural Electric Credit Union	Tallahassee	28,446	3,763	85.86	25.61	-0.24	3.36	5.73	4.21	0.34	96.80	15,694	-	69.89	0.32	-0.03	0.48
Florida A&M University Federal Credit Union	Tallahassee	19,539	3,507	-4.25	8.01	-0.09	4.00	6.66	5.23	0.15	101.05	12,418	71	69.98	2.76	0.69	2.05
Tallahassee Federal Credit Union	Tallahassee	5,699	611	-7.40	15.79	-2.63	3.11	8.06	3.83	0.20	125.45	1,718	-	35.87	2.85	5.68	0.93
FCAMEC Federal Credit Union	Tallahassee	1,585	530	3.47	5.36	3.30	4.62	7.86	6.06	0.14	74.49	898	-	59.95	4.79	1.16	1.67
Total/Average		1,403,594	142,063	20.17%	11.87%	0.24%	3.48%	6.08%	4.69%	0.28%	89.64%	914,667	134,058	65.72%	1.66%	1.00%	0.92%
Other																	
Community South Credit Union	Chipley	110,971	10,114	3.67	13.49	1.26	5.64	7.96	7.01	0.57	61.38	83,295	2,823	87.84	1.73	1.56	2.24
Emerald Coast Federal Credit Union	Port Saint Joe	45,522	4,885	20.32	7.49	0.28	3.34	6.15	4.30	0.11	85.90	23,232	714	54.59	0.53	1.00	1.49
Calhoun-Liberty Employees Credit Union	Blountstown	37,062	4,827	26.94	11.93	0.54	3.45	5.84	4.39	0.10	79.55	20,129	-	61.81	0.75	0.53	0.47
Jackson County Teachers Credit Union	Marianna	26,449	3,194	10.22	24.80	1.43	5.12	9.72	8.16	0.45	73.18	14,314	-	68.86	0.15	0.79	1.68
Jefferson County Teachers Credit Union	Monticello	9,436	1,059	5.42	13.48	0.62	3.72	6.93	4.20	0.35	76.24	4,468	-	55.41	0.22	0.14	0.31
Sunland Credit Union	Marianna	2,477	937	5.22	26.52	0.08	5.33	8.43	6.44	1.02	70.37	1,676	-	92.70	4.00	0.58	2.15
Total/Average		231,917	25,016	11.97%	16.29%	0.70%	4.43%	7.51%	5.75%	0.43%	74.44%	147,114	3,537	70.20%	1.23%	0.77%	1.39%
Northwest - Total/Average		7,775,376	674,950	10.42%	12.19%	0.42%	3.39%	6.13%	4.58%	0.36%	80.47%	4,147,623	237,094	62.35%	1.12%	0.66%	1.17%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,453,856	92,239	8.01	12.38	0.82	3.00	4.33	3.85	0.63	62.62	1,127,928	98,444	91.87	0.38	0.42	0.51
Florida Credit Union	Gainesville	812,434	77,340	17.70	9.99	1.23	4.05	5.54	5.61	0.69	64.35	684,430	71,974	97.42	0.30	0.70	1.00
SunState Federal Credit Union	Gainesville	362,675	30,993	13.12	11.05	1.04	3.94	5.21	4.84	0.25	75.86	275,320	45,323	86.34	0.34	0.36	0.78
First Credit Union of Gainesville	Gainesville	48,032	6,232	1.04	7.24	0.02	5.51	7.68	6.90	0.25	87.78	35,107	-	80.16	2.17	1.13	1.63
My Healthcare Federal Credit Union	Gainesville	25,136	4,554	-2.45	16.12	0.06	4.11	8.39	5.02	0.15	79.58	12,279	-	58.60	1.28	1.22	1.45
Total/Average		2,702,133	211,358	7.48%	11.36%	0.63%	4.12%	6.23%	5.24%	0.39%	74.04%	2,135,064	215,741	82.88%	0.89%	0.77%	1.07%
Other																	
Buckeye Community Federal Credit Union	Perry	86,823	9,599	16.93	11.26	0.27	3.45	5.60	5.13	0.31	88.65	55,938	4,467	74.85	0.46	0.48	0.35
Ocala Community Credit Union	Ocala	31,077	2,740	0.68	11.17	0.25	2.83	5.84	3.71	0.41	75.32	13,912	-	51.06	0.70	0.77	0.73
Suwannee River Federal Credit Union	Live Oak	17,475	2,699	7.95	11.23	-0.41	3.19	6.11	3.76	0.05	88.89	7,743	-	50.66	0.71	0.48	1.25
Madison Education Associates Credit Union	Madison	5,071	812	10.24	16.39	1.37	3.58	7.35	4.38	0.73	53.64	2,362	-	56.31	2.79	0.00	0.89
Total/Average		140,446	15,850	8.95%	12.51%	0.37%	3.26%	6.23%	4.25%	0.38%	76.63%	79,955	4,467	58.22%	1.17%	0.43%	0.81%
North Central - Total/Average		2,842,579	227,208	8.22%	11.93%	0.50%	3.69%	6.23%	4.74%	0.38%	75.33%	2,215,019	220,208	70.55%	1.03%	0.60%	0.94%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	6,186,444	526,012	18.88	8.94	0.78	2.31	3.89	3.46	0.72	66.65	4,172,906	181,154	84.92	0.41	0.28	0.77
Community First Credit Union of Florida	Jacksonville	1,374,958	116,044	7.89	12.89	1.24	2.85	4.57	3.54	0.43	64.41	870,951	46,293	74.27	0.61	0.33	1.44
First Florida Credit Union	Jacksonville	781,812	55,782	18.11	15.66	0.68	2.55	4.42	3.15	0.35	71.68	391,490	9,441	64.23	0.33	0.61	0.55
121 Financial Credit Union	Jacksonville	537,049	51,495	12.22	10.03	-0.01	3.32	4.77	4.06	0.41	85.35	395,706	68,191	88.67	0.70	0.36	0.70
JAX Federal Credit Union	Jacksonville	362,183	33,072	10.24	10.09	0.85	3.10	4.57	4.03	0.29	76.02	247,823	1,488	78.54	0.60	0.16	1.06
Coastline Federal Credit Union	Jacksonville	123,696	11,287	0.98	9.01	0.27	2.34	3.92	3.65	0.45	83.25	80,305	928	72.18	0.18	0.28	0.35
Alive Credit Union	Jacksonville	126,584	15,329	7.26	14.80	0.32	2.18	3.72	2.82	0.26	85.45	61,222	-	57.55	0.26	0.37	0.39
First Coast Community Credit Union	Palatka	109,381	13,870	1.21	11.67	0.32	2.78	6.57	3.58	0.29	86.33	40,678	-	42.49	1.62	0.44	0.33
J. M. Associates Federal Credit Union	Jacksonville	109,938	7,641	-2.23	13.68	0.92	2.82	5.99	3.79	0.43	65.11	42,149	-	45.45	0.46	0.96	1.40
City & Police Federal Credit Union	Jacksonville	66,685	6,099	3.37	9.41	0.46	3.19	5.55	3.80	0.12	83.98	31,154	590	52.17	1.33	0.38	0.86
Country Federal Credit Union	Macclenny	68,236	5,832	19.75	7.79	1.24	4.45	6.27	5.76	0.85	62.22	53,810	4,335	86.65	0.59	0.33	0.80
Jacksonville Postal & Professional Credit Union	Jacksonville	43,570	3,533	2.36	18.98	0.08	2.31	5.58	3.46	0.43	83.86	16,496	-	47.02	0.04	0.08	1.92
Jax Metro Credit Union	Jacksonville	40,729	4,519	3.82	11.25	0.13	3.61	5.81	4.45	0.33	91.30	24,143	1,040	68.38	1.42	0.19	1.49
Jacksonville Firemen's Credit Union	Jacksonville	31,563	3,007	-3.88	10.98	0.04	3.16	6.64	5.21	0.15	95.74	14,846	481	53.12	7.32	-0.05	3.33
Florida Baptist Credit Union	Jacksonville	24,516	2,019	10.69	8.41	-0.58	1.85	4.53	2.42	0.33	114.77	4,882	646	22.05	0.14	-0.14	1.29
Metro North Federal Credit Union	Jacksonville	15,951	1,790	2.58	19.36	0.19	3.02	6.05	3.62	0.42	83.17	8,362	-	65.93	0.85	0.25	0.36
Farmers Federal Credit Union	Jacksonville	12,956	2,216	1.67	14.37	0.02	2.67	6.11	3.44	0.27	91.32	4,763	-	43.34	0.10	0.08	0.59
Container Mutual Credit Union	Fernandina Beach	7,352	848	-0.05	36.10	0.68	3.18	5.19	3.45	0.22	76.74	4,002	-	85.40	1.05	0.05	0.82
First Coast Federal Credit Union	Jacksonville	8,097	1,698	7.78	14.72	0.15	3.79	5.91	4.95	0.29	91.21	5,358	-	78.72	0.52	0.42	0.67
Ducote Federal Credit Union	Jacksonville	3,153	835	4.01	26.74	-2.23	3.06	16.97	6.17	0.10	140.00	395	-	18.48	0.76	4.04	11.14
Jax Glidco Employees Federal Credit Union	Jacksonville	2,200	341	-3.13	8.45	-0.09	3.04	5.18	4.09	0.29	97.78	1,216	-	60.38	1.56	0.00	0.41
Anchor Seven Federal Credit Union	Jacksonville	1,566	460	-36.88	9.83	-3.18	4.01	10.46	10.34	0.13	166.67	596	-	42.30	0.00	1.79	3.36
Total/Average		10,038,619	863,729	3.94%	13.78%	0.10%	2.98%	6.03%	4.24%	0.34%	89.23%	6,473,253	314,587	60.56%	0.95%	0.51%	1.55%
Northeast - Total/Average		10,038,619	863,729	3.94%	13.78%	0.10%	2.98%	6.03%	4.24%	0.34%	89.23%	6,473,253	314,587	60.56%	0.95%	0.51%	1.55%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,636	2,165	0.79	11.61	2.44	4.15	6.29	4.79	0.19	69.02	10,450	311	67.67	0.14	0.38	4.78
Total/Average		17,636	2,165	0.79%	11.61%	2.44%	4.15%	6.29%	4.79%	0.19%	69.02%	10,450	311	67.67%	0.14%	0.38%	4.78%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,021,052	174,119	9.88	9.72	1.05	2.76	4.14	3.39	0.37	72.34	1,256,131	156,493	72.85	0.71	0.24	0.85
Central Florida Educators Federal Credit Union	Lake Mary	1,668,841	148,455	9.85	10.65	0.70	2.87	5.25	3.52	0.34	72.46	782,590	19,090	53.57	0.54	1.65	2.14
Insight Credit Union	Orlando	567,461	57,904	4.58	9.21	-0.23	2.73	4.62	4.04	0.33	82.63	319,985	43,238	62.84	1.04	1.43	1.67
McCoy Federal Credit Union	Orlando	532,754	61,145	7.75	9.34	0.60	2.96	5.25	3.88	0.23	77.10	273,715	5,401	57.36	0.48	1.00	1.35
Orlando Federal Credit Union	Orlando	208,336	25,590	8.69	9.07	0.18	4.45	6.53	6.33	0.31	83.06	136,606	1,842	73.00	0.41	0.98	2.74
Martin Federal Credit Union	Orlando	117,834	13,680	6.31	6.47	0.70	3.70	5.18	4.49	0.05	71.24	82,159	4,594	75.62	1.14	1.20	1.47
Central Florida Postal Credit Union	Orlando	70,110	13,850	1.25	7.99	-0.01	4.97	5.94	5.84	0.60	77.73	65,514	1,505	102.77	1.44	0.86	1.43
Florida Hospital Credit Union	Altamonte Springs	46,830	9,631	-1.21	10.45	0.35	2.79	5.49	3.71	0.19	83.42	19,902	-	48.13	0.13	0.68	1.06

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Gulf States Credit Union	Maitland	28,611	3,972	7.46	15.03	0.63	3.67	7.04	4.43	0.17	82.46	13,578	413	56.18	0.47	0.22	0.94
Local 606 Electrical Workers Federal Credit Union		7,846	404	-3.73	15.80	0.58	2.05	6.67	2.64	0.50	61.76	1,601	-	24.28	0.75	0.00	2.37
F.R.S.A. Credit Union	Winter Park	5,673	959	24.18	9.29	0.37	5.35	7.20	7.16	0.65	67.39	4,549	276	88.57	0.66	1.69	1.63
Total/Average		5,275,348	509,709	6.82%	10.27%	0.45%	3.48%	5.76%	4.49%	0.34%	75.60%	2,956,330	232,852	65.02%	0.71%	0.90%	1.60%
Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	3,756,866	346,877	12.25	13.05	1.19	2.83	3.91	3.77	0.33	60.91	2,847,799	118,472	89.28	1.28	1.13	1.67
Launch Federal Credit Union	Merritt Island	797,564	65,176	16.73	10.82	0.67	2.75	5.70	3.33	0.19	72.92	297,924	-	47.11	0.44	0.72	0.92
Community Credit Union of Florida	Rockledge	566,898	40,696	9.79	10.96	1.32	3.64	4.92	4.84	0.54	58.72	465,241	67,534	96.00	0.49	0.63	2.58
Total/Average		5,121,328	452,749	12.92%	11.61%	1.06%	3.07%	4.84%	3.98%	0.35%	64.18%	3,610,964	186,006	77.46%	0.74%	0.83%	1.72%
East Central - Total/Average		10,414,312	964,623	6.84%	11.16%	1.32%	3.57%	5.63%	4.42%	0.29%	69.60%	6,577,744	419,169	70.05%	0.53%	0.70%	2.70%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	35,947	4,418	45.05	20.05	1.73	5.64	8.80	6.80	0.37	71.36	22,782	-	89.64	0.45	0.86	0.93
West Coast Federal Employees Credit Union	Sarasota	30,310	2,642	-5.19	12.79	-0.26	2.89	6.41	3.31	0.13	104.31	9,782	-	37.28	1.24	0.18	2.83
Sarasota Municipal Employees Credit Union	Sarasota	28,936	2,293	5.13	11.19	0.26	2.75	5.49	3.38	0.33	80.51	12,707	-	49.99	0.53	0.16	1.00
Total/Average		95,193	9,353	15.00%	14.68%	0.58%	3.76%	6.90%	4.50%	0.28%	85.39%	45,271	-	58.97%	0.74%	0.40%	1.59%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	2,534,757	237,939	11.19	10.40	1.18	2.71	3.99	3.77	0.51	66.55	1,855,738	325,392	90.95	0.26	0.36	1.09
Publix Employees Federal Credit Union	Lakeland	858,543	131,742	9.73	13.01	0.90	2.53	5.46	3.72	0.66	66.82	393,235	25,840	53.35	1.02	0.66	0.75
San Antonio Citizens Federal Credit Union	San Antonio	185,284	13,983	10.88	8.94	0.54	2.64	4.65	3.59	0.38	75.54	91,988	14,017	54.84	0.53	0.07	2.17
Magnify Credit Union	Mulberry	76,421	7,069	1.72	12.10	0.38	3.11	5.31	4.20	0.46	80.00	44,705	7,112	73.35	0.79	0.38	1.44
Total/Average		3,655,005	390,733	8.38%	11.11%	0.75%	2.75%	4.85%	3.82%	0.50%	72.23%	2,385,666	372,361	68.12%	0.65%	0.37%	1.36%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	7,560,713	713,081	18.51	8.76	0.93	2.31	4.14	3.39	0.88	58.97	5,198,997	39,332	79.51	0.89	0.62	1.24
Grow Financial Federal Credit Union	Tampa	2,255,632	192,657	3.31	9.68	0.27	3.21	4.73	4.30	0.53	72.15	1,753,580	67,735	89.43	0.64	0.97	1.00
GTE Federal Credit Union	Tampa	1,802,681	244,460	4.23	8.02	0.35	3.01	4.10	4.13	0.45	76.55	1,466,841	111,405	89.27	1.30	0.87	1.02
Achieva Credit Union	Dunedin	1,418,710	141,915	9.13	11.06	0.84	3.47	4.67	4.57	0.39	69.09	1,127,638	107,749	91.16	0.57	0.56	0.60
USF Federal Credit Union	Tampa	534,865	52,604	12.89	10.78	0.74	3.33	4.76	4.40	0.52	68.23	423,484	6,420	89.80	0.62	0.48	0.79
Florida Central Credit Union	Tampa	428,461	52,366	7.11	9.34	-0.30	3.12	4.72	4.44	0.37	79.55	304,574	5,444	77.96	1.07	1.67	1.07
Railroad & Industrial Federal Credit Union	Tampa	305,638	32,738	6.42	11.75	0.56	2.12	5.54	3.61	0.60	72.42	75,651	591	28.36	0.11	0.70	0.93
Tampa Bay Federal Credit Union	Tampa	280,387	29,168	4.34	9.76	0.61	3.28	4.95	4.70	0.49	70.79	203,658	777	81.26	0.90	0.72	0.84
Pinellas Federal Credit Union	Largo	114,646	13,313	5.99	14.14	-0.11	3.19	6.13	4.07	0.34	74.56	58,164	-	59.47	0.63	2.32	3.28
Florida West Coast Credit Union	Brandon	90,712	9,719	5.37	9.88	0.51	2.56	4.65	3.32	0.33	78.89	39,994	-	50.00	0.31	0.22	1.17
Powernet Credit Union	Tampa	80,823	3,936	13.00	8.98	0.19	2.44	4.49	3.49	0.56	77.19	42,691	2,290	58.37	0.29	0.71	0.57
Tampa Postal Federal Credit Union	Lutz	77,817	8,096	4.73	14.14	-0.22	3.09	6.65	3.68	0.43	83.34	30,732	-	46.49	0.31	1.36	1.28
St Joseph's Hospital Federal Credit Union	Tampa	38,065	3,333	1.88	14.15	0.85	3.41	7.14	4.75	0.86	62.10	16,176	-	49.59	1.56	0.92	1.81
ECU Credit Union	Largo	37,293	3,699	4.75	13.81	-0.24	2.46	4.76	3.79	0.36	89.87	13,963	-	43.79	2.69	0.78	1.47

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City-County Employees Credit Union	Clearwater	18,825	2,445	3.25	14.12	0.61	3.87	5.55	4.49	0.30	80.41	13,420	-	83.48	0.34	0.14	0.27
Service 1st Credit Union	Tampa	18,488	2,057	0.05	11.36	0.51	3.29	5.05	4.32	0.33	84.16	12,569	209	78.09	0.32	0.03	0.94
West Coast Federal Credit Union	Clearwater	15,291	3,552	8.55	9.35	-0.14	2.73	5.97	3.79	0.09	97.99	5,784	-	42.11	0.24	0.53	0.14
Florida Customs Federal Credit Union	Tampa	9,610	1,127	9.19	17.10	0.19	3.31	7.10	4.17	0.41	80.21	3,730	-	47.46	0.72	0.70	1.42
Total/Average		15,088,657	1,510,266	6.82%	11.45%	0.34%	3.01%	5.28%	4.08%	0.46%	76.47%	10,791,646	341,952	65.87%	0.75%	0.79%	1.10%
Tampa Bay - Total/Average		18,838,855	1,910,352	10.06%	12.41%	0.56%	3.17%	5.68%	4.13%	0.41%	78.03%	13,222,583	714,313	64.32%	0.71%	0.52%	1.35%
South Central																	
Everglades Federal Credit Union	Clewiston	35,072	4,321	12.65	12.39	1.00	3.86	6.39	5.28	0.51	71.53	21,136	-	69.01	0.46	0.31	0.27
Lee County Mosquito Control Credit Union	Lehigh Acres	412	129	16.27	37.86	0.49	1.48	5.71	2.32	0.00	66.67	61	-	23.83	0.00	0.00	4.92
Total/Average		35,484	4,450	14.46%	25.13%	0.75%	2.67%	6.05%	3.80%	0.26%	69.10%	21,197	-	46.42%	0.23%	0.16%	2.60%
South Central - Total/Average		35,484	4,450	14.46%	25.13%	0.75%	2.67%	6.05%	3.80%	0.26%	69.10%	21,197	-	46.42%	0.23%	0.16%	2.60%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	129,526	11,569	8.31	7.13	1.69	4.30	5.76	5.61	0.10	69.70	96,062	4,067	81.50	0.67	0.41	0.55
Monroe County Teachers Federal Credit Union	Key West	28,439	2,194	3.43	8.09	0.88	2.87	5.77	5.42	1.71	46.53	21,738	-	83.41	0.29	0.59	1.54
Southernmost Federal Credit Union	Key West	13,862	1,936	4.09	20.55	0.20	4.14	7.82	6.55	0.56	84.29	8,135	-	74.76	0.07	0.79	1.44
Total/Average		171,827	15,699	5.28%	11.92%	0.92%	3.77%	6.45%	5.86%	0.79%	66.84%	125,935	4,067	79.89%	0.34%	0.60%	1.18%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,012,762	74,932	13.57	19.15	0.55	2.05	7.16	3.59	0.30	75.84	208,170	300	25.87	0.33	0.49	0.58
IBM Southeast Employees Federal Credit Union	Delray Beach	929,342	72,718	8.26	10.74	0.89	3.15	4.73	4.07	0.24	69.29	622,776	17,834	76.54	0.54	0.35	0.86
Dade County Federal Credit Union	Doral	673,551	105,572	11.60	11.71	0.67	3.44	5.83	4.56	0.31	80.55	354,053	35,347	60.54	0.29	0.51	0.94
Tropical Financial Credit Union	Miramar	659,324	53,425	24.47	8.50	0.50	2.90	4.32	4.07	0.32	83.18	446,814	12,459	75.29	0.38	0.19	0.41
Power Financial Credit Union	Pembroke Pines	569,776	29,735	11.72	11.52	0.41	2.43	3.88	3.33	0.44	81.99	381,585	37,408	84.47	0.21	0.03	0.40
We Florida Financial	Margate	527,405	58,437	4.43	10.14	-0.02	2.96	4.99	4.03	0.56	82.98	339,591	11,273	72.33	1.76	1.18	3.26
BrightStar Credit Union	Sunrise	435,179	53,410	2.85	10.21	0.34	3.38	5.26	4.28	0.24	80.02	257,367	83	66.71	0.74	1.43	1.61
Velocity Community Federal Credit Union	Palm Beach Gardens	312,694	22,026	2.79	12.35	0.29	2.92	5.10	3.34	0.11	87.57	140,396	-	51.50	0.30	0.37	0.65
University Credit Union	Miami	197,650	18,445	8.34	9.07	0.03	2.23	5.19	2.92	0.11	95.90	57,937	3,798	32.86	0.28	1.12	1.10
JetStream Federal Credit Union	Miami Lakes	183,435	20,999	10.50	12.21	1.52	4.57	6.25	5.64	0.29	68.41	131,525	16,863	82.97	0.45	0.45	0.57
Gold Coast Federal Credit Union	West Palm Beach	158,846	20,634	5.56	10.15	0.40	1.61	2.80	2.26	0.11	86.19	75,965	-	54.18	0.10	0.27	0.43
Guardians Credit Union	West Palm Beach	143,322	28,039	15.84	11.81	0.96	3.80	6.23	5.67	0.07	78.57	83,857	-	67.39	0.13	0.72	0.87
Miami Postal Service Credit Union	Miami	122,986	15,690	-0.31	11.50	0.07	3.82	7.94	5.60	0.60	73.49	59,187	-	55.58	0.86	2.98	1.92
First Choice Credit Union	West Palm Beach	102,663	10,480	3.36	9.54	0.61	2.29	4.76	2.87	0.40	78.99	41,815	-	47.17	1.21	0.14	2.99
Miami Firefighters Federal Credit Union	Miami	90,816	4,258	5.61	8.74	0.55	2.60	4.47	3.13	0.21	76.75	46,633	462	56.87	0.04	0.49	0.88
PriorityONE Credit Union	Sunrise	85,393	9,801	5.36	9.89	-0.27	3.68	6.10	4.26	0.28	85.92	49,100	-	64.87	0.37	1.08	0.86
Sun Credit Union	Hollywood	78,226	6,618	13.43	10.47	0.43	2.53	5.03	3.26	0.31	80.51	32,387	-	46.77	1.17	0.61	1.15
Connect Credit Union	Fort Lauderdale	73,747	6,133	8.62	10.98	0.51	3.39	6.10	3.91	0.25	77.38	36,799	-	57.31	2.08	0.55	3.89
Broward HealthCare Federal Credit Union	Fort Lauderdale	70,839	9,240	12.51	9.97	0.40	2.57	5.66	3.15	0.24	86.54	22,018	-	35.04	1.25	0.39	2.33
Memorial Employees Federal Credit Union	Hollywood	63,436	8,840	10.30	10.23	0.23	2.65	6.43	3.28	0.11	82.97	19,073	-	34.23	0.28	1.43	1.13
Baptist Health South Florida Federal Credit Union	Miami	58,169	11,479	11.49	12.16	1.36	5.23	7.90	6.02	0.15	69.66	36,242	-	71.98	1.81	1.06	0.88

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Financial Federal Credit Union	Miami	52,311	6,618	-3.21	15.51	-0.51	2.23	5.40	2.57	0.19	94.54	17,176	-	38.95	0.43	1.21	1.08
United Police Federal Credit Union	Miami	52,282	4,614	10.53	15.90	0.56	2.53	5.85	2.99	0.19	99.42	17,857	-	42.61	0.69	-0.39	0.26
Ryder System Federal Credit Union	Miami	40,497	5,017	-1.50	21.93	-0.33	2.41	4.54	3.13	0.14	110.82	17,882	-	57.32	0.26	-0.02	0.13
South Florida Federal Credit Union	Miami	36,420	3,922	3.28	9.35	0.42	4.06	5.73	5.27	0.61	85.94	28,170	-	85.88	0.65	0.64	1.61
Miami Federal Credit Union	Miami	33,552	2,844	8.29	13.85	0.41	3.16	6.22	3.94	0.38	74.32	15,424	-	53.55	0.91	0.91	1.24
Coral Community Federal Credit Union	Fort Lauderdale	29,875	4,712	11.68	9.87	0.44	3.10	5.76	3.67	0.24	86.77	13,636	-	51.22	2.26	-0.01	2.22
Compass Financial Federal Credit Union	Medley	25,670	2,943	3.13	15.68	-0.11	5.69	8.28	7.60	0.64	72.11	19,612	-	92.30	0.74	2.51	3.03
Pompano Beach City Employee Credit Union	Pompano Beach	19,067	2,100	9.87	22.66	0.80	4.90	6.83	5.76	0.42	82.95	13,805	-	96.06	0.30	0.00	0.07
South Atlantic Federal Credit Union	Boca Raton	13,214	2,641	3.10	10.05	0.47	4.31	8.33	4.84	0.10	74.22	6,421	-	54.23	0.36	1.30	1.67
Hialeah Municipal Employees Federal Credit Union	Hialeah	10,975	1,674	2.68	34.06	0.83	4.30	8.29	4.55	0.22	75.19	4,718	-	65.67	0.59	0.12	0.78
Shaw-Ross Employees Credit Union	Miami	6,775	875	-1.00	11.37	0.18	0.48	15.85	1.94	0.99	20.00	469	-	7.83	0.00	0.00	3.20
Electricians' Local 349 Credit Union	Miami	4,249	751	0.85	18.55	-0.52	2.28	6.14	2.98	0.12	114.06	1,122	-	32.50	0.36	0.68	0.89
Town of Palm Beach Federal Credit Union	West Palm Beach	2,663	375	-0.90	10.74	0.44	4.29	8.86	4.90	0.25	82.81	1,286	-	54.26	1.48	0.00	1.17
St. James AME Church Federal Credit Union	Miami	348	330	-25.13	23.85	0.00	1.07	7.69	6.67	0.00	100.00	48	-	18.39	0.00	0.00	8.33
Total/Average		6,877,459	680,327	6.06%	13.27%	0.39%	3.11%	6.28%	4.12%	0.29%	81.60%	3,600,916	135,827	56.32%	0.67%	0.65%	1.53%
Southeast - Total/Average		7,049,286	696,026	5.67%	12.60%	0.65%	3.44%	6.37%	4.99%	0.54%	74.22%	3,726,851	139,894	68.11%	0.51%	0.62%	1.35%