

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 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 (%)
<b>State Summary</b>																	
Northwest - Total/Average		7,964,693	683,463	6.08	12.14	0.34	3.36	6.05	4.51	0.36	79.84	4,359,855	255,609	63.60	1.35	0.69	1.21
North Central - Total/Average		2,951,718	235,658	5.50	12.10	0.57	3.66	6.16	4.74	0.40	74.41	2,342,503	240,004	72.93	1.30	0.64	0.96
Northeast - Total/Average		10,478,669	877,909	5.38	13.35	0.22	3.00	5.29	3.94	0.37	81.85	6,938,199	340,880	66.20	0.66	0.56	1.02
East Central - Total/Average		10,592,406	980,954	4.39	11.44	1.03	3.55	5.61	4.41	0.31	69.80	6,948,500	463,032	70.37	1.44	0.93	2.55
Tampa Bay - Total/Average		19,609,962	1,927,576	11.05	12.01	0.49	3.16	5.69	4.16	0.44	77.48	13,983,597	758,893	62.12	0.82	0.62	1.26
South Central - Total/Average		35,440	4,605	3.92	26.63	0.77	2.64	6.84	3.60	0.45	63.53	21,128	-	48.56	0.71	1.73	1.85
Southeast - Total/Average		7,100,900	684,714	3.09	12.83	0.69	3.48	6.37	5.03	0.53	74.00	3,876,419	153,875	69.29	0.65	0.68	1.37
<b>Northwest</b>																	
<b>Fort Walton Beach - Crestview (Metro)</b>																	
Eglin Federal Credit Union	Fort Walton Beach	1,790,876	115,474	5.55	11.03	0.66	1.84	4.15	2.50	0.29	67.30	692,184	-	43.72	0.47	0.25	0.75
Okaloosa County Teachers Federal Credit Union	Crestview	78,437	8,687	3.29	10.02	0.41	3.10	6.07	3.71	0.22	80.40	35,038	-	50.26	2.08	0.65	1.55
Walton County Teachers Federal Credit Union	Defuniak Springs	20,320	3,233	5.78	7.99	0.02	3.28	7.49	5.02	0.25	98.68	8,486	-	45.78	2.30	0.52	1.73
<b>Total/Average</b>		<b>1,889,633</b>	<b>127,394</b>	<b>4.87%</b>	<b>9.68%</b>	<b>0.36%</b>	<b>2.74%</b>	<b>5.90%</b>	<b>3.74%</b>	<b>0.25%</b>	<b>82.13%</b>	<b>735,708</b>	<b>-</b>	<b>46.59%</b>	<b>1.62%</b>	<b>0.47%</b>	<b>1.34%</b>
<b>Panama City - Lynn Haven, FL (Metro)</b>																	
Tyndall Federal Credit Union	Panama City	1,253,881	111,130	3.04	10.22	0.09	2.12	3.83	2.83	0.42	78.11	673,807	194	61.51	0.41	0.54	0.71
Innovations Federal Credit Union	Panama City	181,748	18,790	7.14	8.91	0.54	4.21	6.23	5.62	0.32	81.24	125,459	14,666	77.02	0.54	0.88	1.12
Panhandle Educators Federal Credit Union	Panama City	164,088	12,742	7.98	13.10	1.19	3.02	5.33	4.44	0.30	68.16	91,962	14,749	65.59	0.37	0.55	1.43
Bay Credit Union	Panama City	82,912	9,897	1.09	10.01	0.05	4.05	6.31	5.07	0.36	81.97	55,941	-	75.18	0.24	0.81	0.92
<b>Total/Average</b>		<b>1,682,629</b>	<b>152,559</b>	<b>4.81%</b>	<b>10.56%</b>	<b>0.47%</b>	<b>3.35%</b>	<b>5.43%</b>	<b>4.49%</b>	<b>0.35%</b>	<b>77.37%</b>	<b>947,169</b>	<b>29,609</b>	<b>69.83%</b>	<b>0.39%</b>	<b>0.70%</b>	<b>1.05%</b>
<b>Pensacola - Ferry Pass - Brent, FL (Metro)</b>																	
Pen Air Federal Credit Union	Pensacola	1,358,776	98,630	4.36	12.47	0.99	2.80	5.30	3.68	0.55	64.81	754,078	54,639	64.12	0.58	0.73	1.10
Gulf Winds Federal Credit Union	Pensacola	626,966	59,012	10.94	11.57	0.55	2.56	4.43	3.56	0.41	75.66	389,139	714	70.77	0.48	0.34	0.84
Members First Credit Union of Florida	Pensacola	179,101	16,942	4.06	13.96	0.25	2.88	5.56	4.13	0.26	85.87	86,798	-	56.03	0.92	0.52	0.65
Harvesters Federal Credit Union	Cantonment	151,490	17,317	3.98	8.34	0.29	2.55	4.39	3.49	0.41	82.10	105,588	16,782	79.62	0.31	0.39	0.25
Central Credit Union of Florida	Pensacola	150,095	14,947	5.14	11.45	0.29	3.31	5.84	4.92	0.32	82.40	84,959	-	64.62	1.17	0.74	0.84
Santa Rosa County Federal Credit Union	Milton	117,911	11,571	8.21	11.65	0.45	2.41	5.22	3.52	0.57	78.84	50,562	-	48.71	1.04	0.22	0.78
My Pensacola Federal Credit Union	Pensacola	64,064	5,117	2.36	18.11	0.43	2.52	5.97	3.26	0.38	81.90	23,264	-	44.66	0.46	0.35	0.66
GPCE Credit Union	Pensacola	40,340	3,568	11.07	9.36	0.17	2.62	4.93	3.69	0.12	91.87	20,484	-	55.46	0.22	-0.05	0.45
Florida State Employees Federal Credit Union	Pensacola	26,144	3,428	-2.49	7.49	0.06	2.95	5.98	4.04	0.30	82.64	10,789	-	44.73	4.94	2.21	1.83
ECCO Credit Union	Milton	23,472	1,057	6.34	16.53	0.75	2.35	5.82	3.77	1.22	47.55	11,571	1,800	59.26	0.29	0.04	1.32
Pensacola L&N Federal Credit Union	Pensacola	7,621	1,276	-4.29	19.04	0.52	5.06	7.49	6.70	0.63	81.13	5,497	-	89.78	1.42	0.14	0.49
<b>Total/Average</b>		<b>2,745,980</b>	<b>232,865</b>	<b>4.52%</b>	<b>12.72%</b>	<b>0.43%</b>	<b>2.91%</b>	<b>5.54%</b>	<b>4.07%</b>	<b>0.47%</b>	<b>77.71%</b>	<b>1,542,729</b>	<b>73,935</b>	<b>61.61%</b>	<b>1.08%</b>	<b>0.51%</b>	<b>0.84%</b>

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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 (%)
<b>Tallahassee, FL (Metro)</b>																	
First Commerce Credit Union	Tallahassee	512,717	45,394	6.57	12.21	0.70	3.11	4.56	4.40	0.51	74.43	392,409	56,704	101.04	1.40	0.46	1.25
Envision Credit Union	Tallahassee	456,078	46,167	48.28	9.10	0.55	3.28	5.24	4.40	0.28	87.64	297,137	61,719	73.02	0.86	0.40	0.65
Florida State University Credit Union	Tallahassee	192,563	22,776	10.62	9.42	0.62	4.07	5.83	5.61	0.63	70.16	154,182	22,759	89.27	1.02	0.81	0.89
TMH Federal Credit Union	Tallahassee	61,955	7,711	2.65	10.12	0.48	3.29	5.60	4.51	0.36	78.56	37,415	4,888	68.42	0.35	0.42	0.43
Florida Department of Transportation Credit Union	Tallahassee	48,859	3,329	1.49	17.80	0.02	2.80	5.63	3.36	0.09	95.07	15,635	438	38.92	1.50	0.38	0.40
Tallahassee-Leon Federal Credit Union	Tallahassee	49,311	5,744	4.97	8.03	0.56	3.49	6.15	5.21	0.10	85.31	28,215	-	63.12	0.31	0.50	0.60
FLAG Credit Union	Tallahassee	38,553	5,464	7.57	9.61	-0.18	3.46	5.79	5.01	0.31	85.51	22,706	617	66.56	1.40	0.91	0.94
Florida Rural Electric Credit Union	Tallahassee	28,884	3,766	45.13	20.13	-0.05	3.26	5.57	4.11	0.32	91.78	16,107	-	70.32	0.13	0.10	0.35
Florida A&M University Federal Credit Union	Tallahassee	18,910	3,616	-5.27	7.81	-0.51	4.06	6.37	5.13	0.15	102.84	13,118	58	76.18	4.44	0.69	2.16
Tallahassee Federal Credit Union	Tallahassee	5,051	600	-14.65	16.35	-2.70	3.42	8.86	4.10	0.21	125.00	1,618	-	38.48	0.49	5.19	1.73
FCAMEC Federal Credit Union	Tallahassee	1,597	560	2.50	2.44	-2.32	1.44	4.14	3.16	1.12	79.63	896	-	57.69	4.46	0.34	5.02
<b>Total/Average</b>		<b>1,414,478</b>	<b>145,127</b>	<b>9.99%</b>	<b>11.18%</b>	<b>-0.26%</b>	<b>3.24%</b>	<b>5.79%</b>	<b>4.45%</b>	<b>0.37%</b>	<b>88.72%</b>	<b>979,438</b>	<b>147,183</b>	<b>67.55%</b>	<b>1.49%</b>	<b>0.93%</b>	<b>1.31%</b>
<b>Other</b>																	
Community South Credit Union	Chipley	110,841	10,270	1.72	13.75	0.87	5.71	7.99	7.01	0.57	58.09	87,237	4,176	91.15	3.30	2.05	2.64
Emerald Coast Federal Credit Union	Port Saint Joe	45,328	4,997	9.69	7.72	0.34	3.44	6.17	4.34	0.09	84.22	24,751	706	58.39	1.33	0.72	1.50
Calhoun-Liberty Employees Credit Union	Blountstown	37,395	4,980	14.49	12.11	0.56	3.60	5.93	4.56	0.13	78.82	22,525	-	68.61	0.01	0.24	0.82
Jackson County Teachers Credit Union	Marianna	26,327	3,233	4.63	25.42	1.22	5.13	9.67	7.84	0.46	73.85	14,314	-	69.93	1.24	0.71	1.69
Jefferson County Teachers Credit Union	Monticello	9,619	1,064	4.70	13.49	0.58	3.70	7.00	4.25	0.37	76.89	4,305	-	52.39	1.18	0.05	0.46
Sunland Credit Union	Marianna	2,463	974	2.03	26.92	0.73	5.72	8.62	6.62	0.39	67.66	1,679	-	94.11	6.13	1.29	1.91
<b>Total/Average</b>		<b>231,973</b>	<b>25,518</b>	<b>6.21%</b>	<b>16.57%</b>	<b>0.72%</b>	<b>4.55%</b>	<b>7.56%</b>	<b>5.77%</b>	<b>0.34%</b>	<b>73.26%</b>	<b>154,811</b>	<b>4,882</b>	<b>72.43%</b>	<b>2.20%</b>	<b>0.84%</b>	<b>1.50%</b>
<b>Northwest - Total/Average</b>		<b>7,964,693</b>	<b>683,463</b>	<b>6.08%</b>	<b>12.14%</b>	<b>0.34%</b>	<b>3.36%</b>	<b>6.05%</b>	<b>4.51%</b>	<b>0.36%</b>	<b>79.84%</b>	<b>4,359,855</b>	<b>255,609</b>	<b>63.60%</b>	<b>1.35%</b>	<b>0.69%</b>	<b>1.21%</b>
<b>North Central</b>																	
<b>Gainesville, FL (Metro)</b>																	
Campus USA Credit Union	Jonesville	1,500,190	95,595	7.32	12.53	0.95	3.05	4.36	3.92	0.62	61.39	1,181,011	107,695	93.04	0.58	0.40	0.54
Florida Credit Union	Gainesville	862,575	82,045	15.57	10.01	1.23	4.08	5.56	5.61	0.69	63.14	737,822	76,241	100.25	0.43	0.77	0.95
SunState Federal Credit Union	Gainesville	375,582	31,642	10.35	11.26	1.12	3.96	5.26	4.85	0.26	72.51	291,752	51,830	88.38	0.38	0.36	0.78
First Credit Union of Gainesville	Gainesville	47,604	5,846	-0.37	7.10	-0.19	5.30	7.37	6.66	0.23	85.01	34,264	-	78.97	3.78	1.57	1.77
My Healthcare Federal Credit Union	Gainesville	25,495	4,475	0.18	16.09	0.23	4.23	8.36	5.22	0.15	78.82	12,884	-	60.58	1.54	1.74	1.75
<b>Total/Average</b>		<b>2,811,446</b>	<b>219,603</b>	<b>6.61%</b>	<b>11.40%</b>	<b>0.67%</b>	<b>4.12%</b>	<b>6.18%</b>	<b>5.25%</b>	<b>0.39%</b>	<b>72.17%</b>	<b>2,257,733</b>	<b>235,766</b>	<b>84.24%</b>	<b>1.34%</b>	<b>0.97%</b>	<b>1.16%</b>
<b>Other</b>																	
Buckeye Community Federal Credit Union	Perry	87,171	9,830	8.90	11.38	0.19	3.47	5.51	5.06	0.33	87.93	59,510	4,238	79.70	0.75	0.36	0.41
Ocala Community Credit Union	Ocala	30,654	2,755	-1.03	11.52	0.31	2.87	5.79	3.70	0.40	75.96	14,638	-	56.80	0.49	0.58	0.77
Suwannee River Federal Credit Union	Live Oak	17,296	2,651	2.91	11.77	0.21	3.13	6.10	3.82	0.06	85.77	8,246	-	54.25	1.47	0.25	1.09
Madison Education Associates Credit Union	Madison	5,151	819	6.78	16.56	1.14	3.35	7.19	4.31	0.87	56.94	2,376	-	55.75	2.31	0.08	0.80
<b>Total/Average</b>		<b>140,272</b>	<b>16,055</b>	<b>4.39%</b>	<b>12.81%</b>	<b>0.46%</b>	<b>3.21%</b>	<b>6.15%</b>	<b>4.22%</b>	<b>0.42%</b>	<b>76.65%</b>	<b>84,770</b>	<b>4,238</b>	<b>61.63%</b>	<b>1.26%</b>	<b>0.32%</b>	<b>0.77%</b>
<b>North Central - Total/Average</b>		<b>2,951,718</b>	<b>235,658</b>	<b>5.50%</b>	<b>12.10%</b>	<b>0.57%</b>	<b>3.66%</b>	<b>6.16%</b>	<b>4.74%</b>	<b>0.40%</b>	<b>74.41%</b>	<b>2,342,503</b>	<b>240,004</b>	<b>72.93%</b>	<b>1.30%</b>	<b>0.64%</b>	<b>0.96%</b>

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<b>Northeast</b>																	
<b>Jacksonville, FL (Metro)</b>																	
VyStar Credit Union	Jacksonville	6,551,987	545,155	15.91	8.85	0.81	2.34	3.92	3.49	0.71	65.25	4,454,348	190,561	89.05	0.43	0.29	0.68
Community First Credit Union of Florida	Jacksonville	1,401,978	119,869	5.99	13.17	1.15	2.86	4.49	3.54	0.43	64.23	954,169	58,162	79.66	0.57	0.49	1.31
First Florida Credit Union	Jacksonville	811,516	53,284	13.20	15.43	0.69	2.55	4.40	3.13	0.37	70.09	430,851	9,926	70.86	0.53	0.46	0.54
121 Financial Credit Union	Jacksonville	554,029	49,458	9.46	9.45	-0.29	3.32	4.71	4.10	0.41	88.51	435,958	73,463	97.22	0.88	0.39	0.73
JAX Federal Credit Union	Jacksonville	373,978	34,479	8.54	10.36	0.74	3.11	4.57	4.04	0.28	76.58	263,364	1,464	80.93	0.50	0.35	0.93
Alive Credit Union	Jacksonville	127,683	15,224	4.53	14.73	0.21	2.13	3.61	2.75	0.26	85.45	67,107	492	62.56	0.51	0.38	0.41
Coastline Federal Credit Union	Jacksonville	121,152	11,302	-1.58	9.41	0.35	2.32	3.90	3.58	0.43	82.42	80,467	795	74.44	0.24	0.24	0.33
First Coast Community Credit Union	Palatka	110,301	12,578	1.45	11.64	0.22	2.81	6.56	3.57	0.29	86.83	42,037	-	43.66	1.13	0.34	0.28
J. M. Associates Federal Credit Union	Jacksonville	117,272	7,726	5.48	13.39	1.06	2.88	5.86	3.77	0.44	64.56	43,759	-	43.56	0.83	0.90	1.47
Country Federal Credit Union	Maccleeny	69,221	5,922	11.46	8.35	1.29	4.45	6.33	5.83	0.87	61.94	55,466	4,047	88.83	0.59	0.34	0.87
City & Police Federal Credit Union	Jacksonville	69,770	6,060	6.39	9.15	0.40	3.24	5.60	3.83	0.13	83.73	33,460	666	53.09	1.56	0.44	0.88
Jacksonville Postal & Professional Credit Union	Jacksonville	44,533	3,520	3.42	18.61	0.09	2.26	5.56	3.52	0.43	83.89	16,544	-	45.79	0.19	0.04	1.97
Jax Metro Credit Union	Jacksonville	43,006	4,498	7.61	11.15	0.58	3.61	5.85	4.45	0.35	82.31	23,235	840	61.92	0.46	0.18	1.48
Jacksonville Firemen's Credit Union	Jacksonville	35,249	2,990	9.51	9.25	-1.80	3.10	6.63	5.42	0.15	93.03	14,107	464	44.26	1.03	3.44	3.61
Metro North Federal Credit Union	Jacksonville	16,583	1,699	5.30	18.68	0.15	3.03	5.96	3.61	0.44	85.36	8,574	-	63.93	0.96	0.07	0.35
Farmers Federal Credit Union	Jacksonville	12,918	1,281	0.54	14.48	0.07	2.66	6.13	3.39	0.26	90.43	4,413	-	40.53	0.73	0.02	0.66
First Coast Federal Credit Union	Jacksonville	8,038	1,716	3.13	15.08	0.32	3.97	6.12	5.15	0.29	89.77	5,407	-	79.28	0.35	0.34	0.59
Container Mutual Credit Union	Fernandina Beach	7,423	842	0.94	36.02	0.61	3.24	5.23	3.67	0.26	76.86	3,851	-	81.33	0.99	0.60	0.65
Jax Glidco Employees Federal Credit Union	Jacksonville	2,032	306	-9.08	6.50	-2.50	3.04	5.14	4.09	0.25	123.86	1,082	-	56.95	0.00	1.26	1.66
<b>Total/Average</b>		<b>10,478,669</b>	<b>877,909</b>	<b>5.38%</b>	<b>13.35%</b>	<b>0.22%</b>	<b>3.00%</b>	<b>5.29%</b>	<b>3.94%</b>	<b>0.37%</b>	<b>81.85%</b>	<b>6,938,199</b>	<b>340,880</b>	<b>66.20%</b>	<b>0.66%</b>	<b>0.56%</b>	<b>1.02%</b>
<b>Northeast - Total/Average</b>		<b>10,478,669</b>	<b>877,909</b>	<b>5.38%</b>	<b>13.35%</b>	<b>0.22%</b>	<b>3.00%</b>	<b>5.29%</b>	<b>3.94%</b>	<b>0.37%</b>	<b>81.85%</b>	<b>6,938,199</b>	<b>340,880</b>	<b>66.20%</b>	<b>0.66%</b>	<b>0.56%</b>	<b>1.02%</b>
<b>East Central</b>																	
<b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b>																	
Financial Educators Federal Credit Union	Daytona Beach	17,581	2,159	0.08	12.12	1.69	4.05	6.25	4.72	0.23	69.44	10,172	310	66.28	2.28	0.94	4.49
<b>Total/Average</b>		<b>17,581</b>	<b>2,159</b>	<b>0.08%</b>	<b>12.12%</b>	<b>1.69%</b>	<b>4.05%</b>	<b>6.25%</b>	<b>4.72%</b>	<b>0.23%</b>	<b>69.44%</b>	<b>10,172</b>	<b>310</b>	<b>66.28%</b>	<b>2.28%</b>	<b>0.94%</b>	<b>4.49%</b>
<b>Orlando, Kissimmee, FL (Metro)</b>																	
Fairwinds Credit Union	Orlando	2,077,252	176,085	7.86	9.89	0.95	2.76	4.09	3.39	0.36	74.00	1,351,986	179,095	76.12	0.56	0.27	0.82
Central Florida Educators Federal Credit Union	Lake Mary	1,669,224	149,829	4.95	10.98	0.68	2.89	5.13	3.57	0.34	73.07	859,453	24,341	57.89	0.55	1.38	1.67
Insight Credit Union	Orlando	562,292	57,281	1.36	9.14	-0.27	2.86	4.67	4.04	0.26	81.12	355,604	53,016	70.09	1.32	1.52	1.65
McCoy Federal Credit Union	Orlando	540,643	62,133	5.42	9.37	0.47	2.98	5.11	3.88	0.23	76.80	299,051	6,620	61.56	0.92	1.20	1.31
Orlando Federal Credit Union	Orlando	214,800	25,472	7.58	9.26	0.57	4.24	6.42	6.27	0.31	83.48	132,005	2,080	68.46	0.48	1.37	1.82
Martin Federal Credit Union	Orlando	116,458	13,363	1.95	5.61	-0.58	3.64	5.14	4.51	0.05	78.00	76,436	4,491	70.04	1.85	1.81	2.26
Central Florida Postal Credit Union	Orlando	69,258	14,191	-0.60	8.23	0.13	4.98	5.96	5.87	0.60	75.97	60,748	1,414	96.50	2.96	1.15	1.37
Florida Hospital Credit Union	Altamonte Springs	47,180	10,098	0.14	10.72	0.53	2.88	5.54	3.74	0.18	80.56	20,772	-	50.18	0.19	0.65	1.04

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Gulf States Credit Union	Maitland	28,767	3,873	4.30	15.19	0.56	3.62	6.93	4.35	0.17	84.15	13,360	400	55.05	1.48	0.33	0.74
Local 606 Electrical Workers Federal Credit Union	Orlando	7,737	410	-3.23	16.07	0.34	1.97	6.27	2.56	0.50	68.23	1,676	-	25.90	1.85	0.72	1.73
F.R.S.A. Credit Union	Winter Park	5,343	933	5.57	10.11	0.42	5.27	7.08	7.04	0.63	69.51	4,370	201	91.16	0.62	1.12	1.92
<b>Total/Average</b>		<b>5,338,954</b>	<b>513,668</b>	<b>3.21%</b>	<b>10.42%</b>	<b>0.35%</b>	<b>3.46%</b>	<b>5.67%</b>	<b>4.47%</b>	<b>0.33%</b>	<b>76.81%</b>	<b>3,175,461</b>	<b>271,658</b>	<b>65.72%</b>	<b>1.16%</b>	<b>1.05%</b>	<b>1.48%</b>
<b>Palm Bay - Melbourne - Titusville, FL (Metro)</b>																	
Space Coast Credit Union	Melbourne	3,817,206	360,396	7.83	13.13	0.91	2.85	3.91	3.78	0.33	63.75	2,959,948	111,033	91.51	1.27	0.93	1.77
Launch Federal Credit Union	Merritt Island	827,381	63,231	12.42	10.75	0.67	2.82	5.78	3.43	0.21	70.99	327,455	-	51.42	0.83	0.76	1.02
Community Credit Union of Florida	Rockledge	591,284	41,500	9.41	11.43	1.61	3.71	5.01	4.93	0.55	54.71	475,464	80,031	94.38	0.54	0.70	2.28
<b>Total/Average</b>		<b>5,235,871</b>	<b>465,127</b>	<b>9.89%</b>	<b>11.77%</b>	<b>1.06%</b>	<b>3.13%</b>	<b>4.90%</b>	<b>4.05%</b>	<b>0.36%</b>	<b>63.15%</b>	<b>3,762,867</b>	<b>191,064</b>	<b>79.10%</b>	<b>0.88%</b>	<b>0.80%</b>	<b>1.69%</b>
<b>East Central - Total/Average</b>		<b>10,592,406</b>	<b>980,954</b>	<b>4.39%</b>	<b>11.44%</b>	<b>1.03%</b>	<b>3.55%</b>	<b>5.61%</b>	<b>4.41%</b>	<b>0.31%</b>	<b>69.80%</b>	<b>6,948,500</b>	<b>463,032</b>	<b>70.37%</b>	<b>1.44%</b>	<b>0.93%</b>	<b>2.55%</b>
<b>Tampa Bay</b>																	
<b>Bradenton - Sarasota - Venice, FL (Metro)</b>																	
Manatee Community Federal Credit Union	Bradenton	44,013	4,533	50.02	16.36	0.74	5.30	8.71	6.79	0.52	70.63	26,090	-	72.42	2.00	0.98	1.95
West Coast Federal Employees Credit Union	Sarasota	30,899	2,574	-0.70	12.73	0.05	2.88	6.44	3.32	0.12	104.80	9,674	-	36.05	0.95	0.37	1.50
Sarasota Municipal Employees Credit Union	Sarasota	29,937	2,298	6.11	11.11	0.43	2.78	5.51	3.42	0.33	78.40	12,138	-	45.89	0.45	0.41	0.84
<b>Total/Average</b>		<b>104,849</b>	<b>9,405</b>	<b>18.48%</b>	<b>13.40%</b>	<b>0.41%</b>	<b>3.65%</b>	<b>6.89%</b>	<b>4.51%</b>	<b>0.32%</b>	<b>84.61%</b>	<b>47,902</b>	<b>-</b>	<b>51.45%</b>	<b>1.13%</b>	<b>0.59%</b>	<b>1.43%</b>
<b>Lakeland - Winter Haven, FL (Metro)</b>																	
MIDFLORIDA Credit Union	Lakeland	2,640,946	250,151	10.02	10.50	1.12	2.71	3.99	3.78	0.53	66.33	2,007,347	371,076	93.57	0.38	0.33	1.10
Publix Employees Federal Credit Union	Lakeland	872,554	133,490	6.58	13.14	0.80	2.53	5.44	3.74	0.66	66.31	402,413	25,639	53.54	0.75	0.68	0.67
San Antonio Citizens Federal Credit Union	San Antonio	190,242	14,415	8.26	9.00	0.57	2.66	4.67	3.60	0.36	75.11	93,856	13,944	54.01	0.17	0.22	2.08
Magnify Credit Union	Mulberry	76,119	6,437	0.46	12.32	0.38	3.09	5.34	4.21	0.49	80.39	42,501	5,937	68.24	0.41	0.37	1.37
<b>Total/Average</b>		<b>3,779,861</b>	<b>404,493</b>	<b>6.33%</b>	<b>11.24%</b>	<b>0.72%</b>	<b>2.75%</b>	<b>4.86%</b>	<b>3.83%</b>	<b>0.51%</b>	<b>72.04%</b>	<b>2,546,117</b>	<b>416,596</b>	<b>67.34%</b>	<b>0.43%</b>	<b>0.40%</b>	<b>1.31%</b>
<b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b>																	
Suncoast Credit Union	Tampa	8,035,925	698,185	16.12	8.57	0.80	2.24	4.08	3.35	0.90	58.48	5,563,250	39,196	79.68	0.88	0.66	1.10
Grow Financial Federal Credit Union	Tampa	2,305,052	194,708	3.88	9.78	0.45	3.19	4.62	4.27	0.53	70.24	1,807,701	70,511	89.52	0.64	0.90	0.97
GTE Federal Credit Union	Tampa	1,823,750	249,169	3.31	8.26	0.50	3.04	4.11	4.12	0.45	75.17	1,533,968	112,270	92.31	1.49	0.91	0.87
Achieva Credit Union	Dunedin	1,454,196	147,936	7.18	11.17	0.80	3.47	4.65	4.56	0.40	68.93	1,162,324	105,387	91.85	0.85	0.63	0.74
USF Federal Credit Union	Tampa	563,065	55,787	12.06	10.52	0.65	3.36	4.76	4.51	0.53	65.76	452,272	6,303	90.96	0.73	0.63	0.91
Florida Central Credit Union	Tampa	439,153	53,772	6.14	9.05	-0.21	3.09	4.46	4.23	0.36	78.40	338,001	5,026	84.09	1.01	1.40	1.14
Railroad & Industrial Federal Credit Union	Tampa	315,910	33,685	6.68	11.60	0.51	2.08	5.49	3.64	0.62	70.87	86,515	579	31.27	0.78	0.62	0.94
Tampa Bay Federal Credit Union	Tampa	280,047	29,780	2.05	10.23	0.76	3.23	4.87	4.60	0.49	68.70	206,093	719	82.65	1.16	0.70	0.85
Pinellas Federal Credit Union	Largo	117,655	12,882	5.70	14.41	0.60	3.12	5.92	3.91	0.34	75.87	58,001	-	58.11	1.18	2.13	1.87
Florida West Coast Credit Union	Brandon	90,234	9,774	2.14	10.14	0.46	2.56	4.66	3.32	0.34	79.77	40,669	-	50.77	0.46	0.28	1.10
Powernet Credit Union	Tampa	81,330	3,973	7.17	8.98	0.15	2.37	4.49	3.41	0.54	79.20	42,373	2,108	57.52	0.55	0.49	0.55
Tampa Postal Federal Credit Union	Lutz	79,608	8,139	4.72	13.55	-0.39	3.08	6.62	3.69	0.44	80.76	31,456	-	45.42	0.86	1.38	1.96
St Joseph's Hospital Federal Credit Union	Tampa	52,378	6,594	38.89	12.44	-0.36	4.35	8.92	5.83	0.83	88.64	21,636	-	47.32	0.30	1.99	1.05
ECU Credit Union	Largo	37,100	3,660	1.85	13.81	-0.19	2.37	4.76	3.69	0.36	90.60	14,575	-	45.91	2.61	0.65	1.32

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City-County Employees Credit Union	Clearwater	20,504	2,514	10.69	13.21	0.57	3.98	5.61	4.64	0.30	77.96	14,415	-	81.81	0.06	0.29	0.43
Service 1st Credit Union	Tampa	19,379	1,993	4.85	11.28	0.70	3.30	5.07	4.34	0.37	81.30	12,685	198	74.86	0.02	0.10	0.96
Florida Customs Federal Credit Union	Tampa	9,966	1,127	8.47	16.69	0.29	3.40	7.25	4.19	0.37	77.92	3,644	-	44.63	1.62	1.27	0.88
<b>Total/Average</b>		<b>15,725,252</b>	<b>1,513,678</b>	<b>8.35%</b>	<b>11.39%</b>	<b>0.36%</b>	<b>3.07%</b>	<b>5.31%</b>	<b>4.14%</b>	<b>0.48%</b>	<b>75.80%</b>	<b>11,389,578</b>	<b>342,297</b>	<b>67.57%</b>	<b>0.89%</b>	<b>0.88%</b>	<b>1.04%</b>
<b>Tampa Bay - Total/Average</b>		<b>19,609,962</b>	<b>1,927,576</b>	<b>11.05%</b>	<b>12.01%</b>	<b>0.49%</b>	<b>3.16%</b>	<b>5.69%</b>	<b>4.16%</b>	<b>0.44%</b>	<b>77.48%</b>	<b>13,983,597</b>	<b>758,893</b>	<b>62.12%</b>	<b>0.82%</b>	<b>0.62%</b>	<b>1.26%</b>
<b>South Central</b>																	
Everglades Federal Credit Union	Clewiston	35,053	4,479	6.27	12.69	0.79	3.79	6.42	5.17	0.50	69.91	21,064	-	69.16	1.41	0.56	0.56
Lee County Mosquito Control Credit Union	Lehigh Acres	387	126	1.57	40.57	0.74	1.49	7.25	2.02	0.40	57.14	64	-	27.95	0.00	2.90	3.13
<b>Total/Average</b>		<b>35,440</b>	<b>4,605</b>	<b>3.92%</b>	<b>26.63%</b>	<b>0.77%</b>	<b>2.64%</b>	<b>6.84%</b>	<b>3.60%</b>	<b>0.45%</b>	<b>63.53%</b>	<b>21,128</b>	<b>-</b>	<b>48.56%</b>	<b>0.71%</b>	<b>1.73%</b>	<b>1.85%</b>
<b>South Central - Total/Average</b>		<b>35,440</b>	<b>4,605</b>	<b>3.92%</b>	<b>26.63%</b>	<b>0.77%</b>	<b>2.64%</b>	<b>6.84%</b>	<b>3.60%</b>	<b>0.45%</b>	<b>63.53%</b>	<b>21,128</b>	<b>-</b>	<b>48.56%</b>	<b>0.71%</b>	<b>1.73%</b>	<b>1.85%</b>
<b>Southeast</b>																	
<b>Key West, FL (Micro)</b>																	
Keys Federal Credit Union	Key West	130,567	12,178	4.99	7.83	1.60	4.41	5.88	5.66	0.10	67.44	98,318	3,963	83.27	0.34	0.50	0.66
Monroe County Teachers Federal Credit Union	Key West	27,870	2,184	-0.32	9.06	1.23	2.91	5.63	5.30	1.62	46.07	21,774	-	86.24	1.02	0.76	1.07
Southernmost Federal Credit Union	Key West	14,150	1,931	4.17	20.30	0.26	4.09	7.75	6.71	0.56	83.74	8,082	-	72.78	0.46	0.49	1.57
<b>Total/Average</b>		<b>172,587</b>	<b>16,293</b>	<b>2.95%</b>	<b>12.40%</b>	<b>1.03%</b>	<b>3.80%</b>	<b>6.42%</b>	<b>5.89%</b>	<b>0.76%</b>	<b>65.75%</b>	<b>128,174</b>	<b>3,963</b>	<b>80.76%</b>	<b>0.61%</b>	<b>0.58%</b>	<b>1.10%</b>
<b>Miami - Fort Lauderdale - Pompano Beach, FL (Metro)</b>																	
South Florida Educational Federal Credit Union	Miami	1,019,681	76,006	7.51	19.34	0.59	2.05	7.14	3.50	0.30	75.51	219,992	296	27.03	0.25	0.42	0.45
IBM Southeast Employees Federal Credit Union	Delray Beach	940,271	74,339	5.35	11.05	0.89	3.21	4.73	4.11	0.25	67.88	677,455	17,049	82.34	0.52	0.50	0.90
Dade County Federal Credit Union	Sweetwater	681,743	95,614	7.08	11.77	0.53	3.53	5.95	4.64	0.31	82.56	385,694	39,509	65.15	0.47	0.51	0.88
Tropical Financial Credit Union	Miramar	654,700	53,549	11.45	8.80	0.49	2.81	4.25	4.00	0.35	81.38	455,467	15,511	76.97	0.33	0.17	0.44
Power Financial Credit Union	Pembroke Pines	615,101	33,338	14.28	11.64	0.29	2.47	3.89	3.32	0.43	85.64	405,887	43,706	82.79	0.18	0.02	0.39
We Florida Financial	Margate	523,500	55,025	1.46	9.82	-0.40	2.95	4.90	4.06	0.55	83.55	342,187	11,101	73.16	1.26	2.66	2.39
BrightStar Credit Union	Sunrise	439,905	53,778	2.52	10.99	1.07	3.38	5.24	4.23	0.23	79.79	256,491	581	65.77	0.72	1.61	2.07
Velocity Community Federal Credit Union	Palm Beach Gardens	324,552	21,654	5.24	12.05	0.30	2.91	5.10	3.32	0.11	87.79	142,869	-	50.32	0.31	0.34	0.59
University Credit Union	Miami	196,222	17,913	3.42	9.18	0.05	2.26	5.17	2.93	0.12	91.97	57,832	4,098	32.78	0.39	1.05	1.04
JetStream Federal Credit Union	Miami Lakes	187,785	21,346	7.65	12.35	1.40	4.69	6.39	5.78	0.30	69.53	140,048	17,293	86.58	0.60	0.47	0.66
Gold Coast Federal Credit Union	West Palm Beach	165,135	20,642	6.85	9.92	0.37	1.70	2.89	2.31	0.09	83.87	77,284	-	53.06	0.09	0.44	0.47
Guardians Credit Union	West Palm Beach	143,132	28,779	7.78	12.31	0.97	3.80	6.23	5.61	0.07	76.89	84,607	-	68.51	0.55	0.75	0.97
Miami Postal Service Credit Union	Miami	126,872	15,620	3.00	11.12	0.01	3.63	7.74	5.32	0.59	74.34	55,522	-	50.11	1.76	2.58	2.09
First Choice Credit Union	West Palm Beach	104,055	10,574	3.06	9.66	0.54	2.27	4.63	2.81	0.39	79.54	43,604	170	48.27	1.96	0.47	2.48
Miami Firefighters Federal Credit Union	Miami	93,292	4,281	5.61	8.89	0.66	2.68	4.41	3.17	0.21	73.72	53,312	598	63.37	0.28	0.24	0.87
PriorityONE Credit Union	Sunrise	86,515	9,766	4.03	9.86	-0.03	3.70	6.04	4.30	0.28	85.05	49,868	-	64.30	0.78	0.90	0.89
Sun Credit Union	Hollywood	79,678	6,624	8.70	10.50	0.44	2.51	5.08	3.25	0.31	81.30	31,807	-	45.21	0.66	0.49	1.01
Connect Credit Union	Fort Lauderdale	75,234	6,106	6.41	10.80	0.29	3.59	6.39	4.16	0.25	74.83	39,024	-	59.04	1.58	1.72	3.42
Broward HealthCare Federal Credit Union	Fort Lauderdale	69,505	9,240	4.26	10.15	0.19	2.55	5.39	3.09	0.25	84.56	27,914	-	44.75	0.52	0.72	2.28
Memorial Employees Federal Credit Union	Hollywood	62,504	8,876	3.61	10.67	0.40	2.65	6.36	3.22	0.11	82.56	19,031	-	34.43	0.99	0.96	1.13
Baptist Health South Florida Federal Credit Union	Miami	57,021	11,582	3.66	12.44	0.72	5.37	8.02	6.16	0.15	72.63	37,540	-	76.31	0.64	1.53	1.59

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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 (%)
Financial Federal Credit Union	Miami	50,495	6,333	-5.02	16.34	0.00	2.30	5.33	2.62	0.19	89.31	16,779	-	39.91	0.89	0.86	0.97
United Police Federal Credit Union	Miami	52,282	4,650	5.26	15.98	0.37	2.47	5.37	2.95	0.21	89.57	21,785	-	50.19	0.32	-0.35	0.28
South Florida Federal Credit Union	Miami	35,631	3,943	-0.56	9.82	0.48	4.02	5.73	5.28	0.61	84.07	26,303	-	82.27	1.24	0.67	1.50
Miami Federal Credit Union	Miami	31,817	2,838	-1.24	14.78	0.22	3.24	5.97	4.01	0.38	79.19	19,011	-	70.66	0.43	0.70	0.95
Coral Community Federal Credit Union	Fort Lauderdale	29,952	4,679	6.11	9.60	-0.03	3.09	5.61	3.62	0.24	86.65	14,679	-	54.85	1.40	1.51	1.70
Compass Financial Federal Credit Union	Medley	24,872	2,865	-1.59	16.34	0.09	5.75	8.29	7.69	0.64	73.42	18,626	-	91.91	0.99	2.51	3.01
Pompano Beach City Employee Credit Union	Pompano Beach	18,592	1,882	2.32	23.55	0.70	4.89	6.81	5.73	0.42	81.80	14,145	-	101.43	0.13	0.12	0.14
South Atlantic Federal Credit Union	Boca Raton	13,409	2,608	3.05	10.15	0.48	4.39	8.29	4.97	0.08	74.27	6,049	-	50.43	1.14	1.40	1.95
Hialeah Municipal Employees Federal Credit Union	Hialeah	10,881	1,661	0.47	34.53	0.59	4.22	8.36	4.49	0.21	81.60	4,498	-	63.67	0.36	0.06	0.89
Shaw-Ross Employees Credit Union	Miami	6,821	886	0.18	11.36	0.16	0.46	15.77	1.96	0.99	20.88	437	-	7.25	0.00	0.22	3.43
Electricians' Local 349 Credit Union	Miami	4,136	764	-2.25	18.81	-0.55	2.36	6.26	2.98	0.12	115.63	1,214	-	36.40	0.33	0.34	0.82
Town of Palm Beach Federal Credit Union	West Palm Beach	2,708	379	1.23	10.71	0.37	4.32	8.76	5.09	0.29	85.27	1,251	-	51.87	1.28	0.08	1.20
St. James AME Church Federal Credit Union	Miami	314	281	-21.11	25.48	-0.86	1.15	8.51	7.27	0.00	160.00	33	-	14.35	0.00	0.00	12.12
<b>Total/Average</b>		<b>6,928,313</b>	<b>668,421</b>	<b>3.23%</b>	<b>13.26%</b>	<b>0.35%</b>	<b>3.16%</b>	<b>6.32%</b>	<b>4.18%</b>	<b>0.30%</b>	<b>82.25%</b>	<b>3,748,245</b>	<b>149,912</b>	<b>57.81%</b>	<b>0.69%</b>	<b>0.78%</b>	<b>1.65%</b>
<b>Southeast - Total/Average</b>		<b>7,100,900</b>	<b>684,714</b>	<b>3.09%</b>	<b>12.83%</b>	<b>0.69%</b>	<b>3.48%</b>	<b>6.37%</b>	<b>5.03%</b>	<b>0.53%</b>	<b>74.00%</b>	<b>3,876,419</b>	<b>153,875</b>	<b>69.29%</b>	<b>0.65%</b>	<b>0.68%</b>	<b>1.37%</b>