

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2017

(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		8,320,704	706,531	3.52	12.45	0.55	3.41	5.89	4.48	0.34	77.23	4,662,009	255,301	64.71	1.37	0.83	1.17
North Central - Total/Average		3,262,324	246,753	5.03	12.20	0.63	3.61	5.83	4.61	0.43	74.79	2,699,360	218,828	75.81	1.37	0.55	0.92
Northeast - Total/Average		11,399,513	924,936	5.41	13.71	0.46	2.92	5.16	3.95	0.39	77.63	7,725,410	378,026	66.55	0.67	0.45	0.91
East Central - Total/Average		10,958,332	1,007,626	1.35	12.49	1.02	3.51	5.48	4.43	0.31	70.97	7,588,546	531,084	71.30	2.87	0.72	2.06
Tampa Bay - Total/Average		21,251,364	1,999,166	4.81	12.12	0.47	3.12	5.59	4.15	0.50	71.78	15,549,918	681,850	63.44	0.94	1.01	1.31
South Central - Total/Average		36,217	4,442	0.09	27.77	0.82	2.66	7.04	3.59	0.23	68.51	20,290	-	41.26	0.99	0.31	3.07
Southeast - Total/Average		7,494,773	691,490	4.51	12.58	0.47	3.50	6.22	5.00	0.50	73.98	4,370,044	191,195	71.26	0.57	0.75	1.17
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,868,467	117,402	4.33	11.38	0.82	1.98	4.15	2.61	0.29	63.69	726,693	-	44.26	0.56	0.27	0.65
Okaloosa County Teachers Federal Credit Union	Crestview	81,322	8,681	3.68	9.96	0.30	3.09	5.85	3.69	0.22	82.70	36,556	-	50.68	1.48	1.08	1.14
Walton County Teachers Federal Credit Union	Defuniak Springs	21,841	3,293	7.49	7.69	0.41	3.03	6.81	4.80	0.21	88.82	8,595	-	42.91	1.64	0.16	1.59
Total/Average		1,971,630	129,376	5.17%	9.68%	0.51%	2.70%	5.60%	3.70%	0.24%	78.40%	771,844	-	45.95%	1.23%	0.50%	1.13%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,285,546	114,538	2.53	10.63	0.67	2.36	4.03	3.08	0.40	69.07	675,785	-	60.50	0.32	0.51	0.74
Innovations Federal Credit Union	Panama City	190,268	19,226	4.69	8.84	0.32	4.11	5.83	5.26	0.32	81.72	143,816	13,028	84.28	0.55	0.71	1.06
Panhandle Educators Federal Credit Union	Panama City	180,981	13,017	10.30	13.14	1.29	3.07	5.20	4.46	0.27	64.92	99,463	13,075	64.30	0.43	0.50	1.41
Bay Credit Union	Panama City	83,184	9,783	0.33	9.78	-0.20	3.62	5.39	4.45	0.32	85.11	54,154	-	72.17	0.36	0.90	0.99
Total/Average		1,739,979	156,564	4.46%	10.60%	0.52%	3.29%	5.11%	4.31%	0.33%	75.21%	973,218	26,103	70.31%	0.42%	0.66%	1.05%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,386,464	98,795	2.04	13.19	0.97	3.01	5.10	3.97	0.55	60.33	816,585	51,888	68.65	0.63	0.99	1.26
Gulf Winds Federal Credit Union	Pensacola	642,235	60,172	2.44	11.89	0.58	2.69	4.39	3.58	0.43	75.41	406,324	-	72.61	0.61	0.41	0.88
Members First Credit Union of Florida	Pensacola	186,196	16,929	3.96	13.75	0.32	2.86	5.35	4.23	0.25	82.42	87,862	-	54.48	1.28	0.64	0.72
Central Credit Union of Florida	Pensacola	153,134	15,610	2.02	11.57	0.35	3.38	5.71	4.95	0.31	83.36	97,080	-	72.48	1.09	0.58	0.66
Harvesters Federal Credit Union	Cantonment	150,565	17,979	-0.61	8.90	0.50	3.06	4.10	4.00	0.27	80.47	129,095	15,231	95.26	0.30	0.28	0.30
Santa Rosa County Federal Credit Union	Milton	123,637	11,732	4.86	11.79	0.69	2.52	5.03	3.51	0.54	74.14	56,533	-	52.05	0.91	0.32	0.48
My Pensacola Federal Credit Union	Pensacola	66,294	5,011	3.48	18.04	0.55	2.63	6.16	3.44	0.37	75.32	22,656	-	42.10	0.87	0.39	0.80
GPCE Credit Union	Pensacola	39,825	3,504	-1.28	9.68	0.21	2.73	4.97	4.04	0.12	90.46	20,215	-	55.53	0.03	0.17	0.30
Florida State Employees Federal Credit Union	Pensacola	25,775	3,278	-1.41	7.16	-0.44	2.69	5.62	3.58	0.30	93.23	10,543	-	44.32	5.23	1.67	1.55
ECCO Credit Union	Milton	23,649	1,058	0.75	17.22	0.82	2.43	5.68	3.79	1.22	46.97	11,901	1,242	61.00	0.00	0.02	1.29
Pensacola L&N Federal Credit Union	Pensacola	7,959	1,217	4.44	18.32	0.09	4.53	7.35	6.51	0.62	85.46	5,147	-	80.46	1.63	0.28	0.56
Total/Average		2,805,733	235,285	1.88%	12.86%	0.42%	2.96%	5.41%	4.14%	0.45%	77.05%	1,663,941	68,361	63.54%	1.14%	0.52%	0.80%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	562,838	49,047	9.78	11.82	0.72	3.18	4.83	4.54	0.69	70.03	402,694	47,652	94.24	1.82	0.68	1.30
Envision Credit Union	Tallahassee	523,469	54,891	14.78	9.11	1.07	3.52	5.25	4.68	0.30	80.84	361,762	75,537	80.78	0.75	0.54	0.76
Florida State University Credit Union	Tallahassee	215,360	24,139	11.84	9.02	0.62	4.28	5.78	5.67	0.69	64.28	181,187	26,167	93.29	1.34	1.00	1.12
TMH Federal Credit Union	Tallahassee	65,031	8,022	4.96	10.47	0.83	3.39	5.70	4.80	0.36	73.76	40,033	4,740	70.00	0.99	0.42	0.56
Tallahassee-Leon Federal Credit Union	Tallahassee	55,274	5,966	12.09	8.90	1.81	3.46	6.04	5.19	0.09	71.60	29,853	-	60.26	0.59	0.54	0.64
Florida Department of Transportation Credit Union	Tallahassee	50,166	3,348	2.68	17.37	0.03	2.84	5.52	3.47	0.08	95.88	17,727	423	42.73	0.53	0.09	0.50
FLAG Credit Union	Tallahassee	38,354	5,591	-0.52	9.79	0.13	3.37	5.59	4.63	0.27	79.90	23,813	88	70.74	0.89	0.84	1.13
Florida Rural Electric Credit Union	Tallahassee	29,175	3,755	1.02	19.93	0.01	3.16	5.30	4.00	0.30	89.78	16,771	-	72.21	0.38	0.09	0.31
Florida A&M University Federal Credit Union	Tallahassee	20,016	3,773	5.85	9.74	2.36	3.88	5.84	5.05	0.15	58.22	12,647	-	71.76	6.77	1.68	4.00
Tallahassee Federal Credit Union	Tallahassee	4,789	575	-5.19	15.58	-1.65	3.15	8.27	3.60	0.22	139.01	1,499	-	37.16	0.47	-0.08	1.87
Total/Average		1,564,472	159,107	5.73%	12.17%	0.59%	3.42%	5.81%	4.56%	0.32%	82.33%	1,087,986	154,607	69.32%	1.45%	0.58%	1.22%
Other																	
Community South Credit Union	Chipley	114,375	10,436	3.19	13.91	0.59	5.70	7.65	6.98	0.57	58.33	90,692	5,730	91.83	2.20	2.21	3.11
Emerald Coast Federal Credit Union	Port Saint Joe	45,559	5,157	0.51	8.01	0.32	3.62	6.09	4.42	0.07	84.03	25,831	500	60.50	1.07	0.70	1.44
Calhoun-Liberty Employees Credit Union	Blountstown	40,028	5,185	7.04	12.33	1.02	4.00	5.94	4.79	0.22	72.63	27,976	-	80.82	0.17	0.32	0.81
Jackson County Teachers Credit Union	Marianna	26,803	3,396	1.81	26.18	1.20	5.28	9.63	7.07	0.46	69.22	14,606	-	71.31	1.27	1.12	1.53
Jefferson County Teachers Credit Union	Monticello	10,021	1,068	4.18	13.44	0.50	3.53	6.89	4.15	0.41	76.83	4,600	-	53.69	1.54	0.00	0.70
Sunland Credit Union	Marianna	2,104	957	-14.58	27.66	0.61	5.92	8.80	6.71	0.37	77.92	1,315	-	88.37	9.28	6.97	2.28
Total/Average		238,890	26,199	0.36%	16.92%	0.71%	4.68%	7.50%	5.69%	0.35%	73.16%	165,020	6,230	74.42%	2.59%	1.89%	1.65%
Northwest - Total/Average		8,320,704	706,531	3.52%	12.45%	0.55%	3.41%	5.89%	4.48%	0.34%	77.23%	4,662,009	255,301	64.71%	1.37%	0.83%	1.17%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,654,987	93,995	10.32	12.36	1.04	3.18	4.33	4.05	0.63	59.02	1,383,668	96,336	98.98	0.44	0.47	0.55
Florida Credit Union	Gainesville	975,235	92,262	13.06	10.16	1.37	4.15	5.52	5.62	0.73	59.20	849,204	70,057	100.78	0.50	0.73	0.94
SunState Federal Credit Union	Gainesville	415,029	33,755	10.50	11.15	1.00	3.98	5.16	4.88	0.37	69.46	320,366	46,684	87.86	0.36	0.47	0.93
Alliance Credit Union	Gainesville	48,960	5,807	2.85	7.03	0.13	4.49	6.42	5.45	0.13	82.21	33,068	151	73.78	2.09	1.75	1.43
My Healthcare Federal Credit Union	Gainesville	24,483	4,425	-3.97	17.57	0.79	4.51	8.11	5.76	0.16	80.84	13,662	-	68.17	0.96	1.15	1.63
Total/Average		3,118,694	230,244	6.55%	11.65%	0.87%	4.06%	5.91%	5.15%	0.40%	70.15%	2,599,968	213,228	85.91%	0.87%	0.91%	1.10%
Other																	
Buckeye Community Federal Credit Union	Perry	89,532	10,255	2.71	11.32	0.23	3.45	4.98	4.78	0.34	87.26	71,954	5,600	93.47	0.59	0.20	0.36
Ocala Community Credit Union	Ocala	30,096	2,771	-1.82	12.35	0.65	3.10	5.46	3.76	0.32	74.45	16,459	-	63.53	0.63	0.26	0.80
Suwannee River Federal Credit Union	Live Oak	18,547	2,664	7.23	11.38	0.41	3.20	5.95	3.80	0.06	89.06	8,541	-	52.16	1.90	0.25	0.84
Madison Education Associates Credit Union	Madison	5,455	819	5.90	15.95	0.32	2.85	6.60	3.94	1.12	66.99	2,438	-	53.66	4.39	0.00	0.94
Total/Average		143,630	16,509	3.51%	12.75%	0.40%	3.15%	5.75%	4.07%	0.46%	79.44%	99,392	5,600	65.71%	1.88%	0.18%	0.74%
North Central - Total/Average		3,262,324	246,753	5.03%	12.20%	0.63%	3.61%	5.83%	4.61%	0.43%	74.79%	2,699,360	218,828	75.81%	1.37%	0.55%	0.92%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	7,299,458	591,209	11.41	8.78	0.88	2.53	3.99	3.71	0.71	60.75	5,066,393	213,436	93.46	0.44	0.36	0.65
Community First Credit Union of Florida	Jacksonville	1,512,311	126,283	7.87	13.08	0.89	2.87	4.29	3.61	0.45	66.29	1,026,334	72,217	79.26	1.20	0.47	1.47
First Florida Credit Union	Jacksonville	870,503	52,872	7.27	15.05	0.68	2.57	4.07	3.27	0.47	65.68	520,546	13,197	83.19	0.46	0.44	0.52
121 Financial Credit Union	Jacksonville	551,334	48,899	-0.48	8.98	-0.49	3.46	4.68	4.52	0.43	81.29	440,640	74,208	94.86	0.77	0.66	1.00
JAX Federal Credit Union	Jacksonville	385,936	35,386	3.20	10.73	0.70	3.25	4.52	4.20	0.32	75.37	285,367	929	84.85	0.42	0.40	0.81
Alive Credit Union	Jacksonville	132,249	15,087	3.58	14.52	0.31	2.15	3.35	2.73	0.32	83.46	74,994	470	67.17	0.37	0.26	0.33
Coastline Federal Credit Union	Jacksonville	128,887	10,900	6.38	9.31	0.46	2.24	3.81	3.39	0.39	81.00	75,310	468	66.40	1.46	0.10	0.30
J. M. Associates Federal Credit Union	Jacksonville	125,453	7,945	6.98	13.64	1.19	2.96	5.65	3.80	0.43	64.75	47,963	-	45.20	1.08	0.74	1.24
First Coast Community Credit Union	Palatka	115,026	12,531	4.28	11.49	0.34	2.96	6.74	3.77	0.27	83.56	41,718	-	41.46	0.45	0.44	0.35
Country Federal Credit Union	Macclenny	76,508	6,196	10.53	8.76	1.24	4.14	6.33	5.73	0.92	63.50	55,760	2,308	81.34	0.91	0.28	0.90
City & Police Federal Credit Union	Jacksonville	74,912	6,129	7.37	8.96	0.44	3.23	5.30	3.80	0.15	83.01	37,422	518	55.01	1.20	0.55	0.69
Jacksonville Postal & Professional Credit Union	Jacksonville	43,307	3,259	-2.75	19.43	0.28	2.23	5.35	3.79	0.43	79.24	16,513	-	47.38	0.25	0.16	1.48
Jacksonville Firemen's Credit Union	Jacksonville	35,859	2,673	1.73	8.80	-0.29	2.69	6.58	4.80	0.14	89.70	13,908	275	42.60	0.75	1.92	3.34
Metro North Federal Credit Union	Jacksonville	17,166	1,728	3.52	18.40	0.19	3.09	5.69	3.67	0.40	84.50	8,992	-	64.74	0.75	0.23	0.26
Farmers Federal Credit Union	Jacksonville	14,378	1,295	11.30	13.19	0.19	2.53	6.07	3.24	0.28	86.56	4,610	-	37.38	0.11	0.15	0.50
First Coast Federal Credit Union	Jacksonville	8,615	1,714	7.18	14.82	0.75	3.94	6.35	5.48	0.30	83.16	5,231	-	71.70	0.10	0.15	0.69
Container Mutual Credit Union	Fernandina Beach	7,611	830	2.53	35.16	0.03	2.79	4.98	3.56	0.29	87.83	3,709	-	75.39	0.67	0.41	0.89
Total/Average		11,399,513	924,936	5.41%	13.71%	0.46%	2.92%	5.16%	3.95%	0.39%	77.63%	7,725,410	378,026	66.55%	0.67%	0.45%	0.91%
Northeast - Total/Average																	
		11,399,513	924,936	5.41%	13.71%	0.46%	2.92%	5.16%	3.95%	0.39%	77.63%	7,725,410	378,026	66.55%	0.67%	0.45%	0.91%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,509	2,114	-0.41	13.95	1.77	3.90	6.16	4.59	0.24	73.80	9,853	316	65.66	7.29	0.27	3.19
Total/Average		17,509	2,114	-0.41%	13.95%	1.77%	3.90%	6.16%	4.59%	0.24%	73.80%	9,853	316	65.66%	7.29%	0.27%	3.19%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,169,373	180,986	4.43	10.51	1.05	2.90	4.03	3.50	0.29	72.73	1,505,207	173,961	79.60	0.44	0.23	0.76
Central Florida Educators Federal Credit Union	Lake Mary	1,807,158	154,666	8.26	10.73	0.60	3.05	4.80	3.66	0.27	72.30	1,011,109	29,235	62.72	0.32	1.11	1.31
McCoy Federal Credit Union	Orlando	568,816	64,166	5.21	8.99	0.08	2.99	4.67	3.88	0.21	77.64	327,104	37,488	64.06	0.71	1.32	1.59
Insight Credit Union	Winter Springs	562,818	55,997	0.09	9.26	0.13	3.13	4.58	4.08	0.17	79.32	343,969	111,395	67.80	1.31	1.24	1.66
Orlando Federal Credit Union	Orlando	227,110	25,169	5.73	9.04	0.28	3.96	5.89	6.13	0.31	80.50	136,892	1,150	66.94	0.42	1.31	1.58
Central Florida Postal Credit Union	Orlando	65,764	14,319	-5.04	6.51	-2.12	4.33	5.90	5.59	0.53	77.21	47,180	1,920	77.71	1.65	2.87	2.79
Florida Hospital Credit Union	Altamonte Springs	48,122	9,870	2.00	11.31	0.79	3.36	5.57	4.07	0.18	74.59	29,604	-	70.71	0.31	0.66	1.00
Gulf States Credit Union	Maitland	29,659	3,651	3.10	15.09	0.36	3.35	6.50	4.05	0.16	86.64	13,271	372	53.04	0.84	0.35	0.63
Local 606 Electrical Workers Federal Credit Union	Orlando	7,608	400	-1.67	16.68	0.18	2.00	5.20	2.60	0.48	68.72	1,948	-	30.78	1.95	0.35	1.90
F.R.S.A. Credit Union	Winter Park	5,006	890	-6.31	10.91	0.12	5.19	6.86	6.84	0.59	75.84	3,680	207	82.72	0.63	1.29	2.09
Total/Average		5,491,434	510,114	1.58%	10.90%	0.15%	3.43%	5.40%	4.44%	0.32%	76.55%	3,419,964	355,728	65.61%	0.86%	1.07%	1.53%

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Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,032,637	388,408	5.62	13.61	1.16	2.85	3.77	3.80	0.30	61.27	3,254,233	86,802	95.24	0.76	0.84	1.68
Launch Federal Credit Union	Merritt Island	757,594	63,673	-8.45	12.30	0.53	3.01	5.73	3.88	0.26	73.34	370,919	-	56.18	0.34	0.99	0.99
Community Credit Union of Florida	Rockledge	659,158	43,317	11.48	11.91	1.75	3.78	5.11	5.06	0.56	53.04	533,577	88,238	96.47	0.32	0.62	1.70
Total/Average		5,449,389	495,398	2.88%	12.61%	1.15%	3.21%	4.87%	4.25%	0.37%	62.55%	4,158,729	175,040	82.63%	0.47%	0.82%	1.46%
East Central - Total/Average																	
		10,958,332	1,007,626	1.35%	12.49%	1.02%	3.51%	5.48%	4.43%	0.31%	70.97%	7,588,546	531,084	71.30%	2.87%	0.72%	2.06%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	44,199	4,383	0.42	15.93	-0.35	4.45	8.12	5.75	0.71	66.70	24,266	-	66.32	2.20	3.76	2.52
Sarasota Municipal Employees Credit Union	Sarasota	30,827	2,353	2.97	11.34	0.55	2.67	5.65	3.40	0.34	77.11	10,971	-	40.49	0.36	0.36	0.90
Total/Average		75,026	6,736	1.70%	13.64%	0.10%	3.56%	6.89%	4.57%	0.53%	71.91%	35,237	-	53.41%	1.28%	2.06%	1.71%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	3,055,514	286,001	15.70	10.41	1.22	2.77	3.96	3.87	0.55	62.15	2,289,608	351,286	90.42	0.52	0.39	1.08
Publix Employees Federal Credit Union	Lakeland	944,349	99,424	8.23	13.05	0.94	2.59	5.32	3.85	0.65	63.68	407,837	-	50.13	0.94	0.46	0.67
San Antonio Citizens Federal Credit Union	San Antonio	204,937	15,359	7.72	9.14	0.80	2.85	4.65	3.60	0.32	70.75	105,451	12,631	56.45	0.10	0.22	1.90
Magnify Credit Union	Mulberry	78,093	6,105	2.59	12.37	0.38	3.02	5.39	4.27	0.53	79.22	45,324	3,076	70.64	1.36	0.53	1.09
Total/Average		4,282,893	406,889	8.56%	11.24%	0.84%	2.81%	4.83%	3.90%	0.51%	68.95%	2,848,220	366,993	66.91%	0.73%	0.40%	1.19%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	8,742,336	747,403	8.79	8.72	0.86	2.29	3.99	3.35	0.85	54.25	6,396,248	43,130	84.19	0.41	0.58	1.00
Grow Financial Federal Credit Union	Tampa	2,427,025	198,497	5.29	9.81	0.53	3.12	4.35	4.15	0.54	69.45	1,994,823	70,533	94.07	1.07	0.75	0.82
GTE Federal Credit Union	Tampa	1,984,735	260,051	8.83	8.11	0.54	3.09	4.06	4.10	0.46	72.24	1,674,636	98,214	92.30	1.73	0.73	0.92
Achieva Credit Union	Dunedin	1,534,543	152,128	5.53	11.57	1.00	3.34	4.55	4.54	0.40	65.68	1,154,689	88,461	86.77	1.08	0.73	0.84
USF Federal Credit Union	Tampa	624,679	57,777	10.94	10.28	0.29	3.34	4.53	4.51	0.54	65.91	508,931	6,295	91.99	0.64	0.94	1.14
Florida Central Credit Union	Tampa	451,237	54,118	2.75	9.11	0.30	2.81	3.82	3.65	0.32	79.69	342,591	4,336	83.46	0.65	0.83	0.82
Railroad & Industrial Federal Credit Union	Tampa	329,252	36,066	4.22	11.73	0.60	2.22	5.05	3.48	0.60	67.56	131,585	410	45.88	0.80	0.54	0.84
Tampa Bay Federal Credit Union	Tampa	273,561	29,997	-2.32	10.96	0.48	3.20	4.64	4.45	0.60	71.52	214,460	1,501	88.71	0.81	0.83	0.86
Pinellas Federal Credit Union	Largo	120,630	12,137	2.53	14.02	-0.03	2.75	5.29	3.52	0.31	80.78	55,761	-	54.42	0.93	1.35	1.41
Florida West Coast Credit Union	Brandon	93,291	9,978	3.39	10.36	0.56	2.63	4.74	3.46	0.35	77.80	44,449	-	53.85	0.46	0.33	0.89
Powernet Credit Union	Tampa	87,304	3,963	7.35	8.61	0.25	2.31	4.44	3.29	0.49	76.82	41,731	1,977	52.57	0.21	0.06	0.63
Tampa Postal Federal Credit Union	Lutz	82,595	7,855	3.75	13.39	0.33	3.01	6.45	3.63	0.43	82.58	30,852	-	43.03	0.20	0.61	1.52
St Joseph's Hospital Federal Credit Union	Tampa	53,417	6,286	0.72	12.24	0.05	2.97	7.19	4.43	0.58	83.62	20,644	-	44.65	0.76	0.45	1.83
ECU Credit Union	Largo	36,405	3,739	-1.87	14.21	0.12	2.92	4.51	4.03	0.37	82.27	22,232	-	72.24	1.76	0.60	0.87
City-County Employees Credit Union	Clearwater	22,580	2,484	10.12	12.94	0.99	3.89	5.50	4.80	0.32	79.91	16,183	-	83.16	0.35	0.35	0.84
Service 1st Credit Union	Tampa	20,216	1,932	4.32	11.43	0.62	3.24	5.08	4.28	0.44	80.37	13,229	-	75.27	0.20	0.20	0.85
Florida Customs Federal Credit Union	Tampa	9,639	1,130	-3.28	17.76	0.51	3.50	7.68	4.16	0.30	75.57	3,417	-	43.44	1.67	0.00	1.64
Total/Average		16,893,445	1,585,541	4.18%	11.49%	0.47%	2.98%	5.05%	3.99%	0.46%	74.47%	12,666,461	314,857	70.00%	0.81%	0.58%	1.04%
Tampa Bay - Total/Average																	
		21,251,364	1,999,166	4.81%	12.12%	0.47%	3.12%	5.59%	4.15%	0.50%	71.78%	15,549,918	681,850	63.44%	0.94%	1.01%	1.31%



FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2017

(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 (%)
South Central																	
Everglades Federal Credit Union	Clewiston	35,838	4,331	2.24	13.31	0.88	3.82	6.39	5.27	0.46	70.34	20,253	-	65.69	1.97	0.61	0.73
Lee County Mosquito Control Credit Union	Lehigh Acres	379	111	-2.07	42.22	0.75	1.49	7.69	1.91	0.00	66.67	37	-	16.82	0.00	0.00	5.41
Total/Average		36,217	4,442	0.09%	27.77%	0.82%	2.66%	7.04%	3.59%	0.23%	68.51%	20,290	-	41.26%	0.99%	0.31%	3.07%
South Central - Total/Average																	
		36,217	4,442	0.09%	27.77%	0.82%	2.66%	7.04%	3.59%	0.23%	68.51%	20,290	-	41.26%	0.99%	0.31%	3.07%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	145,197	13,767	11.20	8.21	1.24	4.72	6.25	5.98	0.11	66.78	112,876	2,984	86.32	0.17	0.83	0.94
Monroe County Teachers Federal Credit Union	Key West	27,560	2,013	-1.11	9.60	0.42	2.74	5.12	4.87	1.48	52.83	22,104	-	89.00	0.98	0.68	1.18
Southernmost Federal Credit Union	Key West	14,571	1,917	2.98	19.81	0.09	3.81	7.47	6.83	0.53	88.67	8,257	-	71.79	0.00	0.52	1.15
Total/Average		187,328	17,697	4.36%	12.54%	0.58%	3.76%	6.28%	5.90%	0.71%	69.43%	143,237	2,984	82.37%	0.38%	0.68%	1.09%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,079,856	80,226	5.90	18.99	0.73	2.21	6.95	3.41	0.34	70.37	239,610	-	27.63	0.60	0.40	0.55
IBM Southeast Employees Federal Credit Union	Delray Beach	1,079,137	79,500	14.77	11.32	0.85	3.38	4.70	4.32	0.36	68.93	826,734	14,035	87.97	0.66	0.51	0.80
Dade County Federal Credit Union	Sweetwater	732,655	94,122	7.47	11.55	0.60	3.88	6.00	4.93	0.31	74.95	448,424	47,685	70.29	0.45	0.78	1.14
Tropical Financial Credit Union	Miramar	695,683	61,570	6.26	9.60	0.24	2.87	4.00	3.84	0.30	84.59	519,782	22,646	83.53	0.33	0.34	0.46
Power Financial Credit Union	Pembroke Pines	645,339	32,964	4.92	11.57	0.47	2.63	3.87	3.42	0.40	79.87	462,919	51,745	89.09	0.26	0.10	0.39
We Florida Financial	Margate	520,468	51,087	-0.58	10.12	0.24	3.07	4.67	4.08	0.47	74.54	364,226	12,399	78.34	1.21	2.06	1.48
BrightStar Credit Union	Sunrise	462,012	55,620	5.03	11.01	0.56	3.39	4.87	4.02	0.20	79.56	306,201	9,038	75.06	0.47	1.13	1.28
Velocity Community Federal Credit Union	Palm Beach Gardens	339,061	22,021	4.47	11.98	0.31	3.07	5.06	3.48	0.11	87.08	160,478	-	53.99	0.35	0.28	0.53
University Credit Union	Miami	203,946	17,070	3.94	8.94	0.11	2.31	4.85	2.93	0.15	86.84	69,415	8,494	37.91	0.29	0.80	0.87
JetStream Federal Credit Union	Miami Lakes	197,096	20,537	4.96	12.68	0.93	5.06	6.69	6.30	0.43	64.83	150,142	19,646	88.33	1.47	1.15	1.13
Gold Coast Federal Credit Union	West Palm Beach	175,599	20,909	6.34	9.87	0.55	1.93	3.02	2.54	0.07	79.92	82,355	-	53.07	0.19	0.40	0.42
Guardians Credit Union	West Palm Beach	154,701	29,134	8.08	12.48	1.12	3.88	6.48	5.71	0.08	77.45	87,124	-	66.07	0.27	1.03	1.16
Miami Postal Service Credit Union	Miami	125,046	15,077	-1.44	11.42	0.14	3.08	6.79	4.27	0.46	67.76	51,491	-	46.97	0.81	3.04	2.28
First Choice Credit Union	West Palm Beach	109,237	10,577	5.01	9.41	0.35	2.29	4.50	2.90	0.36	83.19	46,147	-	48.20	1.00	0.16	2.19
Miami Firefighters Federal Credit Union	Miami	98,308	4,223	5.38	9.27	0.85	2.84	4.28	3.35	0.21	69.84	61,517	285	69.53	2.46	0.20	0.73
PriorityONE Credit Union	Sunrise	93,148	9,744	7.67	9.47	0.32	3.86	5.85	4.53	0.27	79.97	61,870	-	74.23	0.46	0.83	0.82
Sun Credit Union	Hollywood	84,267	6,642	5.76	10.29	0.36	2.42	5.02	3.16	0.34	82.06	30,744	-	41.26	0.98	0.39	0.58
Connect Credit Union	Fort Lauderdale	76,307	5,849	1.43	11.10	0.45	3.32	5.36	3.86	0.29	77.28	46,070	-	68.85	0.70	1.61	2.03
Broward HealthCare Federal Credit Union	Fort Lauderdale	72,735	9,221	4.65	10.25	0.55	2.60	4.88	3.16	0.24	80.29	28,849	-	44.66	0.30	1.30	1.54
Memorial Employees Federal Credit Union	Hollywood	64,987	8,928	3.97	10.59	0.33	2.74	6.13	3.22	0.11	81.62	22,381	1,026	38.87	0.08	1.19	0.86
Baptist Health South Florida Federal Credit Union	Miami	62,280	11,840	9.22	12.92	1.58	5.30	7.63	6.11	0.14	73.19	41,901	-	78.41	0.65	1.29	0.81
United Police Federal Credit Union	Miami	51,959	4,662	-0.62	16.25	0.16	2.63	7.47	3.02	0.19	90.54	16,110	-	37.36	2.58	-0.19	0.74
Miami Federal Credit Union	Miami	34,686	2,826	9.02	14.17	0.64	3.23	5.43	4.01	0.41	77.21	18,847	-	64.23	0.33	0.41	0.71
South Florida Federal Credit Union	Miami	33,599	4,019	-5.70	8.62	-1.73	3.92	5.75	5.35	0.55	88.24	23,749	1,212	77.65	0.72	1.36	2.03
Coral Community Federal Credit Union	Fort Lauderdale	31,553	4,573	5.35	9.56	0.46	3.15	5.38	3.74	0.23	86.23	15,552	-	55.23	0.22	0.62	1.18
Compass Financial Federal Credit Union	Medley	23,624	2,678	-5.02	15.64	-1.45	4.86	7.63	6.74	0.58	88.73	16,204	-	82.16	0.52	3.02	3.31
Pompano Beach City Employee Credit Union	Pompano Beach	20,386	1,887	9.65	22.47	0.99	5.08	6.95	5.96	0.40	75.51	15,421	-	99.75	0.04	0.28	0.22
South Atlantic Federal Credit Union	Boca Raton	14,327	2,671	6.85	9.86	0.35	4.00	7.92	4.48	0.08	79.55	5,700	-	44.33	1.35	0.62	2.91
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,439	1,632	5.13	32.96	0.11	3.77	8.24	4.07	0.21	91.84	3,926	-	51.52	0.05	0.38	0.92
Shaw-Ross Employees Credit Union	Miami	6,806	853	-0.22	11.62	0.23	0.54	15.81	2.00	0.98	20.00	426	-	7.10	0.00	0.47	3.76
Electricians' Local 349 Credit Union	Miami	4,260	754	3.00	18.17	-0.09	2.64	6.40	3.50	0.12	100.70	1,229	-	35.55	0.08	0.16	0.57
Town of Palm Beach Federal Credit Union	West Palm Beach	2,938	377	8.49	9.90	0.04	3.88	8.42	4.99	0.28	90.16	1,263	-	47.90	4.12	0.00	1.58
Total/Average		7,307,445	673,793	4.66%	12.63%	0.35%	3.24%	6.16%	4.11%	0.30%	78.53%	4,226,807	188,211	60.16%	0.75%	0.82%	1.25%
Southeast - Total/Average																	
		7,494,773	691,490	4.51%	12.58%	0.47%	3.50%	6.22%	5.00%	0.50%	73.98%	4,370,044	191,195	71.26%	0.57%	0.75%	1.17%