

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 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		8,232,475	688,844	13.84	11.98	0.63	3.40	6.00	4.48	0.33	78.76	4,437,102	269,845	61.73	1.04	0.58	1.15
North Central - Total/Average		3,126,006	240,974	16.10	11.79	0.53	3.56	5.82	4.53	0.38	75.56	2,414,201	248,468	70.75	1.02	0.60	0.97
Northeast - Total/Average		10,908,188	889,014	15.64	12.96	0.28	2.79	4.91	3.70	0.36	84.58	7,164,490	349,028	63.69	0.54	0.30	1.02
East Central - Total/Average		11,060,523	995,592	10.21	11.61	1.85	3.49	5.49	4.40	0.30	69.41	7,063,585	470,864	68.77	0.49	0.66	2.10
Tampa Bay - Total/Average		20,607,876	1,969,453	16.59	11.61	0.21	3.01	5.46	3.98	0.44	75.77	14,286,888	802,457	59.53	0.70	0.99	1.29
South Central - Total/Average		37,927	4,405	23.39	25.43	-0.01	2.84	6.53	3.70	0.24	61.67	20,686	-	42.64	0.20	0.59	2.17
Southeast - Total/Average		7,427,063	683,983	14.29	12.55	0.46	3.39	6.23	4.99	0.50	74.72	3,993,885	179,904	66.48	0.44	0.85	1.39
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,833,508	115,968	9.52	10.94	0.68	1.91	4.11	2.48	0.28	66.69	697,232	-	43.03	0.39	0.27	0.73
Okaloosa County Teachers Federal Credit Union	Crestview	81,271	8,730	14.45	9.75	0.34	3.04	5.84	3.61	0.21	84.67	35,249	-	48.56	1.61	1.16	1.36
Walton County Teachers Federal Credit Union	Defuniak Springs	21,687	3,252	26.91	7.47	-0.08	3.07	7.01	4.84	0.21	97.88	8,635	-	43.42	1.13	-0.05	1.71
Total/Average		1,936,466	127,950	16.96%	9.39%	0.31%	2.67%	5.65%	3.64%	0.23%	83.08%	741,116	-	45.00%	1.04%	0.46%	1.27%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,280,476	112,454	8.48	10.09	0.33	2.24	3.86	2.93	0.40	75.18	663,063	189	59.10	0.37	0.45	0.75
Innovations Federal Credit Union	Panama City	190,132	18,872	18.45	8.64	0.51	4.06	5.97	5.35	0.31	80.71	128,896	16,372	75.32	0.46	0.62	1.11
Panhandle Educators Federal Credit Union	Panama City	172,098	12,917	19.53	12.74	0.99	3.03	5.17	4.35	0.27	67.80	93,883	15,122	63.34	0.40	0.53	1.47
Bay Credit Union	Panama City	84,583	9,929	8.06	9.84	0.12	3.72	5.60	4.58	0.34	86.90	56,264	-	74.22	0.32	0.56	0.83
Total/Average		1,727,289	154,172	13.63%	10.33%	0.49%	3.26%	5.15%	4.30%	0.33%	77.65%	942,106	31,683	68.00%	0.39%	0.54%	1.04%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,390,472	98,387	9.33	12.44	1.05	2.96	5.11	3.86	0.53	62.01	786,316	54,535	65.15	0.54	0.76	1.10
Gulf Winds Federal Credit Union	Pensacola	660,738	59,611	21.55	11.17	0.78	2.61	4.34	3.46	0.40	70.97	393,260	710	67.38	0.29	0.48	0.85
Members First Credit Union of Florida	Pensacola	184,677	16,949	12.45	13.59	0.18	2.83	5.35	4.10	0.25	85.51	86,832	-	54.17	0.31	0.87	0.60
Harvesters Federal Credit Union	Cantonment	153,294	17,522	4.76	8.35	0.44	2.77	4.05	3.82	0.34	79.73	111,086	17,003	79.58	0.28	0.38	0.24
Central Credit Union of Florida	Pensacola	155,902	15,009	15.48	11.08	0.23	3.26	5.84	5.00	0.31	84.25	84,647	-	62.06	0.58	0.65	0.82
Santa Rosa County Federal Credit Union	Milton	122,555	11,611	15.75	11.33	0.51	2.40	5.02	3.39	0.55	78.61	53,800	-	49.63	0.45	0.29	0.67
My Pensacola Federal Credit Union	Pensacola	67,319	5,084	20.34	17.36	0.52	2.54	5.99	3.27	0.35	74.62	22,914	-	41.33	0.50	0.55	0.72
GPCE Credit Union	Pensacola	45,145	3,526	47.65	8.34	0.02	2.57	4.91	3.73	0.12	95.97	20,273	-	48.55	0.11	0.20	0.40
Florida State Employees Federal Credit Union	Pensacola	26,887	3,392	11.37	7.34	0.24	2.64	5.69	3.58	0.30	90.14	10,572	-	43.02	3.46	1.61	1.41
ECCO Credit Union	Milton	23,184	1,054	-4.91	16.90	0.65	2.43	5.76	3.78	1.20	51.74	11,485	1,739	59.85	0.00	0.00	1.33
Pensacola L&N Federal Credit Union	Pensacola	8,199	1,251	30.34	17.70	0.05	4.70	7.40	6.57	0.56	84.82	5,318	-	80.13	1.43	0.44	0.53
Total/Average		2,838,372	233,396	16.74%	12.33%	0.42%	2.88%	5.41%	4.05%	0.45%	78.03%	1,586,503	73,987	59.17%	0.72%	0.57%	0.79%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	546,121	46,397	26.06	11.60	0.56	3.09	4.62	4.44	0.59	73.99	393,153	58,488	95.50	1.45	0.70	1.24
Envision Credit Union	Tallahassee	481,301	46,698	22.12	8.77	0.71	3.67	5.35	4.73	0.30	81.94	318,012	67,515	74.81	0.65	0.45	0.64
Florida State University Credit Union	Tallahassee	200,420	23,589	16.32	9.23	0.73	4.06	5.60	5.44	0.62	69.83	164,231	25,908	91.08	0.88	0.75	0.85
TMH Federal Credit Union	Tallahassee	64,461	7,816	16.18	9.99	1.09	3.25	5.60	4.69	0.35	72.11	37,960	4,930	66.21	0.31	0.19	0.42
Florida Department of Transportation Credit Union	Tallahassee	49,644	3,305	6.43	17.54	0.06	2.75	5.51	3.33	0.09	97.27	15,273	434	37.34	0.30	-0.21	0.46
Tallahassee-Leon Federal Credit Union	Tallahassee	51,820	5,799	20.35	9.70	8.42	3.45	5.96	5.09	0.10	38.65	27,980	-	60.39	0.38	0.40	0.61
FLAG Credit Union	Tallahassee	39,637	5,471	11.25	9.35	0.01	3.21	5.53	4.56	0.32	87.55	22,320	612	63.52	0.94	1.05	0.83
Florida Rural Electric Credit Union	Tallahassee	29,614	3,757	10.15	19.55	-0.19	3.02	5.29	3.97	0.29	94.38	15,970	-	67.48	0.08	0.07	0.34
Florida A&M University Federal Credit Union	Tallahassee	20,417	3,696	31.88	7.39	0.59	4.11	5.95	5.14	0.13	100.34	13,372	49	72.17	5.36	-0.09	1.87
Tallahassee Federal Credit Union	Tallahassee	4,834	590	-17.18	16.76	-1.29	3.80	10.47	4.30	0.19	126.92	1,210	-	30.15	0.17	0.00	2.31
FCAMEC Federal Credit Union	Tallahassee	1,761	560	13.03	2.78	-0.62	4.58	8.10	6.11	0.20	65.19	861	-	55.44	1.39	4.16	2.90
Total/Average		1,490,030	147,678	14.24%	11.15%	0.92%	3.54%	6.18%	4.71%	0.29%	82.56%	1,010,342	157,936	64.92%	1.08%	0.68%	1.13%
Other																	
Community South Credit Union	Chipley	113,568	10,345	9.84	13.88	1.85	5.78	7.79	6.99	0.56	60.80	88,096	5,542	90.11	1.83	2.27	2.32
Emerald Coast Federal Credit Union	Port Saint Joe	47,394	5,044	18.23	7.55	0.68	3.55	6.05	4.29	0.06	82.99	24,835	697	55.99	1.08	0.39	1.44
Calhoun-Liberty Employees Credit Union	Blountstown	40,140	5,055	29.36	11.55	1.09	3.85	5.96	4.63	0.18	73.38	23,819	-	67.18	0.09	0.05	0.84
Jackson County Teachers Credit Union	Marianna	27,339	3,183	15.38	24.86	1.54	4.98	9.64	6.82	0.46	64.32	14,496	-	67.81	0.43	1.44	1.49
Jefferson County Teachers Credit Union	Monticello	9,568	1,058	-2.12	13.70	0.54	3.54	7.13	4.14	0.39	75.76	4,219	-	51.74	1.19	0.00	0.57
Sunland Credit Union	Marianna	2,309	963	-25.01	28.84	0.50	6.04	9.11	7.28	0.47	77.50	1,570	-	96.67	7.26	-0.25	2.42
Total/Average		240,318	25,648	7.61%	16.73%	1.03%	4.62%	7.61%	5.69%	0.35%	72.46%	157,035	6,239	71.58%	1.98%	0.65%	1.51%
Northwest - Total/Average		8,232,475	688,844	13.84%	11.98%	0.63%	3.40%	6.00%	4.48%	0.33%	78.76%	4,437,102	269,845	61.73%	1.04%	0.58%	1.15%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,590,688	97,721	24.13	12.04	0.94	3.06	4.29	3.92	0.62	60.87	1,220,320	106,668	89.98	0.26	0.60	0.52
Florida Credit Union	Gainesville	914,082	84,625	23.89	9.69	0.99	4.04	5.43	5.51	0.71	62.96	760,384	83,609	95.95	0.35	0.69	0.97
SunState Federal Credit Union	Gainesville	398,360	32,322	24.26	10.88	1.11	3.89	5.12	4.70	0.27	71.05	299,153	53,284	84.99	0.33	0.34	0.80
First Credit Union of Gainesville	Gainesville	49,025	5,738	11.94	6.68	-0.84	4.69	6.54	5.88	0.17	85.47	33,134	-	73.32	1.87	2.92	1.71
My Healthcare Federal Credit Union	Gainesville	26,160	4,467	10.43	15.87	0.74	4.18	7.85	5.29	0.15	82.11	12,991	-	59.35	1.15	1.02	1.72
Total/Average		2,978,315	224,873	18.93%	11.03%	0.59%	3.97%	5.85%	5.06%	0.38%	72.49%	2,325,982	243,561	80.72%	0.79%	1.11%	1.14%
Other																	
Buckeye Community Federal Credit Union	Perry	93,617	9,840	29.58	10.59	-0.04	3.32	5.04	4.68	0.34	90.86	62,825	4,907	80.10	0.80	0.22	0.42
Ocala Community Credit Union	Ocala	30,723	2,769	0.90	11.62	0.55	2.91	5.43	3.58	0.36	73.46	14,827	-	55.58	0.43	0.19	0.83
Suwannee River Federal Credit Union	Live Oak	18,169	2,681	20.19	11.29	0.36	3.14	5.90	3.82	0.05	90.58	8,147	-	50.77	1.55	-0.10	1.12
Madison Education Associates Credit Union	Madison	5,182	811	2.41	16.71	1.01	3.25	6.84	3.95	0.75	59.62	2,420	-	56.66	2.23	0.00	0.83
Total/Average		147,691	16,101	13.27%	12.55%	0.47%	3.16%	5.80%	4.01%	0.38%	78.63%	88,219	4,907	60.78%	1.25%	0.08%	0.80%
North Central - Total/Average		3,126,006	240,974	16.10%	11.79%	0.53%	3.56%	5.82%	4.53%	0.38%	75.56%	2,414,201	248,468	70.75%	1.02%	0.60%	0.97%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	6,799,346	553,884	15.10	8.73	0.84	2.45	3.92	3.58	0.67	60.72	4,623,544	196,312	87.60	0.29	0.40	0.67
Community First Credit Union of Florida	Jacksonville	1,475,976	121,885	21.11	12.69	0.76	2.85	4.28	3.54	0.42	68.38	976,272	63,684	76.97	0.36	0.68	1.32
First Florida Credit Union	Jacksonville	852,510	53,076	20.21	14.86	0.71	2.51	4.12	3.15	0.43	67.72	451,890	10,032	71.72	0.50	0.39	0.48
121 Financial Credit Union	Jacksonville	573,221	49,808	13.86	9.07	-0.20	3.31	4.61	4.36	0.46	85.23	441,840	70,280	94.41	0.56	0.47	0.77
JAX Federal Credit Union	Jacksonville	386,232	34,746	13.11	10.16	0.54	3.15	4.48	4.06	0.27	78.89	273,519	1,458	81.16	0.35	0.28	0.91
Alive Credit Union	Jacksonville	133,769	15,226	19.07	14.12	0.24	2.05	3.28	2.61	0.27	85.29	68,352	489	60.01	0.45	0.32	0.38
Coastline Federal Credit Union	Jacksonville	133,345	11,214	40.26	8.66	0.46	2.17	3.76	3.35	0.38	80.54	78,169	781	65.00	0.09	0.12	0.34
First Coast Community Credit Union	Palatka	114,832	12,562	16.43	11.21	0.14	2.77	6.33	3.52	0.27	88.79	41,865	-	41.54	1.29	0.57	0.32
J. M. Associates Federal Credit Union	Jacksonville	120,468	7,810	10.90	13.40	1.48	2.78	5.50	3.78	0.42	64.60	42,880	-	41.27	0.62	0.60	1.27
Country Federal Credit Union	Maccleddy	73,878	6,031	26.91	8.09	1.12	4.25	6.30	5.72	0.89	64.24	54,942	3,799	81.86	0.48	0.44	0.92
City & Police Federal Credit Union	Jacksonville	71,317	6,072	8.87	9.06	0.41	3.10	5.19	3.64	0.14	84.28	34,368	913	53.17	0.94	0.83	0.75
Jacksonville Postal & Professional Credit Union	Jacksonville	45,057	3,480	4.71	18.44	0.19	2.13	5.34	3.64	0.41	79.42	16,401	-	44.73	0.24	0.32	1.98
Jax Metro Credit Union	Jacksonville	43,619	4,495	5.70	11.20	0.82	3.43	5.83	4.30	0.37	74.47	23,416	822	61.61	0.26	0.21	1.45
Jacksonville Firemen's Credit Union	Jacksonville	35,500	2,983	2.85	9.26	0.33	0.90	2.40	1.77	0.05	80.13	13,888	458	43.25	1.26	0.09	3.64
Metro North Federal Credit Union	Jacksonville	17,338	1,581	18.21	17.98	0.45	2.88	5.71	3.44	0.41	82.67	8,370	-	60.00	0.36	-0.14	0.31
Farmers Federal Credit Union	Jacksonville	13,704	1,305	24.34	13.62	-0.15	2.49	6.03	3.14	0.25	96.19	4,340	-	36.96	0.12	0.37	0.58
First Coast Federal Credit Union	Jacksonville	8,530	1,729	24.48	14.43	0.92	4.06	6.26	5.32	0.28	81.12	5,453	-	75.13	0.29	-0.22	0.66
Container Mutual Credit Union	Fernandina Beach	7,471	836	2.59	35.63	-0.64	2.74	5.00	3.40	0.25	105.36	3,992	-	83.20	1.63	0.00	0.85
Jax Glidco Employees Federal Credit Union	Jacksonville	2,075	291	8.46	5.59	-3.12	2.92	5.02	3.97	0.21	178.95	989	-	50.51	0.10	0.00	1.82
Total/Average		10,908,188	889,014	15.64%	12.96%	0.28%	2.79%	4.91%	3.70%	0.36%	84.58%	7,164,490	349,028	63.69%	0.54%	0.30%	1.02%
Northeast - Total/Average		10,908,188	889,014	15.64%	12.96%	0.28%	2.79%	4.91%	3.70%	0.36%	84.58%	7,164,490	349,028	63.69%	0.54%	0.30%	1.02%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,827	2,133	5.60	13.06	4.50	3.93	6.18	4.61	0.23	69.03	10,040	307	64.97	0.24	-0.20	3.23
Total/Average		17,827	2,133	5.60%	13.06%	4.50%	3.93%	6.18%	4.61%	0.23%	69.03%	10,040	307	64.97%	0.24%	-0.20%	3.23%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,168,369	178,969	17.55	9.71	0.99	2.82	4.00	3.45	0.33	71.67	1,377,207	186,509	73.81	0.36	0.20	0.81
Central Florida Educators Federal Credit Union	Lake Mary	1,760,692	150,598	21.92	10.52	0.47	2.95	4.87	3.62	0.29	76.29	874,483	25,885	55.53	0.33	1.29	1.54
Insight Credit Union	Orlando	579,286	57,154	12.09	8.88	0.04	3.08	4.56	4.01	0.17	76.65	357,549	57,421	68.24	0.85	1.48	1.67
McCoy Federal Credit Union	Orlando	565,461	62,895	18.36	8.98	0.07	2.97	4.76	3.92	0.22	80.02	302,181	7,402	59.20	0.64	1.50	1.31
Orlando Federal Credit Union	Orlando	227,477	25,668	23.61	8.86	0.46	4.14	6.00	6.30	0.30	80.46	131,724	2,491	64.14	0.25	1.40	1.70
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	69,118	14,249	-0.81	7.52	-2.90	4.51	5.83	5.75	0.55	75.53	56,193	1,567	89.11	2.03	4.00	1.68
Florida Hospital Credit Union	Altamonte Springs	48,663	10,231	12.57	10.64	0.98	3.06	5.67	3.85	0.17	77.20	21,406	-	49.99	0.18	0.25	1.00

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Gulf States Credit Union	Maitland	29,924	3,798	16.09	14.68	0.31	3.34	6.55	4.03	0.16	87.97	12,791	393	50.29	0.77	0.34	0.74
Local 606 Electrical Workers Federal Credit Union	Orlando	8,168	419	22.28	15.36	0.60	1.91	5.32	2.57	0.48	43.75	2,079	-	30.12	0.24	0.00	1.73
F.R.S.A. Credit Union	Winter Park	4,999	928	-25.75	10.80	0.00	5.03	6.73	6.69	0.61	78.31	4,186	246	94.09	0.36	1.22	1.96
Total/Average		5,578,615	518,272	10.90%	10.14%	0.04%	3.40%	5.40%	4.43%	0.30%	75.08%	3,216,235	286,405	64.05%	0.71%	1.23%	1.49%
Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,004,489	369,029	19.52	12.77	0.93	2.90	3.91	3.88	0.31	64.00	3,018,346	109,816	88.58	0.85	0.71	1.74
Launch Federal Credit Union	Merritt Island	852,107	64,099	11.95	10.61	0.69	2.85	5.75	3.69	0.27	70.69	337,181	-	51.01	0.43	1.27	0.93
Community Credit Union of Florida	Rockledge	607,485	42,059	10.96	11.48	1.42	3.64	4.98	4.91	0.53	57.69	481,783	74,336	92.28	0.24	0.91	2.09
Total/Average		5,464,081	475,187	14.14%	11.62%	1.01%	3.13%	4.88%	4.16%	0.37%	64.13%	3,837,310	184,152	77.29%	0.51%	0.96%	1.59%
East Central - Total/Average		11,060,523	995,592	10.21%	11.61%	1.85%	3.49%	5.49%	4.40%	0.30%	69.41%	7,063,585	470,864	68.77%	0.49%	0.66%	2.10%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	46,532	4,541	22.89	15.04	-1.78	4.46	7.98	5.71	0.70	70.62	26,016	-	67.15	1.75	4.85	2.31
West Coast Federal Employees Credit Union	Sarasota	31,237	2,569	4.38	12.54	-0.21	2.90	6.32	3.40	0.10	103.48	9,806	-	36.18	1.10	0.33	1.40
Sarasota Municipal Employees Credit Union	Sarasota	30,444	2,322	6.77	11.05	0.46	2.78	5.56	3.57	0.35	75.08	11,602	-	43.21	0.42	0.71	0.84
Total/Average		108,213	9,432	11.35%	12.88%	-0.51%	3.38%	6.62%	4.23%	0.38%	83.06%	47,424	-	48.85%	1.09%	1.96%	1.52%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	2,901,613	271,314	39.48	10.12	1.59	2.69	3.86	3.69	0.53	56.11	2,175,388	419,946	90.23	0.36	0.33	1.05
Publix Employees Federal Credit Union	Lakeland	907,813	134,401	16.16	12.88	1.02	2.55	5.30	3.79	0.64	63.79	403,199	24,987	51.25	0.61	0.13	0.70
San Antonio Citizens Federal Credit Union	San Antonio	201,737	14,713	24.17	8.66	0.68	2.78	4.62	3.57	0.33	72.61	93,827	14,108	50.82	0.13	0.19	2.09
Magnify Credit Union	Mulberry	79,232	6,348	16.36	11.88	0.19	2.97	5.33	4.13	0.50	82.87	41,646	5,865	63.46	0.33	0.82	1.25
Total/Average		4,090,395	426,776	24.04%	10.89%	0.87%	2.75%	4.78%	3.80%	0.50%	68.85%	2,714,060	464,906	63.94%	0.36%	0.37%	1.27%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	8,421,256	709,273	19.18	8.38	0.82	2.17	3.99	3.30	0.89	53.27	5,629,100	39,568	76.43	0.57	0.75	1.05
Grow Financial Federal Credit Union	Tampa	2,378,743	196,920	12.79	9.55	0.28	3.08	4.34	4.14	0.51	72.72	1,865,335	72,094	88.99	0.47	0.87	0.91
GTE Federal Credit Union	Tampa	1,899,529	253,321	16.62	8.00	0.30	3.06	4.09	4.11	0.42	75.46	1,527,777	106,325	87.95	1.24	0.83	0.91
Achieva Credit Union	Dunedin	1,524,350	148,854	19.30	10.88	0.93	3.36	4.52	4.47	0.39	71.10	1,160,373	104,193	87.06	0.65	0.73	0.76
USF Federal Credit Union	Tampa	587,066	56,687	17.05	10.19	0.47	3.27	4.54	4.51	0.54	66.41	468,184	6,152	89.78	0.69	0.77	0.94
Florida Central Credit Union	Tampa	455,422	54,009	14.82	8.73	0.01	2.84	3.90	3.73	0.32	78.65	338,765	4,938	80.92	0.52	1.15	1.08
Railroad & Industrial Federal Credit Union	Tampa	327,399	34,307	14.55	11.32	0.50	2.07	5.17	3.41	0.62	67.15	92,587	573	32.23	1.64	0.59	1.02
Tampa Bay Federal Credit Union	Tampa	290,103	29,864	14.36	10.01	0.56	3.03	4.56	4.28	0.48	73.03	203,898	794	78.65	0.46	0.79	0.82
Pinellas Federal Credit Union	Largo	120,541	12,659	9.81	14.03	-0.15	2.80	5.38	3.51	0.30	78.83	55,092	-	53.55	0.60	1.85	1.81
Florida West Coast Credit Union	Brandon	92,907	9,880	11.85	9.91	0.25	2.52	4.63	3.38	0.35	83.53	40,556	-	49.20	0.18	0.68	0.99
Powernet Credit Union	Tampa	83,605	3,952	11.19	8.79	0.24	2.37	4.45	3.21	0.49	76.91	41,925	2,721	55.29	0.12	0.08	0.58
Tampa Postal Federal Credit Union	Lutz	82,419	8,115	14.12	13.13	0.18	2.86	5.85	3.49	0.43	86.70	30,648	-	42.72	0.36	0.17	1.97
St Joseph's Hospital Federal Credit Union	Tampa	55,044	6,024	15.17	11.56	-1.03	2.98	6.35	4.12	0.51	71.72	20,739	-	43.43	0.30	0.47	2.25
ECU Credit Union	Largo	39,620	3,657	27.17	12.98	0.17	2.65	4.67	3.80	0.36	84.20	19,528	-	56.90	1.36	0.40	0.97

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City-County Employees Credit Union	Clearwater	21,258	2,624	14.71	12.84	0.36	3.77	5.47	4.74	0.29	81.29	14,851	-	80.67	0.00	0.46	0.42
Service 1st Credit Union	Tampa	20,125	1,974	15.40	10.98	0.49	3.08	4.95	4.19	0.44	83.21	12,542	193	71.37	0.08	0.00	0.96
Florida Customs Federal Credit Union	Tampa	9,881	1,125	-3.41	16.94	0.44	3.51	7.61	4.22	0.30	77.78	3,504	-	43.31	1.80	0.34	1.00
Total/Average		16,409,268	1,533,245	14.39%	11.07%	0.28%	2.91%	4.97%	3.92%	0.45%	75.41%	11,525,404	337,551	65.79%	0.65%	0.64%	1.08%
Tampa Bay - Total/Average		20,607,876	1,969,453	16.59%	11.61%	0.21%	3.01%	5.46%	3.98%	0.44%	75.77%	14,286,888	802,457	59.53%	0.70%	0.99%	1.29%
South Central																	
Everglades Federal Credit Union	Clewiston	37,522	4,278	28.17	11.85	-0.02	3.66	6.39	5.09	0.48	73.33	20,630	-	62.60	0.40	1.17	0.77
Lee County Mosquito Control Credit Union	Lehigh Acres	405	127	18.60	39.01	0.00	2.02	6.67	2.30	0.00	50.00	56	-	22.67	0.00	0.00	3.57
Total/Average		37,927	4,405	23.39%	25.43%	-0.01%	2.84%	6.53%	3.70%	0.24%	61.67%	20,686	-	42.64%	0.20%	0.59%	2.17%
South Central - Total/Average		37,927	4,405	23.39%	25.43%	-0.01%	2.84%	6.53%	3.70%	0.24%	61.67%	20,686	-	42.64%	0.20%	0.59%	2.17%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	137,134	12,513	20.12	7.75	1.21	4.50	6.05	5.79	0.11	69.20	98,805	3,890	79.80	0.26	0.83	0.70
Monroe County Teachers Federal Credit Union	Key West	28,657	2,185	11.30	8.95	0.57	2.69	5.16	4.87	1.51	49.03	21,599	-	83.01	0.69	0.79	1.10
Southernmost Federal Credit Union	Key West	14,497	1,920	9.81	19.77	-0.20	3.80	7.50	6.72	0.53	91.33	7,703	-	67.16	0.13	1.22	1.45
Total/Average		180,288	16,618	13.74%	12.16%	0.53%	3.66%	6.24%	5.80%	0.72%	69.85%	128,107	3,890	76.66%	0.36%	0.95%	1.08%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,083,859	77,114	25.18	18.37	0.71	2.11	6.86	3.36	0.29	73.58	220,026	293	25.13	0.21	0.31	0.39
IBM Southeast Employees Federal Credit Union	Delray Beach	979,256	75,198	16.58	10.86	1.00	3.34	4.65	4.24	0.29	69.17	698,548	23,659	81.33	0.38	0.29	0.89
Dade County Federal Credit Union	Sweetwater	729,409	92,453	27.97	11.15	0.62	3.64	5.90	4.64	0.30	79.86	394,916	45,439	61.62	0.40	0.59	0.86
Tropical Financial Credit Union	Miramar	685,388	54,019	18.75	8.47	0.15	2.72	4.01	3.89	0.34	84.54	475,105	18,724	76.66	0.25	0.33	0.43
Power Financial Credit Union	Pembroke Pines	652,129	33,448	24.08	11.05	0.27	2.48	3.79	3.31	0.39	81.13	430,247	48,099	81.60	0.20	0.05	0.41
We Florida Financial	Margate	538,029	54,106	11.10	9.53	-0.12	2.92	4.69	3.99	0.51	74.39	350,616	12,039	72.55	1.14	1.91	2.31
BrightStar Credit Union	Sunrise	454,968	54,273	13.70	10.80	0.70	3.34	4.94	4.01	0.19	81.88	269,083	1,501	66.72	0.64	0.82	1.83
Velocity Community Federal Credit Union	Palm Beach Gardens	333,913	21,831	11.54	11.76	0.17	2.85	4.93	3.27	0.11	90.33	146,494	-	49.97	0.22	0.40	0.55
University Credit Union	Miami	206,493	17,708	20.94	8.73	0.02	2.26	4.96	2.86	0.15	85.79	62,789	5,356	34.44	0.33	0.85	1.04
JetStream Federal Credit Union	Miami Lakes	191,288	21,672	7.46	12.42	1.20	4.94	6.46	5.93	0.29	68.81	146,994	20,235	89.12	0.71	0.65	0.74
Gold Coast Federal Credit Union	West Palm Beach	170,983	20,815	14.17	9.68	0.38	1.79	2.94	2.41	0.07	80.73	79,417	-	52.35	0.04	0.54	0.49
Guardians Credit Union	West Palm Beach	149,668	28,866	18.27	12.02	1.03	3.76	6.24	5.52	0.07	77.07	84,282	-	65.55	0.14	1.13	0.89
Miami Postal Service Credit Union	Miami	129,519	15,450	8.35	11.21	1.26	3.14	7.01	4.33	0.48	39.12	53,676	-	47.12	1.50	3.42	2.27
First Choice Credit Union	West Palm Beach	108,413	10,627	16.75	9.39	0.48	2.30	4.52	2.90	0.36	80.38	43,288	168	45.63	0.72	0.19	2.45
Miami Firefighters Federal Credit Union	Miami	95,617	4,210	9.97	8.85	0.75	2.76	4.25	3.28	0.20	71.44	54,702	501	63.15	0.27	0.03	0.89
PriorityONE Credit Union	Sunrise	89,607	9,718	14.30	9.55	0.10	3.70	5.87	4.37	0.26	82.78	51,567	-	64.27	0.68	0.90	0.73
Sun Credit Union	Hollywood	85,041	6,626	26.92	9.96	0.50	2.39	4.96	3.09	0.32	84.29	31,620	-	41.84	0.28	0.40	0.81
Connect Credit Union	Fort Lauderdale	77,432	6,049	11.69	10.56	0.26	3.11	5.29	3.67	0.26	88.34	42,783	-	62.97	0.56	1.97	2.67
Broward HealthCare Federal Credit Union	Fort Lauderdale	72,312	9,273	16.15	9.82	0.26	2.52	4.85	3.06	0.23	85.65	26,469	-	40.82	0.35	1.50	2.18
Memorial Employees Federal Credit Union	Hollywood	63,412	8,839	5.81	10.62	0.41	2.69	6.18	3.19	0.11	83.14	19,001	-	33.88	0.75	0.93	0.99
Baptist Health South Florida Federal Credit Union	Miami	59,240	11,413	15.57	12.29	1.26	5.26	7.71	6.06	0.14	76.00	38,035	-	74.23	1.43	1.42	1.40

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Financial Federal Credit Union	Miami	51,107	6,228	4.85	16.06	-0.31	2.33	5.23	2.68	0.18	87.73	16,121	-	37.67	0.73	1.26	1.29
United Police Federal Credit Union	Miami	52,642	4,649	2.75	16.02	0.57	2.52	4.50	2.96	0.18	89.90	25,325	-	57.62	0.32	-0.41	0.16
South Florida Federal Credit Union	Miami	35,149	3,973	-5.41	10.01	0.21	3.89	5.64	5.24	0.55	83.58	26,018	-	82.65	1.40	0.66	1.48
Miami Federal Credit Union	Miami	33,666	2,844	23.25	14.17	0.87	3.37	5.58	4.09	0.43	75.06	18,816	-	66.54	0.22	0.38	0.86
Coral Community Federal Credit Union	Fort Lauderdale	31,914	4,652	26.20	9.07	0.27	3.13	5.57	3.78	0.23	86.73	14,602	-	51.02	0.49	1.26	1.53
Compass Financial Federal Credit Union	Medley	26,813	2,812	31.22	14.92	-0.96	5.09	7.77	7.06	0.58	86.68	17,901	-	79.70	0.85	2.58	3.04
Pompano Beach City Employee Credit Union	Pompano Beach	19,337	1,922	16.03	22.77	0.32	5.04	6.81	5.85	0.39	81.42	14,265	-	97.36	0.08	0.28	0.16
South Atlantic Federal Credit Union	Boca Raton	14,378	2,597	28.91	9.55	0.35	4.09	8.15	4.77	0.06	77.65	5,728	-	44.19	0.44	0.07	2.44
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,282	1,664	14.74	33.44	0.61	3.97	8.44	4.28	0.22	80.33	4,311	-	57.85	0.00	0.64	0.86
Shaw-Ross Employees Credit Union	Miami	7,225	885	23.69	10.74	0.06	0.40	14.85	1.88	0.96	22.73	425	-	6.61	0.00	0.00	3.76
Electricians' Local 349 Credit Union	Miami	4,208	767	6.96	18.39	-0.38	2.59	6.41	3.17	0.12	105.71	1,284	-	37.49	1.25	0.00	0.78
Town of Palm Beach Federal Credit Union	West Palm Beach	2,775	384	9.90	10.49	0.15	4.08	8.48	4.86	0.33	90.32	1,297	-	52.36	1.00	0.00	1.23
St. James AME Church Federal Credit Union	Miami	303	280	-14.01	27.39	0.00	1.29	13.33	10.53	0.00	100.00	27	-	12.33	0.00	0.00	14.81
Total/Average		7,246,775	667,365	14.83%	12.94%	0.39%	3.11%	6.23%	4.19%	0.28%	79.60%	3,865,778	176,014	56.30%	0.53%	0.75%	1.69%
Southeast - Total/Average		7,427,063	683,983	14.29%	12.55%	0.46%	3.39%	6.23%	4.99%	0.50%	74.72%	3,993,885	179,904	66.48%	0.44%	0.85%	1.39%