

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2018**

(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		8,647,242	714,069	4.68	12.11	0.58	3.44	5.79	4.58	0.35	77.00	4,814,821	273,359	63.74	0.87	1.51	1.53
North Central - Total/Average		3,514,136	268,972	10.50	11.91	0.58	3.56	5.67	4.65	0.48	75.78	2,880,797	228,285	74.93	0.87	0.60	0.86
Northeast - Total/Average		11,946,655	952,195	3.87	13.86	0.63	2.96	5.09	3.97	0.42	76.40	8,166,461	439,237	66.92	0.59	0.35	0.83
East Central - Total/Average		11,395,383	1,035,984	4.25	12.64	0.82	3.53	5.41	4.48	0.33	71.53	8,009,335	566,572	72.55	0.37	0.87	1.86
Tampa Bay - Total/Average		22,130,687	2,041,171	3.67	12.19	0.49	3.14	5.50	4.20	0.50	70.95	16,314,046	721,374	62.04	0.78	0.87	1.46
South Central - Total/Average		38,018	4,474	8.16	27.02	0.45	2.22	6.18	3.22	0.21	88.99	21,334	-	38.35	0.72	0.38	4.19
Southeast - Total/Average		7,739,586	699,777	2.73	12.40	0.07	3.56	6.04	5.00	0.48	74.43	4,504,602	203,171	69.64	0.50	0.98	1.31
<b>Northwest</b>																	
<b>Fort Walton Beach - Crestview (Metro)</b>																	
Eglin Federal Credit Union	Fort Walton Beach	1,949,505	118,583	8.67	11.36	0.93	2.05	4.20	2.76	0.40	58.98	738,865	-	43.05	0.31	0.41	0.62
Okaloosa County Teachers Federal Credit Union	Crestview	85,425	8,888	10.09	9.68	0.40	3.17	5.73	3.80	0.27	80.05	40,125	-	52.73	1.21	0.82	1.03
Walton County Teachers Federal Credit Union	Defuniak Springs	21,874	3,298	0.30	8.04	0.74	3.01	6.40	4.93	0.20	82.45	8,893	-	44.48	1.15	0.59	1.26
<b>Total/Average</b>		<b>2,056,804</b>	<b>130,769</b>	<b>6.35%</b>	<b>9.69%</b>	<b>0.69%</b>	<b>2.74%</b>	<b>5.44%</b>	<b>3.83%</b>	<b>0.29%</b>	<b>73.83%</b>	<b>787,883</b>	<b>-</b>	<b>46.75%</b>	<b>0.89%</b>	<b>0.61%</b>	<b>0.97%</b>
<b>Panama City - Lynn Haven, FL (Metro)</b>																	
Tyndall Federal Credit Union	Panama City	1,306,251	115,208	3.22	10.93	0.94	2.60	4.21	3.43	0.46	61.22	680,159	-	59.81	0.30	0.53	0.77
Innovations Federal Credit Union	Panama City	198,866	19,794	9.04	8.71	0.52	4.10	5.47	5.22	0.35	82.91	154,459	15,755	86.42	0.32	0.57	0.90
Panhandle Educators Federal Credit Union	Panama City	186,187	13,321	5.75	13.50	1.46	3.14	5.06	4.47	0.29	64.34	100,797	12,894	63.68	0.55	0.41	1.34
Bay Credit Union	Panama City	85,752	9,617	6.17	9.64	0.30	3.47	5.20	4.37	0.31	79.79	53,520	3,046	69.11	0.33	0.78	1.13
<b>Total/Average</b>		<b>1,777,056</b>	<b>157,940</b>	<b>6.05%</b>	<b>10.70%</b>	<b>0.81%</b>	<b>3.33%</b>	<b>4.99%</b>	<b>4.37%</b>	<b>0.35%</b>	<b>72.07%</b>	<b>988,935</b>	<b>31,695</b>	<b>69.76%</b>	<b>0.38%</b>	<b>0.57%</b>	<b>1.04%</b>
<b>Pensacola - Ferry Pass - Brent, FL (Metro)</b>																	
Pen Air Federal Credit Union	Pensacola	1,451,265	101,034	9.35	13.12	1.06	3.02	4.92	4.10	0.62	61.93	849,695	53,897	69.01	0.46	0.80	1.22
Gulf Winds Federal Credit Union	Pensacola	671,764	61,025	9.20	11.81	0.90	2.88	4.52	3.80	0.43	72.31	413,247	-	70.51	0.61	0.44	0.77
Members First Credit Union of Florida	Pensacola	192,318	16,946	6.58	13.65	0.67	3.02	5.35	4.38	0.26	76.64	93,299	-	55.90	0.65	0.51	0.74
Harvesters Federal Credit Union	Cantonment	166,456	18,498	21.11	8.27	0.47	3.30	4.05	4.00	0.28	81.18	145,840	16,575	97.08	0.88	0.32	0.29
Central Credit Union of Florida	Pensacola	155,532	16,012	3.13	11.41	0.03	3.61	5.55	5.01	0.31	86.39	100,159	-	73.40	0.43	0.68	0.65
Santa Rosa County Federal Credit Union	Milton	128,425	11,956	7.75	11.75	0.82	2.70	4.99	3.69	0.54	73.15	58,930	-	52.09	0.46	0.12	0.47
My Pensacola Federal Credit Union	Pensacola	69,116	4,954	8.51	17.73	0.88	2.75	5.95	3.51	0.35	69.43	24,601	-	43.45	0.58	0.46	0.78
GPCE Credit Union	Pensacola	43,743	3,463	19.68	8.90	0.17	2.84	4.97	4.06	0.11	91.50	20,089	-	49.94	0.03	0.07	0.28
Florida State Employees Federal Credit Union	Pensacola	25,944	3,066	1.31	7.18	0.13	2.95	5.78	3.78	0.29	95.48	11,523	-	48.11	3.21	0.59	0.96
ECCO Credit Union	Milton	23,354	1,061	-2.49	17.84	0.81	2.54	5.65	3.90	1.19	48.80	11,465	1,120	60.01	0.00	0.00	1.35
Pensacola L&N Federal Credit Union	Pensacola	7,932	1,165	-0.68	17.46	-1.68	4.13	7.15	6.14	0.65	88.29	4,901	-	75.40	1.14	2.40	1.24
<b>Total/Average</b>		<b>2,935,849</b>	<b>239,180</b>	<b>7.59%</b>	<b>12.65%</b>	<b>0.39%</b>	<b>3.07%</b>	<b>5.35%</b>	<b>4.22%</b>	<b>0.46%</b>	<b>76.83%</b>	<b>1,733,749</b>	<b>71,592</b>	<b>63.17%</b>	<b>0.77%</b>	<b>0.58%</b>	<b>0.80%</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	582,584	51,253	7.02	11.78	0.71	3.28	5.10	4.74	0.75	69.91	422,108	47,478	90.23	1.36	0.87	1.16
Envision Credit Union	Tallahassee	560,144	52,872	14.01	9.18	1.36	3.57	5.19	4.99	0.34	85.11	385,487	82,374	80.43	0.69	0.51	0.82
Florida State University Credit Union	Tallahassee	218,942	24,973	3.33	9.07	0.41	4.21	5.76	5.75	0.76	64.68	184,775	29,330	93.50	1.02	1.20	1.23
TMH Federal Credit Union	Tallahassee	8,187	9,000	10.24	0.45	3.62	5.86	4.99	0.37	70.33	40,610	4,292	67.85	0.65	1.28	0.69	
Tallahassee-Leon Federal Credit Union	Tallahassee	55,673	6,115	1.44	9.53	1.41	3.68	6.13	5.24	0.09	69.62	30,851	-	62.07	0.31	0.91	0.80
Florida Department of Transportation Credit Union	Tallahassee	49,790	3,341	-1.50	17.54	0.08	2.91	5.40	3.65	0.08	93.09	19,220	193	46.18	0.46	0.19	0.53
FLAG Credit Union	Tallahassee	39,098	5,550	3.88	9.82	0.43	3.65	5.64	4.73	0.24	82.51	24,338	85	70.02	0.55	0.67	1.04
Florida Rural Electric Credit Union	Tallahassee	29,821	3,706	4.37	19.58	0.16	3.21	5.09	4.31	0.29	87.60	17,341	-	72.54	0.07	0.20	0.19
Florida A&M University Federal Credit Union	Tallahassee	20,392	3,278	3.76	5.95	-0.63	3.80	5.77	4.96	0.15	96.16	13,936	223	76.66	3.42	1.95	3.47
Tallahassee Federal Credit Union	Tallahassee	4,694	545	-3.97	15.51	-0.76	3.93	7.96	4.48	0.30	109.57	2,098	-	53.02	2.76	0.84	0.95
<b>Total/Average</b>		<b>1,629,096</b>	<b>159,820</b>	<b>4.13%</b>	<b>11.82%</b>	<b>0.36%</b>	<b>3.59%</b>	<b>5.79%</b>	<b>4.78%</b>	<b>0.34%</b>	<b>82.86%</b>	<b>1,140,764</b>	<b>163,975</b>	<b>71.25%</b>	<b>1.13%</b>	<b>0.86%</b>	<b>1.09%</b>
<b>Other</b>																	
Community South Credit Union	Chipley	117,724	10,560	5.86	14.41	1.78	5.20	7.27	6.71	0.58	53.30	89,142	5,608	88.71	1.21	2.18	2.87
Emerald Coast Federal Credit Union	Port Saint Joe	48,169	5,237	11.46	7.95	0.78	3.78	6.03	4.58	0.06	80.98	26,203	489	58.12	1.81	0.28	1.41
Calhoun-Liberty Employees Credit Union	Blountstown	43,091	5,404	15.30	12.03	1.18	4.06	6.03	5.14	0.29	75.89	28,670	-	76.54	0.44	0.48	0.56
Jackson County Teachers Credit Union	Marianna	27,850	3,400	7.81	25.42	0.45	5.07	9.42	6.80	0.47	72.74	14,075	-	64.85	1.18	2.10	1.44
Jefferson County Teachers Credit Union	Monticello	9,960	1,055	-0.92	13.65	0.56	3.59	6.86	4.28	0.52	77.83	4,554	-	53.53	2.44	0.17	0.92
Sunland Credit Union	Marianna	1,643	704	-43.82	20.63	-0.94	5.23	8.70	6.70	0.00	115.69	846	-	64.93	0.00	24.30	15.37
<b>Total/Average</b>		<b>248,437</b>	<b>26,360</b>	<b>-0.72%</b>	<b>15.68%</b>	<b>0.64%</b>	<b>4.49%</b>	<b>7.39%</b>	<b>5.70%</b>	<b>0.32%</b>	<b>79.41%</b>	<b>163,490</b>	<b>6,097</b>	<b>67.78%</b>	<b>1.18%</b>	<b>4.92%</b>	<b>3.76%</b>
<b>Northwest - Total/Average</b>		<b>8,647,242</b>	<b>714,069</b>	<b>4.68%</b>	<b>12.11%</b>	<b>0.58%</b>	<b>3.44%</b>	<b>5.79%</b>	<b>4.58%</b>	<b>0.35%</b>	<b>77.00%</b>	<b>4,814,821</b>	<b>273,359</b>	<b>63.74%</b>	<b>0.87%</b>	<b>1.51%</b>	<b>1.53%</b>
<b>North Central</b>																	
<b>Gainesville, FL (Metro)</b>																	
Campus USA Credit Union	Jonesville	1,769,755	109,388	13.87	12.13	1.19	3.09	4.20	4.13	0.73	58.38	1,485,722	108,272	98.73	0.33	0.36	0.49
Florida Credit Union	Gainesville	1,077,180	97,958	20.91	9.85	1.36	4.12	5.59	5.77	0.86	58.54	902,294	67,518	96.33	0.35	0.78	0.86
SunState Federal Credit Union	Gainesville	437,904	34,747	11.02	11.03	0.93	3.89	5.08	4.95	0.48	69.97	337,901	49,010	87.53	0.37	0.58	0.89
Alliance Credit Union	Gainesville	51,131	5,834	8.87	7.10	0.73	4.28	6.00	4.92	0.08	82.76	33,338	135	71.45	1.42	0.98	1.18
My Healthcare Federal Credit Union	Gainesville	25,649	4,427	9.52	17.08	0.62	4.74	8.03	6.31	0.17	83.74	14,176	-	67.07	0.91	1.18	1.47
<b>Total/Average</b>		<b>3,361,619</b>	<b>252,354</b>	<b>12.84%</b>	<b>11.44%</b>	<b>0.97%</b>	<b>4.02%</b>	<b>5.78%</b>	<b>5.21%</b>	<b>0.46%</b>	<b>70.68%</b>	<b>2,773,431</b>	<b>224,935</b>	<b>84.22%</b>	<b>0.68%</b>	<b>0.78%</b>	<b>0.98%</b>
<b>Other</b>																	
Buckeye Community Federal Credit Union	Perry	96,545	10,335	15.67	10.54	0.29	3.46	4.74	4.65	0.40	85.17	79,298	3,350	95.21	0.62	0.27	0.29
Ocala Community Credit Union	Ocala	30,726	2,790	4.19	12.26	0.33	3.20	5.31	3.94	0.31	73.57	16,797	-	63.26	0.28	1.10	0.79
Suwannee River Federal Credit Union	Live Oak	19,816	2,671	13.68	10.68	0.05	3.18	5.82	4.09	0.06	94.72	8,929	-	50.68	0.96	0.05	0.92
Madison Education Associates Credit Union	Madison	5,430	822	-0.92	16.08	0.11	2.52	6.38	3.68	1.23	70.09	2,342	-	53.37	2.43	0.25	0.94
<b>Total/Average</b>		<b>152,517</b>	<b>16,618</b>	<b>8.16%</b>	<b>12.39%</b>	<b>0.20%</b>	<b>3.09%</b>	<b>5.56%</b>	<b>4.09%</b>	<b>0.50%</b>	<b>80.89%</b>	<b>107,366</b>	<b>3,350</b>	<b>65.63%</b>	<b>1.07%</b>	<b>0.42%</b>	<b>0.74%</b>
<b>North Central - Total/Average</b>		<b>3,514,136</b>	<b>268,972</b>	<b>10.50%</b>	<b>11.91%</b>	<b>0.58%</b>	<b>3.56%</b>	<b>5.67%</b>	<b>4.65%</b>	<b>0.48%</b>	<b>75.78%</b>	<b>2,880,797</b>	<b>228,285</b>	<b>74.93%</b>	<b>0.87%</b>	<b>0.60%</b>	<b>0.86%</b>

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<b>Northeast</b>																	
<b>Jacksonville, FL (Metro)</b>																	
VyStar Credit Union	Jacksonville	7,703,250	616,454	11.06	8.85	1.09	2.59	4.05	3.86	0.82	56.78	5,396,330	265,388	93.60	0.28	0.38	0.62
Community First Credit Union of Florida	Jacksonville	1,611,676	129,674	13.14	12.89	1.25	2.87	4.29	3.69	0.52	61.88	1,043,811	77,761	75.55	0.56	0.34	1.39
First Florida Credit Union	Jacksonville	894,939	53,305	5.61	14.99	0.71	2.71	4.08	3.62	0.59	62.48	589,402	17,098	91.10	0.29	0.51	0.50
121 Financial Credit Union	Jacksonville	559,338	47,113	2.90	9.11	0.51	3.55	4.74	4.70	0.46	75.23	449,512	74,193	94.69	0.84	0.62	0.97
JAX Federal Credit Union	Jacksonville	393,730	35,700	4.04	10.86	0.69	3.38	4.57	4.44	0.34	74.26	292,957	908	85.45	0.42	0.55	0.76
Alive Credit Union	Jacksonville	133,779	15,070	2.31	14.61	0.51	2.18	3.32	2.85	0.38	79.82	79,539	457	70.23	0.39	0.29	0.29
Coastline Federal Credit Union	Jacksonville	125,539	10,628	-5.20	9.76	0.39	2.42	3.78	3.53	0.42	81.28	74,748	319	66.65	0.58	0.19	0.26
J. M. Associates Federal Credit Union	Jacksonville	121,860	8,044	-5.73	14.47	0.84	2.80	5.56	3.63	0.42	70.22	51,093	-	49.21	0.86	0.82	1.18
First Coast Community Credit Union	Palatka	116,947	12,357	3.34	11.60	0.59	2.95	6.53	3.65	0.26	81.85	40,166	-	39.42	0.57	0.13	0.24
Country Federal Credit Union	Macclenny	82,786	6,448	16.41	8.81	1.48	4.08	6.44	5.62	0.94	62.43	57,331	2,347	77.70	0.49	0.26	0.78
City & Police Federal Credit Union	Jacksonville	75,436	6,113	1.40	9.14	0.49	3.30	5.14	3.89	0.15	83.62	38,825	507	56.45	1.38	0.52	0.58
Jacksonville Postal & Professional Credit Union	Jacksonville	42,668	3,198	-2.95	19.83	0.22	2.42	5.12	3.95	0.46	81.49	16,377	-	47.78	0.34	0.18	1.40
Jacksonville Firemen's Credit Union	Jacksonville	35,674	2,569	-1.04	9.01	0.33	2.86	6.31	4.52	0.13	88.42	13,830	259	42.74	1.50	0.36	3.17
Metro North Federal Credit Union	Jacksonville	17,192	1,693	0.30	18.46	0.48	3.13	5.59	3.62	0.37	80.47	8,627	-	62.20	1.29	0.07	0.21
Farmers Federal Credit Union	Jacksonville	15,206	1,303	11.52	12.62	0.30	2.58	5.90	3.20	0.28	81.53	4,726	-	35.87	0.06	0.17	0.51
First Coast Federal Credit Union	Jacksonville	9,288	1,726	15.62	14.03	0.58	3.81	6.21	5.56	0.29	86.99	5,475	-	69.14	0.07	0.15	0.58
Container Mutual Credit Union	Fernandina Beach	7,347	800	-6.94	36.56	0.27	2.68	4.89	3.10	0.29	90.09	3,712	-	79.83	0.08	0.38	0.73
<b>Total/Average</b>		<b>11,946,655</b>	<b>952,195</b>	<b>3.87%</b>	<b>13.86%</b>	<b>0.63%</b>	<b>2.96%</b>	<b>5.09%</b>	<b>3.97%</b>	<b>0.42%</b>	<b>76.40%</b>	<b>8,166,461</b>	<b>439,237</b>	<b>66.92%</b>	<b>0.59%</b>	<b>0.35%</b>	<b>0.83%</b>
<b>Northeast - Total/Average</b>		<b>11,946,655</b>	<b>952,195</b>	<b>3.87%</b>	<b>13.86%</b>	<b>0.63%</b>	<b>2.96%</b>	<b>5.09%</b>	<b>3.97%</b>	<b>0.42%</b>	<b>76.40%</b>	<b>8,166,461</b>	<b>439,237</b>	<b>66.92%</b>	<b>0.59%</b>	<b>0.35%</b>	<b>0.83%</b>
<b>East Central</b>																	
<b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b>																	
Financial Educators Federal Credit Union	Daytona Beach	17,569	2,080	0.69	14.27	0.74	3.90	6.12	4.63	0.27	76.99	10,229	311	67.78	0.24	0.95	2.79
<b>Total/Average</b>		<b>17,569</b>	<b>2,080</b>	<b>0.69%</b>	<b>14.27%</b>	<b>0.74%</b>	<b>3.90%</b>	<b>6.12%</b>	<b>4.63%</b>	<b>0.27%</b>	<b>76.99%</b>	<b>10,229</b>	<b>311</b>	<b>67.78%</b>	<b>0.24%</b>	<b>0.95%</b>	<b>2.79%</b>
<b>Orlando, Kissimmee, FL (Metro)</b>																	
Fairwinds Credit Union	Orlando	2,297,665	186,350	11.83	10.64	1.46	3.08	4.04	3.62	0.24	69.89	1,623,131	195,487	81.88	0.32	0.15	0.69
Central Florida Educators Federal Credit Union	Lake Mary	1,848,594	157,776	4.59	10.98	1.00	3.17	4.65	3.74	0.25	70.71	1,086,754	34,358	65.63	0.26	0.76	1.10
McCoy Federal Credit Union	Orlando	590,293	65,300	7.55	9.03	0.73	3.17	4.61	3.96	0.17	72.17	344,981	42,143	64.82	0.36	1.20	1.54
Insight Credit Union	Winter Springs	567,494	55,100	1.66	8.96	-0.44	3.09	4.41	4.04	0.16	80.01	348,475	114,432	67.71	1.14	2.93	1.10
Orlando Federal Credit Union	Orlando	235,625	24,778	7.50	8.89	0.35	3.49	5.52	5.18	0.29	81.37	135,876	2,214	63.98	0.24	1.20	1.37
Central Florida Postal Credit Union	Orlando	63,492	14,433	-6.91	6.63	-0.21	4.04	5.81	5.07	0.44	82.15	42,134	2,676	72.14	1.14	2.39	2.54
Florida Hospital Credit Union	Altamonte Springs	51,391	9,801	13.59	11.02	0.87	3.77	5.63	4.58	0.28	72.29	29,472	-	65.52	0.10	0.87	1.05
Gulf States Credit Union	Maitland	31,244	3,609	10.69	14.68	0.73	3.41	6.24	4.06	0.15	82.76	14,268	487	53.77	0.68	0.04	0.67
Local 606 Electrical Workers Federal Credit Union	Orlando	7,490	398	-3.10	17.02	0.16	2.13	5.21	2.81	0.59	65.71	2,155	-	34.72	0.09	-0.10	2.37
F.R.S.A. Credit Union	Winter Park	4,797	877	-8.27	11.34	0.00	4.24	6.39	6.40	0.51	82.27	3,695	251	87.08	0.95	0.78	2.08
<b>Total/Average</b>		<b>5,698,085</b>	<b>518,422</b>	<b>3.91%</b>	<b>10.92%</b>	<b>0.47%</b>	<b>3.36%</b>	<b>5.25%</b>	<b>4.35%</b>	<b>0.31%</b>	<b>75.93%</b>	<b>3,630,941</b>	<b>392,048</b>	<b>65.73%</b>	<b>0.53%</b>	<b>1.02%</b>	<b>1.45%</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>Palm Bay - Melbourne - Titusville, FL (Metro)</b>																	
Space Coast Credit Union	Melbourne	4,207,540	406,233	8.71	13.61	1.14	2.97	3.82	3.95	0.35	58.26	3,399,341	85,285	95.30	0.65	0.77	1.69
Launch Federal Credit Union	Merritt Island	784,823	64,735	7.19	12.23	0.72	3.20	5.65	4.22	0.24	74.77	405,063	-	58.95	0.21	0.61	0.88
Community Credit Union of Florida	Rockledge	687,366	44,514	8.56	12.34	1.86	3.80	5.14	5.21	0.67	51.95	563,761	88,928	98.17	0.19	0.49	1.49
<b>Total/Average</b>		<b>5,679,729</b>	<b>515,482</b>	<b>8.15%</b>	<b>12.73%</b>	<b>1.24%</b>	<b>3.32%</b>	<b>4.87%</b>	<b>4.46%</b>	<b>0.42%</b>	<b>61.66%</b>	<b>4,368,165</b>	<b>174,213</b>	<b>84.14%</b>	<b>0.35%</b>	<b>0.62%</b>	<b>1.35%</b>
<b>East Central - Total/Average</b>		<b>11,395,383</b>	<b>1,035,984</b>	<b>4.25%</b>	<b>12.64%</b>	<b>0.82%</b>	<b>3.53%</b>	<b>5.41%</b>	<b>4.48%</b>	<b>0.33%</b>	<b>71.53%</b>	<b>8,009,335</b>	<b>566,572</b>	<b>72.55%</b>	<b>0.37%</b>	<b>0.87%</b>	<b>1.86%</b>
<b>Tampa Bay</b>																	
<b>Bradenton - Sarasota - Venice, FL (Metro)</b>																	
Manatee Community Federal Credit Union	Bradenton	43,501	4,226	-3.16	15.68	-0.98	3.97	7.56	5.20	0.69	72.74	21,786	-	60.35	1.53	3.09	3.54
Sarasota Municipal Employees Credit Union	Sarasota	30,736	2,380	-0.59	11.79	0.84	2.84	5.76	3.55	0.31	75.00	10,261	-	38.15	0.51	0.09	0.92
<b>Total/Average</b>		<b>74,237</b>	<b>6,606</b>	<b>-1.88%</b>	<b>13.74%</b>	<b>-0.07%</b>	<b>3.41%</b>	<b>6.66%</b>	<b>4.38%</b>	<b>0.50%</b>	<b>73.87%</b>	<b>32,047</b>	<b>-</b>	<b>49.25%</b>	<b>1.02%</b>	<b>1.59%</b>	<b>2.23%</b>
<b>Lakeland - Winter Haven, FL (Metro)</b>																	
MIDFLORIDA Credit Union	Lakeland	3,245,004	300,074	12.40	10.41	1.26	2.80	4.08	4.13	0.62	59.74	2,395,628	376,593	87.49	0.33	0.55	1.08
Publix Employees Federal Credit Union	Lakeland	969,419	100,746	5.31	13.30	1.19	2.67	5.30	4.01	0.65	61.06	412,446	-	49.10	0.55	0.38	0.61
San Antonio Citizens Federal Credit Union	San Antonio	215,667	15,969	10.47	9.13	0.91	2.96	4.65	3.72	0.33	69.72	115,318	15,246	58.38	0.13	0.15	1.77
Magnify Credit Union	Mulberry	79,509	5,904	3.63	12.35	0.42	3.33	5.51	4.61	0.57	74.86	49,454	2,986	73.91	1.84	0.41	1.17
<b>Total/Average</b>		<b>4,509,599</b>	<b>422,693</b>	<b>7.95%</b>	<b>11.30%</b>	<b>0.95%</b>	<b>2.94%</b>	<b>4.89%</b>	<b>4.12%</b>	<b>0.54%</b>	<b>66.35%</b>	<b>2,972,846</b>	<b>394,825</b>	<b>67.22%</b>	<b>0.71%</b>	<b>0.37%</b>	<b>1.16%</b>
<b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b>																	
Suncoast Credit Union	Tampa	9,175,764	780,842	9.92	8.84	1.08	2.51	4.01	3.50	0.76	50.58	6,759,099	53,597	85.27	0.43	0.51	1.08
Grow Financial Federal Credit Union	Tampa	2,509,876	198,299	6.83	9.70	0.42	3.11	4.31	4.30	0.65	67.59	2,108,180	71,648	95.65	0.45	0.76	0.81
GTE Federal Credit Union	Tampa	2,028,562	249,945	4.42	8.14	0.40	2.99	4.03	4.11	0.55	73.54	1,762,637	106,497	95.40	1.38	0.65	0.90
Achieva Credit Union	Dunedin	1,552,209	153,906	2.30	11.90	0.93	3.36	4.47	4.43	0.38	64.30	1,207,514	82,442	89.33	0.64	0.85	0.89
USF Federal Credit Union	Tampa	655,976	59,279	10.02	10.08	0.60	3.27	4.48	4.57	0.51	65.95	502,972	5,955	86.26	0.53	0.94	1.16
Florida Central Credit Union	Tampa	467,137	54,255	7.05	9.15	0.48	2.67	3.58	3.55	0.32	77.74	350,483	4,064	82.43	0.48	0.71	0.71
Railroad & Industrial Federal Credit Union	Tampa	337,182	36,830	4.82	12.00	1.09	2.51	4.88	3.66	0.56	62.78	139,314	-	47.47	0.72	0.60	0.80
Tampa Bay Federal Credit Union	Tampa	285,026	29,698	8.38	10.86	0.68	3.58	4.77	4.58	0.54	71.31	227,246	505	90.14	0.45	0.68	0.86
Pinellas Federal Credit Union	Largo	124,017	11,901	5.62	13.79	0.30	2.83	4.83	3.71	0.30	82.82	60,027	-	56.75	0.69	0.74	1.14
Florida West Coast Credit Union	Brandon	93,655	10,002	0.78	10.77	0.89	2.86	4.70	3.67	0.35	70.64	47,051	-	56.96	0.27	0.56	0.79
Powernet Credit Union	Tampa	90,583	3,916	7.51	8.53	0.47	2.40	4.42	3.70	0.48	71.86	39,313	1,841	47.82	0.19	0.03	0.69
Tampa Postal Federal Credit Union	Lutz	84,112	7,809	3.67	13.24	0.19	2.93	6.22	3.54	0.40	86.69	29,775	-	40.55	0.16	0.56	1.33
St Joseph's Hospital Federal Credit Union	Tampa	52,839	5,991	-2.16	12.69	0.64	3.24	6.81	4.54	0.55	83.04	22,645	-	49.85	0.35	0.67	1.54
ECU Credit Union	Largo	35,609	3,622	-4.37	14.68	0.30	3.06	4.42	4.34	0.47	73.83	20,058	-	66.18	1.92	0.61	1.10
City-County Employees Credit Union	Clearwater	23,694	2,566	9.87	12.63	0.62	4.00	5.60	4.91	0.32	75.24	16,495	-	80.42	0.15	0.69	0.80
Service 1st Credit Union	Tampa	20,827	1,911	6.04	11.44	0.68	3.33	5.16	4.23	0.43	80.10	13,095	-	72.54	0.00	0.31	0.76
Florida Customs Federal Credit Union	Tampa	9,783	1,100	2.99	17.78	0.53	3.40	7.68	4.21	0.33	76.88	3,249	-	40.84	1.32	0.93	1.51
<b>Total/Average</b>		<b>17,546,851</b>	<b>1,611,872</b>	<b>4.92%</b>	<b>11.54%</b>	<b>0.61%</b>	<b>3.06%</b>	<b>4.96%</b>	<b>4.09%</b>	<b>0.46%</b>	<b>72.64%</b>	<b>13,309,153</b>	<b>326,549</b>	<b>69.64%</b>	<b>0.60%</b>	<b>0.64%</b>	<b>0.99%</b>
<b>Tampa Bay - Total/Average</b>		<b>22,130,687</b>	<b>2,041,171</b>	<b>3.67%</b>	<b>12.19%</b>	<b>0.49%</b>	<b>3.14%</b>	<b>5.50%</b>	<b>4.20%</b>	<b>0.50%</b>	<b>70.95%</b>	<b>16,314,046</b>	<b>721,374</b>	<b>62.04%</b>	<b>0.78%</b>	<b>0.87%</b>	<b>1.46%</b>

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<b>South Central</b>																	
Everglades Federal Credit Union	Clewiston	37,627	4,364	9.98	12.86	0.37	3.39	6.30	4.72	0.42	77.98	21,308	-	65.44	1.44	0.75	0.68
Lee County Mosquito Control Credit Union	Lehigh Acres	391	110	6.33	41.18	0.52	1.04	6.06	1.73	0.00	100.00	26	-	11.26	0.00	0.00	7.69
<b>Total/Average</b>		<b>38,018</b>	<b>4,474</b>	<b>8.16%</b>	<b>27.02%</b>	<b>0.45%</b>	<b>2.22%</b>	<b>6.18%</b>	<b>3.22%</b>	<b>0.21%</b>	<b>88.99%</b>	<b>21,334</b>	<b>-</b>	<b>38.35%</b>	<b>0.72%</b>	<b>0.38%</b>	<b>4.19%</b>
<b>South Central - Total/Average</b>																	
		<b>38,018</b>	<b>4,474</b>	<b>8.16%</b>	<b>27.02%</b>	<b>0.45%</b>	<b>2.22%</b>	<b>6.18%</b>	<b>3.22%</b>	<b>0.21%</b>	<b>88.99%</b>	<b>21,334</b>	<b>-</b>	<b>38.35%</b>	<b>0.72%</b>	<b>0.38%</b>	<b>4.19%</b>
<b>Southeast</b>																	
<b>Key West, FL (Micro)</b>																	
Keys Federal Credit Union	Key West	146,165	13,922	1.33	7.91	-0.49	4.98	6.35	6.05	0.13	67.95	115,655	2,850	87.65	0.88	2.03	1.66
Monroe County Teachers Federal Credit Union	Key West	26,480	2,199	-7.84	9.50	-0.94	2.65	4.82	4.67	1.36	59.35	20,501	-	86.06	0.62	1.66	1.41
Southernmost Federal Credit Union	Key West	15,403	1,895	11.42	18.84	0.19	3.78	7.05	6.70	0.52	87.65	8,013	-	65.06	0.09	0.07	1.20
<b>Total/Average</b>		<b>188,048</b>	<b>18,016</b>	<b>1.64%</b>	<b>12.08%</b>	<b>-0.41%</b>	<b>3.80%</b>	<b>6.07%</b>	<b>5.81%</b>	<b>0.67%</b>	<b>71.65%</b>	<b>144,169</b>	<b>2,850</b>	<b>79.59%</b>	<b>0.53%</b>	<b>1.25%</b>	<b>1.42%</b>
<b>Miami - Fort Lauderdale - Pompano Beach, FL (Metro)</b>																	
South Florida Educational Federal Credit Union	Miami	1,131,840	83,767	9.63	18.50	0.77	2.34	6.94	3.47	0.38	70.11	238,805	-	25.95	0.27	0.56	0.56
IBM Southeast Employees Federal Credit Union	Delray Beach	1,105,832	82,001	4.95	11.50	0.91	3.54	4.78	4.64	0.48	64.48	873,195	18,412	90.12	0.51	0.47	0.85
Dade County Federal Credit Union	Sweetwater	765,506	96,027	8.97	11.69	1.29	4.22	6.24	5.33	0.30	67.39	463,155	52,625	69.46	0.35	0.73	1.23
Tropical Financial Credit Union	Miramar	724,270	61,642	8.22	10.43	0.41	2.99	3.98	3.88	0.25	83.68	521,315	23,864	80.72	0.25	0.26	0.43
Power Financial Credit Union	Pembroke Pines	674,569	31,861	9.06	11.28	0.43	2.82	3.96	3.58	0.39	76.11	484,520	49,140	89.11	0.25	0.24	0.40
We Florida Financial	Margate	513,770	49,811	-2.57	10.39	0.27	3.11	4.49	4.04	0.37	73.98	372,753	12,278	81.38	1.50	1.18	1.53
BrightStar Credit Union	Sunrise	484,677	57,391	9.81	10.78	0.56	3.45	4.83	4.24	0.23	79.07	322,501	12,981	75.07	0.25	0.93	1.11
Velocity Community Federal Credit Union	Palm Beach Gardens	346,945	21,600	4.65	12.06	0.72	3.15	4.94	3.58	0.12	79.50	168,360	-	55.41	0.27	0.29	0.44
University Credit Union	Miami	209,579	16,745	5.52	8.90	0.41	2.43	4.70	3.02	0.14	77.35	70,778	7,806	37.52	0.13	0.86	0.93
JetStream Federal Credit Union	Miami Lakes	199,149	19,990	2.08	12.75	0.40	4.94	6.64	6.53	0.39	64.74	143,221	20,088	83.51	1.17	1.70	1.58
Gold Coast Federal Credit Union	West Palm Beach	184,324	21,404	9.94	9.80	0.81	2.09	2.97	2.61	0.07	76.05	85,569	-	52.40	0.02	0.32	0.40
Guardians Credit Union	West Palm Beach	169,033	29,991	18.53	12.28	1.76	3.95	6.55	5.85	0.13	74.39	94,422	-	65.30	0.23	0.84	1.14
Miami Postal Service Credit Union	Miami	126,244	15,282	1.92	11.23	-0.17	3.15	6.53	4.32	0.42	79.97	52,429	-	47.27	0.58	2.14	2.29
First Choice Credit Union	West Palm Beach	112,343	10,533	5.69	9.53	0.77	2.38	4.40	2.97	0.38	76.94	46,167	-	46.55	0.88	-0.07	2.22
Miami Firefighters Federal Credit Union	Miami	105,361	4,277	14.35	9.15	1.04	2.95	4.29	3.50	0.26	67.16	64,391	-	68.19	0.15	0.04	0.71
PriorityONE Credit Union	Sunrise	93,261	9,796	0.24	9.99	1.07	4.05	5.63	4.77	0.26	77.30	65,741	-	79.39	0.33	0.47	0.60
Sun Credit Union	Hollywood	87,514	6,715	7.71	10.18	0.55	2.50	4.84	3.27	0.32	79.91	35,744	-	45.90	0.10	0.27	0.38
Connect Credit Union	Fort Lauderdale	77,684	5,901	3.61	11.19	0.56	3.23	4.94	3.88	0.33	75.87	45,559	-	66.81	0.27	0.99	1.83
Broward HealthCare Federal Credit Union	Fort Lauderdale	75,585	9,147	7.84	10.14	0.57	2.63	4.68	3.24	0.23	80.20	28,793	-	42.67	0.35	0.48	1.62
Memorial Employees Federal Credit Union	Hollywood	68,667	8,923	11.33	10.31	0.59	2.86	5.75	3.43	0.11	79.63	23,677	1,902	38.72	0.12	0.74	0.69
Baptist Health South Florida Federal Credit Union	Miami	67,412	12,063	16.48	12.34	0.83	5.14	7.47	6.08	0.14	74.71	43,304	-	74.45	0.51	1.02	1.06
United Police Federal Credit Union	Miami	45,793	4,698	-23.73	18.61	0.32	2.88	7.19	3.21	0.19	93.83	15,869	-	41.97	0.16	0.16	0.37
Miami Federal Credit Union	Miami	34,990	2,832	1.75	14.21	0.53	3.06	5.18	3.91	0.42	80.62	18,830	-	62.92	0.47	0.23	0.54
Coral Community Federal Credit Union	Fort Lauderdale	32,701	4,553	7.28	9.55	0.65	3.24	5.38	3.88	0.25	82.61	14,790	-	50.04	0.16	0.54	1.06
South Florida Federal Credit Union	Miami	28,667	4,039	-29.36	10.49	0.71	4.19	5.82	5.33	0.45	83.22	22,211	1,158	86.59	0.93	0.51	1.51
Compass Financial Federal Credit Union	Medley	24,068	2,649	3.76	14.65	-1.41	4.62	6.96	6.06	0.47	91.40	16,141	67	79.88	0.25	2.53	3.32
Pompano Beach City Employee Credit Union	Pompano Beach	21,166	1,938	7.65	22.21	1.15	5.54	7.02	6.53	0.44	78.28	15,751	-	97.43	0.04	0.08	0.22
South Atlantic Federal Credit Union	Boca Raton	15,623	2,642	18.09	9.22	0.36	3.85	7.43	4.25	0.09	81.97	5,881	-	41.69	0.63	1.08	2.82
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,748	1,585	5.40	32.12	0.14	3.55	7.71	3.78	0.20	95.34	3,895	-	49.14	0.00	0.16	0.80
Shaw-Ross Employees Credit Union	Miami	6,015	839	-23.24	13.38	0.42	0.75	15.42	2.19	0.99	20.37	411	-	7.91	2.19	0.96	3.65
Electricians' Local 349 Credit Union	Miami	4,437	748	8.31	17.42	-0.05	2.66	6.54	3.57	0.11	98.61	1,127	-	30.80	0.09	-0.17	0.71
Town of Palm Beach Federal Credit Union	West Palm Beach	2,765	371	-11.78	10.56	0.07	3.97	8.30	4.97	0.23	85.94	1,128	-	45.74	1.86	1.99	1.15
<b>Total/Average</b>		<b>7,551,538</b>	<b>681,761</b>	<b>3.82%</b>	<b>12.71%</b>	<b>0.55%</b>	<b>3.32%</b>	<b>6.02%</b>	<b>4.18%</b>	<b>0.30%</b>	<b>77.21%</b>	<b>4,360,433</b>	<b>200,321</b>	<b>59.69%</b>	<b>0.48%</b>	<b>0.70%</b>	<b>1.19%</b>
<b>Southeast - Total/Average</b>																	
		<b>7,739,586</b>	<b>699,777</b>	<b>2.73%</b>	<b>12.40%</b>	<b>0.07%</b>	<b>3.56%</b>	<b>6.04%</b>	<b>5.00%</b>	<b>0.48%</b>	<b>74.43%</b>	<b>4,504,602</b>	<b>203,171</b>	<b>69.64%</b>	<b>0.50%</b>	<b>0.98%</b>	<b>1.31%</b>