

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 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 (%)
State Summary																	
Northwest - Total/Average		8,557,291	708,587	11.12	12.32	0.57	3.43	5.79	4.53	0.34	77.74	4,691,202	260,185	63.02	1.09	0.83	1.11
North Central - Total/Average		3,448,282	262,358	18.89	11.83	0.63	3.58	5.65	4.62	0.43	77.36	2,777,591	224,966	72.84	1.13	0.47	0.88
Northeast - Total/Average		11,813,562	941,017	9.93	13.57	0.63	2.91	5.06	3.93	0.41	76.84	7,881,754	403,013	64.76	0.45	0.30	0.88
East Central - Total/Average		11,329,109	1,023,534	11.34	12.39	1.00	3.52	5.45	4.48	0.32	71.03	7,790,839	550,401	70.30	0.33	0.89	1.90
Tampa Bay - Total/Average		22,067,030	2,026,638	12.05	11.94	0.68	3.13	5.48	4.18	0.50	70.22	15,829,441	696,361	61.01	0.65	0.91	1.30
South Central - Total/Average		38,655	4,481	14.65	27.23	0.02	2.58	8.72	2.72	0.22	67.75	19,864	-	37.51	0.61	0.47	3.26
Southeast - Total/Average		7,767,186	695,427	14.04	12.21	0.33	3.55	6.04	4.97	0.49	74.76	4,386,148	192,617	67.87	0.49	0.92	1.18
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,912,939	117,911	9.52	11.35	0.95	2.04	4.17	2.72	0.37	59.28	723,754	-	43.04	0.41	0.45	0.64
Okaloosa County Teachers Federal Credit Union	Crestview	84,685	8,802	16.54	9.69	0.50	3.14	5.74	3.73	0.24	81.13	37,997	-	50.40	1.15	0.90	1.01
Walton County Teachers Federal Credit Union	Defuniak Springs	22,719	3,299	16.08	7.50	0.52	2.94	6.41	4.84	0.20	86.36	8,750	-	41.97	1.85	0.55	1.43
Total/Average		2,020,343	130,012	14.05%	9.51%	0.66%	2.71%	5.44%	3.76%	0.27%	75.59%	770,501	-	45.14%	1.14%	0.63%	1.03%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,304,438	115,275	5.88	10.70	0.90	2.56	4.20	3.34	0.43	63.43	674,957	-	59.35	0.34	0.57	0.77
Innovations Federal Credit Union	Panama City	196,124	19,513	12.31	8.69	0.45	4.08	5.47	5.16	0.33	80.58	150,487	14,452	85.44	0.51	0.40	1.08
Panhandle Educators Federal Credit Union	Panama City	185,651	13,156	10.32	13.14	1.34	3.12	5.06	4.44	0.30	67.99	99,448	13,650	62.59	0.35	0.59	1.26
Bay Credit Union	Panama City	84,761	9,719	7.58	9.63	0.12	3.42	5.19	4.34	0.32	81.06	52,273	-	68.27	0.34	0.79	1.05
Total/Average		1,770,974	157,663	9.02%	10.54%	0.70%	3.30%	4.98%	4.32%	0.35%	73.27%	977,165	28,102	68.91%	0.39%	0.59%	1.04%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,413,775	99,719	7.88	13.22	1.17	3.03	4.90	4.04	0.61	60.34	826,298	53,604	67.86	0.46	0.84	1.26
Gulf Winds Federal Credit Union	Pensacola	673,340	60,578	19.37	11.57	0.96	2.84	4.47	3.74	0.42	69.93	402,162	-	68.21	0.52	0.54	0.88
Members First Credit Union of Florida	Pensacola	191,221	16,908	10.80	13.55	0.67	2.95	5.30	4.32	0.26	76.93	89,614	-	53.97	0.80	0.53	0.73
Harvesters Federal Credit Union	Cantonment	160,804	18,294	27.20	8.45	0.49	3.23	3.97	3.92	0.25	81.94	137,334	16,015	95.63	0.26	0.30	0.29
Central Credit Union of Florida	Pensacola	155,906	15,821	7.24	11.41	0.18	3.56	5.49	4.92	0.30	88.62	98,689	-	72.08	0.81	0.49	0.59
Santa Rosa County Federal Credit Union	Milton	124,662	11,841	3.32	11.88	0.75	2.65	4.93	3.58	0.53	74.52	58,901	-	53.58	0.52	0.12	0.47
My Pensacola Federal Credit Union	Pensacola	67,580	4,961	7.76	17.94	0.97	2.71	5.96	3.46	0.34	65.67	23,790	-	43.23	0.74	0.31	0.90
GPCE Credit Union	Pensacola	45,250	3,472	54.49	8.54	0.09	2.77	4.95	3.99	0.11	93.39	19,889	-	47.54	0.05	0.12	0.29
Florida State Employees Federal Credit Union	Pensacola	25,728	3,052	-0.73	7.19	0.09	2.83	5.66	3.66	0.29	101.71	10,643	-	44.85	2.33	0.04	1.31
ECCO Credit Union	Milton	23,504	1,058	-2.45	17.50	0.71	2.49	5.65	3.86	1.20	51.46	12,013	1,188	62.20	0.00	0.00	1.27
Pensacola L&N Federal Credit Union	Pensacola	8,019	1,178	3.02	17.72	-1.85	4.16	7.11	6.07	0.62	87.25	4,982	-	76.72	1.67	2.61	0.66
Total/Average		2,889,789	236,882	12.54%	12.63%	0.38%	3.02%	5.31%	4.14%	0.45%	77.43%	1,684,315	70,807	62.35%	0.74%	0.54%	0.79%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	584,083	49,854	15.10	11.57	0.72	3.21	5.02	4.67	0.74	70.26	405,204	47,138	90.52	1.62	0.66	1.29
Envision Credit Union	Tallahassee	551,704	52,343	21.58	8.80	0.60	3.55	5.23	4.96	0.35	100.14	366,346	74,876	77.20	0.51	0.49	0.85
Florida State University Credit Union	Tallahassee	220,540	24,567	9.62	8.90	0.37	4.16	5.71	5.69	0.76	65.52	181,979	28,313	91.50	1.03	1.02	1.23
TMH Federal Credit Union	Tallahassee	68,593	8,121	21.91	9.96	0.12	3.65	5.97	4.98	0.37	67.41	39,951	4,635	65.77	0.27	1.75	0.73
Tallahassee-Leon Federal Credit Union	Tallahassee	55,112	6,024	-1.17	9.67	2.99	3.61	6.09	5.21	0.09	58.59	30,750	-	62.83	0.41	1.07	0.58
Florida Department of Transportation Credit Union	Tallahassee	50,838	3,332	5.36	17.15	0.06	2.87	5.46	3.62	0.08	91.28	18,588	420	43.74	0.59	0.37	0.54
FLAG Credit Union	Tallahassee	39,754	5,554	14.60	9.57	0.52	3.61	5.64	4.64	0.23	82.48	23,995	86	67.60	0.64	0.54	1.09
Florida Rural Electric Credit Union	Tallahassee	30,842	3,725	22.72	18.92	0.25	3.19	5.13	4.24	0.28	84.01	16,719	-	67.11	0.26	-0.12	0.39
Florida A&M University Federal Credit Union	Tallahassee	21,136	3,828	22.38	9.05	0.23	3.71	5.78	4.95	0.15	92.44	12,701	21	67.12	3.21	1.36	3.69
Tallahassee Federal Credit Union	Tallahassee	4,713	544	-6.35	15.51	-1.26	3.54	7.50	4.05	0.30	120.37	2,020	-	50.91	0.10	0.91	1.19
Total/Average		1,627,315	157,892	12.58%	11.91%	0.46%	3.51%	5.75%	4.70%	0.34%	83.25%	1,098,253	155,489	68.43%	0.86%	0.81%	1.16%
Other																	
Community South Credit Union	Chipley	119,169	10,511	16.77	13.63	1.11	5.30	7.31	6.74	0.57	63.73	87,335	5,293	84.74	1.33	2.31	3.03
Emerald Coast Federal Credit Union	Port Saint Joe	47,049	5,176	13.08	7.91	0.64	3.72	5.94	4.48	0.06	78.90	25,994	494	58.94	1.74	0.57	1.47
Calhoun-Liberty Employees Credit Union	Blountstown	42,743	5,243	27.13	11.85	1.28	4.06	5.95	5.11	0.27	74.55	27,557	-	74.44	0.35	0.45	0.71
Jackson County Teachers Credit Union	Marianna	27,972	3,385	17.45	25.25	0.64	5.13	9.33	6.75	0.46	74.34	14,375	-	66.79	1.31	1.44	1.52
Jefferson County Teachers Credit Union	Monticello	9,986	1,057	-0.80	13.49	0.60	3.48	6.80	4.13	0.47	76.85	4,582	-	53.70	1.40	0.96	0.79
Sunland Credit Union	Marianna	1,951	766	-29.09	29.78	-0.39	5.92	9.51	7.11	0.00	106.67	1,125	-	83.09	7.73	3.93	1.69
Total/Average		248,870	26,138	7.42%	16.99%	0.65%	4.60%	7.47%	5.72%	0.31%	79.17%	160,968	5,787	70.28%	2.31%	1.61%	1.54%
Northwest - Total/Average		8,557,291	708,587	11.12%	12.32%	0.57%	3.43%	5.79%	4.53%	0.34%	77.74%	4,691,202	260,185	63.02%	1.09%	0.83%	1.11%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,742,795	106,428	21.22	12.01	1.14	3.09	4.17	4.06	0.68	59.43	1,432,320	104,327	95.89	0.27	0.41	0.53
Florida Credit Union	Gainesville	1,039,446	94,931	26.34	9.89	1.48	4.14	5.54	5.69	0.82	59.01	866,701	69,553	95.87	0.29	0.85	0.86
SunState Federal Credit Union	Gainesville	436,657	34,171	20.84	10.82	0.90	3.85	5.04	4.91	0.46	72.79	328,739	47,402	85.39	0.34	0.59	0.86
Alliance Credit Union	Gainesville	50,528	5,877	12.81	7.01	0.80	4.37	6.05	4.98	0.09	81.06	33,232	143	71.60	2.05	0.90	1.34
My Healthcare Federal Credit Union	Gainesville	25,524	4,438	17.01	16.99	0.58	4.78	8.09	6.36	0.16	85.27	13,918	-	66.07	0.62	0.87	1.56
Total/Average		3,294,950	245,845	19.64%	11.34%	0.98%	4.05%	5.78%	5.20%	0.44%	71.51%	2,674,910	221,425	82.96%	0.71%	0.72%	1.03%
Other																	
Buckeye Community Federal Credit Union	Perry	97,212	10,241	34.31	10.51	0.37	3.46	4.70	4.61	0.35	84.79	75,332	3,541	89.48	0.51	0.37	0.30
Ocala Community Credit Union	Ocala	31,217	2,767	14.90	12.07	0.64	3.16	5.28	3.88	0.29	75.00	16,744	-	61.95	0.70	0.39	0.79
Suwannee River Federal Credit Union	Live Oak	19,373	2,681	17.81	10.91	0.06	3.19	5.82	4.11	0.05	97.55	8,233	-	47.90	1.48	0.10	0.85
Madison Education Associates Credit Union	Madison	5,530	824	5.50	15.75	0.07	2.62	6.32	3.56	0.96	75.51	2,372	-	51.52	3.50	0.00	0.97
Total/Average		153,332	16,513	18.13%	12.31%	0.29%	3.11%	5.53%	4.04%	0.41%	83.21%	102,681	3,541	62.71%	1.55%	0.22%	0.73%
North Central - Total/Average		3,448,282	262,358	18.89%	11.83%	0.63%	3.58%	5.65%	4.62%	0.43%	77.36%	2,777,591	224,966	72.84%	1.13%	0.47%	0.88%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	7,572,995	605,085	14.99	8.75	1.20	2.56	4.02	3.83	0.78	54.90	5,208,570	234,052	91.29	0.27	0.42	0.63
Community First Credit Union of Florida	Jacksonville	1,593,957	128,024	21.60	12.69	1.14	2.85	4.23	3.63	0.48	62.76	1,024,215	75,841	74.63	0.81	0.28	1.47
First Florida Credit Union	Jacksonville	890,455	53,090	9.17	14.91	0.81	2.68	4.05	3.58	0.56	62.07	530,849	15,985	81.99	0.41	0.52	0.52
121 Financial Credit Union	Jacksonville	564,801	49,120	9.77	8.84	0.32	3.53	4.69	4.64	0.43	74.98	443,797	72,146	93.02	0.96	0.81	1.02
JAX Federal Credit Union	Jacksonville	396,502	35,575	10.95	10.64	0.80	3.33	4.52	4.38	0.33	73.09	287,241	918	83.21	0.34	0.37	0.82
Alive Credit Union	Jacksonville	136,231	14,997	12.04	14.25	0.60	2.15	3.28	2.78	0.36	78.45	75,853	463	65.61	0.34	0.23	0.34
Coastline Federal Credit Union	Jacksonville	129,445	10,737	1.73	9.39	0.46	2.35	3.74	3.45	0.44	78.72	73,840	459	63.60	0.49	0.26	0.29
J. M. Associates Federal Credit Union	Jacksonville	126,234	8,019	2.49	13.83	1.08	2.77	5.55	3.61	0.41	69.01	49,411	-	45.57	0.51	0.77	1.12
First Coast Community Credit Union	Palatka	118,301	12,440	11.39	11.25	0.31	2.84	6.29	3.53	0.26	86.14	40,918	-	39.43	0.36	0.15	0.34
Country Federal Credit Union	Macclenny	80,443	6,345	20.57	8.65	1.31	4.05	6.41	5.63	0.93	65.19	55,937	2,369	77.09	0.22	0.49	0.79
City & Police Federal Credit Union	Jacksonville	74,921	6,135	0.05	9.13	0.71	3.28	5.20	3.87	0.15	81.99	38,316	513	56.34	0.79	0.33	0.63
Jacksonville Postal & Professional Credit Union	Jacksonville	43,431	3,231	1.15	19.41	0.16	2.36	5.15	3.86	0.45	83.38	16,443	-	47.01	0.65	0.36	1.39
Jacksonville Firemen's Credit Union	Jacksonville	36,596	2,669	8.20	8.70	0.32	2.82	6.31	4.52	0.13	88.60	13,976	267	41.95	0.48	-0.29	3.39
Metro North Federal Credit Union	Jacksonville	17,851	1,711	15.96	17.77	0.32	3.02	5.58	3.50	0.37	82.10	8,783	-	60.58	0.66	0.00	0.28
Farmers Federal Credit Union	Jacksonville	14,815	1,300	12.16	12.92	0.47	2.55	5.98	3.21	0.29	79.37	4,749	-	37.16	0.17	0.09	0.46
First Coast Federal Credit Union	Jacksonville	8,987	1,716	17.27	14.37	0.68	3.82	6.21	5.53	0.27	85.52	5,210	-	68.15	0.06	0.23	0.63
Container Mutual Credit Union	Fernandina Beach	7,597	823	-0.74	35.21	-0.05	2.58	4.89	3.19	0.33	100.00	3,646	-	74.23	0.19	0.00	0.91
Total/Average		11,813,562	941,017	9.93%	13.57%	0.63%	2.91%	5.06%	3.93%	0.41%	76.84%	7,881,754	403,013	64.76%	0.45%	0.30%	0.88%
Northeast - Total/Average																	
		11,813,562	941,017	9.93%	13.57%	0.63%	2.91%	5.06%	3.93%	0.41%	76.84%	7,881,754	403,013	64.76%	0.45%	0.30%	0.88%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	18,090	2,093	13.27	13.80	1.24	3.93	6.26	4.71	0.26	77.08	10,095	311	64.85	0.19	0.72	2.81
Total/Average		18,090	2,093	13.27%	13.80%	1.24%	3.93%	6.26%	4.71%	0.26%	77.08%	10,095	311	64.85%	0.19%	0.72%	2.81%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,243,502	184,230	13.67	10.56	1.62	3.05	4.01	3.59	0.25	70.16	1,563,251	184,806	78.72	0.28	0.13	0.74
Central Florida Educators Federal Credit Union	Lake Mary	1,852,403	156,277	10.01	10.74	1.09	3.16	4.66	3.72	0.25	68.66	1,056,939	34,200	63.61	0.20	0.88	1.19
McCoy Federal Credit Union	Orlando	589,958	64,988	14.87	8.82	0.59	3.10	4.58	3.91	0.17	70.89	338,149	41,542	63.36	0.42	1.46	1.58
Insight Credit Union	Winter Springs	575,275	55,322	8.85	8.79	-1.08	3.03	4.43	4.02	0.16	78.08	340,649	110,254	65.33	1.28	4.93	1.13
Orlando Federal Credit Union	Orlando	238,618	25,060	20.27	8.68	0.30	3.44	5.56	5.16	0.30	80.52	133,838	1,139	62.08	0.27	1.45	1.49
Central Florida Postal Credit Union	Orlando	64,976	14,381	-4.79	6.62	0.15	4.09	5.84	5.16	0.44	79.75	45,297	3,220	75.88	0.93	3.60	2.46
Florida Hospital Credit Union	Altamonte Springs	49,800	9,821	13.95	11.14	0.83	3.79	5.65	4.48	0.23	69.27	29,411	-	67.46	0.27	1.30	1.05
Gulf States Credit Union	Maitland	31,175	3,618	20.45	14.51	0.63	3.42	6.29	4.05	0.16	81.94	13,585	589	51.24	0.49	0.03	0.68
Local 606 Electrical Workers Federal Credit Union	Orlando	7,252	402	-18.72	17.50	0.00	2.15	5.15	2.80	0.52	64.29	2,091	-	35.02	0.10	0.00	2.39
F.R.S.A. Credit Union	Winter Park	4,901	878	-8.23	11.14	0.16	4.20	6.46	6.52	0.55	80.28	3,508	175	80.77	0.66	0.00	2.39
Total/Average		5,657,860	514,977	7.03%	10.85%	0.43%	3.34%	5.26%	4.34%	0.30%	74.38%	3,526,718	375,925	64.35%	0.49%	1.38%	1.51%

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Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,191,611	398,450	15.84	13.39	1.20	2.94	3.80	3.89	0.34	59.93	3,318,800	86,191	93.13	0.51	0.68	1.67
Launch Federal Credit Union	Merritt Island	781,534	64,107	12.64	12.13	0.85	3.14	5.60	4.13	0.23	72.91	387,787	-	56.62	0.26	0.63	0.91
Community Credit Union of Florida	Rockledge	680,014	43,907	12.66	12.03	1.95	3.75	5.12	5.15	0.66	52.02	547,439	87,974	95.37	0.15	0.44	1.60
Total/Average		5,653,159	506,464	13.71%	12.52%	1.33%	3.28%	4.84%	4.39%	0.41%	61.62%	4,254,026	174,165	81.71%	0.31%	0.58%	1.39%
East Central - Total/Average																	
		11,329,109	1,023,534	11.34%	12.39%	1.00%	3.52%	5.45%	4.48%	0.32%	71.03%	7,790,839	550,401	70.30%	0.33%	0.89%	1.90%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	46,019	4,309	16.47	15.28	-0.08	3.96	7.54	5.17	0.70	72.65	22,823	-	59.72	1.24	3.31	2.53
Sarasota Municipal Employees Credit Union	Sarasota	31,078	2,380	3.26	11.51	1.07	2.92	5.72	3.64	0.31	70.72	10,711	-	39.54	0.36	0.11	0.91
Total/Average		77,097	6,689	9.87%	13.40%	0.50%	3.44%	6.63%	4.40%	0.51%	71.69%	33,534	-	49.63%	0.80%	1.71%	1.72%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	3,184,432	293,454	16.88	10.25	1.08	2.77	4.03	4.07	0.60	61.44	2,333,009	358,286	86.94	0.41	0.49	1.12
Publix Employees Federal Credit Union	Lakeland	974,887	99,929	12.94	12.92	1.15	2.65	5.32	3.99	0.64	59.24	405,798	-	47.94	0.47	0.52	0.67
San Antonio Citizens Federal Credit Union	San Antonio	214,591	15,653	18.84	8.95	0.91	2.93	4.63	3.67	0.32	69.78	111,166	15,292	56.55	0.02	0.21	1.80
Magnify Credit Union	Mulberry	79,961	6,001	9.57	12.18	0.42	3.29	5.53	4.56	0.54	76.44	47,195	3,040	70.28	1.24	0.40	1.12
Total/Average		4,453,871	415,037	14.56%	11.08%	0.89%	2.91%	4.88%	4.07%	0.53%	66.73%	2,897,168	376,618	65.43%	0.54%	0.41%	1.18%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	9,115,016	763,709	17.05	8.64	1.16	2.48	3.98	3.45	0.78	48.55	6,561,830	47,289	82.59	0.37	0.52	1.04
Grow Financial Federal Credit Union	Tampa	2,499,456	196,546	11.94	9.64	0.46	3.07	4.29	4.26	0.66	67.06	2,010,584	71,539	91.60	0.48	0.85	0.81
GTE Federal Credit Union	Tampa	2,080,841	262,538	19.37	7.81	0.31	2.90	3.94	4.02	0.55	74.35	1,707,056	101,561	89.71	1.46	0.72	0.89
Achieva Credit Union	Dunedin	1,555,141	153,612	5.37	11.65	0.97	3.35	4.49	4.46	0.37	63.78	1,170,145	85,919	86.63	0.66	0.84	0.84
USF Federal Credit Union	Tampa	660,472	58,660	22.92	9.87	0.63	3.26	4.45	4.49	0.52	64.07	506,661	6,174	86.13	0.67	0.91	1.17
Florida Central Credit Union	Tampa	466,686	54,459	13.69	9.11	0.76	2.69	3.60	3.54	0.31	78.83	342,495	4,248	80.43	0.36	0.68	0.72
Railroad & Industrial Federal Credit Union	Tampa	341,932	36,451	15.40	11.56	1.08	2.46	4.87	3.61	0.56	63.76	130,777	365	43.84	0.83	0.55	0.83
Tampa Bay Federal Credit Union	Tampa	278,821	29,948	7.69	10.92	0.64	3.58	4.78	4.68	0.67	69.31	217,347	632	88.23	0.36	0.73	0.88
Pinellas Federal Credit Union	Largo	121,425	11,975	2.64	14.05	0.48	2.79	4.93	3.64	0.30	83.33	59,468	-	57.56	0.61	0.54	1.18
Florida West Coast Credit Union	Brandon	95,079	10,015	7.67	10.41	0.97	2.83	4.70	3.63	0.35	70.90	45,962	-	54.59	0.71	0.13	0.91
Powernet Credit Union	Tampa	90,635	3,943	15.26	8.43	0.55	2.55	4.41	3.84	0.47	70.93	40,664	1,943	49.31	0.17	0.00	0.67
Tampa Postal Federal Credit Union	Lutz	85,691	7,831	14.99	12.89	-0.05	2.80	5.96	3.42	0.40	92.51	30,199	-	40.37	0.37	0.58	1.41
St Joseph's Hospital Federal Credit Union	Tampa	53,920	5,965	3.77	12.31	0.77	3.22	6.74	4.55	0.54	84.55	22,319	-	47.92	0.22	1.36	1.38
ECU Credit Union	Largo	36,706	3,685	3.31	14.20	0.45	3.07	4.43	4.31	0.46	66.51	21,277	-	67.89	1.39	0.79	1.02
City-County Employees Credit Union	Clearwater	23,313	2,524	12.98	12.73	0.80	3.94	5.51	4.85	0.32	71.84	16,327	73	81.02	0.46	0.25	0.94
Service 1st Credit Union	Tampa	21,111	1,922	17.71	11.06	0.46	3.31	5.16	4.23	0.42	83.10	12,501	-	68.71	0.04	0.34	0.87
Florida Customs Federal Credit Union	Tampa	9,817	1,129	7.39	17.60	0.66	3.41	7.70	4.17	0.30	74.76	3,127	-	39.07	1.18	0.61	1.69
Total/Average		17,536,062	1,604,912	11.71%	11.35%	0.65%	3.04%	4.94%	4.07%	0.47%	72.24%	12,898,739	319,743	67.98%	0.61%	0.61%	1.01%
Tampa Bay - Total/Average																	
		22,067,030	2,026,638	12.05%	11.94%	0.68%	3.13%	5.48%	4.18%	0.50%	70.22%	15,829,441	696,361	61.01%	0.65%	0.91%	1.30%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 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 (%)
South Central																	
Everglades Federal Credit Union	Clewiston	38,274	4,371	27.19	12.47	0.04	3.05	6.33	4.30	0.44	85.49	19,830	-	59.63	1.22	0.94	0.64
Lee County Mosquito Control Credit Union	Lehigh Acres	381	110	2.11	41.99	0.00	2.11	11.11	1.14	0.00	50.00	34	-	15.38	0.00	0.00	5.88
Total/Average		38,655	4,481	14.65%	27.23%	0.02%	2.58%	8.72%	2.72%	0.22%	67.75%	19,864	-	37.51%	0.61%	0.47%	3.26%
South Central - Total/Average																	
		38,655	4,481	14.65%	27.23%	0.02%	2.58%	8.72%	2.72%	0.22%	67.75%	19,864	-	37.51%	0.61%	0.47%	3.26%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	151,171	13,854	16.46	8.00	0.45	4.90	6.27	5.98	0.11	66.63	112,413	2,843	82.36	0.46	2.15	1.02
Monroe County Teachers Federal Credit Union	Key West	27,879	2,185	4.63	9.48	-0.01	2.70	4.86	4.69	1.38	58.24	21,706	-	86.23	0.70	1.31	1.06
Southernmost Federal Credit Union	Key West	15,803	1,907	33.82	18.24	-0.11	3.77	7.05	6.68	0.53	92.61	8,091	-	63.68	0.06	0.00	1.21
Total/Average		194,853	17,946	18.30%	11.91%	0.11%	3.79%	6.06%	5.78%	0.67%	72.49%	142,210	2,843	77.42%	0.41%	1.15%	1.10%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,135,743	82,037	20.70	18.25	0.79	2.26	6.89	3.39	0.42	70.02	236,735	-	25.64	0.37	0.55	0.53
IBM Southeast Employees Federal Credit Union	Delray Beach	1,101,565	80,689	8.31	11.32	0.93	3.52	4.77	4.57	0.44	66.24	844,274	17,417	87.10	0.52	0.39	0.82
Dade County Federal Credit Union	Sweetwater	774,524	95,027	22.86	11.14	0.88	4.13	5.94	5.23	0.30	71.79	454,851	50,561	67.26	0.41	0.70	1.19
Tropical Financial Credit Union	Miramar	722,420	61,470	15.37	10.36	0.44	2.98	3.97	3.81	0.25	82.58	515,434	23,100	79.78	0.31	0.26	0.46
Power Financial Credit Union	Pembroke Pines	677,072	32,834	19.67	11.16	0.55	2.79	3.93	3.52	0.38	77.49	458,869	45,231	83.34	0.12	0.28	0.38
We Florida Financial	Margate	527,977	50,254	5.77	10.04	0.24	3.08	4.50	4.05	0.40	75.24	363,444	11,768	76.95	1.80	1.50	1.45
BrightStar Credit Union	Sunrise	485,823	56,730	20.62	10.60	0.53	3.44	4.82	4.18	0.22	77.20	312,346	11,168	72.28	0.28	1.10	1.22
Velocity Community Federal Credit Union	Palm Beach Gardens	348,524	21,505	11.16	11.87	0.88	3.11	4.97	3.55	0.12	77.68	161,712	-	52.85	0.20	0.27	0.46
University Credit Union	Miami	207,932	16,592	7.82	8.89	0.50	2.45	4.78	3.03	0.14	76.51	69,653	8,382	37.26	0.55	0.85	0.89
JetStream Federal Credit Union	Miami Lakes	200,891	20,301	7.70	12.72	1.13	5.00	6.65	6.52	0.42	61.66	146,789	19,693	84.78	1.35	1.27	1.29
Gold Coast Federal Credit Union	West Palm Beach	182,391	21,197	15.47	9.72	0.90	2.02	2.96	2.55	0.07	72.26	83,176	-	51.55	0.06	0.43	0.43
Guardians Credit Union	West Palm Beach	164,950	29,573	26.50	12.25	2.23	3.96	6.58	5.84	0.10	77.33	90,048	-	63.65	0.57	0.78	1.20
Miami Postal Service Credit Union	Miami	126,927	15,069	6.02	11.16	-0.37	3.05	6.56	4.25	0.43	78.63	51,260	-	46.00	0.61	2.74	2.35
First Choice Credit Union	West Palm Beach	111,890	10,562	9.71	9.34	0.63	2.39	4.50	2.99	0.36	78.36	45,231	-	45.78	0.75	-0.01	2.24
Miami Firefighters Federal Credit Union	Miami	103,248	4,247	20.10	9.05	0.93	2.91	4.20	3.41	0.24	68.94	61,560	-	66.08	0.01	0.08	0.74
PriorityONE Credit Union	Sunrise	93,720	9,807	2.46	9.65	0.95	3.99	5.63	4.72	0.26	77.60	62,965	-	75.25	0.35	0.53	0.73
Sun Credit Union	Hollywood	88,390	6,649	19.57	9.94	0.53	2.42	4.92	3.19	0.32	79.34	30,205	-	38.42	0.78	0.39	0.53
Connect Credit Union	Fort Lauderdale	77,879	5,871	8.24	11.04	0.65	3.25	4.98	3.85	0.33	71.28	45,307	-	66.46	0.42	1.13	2.00
Broward HealthCare Federal Credit Union	Fort Lauderdale	74,359	9,169	8.93	10.17	0.59	2.61	4.70	3.22	0.23	79.64	27,982	-	42.16	0.39	0.39	1.64
Memorial Employees Federal Credit Union	Hollywood	66,813	8,936	11.24	10.46	0.67	2.90	5.90	3.37	0.11	79.72	22,218	1,275	37.86	0.15	0.66	0.77
Baptist Health South Florida Federal Credit Union	Miami	65,120	12,008	18.24	12.39	0.14	5.16	7.43	6.06	0.14	78.71	42,355	-	75.65	0.42	1.86	1.09
United Police Federal Credit Union	Miami	48,623	4,672	-25.68	17.42	0.21	2.80	7.16	3.15	0.19	95.45	16,186	-	40.43	0.27	0.47	0.48
Miami Federal Credit Union	Miami	35,006	2,831	3.69	14.15	0.83	3.06	5.23	3.91	0.43	74.76	18,966	-	63.34	0.59	0.30	0.62
South Florida Federal Credit Union	Miami	32,474	4,039	-13.39	9.07	0.61	4.13	5.87	5.32	0.48	83.91	23,566	1,179	80.16	0.52	0.25	1.97
Coral Community Federal Credit Union	Fort Lauderdale	32,683	4,561	14.33	9.37	0.57	3.21	5.35	3.81	0.25	85.46	14,936	-	50.92	0.26	0.18	1.19
Compass Financial Federal Credit Union	Medley	23,824	2,660	3.39	15.17	-1.35	4.64	6.98	6.06	0.47	91.09	16,247	-	81.89	0.49	2.39	3.31
Pompano Beach City Employee Credit Union	Pompano Beach	20,886	1,915	9.81	22.33	1.34	5.87	7.02	6.85	0.41	76.19	15,354	-	96.35	0.05	0.00	0.20
South Atlantic Federal Credit Union	Boca Raton	14,743	2,672	11.61	9.62	0.14	3.88	7.52	4.26	0.09	85.55	5,680	-	42.82	1.02	-0.07	3.22
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,705	1,620	9.30	32.28	0.28	3.66	7.95	3.89	0.21	90.32	3,819	-	48.52	0.00	0.41	0.89
Shaw-Ross Employees Credit Union	Miami	6,971	853	9.70	11.43	0.35	0.70	15.27	2.17	0.99	18.52	411	-	6.67	1.70	0.00	4.14
Electricians' Local 349 Credit Union	Miami	4,375	758	10.80	17.67	0.00	2.69	6.74	3.59	0.11	97.22	1,145	-	31.85	0.79	0.00	0.61
Town of Palm Beach Federal Credit Union	West Palm Beach	2,885	373	-7.22	10.12	0.14	3.85	8.07	4.90	0.31	87.88	1,214	-	46.95	2.14	1.94	1.24
Total/Average		7,572,333	677,481	9.78%	12.50%	0.56%	3.31%	6.02%	4.16%	0.30%	77.02%	4,243,938	189,774	58.31%	0.57%	0.69%	1.26%
Southeast - Total/Average																	
		7,767,186	695,427	14.04%	12.21%	0.33%	3.55%	6.04%	4.97%	0.49%	74.76%	4,386,148	192,617	67.87%	0.49%	0.92%	1.18%