

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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		9,231,393	725,989	11.15	11.56	0.58	3.49	5.82	4.70	0.40	76.18	5,033,160	315,490	60.80	0.93	1.44	1.53
North Central - Total/Average		3,633,302	279,919	5.95	12.19	0.63	3.62	5.69	4.74	0.54	74.01	3,058,835	265,371	76.68	1.03	0.52	0.89
Northeast - Total/Average		12,551,349	984,601	1.04	14.32	0.62	3.06	5.14	4.07	0.46	75.21	8,609,919	470,597	69.07	0.67	0.36	0.81
East Central - Total/Average		11,361,956	1,057,595	0.95	13.21	0.82	3.62	5.42	4.54	0.37	70.48	8,350,956	571,409	76.60	1.73	0.76	1.80
Tampa Bay - Total/Average		22,562,753	2,085,428	-0.76	12.75	0.40	3.20	5.56	4.29	0.53	71.90	17,280,624	789,769	64.68	0.88	0.93	1.58
South Central - Total/Average		35,785	4,520	-16.55	19.47	-12.63	-10.64	7.14	3.44	22.15	76.64	21,807	-	39.00	0.65	0.43	8.76
Southeast - Total/Average		7,645,052	704,757	-1.04	12.78	0.21	3.63	6.07	5.01	0.51	72.94	4,689,478	217,059	71.42	0.54	0.96	1.38
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,941,200	119,427	3.89	11.92	0.97	2.13	4.27	2.90	0.45	57.42	768,678	-	45.23	0.43	0.33	0.65
Okaloosa County Teachers Federal Credit Union	Crestview	84,357	8,944	3.73	10.06	0.46	3.29	5.79	3.99	0.34	77.04	42,529	-	56.76	1.08	0.85	1.04
Walton County Teachers Federal Credit Union	Defuniak Springs	20,995	3,306	-3.87	8.53	0.53	3.12	6.27	4.88	0.19	86.13	8,893	-	46.89	2.72	0.46	1.25
Total/Average		2,046,552	131,677	1.25%	10.17%	0.65%	2.85%	5.44%	3.92%	0.33%	73.53%	820,100	-	49.63%	1.41%	0.55%	0.98%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,619,574	116,419	25.98	8.80	0.43	2.45	4.37	3.70	0.77	64.54	682,715	-	46.99	0.64	0.47	1.12
Innovations Federal Credit Union	Panama City	263,545	20,162	38.51	7.14	0.97	4.02	5.41	5.25	0.35	78.81	158,719	19,018	66.54	0.28	0.45	0.85
Panhandle Educators Federal Credit Union	Panama City	247,813	13,503	36.93	10.64	1.34	3.19	5.19	4.72	0.30	64.18	104,327	15,231	47.89	0.32	0.23	1.29
Bay Credit Union	Panama City	111,467	9,246	34.00	7.61	0.39	3.42	5.14	4.43	0.30	77.26	52,383	7,809	50.83	0.24	0.87	1.03
Total/Average		2,242,399	159,330	33.86%	8.55%	0.78%	3.27%	5.03%	4.52%	0.43%	71.20%	998,144	42,058	53.06%	0.37%	0.51%	1.07%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,469,058	103,549	5.96	13.53	1.11	3.07	4.96	4.20	0.68	59.69	910,955	59,646	74.60	0.70	0.80	1.22
Gulf Winds Federal Credit Union	Pensacola	659,792	61,706	2.73	12.22	0.64	2.84	4.59	3.90	0.61	73.21	434,776	-	75.57	0.59	0.49	0.73
Members First Credit Union of Florida	Pensacola	193,235	17,062	3.78	14.09	0.85	3.20	5.40	4.58	0.28	75.74	99,532	-	59.61	0.77	0.39	0.66
Harvesters Federal Credit Union	Cantonment	174,043	18,851	15.59	8.39	0.73	3.39	4.19	4.14	0.33	78.37	155,369	17,877	101.20	0.99	0.28	0.31
Central Credit Union of Florida	Pensacola	172,732	17,251	12.80	11.07	0.12	3.80	5.90	5.45	0.39	85.29	104,377	-	68.71	0.96	0.62	0.72
Santa Rosa County Federal Credit Union	Milton	127,912	12,078	3.46	12.38	1.00	2.79	5.10	3.85	0.57	69.48	59,714	-	53.54	0.70	0.20	0.46
My Pensacola Federal Credit Union	Pensacola	69,425	4,937	4.72	18.01	0.78	2.85	6.08	3.68	0.39	70.37	24,897	-	43.43	0.63	0.45	0.86
GPCE Credit Union	Pensacola	46,127	3,411	15.82	8.88	0.55	2.98	5.03	4.34	0.12	82.93	19,595	-	46.10	0.11	0.09	0.32
Florida State Employees Federal Credit Union	Pensacola	24,653	3,046	-4.35	7.59	0.10	3.19	5.93	3.98	0.28	88.42	12,443	-	55.03	2.28	0.95	0.95
ECCO Credit Union	Milton	22,971	1,071	-2.87	18.70	0.96	2.62	5.53	3.97	1.22	46.91	12,258	1,219	65.87	0.00	0.00	1.31
Pensacola L&N Federal Credit Union	Pensacola	7,574	1,143	-6.45	18.54	-0.83	4.18	7.21	6.17	0.66	81.88	4,924	-	80.39	1.81	1.13	1.24
Total/Average		2,967,522	244,105	4.65%	13.04%	0.55%	3.17%	5.45%	4.39%	0.50%	73.84%	1,838,840	78,742	65.82%	0.87%	0.49%	0.80%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	606,327	52,754	7.73	11.61	0.66	3.38	5.22	4.87	0.82	67.86	438,760	46,531	88.61	0.89	0.84	1.16
Envision Credit Union	Tallahassee	587,009	53,781	12.14	8.98	0.89	3.65	5.21	5.06	0.39	85.87	419,549	97,774	80.58	0.58	0.60	0.90
Florida State University Credit Union	Tallahassee	222,894	25,716	3.50	9.49	0.79	4.24	5.77	5.77	0.79	63.29	189,728	34,376	95.07	1.09	1.13	1.12
TMH Federal Credit Union	Tallahassee	67,954	8,363	4.49	10.47	0.45	3.66	5.73	4.92	0.39	72.83	43,150	5,457	71.91	0.61	1.04	0.89
Tallahassee-Leon Federal Credit Union	Tallahassee	55,650	6,250	0.68	10.00	0.94	3.84	6.26	5.37	0.09	77.43	31,880	-	64.73	0.64	0.68	0.81
Florida Department of Transportation Credit Union	Tallahassee	48,362	3,320	-3.60	18.13	0.11	3.07	5.45	3.78	0.08	91.39	20,851	1,183	52.14	0.57	0.31	0.50
FLAG Credit Union	Tallahassee	39,594	5,727	3.23	9.93	0.45	3.80	5.73	4.94	0.28	80.62	26,029	81	73.34	1.54	0.66	1.01
Florida Rural Electric Credit Union	Tallahassee	29,036	3,702	-0.51	20.15	0.12	3.44	5.12	4.46	0.30	87.11	18,235	-	78.93	0.33	0.21	0.30
Florida A&M University Federal Credit Union	Tallahassee	19,348	3,426	-3.34	5.36	-0.19	4.13	5.83	5.20	0.15	93.06	15,728	740	88.82	3.31	1.69	2.40
Tallahassee Community Federal Credit Union	Tallahassee	4,831	548	1.17	14.99	-0.59	3.97	7.74	4.55	0.33	106.15	2,465	-	60.21	3.41	0.52	0.81
Total/Average		1,681,005	163,587	2.55%	11.91%	0.36%	3.72%	5.81%	4.89%	0.36%	82.56%	1,206,375	186,142	75.43%	1.30%	0.77%	0.99%
Other																	
Community South Credit Union	Chipley	128,995	10,606	12.78	13.80	1.59	5.04	7.07	6.52	0.58	59.07	92,248	8,069	83.19	0.89	1.80	2.49
Calhoun-Liberty Employees Credit Union	Blountstown	59,967	5,495	49.81	8.81	0.77	3.95	6.15	5.23	0.45	75.20	30,543	-	56.22	0.25	0.57	0.66
Emerald Coast Federal Credit Union	Port Saint Joe	57,516	5,329	26.25	6.93	0.70	3.82	6.07	4.78	0.60	82.18	26,307	479	48.24	1.78	0.46	1.23
Jackson County Teachers Credit Union	Marianna	35,443	4,098	32.24	21.06	0.44	4.99	9.40	6.86	0.50	71.50	14,710	-	51.05	0.96	2.07	2.37
Jefferson County Teachers Credit Union	Monticello	10,351	1,058	3.45	13.53	0.68	3.76	6.94	4.51	0.58	74.89	5,047	-	56.82	0.28	0.11	0.81
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
Total/Average		293,915	27,290	13.45%	14.13%	0.54%	4.47%	7.39%	5.77%	0.36%	79.76%	169,701	8,548	60.08%	0.69%	4.89%	3.82%
Northwest - Total/Average		9,231,393	725,989	11.15%	11.56%	0.58%	3.49%	5.82%	4.70%	0.40%	76.18%	5,033,160	315,490	60.80%	0.93%	1.44%	1.53%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,849,798	113,859	11.77	12.20	1.20	3.13	4.31	4.25	0.82	56.49	1,563,444	122,770	99.16	0.51	0.37	0.48
Florida Credit Union	Gainesville	1,110,685	102,978	13.89	10.33	1.47	4.13	5.65	5.84	0.97	55.08	972,858	88,967	100.88	0.56	0.79	0.90
SunState Federal Credit Union	Gainesville	445,257	35,755	7.28	11.49	1.11	3.91	5.08	4.98	0.54	67.95	365,888	50,907	93.47	0.26	0.54	0.77
Alliance Credit Union	Gainesville	48,631	5,872	-0.67	7.73	0.63	4.40	5.95	5.02	0.09	82.14	34,457	-	77.55	2.30	1.05	1.05
My Healthcare Federal Credit Union	Gainesville	24,059	4,421	-1.73	18.54	0.63	4.75	7.88	6.27	0.18	83.37	13,856	-	71.90	1.83	0.92	1.56
Total/Average		3,478,430	262,885	6.11%	12.06%	1.01%	4.06%	5.77%	5.27%	0.52%	69.01%	2,950,503	262,644	88.59%	1.09%	0.73%	0.95%
Other																	
Buckeye Community Federal Credit Union	Perry	97,168	10,619	8.53	10.63	0.30	3.50	4.78	4.72	0.48	83.23	78,868	2,727	93.07	0.75	0.26	0.32
Ocala Community Credit Union	Ocala	32,696	2,936	8.64	11.63	0.27	3.25	5.43	4.07	0.36	77.42	17,906	-	62.84	0.89	0.56	0.99
Suwannee River Federal Credit Union	Live Oak	19,508	2,646	5.18	11.14	0.32	3.33	5.67	4.06	0.06	88.76	9,297	-	53.84	1.09	0.18	0.89
Madison Education Associates Credit Union	Madison	5,500	833	0.82	15.91	0.09	2.65	6.55	3.94	1.37	66.67	2,261	-	49.36	1.15	0.21	1.11
Total/Average		154,872	17,034	5.79%	12.33%	0.25%	3.18%	5.61%	4.20%	0.57%	79.02%	108,332	2,727	64.78%	0.97%	0.30%	0.83%
North Central - Total/Average		3,633,302	279,919	5.95%	12.19%	0.63%	3.62%	5.69%	4.74%	0.54%	74.01%	3,058,835	265,371	76.68%	1.03%	0.52%	0.89%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	8,284,204	643,809	13.49	8.70	1.03	2.59	4.16	3.91	0.96	56.69	5,676,006	286,830	94.36	0.41	0.33	0.59
Community First Credit Union of Florida	Jacksonville	1,638,566	134,886	8.35	13.31	1.26	2.91	4.36	3.75	0.60	58.04	1,159,462	87,155	82.81	0.46	0.37	1.30
First Florida Credit Union	Jacksonville	930,360	53,779	6.88	14.76	0.71	2.75	4.13	3.71	0.66	64.01	634,804	18,400	95.57	0.57	0.42	0.47
121 Financial Credit Union	Jacksonville	547,480	46,295	-0.70	9.56	0.51	3.64	4.88	4.87	0.52	75.78	440,338	72,544	95.34	0.97	0.65	0.87
JAX Federal Credit Union	Jacksonville	386,806	36,344	0.23	11.36	0.65	3.44	4.64	4.54	0.42	73.45	303,630	1,636	91.61	0.51	0.49	0.80
Alive Credit Union	Jacksonville	130,627	15,069	-1.23	15.23	0.52	2.23	3.38	2.95	0.44	79.24	82,548	443	75.07	0.54	0.24	0.26
J. M. Associates Federal Credit Union	Jacksonville	125,969	8,055	0.41	14.54	0.97	3.04	5.63	3.86	0.43	66.20	53,339	-	49.86	1.19	0.88	1.20
Coastline Federal Credit Union	Jacksonville	117,971	10,469	-8.47	10.55	0.35	2.47	3.79	3.57	0.43	82.03	70,972	308	67.65	0.40	0.27	0.26
First Coast Community Credit Union	Palatka	108,190	11,957	-5.94	11.98	-0.11	3.11	6.73	3.79	0.27	78.32	39,659	-	42.06	0.58	0.24	0.24
Country Federal Credit Union	Macclenny	81,602	6,586	6.66	9.77	1.56	4.12	6.55	5.67	0.98	62.24	58,300	2,470	79.93	1.27	0.22	0.68
City & Police Federal Credit Union	Jacksonville	75,342	6,160	0.57	9.86	0.96	3.33	5.07	3.92	0.17	83.88	36,919	568	54.20	1.13	0.53	0.72
Jacksonville Postal & Professional Credit Union	Jacksonville	40,439	3,118	-6.62	21.19	0.37	2.55	5.14	4.13	0.49	77.56	17,115	-	53.64	0.24	0.24	1.22
Jacksonville Firemen's Credit Union	Jacksonville	35,413	2,599	-1.25	9.47	0.55	2.99	6.23	4.46	0.16	82.89	14,686	243	45.90	0.63	0.33	2.85
Metro North Federal Credit Union	Jacksonville	16,895	1,596	-1.58	18.46	-0.07	3.28	5.70	3.82	0.38	83.28	8,157	-	60.09	0.10	0.53	0.60
Farmers Federal Credit Union	Jacksonville	14,994	1,309	4.28	12.94	0.29	2.66	5.84	3.26	0.30	84.95	4,876	-	37.81	1.64	0.00	0.37
First Coast Federal Credit Union	Jacksonville	9,218	1,732	7.00	14.38	0.54	3.89	6.22	5.58	0.31	87.27	5,646	-	72.05	0.39	0.17	0.51
Container Mutual Credit Union	Fernandina Beach	7,273	838	-4.44	37.32	0.51	2.99	4.90	3.33	0.29	82.72	3,462	-	76.17	0.32	0.17	0.78
Total/Average		12,551,349	984,601	1.04%	14.32%	0.62%	3.06%	5.14%	4.07%	0.46%	75.21%	8,609,919	470,597	69.07%	0.67%	0.36%	0.81%
Northeast - Total/Average																	
		12,551,349	984,601	1.04%	14.32%	0.62%	3.06%	5.14%	4.07%	0.46%	75.21%	8,609,919	470,597	69.07%	0.67%	0.36%	0.81%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	16,930	2,048	-3.31	15.32	0.87	4.00	6.01	4.61	0.29	75.62	10,586	311	73.56	4.08	0.56	2.66
Total/Average		16,930	2,048	-3.31%	15.32%	0.87%	4.00%	6.01%	4.61%	0.29%	75.62%	10,586	311	73.56%	4.08%	0.56%	2.66%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,319,989	190,040	6.94	11.15	1.35	3.11	4.07	3.70	0.31	69.79	1,726,470	197,463	87.72	0.59	0.16	0.67
Central Florida Educators Federal Credit Union	Lake Mary	1,868,903	160,687	3.42	11.28	0.92	3.20	4.66	3.81	0.29	71.32	1,142,425	39,749	70.00	0.27	0.75	0.94
McCoy Federal Credit Union	Orlando	579,230	65,456	2.44	9.42	0.78	3.22	4.64	4.00	0.17	71.60	346,298	42,433	66.64	0.50	1.17	1.56
Insight Credit Union	Winter Springs	551,217	53,930	-2.06	9.48	0.02	3.20	4.43	4.06	0.16	80.70	341,232	115,925	68.72	1.06	1.88	0.99
Orlando Federal Credit Union	Orlando	230,506	24,718	1.99	9.30	0.54	3.64	5.51	5.25	0.29	78.78	145,926	5,802	70.79	0.19	1.06	1.27
Central Florida Postal Credit Union	Orlando	61,819	14,221	-6.00	6.85	-0.07	4.10	5.83	5.07	0.43	81.75	42,112	4,744	74.30	0.95	2.27	1.96
Florida Hospital Credit Union	Altamonte Springs	53,299	9,495	10.76	11.08	0.90	3.75	5.60	4.61	0.42	69.31	35,192	-	79.71	0.20	0.85	0.99
Gulf States Credit Union	Maitland	29,936	3,524	0.93	15.62	0.66	3.49	6.14	4.12	0.16	82.09	14,119	643	56.29	1.04	0.17	0.67
Local 606 Electrical Workers Federal Credit Union	Orlando	7,905	407	3.90	16.22	0.17	2.05	5.09	2.85	0.73	68.08	2,089	-	31.59	0.53	-0.10	2.20
F.R.S.A. Credit Union	Winter Park	4,561	844	-8.85	10.24	-1.59	4.28	6.23	6.22	0.56	80.57	3,462	320	84.75	1.70	2.29	2.92
Total/Average		5,707,365	523,322	1.35%	11.06%	0.37%	3.40%	5.22%	4.37%	0.35%	75.40%	3,799,325	407,079	69.05%	0.70%	1.05%	1.42%

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Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,142,520	421,035	2.74	14.49	1.23	3.30	4.19	4.33	0.39	54.85	3,520,020	76,016	100.37	0.70	0.78	1.80
Launch Federal Credit Union	Merritt Island	768,658	65,537	1.46	12.65	0.52	3.34	5.67	4.35	0.24	77.13	436,609	-	65.21	0.31	0.66	0.89
Community Credit Union of Florida	Rockledge	726,483	45,653	10.21	12.61	1.89	3.77	5.19	5.29	0.80	49.28	584,416	88,003	95.96	0.24	0.55	1.25
Total/Average		5,637,661	532,225	4.80%	13.25%	1.21%	3.47%	5.02%	4.65%	0.48%	60.42%	4,541,045	164,019	87.18%	0.42%	0.66%	1.31%
East Central - Total/Average																	
		11,361,956	1,057,595	0.95%	13.21%	0.82%	3.62%	5.42%	4.54%	0.37%	70.48%	8,350,956	571,409	76.60%	1.73%	0.76%	1.80%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	39,093	4,078	-15.40	16.95	-1.27	4.03	7.57	5.34	0.67	75.40	20,456	-	63.98	1.73	3.21	4.26
Sarasota Municipal Employees Credit Union	Sarasota	29,446	2,393	-4.48	12.43	0.54	2.89	5.88	3.62	0.31	79.56	10,551	-	41.21	0.86	0.26	1.04
Total/Average		68,539	6,471	-9.94%	14.69%	-0.37%	3.46%	6.73%	4.48%	0.49%	77.48%	31,007	-	52.60%	1.30%	1.74%	2.65%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	3,286,122	311,824	7.55	10.91	1.26	2.92	4.21	4.21	0.67	59.62	2,537,628	397,677	91.00	0.38	0.47	1.18
Publix Employees Federal Credit Union	Lakeland	969,198	99,724	2.63	13.83	1.11	2.75	5.33	4.05	0.68	63.37	416,848	-	49.99	0.66	0.43	0.45
San Antonio Citizens Federal Credit Union	San Antonio	218,773	16,317	6.75	9.51	0.96	3.08	4.77	3.87	0.35	69.24	117,713	15,229	59.27	0.20	0.21	1.70
Magnify Credit Union	Mulberry	78,762	5,879	0.86	12.63	0.38	3.36	5.59	4.70	0.66	72.07	49,186	2,557	76.80	1.71	0.78	1.07
Total/Average		4,552,855	433,744	4.45%	11.72%	0.93%	3.03%	4.98%	4.21%	0.59%	66.08%	3,121,375	415,463	69.27%	0.74%	0.47%	1.10%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	9,292,180	811,218	6.29	9.28	1.11	2.61	4.10	3.65	0.81	51.08	7,330,639	61,255	92.41	0.56	0.57	1.03
Grow Financial Federal Credit Union	Tampa	2,534,526	202,842	4.43	9.91	0.52	3.22	4.45	4.49	0.70	64.81	2,116,284	71,342	96.63	0.54	0.84	0.86
GTE Federal Credit Union	Tampa	2,086,902	236,479	5.15	8.32	0.61	3.11	4.19	4.25	0.63	72.14	1,835,745	113,511	102.16	1.10	0.77	0.74
Achieva Credit Union	Dunedin	1,717,085	161,593	11.90	11.99	0.92	3.27	4.45	4.42	0.48	63.76	1,306,686	116,555	86.74	0.75	0.73	0.90
USF Federal Credit Union	Tampa	659,006	60,753	7.33	10.21	0.64	3.30	4.49	4.60	0.52	66.50	529,658	5,830	90.66	0.52	0.89	1.11
Florida Central Credit Union	Tampa	498,163	55,407	10.40	8.58	0.24	2.53	3.56	3.59	0.48	76.88	356,279	3,774	77.59	0.67	0.72	0.70
Railroad & Industrial Federal Credit Union	Tampa	336,390	37,326	2.89	12.32	1.12	2.59	4.94	3.72	0.57	62.49	150,470	-	51.81	0.79	0.49	0.79
Tampa Bay Federal Credit Union	Tampa	292,582	30,416	6.95	11.08	0.85	3.63	4.76	4.62	0.53	71.21	242,391	485	97.28	0.52	0.58	0.75
Pinellas Federal Credit Union	Largo	123,200	12,058	2.13	13.95	0.23	2.90	4.64	3.84	0.31	81.61	68,351	-	65.00	0.63	0.76	1.06
Florida West Coast Credit Union	Brandon	92,202	9,990	-1.17	11.48	0.98	2.98	4.82	3.80	0.35	69.71	48,299	-	59.79	0.10	0.36	0.90
Powernet Credit Union	Tampa	86,058	3,823	-1.43	9.23	0.48	2.38	4.48	3.76	0.52	70.97	38,443	1,554	49.45	0.07	0.03	0.74
Tampa Postal Federal Credit Union	Lutz	82,634	7,874	0.05	13.64	0.25	2.97	6.22	3.58	0.43	83.29	29,777	-	41.41	0.42	0.67	1.20
St Joseph's Hospital Federal Credit Union	Tampa	52,274	6,080	-2.85	12.95	0.60	3.32	6.84	4.63	0.57	84.42	23,268	-	51.84	0.40	0.59	1.46
ECU Credit Union	Largo	33,927	3,528	-6.81	15.27	0.02	3.08	4.48	4.33	0.47	79.21	18,129	-	63.23	2.76	0.82	1.22
City-County Employees Credit Union	Clearwater	23,708	2,833	5.00	13.13	0.82	4.17	5.75	5.03	0.32	73.44	16,797	-	81.82	0.25	0.43	0.92
Service 1st Credit Union	Tampa	20,733	1,892	2.56	12.04	0.89	3.48	5.22	4.38	0.45	77.45	13,588	-	75.97	0.04	0.17	0.72
Florida Customs Federal Credit Union	Tampa	9,789	1,101	1.56	17.91	0.42	3.42	7.52	4.25	0.39	77.44	3,438	-	43.33	0.29	0.70	1.48
Total/Average		17,941,359	1,645,213	3.20%	11.84%	0.63%	3.12%	4.99%	4.17%	0.50%	72.14%	14,128,242	374,306	72.18%	0.61%	0.60%	0.98%
Tampa Bay - Total/Average																	
		22,562,753	2,085,428	-0.76%	12.75%	0.40%	3.20%	5.56%	4.29%	0.53%	71.90%	17,280,624	789,769	64.68%	0.88%	0.93%	1.58%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 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	35,527	4,419	-1.16	13.74	0.49	3.66	6.27	4.94	0.41	73.28	21,795	-	71.77	1.29	0.85	0.84
Lee County Mosquito Control Credit Union	Lehigh Acres	258	101	-31.93	25.19	-25.75	-24.93	8.00	1.93	43.89	80.00	12	-	6.22	0.00	0.00	16.67
Total/Average		35,785	4,520	-16.55%	19.47%	-12.63%	-10.64%	7.14%	3.44%	22.15%	76.64%	21,807	-	39.00%	0.65%	0.43%	8.76%
South Central - Total/Average		35,785	4,520	-16.55%	19.47%	-12.63%	-10.64%	7.14%	3.44%	22.15%	76.64%	21,807	-	39.00%	0.65%	0.43%	8.76%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	142,102	13,953	-2.13	8.32	-0.07	5.08	6.46	6.12	0.22	64.83	114,072	2,424	89.15	0.40	1.90	2.15
Monroe County Teachers Federal Credit Union	Key West	24,600	2,210	-10.74	10.05	-0.65	2.64	4.82	4.67	1.35	60.20	18,689	-	84.85	0.93	1.38	1.62
Southernmost Federal Credit Union	Key West	15,416	1,879	5.80	19.08	0.36	3.83	7.01	6.33	0.53	85.43	7,917	-	64.31	0.30	0.16	1.06
Total/Average		182,118	18,042	-2.36%	12.48%	-0.12%	3.85%	6.10%	5.71%	0.70%	70.15%	140,678	2,424	79.44%	0.54%	1.15%	1.61%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
IBM Southeast Employees Federal Credit Union	Delray Beach	1,132,677	84,710	4.96	11.73	0.97	3.59	4.86	4.77	0.57	61.52	898,918	23,746	91.49	0.88	0.66	0.89
South Florida Educational Federal Credit Union	Miami	1,117,104	84,210	3.45	19.36	1.00	2.56	7.04	3.58	0.27	67.61	253,342	-	28.29	0.33	0.57	0.55
Dade County Federal Credit Union	Sweetwater	754,099	97,142	2.93	12.40	1.16	4.22	6.23	5.34	0.34	70.39	484,789	53,481	73.52	0.50	0.85	1.19
Tropical Financial Credit Union	Miramar	692,247	62,483	-0.49	10.13	0.45	3.07	3.99	3.92	0.27	82.60	568,604	27,894	92.37	0.30	0.23	0.41
Power Financial Credit Union	Pembroke Pines	654,654	31,877	1.44	11.71	0.60	2.92	4.04	3.70	0.40	74.08	480,136	40,849	92.94	0.28	0.21	0.35
We Florida Financial	Margate	507,670	48,004	-2.46	9.73	-0.64	3.24	4.57	4.10	0.39	75.11	383,478	10,118	86.56	0.92	1.57	2.14
BrightStar Credit Union	Sunrise	481,737	58,384	4.27	11.19	0.63	3.58	4.94	4.36	0.28	77.71	358,783	29,860	84.54	0.38	0.91	0.91
Velocity Community Federal Credit Union	Palm Beach Gardens	347,100	21,545	3.16	12.19	0.65	3.17	4.96	3.60	0.14	80.19	171,689	-	56.58	0.34	0.29	0.43
University Credit Union	Miami	207,089	16,527	1.54	9.28	0.47	2.52	4.77	3.13	0.17	78.28	70,225	6,633	37.75	0.52	0.65	0.85
JetStream Federal Credit Union	Miami Lakes	196,744	19,499	-0.24	12.78	0.11	4.90	6.62	6.59	0.38	67.26	138,274	19,133	81.47	0.82	1.84	1.84
Gold Coast Federal Credit Union	West Palm Beach	178,025	21,449	1.38	10.57	0.82	2.25	3.03	2.72	0.07	76.01	89,971	-	57.62	0.21	0.34	0.40
Guardians Credit Union	West Palm Beach	165,502	30,532	6.98	13.32	1.65	4.12	6.57	6.02	0.15	70.85	102,566	-	72.82	0.43	0.92	1.13
Miami Postal Service Credit Union	Miami	128,284	16,530	2.59	11.31	0.18	3.24	6.55	4.37	0.45	76.32	56,020	-	50.01	0.50	1.87	2.11
First Choice Credit Union	West Palm Beach	109,634	10,432	0.36	10.10	0.72	2.34	4.44	3.06	0.55	73.48	47,010	-	47.61	1.07	0.04	2.11
Miami Firefighters Federal Credit Union	Miami	106,010	4,343	7.83	9.83	1.27	3.02	4.34	3.60	0.32	62.50	70,717	-	74.81	0.56	0.04	0.63
PriorityONE Credit Union	Sunrise	96,252	9,844	3.33	10.05	0.90	4.16	5.65	4.89	0.31	77.70	72,631	-	85.37	0.37	0.58	0.51
Sun Credit Union	Hollywood	85,972	6,891	2.02	10.61	0.52	2.66	4.86	3.48	0.33	78.60	38,516	-	50.55	0.73	0.13	0.63
Connect Credit Union	Fort Lauderdale	76,414	5,860	0.14	11.48	0.39	3.35	5.16	4.09	0.38	80.50	48,180	-	72.08	1.07	0.94	1.47
Broward HealthCare Federal Credit Union	Fort Lauderdale	72,078	9,092	-0.90	11.01	0.65	2.69	4.78	3.28	0.26	78.46	27,607	-	42.96	0.13	0.80	1.42
Memorial Employees Federal Credit Union	Hollywood	67,198	8,954	3.40	10.92	0.69	3.02	5.77	3.62	0.11	76.60	26,008	1,793	43.80	0.10	0.68	0.73
Baptist Health South Florida Federal Credit Union	Miami	63,934	11,415	2.66	13.37	0.77	5.30	7.50	6.12	0.14	69.64	44,492	-	82.25	0.97	1.63	1.58
United Police Federal Credit Union	Miami	45,286	4,887	-12.84	18.61	-0.03	2.96	7.36	3.34	0.19	98.97	16,056	-	44.18	0.21	0.09	0.68
Miami Federal Credit Union	Miami	35,165	2,803	1.38	14.41	0.53	3.13	5.16	3.99	0.47	79.98	21,942	-	75.10	0.92	0.13	0.39
Coral Community Federal Credit Union	Fort Lauderdale	31,814	4,495	0.83	10.01	0.51	3.41	5.98	4.19	0.26	86.42	14,356	-	50.33	0.40	0.52	0.86
South Florida Federal Credit Union	Miami	26,823	4,092	-20.17	11.46	0.60	4.36	5.87	5.48	0.41	82.69	20,410	1,128	85.92	1.10	1.10	1.19
Pompano Beach City Employee Credit Union	Pompano Beach	21,657	2,013	6.23	22.23	1.34	5.56	7.10	6.54	0.46	75.67	15,832	-	95.01	0.00	0.07	0.18
Compass Financial Federal Credit Union	Medley	21,274	2,579	-9.95	15.74	-1.48	4.64	6.97	6.17	0.47	94.96	15,587	-	88.36	0.09	2.58	3.06
South Atlantic Federal Credit Union	Boca Raton	15,255	2,579	6.48	9.58	0.31	3.82	7.36	4.25	0.09	82.13	5,962	-	43.43	0.96	1.23	2.75
Hialeah Municipal Employees Federal Credit Union	Hialeah	12,110	1,581	5.87	30.83	NA	NA	NA	NA	NA	NA	3,956	-	49.96	0.08	NA	0.81
Shaw-Ross Employees Credit Union	Miami	6,020	821	-11.55	13.85	0.67	0.93	15.53	2.51	1.04	16.39	507	-	9.81	0.79	0.91	2.76
Electricians' Local 349 Credit Union	Miami	4,509	765	5.85	17.30	0.14	2.84	6.82	3.86	0.11	89.94	1,064	-	28.71	1.41	0.18	0.94
Town of Palm Beach Federal Credit Union	West Palm Beach	2,597	377	-11.61	11.32	0.11	4.17	8.38	5.13	0.28	85.27	1,172	-	52.91	0.09	1.63	0.85
Total/Average		7,462,934	686,715	0.28%	13.08%	0.54%	3.41%	6.04%	4.32%	0.32%	75.74%	4,548,800	214,635	63.41%	0.55%	0.78%	1.15%
Southeast - Total/Average		7,645,052	704,757	-1.04%	12.78%	0.21%	3.63%	6.07%	5.01%	0.51%	72.94%	4,689,478	217,059	71.42%	0.54%	0.96%	1.38%

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