



FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2018

(Sorted by Asset Size)

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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																	
1 Billion +		47,411,093	3,999,565	8.24	11.60	1.02	3.02	4.61	4.10	0.61	61.44	34,402,275	1,742,682	81.81	0.58	0.57	0.93
\$999K - \$500K		10,193,430	898,874	3.48	11.29	0.66	3.29	4.84	4.39	0.46	71.83	6,940,295	619,782	81.22	0.59	0.76	0.96
\$499K - \$250K		2,788,035	275,177	5.03	11.17	0.75	3.26	4.70	4.20	0.42	72.84	1,949,130	86,662	78.98	0.50	0.57	0.74
\$249K - \$100K		3,667,717	356,221	5.95	11.22	0.67	3.35	5.26	4.44	0.36	72.94	2,125,041	133,334	65.26	0.62	0.73	1.10
\$99K - \$50K		1,617,877	172,101	5.29	10.90	0.65	3.47	5.71	4.45	0.38	76.25	897,104	22,349	62.67	0.70	0.70	0.99
Under \$50K		1,031,262	114,837	-2.19	15.53	-0.35	2.91	6.53	4.58	1.34	80.46	537,758	5,868	59.81	0.99	1.17	1.92
1 Billion +																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		47,411,093	3,999,565	8.24%	11.60%	1.02%	3.02%	4.61%	4.10%	0.61%	61.44%	34,402,275	1,742,682	81.81%	0.58%	0.57%	0.93%
\$999K - \$500K																	
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
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
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
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
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
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
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
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
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
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
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
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
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
Total/Average		10,193,430	898,874	3.48%	11.29%	0.66%	3.29%	4.84%	4.39%	0.46%	71.83%	6,940,295	619,782	81.22%	0.59%	0.76%	0.96%

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\$499K - \$250K																	
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
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
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
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
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
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
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
Total/Average		2,788,035	275,177	5.03%	11.17%	0.75%	3.26%	4.70%	4.20%	0.42%	72.84%	1,949,130	86,662	78.98%	0.50%	0.57%	0.74%
\$249K - \$100K																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
JM 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
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
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
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
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
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
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
Total/Average		3,667,717	356,221	5.95%	11.22%	0.67%	3.35%	5.26%	4.44%	0.36%	72.94%	2,125,041	133,334	65.26%	0.62%	0.73%	1.10%

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\$99K - \$50K																	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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	0.06	82.18	26,307	479	48.24	1.78	0.46	1.23
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 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
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
Total/Average		1,617,877	172,101	5.29%	10.90%	0.65%	3.47%	5.71%	4.45%	0.38%	76.25%	897,104	22,349	62.67%	0.70%	0.70%	0.99%

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