

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 (%)
State Summary																	
Northwest - Total/Average		8,605,481	712,894	2.29	12.33	0.61	3.44	5.72	4.56	0.36	76.12	4,950,900	303,216	66.03	0.91	1.44	1.51
North Central - Total/Average		3,578,412	275,544	6.97	12.09	0.62	3.60	5.68	4.69	0.50	74.75	2,980,246	246,180	76.59	1.09	0.52	0.89
Northeast - Total/Average		12,311,349	969,516	1.21	14.17	0.68	3.02	5.12	4.02	0.44	75.57	8,371,396	456,912	68.23	0.62	0.32	0.79
East Central - Total/Average		11,425,935	1,048,252	1.89	12.95	0.82	3.61	5.44	4.54	0.35	70.55	8,207,719	565,310	75.39	0.49	0.81	1.84
Tampa Bay - Total/Average		22,377,054	2,074,074	0.01	12.61	0.44	3.18	5.54	4.26	0.51	71.59	16,816,267	783,880	64.18	0.92	0.91	1.54
South Central - Total/Average		35,913	4,522	0.65	27.73	0.42	2.53	7.74	3.28	0.21	74.14	21,811	-	39.44	0.65	0.43	6.67
Southeast - Total/Average		7,675,108	702,250	-0.05	12.61	0.18	3.60	6.07	5.00	0.49	73.96	4,610,160	215,540	70.82	0.48	0.97	1.32
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union	Fort Walton Beach	1,948,964	119,110	5.74	11.59	0.93	2.09	4.24	2.83	0.42	58.59	753,545	-	44.08	0.32	0.37	0.63
Okaloosa County Teachers Federal Credit Union	Crestview	84,366	8,931	4.99	9.92	0.42	3.23	5.77	3.90	0.31	78.51	41,299	-	55.31	0.74	0.97	0.93
Walton County Teachers Federal Credit Union	Defuniak Springs	20,812	3,306	-6.28	8.66	0.77	3.05	6.33	4.87	0.20	81.45	8,906	-	47.19	2.34	0.58	1.21
Total/Average		2,054,142	131,347	1.48%	10.06%	0.71%	2.79%	5.45%	3.87%	0.31%	72.85%	803,750	-	48.86%	1.13%	0.64%	0.92%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union	Panama City	1,281,968	115,901	-0.37	11.39	0.96	2.65	4.30	3.55	0.51	61.92	694,941	-	62.69	0.22	0.47	0.77
Innovations Federal Credit Union	Panama City	198,796	20,066	5.98	9.19	0.98	4.15	5.49	5.25	0.35	77.51	158,627	16,985	89.39	0.39	0.58	0.84
Panhandle Educators Federal Credit Union	Panama City	186,187	13,321	3.84	13.50	0.97	2.09	3.37	2.97	0.20	64.34	100,797	12,894	63.68	0.55	0.27	1.34
Bay Credit Union	Panama City	85,497	9,492	3.71	9.74	0.30	3.50	5.21	4.40	0.31	78.35	55,305	7,436	71.94	0.22	0.93	1.03
Total/Average		1,752,448	158,780	3.29%	10.96%	0.80%	3.10%	4.59%	4.04%	0.34%	70.53%	1,009,670	37,315	71.93%	0.35%	0.56%	1.00%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union	Pensacola	1,420,152	102,362	3.24	13.71	1.11	3.04	4.95	4.16	0.65	60.53	875,995	57,472	71.95	0.59	0.82	1.19
Gulf Winds Federal Credit Union	Pensacola	664,046	61,340	4.53	12.11	0.82	2.93	4.55	3.84	0.43	73.00	425,412	-	73.88	0.67	0.45	0.75
Members First Credit Union of Florida	Pensacola	192,297	17,054	4.37	13.97	0.88	3.16	5.40	4.56	0.27	75.73	96,700	-	58.19	0.63	0.39	0.65
Harvesters Federal Credit Union	Cantonment	173,917	10,667	20.68	8.09	0.55	3.36	4.14	4.09	0.30	79.90	152,075	17,163	99.47	0.91	0.28	0.28
Central Credit Union of Florida	Pensacola	157,856	16,077	4.11	11.43	0.27	3.62	5.57	5.09	0.34	86.35	98,763	-	70.80	0.76	0.54	0.59
Santa Rosa County Federal Credit Union	Milton	126,090	12,048	2.65	12.24	0.90	2.74	5.05	3.77	0.55	71.35	59,124	-	53.49	0.47	0.18	0.46
My Pensacola Federal Credit Union	Pensacola	70,652	4,958	8.76	17.63	0.97	2.82	6.03	3.60	0.36	68.16	24,334	-	42.13	0.40	0.34	0.81
GPCE Credit Union	Pensacola	42,894	3,475	10.27	9.26	0.27	2.93	5.02	4.22	0.12	90.58	19,868	-	50.68	0.09	0.07	0.32
Florida State Employees Federal Credit Union	Pensacola	25,842	3,067	0.35	7.27	0.18	3.06	5.82	3.87	0.29	89.53	12,298	-	51.75	3.76	0.58	1.09
ECCO Credit Union	Milton	22,807	1,068	-4.75	18.55	0.91	2.55	5.55	3.87	1.19	48.39	12,678	1,249	68.51	0.00	0.00	1.25
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		2,904,127	233,259	4.34%	12.98%	0.55%	3.13%	5.39%	4.29%	0.47%	75.04%	1,782,171	75,884	65.57%	0.92%	0.43%	0.78%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	589,040	52,392	6.21	11.80	0.68	3.36	5.18	4.81	0.77	70.15	438,892	48,544	92.29	1.20	0.00	1.11
Envision Credit Union	Tallahassee	567,730	53,595	11.27	9.24	1.16	3.62	5.21	5.04	0.37	82.96	405,512	93,472	83.73	0.69	0.50	0.83
Florida State University Credit Union	Tallahassee	220,708	25,404	3.31	9.26	0.62	4.24	5.77	5.77	0.77	63.43	188,987	33,386	95.43	1.00	1.16	1.24
TMH Federal Credit Union	Tallahassee	67,368	8,294	4.79	10.46	0.47	3.60	5.73	4.91	0.38	70.25	42,753	5,522	72.36	0.76	1.11	0.83
Tallahassee-Leon Federal Credit Union	Tallahassee	54,513	6,178	-1.84	10.08	1.07	3.77	6.23	5.31	0.09	74.90	31,435	-	65.36	0.85	0.74	0.82
Florida Department of Transportation Credit Union	Tallahassee	49,302	3,330	-2.30	17.75	0.11	2.98	5.42	3.71	0.08	92.75	20,477	1,191	49.75	0.27	0.25	0.46
FLAG Credit Union	Tallahassee	39,817	5,627	5.09	9.75	0.44	3.73	5.69	4.82	0.25	81.68	25,509	83	71.90	0.90	0.68	1.00
Florida Rural Electric Credit Union	Tallahassee	29,506	3,704	1.47	19.81	0.12	3.36	5.09	4.42	0.29	87.16	18,175	-	77.08	0.23	0.17	0.30
Florida A&M University Federal Credit Union	Tallahassee	20,750	3,345	4.89	4.78	-0.54	3.90	5.73	4.99	0.14	92.42	14,641	844	79.59	3.54	1.62	3.21
Tallahassee 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		1,643,565	162,417	3.41%	11.79%	0.35%	3.65%	5.78%	4.83%	0.35%	82.19%	1,188,846	183,042	74.77%	1.29%	0.68%	1.06%
Other																	
Community South Credit Union	Chipley	117,845	10,560	4.05	15.13	2.17	5.21	7.23	6.72	0.58	55.69	89,226	6,491	89.23	1.15	1.94	2.35
Emerald Coast Federal Credit Union	Port Saint Joe	47,749	5,316	6.41	8.22	0.78	3.83	6.07	4.67	0.06	81.48	26,976	484	60.55	1.79	0.39	1.28
Calhoun-Liberty Employees Credit Union	Blountstown	45,217	5,380	17.28	11.53	0.87	4.06	6.11	5.21	0.37	76.51	29,745	-	75.80	0.33	0.44	0.71
Jackson County Teachers Credit Union	Marianna	28,727	4,074	9.57	25.83	0.39	5.09	9.46	6.86	0.49	73.45	14,781	-	66.50	0.74	2.14	2.24
Jefferson County Teachers Credit Union	Monticello	10,018	1,057	0.16	13.73	0.57	3.67	6.86	4.37	0.53	77.19	4,889	-	57.15	1.25	0.14	0.84
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		251,199	27,091	-1.06%	15.85%	0.64%	4.52%	7.41%	5.75%	0.34%	80.00%	166,463	6,975	69.03%	0.88%	4.89%	3.80%
Northwest - Total/Average		8,605,481	712,894	2.29%	12.33%	0.61%	3.44%	5.72%	4.56%	0.36%	76.12%	4,950,900	303,216	66.03%	0.91%	1.44%	1.51%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,818,807	111,993	13.20	12.12	1.22	3.10	4.24	4.17	0.77	57.85	1,534,143	118,864	99.43	0.40	0.35	0.46
Florida Credit Union	Gainesville	1,090,198	101,226	15.72	10.14	1.44	4.12	5.61	5.80	0.91	56.44	941,911	75,357	99.84	0.54	0.75	0.90
SunState Federal Credit Union	Gainesville	442,810	35,280	8.92	11.16	0.96	3.90	5.08	4.96	0.50	68.72	348,122	49,012	89.62	0.33	0.60	0.88
Alliance Credit Union	Gainesville	49,686	5,839	1.98	7.44	0.68	4.36	5.97	5.00	0.08	83.12	34,228	52	75.74	2.94	1.02	1.04
My Healthcare Federal Credit Union	Gainesville	25,404	4,421	5.02	17.36	0.58	4.73	7.92	6.25	0.18	82.96	14,151	-	68.19	2.06	0.90	1.72
Total/Average		3,426,905	258,759	8.97%	11.64%	0.98%	4.04%	5.76%	5.24%	0.49%	69.82%	2,872,555	243,285	86.56%	1.25%	0.72%	1.00%
Other																	
Buckeye Community Federal Credit Union	Perry	94,986	10,505	8.12	10.81	0.32	3.49	4.76	4.69	0.45	83.89	79,269	2,895	96.70	0.62	0.27	0.29
Ocala Community Credit Union	Ocala	31,402	2,801	5.79	12.14	0.41	3.23	5.40	4.01	0.33	73.71	16,684	-	61.42	0.37	0.69	0.96
Suwannee River Federal Credit Union	Live Oak	19,782	2,647	8.88	10.82	0.20	3.27	5.74	4.05	0.05	90.27	9,274	-	52.43	1.05	0.23	0.89
Madison Education Associates Credit Union	Madison	5,337	832	-2.88	16.38	0.10	2.67	6.48	3.80	1.18	70.89	2,464	-	55.91	1.70	0.11	1.01
Total/Average		151,507	16,785	4.98%	12.54%	0.26%	3.17%	5.60%	4.14%	0.50%	79.69%	107,691	2,895	66.62%	0.94%	0.33%	0.79%
North Central - Total/Average		3,578,412	275,544	6.97%	12.09%	0.62%	3.60%	5.68%	4.69%	0.50%	74.75%	2,980,246	246,180	76.59%	1.09%	0.52%	0.89%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	8,055,875	630,535	13.82	8.75	1.12	2.60	4.11	3.88	0.88	56.08	5,522,553	279,950	94.05	0.31	0.34	0.61
Community First Credit Union of Florida	Jacksonville	1,633,410	133,093	10.68	13.06	1.30	2.90	4.34	3.73	0.56	60.68	1,111,569	80,117	79.64	0.48	0.37	1.33
First Florida Credit Union	Jacksonville	906,205	53,575	5.47	15.00	0.74	2.74	4.13	3.67	0.62	63.22	597,451	18,673	90.68	0.38	0.45	0.49
121 Financial Credit Union	Jacksonville	554,728	46,648	0.82	9.35	0.56	3.60	4.82	4.79	0.49	75.95	443,300	72,526	94.54	0.78	0.62	0.88
JAX Federal Credit Union	Jacksonville	394,870	36,014	3.09	10.98	0.66	3.41	4.60	4.49	0.37	74.14	298,799	1,659	88.68	0.39	0.51	0.76
Alive Credit Union	Jacksonville	134,045	15,053	1.81	14.70	0.50	2.21	3.35	2.90	0.40	79.36	81,577	450	72.11	0.61	0.26	0.30
Coastline Federal Credit Union	Jacksonville	121,905	10,489	-7.22	10.18	0.43	2.44	3.77	3.54	0.42	82.09	72,465	314	66.91	0.51	0.19	0.23
J. M. Associates Federal Credit Union	Jacksonville	117,679	8,051	-8.26	15.26	0.92	2.93	5.61	3.74	0.43	68.72	53,725	-	54.23	1.04	0.85	1.06
First Coast Community Credit Union	Palatka	112,528	12,099	-2.90	12.30	0.86	3.04	6.66	3.73	0.27	77.96	39,598	-	40.82	1.11	0.13	0.17
Country Federal Credit Union	Macclenny	83,687	6,562	12.51	9.11	1.51	4.08	6.49	5.63	0.96	62.49	57,721	2,470	77.63	0.64	0.20	0.75
City & Police Federal Credit Union	Jacksonville	73,169	6,122	-3.10	9.55	0.50	3.34	5.16	3.93	0.16	83.07	39,236	502	58.96	1.11	0.43	0.61
Jacksonville Postal & Professional Credit Union	Jacksonville	41,098	3,192	-6.80	20.76	0.36	2.49	5.13	4.06	0.48	77.78	16,631	-	51.08	0.20	0.32	1.23
Jacksonville Firemen's Credit Union	Jacksonville	34,078	2,584	-6.63	9.59	0.41	2.95	6.29	4.50	0.15	86.03	14,544	251	47.33	0.45	0.30	2.96
Metro North Federal Credit Union	Jacksonville	16,633	1,629	-4.14	19.20	0.48	3.21	5.64	3.72	0.37	80.04	8,416	-	63.35	0.80	0.15	0.18
Farmers Federal Credit Union	Jacksonville	14,604	1,298	2.10	13.18	0.25	2.62	5.88	3.24	0.29	83.78	4,883	-	38.84	1.31	0.00	0.57
First Coast Federal Credit Union	Jacksonville	9,302	1,728	10.63	14.12	0.53	3.85	6.25	5.59	0.31	87.56	5,417	-	68.27	0.20	0.12	0.57
Container Mutual Credit Union	Fernandina Beach	7,533	844	-1.37	35.84	0.43	2.86	4.85	3.23	0.28	85.71	3,511	-	72.83	0.23	0.26	0.77
Total/Average		12,311,349	969,516	1.21%	14.17%	0.68%	3.02%	5.12%	4.02%	0.44%	75.57%	8,371,396	456,912	68.23%	0.62%	0.32%	0.79%
Northeast - Total/Average																	
		12,311,349	969,516	1.21%	14.17%	0.68%	3.02%	5.12%	4.02%	0.44%	75.57%	8,371,396	456,912	68.23%	0.62%	0.32%	0.79%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,146	2,061	-2.76	14.92	0.88	3.97	6.07	4.63	0.27	76.04	10,345	311	70.86	0.45	0.64	2.73
Total/Average		17,146	2,061	-2.76%	14.92%	0.88%	3.97%	6.07%	4.63%	0.27%	76.04%	10,345	311	70.86%	0.45%	0.64%	2.73%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,321,554	188,802	9.35	10.85	1.40	3.11	4.07	3.68	0.27	69.89	1,681,728	194,910	85.17	0.51	0.15	0.70
Central Florida Educators Federal Credit Union	Lake Mary	1,868,150	159,526	4.50	11.08	0.95	3.18	4.65	3.77	0.27	70.69	1,114,134	35,926	68.45	0.25	0.73	1.03
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	561,278	54,596	-0.36	9.13	-0.20	3.15	4.42	4.05	0.16	80.55	346,479	114,456	68.30	1.16	2.22	1.13
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	62,932	14,196	-5.74	6.65	-0.19	4.07	5.82	5.07	0.43	82.24	42,624	3,733	73.94	0.95	2.40	2.21
Florida Hospital Credit Union	Altamonte Springs	53,951	9,759	16.15	10.75	0.94	3.76	5.63	4.60	0.34	71.05	35,475	-	81.37	0.11	0.76	0.91
Gulf States Credit Union	Maitland	30,461	3,562	3.61	15.21	0.69	3.44	6.18	4.09	0.16	82.60	14,230	588	55.40	1.05	0.15	0.66
Local 606 Electrical Workers Federal Credit Union	Orlando	7,745	401	2.40	16.54	0.21	2.14	5.18	2.83	0.60	66.88	2,061	-	31.93	0.58	-0.06	2.47
F.R.S.A. Credit Union	Winter Park	4,661	857	-9.14	9.93	-2.20	4.29	6.27	6.30	0.56	79.25	3,728	431	88.89	0.70	3.01	2.74
Total/Average		5,720,468	521,873	2.52%	10.89%	0.29%	3.40%	5.24%	4.36%	0.33%	75.35%	3,732,683	398,279	69.09%	0.60%	1.16%	1.47%



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Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,210,906	413,943	5.92	14.04	1.35	3.29	4.20	4.32	0.36	55.24	3,465,709	80,544	97.49	0.78	0.75	1.73
Launch Federal Credit Union	Merritt Island	776,017	65,287	3.24	12.53	0.69	3.28	5.66	4.30	0.24	74.85	422,019	-	62.29	0.26	0.61	0.87
Community Credit Union of Florida	Rockledge	701,398	45,088	8.54	12.55	1.86	3.81	5.17	5.24	0.72	50.70	576,963	86,176	98.90	0.25	0.49	1.39
Total/Average		5,688,321	524,318	5.90%	13.04%	1.30%	3.46%	5.01%	4.62%	0.44%	60.26%	4,464,691	166,720	86.23%	0.43%	0.62%	1.33%
East Central - Total/Average																	
		11,425,935	1,048,252	1.89%	12.95%	0.82%	3.61%	5.44%	4.54%	0.35%	70.55%	8,207,719	565,310	75.39%	0.49%	0.81%	1.84%
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	29,916	2,376	-3.94	12.24	0.72	2.86	5.83	3.58	0.31	78.15	10,619	-	41.10	0.73	0.18	0.81
Total/Average		69,009	6,454	-9.67%	14.60%	-0.28%	3.45%	6.70%	4.46%	0.49%	76.78%	31,075	-	52.54%	1.23%	1.70%	2.54%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	3,241,680	305,912	8.12	10.75	1.27	2.87	4.15	4.19	0.65	58.97	2,477,356	394,597	90.72	0.34	0.48	1.18
Publix Employees Federal Credit Union	Lakeland	969,040	99,889	3.49	13.62	1.21	2.71	5.31	4.04	0.66	61.25	417,313	-	49.99	0.65	0.37	0.53
San Antonio Citizens Federal Credit Union	San Antonio	216,780	16,185	7.71	9.34	0.94	3.03	4.72	3.80	0.34	69.49	119,035	15,228	60.15	0.13	0.20	1.68
Magnify Credit Union	Mulberry	78,528	5,879	0.74	12.59	0.39	3.35	5.55	4.65	0.60	73.78	49,297	2,939	75.89	2.65	0.63	1.14
Total/Average		4,506,028	427,865	5.02%	11.58%	0.95%	2.99%	4.93%	4.17%	0.56%	65.87%	3,063,001	412,764	69.19%	0.94%	0.42%	1.13%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	9,206,865	796,507	7.08	9.11	1.13	2.56	4.05	3.57	0.78	50.36	7,048,417	58,862	89.20	0.51	0.54	1.06
Grow Financial Federal Credit Union	Tampa	2,486,046	201,231	3.24	10.02	0.58	3.20	4.41	4.41	0.67	64.85	2,071,383	74,533	94.13	0.51	0.83	0.83
GTE Federal Credit Union	Tampa	2,053,880	249,979	4.65	8.25	0.55	3.06	4.11	4.18	0.58	73.06	1,771,338	108,461	97.74	1.26	0.77	0.78
Achieva Credit Union	Dunedin	1,743,407	159,795	18.15	11.61	0.97	3.30	4.43	4.38	0.41	63.50	1,301,485	117,319	86.69	0.64	0.76	0.89
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	493,476	55,145	12.48	8.71	0.38	2.64	3.58	3.55	0.34	78.93	360,191	3,849	79.73	0.65	0.69	0.65
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	293,670	30,058	9.80	10.73	0.71	3.58	4.76	4.59	0.52	72.27	232,679	496	93.10	0.48	0.62	0.83
Pinellas Federal Credit Union	Largo	122,757	11,948	2.35	13.99	0.28	2.88	4.74	3.80	0.30	81.96	65,216	-	62.47	0.60	0.71	1.08
Florida West Coast Credit Union	Brandon	92,783	10,010	-0.73	11.12	0.92	2.92	4.77	3.74	0.35	69.94	47,502	-	58.31	0.07	0.54	0.81
Powernet Credit Union	Tampa	88,199	3,905	1.37	8.90	0.49	2.39	4.47	3.74	0.50	70.91	38,751	1,766	48.45	0.18	0.03	0.73
Tampa Postal Federal Credit Union	Lutz	82,915	7,840	0.52	13.56	0.30	2.94	6.21	3.54	0.42	83.51	29,428	-	40.87	0.31	0.71	1.17
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	35,627	3,575	-2.85	14.68	0.21	3.06	4.46	4.35	0.47	77.14	18,772	-	62.04	2.02	0.72	1.06
City-County Employees Credit Union	Clearwater	23,543	2,614	5.69	13.01	0.80	4.08	5.67	4.96	0.32	72.25	16,730	-	82.26	0.22	0.54	0.87
Service 1st Credit Union	Tampa	21,259	1,887	6.88	11.54	0.91	3.42	5.23	4.32	0.44	76.74	13,626	-	74.01	0.01	0.18	0.75
Florida Customs Federal Credit Union	Tampa	9,920	1,102	3.89	17.60	0.46	3.42	7.61	4.26	0.35	77.18	3,277	-	40.62	0.98	0.91	1.43
Total/Average		17,802,017	1,639,755	4.70%	11.67%	0.65%	3.10%	4.99%	4.14%	0.48%	72.12%	13,722,191	371,116	70.82%	0.60%	0.62%	0.96%
Tampa Bay - Total/Average																	
		22,377,054	2,074,074	0.01%	12.61%	0.44%	3.18%	5.54%	4.26%	0.51%	71.59%	16,816,267	783,880	64.18%	0.92%	0.91%	1.54%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 (%)
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	386	103	2.46	41.71	0.35	1.39	9.20	1.62	0.00	75.00	16	-	7.11	0.00	0.00	12.50
Total/Average		35,913	4,522	0.65%	27.73%	0.42%	2.53%	7.74%	3.28%	0.21%	74.14%	21,811	-	39.44%	0.65%	0.43%	6.67%
South Central - Total/Average																	
		35,913	4,522	0.65%	27.73%	0.42%	2.53%	7.74%	3.28%	0.21%	74.14%	21,811	-	39.44%	0.65%	0.43%	6.67%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	143,091	13,959	-1.93	8.19	-0.18	5.05	6.40	6.08	0.16	66.44	115,071	2,722	89.41	0.60	2.01	1.79
Monroe County Teachers Federal Credit Union	Key West	25,422	2,203	-10.34	9.92	-0.60	2.65	4.82	4.67	1.35	59.07	19,597	-	86.17	0.79	1.51	1.43
Southernmost Federal Credit Union	Key West	15,467	1,884	8.20	18.86	0.27	3.80	7.03	6.52	0.52	86.87	7,979	-	64.52	0.15	0.10	1.17
Total/Average		183,980	18,046	-1.36%	12.32%	-0.17%	3.83%	6.08%	5.76%	0.68%	70.79%	142,647	2,722	80.03%	0.51%	1.21%	1.46%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,121,566	84,013	5.15	18.99	0.93	2.51	7.03	3.53	0.24	68.73	247,482	-	27.29	0.23	0.59	0.60
IBM Southeast Employees Federal Credit Union	Delray Beach	1,112,597	83,156	4.13	11.71	0.99	3.58	4.82	4.71	0.52	62.74	893,401	22,512	92.37	0.61	0.53	0.89
Dade County Federal Credit Union	Sweetwater	775,828	96,705	7.86	11.79	1.20	4.17	6.21	5.29	0.32	68.85	472,681	51,820	69.93	0.46	0.78	1.22
Tropical Financial Credit Union	Miramar	711,992	61,988	3.13	9.72	0.42	3.03	3.98	3.93	0.26	83.43	549,726	26,414	87.22	0.28	0.25	0.41
Power Financial Credit Union	Pembroke Pines	654,752	31,895	1.94	11.48	0.50	2.87	4.00	3.64	0.39	75.99	481,630	45,369	90.84	0.32	0.23	0.35
We Florida Financial	Margate	505,438	48,756	-3.85	10.65	0.29	3.17	4.52	4.05	0.37	73.36	378,230	11,598	84.23	1.19	1.48	1.36
BrightStar Credit Union	Sunrise	483,264	57,957	6.13	11.01	0.64	3.50	4.88	4.29	0.25	78.88	346,409	26,307	81.27	0.30	0.87	0.94
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	208,316	16,705	2.86	9.07	0.43	2.49	4.75	3.09	0.15	79.26	69,099	6,701	36.82	0.15	0.66	0.90
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	179,303	21,412	2.81	10.29	0.82	2.17	3.00	2.66	0.07	76.25	87,918	-	55.72	0.07	0.30	0.39
Guardians Credit Union	West Palm Beach	165,290	30,306	9.13	12.90	1.63	4.04	6.58	5.96	0.14	72.35	99,799	-	71.38	0.29	0.91	1.13
Miami Postal Service Credit Union	Miami	123,250	16,331	-1.92	11.54	-0.07	3.16	6.55	4.28	0.42	79.66	53,599	-	49.57	0.78	1.93	2.47
First Choice Credit Union	West Palm Beach	110,059	10,473	1.00	9.90	0.75	2.40	4.41	3.00	0.41	75.68	47,170	-	48.66	1.53	0.02	2.13
Miami Firefighters Federal Credit Union	Miami	102,855	4,293	6.17	9.75	1.19	2.98	4.31	3.55	0.29	64.20	66,953	-	72.96	0.13	0.05	0.66
PriorityONE Credit Union	Sunrise	94,540	9,803	1.99	10.08	1.01	4.10	5.65	4.83	0.29	76.77	68,376	-	81.73	0.29	0.48	0.57
Sun Credit Union	Hollywood	87,184	6,810	4.62	10.36	0.56	2.61	4.91	3.41	0.32	79.38	36,251	-	47.10	0.39	0.05	0.52
Connect Credit Union	Fort Lauderdale	78,214	5,902	3.33	11.24	0.55	3.26	5.00	3.97	0.36	77.10	44,911	-	65.71	0.51	1.00	1.66
Broward HealthCare Federal Credit Union	Fort Lauderdale	72,706	9,094	-0.05	10.70	0.59	2.66	4.73	3.25	0.25	79.00	28,000	-	43.10	0.21	0.78	1.48
Memorial Employees Federal Credit Union	Hollywood	67,600	8,925	5.36	10.63	0.61	2.95	5.76	3.56	0.11	78.38	24,642	1,821	40.81	0.02	0.74	0.69
Baptist Health South Florida Federal Credit Union	Miami	64,615	11,643	5.00	13.22	1.01	5.20	7.49	6.09	0.14	71.82	44,113	-	79.96	0.70	1.42	1.16
United Police Federal Credit Union	Miami	47,218	4,887	-12.17	17.90	0.03	2.91	7.26	3.27	0.19	98.68	15,758	-	41.79	0.14	0.00	0.62
Miami Federal Credit Union	Miami	35,977	2,812	4.96	13.93	0.50	3.05	5.12	3.91	0.44	80.61	20,887	-	69.96	0.71	0.08	0.49
Coral Community Federal Credit Union	Fort Lauderdale	32,302	4,515	3.17	9.75	0.53	3.35	5.54	4.01	0.26	85.43	15,223	-	52.61	0.13	0.39	1.00
South Florida Federal Credit Union	Miami	27,053	4,056	-25.98	11.35	0.77	4.30	5.86	5.42	0.43	81.53	20,810	1,143	86.53	0.84	0.78	1.46
Compass Financial Federal Credit Union	Medley	23,326	2,624	-1.68	14.70	-1.49	4.60	6.96	6.10	0.47	92.06	15,850	-	80.95	0.38	2.67	3.33
Pompano Beach City Employee Credit Union	Pompano Beach	21,204	1,982	5.35	22.44	1.17	5.49	7.10	6.45	0.46	78.39	16,214	-	100.86	0.10	0.03	0.20
South Atlantic Federal Credit Union	Boca Raton	15,710	2,578	12.87	9.26	0.35	3.83	7.44	4.25	0.09	82.33	5,927	-	41.80	1.35	0.87	2.97
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,926	1,595	5.68	31.31	-0.36	3.56	7.60	3.82	0.20	106.18	3,816	-	46.90	0.00	0.10	0.86
Shaw-Ross Employees Credit Union	Miami	6,098	824	-13.87	13.46	0.62	0.86	15.48	2.31	0.99	16.85	462	-	8.78	0.65	1.26	3.03
Electricians' Local 349 Credit Union	Miami	4,378	748	3.69	17.84	0.21	2.74	6.64	3.74	0.11	92.24	1,097	-	30.57	0.00	-0.23	0.82
Town of Palm Beach Federal Credit Union	West Palm Beach	2,723	372	-9.76	10.72	0.05	4.06	8.50	5.08	0.26	84.54	1,116	-	45.98	0.45	2.15	0.90
Total/Average		7,491,128	684,204	1.25%	12.90%	0.54%	3.36%	6.05%	4.24%	0.30%	77.13%	4,467,513	212,818	61.61%	0.45%	0.73%	1.17%
Southeast - Total/Average																	
		7,675,108	702,250	-0.05%	12.61%	0.18%	3.60%	6.07%	5.00%	0.49%	73.96%	4,610,160	215,540	70.82%	0.48%	0.97%	1.32%