

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2019**

(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		9,493,272	730,308	5.37	11.33	0.86	3.47	5.72	4.98	0.47	71.37	5,216,164	332,710	60.49	0.76	0.55	1.06
North Central - Total/Average		3,879,673	289,369	9.90	11.84	0.47	3.63	5.65	4.91	0.65	72.61	3,228,199	314,719	75.61	0.66	0.86	0.87
Northeast - Total/Average		13,201,912	1,013,681	4.43	14.43	0.67	3.13	5.13	4.29	0.58	74.48	8,970,362	489,719	68.06	0.44	0.26	0.82
East Central - Total/Average		12,098,057	1,079,589	8.77	13.13	0.94	3.57	5.28	4.61	0.49	71.94	8,605,878	568,538	73.73	0.51	0.52	1.74
Tampa Bay - Total/Average		24,261,434	2,127,616	7.34	13.08	0.70	3.32	5.52	4.67	0.62	72.06	17,774,703	828,238	65.28	0.63	0.86	1.53
South Central - Total/Average		39,688	4,665	7.83	19.09	0.27	2.30	3.07	3.04	0.25	137.71	22,914	-	33.74	1.21	0.08	0.63
Southeast - Total/Average		8,361,600	715,392	4.67	12.77	0.50	3.62	6.00	5.02	0.59	77.27	5,091,794	295,132	69.49	0.28	0.77	1.28
<b>Northwest</b>																	
<b>Fort Walton Beach - Crestview (Metro)</b>																	
Eglin Federal Credit Union		2,017,323	120,852	7.84	12.00	1.08	2.22	4.32	3.23	0.66	54.19	805,305	-	45.74	0.22	0.24	0.61
Okaloosa County Teachers Federal Credit Union		88,168	9,100	9.04	9.91	0.57	3.48	5.83	4.45	0.53	74.96	45,848	-	58.59	1.01	0.49	1.03
Walton County Teachers Federal Credit Union		21,260	3,314	2.52	8.43	0.03	3.24	5.76	5.06	0.23	89.24	8,788	-	45.57	2.33	0.75	1.35
<b>Total/Average</b>		<b>2,126,751</b>	<b>133,266</b>	<b>6.47%</b>	<b>10.11%</b>	<b>0.56%</b>	<b>2.98%</b>	<b>5.30%</b>	<b>4.24%</b>	<b>0.47%</b>	<b>72.80%</b>	<b>859,941</b>	<b>-</b>	<b>49.97%</b>	<b>1.19%</b>	<b>0.49%</b>	<b>1.00%</b>
<b>Panama City - Lynn Haven, FL (Metro)</b>																	
Tyndall Federal Credit Union		1,637,826	113,504	2.25	10.06	2.71	2.69	4.57	4.30	0.63	56.33	711,934	-	49.52	0.15	0.40	0.97
Innovations Federal Credit Union		268,939	20,271	4.09	7.71	1.43	3.75	5.42	5.88	0.31	68.67	166,187	21,232	69.10	0.14	0.34	0.76
Panhandle Educators Federal Credit Union		264,271	13,628	13.28	10.69	1.49	3.05	5.06	5.88	0.27	59.10	105,764	14,613	45.67	0.42	0.43	1.34
Bay Credit Union		107,010	8,688	-8.00	8.41	0.94	3.26	5.07	5.22	0.26	67.82	51,797	11,974	52.96	0.10	0.58	0.93
<b>Total/Average</b>		<b>2,278,046</b>	<b>156,091</b>	<b>2.91%</b>	<b>9.22%</b>	<b>1.64%</b>	<b>3.19%</b>	<b>5.03%</b>	<b>5.32%</b>	<b>0.37%</b>	<b>62.98%</b>	<b>1,035,682</b>	<b>47,819</b>	<b>54.31%</b>	<b>0.20%</b>	<b>0.44%</b>	<b>1.00%</b>
<b>Pensacola - Ferry Pass - Brent, FL (Metro)</b>																	
Pen Air Federal Credit Union		1,494,206	106,140	3.42	13.88	1.17	3.22	5.14	4.46	0.83	61.27	939,696	53,160	75.33	0.55	0.81	1.08
Gulf Winds Credit Union		691,757	63,096	9.69	12.13	0.95	3.25	4.73	4.29	0.54	70.02	464,083	-	77.63	0.34	0.44	0.68
Members First Credit Union of Florida		197,415	17,567	4.33	14.18	0.77	3.24	5.36	4.71	0.39	76.64	98,109	-	57.67	0.79	0.55	0.55
Harvesters Federal Credit Union		179,401	19,052	6.16	8.49	0.71	3.56	4.42	4.37	0.41	75.78	156,680	19,300	95.67	0.94	0.41	0.32
Central Credit Union of Florida		174,736	17,055	2.32	10.98	0.08	3.54	5.58	5.58	0.46	86.47	107,827	-	69.32	0.73	0.59	0.71
Santa Rosa County Federal Credit Union		138,784	12,241	17.00	11.99	1.19	2.98	5.29	4.18	0.64	66.20	62,039	-	51.31	0.52	0.09	0.46
My Pensacola Federal Credit Union		70,819	4,874	4.02	18.25	1.18	3.06	6.22	4.09	0.46	65.72	25,090	-	43.29	0.13	0.06	0.82
GPCE Credit Union		49,725	3,626	15.60	8.56	0.66	3.04	5.01	4.47	0.16	76.13	18,589	-	40.41	0.22	0.12	0.36
Florida State Employees Federal Credit Union		24,548	2,926	-0.85	7.56	-0.11	3.64	6.08	4.51	0.26	85.27	12,879	-	57.19	0.87	1.40	0.92
ECCO Credit Union		21,773	1,058	-10.43	20.18	0.87	2.82	5.52	4.32	1.27	50.92	12,867	1,255	74.39	0.00	0.00	1.24
<b>Total/Average</b>		<b>3,043,164</b>	<b>247,635</b>	<b>5.13%</b>	<b>12.62%</b>	<b>0.75%</b>	<b>3.24%</b>	<b>5.34%</b>	<b>4.50%</b>	<b>0.54%</b>	<b>71.44%</b>	<b>1,897,859</b>	<b>73,715</b>	<b>64.22%</b>	<b>0.51%</b>	<b>0.45%</b>	<b>0.71%</b>

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<b>Tallahassee, FL (Metro)</b>																	
Envision Credit Union	Tallahassee	627,119	55,379	13.67	8.69	0.60	3.86	5.29	5.30	0.52	77.80	459,139	110,211	83.47	0.39	0.64	0.90
First Commerce Credit Union	Tallahassee	620,170	54,058	4.57	11.71	0.71	3.39	5.38	5.12	0.97	67.15	443,836	46,565	87.91	0.71	0.77	1.11
Florida State University Credit Union	Tallahassee	223,495	25,613	0.54	9.94	0.95	4.14	5.75	5.83	0.88	63.21	185,392	34,501	93.52	1.01	1.17	1.12
TMH Federal Credit Union	Tallahassee	71,198	8,465	9.55	10.66	1.37	3.77	5.75	5.11	0.42	72.65	44,972	6,917	72.89	0.74	0.48	0.88
Tallahassee-Leon Federal Credit Union	Tallahassee	58,337	6,222	9.66	10.37	1.73	4.12	6.50	6.01	0.08	71.01	32,490	-	63.13	1.10	0.74	0.80
Florida Department of Transportation Credit Union	Tallahassee	50,058	3,332	7.01	17.73	0.61	3.16	5.25	3.89	0.07	91.10	22,398	2,172	54.52	0.38	0.09	0.50
FLAG Credit Union	Tallahassee	39,751	5,721	0.79	10.20	0.62	4.21	5.89	5.53	0.33	73.33	26,924	78	76.40	1.17	0.80	1.20
Florida Rural Electric Credit Union	Tallahassee	29,227	3,701	1.32	19.84	-0.36	3.73	5.29	4.76	0.38	94.73	17,417	-	74.92	0.38	0.18	0.43
Florida A&M University Federal Credit Union	Tallahassee	20,105	3,431	7.83	5.15	-0.04	4.92	6.68	6.34	0.28	91.62	14,426	445	77.12	0.88	2.80	2.27
Tallahassee Community Federal Credit Union	Tallahassee	4,858	566	6.90	14.37	-0.29	4.53	7.78	5.36	0.54	97.81	2,923	108	70.47	5.20	-0.15	0.75
<b>Total/Average</b>		<b>1,744,318</b>	<b>166,488</b>	<b>6.18%</b>	<b>11.87%</b>	<b>0.59%</b>	<b>3.98%</b>	<b>5.96%</b>	<b>5.33%</b>	<b>0.45%</b>	<b>80.04%</b>	<b>1,249,917</b>	<b>200,997</b>	<b>75.44%</b>	<b>1.20%</b>	<b>0.75%</b>	<b>1.00%</b>
<b>Other</b>																	
Community South Credit Union	Chipley	133,466	10,790	6.93	13.78	0.88	4.49	6.58	5.92	0.60	67.92	95,594	9,710	83.05	0.64	1.10	2.35
Calhoun-Liberty Employees Credit Union	Blountstown	62,312	5,566	7.82	8.85	0.74	3.56	6.28	5.06	0.65	68.57	31,502	-	56.20	0.19	0.14	0.86
Emerald Coast Federal Credit Union	Port Saint Joe	58,624	5,378	3.42	7.14	0.68	3.62	6.02	5.51	0.05	79.41	25,983	469	46.98	0.73	0.37	1.33
Jackson County Teachers Credit Union	Marianna	35,638	4,037	1.10	21.26	0.63	4.43	9.15	6.11	0.52	68.06	14,298	-	49.33	1.11	1.34	2.58
Jefferson County Teachers Credit Union	Monticello	10,953	1,057	11.63	13.23	0.92	3.82	6.94	4.85	0.89	64.07	5,388	-	57.09	0.93	0.15	0.80
<b>Total/Average</b>		<b>300,993</b>	<b>26,828</b>	<b>6.18%</b>	<b>12.85%</b>	<b>0.77%</b>	<b>3.98%</b>	<b>6.99%</b>	<b>5.49%</b>	<b>0.54%</b>	<b>69.61%</b>	<b>172,765</b>	<b>10,179</b>	<b>58.53%</b>	<b>0.72%</b>	<b>0.62%</b>	<b>1.58%</b>
<b>Northwest - Total/Average</b>		<b>9,493,272</b>	<b>730,308</b>	<b>5.37%</b>	<b>11.33%</b>	<b>0.86%</b>	<b>3.47%</b>	<b>5.72%</b>	<b>4.98%</b>	<b>0.47%</b>	<b>71.37%</b>	<b>5,216,164</b>	<b>332,710</b>	<b>60.49%</b>	<b>0.76%</b>	<b>0.55%</b>	<b>1.06%</b>
<b>North Central</b>																	
<b>Gainesville, FL (Metro)</b>																	
Campus USA Credit Union	Jonesville	1,978,200	117,954	13.88	12.00	1.27	3.14	4.58	4.83	1.13	51.64	1,663,560	148,645	98.67	0.40	0.41	0.51
Florida Credit Union	Gainesville	1,187,033	107,447	13.75	10.42	1.53	4.03	5.78	6.03	1.30	50.26	1,017,618	100,629	99.77	0.40	0.78	0.91
SunState Federal Credit Union	Gainesville	478,577	37,039	14.97	11.22	1.10	3.82	5.05	5.03	0.78	68.91	388,486	62,890	93.05	0.27	0.27	0.65
Alliance Credit Union of Florida	Gainesville	48,556	5,880	-0.31	7.64	-0.19	4.34	5.59	5.01	0.11	85.93	34,660	-	78.92	2.28	1.28	1.15
My Healthcare Federal Credit Union	Gainesville	24,870	4,017	6.74	18.21	0.55	4.69	7.55	6.41	0.22	85.03	14,162	-	70.42	0.59	1.96	0.93
<b>Total/Average</b>		<b>3,717,236</b>	<b>272,337</b>	<b>9.81%</b>	<b>11.90%</b>	<b>0.85%</b>	<b>4.00%</b>	<b>5.71%</b>	<b>5.46%</b>	<b>0.71%</b>	<b>68.35%</b>	<b>3,118,486</b>	<b>312,164</b>	<b>88.17%</b>	<b>0.79%</b>	<b>0.94%</b>	<b>0.83%</b>
<b>Other</b>																	
Buckeye Community Federal Credit Union	Perry	101,806	10,459	9.55	10.36	0.45	3.44	5.01	5.01	0.61	80.55	78,524	2,555	89.15	0.36	0.11	0.33
Ocala Community Credit Union	Ocala	34,783	3,080	12.77	11.20	0.54	3.22	5.39	4.18	0.50	76.95	18,919	-	62.46	0.25	0.42	0.81
Suwannee River Federal Credit Union	Live Oak	20,002	2,642	5.06	11.02	0.31	3.55	5.31	4.09	0.06	83.26	10,120	-	57.16	0.96	0.67	0.90
Madison Education Association Credit Union	Madison	5,846	851	12.58	14.52	-0.92	2.82	6.61	4.17	1.22	66.67	2,150	-	43.42	0.56	1.94	1.63
<b>Total/Average</b>		<b>162,437</b>	<b>17,032</b>	<b>9.99%</b>	<b>11.78%</b>	<b>0.10%</b>	<b>3.26%</b>	<b>5.58%</b>	<b>4.36%</b>	<b>0.60%</b>	<b>76.86%</b>	<b>109,713</b>	<b>2,555</b>	<b>63.05%</b>	<b>0.53%</b>	<b>0.79%</b>	<b>0.92%</b>
<b>North Central - Total/Average</b>		<b>3,879,673</b>	<b>289,369</b>	<b>9.90%</b>	<b>11.84%</b>	<b>0.47%</b>	<b>3.63%</b>	<b>5.65%</b>	<b>4.91%</b>	<b>0.65%</b>	<b>72.61%</b>	<b>3,228,199</b>	<b>314,719</b>	<b>75.61%</b>	<b>0.66%</b>	<b>0.86%</b>	<b>0.87%</b>

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<b>Northeast</b>																	
<b>Jacksonville, FL (Metro)</b>																	
VyStar Credit Union	Jacksonville	8,728,244	667,325	10.72	8.64	0.77	2.59	4.43	4.18	1.26	58.64	5,953,860	308,402	92.00	0.31	0.37	0.58
Community First Credit Union of Florida	Jacksonville	1,735,579	140,222	11.84	13.13	1.15	2.91	4.40	3.98	0.80	64.02	1,213,967	86,656	82.36	0.41	0.38	1.24
First Florida Credit Union	Jacksonville	1,007,278	54,252	16.54	14.03	0.83	2.72	4.30	4.12	1.01	58.91	647,042	16,618	88.60	0.29	0.45	0.46
121 Financial Credit Union	Jacksonville	547,388	45,748	-0.03	9.82	0.52	3.81	5.10	5.15	0.62	75.28	445,218	72,658	95.80	0.81	0.63	0.90
JAX Federal Credit Union	Jacksonville	404,012	36,745	8.90	11.14	0.54	3.55	4.80	4.84	0.58	73.95	310,569	1,590	89.66	0.29	0.53	0.83
Alive Credit Union	Jacksonville	136,746	15,145	9.37	14.86	0.62	2.28	3.50	3.32	0.61	77.23	82,317	430	71.73	0.29	0.17	0.19
Coastline Federal Credit Union	Jacksonville	125,378	10,456	12.56	10.51	1.16	2.52	3.92	3.79	0.50	70.79	69,563	271	63.02	0.08	0.08	0.26
JM Associates Federal Credit Union	Jacksonville	118,210	8,018	-12.32	15.77	0.53	3.29	5.85	4.35	0.44	74.32	52,727	-	53.45	0.66	0.83	1.17
First Coast Community Credit Union	Palatka	109,797	11,676	2.97	12.34	1.05	3.47	6.95	4.15	0.26	68.93	39,417	-	41.68	0.23	0.30	0.41
Country Financial Credit Union	Macclenny	86,583	6,815	12.21	10.05	1.71	4.41	6.71	6.01	1.14	60.96	63,233	2,310	82.52	0.29	0.17	0.60
City & Police Federal Credit Union	Jacksonville	78,548	6,258	8.51	9.85	0.53	3.08	4.61	3.77	0.23	83.32	39,466	558	56.20	1.16	0.16	0.66
Jacksonville Postal & Professional Credit Union	Jacksonville	40,195	3,018	-1.21	21.52	0.38	2.70	4.98	4.45	0.59	73.58	17,092	-	54.46	0.28	0.25	1.05
Jacksonville Firemen's Credit Union	Jacksonville	36,115	2,629	3.96	9.54	0.52	3.18	6.00	4.71	0.31	81.15	14,650	226	44.92	0.44	-0.13	2.91
Metro North Federal Credit Union	Jacksonville	16,391	1,541	-5.97	19.18	0.32	3.20	5.31	3.77	0.39	82.73	7,917	-	60.38	0.57	0.10	0.63
Farmers Federal Credit Union	Jacksonville	15,300	1,318	4.08	12.69	0.01	2.69	5.70	3.57	0.45	86.57	4,562	-	34.59	0.02	0.34	0.31
First Coast Federal Credit Union	Jacksonville	8,762	1,741	-9.89	15.30	0.32	3.82	5.88	5.49	0.35	89.04	5,461	-	74.62	0.90	-0.18	0.70
Container Mutual Credit Union	Fernandina Beach	7,386	774	3.11	36.95	0.41	3.01	4.73	3.33	0.30	86.67	3,301	-	71.04	0.48	-0.06	0.82
<b>Total/Average</b>		<b>13,201,912</b>	<b>1,013,681</b>	<b>4.43%</b>	<b>14.43%</b>	<b>0.67%</b>	<b>3.13%</b>	<b>5.13%</b>	<b>4.29%</b>	<b>0.58%</b>	<b>74.48%</b>	<b>8,970,362</b>	<b>489,719</b>	<b>68.06%</b>	<b>0.44%</b>	<b>0.26%</b>	<b>0.82%</b>
<b>Northeast - Total/Average</b>		<b>13,201,912</b>	<b>1,013,681</b>	<b>4.43%</b>	<b>14.43%</b>	<b>0.67%</b>	<b>3.13%</b>	<b>5.13%</b>	<b>4.29%</b>	<b>0.58%</b>	<b>74.48%</b>	<b>8,970,362</b>	<b>489,719</b>	<b>68.06%</b>	<b>0.44%</b>	<b>0.26%</b>	<b>0.82%</b>
<b>East Central</b>																	
<b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b>																	
Financial Educators Federal Credit Union	Daytona Beach	17,620	2,015	8.15	15.19	0.93	3.80	5.72	4.48	0.36	77.60	9,922	308	67.13	0.54	0.42	2.64
<b>Total/Average</b>		<b>17,620</b>	<b>2,015</b>	<b>8.15%</b>	<b>15.19%</b>	<b>0.93%</b>	<b>3.80%</b>	<b>5.72%</b>	<b>4.48%</b>	<b>0.36%</b>	<b>77.60%</b>	<b>9,922</b>	<b>308</b>	<b>67.13%</b>	<b>0.54%</b>	<b>0.42%</b>	<b>2.64%</b>
<b>Orlando, Kissimmee, FL (Metro)</b>																	
FAIRWINDS Credit Union	Orlando	2,449,710	192,911	11.18	11.20	1.30	3.00	4.11	3.93	0.52	69.48	1,771,965	203,379	82.86	0.29	0.17	0.68
Addition Financial Credit Union	Lake Mary	1,913,308	162,353	4.75	11.22	0.39	3.19	4.62	3.89	0.35	79.79	1,200,957	41,377	71.19	0.24	0.78	0.83
McCoy Federal Credit Union	Orlando	600,141	67,480	7.77	10.26	1.76	3.27	4.59	4.16	0.18	75.66	342,050	44,059	64.22	0.44	0.93	1.30
Insight Credit Union	Winter Springs	566,871	52,703	5.68	9.49	0.56	3.25	4.46	4.09	0.16	84.60	329,393	112,830	65.13	0.29	0.67	0.89
Orlando Federal Credit Union	Orlando	237,835	25,066	9.21	9.31	0.91	4.30	5.13	5.25	0.32	76.14	170,282	5,663	80.21	0.29	0.54	1.12
Priority Credit Union	Orlando	60,755	14,255	-3.44	6.45	-1.03	4.09	5.76	4.93	0.42	90.62	39,903	4,759	71.46	0.40	1.60	2.22
AdventHealth Credit Union	Altamonte Springs	56,334	9,515	11.39	11.02	1.10	3.79	5.51	4.73	0.62	68.81	39,718	-	82.80	0.32	0.40	0.91
Gulf States Credit Union	Maitland	29,898	3,420	-0.25	15.92	0.56	3.66	5.82	4.29	0.18	82.17	14,069	603	56.29	0.82	0.41	0.68
Local 606 Electrical Workers Federal Credit Union	Orlando	7,632	408	-6.91	17.02	0.44	2.27	5.09	3.07	0.62	67.57	1,883	-	29.77	0.53	0.00	2.44
FRSA Credit Union	Winter Park	4,633	821	3.16	10.36	0.52	4.45	6.15	6.26	0.58	82.22	3,487	292	84.06	2.55	-0.06	2.93
<b>Total/Average</b>		<b>5,927,117</b>	<b>528,932</b>	<b>4.25%</b>	<b>11.23%</b>	<b>0.65%</b>	<b>3.53%</b>	<b>5.12%</b>	<b>4.46%</b>	<b>0.40%</b>	<b>77.71%</b>	<b>3,913,707</b>	<b>412,962</b>	<b>68.80%</b>	<b>0.62%</b>	<b>0.54%</b>	<b>1.40%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2019**

(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>Palm Bay - Melbourne - Titusville, FL (Metro)</b>																	
Space Coast Credit Union	Melbourne	4,582,670	433,523	21.25	13.82	1.49	2.99	4.03	4.34	0.67	54.40	3,594,954	67,709	92.55	0.58	0.61	1.64
Launch Federal Credit Union	Merritt Island	791,311	67,959	5.89	12.52	0.46	3.65	5.70	4.77	0.24	79.86	468,697	-	68.74	0.29	0.69	0.88
Community Credit Union of Florida	Rockledge	779,339	47,160	14.55	12.60	1.73	3.54	5.27	5.57	1.19	47.26	618,598	87,559	94.49	0.23	0.52	1.04
<b>Total/Average</b>		<b>6,153,320</b>	<b>548,642</b>	<b>13.90%</b>	<b>12.98%</b>	<b>1.23%</b>	<b>3.39%</b>	<b>5.00%</b>	<b>4.90%</b>	<b>0.70%</b>	<b>60.51%</b>	<b>4,682,249</b>	<b>155,268</b>	<b>85.26%</b>	<b>0.37%</b>	<b>0.61%</b>	<b>1.19%</b>
<b>East Central - Total/Average</b>		<b>12,098,057</b>	<b>1,079,589</b>	<b>8.77%</b>	<b>13.13%</b>	<b>0.94%</b>	<b>3.57%</b>	<b>5.28%</b>	<b>4.61%</b>	<b>0.49%</b>	<b>71.94%</b>	<b>8,605,878</b>	<b>568,538</b>	<b>73.73%</b>	<b>0.51%</b>	<b>0.52%</b>	<b>1.74%</b>
<b>Tampa Bay</b>																	
<b>Bradenton - Sarasota - Venice, FL (Metro)</b>																	
Manatee Community Federal Credit Union	Bradenton	34,191	3,866	4.66	19.12	0.48	4.37	7.04	6.47	0.64	78.41	20,363	-	74.92	0.83	2.43	3.72
1st Street Credit Union	Sarasota	29,855	2,407	2.78	12.42	0.33	3.10	5.91	3.99	0.34	77.85	10,379	-	40.47	0.53	0.87	1.30
<b>Total/Average</b>		<b>64,046</b>	<b>6,273</b>	<b>3.72%</b>	<b>15.77%</b>	<b>0.41%</b>	<b>3.74%</b>	<b>6.48%</b>	<b>5.23%</b>	<b>0.49%</b>	<b>78.13%</b>	<b>30,742</b>	<b>-</b>	<b>57.70%</b>	<b>0.68%</b>	<b>1.65%</b>	<b>2.51%</b>
<b>Lakeland - Winter Haven, FL (Metro)</b>																	
MIDFLORIDA Credit Union	Lakeland	3,544,099	325,473	15.70	10.92	1.66	3.02	4.41	4.42	0.83	56.56	2,618,235	424,680	87.47	0.27	0.35	1.19
Publix Employees Federal Credit Union	Lakeland	1,022,997	99,967	11.10	13.53	0.86	2.81	5.28	4.07	0.74	65.85	418,358	-	48.24	0.56	0.42	0.47
San Antonio Citizens Federal Credit Union	San Antonio	227,350	16,792	7.84	9.76	1.24	3.19	4.90	4.13	0.39	68.75	117,145	15,830	57.57	0.16	0.39	1.60
Magnify Credit Union	Mulberry	81,457	5,696	6.84	12.25	0.07	3.19	5.61	4.86	0.90	73.39	49,917	2,701	75.84	1.65	0.67	1.23
<b>Total/Average</b>		<b>4,875,903</b>	<b>447,928</b>	<b>10.37%</b>	<b>11.62%</b>	<b>0.96%</b>	<b>3.05%</b>	<b>5.05%</b>	<b>4.37%</b>	<b>0.72%</b>	<b>66.14%</b>	<b>3,203,655</b>	<b>443,211</b>	<b>67.28%</b>	<b>0.66%</b>	<b>0.46%</b>	<b>1.12%</b>
<b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b>																	
Suncoast Credit Union	Tampa	10,318,423	844,897	22.09	9.00	1.27	2.72	4.33	4.15	1.03	45.79	7,716,331	68,434	84.58	0.42	0.53	1.11
Grow Financial Federal Credit Union	Tampa	2,722,834	204,167	14.84	9.50	0.67	3.09	4.61	4.97	0.97	62.03	2,097,472	69,937	85.76	0.62	0.82	0.91
GTE Federal Credit Union	Tampa	2,120,221	228,041	3.10	8.47	0.56	3.11	4.37	4.40	0.89	70.88	1,848,513	123,962	98.48	1.06	0.62	0.77
Achieva Credit Union	Dunedin	1,764,058	160,656	5.47	12.23	1.12	3.21	4.60	4.68	0.68	62.33	1,279,916	111,781	82.83	0.66	0.61	0.85
USF Federal Credit Union	Tampa	681,149	60,654	11.92	10.74	1.39	3.44	4.55	4.71	0.64	64.52	555,507	5,492	92.59	0.76	0.62	1.11
Florida Central Credit Union	Tampa	508,073	54,819	3.98	8.39	-0.06	2.25	3.48	3.96	0.96	77.30	344,431	3,621	73.81	0.59	0.62	0.66
Railroad & Industrial Federal Credit Union	Tampa	354,827	38,429	16.40	12.52	1.03	2.53	4.98	3.99	0.98	61.75	170,460	-	55.60	0.61	0.52	0.73
Tampa Bay Federal Credit Union	Tampa	316,716	32,224	16.50	10.59	0.72	3.48	4.62	4.49	0.61	82.77	258,364	466	96.73	0.71	0.20	0.53
Pinellas Federal Credit Union	Largo	125,776	12,183	4.18	13.82	0.31	3.04	4.20	3.99	0.34	83.32	77,432	-	72.55	0.17	0.60	0.86
Florida West Coast Credit Union	Brandon	95,323	10,049	6.77	11.71	1.21	3.17	4.96	4.20	0.38	68.99	48,510	-	58.72	0.04	0.10	0.93
Powernet Credit Union	Tampa	88,024	3,755	4.57	9.32	0.59	2.50	4.63	4.14	0.67	67.44	36,875	1,334	46.82	0.11	0.11	0.73
Tampa Postal Federal Credit Union	Lutz	83,861	7,802	2.97	13.47	0.06	2.96	6.02	3.61	0.46	87.61	29,447	-	41.09	0.39	0.55	1.07
FiCare Federal Credit Union	Tampa	51,867	6,519	4.16	13.04	0.00	3.55	6.60	4.83	0.66	91.02	24,688	-	55.59	0.44	0.91	1.54
ECU Credit Union	Largo	34,398	3,444	2.78	15.24	0.36	3.28	4.91	4.63	0.49	78.90	17,387	-	60.30	1.96	0.93	1.18
City-County Employees Credit Union	Clearwater	24,864	2,789	9.75	13.21	1.40	4.66	6.27	5.46	0.32	67.58	18,239	-	85.15	0.28	0.15	1.08
Coast 2 Coast Financial Credit Union	Tampa	21,261	1,892	5.09	12.45	1.44	3.74	5.31	4.70	0.46	73.54	13,546	-	74.21	0.22	-0.01	0.61
Florida Customs Federal Credit Union	Tampa	9,810	1,095	0.43	18.01	0.28	3.25	7.02	4.23	0.65	76.88	3,188	-	39.88	0.22	0.06	1.82
<b>Total/Average</b>		<b>19,321,485</b>	<b>1,673,415</b>	<b>7.94%</b>	<b>11.87%</b>	<b>0.73%</b>	<b>3.18%</b>	<b>5.03%</b>	<b>4.42%</b>	<b>0.66%</b>	<b>71.92%</b>	<b>14,540,306</b>	<b>385,027</b>	<b>70.86%</b>	<b>0.54%</b>	<b>0.47%</b>	<b>0.97%</b>
<b>Tampa Bay - Total/Average</b>		<b>24,261,434</b>	<b>2,127,616</b>	<b>7.34%</b>	<b>13.08%</b>	<b>0.70%</b>	<b>3.32%</b>	<b>5.52%</b>	<b>4.67%</b>	<b>0.62%</b>	<b>72.06%</b>	<b>17,774,703</b>	<b>828,238</b>	<b>65.28%</b>	<b>0.63%</b>	<b>0.86%</b>	<b>1.53%</b>

