

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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		9,430,413	737,469	1.57	11.65	0.80	3.49	5.76	4.99	0.49	71.70	5,319,955	328,329	62.25	0.70	0.57	1.06
North Central - Total/Average		3,971,628	293,200	7.36	11.97	0.57	3.68	5.69	4.96	0.66	72.61	3,298,181	324,425	76.29	0.83	0.68	0.84
Northeast - Total/Average		13,530,312	1,031,008	3.06	14.55	0.58	3.15	5.18	4.33	0.60	75.43	9,407,325	618,823	68.48	0.70	0.28	0.83
East Central - Total/Average		12,470,971	1,096,113	6.00	13.26	0.78	3.56	5.29	4.62	0.50	71.93	8,985,188	708,542	75.19	0.52	0.53	1.81
Tampa Bay - Total/Average		24,506,576	2,153,108	4.64	13.29	0.63	3.32	5.55	4.66	0.64	73.10	18,170,881	860,452	65.43	0.77	0.85	1.53
South Central - Total/Average		37,634	4,690	-47.31	55.44	-0.01	2.23	3.10	3.00	0.27	187.30	23,871	-	37.06	1.45	0.18	0.53
Southeast - Total/Average		8,280,755	715,126	3.08	12.93	0.52	3.61	6.00	5.02	0.61	76.56	5,162,573	307,976	69.38	0.42	0.70	1.25
<b>Northwest</b>																	
<b>Fort Walton Beach - Crestview (Metro)</b>																	
Eglin Federal Credit Union	Fort Walton Beach	1,987,560	121,345	3.18	12.48	1.12	2.25	4.34	3.29	0.67	54.12	834,761	-	48.31	0.27	0.22	0.55
Okaloosa County Teachers Federal Credit Union	Crestview	87,261	9,152	4.59	10.16	0.59	3.52	5.87	4.50	0.55	73.84	47,058	-	60.68	1.17	0.54	1.06
Walton County Teachers Federal Credit Union	Defuniak Springs	20,522	3,313	-3.00	8.66	-0.08	3.20	5.74	4.98	0.23	89.90	8,808	-	47.81	2.07	0.82	1.44
<b>Total/Average</b>		<b>2,095,343</b>	<b>133,810</b>	<b>1.59%</b>	<b>10.43%</b>	<b>0.54%</b>	<b>2.99%</b>	<b>5.32%</b>	<b>4.25%</b>	<b>0.48%</b>	<b>72.62%</b>	<b>890,627</b>	<b>-</b>	<b>52.27%</b>	<b>1.17%</b>	<b>0.53%</b>	<b>1.02%</b>
<b>Panama City - Lynn Haven, FL (Metro)</b>																	
Tyndall Federal Credit Union	Panama City	1,611,206	114,197	-0.69	10.64	2.36	2.69	4.61	4.22	0.65	55.73	734,501	-	52.32	0.14	0.35	0.87
Innovations Federal Credit Union	Panama City	260,150	20,348	-1.72	8.34	1.44	3.80	5.48	5.90	0.32	69.36	169,738	22,187	72.65	0.17	0.32	0.68
Panhandle Educators Federal Credit Union	Panama City	257,412	13,656	5.16	11.34	1.48	3.04	5.08	5.85	0.28	58.58	108,215	14,333	48.64	0.33	0.52	1.30
Bay Credit Union	Panama City	102,616	8,469	-10.59	9.01	0.94	3.26	5.08	5.22	0.26	69.16	51,403	12,497	55.19	0.11	0.48	0.88
<b>Total/Average</b>		<b>2,231,384</b>	<b>156,670</b>	<b>-1.96%</b>	<b>9.83%</b>	<b>1.56%</b>	<b>3.20%</b>	<b>5.06%</b>	<b>5.30%</b>	<b>0.38%</b>	<b>63.21%</b>	<b>1,063,857</b>	<b>49,017</b>	<b>57.20%</b>	<b>0.19%</b>	<b>0.42%</b>	<b>0.93%</b>
<b>Pensacola - Ferry Pass - Brent, FL (Metro)</b>																	
Pen Air Federal Credit Union	Pensacola	1,521,247	107,227	4.74	13.98	1.25	3.22	5.18	4.47	0.85	60.23	951,126	54,033	75.97	0.47	0.75	1.05
Gulf Winds Credit Union	Pensacola	700,394	65,461	8.21	12.16	0.86	3.29	4.78	4.31	0.55	70.35	490,564	-	81.38	0.39	0.44	0.75
Members First Credit Union of Florida	Pensacola	200,555	17,639	5.05	14.14	0.76	3.26	5.45	4.77	0.40	76.64	96,339	-	55.81	0.66	0.53	0.54
Harvesters Federal Credit Union	Cantonment	179,749	19,206	4.37	8.71	0.78	3.60	4.48	4.45	0.40	75.72	154,711	17,772	94.82	0.26	0.39	0.33
Central Credit Union of Florida	Pensacola	173,876	17,021	0.88	11.08	0.11	3.58	5.61	5.57	0.47	85.62	108,206	-	70.78	0.69	0.57	0.71
Santa Rosa County Federal Credit Union	Milton	138,325	12,369	10.85	12.37	1.26	3.03	5.33	4.24	0.65	64.59	64,510	-	53.80	0.27	0.19	0.42
My Pensacola Federal Credit Union	Pensacola	69,457	4,827	0.06	18.87	1.14	3.11	6.29	4.14	0.49	65.21	25,304	-	44.73	0.71	0.20	0.82
GPCE Credit Union	Pensacola	48,357	3,743	6.45	8.99	0.77	3.10	5.02	4.52	0.16	73.30	18,414	-	41.40	0.50	0.19	0.32
Florida State Employees Federal Credit Union	Pensacola	23,525	2,917	-6.10	7.13	-1.06	3.74	6.14	4.63	0.26	84.51	12,902	-	59.42	1.33	1.73	2.06
ECCO Credit Union	Milton	22,183	1,049	-4.57	20.11	0.99	2.87	5.55	4.45	1.29	48.48	12,481	1,225	70.73	0.00	0.16	1.16
<b>Total/Average</b>		<b>3,077,668</b>	<b>251,459</b>	<b>2.99%</b>	<b>12.75%</b>	<b>0.69%</b>	<b>3.28%</b>	<b>5.38%</b>	<b>4.56%</b>	<b>0.55%</b>	<b>70.47%</b>	<b>1,934,557</b>	<b>73,030</b>	<b>64.88%</b>	<b>0.53%</b>	<b>0.52%</b>	<b>0.82%</b>

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<b>Tallahassee, FL (Metro)</b>																	
Envision Credit Union	Tallahassee	617,243	56,215	6.87	9.10	0.75	3.84	5.38	5.28	0.57	76.05	464,013	107,807	84.42	0.48	0.56	0.97
First Commerce Credit Union	Tallahassee	615,645	54,700	2.05	11.95	0.68	3.41	5.40	5.12	0.99	66.68	446,680	42,887	88.95	0.70	0.84	1.10
Florida State University Credit Union	Tallahassee	226,176	25,757	1.96	10.04	0.92	4.11	5.77	5.87	0.91	63.76	180,284	34,658	89.52	1.11	1.19	1.15
TMH Federal Credit Union	Tallahassee	68,446	8,562	0.97	11.10	0.93	3.82	5.78	5.16	0.44	73.05	45,110	6,260	75.21	0.99	0.81	0.96
Tallahassee-Leon Federal Credit Union	Tallahassee	57,031	6,241	3.31	10.67	1.20	4.13	6.54	6.04	0.08	74.65	32,229	-	64.12	0.68	0.83	0.89
Florida Department of Transportation Credit Union	Tallahassee	50,392	3,311	5.60	17.67	0.49	3.16	5.27	3.93	0.07	90.71	21,626	1,971	52.35	0.45	0.25	0.49
FLAG Credit Union	Tallahassee	40,787	5,860	4.02	10.23	0.80	4.34	6.00	5.58	0.30	71.27	29,231	201	81.04	0.69	0.86	1.16
Florida Rural Electric Credit Union	Tallahassee	29,084	3,699	0.22	19.90	-0.29	3.74	5.37	4.80	0.39	91.27	17,025	-	73.74	0.28	0.33	0.49
Florida A&M University Federal Credit Union	Tallahassee	19,993	3,421	4.44	4.96	-0.34	4.85	6.71	6.34	0.27	106.43	13,898	553	74.72	0.69	2.04	1.96
Tallahassee Community Federal Credit Union	Tallahassee	4,806	571	3.12	14.57	-0.14	4.73	7.93	5.63	0.59	94.44	3,032	104	74.10	2.80	-0.10	0.73
<b>Total/Average</b>		<b>1,729,603</b>	<b>168,337</b>	<b>3.26%</b>	<b>12.02%</b>	<b>0.50%</b>	<b>4.01%</b>	<b>6.02%</b>	<b>5.37%</b>	<b>0.46%</b>	<b>80.83%</b>	<b>1,253,128</b>	<b>194,441</b>	<b>75.82%</b>	<b>0.89%</b>	<b>0.76%</b>	<b>0.99%</b>
<b>Other</b>																	
Community South Credit Union	Chipley	133,140	11,020	4.28	14.10	0.97	4.51	6.56	5.89	0.63	66.90	99,143	11,376	86.80	0.71	1.08	2.27
Calhoun-Liberty Employees Credit Union	Blountstown	61,378	5,629	3.14	9.16	0.73	3.56	6.32	5.11	0.68	70.02	32,601	-	58.79	0.10	0.34	0.85
Emerald Coast Federal Credit Union	Port Saint Joe	56,302	5,458	-3.09	7.49	0.53	3.62	6.04	5.49	0.05	81.78	26,402	465	50.25	1.28	0.56	1.29
Jackson County Teachers Credit Union	Marianna	34,565	4,020	-3.30	22.03	0.56	4.44	9.14	5.94	0.53	72.97	14,058	-	50.64	1.01	1.05	2.52
Jefferson County Teachers Credit Union	Monticello	11,030	1,066	8.75	13.32	0.85	3.82	6.99	4.90	0.96	65.21	5,582	-	58.81	0.52	0.10	0.77
<b>Total/Average</b>		<b>296,415</b>	<b>27,193</b>	<b>1.96%</b>	<b>13.22%</b>	<b>0.73%</b>	<b>3.99%</b>	<b>7.01%</b>	<b>5.47%</b>	<b>0.57%</b>	<b>71.38%</b>	<b>177,786</b>	<b>11,841</b>	<b>61.06%</b>	<b>0.72%</b>	<b>0.63%</b>	<b>1.54%</b>
<b>Northwest - Total/Average</b>		<b>9,430,413</b>	<b>737,469</b>	<b>1.57%</b>	<b>11.65%</b>	<b>0.80%</b>	<b>3.49%</b>	<b>5.76%</b>	<b>4.99%</b>	<b>0.49%</b>	<b>71.70%</b>	<b>5,319,955</b>	<b>328,329</b>	<b>62.25%</b>	<b>0.70%</b>	<b>0.57%</b>	<b>1.06%</b>
<b>North Central</b>																	
<b>Gainesville, FL (Metro)</b>																	
Campus USA Credit Union	Jonesville	2,021,247	118,658	12.36	12.00	1.19	3.13	4.61	4.75	1.18	51.56	1,694,143	151,157	97.69	0.40	0.44	0.51
Florida Credit Union	Gainesville	1,225,448	110,128	13.78	10.52	1.61	4.06	5.85	6.09	1.33	49.95	1,050,853	107,651	99.26	0.47	0.72	0.93
SunState Federal Credit Union	Gainesville	490,817	37,715	13.64	11.06	0.88	3.81	5.10	5.07	0.83	71.01	394,370	63,166	91.43	0.36	0.32	0.64
Alliance Credit Union of Florida	Gainesville	48,899	5,906	0.73	7.73	0.07	4.51	5.79	5.21	0.12	84.11	35,915	-	80.70	2.07	1.17	1.10
My Healthcare Federal Credit Union	Gainesville	24,671	4,009	3.39	18.42	0.45	4.68	7.50	6.36	0.23	84.29	14,157	-	71.58	1.14	1.81	0.93
<b>Total/Average</b>		<b>3,811,082</b>	<b>276,416</b>	<b>8.78%</b>	<b>11.95%</b>	<b>0.84%</b>	<b>4.04%</b>	<b>5.77%</b>	<b>5.49%</b>	<b>0.74%</b>	<b>68.18%</b>	<b>3,189,438</b>	<b>321,974</b>	<b>88.13%</b>	<b>0.89%</b>	<b>0.89%</b>	<b>0.82%</b>
<b>Other</b>																	
Buckeye Community Federal Credit Union	Perry	100,337	10,215	4.35	10.62	0.44	3.46	5.08	5.08	0.63	80.77	76,968	2,451	87.97	0.31	0.11	0.32
Ocala Community Credit Union	Ocala	34,571	3,100	7.65	11.32	0.43	3.30	5.42	4.25	0.49	76.74	19,147	-	63.31	0.44	0.55	0.81
Suwannee River Federal Credit Union	Live Oak	19,712	2,619	1.39	11.40	0.48	3.61	5.26	4.14	0.05	83.38	10,254	-	59.01	1.06	0.45	0.85
Madison Education Association Credit Union	Madison	5,926	850	10.33	14.65	-0.16	2.92	6.64	4.21	1.16	67.24	2,374	-	47.50	1.26	0.76	1.43
<b>Total/Average</b>		<b>160,546</b>	<b>16,784</b>	<b>5.93%</b>	<b>12.00%</b>	<b>0.30%</b>	<b>3.32%</b>	<b>5.60%</b>	<b>4.42%</b>	<b>0.58%</b>	<b>77.03%</b>	<b>108,743</b>	<b>2,451</b>	<b>64.45%</b>	<b>0.77%</b>	<b>0.47%</b>	<b>0.85%</b>
<b>North Central - Total/Average</b>		<b>3,971,628</b>	<b>293,200</b>	<b>7.36%</b>	<b>11.97%</b>	<b>0.57%</b>	<b>3.68%</b>	<b>5.69%</b>	<b>4.96%</b>	<b>0.66%</b>	<b>72.61%</b>	<b>3,298,181</b>	<b>324,425</b>	<b>76.29%</b>	<b>0.83%</b>	<b>0.68%</b>	<b>0.84%</b>

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<b>Northeast</b>																	
<b>Jacksonville, FL (Metro)</b>																	
VyStar Credit Union	Jacksonville	9,021,194	681,436	11.86	8.64	0.74	2.64	4.51	4.26	1.27	59.82	6,313,926	432,284	93.16	0.37	0.34	0.56
Community First Credit Union of Florida	Jacksonville	1,746,690	142,501	8.80	13.28	1.07	2.93	4.43	4.01	0.81	62.08	1,268,348	91,189	85.70	0.53	0.40	1.27
First Florida Credit Union	Jacksonville	1,035,526	54,579	15.07	13.79	0.74	2.66	4.32	4.10	1.05	59.47	655,835	16,724	86.57	0.39	0.40	0.47
121 Financial Credit Union	Jacksonville	543,684	45,799	-0.92	9.88	0.33	3.85	5.17	5.20	0.64	81.03	441,185	72,783	96.22	0.93	0.55	0.80
JAX Federal Credit Union	Jacksonville	407,609	37,144	7.17	11.16	0.52	3.56	4.82	4.86	0.60	74.01	326,858	1,613	94.52	0.26	0.53	0.82
Alive Credit Union	Jacksonville	136,331	15,145	5.82	15.04	0.59	2.29	3.55	3.39	0.63	77.18	81,390	423	70.85	0.38	0.14	0.17
Coastline Federal Credit Union	Jacksonville	123,007	10,499	5.69	10.72	0.80	2.56	3.99	3.82	0.51	76.25	69,877	243	64.44	0.18	0.08	0.24
JM Associates Federal Credit Union	Jacksonville	118,521	8,049	-7.88	15.95	0.64	3.35	5.95	4.38	0.44	73.74	53,918	-	54.71	0.53	0.76	1.06
First Coast Community Credit Union	Palatka	109,027	11,622	1.03	12.69	1.05	3.52	7.06	4.21	0.27	69.23	39,739	-	42.30	0.10	0.43	0.50
Country Financial Credit Union	Macclenny	88,344	6,950	11.02	10.11	1.49	4.33	6.74	5.98	1.18	62.17	63,255	2,796	80.68	1.52	0.10	0.67
City & Police Federal Credit Union	Jacksonville	77,498	6,317	3.82	10.11	0.52	3.11	4.66	3.79	0.25	82.41	40,662	551	59.07	0.91	0.21	0.66
Jacksonville Postal & Professional Credit Union	Jacksonville	39,757	2,995	-2.25	21.82	0.35	2.65	4.98	4.47	0.62	75.22	16,822	-	54.48	0.33	0.23	1.19
Jacksonville Firemen's Credit Union	Jacksonville	35,463	2,641	0.19	9.77	0.42	3.24	6.12	4.86	0.34	84.02	14,518	217	45.46	1.51	-0.05	2.91
Metro North Federal Credit Union	Jacksonville	15,992	1,507	-7.13	19.62	0.16	3.27	5.34	3.85	0.40	83.13	7,910	-	62.26	0.38	0.23	0.73
Farmers Federal Credit Union	Jacksonville	15,602	1,321	5.41	12.49	0.07	2.75	5.70	3.60	0.48	83.70	4,671	-	34.54	1.99	0.25	0.41
First Coast Federal Credit Union	Jacksonville	8,677	1,730	-7.83	15.30	0.03	3.91	5.94	5.54	0.36	90.25	5,330	-	72.90	0.47	0.24	0.71
Container Mutual Credit Union	Fernandina Beach	7,390	773	2.14	36.96	0.31	2.93	4.78	3.22	0.29	88.57	3,081	-	66.29	1.07	-0.04	0.91
<b>Total/Average</b>		<b>13,530,312</b>	<b>1,031,008</b>	<b>3.06%</b>	<b>14.55%</b>	<b>0.58%</b>	<b>3.15%</b>	<b>5.18%</b>	<b>4.33%</b>	<b>0.60%</b>	<b>75.43%</b>	<b>9,407,325</b>	<b>618,823</b>	<b>68.48%</b>	<b>0.70%</b>	<b>0.28%</b>	<b>0.83%</b>
<b>Northeast - Total/Average</b>																	
		<b>13,530,312</b>	<b>1,031,008</b>	<b>3.06%</b>	<b>14.55%</b>	<b>0.58%</b>	<b>3.15%</b>	<b>5.18%</b>	<b>4.33%</b>	<b>0.60%</b>	<b>75.43%</b>	<b>9,407,325</b>	<b>618,823</b>	<b>68.48%</b>	<b>0.70%</b>	<b>0.28%</b>	<b>0.83%</b>
<b>East Central</b>																	
<b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b>																	
Financial Educators Federal Credit Union	Daytona Beach	17,127	1,993	1.55	15.54	0.50	3.79	5.71	4.47	0.36	77.46	10,076	307	70.55	0.59	0.46	2.97
<b>Total/Average</b>		<b>17,127</b>	<b>1,993</b>	<b>1.55%</b>	<b>15.54%</b>	<b>0.50%</b>	<b>3.79%</b>	<b>5.71%</b>	<b>4.47%</b>	<b>0.36%</b>	<b>77.46%</b>	<b>10,076</b>	<b>307</b>	<b>70.55%</b>	<b>0.59%</b>	<b>0.46%</b>	<b>2.97%</b>
<b>Orlando, Kissimmee, FL (Metro)</b>																	
FAIRWINDS Credit Union	Orlando	2,491,768	193,945	9.87	11.32	1.29	2.96	4.10	3.95	0.55	69.08	1,837,393	216,748	84.36	0.32	0.16	0.66
Addition Financial Credit Union	Lake Mary	2,015,422	164,813	10.45	10.67	0.29	3.19	4.62	3.91	0.37	80.07	1,364,818	159,082	76.18	0.44	0.72	0.79
McCoy Federal Credit Union	Orlando	597,049	68,645	4.47	10.49	1.41	3.30	4.56	4.19	0.18	74.78	361,082	47,156	68.77	0.48	1.00	1.23
Insight Credit Union	Winter Springs	555,301	52,209	0.99	9.82	0.55	3.20	4.39	4.03	0.16	84.71	321,856	112,208	65.07	0.29	0.61	0.85
Orlando Credit Union	Orlando	243,925	25,000	9.71	9.18	0.74	4.06	5.12	5.03	0.36	78.43	171,631	5,600	78.64	0.35	0.57	1.02
Priority Credit Union	Orlando	58,919	14,222	-6.25	6.64	-0.70	4.15	5.83	5.02	0.42	87.99	41,210	4,702	75.65	0.66	1.45	2.12
AdventHealth Credit Union	Altamonte Springs	56,120	9,585	7.06	11.41	1.21	3.81	5.47	4.77	0.63	68.28	40,168	-	85.02	0.17	0.34	0.87
Gulf States Credit Union	Maitland	29,735	3,382	-0.90	16.11	0.50	3.63	5.82	4.29	0.18	83.49	12,914	583	52.13	0.59	0.43	0.67
Local 606 Electrical Workers Federal Credit Union	Orlando	7,815	414	-1.52	16.72	0.41	2.28	5.18	3.14	0.62	68.07	1,836	-	28.25	0.00	0.00	2.45
FRSA Credit Union	Winter Park	4,858	823	8.68	9.94	0.46	4.63	6.30	6.33	0.55	83.90	3,428	252	78.44	2.22	0.00	2.95
<b>Total/Average</b>		<b>6,060,912</b>	<b>533,038</b>	<b>4.26%</b>	<b>11.23%</b>	<b>0.62%</b>	<b>3.52%</b>	<b>5.14%</b>	<b>4.47%</b>	<b>0.40%</b>	<b>77.88%</b>	<b>4,156,336</b>	<b>546,331</b>	<b>69.25%</b>	<b>0.55%</b>	<b>0.53%</b>	<b>1.36%</b>

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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	4,815,752	443,486	21.67	13.50	1.48	2.91	4.03	4.37	0.73	54.81	3,696,620	66,874	89.95	0.57	0.60	1.45
Launch Federal Credit Union	Merritt Island	781,776	70,066	2.28	12.87	0.57	3.72	5.70	4.92	0.24	78.52	490,865	-	72.96	0.34	0.69	0.87
Community Credit Union of Florida	Rockledge	795,404	47,530	12.65	12.67	1.59	3.49	5.30	5.51	1.21	47.98	631,291	95,030	94.36	0.37	0.51	0.99
<b>Total/Average</b>		<b>6,392,932</b>	<b>561,082</b>	<b>12.20%</b>	<b>13.01%</b>	<b>1.21%</b>	<b>3.37%</b>	<b>5.01%</b>	<b>4.94%</b>	<b>0.73%</b>	<b>60.44%</b>	<b>4,818,776</b>	<b>161,904</b>	<b>85.76%</b>	<b>0.43%</b>	<b>0.60%</b>	<b>1.10%</b>
<b>East Central - Total/Average</b>																	
		<b>12,470,971</b>	<b>1,096,113</b>	<b>6.00%</b>	<b>13.26%</b>	<b>0.78%</b>	<b>3.56%</b>	<b>5.29%</b>	<b>4.62%</b>	<b>0.50%</b>	<b>71.93%</b>	<b>8,985,188</b>	<b>708,542</b>	<b>75.19%</b>	<b>0.52%</b>	<b>0.53%</b>	<b>1.81%</b>
<b>Tampa Bay</b>																	
<b>Bradenton - Sarasota - Venice, FL (Metro)</b>																	
Manatee Community Federal Credit Union	Bradenton	32,975	3,778	-1.74	19.66	0.12	4.36	6.97	6.28	0.64	81.12	19,750	-	75.39	1.10	2.36	3.74
1st Street Credit Union	Sarasota	30,573	2,449	5.10	12.17	0.27	3.06	6.04	4.00	0.37	81.51	10,381	-	39.35	0.82	0.62	1.28
<b>Total/Average</b>		<b>63,548</b>	<b>6,227</b>	<b>1.68%</b>	<b>15.92%</b>	<b>0.20%</b>	<b>3.71%</b>	<b>6.51%</b>	<b>5.14%</b>	<b>0.51%</b>	<b>81.32%</b>	<b>30,131</b>	<b>-</b>	<b>57.37%</b>	<b>0.96%</b>	<b>1.49%</b>	<b>2.51%</b>
<b>Lakeland - Winter Haven, FL (Metro)</b>																	
MIDFLORIDA Credit Union	Lakeland	3,612,207	331,231	13.23	11.20	1.77	3.02	4.46	4.44	0.85	55.91	2,662,443	446,519	87.06	0.41	0.38	1.13
Publix Employees Federal Credit Union	Lakeland	1,017,318	99,876	6.62	14.10	1.24	2.81	5.29	4.08	0.76	65.97	426,163	-	49.37	0.68	0.38	0.46
San Antonio Citizens Federal Credit Union	San Antonio	227,195	16,901	5.13	9.95	1.07	3.16	4.94	4.13	0.39	69.08	114,916	15,611	56.58	0.19	0.39	1.71
Magnify Credit Union	Mulberry	80,260	5,615	2.54	12.44	0.06	3.23	5.64	4.96	0.90	73.61	49,751	2,608	77.09	1.70	0.96	1.22
<b>Total/Average</b>		<b>4,936,980</b>	<b>453,623</b>	<b>6.88%</b>	<b>11.92%</b>	<b>1.04%</b>	<b>3.06%</b>	<b>5.08%</b>	<b>4.40%</b>	<b>0.73%</b>	<b>66.14%</b>	<b>3,253,273</b>	<b>464,738</b>	<b>67.53%</b>	<b>0.75%</b>	<b>0.53%</b>	<b>1.13%</b>
<b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b>																	
Suncoast Credit Union	Tampa	10,413,992	861,191	16.10	9.22	1.26	2.73	4.41	4.22	1.09	45.62	7,958,238	75,234	86.33	0.49	0.58	1.10
Grow Financial Federal Credit Union	Tampa	2,723,654	203,560	9.94	9.57	0.54	3.09	4.62	4.96	0.99	62.31	2,174,693	71,903	89.04	0.63	0.83	0.90
GTE Federal Credit Union	Tampa	2,213,625	228,299	8.03	8.30	0.64	3.08	4.41	4.45	0.93	69.54	1,830,675	124,613	93.10	1.08	0.61	0.79
Achieva Credit Union	Dunedin	1,759,177	163,048	3.27	12.54	1.11	3.21	4.57	4.69	0.70	62.25	1,304,808	113,290	84.90	0.63	0.58	0.84
USF Federal Credit Union	Tampa	686,383	61,580	9.03	10.92	1.28	3.44	4.61	4.71	0.68	64.63	563,106	5,378	93.18	0.88	0.58	1.06
Florida Central Credit Union	Tampa	511,828	54,658	3.66	8.29	-0.08	2.26	3.48	3.96	0.95	78.28	350,469	3,577	74.42	0.61	0.57	0.62
Railroad & Industrial Federal Credit Union	Tampa	352,223	38,778	9.87	12.84	0.99	2.52	5.01	4.07	1.01	61.91	169,554	-	55.68	0.78	0.49	0.73
Tampa Bay Federal Credit Union	Tampa	314,283	32,424	9.89	10.83	0.70	3.47	4.60	4.48	0.64	80.08	264,799	456	100.23	0.69	0.26	0.49
Pinellas Federal Credit Union	Largo	124,258	12,210	1.15	14.05	0.29	3.04	4.19	4.01	0.37	84.85	78,905	-	74.63	0.32	0.50	0.76
Florida West Coast Credit Union	Brandon	94,895	10,091	3.89	12.06	1.20	3.18	5.00	4.20	0.40	69.29	48,466	-	59.32	0.08	0.11	0.89
Powernet Credit Union	Tampa	86,643	3,742	0.91	9.59	0.56	2.45	4.66	4.09	0.71	67.21	37,524	1,263	48.17	0.10	0.08	0.72
Tampa Postal Federal Credit Union	Lutz	82,586	7,759	-0.08	13.60	-0.07	2.99	6.03	3.63	0.46	88.26	29,442	-	41.60	0.41	0.88	0.98
FiCare Federal Credit Union	Tampa	52,751	6,545	5.09	12.72	-0.14	3.63	6.71	4.89	0.67	91.30	25,004	-	55.06	0.77	0.95	1.65
ECU Credit Union	Largo	33,646	3,394	-1.10	15.67	0.36	3.30	5.00	4.63	0.49	78.44	16,604	-	59.37	1.80	0.86	1.29
City-County Employees Credit Union	Clearwater	24,436	2,980	4.09	13.60	1.03	4.79	6.37	5.56	0.34	66.92	18,582	-	88.22	0.88	0.91	0.89
Coast 2 Coast Financial Credit Union	Tampa	21,898	1,904	7.49	12.36	1.32	3.74	5.36	4.72	0.49	73.70	13,606	-	72.76	0.00	0.12	0.52
Florida Customs Federal Credit Union	Tampa	9,770	1,095	-0.26	18.19	0.32	3.25	7.05	4.20	0.65	76.51	3,002	-	37.81	0.30	0.00	1.97
<b>Total/Average</b>		<b>19,506,048</b>	<b>1,693,258</b>	<b>5.35%</b>	<b>12.02%</b>	<b>0.67%</b>	<b>3.19%</b>	<b>5.06%</b>	<b>4.44%</b>	<b>0.68%</b>	<b>71.83%</b>	<b>14,887,477</b>	<b>395,714</b>	<b>71.40%</b>	<b>0.61%</b>	<b>0.52%</b>	<b>0.95%</b>
<b>Tampa Bay - Total/Average</b>																	
		<b>24,506,576</b>	<b>2,153,108</b>	<b>4.64%</b>	<b>13.29%</b>	<b>0.63%</b>	<b>3.32%</b>	<b>5.55%</b>	<b>4.66%</b>	<b>0.64%</b>	<b>73.10%</b>	<b>18,170,881</b>	<b>860,452</b>	<b>65.43%</b>	<b>0.77%</b>	<b>0.85%</b>	<b>1.53%</b>

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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>South Central</b>																	
Everglades Federal Credit Union	Clewiston	37,569	4,589	5.12	13.96	1.17	3.86	6.20	5.34	0.53	74.60	23,871	-	74.12	1.45	0.35	0.53
Lee County Mosquito Control Credit Union	Lehigh Acres	65	101	-99.74	96.92	-1.19	0.60	0.00	0.65	0.00	300.00	-	-	0.00	NA	0.00	NA
<b>Total/Average</b>		<b>37,634</b>	<b>4,690</b>	<b>-47.31%</b>	<b>55.44%</b>	<b>-0.01%</b>	<b>2.23%</b>	<b>3.10%</b>	<b>3.00%</b>	<b>0.27%</b>	<b>187.30%</b>	<b>23,871</b>	<b>-</b>	<b>37.06%</b>	<b>1.45%</b>	<b>0.18%</b>	<b>0.53%</b>
<b>South Central - Total/Average</b>																	
		<b>37,634</b>	<b>4,690</b>	<b>-47.31%</b>	<b>55.44%</b>	<b>-0.01%</b>	<b>2.23%</b>	<b>3.10%</b>	<b>3.00%</b>	<b>0.27%</b>	<b>187.30%</b>	<b>23,871</b>	<b>-</b>	<b>37.06%</b>	<b>1.45%</b>	<b>0.18%</b>	<b>0.53%</b>
<b>Southeast</b>																	
<b>Key West, FL (Micro)</b>																	
Keys Federal Credit Union	Key West	152,684	13,946	9.93	8.79	1.42	4.84	6.35	6.25	0.44	65.42	114,422	1,913	83.99	0.59	1.26	1.81
Monroe County Teachers Federal Credit Union	Key West	22,933	2,124	-9.04	10.86	0.10	2.64	4.88	4.73	1.32	71.05	16,996	-	83.58	0.57	0.98	1.16
Southernmost Federal Credit Union	Key West	15,849	1,793	3.75	18.37	-0.26	3.68	6.69	5.62	0.64	93.17	7,216	-	56.53	0.15	0.25	1.14
<b>Total/Average</b>		<b>191,466</b>	<b>17,863</b>	<b>1.55%</b>	<b>12.67%</b>	<b>0.42%</b>	<b>3.72%</b>	<b>5.97%</b>	<b>5.53%</b>	<b>0.80%</b>	<b>76.55%</b>	<b>138,634</b>	<b>1,913</b>	<b>74.70%</b>	<b>0.44%</b>	<b>0.83%</b>	<b>1.37%</b>
<b>Miami - Fort Lauderdale - Pompano Beach, FL (Metro)</b>																	
IBM Southeast Employees' Credit Union	Delray Beach	1,534,918	91,479	47.35	10.72	0.75	3.50	5.21	5.28	1.06	60.34	1,247,367	59,459	93.46	0.58	0.59	0.75
South Florida Educational Federal Credit Union	Miami	1,182,275	87,734	7.78	18.96	0.89	2.64	6.98	3.78	0.41	69.03	271,692	-	28.90	0.16	0.49	0.44
Dade County Federal Credit Union	Sweetwater	788,768	98,463	6.13	12.71	1.44	4.34	6.34	5.19	0.39	67.69	517,816	79,103	75.70	0.42	0.99	1.32
Tropical Financial Credit Union	Miramar	747,597	65,003	10.66	9.77	0.50	3.15	4.14	4.44	0.81	80.81	584,621	32,458	88.42	0.42	0.11	0.40
Power Financial Credit Union	Pembroke Pines	666,381	32,097	2.39	12.17	0.88	3.04	4.14	4.18	0.47	68.03	490,298	43,754	93.87	0.48	0.16	0.32
BrightStar Credit Union	Sunrise	521,837	59,535	11.10	10.65	0.44	3.71	5.21	4.77	0.52	76.08	374,069	49,767	81.33	0.50	0.87	0.87
We Florida Financial	Margate	504,604	46,592	-0.81	10.39	0.79	3.36	4.69	4.23	0.48	73.81	391,421	9,914	87.31	0.51	0.84	1.89
Velocity Community Federal Credit Union	Palm Beach Gardens	354,020	22,048	-0.88	12.40	0.55	3.26	4.93	3.87	0.23	79.79	183,987	-	59.65	0.20	0.31	0.57
JetStream Federal Credit Union	Miami Lakes	191,189	17,959	-1.65	12.10	0.46	4.29	6.18	6.34	0.39	76.76	123,787	23,260	74.45	0.39	2.46	2.48
University Credit Union	Miami	209,136	16,090	1.32	9.60	0.56	2.70	4.96	3.45	0.23	80.96	72,943	6,843	39.14	0.54	0.39	0.60
Gold Coast Federal Credit Union	West Palm Beach	184,138	21,594	4.58	10.97	1.00	2.55	3.08	3.19	0.11	73.07	91,699	-	57.07	0.06	0.34	0.33
Guardians Credit Union	West Palm Beach	174,065	31,883	6.90	13.80	1.53	4.32	6.32	6.12	0.19	72.96	112,668	-	76.40	0.52	0.90	1.15
Miami Postal Service Credit Union	Miami	135,550	16,939	7.55	11.37	0.90	3.36	6.58	4.80	0.63	70.83	64,455	-	54.46	0.66	1.03	1.49
First Choice Credit Union	West Palm Beach	113,013	10,270	4.11	10.54	1.00	2.75	4.41	3.27	0.29	73.07	44,325	-	44.26	0.92	0.24	2.05
Miami Firefighters Federal Credit Union	Miami	112,909	4,474	8.68	10.20	1.33	3.20	4.46	3.92	0.48	61.08	81,202	-	80.74	0.48	0.03	0.53
PriorityONE Credit Union	Sunrise	98,250	9,842	2.77	10.64	1.07	4.26	5.64	5.07	0.42	74.68	75,226	-	87.00	0.32	0.39	0.42
SUN Credit Union	Hollywood	89,083	6,991	4.82	10.66	0.57	2.90	4.76	3.94	0.35	73.85	39,234	-	49.82	0.30	0.62	0.72
Connect Credit Union	Fort Lauderdale	77,957	5,811	2.69	11.62	0.48	3.43	5.20	4.34	0.47	75.02	44,415	-	65.30	0.54	0.87	1.41
Broward HealthCare Federal Credit Union	Fort Lauderdale	71,351	9,047	-1.34	11.83	0.93	2.89	5.24	3.64	0.36	75.57	28,616	-	45.88	0.50	-0.26	1.69
Memorial Employees Federal Credit Union	Hollywood	68,741	9,056	3.06	11.25	0.76	3.24	5.67	3.79	0.17	76.39	28,151	1,505	47.11	0.16	0.27	0.74
Baptist Health South Florida Federal Credit Union	Miami	63,941	11,473	0.01	14.65	1.68	5.58	7.56	6.31	0.21	70.96	46,208	-	86.14	0.49	1.16	1.47
United Police Federal Credit Union	Miami	45,499	4,979	0.63	17.94	-0.76	2.88	5.77	3.41	0.17	114.09	27,170	-	73.05	0.13	0.51	0.42
Miami Federal Credit Union	Miami	36,055	2,813	3.58	14.20	0.39	3.45	5.02	4.35	0.52	82.40	23,314	-	75.96	0.29	0.05	0.36
Coral Community Federal Credit Union	Fort Lauderdale	33,648	4,445	7.69	9.72	0.35	3.60	6.28	4.34	0.28	85.06	14,888	-	49.84	0.27	0.68	0.77
Pompano Beach City Employee Credit Union	Pompano Beach	23,204	2,089	9.52	21.26	0.69	4.66	6.90	6.11	0.92	74.87	16,324	-	90.15	0.32	0.26	0.28
Compass Financial Federal Credit Union	Medley	20,716	2,487	-3.50	15.47	-0.91	4.87	6.92	6.38	0.54	98.22	15,908	-	91.37	0.48	1.32	2.67
South Atlantic Federal Credit Union	Boca Raton	15,248	2,572	-0.06	9.74	0.21	3.79	6.86	4.19	0.14	87.45	5,610	-	40.93	0.41	0.56	2.96
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,796	1,546	-3.46	30.37	-1.23	3.49	6.75	3.96	0.24	123.03	3,679	-	46.98	0.00	0.69	0.73
Shaw-Ross Employees Credit Union	Miami	6,354	800	7.40	14.15	1.37	1.67	15.83	3.66	1.25	10.94	495	-	9.11	0.00	0.00	2.63
Electricians' Local 349 Credit Union	Miami	4,637	778	3.79	17.12	0.49	3.13	6.93	4.06	0.11	80.60	1,061	-	27.83	1.41	0.51	1.23
Town of Palm Beach Federal Credit Union	West Palm Beach	2,409	374	-9.65	12.08	-0.16	4.40	7.60	5.19	0.30	86.17	1,290	-	64.31	0.00	0.22	1.47
<b>Total/Average</b>		<b>8,089,289</b>	<b>697,263</b>	<b>4.62%</b>	<b>13.20%</b>	<b>0.61%</b>	<b>3.50%</b>	<b>6.02%</b>	<b>4.50%</b>	<b>0.41%</b>	<b>76.57%</b>	<b>5,023,939</b>	<b>306,063</b>	<b>64.06%</b>	<b>0.40%</b>	<b>0.57%</b>	<b>1.13%</b>
<b>Southeast - Total/Average</b>																	
		<b>8,280,755</b>	<b>715,126</b>	<b>3.08%</b>	<b>12.93%</b>	<b>0.52%</b>	<b>3.61%</b>	<b>6.00%</b>	<b>5.02%</b>	<b>0.61%</b>	<b>76.56%</b>	<b>5,162,573</b>	<b>307,976</b>	<b>69.38%</b>	<b>0.42%</b>	<b>0.70%</b>	<b>1.25%</b>