

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 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 (%)
State Summary																	
Northwest - Total/Average		9,497,266	729,193	12.93	11.01	0.67	3.44	5.69	4.92	0.47	72.92	5,102,503	317,053	59.04	0.69	0.63	1.06
North Central - Total/Average		3,800,968	284,606	17.90	11.76	0.35	3.59	5.56	4.86	0.63	75.48	3,123,324	299,617	74.22	0.85	0.68	0.91
Northeast - Total/Average		13,087,090	1,000,855	13.19	14.05	0.62	3.09	5.09	4.20	0.56	76.55	8,715,901	466,780	66.46	0.53	0.26	0.83
East Central - Total/Average		11,905,555	1,072,603	17.04	12.87	0.83	3.59	5.24	4.55	0.47	71.79	8,465,991	569,196	72.50	2.06	0.60	1.80
Tampa Bay - Total/Average		23,810,120	2,108,123	18.38	12.73	0.66	3.45	5.48	4.70	0.60	71.80	17,540,741	795,794	63.72	0.52	0.99	1.56
South Central - Total/Average		38,838	4,602	10.96	19.26	0.62	2.70	3.08	3.40	0.24	89.47	22,395	-	35.02	0.46	0.10	20.38
Southeast - Total/Average		8,001,175	708,290	7.85	12.69	0.52	3.63	5.96	4.95	0.57	77.94	4,705,843	235,761	69.03	0.47	0.73	1.33
Northwest																	
Fort Walton Beach - Crestview (Metro)																	
Eglin Federal Credit Union		2,004,535	120,070	13.05	11.77	0.94	2.19	4.30	3.15	0.65	55.89	781,158	-	44.61	0.25	0.27	0.63
Okaloosa County Teachers Federal Credit Union		87,149	9,036	13.24	9.88	0.57	3.47	5.82	4.39	0.52	76.52	43,773	-	56.78	1.27	0.38	1.02
Walton County Teachers Federal Credit Union		21,509	3,317	9.79	8.28	-0.17	3.12	5.79	4.84	0.23	98.24	8,783	-	44.73	2.13	0.36	1.21
Total/Average		2,113,193	132,423	12.03%	9.98%	0.45%	2.93%	5.30%	4.13%	0.47%	76.88%	833,714	-	48.71%	1.22%	0.34%	0.95%
Panama City - Lynn Haven, FL (Metro)																	
Tyndall Federal Credit Union		1,660,045	116,349	10.00	8.82	0.96	2.69	4.55	4.37	0.60	60.97	704,714	-	47.94	0.17	0.46	1.06
Panhandle Educators Federal Credit Union		263,972	13,545	26.08	10.21	1.15	3.05	5.03	5.81	0.26	62.11	105,292	15,253	45.26	0.55	0.34	1.40
Innovations Federal Credit Union		272,458	20,259	13.53	7.14	0.96	3.72	5.35	5.90	0.31	73.51	162,812	20,326	66.49	0.26	0.33	0.84
Bay Credit Union		112,386	8,902	3.30	7.82	1.12	3.27	5.07	5.14	0.25	67.26	51,840	9,710	50.31	0.21	0.15	1.00
Total/Average		2,308,861	159,055	13.23%	8.50%	1.05%	3.18%	5.00%	5.31%	0.36%	65.96%	1,024,658	45,289	52.50%	0.30%	0.32%	1.08%
Pensacola - Ferry Pass - Brent, FL (Metro)																	
Pen Air Federal Credit Union		1,476,267	105,082	1.96	13.76	1.21	3.20	5.08	4.45	0.82	60.10	919,462	49,028	74.31	0.44	0.89	1.14
Gulf Winds Federal Credit Union		693,374	62,226	20.36	11.76	0.57	3.18	4.66	4.21	0.54	72.28	445,823	-	74.01	0.33	0.39	0.75
Members First Credit Union of Florida		196,718	17,529	7.21	13.99	0.58	3.24	5.31	4.67	0.37	79.10	99,064	-	58.26	0.79	0.62	0.61
Harvesters Federal Credit Union		178,216	18,917	9.59	8.36	0.67	3.51	4.35	4.30	0.41	77.90	158,367	19,536	98.93	0.99	0.26	0.30
Central Credit Union of Florida		175,861	17,164	7.25	10.89	0.07	3.50	5.53	5.54	0.44	86.88	102,231	-	65.13	0.80	0.58	0.73
Santa Rosa County Federal Credit Union		134,665	12,229	21.12	12.00	0.98	2.93	5.23	4.09	0.63	70.17	61,513	-	52.25	0.29	0.02	0.47
My Pensacola Federal Credit Union		73,591	4,879	24.00	17.29	1.27	3.00	6.13	3.95	0.40	65.19	24,593	-	40.40	0.53	-0.29	0.89
GPCE Credit Union		49,577	3,385	29.92	8.37	0.48	2.93	4.95	4.44	0.15	80.67	19,022	-	41.34	0.23	0.08	0.33
Florida State Employees Federal Credit Union		24,698	3,032	0.73	7.53	-0.18	3.50	5.99	4.28	0.26	87.50	12,416	-	54.59	1.52	0.97	1.04
ECCO Credit Union		22,584	1,068	-6.74	19.20	0.70	2.70	5.44	4.20	1.28	53.74	12,442	1,284	68.48	0.00	0.00	1.29
Total/Average		3,025,551	245,511	11.54%	12.32%	0.64%	3.17%	5.27%	4.41%	0.53%	73.35%	1,854,933	69,848	62.77%	0.59%	0.35%	0.76%

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Tallahassee, FL (Metro)																	
First Commerce Credit Union	Tallahassee	633,014	53,429	17.61	11.28	0.65	3.37	5.32	5.10	0.96	66.55	436,738	47,380	83.96	0.61	0.92	1.13
Envision Credit Union	Tallahassee	611,347	54,456	16.58	8.78	0.68	3.87	5.31	5.28	0.47	78.90	438,178	103,687	80.69	0.33	0.64	0.86
Florida State University Credit Union	Tallahassee	228,062	26,098	9.27	9.46	0.76	4.16	5.74	5.81	0.86	61.87	187,452	34,373	91.73	0.96	1.20	1.17
TMH Federal Credit Union	Tallahassee	70,227	8,398	13.38	10.40	1.08	3.77	5.76	5.05	0.41	71.65	42,568	5,369	68.79	0.59	0.60	0.94
Tallahassee-Leon Federal Credit Union	Tallahassee	57,968	6,301	16.66	10.29	2.80	4.07	6.47	5.85	0.09	62.05	32,204	-	63.02	0.77	0.60	0.81
Florida Department of Transportation Credit Union	Tallahassee	49,796	3,323	11.86	17.66	0.59	3.16	5.26	3.86	0.07	94.15	20,632	1,174	50.15	0.29	-0.08	0.58
FLAG Credit Union	Tallahassee	40,147	5,739	5.59	9.95	0.63	4.03	5.85	5.39	0.38	74.56	26,214	80	73.58	1.52	0.87	1.02
Florida Rural Electric Credit Union	Tallahassee	29,741	3,740	9.71	19.47	-0.84	3.69	5.23	4.65	0.36	102.07	17,548	-	73.90	0.23	0.20	0.43
Florida A&M University Federal Credit Union	Tallahassee	20,809	3,455	30.20	4.74	-1.06	4.98	6.58	6.21	0.32	74.94	15,162	449	83.18	1.80	7.90	2.59
Tallahassee Community Federal Credit Union	Tallahassee	4,765	546	5.88	14.61	-0.76	4.31	7.70	5.26	0.50	104.69	2,521	110	62.14	2.38	0.49	0.67
Total/Average		1,745,876	165,485	13.67%	11.66%	0.45%	3.94%	5.92%	5.25%	0.44%	79.14%	1,219,217	192,622	73.11%	0.95%	1.33%	1.02%
Other																	
Community South Credit Union	Chipley	135,029	10,658	18.71	13.40	0.86	4.55	6.70	6.02	0.58	68.06	93,344	8,820	80.01	0.39	1.41	2.33
Calhoun-Liberty Employees Credit Union	Blountstown	62,513	5,582	16.98	8.70	1.03	3.58	6.18	4.99	0.63	64.70	30,713	-	54.61	0.18	0.04	0.80
Emerald Coast Federal Credit Union	Port Saint Joe	59,176	5,378	10.68	6.98	0.98	3.62	6.01	5.46	0.05	76.01	26,002	474	46.49	0.75	0.35	1.23
Jackson County Teachers Credit Union	Marianna	36,343	4,045	10.16	20.56	0.10	4.40	9.14	6.38	0.51	72.39	14,427	-	48.66	0.19	2.09	2.49
Jefferson County Teachers Credit Union	Monticello	10,724	1,056	14.41	13.26	0.84	3.64	6.83	4.75	0.97	65.15	5,495	-	60.86	0.55	0.23	0.73
Total/Average		303,785	26,719	14.19%	12.58%	0.76%	3.96%	6.97%	5.52%	0.55%	69.26%	169,981	9,294	58.13%	0.41%	0.82%	1.52%
Northwest - Total/Average																	
		9,497,266	729,193	12.93%	11.01%	0.67%	3.44%	5.69%	4.92%	0.47%	72.92%	5,102,503	317,053	59.04%	0.69%	0.63%	1.06%
North Central																	
Gainesville, FL (Metro)																	
Campus USA Credit Union	Jonesville	1,923,256	116,090	15.88	12.04	1.34	3.11	4.48	4.91	1.06	51.62	1,602,264	140,191	97.33	0.34	0.46	0.47
Florida Credit Union	Gainesville	1,170,605	105,185	21.58	10.15	1.44	4.02	5.72	5.96	1.27	52.01	990,050	97,500	97.94	0.31	0.80	0.89
SunState Federal Credit Union	Gainesville	469,990	36,343	22.22	11.13	1.01	3.82	5.00	4.98	0.71	70.01	374,560	59,330	90.99	0.25	0.29	0.74
Alliance Credit Union	Gainesville	50,016	5,894	11.39	7.36	-0.62	4.20	5.28	4.84	0.12	86.71	35,024	-	77.53	2.13	1.12	1.25
My Healthcare Federal Credit Union	Gainesville	25,017	4,064	15.93	17.86	0.11	4.66	7.52	6.33	0.20	90.39	13,598	-	67.24	0.43	2.94	0.99
Total/Average		3,638,884	267,576	17.40%	11.71%	0.66%	3.96%	5.60%	5.41%	0.67%	70.15%	3,015,496	297,021	86.21%	0.69%	1.12%	0.87%
Other																	
Buckeye Community Federal Credit Union	Perry	101,380	10,524	17.34	10.28	0.41	3.45	4.93	4.94	0.59	80.37	78,162	2,596	88.74	0.40	0.11	0.35
Ocala Community Credit Union	Ocala	34,432	3,035	21.24	11.24	0.80	3.25	5.42	4.20	0.49	79.25	17,967	-	59.78	0.42	0.11	0.85
Suwannee River Federal Credit Union	Live Oak	20,598	2,635	22.35	10.55	0.00	3.45	5.32	4.02	0.05	90.54	9,363	-	51.30	1.35	0.77	0.90
Madison Education Associates Credit Union	Madison	5,674	836	12.65	15.17	-1.00	2.72	6.44	4.06	1.20	73.08	2,336	-	49.15	1.88	0.00	1.71
Total/Average		162,084	17,030	18.40%	11.81%	0.05%	3.22%	5.53%	4.31%	0.58%	80.81%	107,828	2,596	62.24%	1.01%	0.25%	0.95%
North Central - Total/Average																	
		3,800,968	284,606	17.90%	11.76%	0.35%	3.59%	5.56%	4.86%	0.63%	75.48%	3,123,324	299,617	74.22%	0.85%	0.68%	0.91%

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Northeast																	
Jacksonville, FL (Metro)																	
VyStar Credit Union	Jacksonville	8,629,936	657,740	16.69	8.58	0.92	2.57	4.37	4.13	1.25	55.68	5,774,618	286,937	90.42	0.26	0.41	0.58
Community First Credit Union of Florida	Jacksonville	1,735,377	137,145	23.63	12.84	1.14	2.88	4.38	3.90	0.79	64.83	1,169,620	85,660	78.57	0.36	0.34	1.31
First Florida Credit Union	Jacksonville	979,673	54,048	21.20	14.22	0.83	2.69	4.28	4.00	0.95	58.29	625,327	16,598	88.34	0.28	0.49	0.49
121 Financial Credit Union	Jacksonville	550,571	45,854	2.26	9.59	0.35	3.76	5.01	5.08	0.61	75.69	445,514	71,835	95.05	0.94	0.72	0.85
JAX Federal Credit Union	Jacksonville	403,326	36,613	17.08	10.98	0.36	3.55	4.78	4.77	0.56	77.12	305,750	1,613	88.58	0.24	0.43	0.83
Alive Credit Union	Jacksonville	137,860	15,145	22.15	14.56	0.52	2.29	3.49	3.22	0.58	78.17	81,699	436	70.09	0.45	0.16	0.25
J. M. Associates Federal Credit Union	Jacksonville	124,898	8,058	-3.40	14.68	0.08	3.21	5.77	4.27	0.43	77.75	51,836	-	49.18	0.30	1.18	1.27
Coastline Federal Credit Union	Jacksonville	125,531	10,475	25.63	10.42	2.07	2.54	3.90	3.78	0.49	62.26	69,815	289	62.86	0.17	-0.07	0.28
First Coast Community Credit Union	Palatka	111,179	11,758	11.05	11.89	0.94	3.39	6.75	4.03	0.26	72.19	39,426	-	40.96	0.69	0.37	0.30
Country Federal Credit Union	Macclenny	85,618	6,669	19.69	9.70	1.57	4.36	6.61	5.94	1.12	61.83	61,919	2,614	81.97	0.25	0.22	0.62
City & Police Federal Credit Union	Jacksonville	77,409	6,215	10.97	9.60	0.01	3.07	4.57	3.75	0.23	91.63	37,515	564	53.73	1.26	0.34	0.69
Jacksonville Postal & Professional Credit Union	Jacksonville	39,968	3,104	-4.66	21.56	0.49	2.67	4.96	4.32	0.57	73.58	17,053	-	54.47	0.24	0.00	1.23
Jacksonville Firemen's Credit Union	Jacksonville	35,325	2,616	-0.99	9.61	0.45	3.05	5.97	4.44	0.25	83.77	14,111	234	44.29	0.50	0.22	2.91
Metro North Federal Credit Union	Jacksonville	17,616	1,585	17.07	17.77	0.39	3.22	5.45	3.79	0.37	83.33	8,001	-	56.21	1.47	0.00	0.62
Farmers Federal Credit Union	Jacksonville	15,763	1,307	20.51	12.35	0.13	2.70	5.69	3.53	0.39	86.26	4,829	-	35.32	0.85	0.00	0.37
First Coast Federal Credit Union	Jacksonville	9,629	1,737	17.83	13.82	0.17	3.78	5.86	5.42	0.35	100.79	5,405	-	65.83	0.61	-0.43	0.70
Container Mutual Credit Union	Fernandina Beach	7,411	786	7.59	36.65	0.05	2.78	4.74	3.00	0.26	98.18	3,463	-	73.90	0.12	0.00	0.78
Total/Average		13,087,090	1,000,855	13.19%	14.05%	0.62%	3.09%	5.09%	4.20%	0.56%	76.55%	8,715,901	466,780	66.46%	0.53%	0.26%	0.83%
Northeast - Total/Average		13,087,090	1,000,855	13.19%	14.05%	0.62%	3.09%	5.09%	4.20%	0.56%	76.55%	8,715,901	466,780	66.46%	0.53%	0.26%	0.83%
East Central																	
Deltona - Daytona Beach - Ormond Beach, FL (Metro)																	
Financial Educators Federal Credit Union	Daytona Beach	17,928	2,018	23.58	14.64	0.69	3.81	5.61	4.41	0.35	77.42	9,956	311	65.38	5.31	0.66	2.73
Total/Average		17,928	2,018	23.58%	14.64%	0.69%	3.81%	5.61%	4.41%	0.35%	77.42%	9,956	311	65.38%	5.31%	0.66%	2.73%
Orlando, Kissimmee, FL (Metro)																	
Fairwinds Credit Union	Orlando	2,394,743	192,044	12.89	11.09	1.16	3.01	4.08	3.74	0.50	69.23	1,758,057	203,515	83.77	0.42	0.21	0.68
Central Florida Educators Federal Credit Union	Lake Mary	1,906,561	161,778	8.06	11.22	0.65	3.21	4.62	3.87	0.32	75.50	1,164,968	37,293	69.02	0.19	0.83	0.85
McCoy Federal Credit Union	Orlando	603,009	66,235	17.53	9.87	2.16	3.28	4.56	4.12	0.18	75.60	347,597	44,008	64.56	0.31	1.14	1.38
Insight Credit Union	Winter Springs	571,404	53,403	14.65	9.21	0.28	3.24	4.42	4.02	0.15	88.00	331,438	112,685	64.39	0.34	0.85	0.89
Orlando Federal Credit Union	Orlando	235,309	25,061	13.98	9.26	1.22	4.65	5.17	5.64	0.28	73.39	166,193	5,722	79.02	0.34	0.63	1.11
Central Florida Postal Credit Union	Orlando	61,352	14,283	-3.02	6.94	0.15	4.08	5.70	4.88	0.41	88.85	40,842	4,488	73.38	0.77	0.53	1.94
Florida Hospital Credit Union	Altamonte Springs	53,807	9,600	3.81	11.23	0.99	3.81	5.65	4.74	0.63	71.03	35,144	-	76.26	0.05	0.48	0.96
Gulf States Credit Union	Maitland	30,067	3,473	1.75	15.68	0.51	3.65	5.80	4.26	0.17	82.17	14,164	623	56.16	0.53	0.42	0.71
Local 606 Electrical Workers Federal Credit Union	Orlando	7,704	406	-10.17	16.76	0.41	2.31	5.26	3.06	0.61	67.24	2,019	-	31.53	0.50	0.00	2.28
F.R.S.A. Credit Union	Winter Park	4,572	822	0.96	10.32	0.35	4.29	6.04	6.08	0.59	83.33	3,420	344	83.60	2.46	-0.12	2.98
Total/Average		5,868,528	527,105	6.04%	11.16%	0.79%	3.55%	5.13%	4.44%	0.38%	77.43%	3,863,842	408,678	68.17%	0.59%	0.50%	1.38%

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Palm Bay - Melbourne - Titusville, FL (Metro)																	
Space Coast Credit Union	Melbourne	4,461,564	430,108	30.81	13.70	1.05	3.06	4.03	4.27	0.60	54.04	3,542,578	73,382	93.46	0.42	0.68	1.85
Launch Federal Credit Union	Merritt Island	789,620	66,798	10.91	12.40	0.34	3.58	5.68	4.58	0.24	80.35	448,075	-	65.53	0.24	0.73	0.89
Community Credit Union of Florida	Rockledge	767,915	46,574	22.81	12.33	1.67	3.55	5.23	5.54	1.17	47.20	601,540	86,825	92.90	0.19	0.51	1.14
Total/Average		6,019,099	543,480	21.51%	12.81%	1.02%	3.40%	4.98%	4.80%	0.67%	60.53%	4,592,193	160,207	83.96%	0.28%	0.64%	1.29%
East Central - Total/Average		11,905,555	1,072,603	17.04%	12.87%	0.83%	3.59%	5.24%	4.55%	0.47%	71.79%	8,465,991	569,196	72.50%	2.06%	0.60%	1.80%
Tampa Bay																	
Bradenton - Sarasota - Venice, FL (Metro)																	
Manatee Community Federal Credit Union	Bradenton	35,896	3,918	29.74	18.11	0.54	5.03	7.08	6.73	0.62	74.90	20,019	-	69.18	0.52	3.03	4.09
Sarasota Municipal Employees Credit Union	Sarasota	30,441	2,433	13.52	12.09	0.25	3.17	5.79	4.04	0.34	79.73	10,298	-	39.54	0.74	0.81	1.17
Total/Average		66,337	6,351	21.63%	15.10%	0.40%	4.10%	6.44%	5.38%	0.48%	77.32%	30,317	-	54.36%	0.63%	1.92%	2.63%
Lakeland - Winter Haven, FL (Metro)																	
MIDFLORIDA Credit Union	Lakeland	3,486,947	318,457	24.45	10.64	1.49	3.02	4.36	4.38	0.81	57.67	2,564,675	401,715	86.71	0.30	0.41	1.17
Publix Employees Federal Credit Union	Lakeland	1,021,853	99,628	21.73	13.38	1.08	2.87	5.27	4.10	0.71	63.64	415,219	-	47.57	0.49	0.50	0.41
San Antonio Citizens Federal Credit Union	San Antonio	225,560	16,639	12.41	9.52	1.23	3.20	4.85	4.09	0.38	69.54	119,317	16,592	58.62	0.16	0.50	1.60
Magnify Credit Union	Mulberry	82,718	5,701	20.09	12.03	0.00	3.15	5.57	4.77	0.89	74.29	49,119	2,749	72.28	0.80	0.90	1.11
Total/Average		4,817,078	440,425	19.67%	11.39%	0.95%	3.06%	5.01%	4.34%	0.70%	66.29%	3,148,330	421,056	66.30%	0.44%	0.58%	1.07%
Tampa - St. Petersburg - Clearwater, FL (Metro)																	
Suncoast Credit Union	Tampa	9,871,529	826,311	24.94	9.09	1.34	2.74	4.27	4.07	0.98	44.56	7,500,336	60,247	86.02	0.35	0.61	1.06
Grow Financial Federal Credit Union	Tampa	2,772,965	204,923	37.60	9.14	0.60	3.15	4.56	5.21	0.92	61.32	2,131,091	71,778	88.09	0.41	0.95	0.85
GTE Federal Credit Union	Tampa	2,122,349	235,073	6.61	8.28	0.42	3.11	4.36	4.39	0.88	71.38	1,860,954	119,399	98.53	0.89	0.79	0.71
Achieva Credit Union	Dunedin	1,767,632	162,631	11.78	11.92	1.10	3.24	4.59	4.65	0.67	62.75	1,295,529	112,122	83.31	0.63	0.54	0.87
USF Federal Credit Union	Tampa	685,055	60,196	26.27	10.23	0.97	3.50	4.54	4.68	0.58	65.53	549,320	5,611	90.37	0.50	0.62	1.09
Florida Central Credit Union	Tampa	509,695	55,493	9.26	8.28	-0.45	2.27	3.47	3.93	0.95	76.30	351,856	3,633	75.09	0.41	0.88	0.72
Railroad & Industrial Federal Credit Union	Tampa	353,522	38,363	31.20	12.26	0.83	2.55	5.01	3.91	0.93	63.28	159,426	-	52.13	0.67	0.58	0.81
Tampa Bay Federal Credit Union	Tampa	310,776	29,123	24.87	10.59	0.65	3.52	4.61	4.49	0.59	79.26	249,711	476	94.39	0.47	0.37	0.65
Pinellas Federal Credit Union	Largo	124,736	12,090	4.99	13.80	0.08	3.04	4.21	3.97	0.32	83.42	73,325	-	69.07	0.35	0.65	1.00
Florida West Coast Credit Union	Brandon	95,096	10,019	12.56	11.41	1.11	3.19	4.93	4.15	0.37	70.06	47,989	-	57.71	0.18	0.14	0.95
Powernet Credit Union	Tampa	88,535	3,796	11.51	9.13	0.63	2.62	4.62	4.21	0.62	66.87	37,749	1,472	47.17	0.12	0.09	0.75
Tampa Postal Federal Credit Union	Lutz	83,686	7,844	5.09	13.49	0.10	2.96	6.09	3.61	0.45	88.80	29,231	-	40.49	0.20	0.58	1.08
St Joseph's Hospital Federal Credit Union	Tampa	52,123	6,272	10.33	13.00	0.09	3.48	6.47	4.78	0.64	90.37	23,683	-	53.01	0.52	0.61	1.60
ECU Credit Union	Largo	34,060	3,473	1.57	15.28	0.27	3.29	4.83	4.55	0.48	78.19	17,338	-	60.78	2.58	0.90	1.26
City-County Employees Credit Union	Clearwater	24,248	2,719	9.11	13.15	1.25	4.50	6.15	5.28	0.33	68.04	17,526	-	83.78	0.30	0.14	0.99
Service 1st Credit Union	Tampa	20,704	1,910	-0.56	12.42	1.45	3.75	5.23	4.60	0.38	75.33	13,619	-	76.65	0.04	-0.06	0.60
Florida Customs Federal Credit Union	Tampa	9,994	1,111	8.38	17.62	0.32	3.36	7.12	4.20	0.60	75.25	3,411	-	41.86	0.00	-0.23	1.67
Total/Average		18,926,705	1,661,347	13.85%	11.71%	0.63%	3.19%	5.00%	4.39%	0.63%	71.81%	14,362,094	374,738	70.50%	0.51%	0.48%	0.98%
Tampa Bay - Total/Average		23,810,120	2,108,123	18.38%	12.73%	0.66%	3.45%	5.48%	4.70%	0.60%	71.80%	17,540,741	795,794	63.72%	0.52%	0.99%	1.56%

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FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 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 (%)
South Central																	
Everglades Federal Credit Union	Clewiston	38,583	4,502	26.57	13.02	1.24	3.84	6.15	5.11	0.48	78.93	22,390	-	67.41	0.92	0.20	0.75
Lee County Mosquito Control Credit Union	Lehigh Acres	255	100	-4.65	25.49	0.00	1.56	0.00	1.69	0.00	100.00	5	-	2.62	0.00	0.00	40.00
Total/Average		38,838	4,602	10.96%	19.26%	0.62%	2.70%	3.08%	3.40%	0.24%	89.47%	22,395	-	35.02%	0.46%	0.10%	20.38%
South Central - Total/Average		38,838	4,602	10.96%	19.26%	0.62%	2.70%	3.08%	3.40%	0.24%	89.47%	22,395	-	35.02%	0.46%	0.10%	20.38%
Southeast																	
Key West, FL (Micro)																	
Keys Federal Credit Union	Key West	150,323	13,981	23.14	8.09	0.90	4.87	6.34	6.17	0.44	68.33	113,711	2,385	84.17	0.51	1.50	2.09
Monroe County Teachers Federal Credit Union	Key West	23,783	2,216	-13.28	10.64	0.98	2.60	4.79	4.63	1.30	68.29	17,869	-	84.74	0.62	0.31	1.33
Southernmost Federal Credit Union	Key West	15,302	1,876	-2.96	19.18	-0.21	3.83	6.72	5.55	0.55	95.10	7,567	-	61.92	0.12	0.36	1.02
Total/Average		189,408	18,073	2.30%	12.64%	0.56%	3.77%	5.95%	5.45%	0.76%	77.24%	139,147	2,385	76.94%	0.42%	0.72%	1.48%
Miami - Fort Lauderdale - Pompano Beach, FL (Metro)																	
South Florida Educational Federal Credit Union	Miami	1,195,269	84,759	27.99	18.33	0.97	2.61	6.93	3.68	0.40	68.48	252,481	-	26.49	0.27	0.47	0.50
IBM Southeast Employees Federal Credit Union	Delray Beach	1,180,905	86,044	17.03	11.42	0.67	3.53	5.04	5.13	0.85	62.20	898,327	24,675	87.79	0.58	0.67	0.94
Dade County Federal Credit Union	Sweetwater	797,300	97,725	22.92	11.82	1.29	4.27	6.24	5.34	0.39	72.22	490,991	57,697	70.59	0.44	1.10	1.25
Tropical Financial Credit Union	Miramar	730,585	63,417	22.15	9.76	0.56	3.25	4.11	4.01	0.33	81.54	568,730	29,235	87.48	0.32	0.08	0.42
Power Financial Credit Union	Pembroke Pines	690,215	31,986	21.73	11.36	1.03	3.09	4.20	4.21	0.46	67.64	483,434	42,612	88.20	0.15	0.08	0.34
BrightStar Credit Union	Sunrise	517,267	58,939	29.50	10.55	0.52	3.73	5.12	4.65	0.48	80.06	367,739	38,669	80.22	0.35	1.92	0.79
We Florida Financial	Margate	512,024	47,313	3.43	9.85	0.82	3.36	4.70	4.19	0.45	71.76	380,313	10,049	82.86	0.64	1.18	2.02
Velocity Community Federal Credit Union	Palm Beach Gardens	360,184	21,698	4.27	11.88	0.42	3.16	4.85	3.75	0.22	78.99	176,878	-	55.97	0.20	0.48	0.61
University Credit Union	Miami	209,201	16,339	4.08	9.32	0.55	2.69	4.95	3.33	0.22	81.25	73,460	6,551	39.11	0.47	0.38	0.72
JetStream Federal Credit Union	Miami Lakes	201,808	18,685	17.00	11.15	0.15	4.54	6.29	6.65	0.38	62.18	129,773	21,025	73.08	0.37	3.15	2.81
Gold Coast Federal Credit Union	West Palm Beach	186,203	21,648	18.37	10.30	0.83	2.52	3.04	3.06	0.08	74.64	89,947	-	54.84	0.06	0.60	0.37
Guardians Credit Union	West Palm Beach	174,433	30,986	21.59	13.18	2.25	4.33	6.41	6.22	0.17	73.17	104,594	-	70.82	0.37	1.07	1.12
Miami Postal Service Credit Union	Miami	133,222	16,671	15.40	11.12	0.92	3.20	6.49	4.50	0.58	71.61	58,779	-	50.43	0.39	1.27	1.75
First Choice Credit Union	West Palm Beach	110,912	10,383	4.66	10.25	1.10	2.89	4.46	3.37	0.28	70.90	45,232	-	45.56	0.65	0.07	2.18
Miami Firefighters Federal Credit Union	Miami	109,580	4,387	13.47	9.79	1.16	3.12	4.39	3.79	0.44	64.57	74,879	-	76.53	0.46	-0.01	0.60
PriorityONE Credit Union	Sunrise	97,802	9,838	6.44	10.16	1.11	4.29	5.70	5.09	0.38	74.39	71,477	-	82.46	0.21	0.40	0.49
Sun Credit Union	Hollywood	89,843	6,919	18.01	10.26	0.47	2.88	4.78	3.88	0.33	77.54	37,175	-	46.65	0.89	0.61	0.65
Connect Credit Union	Fort Lauderdale	78,224	5,873	9.47	11.37	0.64	3.41	5.04	4.22	0.45	75.03	46,543	-	68.03	0.45	1.02	1.37
Broward HealthCare Federal Credit Union	Fort Lauderdale	73,970	9,074	10.50	10.86	0.56	2.72	4.86	3.42	0.33	80.48	26,331	-	40.38	0.02	0.22	1.53
Memorial Employees Federal Credit Union	Hollywood	67,575	8,993	2.24	11.00	0.53	3.27	5.62	3.75	0.13	78.28	26,643	1,771	45.11	0.03	0.23	0.86
Baptist Health South Florida Federal Credit Union	Miami	65,393	11,422	9.13	13.43	1.45	5.40	7.40	6.10	0.20	73.63	45,129	-	81.39	0.74	0.89	1.54
United Police Federal Credit Union	Miami	47,070	4,940	15.76	17.45	-1.87	2.67	5.77	3.12	0.18	139.67	16,253	-	41.67	0.52	-0.05	0.79
Miami Federal Credit Union	Miami	35,646	2,828	5.47	14.29	0.31	3.32	4.99	4.17	0.53	84.35	22,972	-	75.44	0.18	0.11	0.34
Coral Community Federal Credit Union	Fort Lauderdale	33,753	4,493	24.38	9.51	0.33	3.59	6.25	4.29	0.26	82.96	14,576	-	48.50	0.22	1.13	0.82
South Florida Federal Credit Union	Miami	27,884	4,087	15.82	10.92	-0.41	4.40	5.87	5.66	0.33	85.44	20,090	1,092	80.95	1.40	1.84	1.18
Pompano Beach City Employee Credit Union	Pompano Beach	22,767	2,039	20.50	21.29	0.68	4.81	6.93	5.97	0.68	82.12	16,047	-	91.26	0.13	0.03	0.16
Compass Financial Federal Credit Union	Medley	21,772	2,645	9.36	15.13	-0.91	4.78	6.87	6.29	0.49	96.45	15,484	-	85.16	0.53	1.29	3.04
South Atlantic Federal Credit Union	Boca Raton	15,612	2,579	9.36	9.39	0.13	3.73	6.99	4.16	0.14	84.53	5,829	-	41.43	1.06	-0.14	3.14
Hialeah Municipal Employees Federal Credit Union	Hialeah	11,783	1,552	-10.80	31.25	-1.94	3.42	6.80	3.86	0.25	137.07	3,930	-	50.83	0.00	1.32	0.71
Shaw-Ross Employees Credit Union	Miami	6,301	817	18.67	13.49	1.04	1.36	14.93	3.24	1.21	13.51	510	-	9.39	2.94	0.00	2.75
Electricians' Local 349 Credit Union	Miami	4,565	764	4.97	17.06	-0.09	3.00	6.95	3.95	0.11	85.71	1,008	-	26.67	1.49	1.93	1.09
Town of Palm Beach Federal Credit Union	West Palm Beach	2,699	374	15.71	11.04	0.45	4.38	7.95	5.18	0.34	83.87	1,142	-	50.46	0.00	0.35	0.88
Total/Average		7,811,767	690,217	13.39%	12.75%	0.49%	3.49%	5.97%	4.44%	0.38%	78.63%	4,566,696	233,376	61.12%	0.52%	0.74%	1.18%
Southeast - Total/Average		8,001,175	708,290	7.85%	12.69%	0.52%	3.63%	5.96%	4.95%	0.57%	77.94%	4,705,843	235,761	69.03%	0.46%	0.74%	1.18%

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