

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2020**

(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                         |                   | 9,849,670            | 757,847                       | 11.18                 | 11.68                | 0.43     | 3.36                               | 5.76               | 4.79                        | 0.55                                     | 76.99                          | 5,427,983                    | 345,555                    | 61.05                         | 0.86                               | 0.68                          | 1.01                                |
| North Central - Total/Average                     |                   | 4,248,513            | 299,592                       | 12.08                 | 11.58                | 0.16     | 3.61                               | 5.69               | 4.92                        | 0.67                                     | 73.31                          | 3,434,820                    | 368,399                    | 72.21                         | 0.80                               | 0.68                          | 0.95                                |
| Northeast - Total/Average                         |                   | 14,065,070           | 1,063,532                     | 13.83                 | 14.12                | 0.04     | 3.02                               | 5.21               | 4.06                        | 0.62                                     | 82.49                          | 10,014,739                   | 772,128                    | 65.44                         | 0.47                               | 0.37                          | 0.79                                |
| East Central - Total/Average                      |                   | 13,435,535           | 1,112,150                     | 14.36                 | 13.10                | 0.46     | 3.34                               | 5.10               | 4.40                        | 0.52                                     | 76.65                          | 9,440,062                    | 761,020                    | 75.67                         | 1.47                               | 0.58                          | 1.65                                |
| Tampa Bay - Total/Average                         |                   | 26,510,677           | 2,213,361                     | 16.27                 | 12.56                | -0.28    | 2.81                               | 5.48               | 3.91                        | 0.63                                     | 82.71                          | 19,326,346                   | 1,135,121                  | 59.64                         | 0.52                               | 0.88                          | 1.40                                |
| South Central - Total/Average                     |                   | 41,615               | 4,650                         | 34.75                 | 12.77                | -18.94   | -16.43                             | 3.05               | 3.03                        | 27.17                                    | 190.72                         | 23,022                       | -                          | 63.56                         | 0.49                               | 0.29                          | 0.54                                |
| Southeast - Total/Average                         |                   | 8,858,229            | 724,656                       | 8.07                  | 12.67                | -0.11    | 3.44                               | 5.87               | 4.82                        | 0.57                                     | 83.23                          | 5,504,496                    | 473,712                    | 67.01                         | 0.37                               | 0.80                          | 1.21                                |
| <b>Northwest</b>                                  |                   |                      |                               |                       |                      |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Fort Walton Beach - Crestview (Metro)</b>      |                   |                      |                               |                       |                      |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Eglin Federal Credit Union                        | Fort Walton Beach | 2,083,873            | 121,228                       | 6.37                  | 12.37                | 0.85     | 2.20                               | 4.28               | 3.22                        | 0.70                                     | 58.48                          | 868,803                      | -                          | 47.85                         | 0.29                               | 0.25                          | 0.47                                |
| Okaloosa County Teachers Federal Credit Union     | Crestview         | 93,684               | 9,239                         | 19.95                 | 9.68                 | 0.41     | 3.33                               | 5.85               | 4.40                        | 0.63                                     | 79.54                          | 47,422                       | -                          | 56.58                         | 0.76                               | 0.90                          | 0.85                                |
| Walton County Teachers Federal Credit Union       | Defuniak Springs  | 21,470               | 3,292                         | 22.78                 | 8.15                 | -0.40    | 2.80                               | 5.40               | 4.56                        | 0.23                                     | 100.00                         | 8,505                        | -                          | 43.54                         | 1.75                               | 0.79                          | 1.45                                |
| <b>Total/Average</b>                              |                   | 2,199,027            | 133,759                       | 16.37%                | 10.07%               | 0.29%    | 2.78%                              | 5.18%              | 4.06%                       | 0.52%                                    | 79.34%                         | 924,730                      | -                          | 49.32%                        | 0.93%                              | 0.65%                         | 0.92%                               |
| <b>Panama City - Lynn Haven, FL (Metro)</b>       |                   |                      |                               |                       |                      |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Tyndall Federal Credit Union                      | Panama City       | 1,645,224            | 115,442                       | 2.68                  | 10.94                | 0.98     | 2.22                               | 4.55               | 3.52                        | 1.03                                     | 61.76                          | 743,224                      | -                          | 52.63                         | 0.14                               | 0.29                          | 0.74                                |
| Innovations Federal Credit Union                  | Panama City       | 255,888              | 20,367                        | 3.55                  | 9.37                 | 0.87     | 3.90                               | 5.48               | 5.19                        | 0.33                                     | 79.53                          | 180,506                      | 28,153                     | 78.98                         | 0.38                               | 0.21                          | 0.44                                |
| Panhandle Educators Federal Credit Union          | Panama City       | 252,320              | 13,661                        | 2.05                  | 12.13                | 1.09     | 2.87                               | 5.25               | 5.23                        | 0.32                                     | 68.18                          | 113,450                      | 12,913                     | 52.02                         | 0.27                               | 0.50                          | 1.20                                |
| Bay Credit Union                                  | Panama City       | 101,498              | 8,086                         | -2.49                 | 10.52                | 0.21     | 2.95                               | 4.97               | 4.54                        | 0.26                                     | 85.59                          | 51,149                       | 13,501                     | 56.37                         | 0.18                               | 0.46                          | 0.77                                |
| <b>Total/Average</b>                              |                   | 2,254,930            | 157,556                       | 1.45%                 | 10.74%               | 0.79%    | 2.99%                              | 5.06%              | 4.62%                       | 0.49%                                    | 73.77%                         | 1,088,329                    | 54,567                     | 60.00%                        | 0.24%                              | 0.37%                         | 0.79%                               |
| <b>Pensacola - Ferry Pass - Brent, FL (Metro)</b> |                   |                      |                               |                       |                      |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Pen Air Federal Credit Union                      | Pensacola         | 1,657,163            | 109,837                       | 27.45                 | 13.25                | 0.55     | 3.17                               | 5.43               | 4.56                        | 0.94                                     | 64.03                          | 997,228                      | 59,023                     | 72.40                         | 0.49                               | 0.82                          | 1.03                                |
| Gulf Winds Credit Union                           | Pensacola         | 761,811              | 81,025                        | 23.49                 | 11.44                | 0.58     | 3.22                               | 4.89               | 4.56                        | 0.68                                     | 74.05                          | 506,319                      | -                          | 75.91                         | 0.47                               | 0.47                          | 0.83                                |
| Members First Credit Union of Florida             | Pensacola         | 207,909              | 17,758                        | 13.77                 | 13.79                | 0.24     | 3.09                               | 5.69               | 4.67                        | 0.43                                     | 81.60                          | 94,797                       | -                          | 53.01                         | 0.88                               | 0.73                          | 0.57                                |
| Harvesters Federal Credit Union                   | Cantonment        | 185,300              | 19,762                        | 2.10                  | 8.68                 | 0.28     | 3.63                               | 4.64               | 4.62                        | 0.39                                     | 86.53                          | 157,234                      | 17,654                     | 93.39                         | 0.36                               | 0.24                          | 0.35                                |
| Central Credit Union of Florida                   | Pensacola         | 177,186              | 17,034                        | 9.58                  | 11.03                | 0.09     | 3.49                               | 5.64               | 5.29                        | 0.51                                     | 86.84                          | 108,022                      | -                          | 69.11                         | 0.77                               | 0.60                          | 0.56                                |
| Santa Rosa County Federal Credit Union            | Milton            | 146,328              | 12,605                        | 17.58                 | 12.25                | 1.12     | 3.21                               | 5.40               | 4.36                        | 0.66                                     | 64.66                          | 66,888                       | -                          | 52.59                         | 0.52                               | 0.25                          | 0.60                                |
| My Pensacola Federal Credit Union                 | Pensacola         | 70,375               | 4,831                         | 9.40                  | 18.96                | 0.96     | 3.03                               | 6.33               | 4.15                        | 0.58                                     | 61.64                          | 24,529                       | -                          | 42.87                         | 0.43                               | 0.74                          | 0.93                                |
| GPCE Credit Union                                 | Pensacola         | 47,432               | 3,231                         | 7.05                  | 9.36                 | 0.30     | 2.95                               | 5.20               | 4.47                        | 0.18                                     | 83.85                          | 18,739                       | -                          | 43.24                         | 0.45                               | 0.36                          | 0.33                                |
| Florida State Employees Federal Credit Union      | Pensacola         | 22,748               | 2,821                         | 3.15                  | 6.31                 | -2.74    | 3.78                               | 6.24               | 5.04                        | 0.25                                     | 86.54                          | 11,931                       | -                          | 56.15                         | 2.70                               | 3.96                          | 3.31                                |
| ECCO Credit Union                                 | Milton            | 22,747               | 1,100                         | 3.44                  | 19.96                | 0.62     | 2.68                               | 5.57               | 4.55                        | 1.28                                     | 54.50                          | 12,631                       | 1,266                      | 69.65                         | 0.00                               | 0.00                          | 1.16                                |
| <b>Total/Average</b>                              |                   | 3,298,999            | 270,004                       | 11.70%                | 12.50%               | 0.20%    | 3.23%                              | 5.50%              | 4.63%                       | 0.59%                                    | 74.42%                         | 1,998,318                    | 77,943                     | 62.83%                        | 0.71%                              | 0.82%                         | 0.97%                               |

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| <b>Tallahassee, FL (Metro)</b>                    |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Envision Credit Union                             | Tallahassee    | 646,521              | 56,516                        | 11.81                 | 8.97                 | 0.35          | 3.71                               | 5.53               | 5.34                        | 0.67                                     | 79.47                          | 454,765                      | 101,948                    | 78.67                         | 0.75                               | 0.92                          | 0.96                                |
| First Commerce Credit Union                       | Tallahassee    | 627,667              | 54,726                        | 7.89                  | 11.98                | 0.37          | 3.26                               | 5.37               | 5.16                        | 0.97                                     | 71.27                          | 432,176                      | 42,000                     | 80.87                         | 0.39                               | 0.78                          | 1.18                                |
| Florida State University Credit Union             | Tallahassee    | 236,024              | 26,153                        | 22.24                 | 9.76                 | 0.07          | 3.79                               | 5.65               | 5.61                        | 0.95                                     | 69.81                          | 187,155                      | 45,269                     | 88.70                         | 1.09                               | 1.23                          | 1.16                                |
| TMH Federal Credit Union                          | Tallahassee    | 69,548               | 8,584                         | 4.53                  | 11.08                | -0.10         | 3.68                               | 5.84               | 5.12                        | 0.50                                     | 75.55                          | 41,868                       | 5,424                      | 68.44                         | 0.79                               | 1.11                          | 1.25                                |
| Tallahassee-Leon Federal Credit Union             | Tallahassee    | 58,884               | 6,216                         | 12.26                 | 10.66                | 0.59          | 4.03                               | 6.63               | 5.79                        | 0.09                                     | 77.23                          | 31,479                       | 250                        | 60.46                         | 0.97                               | 1.39                          | 0.97                                |
| Florida Department of Transportation Credit Union | Tallahassee    | 52,047               | 3,290                         | 13.59                 | 16.86                | -1.22         | 3.09                               | 5.23               | 3.90                        | 0.07                                     | 97.60                          | 23,174                       | 4,066                      | 54.08                         | 0.69                               | 0.54                          | 0.50                                |
| FLAG Credit Union                                 | Tallahassee    | 41,285               | 5,975                         | 17.01                 | 10.47                | 0.63          | 4.81                               | 6.32               | 5.86                        | 0.23                                     | 72.79                          | 30,309                       | 185                        | 82.39                         | 0.86                               | 1.04                          | 1.32                                |
| Florida Rural Electric Credit Union               | Tallahassee    | 29,751               | 3,652                         | 23.67                 | 19.43                | -0.26         | 3.67                               | 5.45               | 4.75                        | 0.37                                     | 85.02                          | 17,295                       | -                          | 73.03                         | 0.14                               | 0.60                          | 0.61                                |
| Florida A&M University Federal Credit Union       | Tallahassee    | 21,271               | 3,176                         | 20.33                 | 4.94                 | 1.79          | 4.47                               | 6.94               | 6.41                        | 0.22                                     | 102.15                         | 13,000                       | 808                        | 65.29                         | 2.52                               | 1.26                          | 1.42                                |
| Tallahassee Community Federal Credit Union        | Tallahassee    | 4,983                | 570                           | 21.40                 | 14.13                | 0.82          | 5.44                               | 8.44               | 6.64                        | 0.58                                     | 83.33                          | 3,224                        | 100                        | 75.59                         | 5.83                               | 0.38                          | 0.50                                |
| <b>Total/Average</b>                              |                | <b>1,787,981</b>     | <b>168,858</b>                | <b>15.47%</b>         | <b>11.83%</b>        | <b>0.30%</b>  | <b>4.00%</b>                       | <b>6.14%</b>       | <b>5.46%</b>                | <b>0.47%</b>                             | <b>81.42%</b>                  | <b>1,234,445</b>             | <b>200,050</b>             | <b>72.75%</b>                 | <b>1.40%</b>                       | <b>0.93%</b>                  | <b>0.99%</b>                        |
| <b>Other</b>                                      |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Community South Credit Union                      | Chipley        | 141,267              | 11,487                        | 18.35                 | 13.95                | 0.71          | 4.21                               | 6.20               | 5.61                        | 0.73                                     | 73.95                          | 101,555                      | 12,539                     | 83.57                         | 0.61                               | 0.94                          | 2.15                                |
| Calhoun-Liberty Employees Credit Union            | Blountstown    | 66,083               | 5,749                         | 23.55                 | 8.87                 | 0.60          | 3.58                               | 6.54               | 5.00                        | 0.82                                     | 74.59                          | 35,857                       | 196                        | 59.85                         | 0.31                               | 0.11                          | 0.96                                |
| Emerald Coast Federal Credit Union                | Port Saint Joe | 55,781               | 5,412                         | 16.42                 | 7.84                 | 0.62          | 3.56                               | 6.14               | 5.11                        | 0.05                                     | 84.00                          | 25,380                       | 260                        | 48.76                         | 2.52                               | 0.19                          | 1.20                                |
| Jackson County Teachers Credit Union              | Marianna       | 34,351               | 3,940                         | -2.56                 | 22.32                | 0.24          | 4.19                               | 9.00               | 5.29                        | 0.61                                     | 84.46                          | 13,477                       | -                          | 48.70                         | 0.50                               | 1.96                          | 1.96                                |
| Jefferson County Teachers Credit Union            | Monticello     | 11,251               | 1,082                         | -1.31                 | 13.35                | 0.75          | 3.55                               | 6.72               | 4.85                        | 1.15                                     | 63.04                          | 5,892                        | -                          | 60.75                         | 1.12                               | 0.00                          | 0.76                                |
| <b>Total/Average</b>                              |                | <b>308,733</b>       | <b>27,670</b>                 | <b>10.89%</b>         | <b>13.27%</b>        | <b>0.58%</b>  | <b>3.82%</b>                       | <b>6.92%</b>       | <b>5.17%</b>                | <b>0.67%</b>                             | <b>76.01%</b>                  | <b>182,161</b>               | <b>12,995</b>              | <b>60.33%</b>                 | <b>1.01%</b>                       | <b>0.64%</b>                  | <b>1.41%</b>                        |
| <b>Northwest - Total/Average</b>                  |                | <b>9,849,670</b>     | <b>757,847</b>                | <b>11.18%</b>         | <b>11.68%</b>        | <b>0.43%</b>  | <b>3.36%</b>                       | <b>5.76%</b>       | <b>4.79%</b>                | <b>0.55%</b>                             | <b>76.99%</b>                  | <b>5,427,983</b>             | <b>345,555</b>             | <b>61.05%</b>                 | <b>0.86%</b>                       | <b>0.68%</b>                  | <b>1.01%</b>                        |
| <b>North Central</b>                              |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Gainesville, FL (Metro)</b>                    |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Campus USA Credit Union                           | Jonesville     | 2,163,371            | 120,693                       | 13.87                 | 11.68                | 0.68          | 3.17                               | 4.82               | 3.90                        | 1.22                                     | 53.61                          | 1,763,186                    | 160,574                    | 94.42                         | 0.36                               | 0.56                          | 0.49                                |
| Florida Credit Union                              | Gainesville    | 1,321,162            | 113,563                       | 17.33                 | 10.45                | 1.16          | 4.00                               | 5.93               | 6.07                        | 1.37                                     | 50.22                          | 1,116,936                    | 145,069                    | 97.29                         | 0.42                               | 1.08                          | 0.98                                |
| SunState Federal Credit Union                     | Gainesville    | 518,641              | 38,602                        | 17.14                 | 10.73                | 0.55          | 3.65                               | 5.19               | 5.14                        | 0.84                                     | 67.34                          | 398,499                      | 60,360                     | 87.05                         | 0.43                               | 0.54                          | 0.78                                |
| Alliance Credit Union of Florida                  | Gainesville    | 53,445               | 6,066                         | 8.13                  | 7.11                 | 0.02          | 4.32                               | 6.04               | 5.53                        | 0.30                                     | 81.89                          | 37,101                       | -                          | 75.89                         | 1.54                               | 1.22                          | 1.09                                |
| My Healthcare Federal Credit Union                | Gainesville    | 27,070               | 3,958                         | 26.67                 | 16.64                | -0.41         | 4.21                               | 7.36               | 6.26                        | 0.30                                     | 89.52                          | 13,579                       | -                          | 60.70                         | 0.57                               | 0.58                          | 1.11                                |
| <b>Total/Average</b>                              |                | <b>4,083,689</b>     | <b>282,882</b>                | <b>16.63%</b>         | <b>11.32%</b>        | <b>0.40%</b>  | <b>3.87%</b>                       | <b>5.87%</b>       | <b>5.38%</b>                | <b>0.81%</b>                             | <b>68.52%</b>                  | <b>3,329,301</b>             | <b>366,003</b>             | <b>83.07%</b>                 | <b>0.66%</b>                       | <b>0.80%</b>                  | <b>0.89%</b>                        |
| <b>Other</b>                                      |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Buckeye Community Federal Credit Union            | Perry          | 103,829              | 10,180                        | 4.76                  | 10.37                | 0.24          | 3.45                               | 5.35               | 5.32                        | 0.64                                     | 83.86                          | 74,380                       | 2,396                      | 81.81                         | 0.30                               | 0.25                          | 0.25                                |
| Ocala Community Credit Union                      | Ocala          | 34,298               | 3,091                         | 12.01                 | 11.43                | -0.33         | 3.38                               | 5.24               | 4.27                        | 0.45                                     | 75.38                          | 18,842                       | -                          | 62.63                         | 1.47                               | 0.52                          | 1.09                                |
| Suwannee River Federal Credit Union               | Live Oak       | 20,721               | 2,601                         | 25.59                 | 11.06                | 0.50          | 3.48                               | 5.00               | 4.07                        | 0.05                                     | 87.61                          | 9,940                        | -                          | 54.24                         | 0.58                               | 0.08                          | 0.84                                |
| Madison Education Association Credit Union        | Madison        | 5,976                | 838                           | -12.26                | 14.46                | -0.72         | 3.10                               | 6.49               | 4.19                        | 1.01                                     | 65.57                          | 2,357                        | -                          | 46.68                         | 1.36                               | 1.40                          | 1.82                                |
| <b>Total/Average</b>                              |                | <b>164,824</b>       | <b>16,710</b>                 | <b>7.53%</b>          | <b>11.83%</b>        | <b>-0.08%</b> | <b>3.35%</b>                       | <b>5.52%</b>       | <b>4.46%</b>                | <b>0.54%</b>                             | <b>78.11%</b>                  | <b>105,519</b>               | <b>2,396</b>               | <b>61.34%</b>                 | <b>0.93%</b>                       | <b>0.56%</b>                  | <b>1.00%</b>                        |
| <b>North Central - Total/Average</b>              |                | <b>4,248,513</b>     | <b>299,592</b>                | <b>12.08%</b>         | <b>11.58%</b>        | <b>0.16%</b>  | <b>3.61%</b>                       | <b>5.69%</b>       | <b>4.92%</b>                | <b>0.67%</b>                             | <b>73.31%</b>                  | <b>3,434,820</b>             | <b>368,399</b>             | <b>72.21%</b>                 | <b>0.80%</b>                       | <b>0.68%</b>                  | <b>0.95%</b>                        |

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| <b>Northeast</b>  |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Jacksonville, FL (Metro)</b>                           |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| VyStar Credit Union                                       | Jacksonville      | 9,371,227            | 710,222                       | 11.15                 | 8.55                 | 0.90         | 2.82                               | 4.64               | 4.29                        | 1.10                                     | 64.72                          | 6,805,999                    | 582,616                    | 91.50                         | 0.24                               | 0.35                          | 0.61                                |
| Community First Credit Union of Florida                   | Jacksonville      | 1,801,785            | 145,243                       | 11.35                 | 13.34                | 0.79         | 3.10                               | 4.48               | 4.14                        | 0.73                                     | 51.45                          | 1,346,023                    | 95,839                     | 88.12                         | 0.44                               | 0.54                          | 1.27                                |
| First Florida Credit Union                                | Jacksonville      | 1,091,089            | 54,721                        | 13.31                 | 13.11                | -0.48        | 2.34                               | 4.21               | 2.78                        | 1.11                                     | 78.43                          | 688,632                      | 11,345                     | 84.06                         | 0.33                               | 0.42                          | 0.45                                |
| 121 Financial Credit Union                                | Jacksonville      | 550,934              | 46,068                        | 6.63                  | 9.49                 | -1.15        | 3.77                               | 5.20               | 5.19                        | 0.66                                     | 77.42                          | 438,573                      | 74,875                     | 92.46                         | 0.66                               | 1.14                          | 1.12                                |
| JAX Federal Credit Union                                  | Jacksonville      | 430,668              | 38,007                        | 14.88                 | 10.64                | 0.01         | 3.41                               | 4.72               | 4.70                        | 0.68                                     | 79.51                          | 340,483                      | 3,420                      | 93.19                         | 0.22                               | 0.36                          | 0.91                                |
| Alive Credit Union  | Jacksonville      | 146,416              | 14,697                        | 22.56                 | 14.02                | 0.00         | 2.11                               | 3.57               | 3.30                        | 0.60                                     | 85.32                          | 78,621                       | 409                        | 63.17                         | 0.13                               | 0.18                          | 0.21                                |
| Coastline Federal Credit Union                            | Jacksonville      | 127,723              | 10,357                        | 22.64                 | 10.35                | 0.00         | 2.51                               | 4.31               | 3.84                        | 0.52                                     | 87.52                          | 65,860                       | 192                        | 58.20                         | 0.06                               | 0.27                          | 0.26                                |
| JM Associates Federal Credit Union                        | Jacksonville      | 126,997              | 8,079                         | 3.05                  | 15.06                | 0.32         | 3.01                               | 6.05               | 4.06                        | 0.45                                     | 84.09                          | 52,002                       | -                          | 48.75                         | 0.70                               | 0.39                          | 1.06                                |
| First Coast Community Credit Union                        | Palatka           | 113,762              | 11,554                        | 16.29                 | 12.67                | 0.96         | 3.51                               | 7.19               | 4.30                        | 0.31                                     | 73.78                          | 41,492                       | -                          | 42.21                         | 0.15                               | 0.23                          | 0.46                                |
| Country Financial Credit Union                            | Macclenny         | 95,576               | 7,164                         | 26.84                 | 9.91                 | -0.71        | 3.87                               | 6.68               | 5.54                        | 1.23                                     | 66.98                          | 63,146                       | 2,692                      | 74.12                         | 0.89                               | 0.56                          | 0.63                                |
| City & Police Federal Credit Union                        | Jacksonville      | 81,852               | 6,393                         | 13.87                 | 9.40                 | -1.10        | 3.05                               | 4.72               | 2.50                        | 0.32                                     | 121.80                         | 42,085                       | 541                        | 57.44                         | 1.08                               | 0.38                          | 0.53                                |
| Jacksonville Postal & Professional Credit Union           | Jacksonville      | 41,104               | 2,948                         | 10.06                 | 21.11                | 0.38         | 2.36                               | 4.96               | 3.75                        | 0.77                                     | 69.58                          | 16,162                       | -                          | 50.21                         | 0.41                               | 0.19                          | 1.06                                |
| Jacksonville Firemen's Credit Union                       | Jacksonville      | 36,621               | 2,706                         | 3.20                  | 9.55                 | 0.13         | 3.04                               | 6.09               | 4.87                        | 0.43                                     | 88.25                          | 15,027                       | 199                        | 45.49                         | 0.17                               | 0.46                          | 2.68                                |
| Farmers Federal Credit Union                              | Jacksonville      | 16,597               | 1,308                         | 16.64                 | 11.82                | 0.32         | 2.66                               | 5.49               | 3.50                        | 0.54                                     | 77.93                          | 4,749                        | -                          | 32.74                         | 0.32                               | 0.00                          | 0.40                                |
| Metro North Federal Credit Union                          | Jacksonville      | 16,542               | 1,465                         | 19.98                 | 18.80                | -0.89        | 3.12                               | 5.18               | 3.66                        | 0.47                                     | 108.28                         | 7,742                        | -                          | 58.18                         | 0.67                               | 0.26                          | 0.45                                |
| First Coast Federal Credit Union                          | Jacksonville      | 8,835                | 1,744                         | 13.00                 | 15.05                | -0.28        | 3.96                               | 6.24               | 5.40                        | 0.38                                     | 91.10                          | 5,324                        | -                          | 71.29                         | 0.39                               | 0.23                          | 0.66                                |
| Container Mutual Credit Union                             | Fernandina Beach  | 7,342                | 856                           | 9.60                  | 37.22                | 0.00         | 2.70                               | 4.81               | 3.13                        | 0.27                                     | 96.23                          | 2,819                        | -                          | 61.31                         | 1.06                               | 0.41                          | 0.67                                |
| <b>Total/Average</b>                                      |                   | <b>14,065,070</b>    | <b>1,063,532</b>              | <b>13.83%</b>         | <b>14.12%</b>        | <b>0.04%</b> | <b>3.02%</b>                       | <b>5.21%</b>       | <b>4.06%</b>                | <b>0.62%</b>                             | <b>82.49%</b>                  | <b>10,014,739</b>            | <b>772,128</b>             | <b>65.44%</b>                 | <b>0.47%</b>                       | <b>0.37%</b>                  | <b>0.79%</b>                        |
| <b>Northeast - Total/Average</b>                          |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
|   |                   | <b>14,065,070</b>    | <b>1,063,532</b>              | <b>13.83%</b>         | <b>14.12%</b>        | <b>0.04%</b> | <b>3.02%</b>                       | <b>5.21%</b>       | <b>4.06%</b>                | <b>0.62%</b>                             | <b>82.49%</b>                  | <b>10,014,739</b>            | <b>772,128</b>             | <b>65.44%</b>                 | <b>0.47%</b>                       | <b>0.37%</b>                  | <b>0.79%</b>                        |
| <b>East Central</b>                                       |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Deltona - Daytona Beach - Ormond Beach, FL (Metro)</b> |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Financial Educators Federal Credit Union                  | Daytona Beach     | 17,566               | 1,944                         | 14.00                 | 15.54                | 0.81         | 3.75                               | 5.48               | 4.52                        | 0.37                                     | 75.94                          | 10,591                       | 307                        | 73.16                         | 3.36                               | 0.50                          | 2.67                                |
| <b>Total/Average</b>                                      |                   | <b>17,566</b>        | <b>1,944</b>                  | <b>14.00%</b>         | <b>15.54%</b>        | <b>0.81%</b> | <b>3.75%</b>                       | <b>5.48%</b>       | <b>4.52%</b>                | <b>0.37%</b>                             | <b>75.94%</b>                  | <b>10,591</b>                | <b>307</b>                 | <b>73.16%</b>                 | <b>3.36%</b>                       | <b>0.50%</b>                  | <b>2.67%</b>                        |
| <b>Orlando, Kissimmee, FL (Metro)</b>                     |                   |                      |                               |                       |                      |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| FAIRWINDS Credit Union                                    | Orlando           | 2,836,620            | 198,155                       | 24.90                 | 10.65                | 0.60         | 2.68                               | 4.05               | 3.79                        | 0.70                                     | 74.09                          | 2,005,429                    | 288,517                    | 80.34                         | 0.25                               | 0.21                          | 0.57                                |
| Addition Financial Credit Union                           | Lake Mary         | 2,101,397            | 164,845                       | 19.92                 | 10.53                | 0.66         | 3.23                               | 4.53               | 3.98                        | 0.38                                     | 74.52                          | 1,422,097                    | 139,731                    | 78.01                         | 0.24                               | 0.55                          | 0.76                                |
| McCoy Federal Credit Union                                | Orlando           | 626,810              | 70,554                        | 22.35                 | 10.19                | 0.33         | 2.96                               | 4.33               | 3.92                        | 0.19                                     | 79.50                          | 347,609                      | 40,340                     | 63.05                         | 0.48                               | 0.97                          | 1.32                                |
| Insight Credit Union                                      | Winter Springs    | 569,715              | 45,009                        | 12.04                 | 9.67                 | 0.03         | 2.98                               | 4.25               | 3.72                        | 0.17                                     | 95.62                          | 321,200                      | 127,280                    | 64.17                         | 0.41                               | 0.31                          | 0.68                                |
| Orlando Credit Union                                      | Orlando           | 259,846              | 25,040                        | 19.75                 | 8.05                 | -2.05        | 1.66                               | 4.95               | 2.63                        | 0.54                                     | 131.92                         | 180,484                      | 5,497                      | 76.70                         | 0.44                               | 0.54                          | 0.98                                |
| AdventHealth Credit Union                                 | Altamonte Springs | 63,591               | 9,937                         | 44.75                 | 10.45                | 0.78         | 3.64                               | 5.14               | 4.68                        | 0.60                                     | 69.93                          | 45,733                       | -                          | 87.89                         | 0.25                               | 0.43                          | 0.84                                |
| Priority Credit Union                                     | Orlando           | 57,354               | 14,124                        | -13.08                | 6.76                 | -0.26        | 4.02                               | 5.16               | 4.61                        | 0.29                                     | 96.33                          | 42,802                       | 5,850                      | 79.33                         | 0.71                               | 1.32                          | 1.67                                |
| Gulf States Credit Union                                  | Maitland          | 30,142               | 3,310                         | 14.15                 | 16.11                | 0.51         | 3.63                               | 5.46               | 4.31                        | 0.19                                     | 83.61                          | 13,635                       | 696                        | 54.22                         | 2.60                               | 0.29                          | 0.67                                |
| Local 606 Electrical Workers Federal Credit Union         | Orlando           | 7,119                | 417                           | -27.47                | 18.50                | 0.38         | 2.38                               | 4.94               | 3.11                        | 0.46                                     | 73.58                          | 1,662                        | -                          | 28.69                         | 0.00                               | 0.00                          | 2.77                                |
| FRSA Credit Union   | Winter Park       | 4,768                | 817                           | 15.78                 | 10.30                | 0.00         | 4.53                               | 6.21               | 5.93                        | 0.57                                     | 90.77                          | 3,604                        | 428                        | 84.40                         | 1.53                               | 0.55                          | 2.50                                |
| <b>Total/Average</b>                                      |                   | <b>6,557,362</b>     | <b>532,208</b>                | <b>13.31%</b>         | <b>11.12%</b>        | <b>0.10%</b> | <b>3.17%</b>                       | <b>4.90%</b>       | <b>4.07%</b>                | <b>0.41%</b>                             | <b>86.99%</b>                  | <b>4,384,255</b>             | <b>608,339</b>             | <b>69.68%</b>                 | <b>0.69%</b>                       | <b>0.52%</b>                  | <b>1.28%</b>                        |

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2020**

(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      | 5,221,398            | 460,468                       | 24.30                 | 12.85                | 1.01          | 2.45                               | 3.86               | 4.04                        | 0.88                                     | 54.60                          | 3,879,392                    | 57,937                     | 86.27                         | 0.39                               | 0.68                          | 1.19                                |
| Community Credit Union of Florida                      | Rockledge      | 833,036              | 48,437                        | 11.42                 | 12.54                | 0.53          | 2.96                               | 5.30               | 4.94                        | 1.20                                     | 57.98                          | 635,736                      | 94,437                     | 90.15                         | 0.39                               | 0.72                          | 0.97                                |
| Launch Federal Credit Union                            | Merritt Island | 806,173              | 69,093                        | 11.63                 | 12.52                | -0.12         | 3.85                               | 5.59               | 4.88                        | 0.25                                     | 88.53                          | 530,088                      | -                          | 76.05                         | 0.32                               | 0.78                          | 0.84                                |
| <b>Total/Average</b>                                   |                | <b>6,860,607</b>     | <b>577,998</b>                | <b>15.78%</b>         | <b>12.64%</b>        | <b>0.47%</b>  | <b>3.09%</b>                       | <b>4.92%</b>       | <b>4.62%</b>                | <b>0.78%</b>                             | <b>67.04%</b>                  | <b>5,045,216</b>             | <b>152,374</b>             | <b>84.16%</b>                 | <b>0.37%</b>                       | <b>0.73%</b>                  | <b>1.00%</b>                        |
| <b>East Central - Total/Average</b>                    |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
|  |                | <b>13,435,535</b>    | <b>1,112,150</b>              | <b>14.36%</b>         | <b>13.10%</b>        | <b>0.46%</b>  | <b>3.34%</b>                       | <b>5.10%</b>       | <b>4.40%</b>                | <b>0.52%</b>                             | <b>76.65%</b>                  | <b>9,440,062</b>             | <b>761,020</b>             | <b>75.67%</b>                 | <b>1.47%</b>                       | <b>0.58%</b>                  | <b>1.65%</b>                        |
| <b>Tampa Bay</b>                                       |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Bradenton - Sarasota - Venice, FL (Metro)</b>       |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Manatee Community Federal Credit Union                 | Bradenton      | 33,989               | 3,574                         | 23.31                 | 18.66                | -3.36         | 2.20                               | 6.53               | 3.09                        | 0.59                                     | 120.67                         | 18,797                       | -                          | 68.68                         | 0.78                               | 3.55                          | 3.06                                |
| 1st Street Credit Union                                | Sarasota       | 32,396               | 2,473                         | 15.01                 | 11.62                | 0.26          | 2.90                               | 6.41               | 3.89                        | 0.58                                     | 83.73                          | 9,672                        | -                          | 34.10                         | 0.65                               | 0.37                          | 1.13                                |
| <b>Total/Average</b>                                   |                | <b>66,385</b>        | <b>6,047</b>                  | <b>19.16%</b>         | <b>15.14%</b>        | <b>-1.55%</b> | <b>2.55%</b>                       | <b>6.47%</b>       | <b>3.49%</b>                | <b>0.59%</b>                             | <b>102.20%</b>                 | <b>28,469</b>                | <b>-</b>                   | <b>51.39%</b>                 | <b>0.72%</b>                       | <b>1.96%</b>                  | <b>2.10%</b>                        |
| <b>Lakeland - Winter Haven, FL (Metro)</b>             |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| MIDFLORIDA Credit Union                                | Lakeland       | 4,632,928            | 359,531                       | 19.08                 | 9.28                 | 0.81          | 2.99                               | 4.56               | 4.30                        | 0.77                                     | 65.08                          | 3,242,854                    | 701,695                    | 78.40                         | 0.23                               | 0.33                          | 0.93                                |
| Publix Employees Federal Credit Union                  | Lakeland       | 1,101,949            | 100,683                       | 20.86                 | 13.33                | 0.45          | 2.58                               | 5.16               | 3.82                        | 0.72                                     | 72.51                          | 436,255                      | -                          | 46.42                         | 0.44                               | 0.33                          | 0.45                                |
| San Antonio Citizens Federal Credit Union              | San Antonio    | 237,081              | 17,010                        | 12.58                 | 9.65                 | -0.40         | 2.89                               | 4.97               | 3.87                        | 0.39                                     | 75.47                          | 108,216                      | 15,053                     | 51.21                         | 0.31                               | 0.20                          | 1.93                                |
| <b>Total/Average</b>                                   |                | <b>5,971,958</b>     | <b>477,224</b>                | <b>17.51%</b>         | <b>10.75%</b>        | <b>0.29%</b>  | <b>2.82%</b>                       | <b>4.90%</b>       | <b>4.00%</b>                | <b>0.63%</b>                             | <b>71.02%</b>                  | <b>3,787,325</b>             | <b>716,748</b>             | <b>58.68%</b>                 | <b>0.33%</b>                       | <b>0.29%</b>                  | <b>1.10%</b>                        |
| <b>Tampa - St. Petersburg - Clearwater, FL (Metro)</b> |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Suncoast Credit Union                                  | Tampa          | 11,030,431           | 887,599                       | 18.83                 | 9.17                 | 0.95          | 2.85                               | 4.63               | 4.40                        | 1.17                                     | 43.61                          | 8,588,539                    | 87,025                     | 87.63                         | 0.34                               | 0.66                          | 1.09                                |
| Grow Financial Federal Credit Union                    | Tampa          | 2,760,360            | 207,959                       | 6.70                  | 9.55                 | 0.01          | 3.13                               | 4.72               | 4.71                        | 0.96                                     | 63.57                          | 2,201,042                    | 70,640                     | 89.34                         | 0.49                               | 0.83                          | 0.95                                |
| GTE Federal Credit Union                               | Tampa          | 2,310,590            | 227,914                       | 19.11                 | 8.36                 | 0.17          | 2.71                               | 4.37               | 4.24                        | 0.98                                     | 72.81                          | 1,736,940                    | 129,536                    | 83.10                         | 0.95                               | 0.57                          | 0.78                                |
| Achieva Credit Union                                   | Dunedin        | 1,833,870            | 167,311                       | 11.96                 | 10.89                | 1.01          | 2.95                               | 4.50               | 4.49                        | 0.73                                     | 61.73                          | 1,307,456                    | 117,326                    | 80.93                         | 0.47                               | 0.44                          | 0.61                                |
| USF Federal Credit Union                               | Tampa          | 778,131              | 63,788                        | 38.68                 | 10.01                | 0.61          | 3.20                               | 4.58               | 4.73                        | 0.82                                     | 66.72                          | 633,344                      | 8,955                      | 98.53                         | 0.57                               | 0.46                          | 0.94                                |
| Florida Central Credit Union                           | Tampa          | 510,932              | 54,311                        | 12.77                 | 8.25                 | -0.16         | 2.40                               | 3.56               | 3.85                        | 0.68                                     | 85.11                          | 334,717                      | 3,279                      | 71.14                         | 0.50                               | 0.52                          | 0.56                                |
| Railroad & Industrial Federal Credit Union             | Tampa          | 368,323              | 39,659                        | 14.29                 | 12.63                | 0.58          | 2.39                               | 5.01               | 4.10                        | 1.02                                     | 62.73                          | 171,754                      | -                          | 53.69                         | 0.71                               | 0.61                          | 0.80                                |
| Tampa Bay Federal Credit Union                         | Tampa          | 330,803              | 32,729                        | 11.09                 | 10.58                | 0.32          | 3.26                               | 4.42               | 4.27                        | 0.71                                     | 77.26                          | 272,860                      | 279                        | 97.23                         | 0.38                               | 0.59                          | 0.41                                |
| Pinellas Federal Credit Union                          | Largo          | 127,274              | 12,133                        | 7.75                  | 13.81                | 0.00          | 2.43                               | 3.39               | 3.32                        | 0.43                                     | 97.42                          | 76,092                       | -                          | 69.91                         | 0.21                               | 0.24                          | 0.45                                |
| Florida West Coast Credit Union                        | Brandon        | 99,427               | 10,176                        | 10.76                 | 11.92                | 0.63          | 2.88                               | 5.05               | 3.12                        | 0.45                                     | 70.80                          | 47,417                       | -                          | 55.02                         | 0.28                               | 0.28                          | 0.88                                |
| Powernet Credit Union                                  | Tampa          | 92,101               | 3,730                         | 16.27                 | 9.28                 | 0.52          | 2.38                               | 4.79               | 4.08                        | 0.74                                     | 66.91                          | 37,747                       | 1,333                      | 45.35                         | 0.12                               | 0.02                          | 0.69                                |
| Tampa Postal Federal Credit Union                      | Lutz           | 86,249               | 7,219                         | 11.81                 | 12.96                | -0.13         | 2.97                               | 5.97               | 3.55                        | 0.41                                     | 105.50                         | 28,348                       | -                          | 38.22                         | 0.33                               | 0.19                          | 0.65                                |
| FiCare Federal Credit Union                            | Tampa          | 53,474               | 6,403                         | 21.97                 | 11.92                | 0.20          | 3.53                               | 6.61               | 4.74                        | 0.65                                     | 93.78                          | 24,814                       | -                          | 53.51                         | 0.53                               | -0.08                         | 2.42                                |
| ECU Credit Union                                       | Largo          | 34,034               | 3,298                         | 7.85                  | 15.56                | 0.53          | 3.25                               | 5.58               | 4.20                        | 0.50                                     | 77.02                          | 14,900                       | -                          | 52.24                         | 0.99                               | 0.10                          | 1.45                                |
| City-County Employees Credit Union                     | Clearwater     | 25,637               | 2,885                         | 16.96                 | 12.52                | 0.61          | 4.81                               | 6.53               | 5.72                        | 0.38                                     | 68.49                          | 18,713                       | -                          | 83.52                         | 1.04                               | 0.67                          | 2.01                                |
| Coast 2 Coast Financial Credit Union                   | Tampa          | 21,891               | 1,878                         | 12.63                 | 12.88                | 1.04          | 3.54                               | 5.55               | 4.63                        | 0.61                                     | 72.70                          | 12,994                       | -                          | 69.53                         | 0.00                               | -0.21                         | 0.62                                |
| Florida Customs Federal Credit Union                   | Tampa          | 8,807                | 1,098                         | -32.74                | 20.28                | 0.09          | 3.22                               | 6.99               | 4.05                        | 0.33                                     | 87.36                          | 2,875                        | -                          | 41.59                         | 0.77                               | 0.81                          | 1.95                                |
| <b>Total/Average</b>                                   |                | <b>20,472,334</b>    | <b>1,730,090</b>              | <b>12.16%</b>         | <b>11.80%</b>        | <b>0.41%</b>  | <b>3.05%</b>                       | <b>5.07%</b>       | <b>4.25%</b>                | <b>0.68%</b>                             | <b>74.91%</b>                  | <b>15,510,552</b>            | <b>418,373</b>             | <b>68.85%</b>                 | <b>0.51%</b>                       | <b>0.39%</b>                  | <b>1.02%</b>                        |
| <b>Tampa Bay - Total/Average</b>                       |                |                      |                               |                       |                      |               |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
|  |                | <b>26,510,677</b>    | <b>2,213,361</b>              | <b>16.27%</b>         | <b>12.56%</b>        | <b>-0.28%</b> | <b>2.81%</b>                       | <b>5.48%</b>       | <b>3.91%</b>                | <b>0.63%</b>                             | <b>82.71%</b>                  | <b>19,326,346</b>            | <b>1,135,121</b>           | <b>59.64%</b>                 | <b>0.52%</b>                       | <b>0.88%</b>                  | <b>1.40%</b>                        |

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2020**

(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>South Central</b>                                       |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Everglades Federal Credit Union                            | Clewiston          | 41,615               | 4,649                         | 34.75                 | 12.77                | 0.19           | 3.51                               | 6.10               | 5.43                        | 0.61                                     | 81.44                          | 23,022                       | -                          | 63.56                         | 0.49                               | 0.58                          | 0.54                                |
| Lee County Mosquito Control Credit Union                   | Lehigh Acres       | -                    | 1                             | NM                    | NA                   | -38.07         | -36.36                             | 0.00               | 0.62                        | 53.72                                    | 300.00                         | -                            | -                          | NA                            | NA                                 | 0.00                          | NA                                  |
| <b>Total/Average</b>                                       |                    | <b>41,615</b>        | <b>4,650</b>                  | <b>34.75%</b>         | <b>12.77%</b>        | <b>-18.94%</b> | <b>-16.43%</b>                     | <b>3.05%</b>       | <b>3.03%</b>                | <b>27.17%</b>                            | <b>190.72%</b>                 | <b>23,022</b>                | <b>-</b>                   | <b>63.56%</b>                 | <b>0.49%</b>                       | <b>0.29%</b>                  | <b>0.54%</b>                        |
| <b>South Central - Total/Average</b>                       |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
|  |                    | <b>41,615</b>        | <b>4,650</b>                  | <b>34.75%</b>         | <b>12.77%</b>        | <b>-18.94%</b> | <b>-16.43%</b>                     | <b>3.05%</b>       | <b>3.03%</b>                | <b>27.17%</b>                            | <b>190.72%</b>                 | <b>23,022</b>                | <b>-</b>                   | <b>63.56%</b>                 | <b>0.49%</b>                       | <b>0.29%</b>                  | <b>0.54%</b>                        |
| <b>Southeast</b>   |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| <b>Key West, FL (Micro)</b>                                |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Keys Federal Credit Union                                  | Key West           | 160,245              | 14,091                        | 21.46                 | 8.78                 | 0.19           | 4.56                               | 6.33               | 6.05                        | 0.44                                     | 71.91                          | 115,113                      | 1,846                      | 80.10                         | 0.50                               | 1.56                          | 1.71                                |
| Monroe County Teachers Federal Credit Union                | Key West           | 22,556               | 2,081                         | -3.99                 | 10.92                | -0.56          | 2.68                               | 5.15               | 4.99                        | 1.18                                     | 77.36                          | 15,047                       | -                          | 75.28                         | 0.30                               | 0.82                          | 1.22                                |
| Southernmost Federal Credit Union                          | Key West           | 15,903               | 1,770                         | -6.53                 | 17.94                | -0.90          | 3.32                               | 6.33               | 4.68                        | 0.52                                     | 109.73                         | 7,364                        | -                          | 57.22                         | 0.10                               | 0.00                          | 1.07                                |
| <b>Total/Average</b>                                       |                    | <b>198,704</b>       | <b>17,942</b>                 | <b>3.65%</b>          | <b>12.55%</b>        | <b>-0.42%</b>  | <b>3.52%</b>                       | <b>5.94%</b>       | <b>5.24%</b>                | <b>0.71%</b>                             | <b>86.33%</b>                  | <b>137,524</b>               | <b>1,846</b>               | <b>70.87%</b>                 | <b>0.30%</b>                       | <b>0.79%</b>                  | <b>1.33%</b>                        |
| <b>Miami - Fort Lauderdale - Pompano Beach, FL (Metro)</b> |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| iTHINK Financial Credit Union                              | Delray Beach       | 1,584,846            | 95,349                        | 13.75                 | 8.51                 | 0.36           | 3.22                               | 4.84               | 4.72                        | 1.01                                     | 63.56                          | 1,275,184                    | 64,855                     | 91.98                         | 0.49                               | 0.64                          | 0.75                                |
| Educational Federal Credit Union                           | Miami              | 1,264,652            | 88,292                        | 27.57                 | 18.00                | 0.45           | 2.46                               | 6.44               | 3.72                        | 0.42                                     | 76.60                          | 298,238                      | -                          | 29.82                         | 0.19                               | 0.45                          | 0.44                                |
| Power Financial Credit Union                               | Pembroke Pines     | 852,878              | 32,387                        | 5.98                  | 9.81                 | 1.04           | 3.16                               | 4.28               | 4.06                        | 0.38                                     | 67.82                          | 639,671                      | 170,316                    | 91.58                         | 0.49                               | 0.07                          | 0.28                                |
| Dade County Federal Credit Union                           | Sweetwater         | 836,138              | 99,453                        | 26.60                 | 12.13                | -0.15          | 4.24                               | 6.24               | 5.32                        | 0.39                                     | 74.89                          | 531,051                      | 80,261                     | 73.04                         | 0.42                               | 1.21                          | 1.34                                |
| Tropical Financial Credit Union                            | Miramar            | 791,997              | 66,008                        | 27.34                 | 9.37                 | 0.23           | 3.09                               | 4.23               | 4.25                        | 0.56                                     | 79.82                          | 619,428                      | 39,969                     | 87.50                         | 0.38                               | 0.24                          | 0.47                                |
| BrightStar Credit Union                                    | Sunrise            | 540,368              | 59,159                        | 16.91                 | 10.26                | 0.20           | 3.58                               | 5.10               | 4.70                        | 0.47                                     | 77.88                          | 380,360                      | 72,767                     | 80.16                         | 0.38                               | 1.11                          | 1.06                                |
| We Florida Financial                                       | Margate            | 526,871              | 46,038                        | 11.04                 | 9.97                 | 0.45           | 3.27                               | 4.33               | 4.22                        | 0.50                                     | 73.18                          | 431,446                      | 10,480                     | 92.57                         | 0.49                               | 0.89                          | 2.01                                |
| Velocity Community Federal Credit Union                    | Palm Beach Gardens | 374,891              | 22,130                        | 11.61                 | 12.13                | 0.84           | 3.12                               | 4.81               | 3.86                        | 0.25                                     | 78.80                          | 190,583                      | -                          | 58.07                         | 0.19                               | 0.26                          | 0.45                                |
| Guardians Credit Union                                     | West Palm Beach    | 215,413              | 35,165                        | 16.42                 | 12.80                | 0.62           | 3.86                               | 5.99               | 5.68                        | 0.25                                     | 78.72                          | 131,957                      | 996                        | 72.79                         | 0.37                               | 0.94                          | 1.12                                |
| University Credit Union                                    | Miami              | 213,533              | 15,849                        | 7.35                  | 9.54                 | 0.18           | 2.59                               | 4.41               | 3.41                        | 0.23                                     | 87.03                          | 86,066                       | 7,679                      | 45.19                         | 0.28                               | 0.31                          | 0.37                                |
| JetStream Federal Credit Union                             | Miami Lakes        | 196,827              | 17,284                        | 10.03                 | 11.94                | 0.35           | 3.72                               | 5.69               | 5.42                        | 0.36                                     | 91.18                          | 116,082                      | 22,677                     | 67.56                         | 0.36                               | 2.42                          | 1.73                                |
| Gold Coast Federal Credit Union                            | Palm Springs       | 193,232              | 21,407                        | 17.78                 | 10.76                | 0.68           | 2.44                               | 3.15               | 2.97                        | 0.11                                     | 78.80                          | 89,246                       | -                          | 52.35                         | 0.02                               | 0.31                          | 0.32                                |
| Miami Postal Service Credit Union                          | Miami              | 143,315              | 16,859                        | 9.07                  | 11.08                | 0.44           | 3.06                               | 6.34               | 4.99                        | 0.69                                     | 76.35                          | 64,177                       | -                          | 50.97                         | 0.71                               | 1.22                          | 1.19                                |
| First Choice Credit Union                                  | West Palm Beach    | 115,872              | 10,102                        | 8.32                  | 10.68                | 0.68           | 2.65                               | 4.33               | 3.12                        | 0.27                                     | 77.53                          | 45,507                       | -                          | 44.58                         | 0.49                               | 0.43                          | 1.88                                |
| Miami Firefighters Federal Credit Union                    | Miami              | 112,968              | 4,503                         | -0.44                 | 10.80                | 1.18           | 3.24                               | 4.43               | 4.03                        | 0.58                                     | 60.96                          | 86,647                       | 398                        | 87.01                         | 0.56                               | 0.16                          | 0.47                                |
| PriorityONE Credit Union                                   | Sunrise            | 105,521              | 9,899                         | 22.33                 | 10.07                | 0.17           | 3.95                               | 5.27               | 4.87                        | 0.51                                     | 77.23                          | 79,113                       | -                          | 84.17                         | 0.27                               | 0.72                          | 0.47                                |
| SUN Credit Union   | Hollywood          | 93,426               | 7,003                         | 23.13                 | 10.36                | 0.26           | 2.80                               | 4.82               | 3.98                        | 0.37                                     | 79.23                          | 37,804                       | -                          | 45.22                         | 0.90                               | 0.47                          | 0.89                                |
| Connect Credit Union                                       | Fort Lauderdale    | 80,851               | 5,778                         | 13.36                 | 11.39                | 0.54           | 3.25                               | 5.08               | 4.14                        | 0.46                                     | 73.07                          | 49,368                       | -                          | 70.37                         | 0.61                               | 0.53                          | 1.29                                |
| Broward HealthCare Federal Credit Union                    | Fort Lauderdale    | 74,081               | 9,014                         | 11.40                 | 11.75                | 0.47           | 2.68                               | 5.05               | 3.34                        | 0.37                                     | 83.75                          | 27,974                       | -                          | 43.20                         | 0.12                               | 0.53                          | 1.47                                |
| Memorial Employees Federal Credit Union                    | Hollywood          | 70,706               | 9,104                         | 11.58                 | 11.16                | 0.47           | 3.24                               | 5.58               | 3.77                        | 0.23                                     | 80.34                          | 28,982                       | 1,468                      | 47.55                         | 0.11                               | 0.34                          | 0.75                                |
| Baptist Health South Florida Federal Credit Union          | Miami              | 68,214               | 11,699                        | 17.33                 | 14.32                | 0.23           | 5.69                               | 7.78               | 6.49                        | 0.21                                     | 79.00                          | 46,539                       | -                          | 81.28                         | 0.29                               | 1.47                          | 1.27                                |
| United Police Federal Credit Union                         | Miami              | 45,892               | 5,008                         | -2.92                 | 17.33                | -0.71          | 2.76                               | 3.89               | 3.37                        | 0.16                                     | 114.50                         | 26,356                       | -                          | 70.11                         | 0.14                               | 0.07                          | 0.50                                |
| Miami Federal Credit Union                                 | Miami              | 36,250               | 2,769                         | 6.05                  | 14.22                | 0.19           | 3.45                               | 4.84               | 4.30                        | 0.54                                     | 80.77                          | 24,809                       | -                          | 80.19                         | 0.07                               | 0.44                          | 0.30                                |
| Coral Community Federal Credit Union                       | Fort Lauderdale    | 34,870               | 4,432                         | 21.53                 | 9.53                 | 0.47           | 3.76                               | 6.29               | 4.38                        | 0.28                                     | 87.42                          | 16,302                       | -                          | 52.71                         | 0.25                               | -0.17                         | 0.81                                |
| Pompano Beach City Employee Credit Union                   | Pompano Beach      | 23,467               | 3,578                         | -0.68                 | 21.34                | 0.72           | 4.77                               | 6.71               | 6.34                        | 0.88                                     | 75.91                          | 16,419                       | -                          | 90.02                         | 0.00                               | 0.19                          | 0.27                                |
| Compass Financial Federal Credit Union                     | Medley             | 20,117               | 2,390                         | 9.28                  | 15.51                | -0.56          | 4.93                               | 6.72               | 6.38                        | 0.69                                     | 96.54                          | 15,748                       | -                          | 92.55                         | 0.31                               | 1.77                          | 2.15                                |
| South Atlantic Federal Credit Union                        | Boca Raton         | 17,187               | 2,574                         | 30.40                 | 8.72                 | 0.19           | 3.55                               | 6.61               | 4.09                        | 0.13                                     | 88.59                          | 5,651                        | -                          | 36.12                         | 0.23                               | 1.05                          | 2.85                                |
| Hialeah Municipal Employees Federal Credit Union           | Hialeah            | 11,792               | 1,552                         | 4.67                  | 30.13                | -0.44          | 3.10                               | 6.54               | 3.54                        | 0.21                                     | 112.50                         | 3,686                        | -                          | 47.09                         | 0.00                               | 0.00                          | 0.68                                |
| Shaw-Ross Employees Credit Union                           | Miami              | 6,416                | 798                           | -0.62                 | 14.57                | 0.93           | 1.25                               | 15.69              | 3.14                        | 1.46                                     | 12.50                          | 438                          | -                          | 8.02                          | 0.68                               | 2.61                          | 2.28                                |
| Electricians' Local 349 Credit Union                       | Miami              | 4,625                | 750                           | 0.35                  | 17.32                | 0.09           | 2.94                               | 7.13               | 3.93                        | 0.21                                     | 88.64                          | 904                          | -                          | 23.69                         | 1.44                               | 0.00                          | 1.66                                |
| Town of Palm Beach Federal Credit Union                    | West Palm Beach    | 2,309                | 381                           | 11.04                 | 11.09                | -4.39          | 4.39                               | 7.06               | 5.81                        | 0.20                                     | 111.11                         | 1,236                        | -                          | 60.50                         | 2.67                               | 4.49                          | 2.27                                |
| <b>Total/Average</b>                                       |                    | <b>8,659,525</b>     | <b>706,714</b>                | <b>12.50%</b>         | <b>12.79%</b>        | <b>0.20%</b>   | <b>3.36%</b>                       | <b>5.80%</b>       | <b>4.40%</b>                | <b>0.43%</b>                             | <b>80.14%</b>                  | <b>5,366,972</b>             | <b>471,866</b>             | <b>63.16%</b>                 | <b>0.45%</b>                       | <b>0.81%</b>                  | <b>1.09%</b>                        |
| <b>Southeast - Total/Average</b>                           |                    |                      |                               |                       |                      |                |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
|  |                    | <b>8,858,229</b>     | <b>724,656</b>                | <b>8.07%</b>          | <b>12.67%</b>        | <b>-0.11%</b>  | <b>3.44%</b>                       | <b>5.87%</b>       | <b>4.82%</b>                | <b>0.57%</b>                             | <b>83.23%</b>                  | <b>5,504,496</b>             | <b>473,712</b>             | <b>67.01%</b>                 | <b>0.37%</b>                       | <b>0.80%</b>                  | <b>1.21%</b>                        |