

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2021

(Sorted by Asset Size)

www.thecreditunionadvisors.com

Company Name	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)	PPP Loans (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																	
1 Billion +	80,115,229	5,249,129	14.04	10.27	1.05	2.59	4.32	3.54	0.41	66.90	51,977,377	100,065	3,848,656	71.13	0.27	0.20	0.81
\$999K - \$500K	9,140,268	636,263	9.79	9.03	0.70	2.74	4.35	3.78	0.25	79.15	5,663,484	20,284	950,046	69.41	0.34	0.25	0.74
\$499K - \$250K	4,593,746	336,825	14.32	9.24	0.80	2.70	4.81	3.98	0.25	77.64	2,415,230	8,325	208,090	58.65	0.24	0.20	0.63
\$249K - \$100K	3,425,982	229,525	12.01	9.69	0.45	2.35	4.80	3.35	0.26	82.86	1,605,776	209	106,198	51.43	0.30	0.14	0.58
\$99K - \$50K	1,179,909	114,370	9.55	10.49	0.79	3.02	5.41	4.13	0.19	81.79	632,076	159	26,715	60.17	0.55	0.30	0.79
Under \$50K	924,608	77,820	6.80	13.69	0.12	2.52	5.73	3.61	0.28	90.58	411,474	5,802	3,381	49.68	0.47	0.34	1.09
1 Billion +																	
Suncoast Credit Union	14,874,921	1,003,373	20.71	8.42	1.26	2.57	4.19	3.62	0.58	51.70	10,090,735	21,354	95,118	76.18	0.28	0.28	1.35
VyStar Credit Union	11,652,153	806,534	16.38	8.24	0.98	2.74	4.30	3.69	0.51	68.42	7,978,976	25,335	682,999	75.68	0.37	0.27	0.68
Space Coast Credit Union	6,746,005	529,099	13.21	11.47	1.09	2.35	3.43	2.97	0.27	65.22	4,926,022	9,975	58,264	83.23	0.28	0.25	0.93
MIDFLORIDA Credit Union	6,049,934	421,180	18.19	9.60	1.91	2.68	3.76	3.63	0.28	61.63	4,585,584	1,834	964,417	84.34	0.11	0.12	0.49
FAIRWINDS Credit Union	4,043,049	210,807	17.05	9.10	1.44	2.12	3.55	2.84	0.25	64.00	2,123,116	2,697	354,970	57.92	0.15	0.05	0.92
Grow Financial Federal Credit Union	3,322,595	221,287	13.45	9.61	1.54	3.02	4.69	4.41	0.38	67.39	2,123,449	2,342	85,262	71.32	0.44	0.22	0.80
GTE Federal Credit Union	2,797,870	229,959	11.68	8.18	0.93	2.38	3.95	3.68	0.68	65.32	1,977,182	-	184,954	78.10	0.57	0.41	1.09
Eglin Federal Credit Union	2,780,191	122,392	13.98	10.19	0.54	1.58	4.10	2.58	0.31	68.78	857,367	-	-	34.57	0.19	0.09	0.52
Campus USA Credit Union	2,692,290	135,578	13.69	12.04	1.87	3.05	4.28	3.96	0.61	47.45	2,197,581	335	207,701	93.86	0.35	0.23	0.51
Addition Financial Credit Union	2,605,923	162,265	10.82	9.67	1.02	2.92	4.02	3.49	0.15	72.35	1,828,648	455	135,323	79.47	0.33	0.19	0.78
Achieva Credit Union	2,485,154	161,810	17.49	9.29	1.11	2.25	3.89	3.42	0.41	65.45	1,536,478	8,009	114,990	68.58	0.22	-0.03	0.97
Community First Credit Union of Florida	2,430,772	158,442	17.34	11.71	1.33	2.57	4.16	3.32	0.30	62.50	1,498,064	950	125,625	70.72	0.32	0.25	1.25
Pen Air Federal Credit Union	2,321,699	118,459	8.26	10.68	0.92	2.20	5.21	3.41	0.67	60.08	1,106,430	2,201	71,383	54.54	0.44	0.51	1.07
Tyndall Federal Credit Union	2,098,342	114,713	15.80	9.19	0.39	1.52	3.80	2.50	1.00	62.24	891,187	-	-	55.41	0.15	0.18	0.44
ITHINK Financial Credit Union	1,871,522	99,811	9.31	9.76	0.97	3.02	4.18	3.85	0.39	64.51	1,490,132	9,642	106,655	90.93	0.30	0.22	0.89
Florida Credit Union	1,753,771	131,251	20.96	10.82	2.26	3.81	5.34	5.36	0.49	52.45	1,357,788	4,254	235,737	89.75	0.29	0.38	1.17
Educational Federal Credit Union	1,606,976	88,434	11.20	14.90	0.53	1.96	4.14	2.46	0.10	79.53	615,973	-	-	45.44	0.06	0.10	0.19
Publix Employees Federal Credit Union	1,392,469	105,227	9.34	11.08	0.23	2.08	4.57	2.75	0.30	86.41	562,601	-	-	45.77	0.15	-0.01	0.29
First Florida Credit Union	1,319,070	56,348	6.96	11.83	0.52	1.95	4.00	2.69	0.53	71.70	669,987	406	19,032	65.02	0.23	0.16	0.34
Dade County Federal Credit Union	1,133,463	100,905	11.91	10.58	1.03	3.14	5.37	3.80	0.17	78.96	644,228	111	186,484	65.66	0.17	0.06	0.95
Launch Credit Union	1,071,639	74,478	15.94	10.07	0.55	3.38	4.94	4.58	0.13	82.25	811,089	963	90,932	85.05	0.15	0.26	0.66
USF Federal Credit Union	1,028,668	68,160	21.96	8.69	0.78	3.07	4.27	4.27	0.47	71.73	842,880	1,276	23,955	94.94	0.38	0.19	0.85
Community Credit Union of Florida	1,021,969	51,222	10.98	11.95	1.35	3.07	4.73	4.13	0.40	58.24	695,721	7,926	104,855	78.86	0.10	0.23	1.47
Gulf Winds Credit Union	1,014,783	77,395	10.34	9.36	0.62	2.69	4.75	3.64	0.38	77.29	566,159	-	-	61.89	0.51	0.27	0.85
Total/Average	80,115,229	5,249,129	14.04%	10.27%	1.05%	2.59%	4.32%	3.54%	0.41%	66.90%	51,977,377	100,065	3,848,656	71.13%	0.27%	0.20%	0.81%
\$500 Million to \$1 Billion																	
First Commerce Credit Union	972,659	66,573	5.80	10.30	0.78	2.85	4.51	4.06	0.31	77.23	654,341	4,968	103,262	76.27	0.40	0.23	0.97
Tropical Financial Credit Union	964,594	69,617	9.90	8.68	0.75	2.92	4.18	4.17	0.15	77.47	720,183	286	70,478	82.76	0.24	0.10	0.58
Power Financial Credit Union	930,431	33,410	6.20	10.03	0.68	2.24	3.92	3.46	0.39	70.01	566,149	-	135,851	71.08	0.33	0.03	0.33
McCoy Federal Credit Union	857,543	71,793	12.71	8.71	1.08	2.34	4.06	3.15	0.11	70.25	435,935	-	61,144	55.66	0.28	0.18	1.35
Envision Credit Union	817,234	62,757	13.37	10.17	0.71	2.83	5.22	4.29	0.43	81.60	448,674	-	93,957	62.45	0.59	0.58	0.88
BrightStar Credit Union	704,796	60,060	16.12	8.94	0.98	2.88	4.18	3.69	0.13	78.32	512,538	3,830	162,099	82.68	0.19	0.31	0.44
Radiant Credit Union	703,311	42,357	0.00	9.30	0.87	4.38	6.12	5.39	0.24	77.13	501,721	-	83,526	84.57	0.49	0.38	0.68
Insight Credit Union	694,415	49,024	11.40	8.55	0.31	1.89	3.64	2.41	0.13	88.92	293,538	525	140,390	46.46	0.18	0.17	0.57
121 Financial Credit Union	664,348	47,902	10.99	8.89	0.81	3.05	4.82	4.55	0.29	81.03	405,706	9,142	88,376	67.52	0.35	0.30	0.74
We Florida Financial	649,188	40,499	9.79	8.78	0.54	2.41	3.75	3.30	0.29	82.75	438,002	-	4,212	74.26	0.56	0.30	0.67
Florida Central Credit Union	620,494	51,171	8.25	6.74	-0.03	2.18	3.34	3.12	0.27	93.53	316,557	-	1,338	54.41	0.22	0.17	0.39
JAX Federal Credit Union	561,254	41,100	12.98	9.31	0.91	2.86	4.46	3.81	0.29	71.55	370,140	56	5,413	74.72	0.20	0.27	1.31
Total/Average	9,140,268	636,263	9.79%	9.03%	0.70%	2.74%	4.35%	3.78%	0.25%	79.15%	5,663,484	20,284	950,046	69.41%	0.34%	0.25%	0.74%

FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2021

(Sorted by Asset Size)

www.thecreditunionadvisors.com

Company Name	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)	PPP Loans (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
\$250 Million to \$500 Million																	
Velocity Community Federal Credit Union	469,848	22,857	14.46	9.77	0.03	2.35	4.27	3.20	0.17	92.10	228,923	-	-	54.56	0.09	0.14	0.40
Trax Federal Credit Union	460,199	42,013	10.02	11.43	0.92	1.87	4.31	3.07	0.47	68.72	181,177	17	-	44.86	0.65	0.23	0.53
Tampa Bay Federal Credit Union	391,103	32,505	6.74	9.80	0.58	2.79	4.25	4.13	0.35	79.38	265,929	-	213	76.66	0.38	0.05	0.34
San Antonio Citizens Federal Credit Union	347,558	17,930	25.14	7.94	1.09	2.00	4.43	2.58	0.22	67.92	125,232	1,185	13,944	39.09	0.12	0.02	1.44
Innovations Federal Credit Union	346,335	22,021	18.96	8.35	0.94	3.27	5.06	4.57	0.30	77.68	241,466	2,646	44,720	77.57	0.15	0.05	0.33
Florida State University Credit Union	332,444	29,317	8.79	9.53	1.13	3.41	5.03	4.70	0.31	71.33	244,720	-	59,842	82.59	0.67	0.35	0.75
Orlando Credit Union	313,715	24,639	10.84	7.36	0.49	2.77	4.62	4.12	0.22	86.94	195,318	583	12,015	67.79	0.10	0.23	0.55
Members First Credit Union of Florida	298,563	20,155	24.64	10.61	0.94	2.29	5.32	3.70	0.25	74.11	122,476	-	-	46.06	0.32	0.13	0.38
Guardians Credit Union	295,864	35,815	17.68	10.83	1.18	2.42	4.72	4.25	0.08	75.98	148,208	2,904	6,187	58.14	0.15	0.42	1.07
Panhandle Credit Union	295,526	14,377	12.06	11.71	0.84	2.39	4.92	3.89	0.16	72.12	135,961	-	22,676	52.61	0.17	0.16	1.34
Gold Coast Federal Credit Union	266,131	21,353	13.31	8.30	0.29	1.67	3.30	2.46	0.07	89.60	96,838	-	-	40.03	0.02	-0.01	0.16
Harvesters Federal Credit Union	260,111	23,579	0.00	7.85	0.62	4.77	7.34	7.37	0.46	87.13	183,700	90	31,918	76.76	0.12	0.26	0.13
University Credit Union	259,435	14,867	6.12	8.25	0.35	2.20	3.84	2.71	0.12	83.09	96,923	-	15,362	41.01	0.01	0.22	0.69
Keys Federal Credit Union	256,913	15,397	31.72	7.67	1.79	3.60	5.97	4.94	0.31	60.78	148,359	900	1,213	63.30	0.45	0.55	0.72
Total/Average	4,593,746	336,825	14.32%	9.24%	0.80%	2.70%	4.81%	3.98%	0.25%	77.64%	2,415,230	8,325	208,090	58.65%	0.24%	0.20%	0.63%
\$100 Million to \$250 Million																	
JetStream Federal Credit Union	240,054	15,041	7.06	10.04	0.48	2.48	4.56	4.03	0.19	89.56	133,404	-	27,810	62.33	0.15	0.29	0.27
Central Credit Union of Florida	233,913	17,023	10.33	8.34	0.16	2.66	5.36	4.84	0.26	91.00	124,111	-	-	58.35	0.42	0.16	0.32
Santa Rosa County Federal Credit Union	199,547	13,179	16.04	10.11	0.74	2.11	5.31	3.25	0.47	68.04	67,695	-	-	37.83	0.33	0.21	0.99
Community South Credit Union	187,544	12,966	15.82	12.49	1.20	3.43	5.21	4.66	0.41	69.20	131,042	-	31,965	80.75	0.37	0.38	1.25
Alive Credit Union	178,379	13,995	9.85	11.76	0.19	1.71	3.29	2.29	0.29	86.02	80,045	-	500	51.14	0.39	0.04	0.34
Miami Postal Service Credit Union	167,408	13,338	7.78	11.52	2.02	2.80	6.16	4.17	0.16	58.72	72,292	-	-	49.40	0.38	0.45	0.70
JM Associates Federal Credit Union	166,599	8,165	16.59	12.05	0.34	2.49	5.69	3.34	0.32	84.14	61,970	-	-	42.47	0.20	0.01	0.74
Pinellas Federal Credit Union	160,299	11,788	14.97	11.05	0.01	2.13	3.73	3.04	0.23	94.86	90,060	-	-	63.72	0.01	0.01	0.17
First Choice Credit Union	152,180	9,661	18.54	8.58	0.26	1.74	3.67	2.04	0.18	89.16	53,486	-	-	38.42	0.14	0.04	1.18
Miami Firefighters Federal Credit Union	151,085	4,655	15.43	9.53	0.91	2.46	4.09	3.47	0.28	63.33	94,268	-	1,814	69.72	0.01	0.09	0.60
Coastline Federal Credit Union	147,301	10,009	7.30	9.41	0.17	1.84	4.17	3.04	0.24	88.85	63,665	-	-	48.16	0.09	0.12	0.25
First Coast Community Credit Union	146,906	11,884	13.61	10.60	0.30	2.27	6.03	3.63	0.23	86.09	46,868	-	-	36.02	0.27	0.03	0.23
Priority One Credit Union of Florida	133,811	9,561	10.21	8.56	0.36	2.68	4.33	3.05	0.15	88.32	79,350	-	-	65.30	0.16	0.09	0.25
Florida West Coast Credit Union	128,881	10,474	12.62	9.89	0.52	2.18	4.43	3.09	0.23	78.48	52,804	-	-	45.96	0.15	0.00	0.97
Buckeye Community Federal Credit Union	126,573	10,196	8.98	9.39	0.55	3.15	5.09	5.01	0.21	83.08	80,856	-	2,201	72.46	0.25	-0.02	0.42
TRU-FI Credit Union	125,222	7,393	13.80	8.46	0.52	2.82	6.39	4.20	0.67	77.44	57,423	-	2,138	50.66	0.85	0.18	0.75
SUN Credit Union	120,101	7,058	12.33	8.31	0.20	1.89	4.15	2.87	0.16	90.09	41,976	-	-	38.46	0.71	0.09	0.58
Bay Credit Union	118,333	7,812	9.78	9.83	0.57	2.85	4.89	3.64	0.11	82.53	67,832	-	21,540	63.78	0.02	0.13	0.41
Okaloosa County Teachers Federal Credit Union	117,113	9,562	12.53	8.23	0.29	2.67	5.79	3.33	0.19	84.96	47,101	-	-	44.22	0.85	0.52	0.64
Powernet Credit Union	109,751	3,579	8.11	8.31	0.40	1.54	4.63	2.47	0.38	68.22	36,270	209	1,526	36.14	0.51	0.04	0.68
City & Police Federal Credit Union	109,583	6,536	13.06	7.43	0.25	2.36	4.14	3.04	0.26	86.05	57,265	-	16,704	56.66	0.44	0.00	0.41
Tampa Postal District Federal Credit Union	102,988	6,796	8.35	10.29	-0.27	2.08	5.16	2.41	0.21	103.26	33,543	-	-	36.15	0.24	0.17	0.49
Broward HealthCare Federal Credit Union	102,413	8,854	13.23	8.71	0.25	1.75	4.02	2.08	0.13	94.40	32,450	-	-	34.89	0.04	0.08	0.60
Total/Average	3,425,982	229,525	12.01%	9.69%	0.45%	2.35%	4.80%	3.35%	0.26%	82.86%	1,605,776	209	106,198	51.43%	0.30%	0.14%	0.58%

