

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2022**

(Sorted by Asset Size)

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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)	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>																
1 Billion +	86,784,335	5,492,736	10.96	10.25	0.91	2.67	4.12	3.49	0.31	68.43	58,528,638	4,459,297	74.97	0.26	0.22	0.72
\$999K - \$500K	8,442,293	569,640	6.78	9.45	0.87	2.68	4.07	3.56	0.23	75.17	5,460,827	970,992	72.09	0.35	0.22	0.68
\$499K - \$250K	4,827,892	347,064	10.14	9.30	0.69	2.62	4.43	3.63	0.20	78.27	2,728,480	254,550	62.28	0.23	0.22	0.55
\$249K - \$100K	3,670,366	249,231	8.94	9.89	0.54	2.51	4.76	3.39	0.21	81.40	1,835,769	122,814	54.31	0.40	0.18	0.50
\$99K - \$50K	1,000,422	92,530	8.52	9.88	0.33	2.86	4.92	3.75	0.17	86.01	565,315	29,103	62.37	0.40	0.33	0.66
Under \$50K	905,582	72,497	3.77	16.11	0.29	2.43	5.32	3.24	0.22	84.98	411,355	2,870	49.28	0.52	0.36	0.97
<b>1 Billion +</b>																
Suncoast Credit Union	15,771,295	1,056,574	12.06	9.48	0.88	2.59	4.02	3.43	0.47	55.85	11,196,121	100,523	78.84	0.26	0.40	1.22
VyStar Credit Union	13,028,981	829,287	23.64	9.19	0.59	2.72	4.13	3.63	0.54	74.92	8,713,659	727,343	79.48	0.54	0.26	0.56
Space Coast Credit Union	7,340,048	548,212	17.62	11.05	1.06	2.53	3.45	3.03	0.22	63.85	5,720,125	55,127	90.73	0.27	0.27	0.77
MIDFLORIDA Credit Union	6,695,051	442,664	21.32	9.25	1.20	2.65	3.49	3.43	0.20	64.33	5,079,645	994,453	84.00	0.10	0.11	0.55
FAIRWINDS Credit Union	4,674,479	220,473	31.24	8.22	0.75	2.21	3.56	3.05	0.25	74.82	2,497,727	586,918	57.40	0.16	0.01	0.74
Grow Financial Federal Credit Union	3,527,799	224,395	12.36	9.41	0.72	2.70	4.46	4.09	0.30	72.03	2,212,131	88,409	71.04	0.37	0.18	0.76
Campus USA Credit Union	2,927,173	141,799	17.44	11.63	1.16	3.07	3.98	3.74	0.46	56.81	2,458,517	243,044	98.11	0.37	0.23	0.46
Eglin Federal Credit Union	2,864,968	122,923	5.86	10.12	0.46	1.55	3.97	2.44	0.26	71.41	885,412	-	34.68	0.18	0.13	0.44
GTE Federal Credit Union	2,854,881	229,584	4.08	8.37	0.85	2.40	3.84	3.55	0.66	69.79	2,208,567	194,021	85.19	0.48	0.18	0.97
Addition Financial Credit Union	2,680,901	163,499	5.76	10.08	1.37	2.89	3.78	3.39	0.12	67.23	1,897,560	139,726	79.13	0.33	0.41	0.58
Achieva Credit Union	2,634,778	171,908	12.04	9.04	0.56	2.33	3.53	3.18	0.36	74.90	1,817,966	120,043	74.65	0.18	0.07	0.79
Community First Credit Union of Florida	2,565,311	164,156	11.06	11.83	1.50	2.67	4.17	3.37	0.27	52.77	1,674,122	134,097	73.84	0.29	0.28	1.17
Pen Air Federal Credit Union	2,287,473	120,667	-2.94	11.32	0.94	2.62	5.11	3.61	0.53	60.30	1,226,727	88,365	59.28	0.38	0.62	0.90
ITHINK Financial Credit Union	2,077,875	103,412	22.06	9.24	0.82	2.80	3.68	3.48	0.36	70.25	1,735,858	135,994	97.32	0.25	0.15	0.72
Tyndall Federal Credit Union	2,004,586	113,966	-8.94	10.23	1.19	2.13	3.73	2.57	0.29	57.62	909,509	-	54.12	0.09	0.15	0.40
Florida Credit Union	1,885,408	136,743	15.02	11.06	2.04	3.61	4.96	5.08	0.37	54.87	1,472,634	256,956	91.11	0.33	0.36	1.03
Educational Federal Credit Union	1,633,285	90,446	3.28	14.90	0.48	2.04	3.69	2.49	0.10	78.58	747,332	-	52.73	0.05	0.16	0.21
Publix Employees Federal Credit Union	1,399,815	106,536	1.06	11.33	0.60	2.32	4.55	3.02	0.21	77.83	599,548	-	46.99	0.13	0.10	0.28
First Florida Credit Union	1,358,803	59,142	6.02	11.63	0.29	2.35	3.99	2.94	0.36	77.13	786,210	22,455	74.15	0.19	0.13	0.34
Launch Credit Union	1,225,933	76,989	28.80	9.06	0.56	3.54	4.58	4.60	0.15	80.63	974,841	177,503	94.54	0.12	0.22	0.60
Dade County Federal Credit Union	1,181,291	100,589	8.44	10.84	1.40	3.20	5.19	3.86	0.17	67.38	661,985	183,538	63.22	0.24	0.15	1.05
USF Federal Credit Union	1,071,880	70,978	8.40	8.67	0.69	2.94	3.92	3.94	0.43	73.97	914,166	23,707	100.70	0.32	0.26	0.76
Community Credit Union of Florida	1,064,735	51,225	8.36	12.11	1.30	2.79	4.53	3.69	0.31	62.87	741,143	110,130	80.90	0.10	0.20	1.29
Gulf Winds Credit Union	1,021,635	78,760	1.36	9.76	0.92	2.90	4.70	3.61	0.30	70.97	603,181	-	63.95	0.50	0.24	0.85
Tropical Financial Credit Union	1,005,951	67,809	8.70	8.55	0.50	3.09	4.07	4.15	0.12	79.64	793,952	76,945	88.12	0.23	0.20	0.60
<b>Total/Average</b>	<b>86,784,335</b>	<b>5,492,736</b>	<b>10.96%</b>	<b>10.25%</b>	<b>0.91%</b>	<b>2.67%</b>	<b>4.12%</b>	<b>3.49%</b>	<b>0.31%</b>	<b>68.43%</b>	<b>58,528,638</b>	<b>4,459,297</b>	<b>74.97%</b>	<b>0.26%</b>	<b>0.22%</b>	<b>0.72%</b>
<b>\$999K - \$500K</b>																
First Commerce Credit Union	983,949	66,719	2.32	10.58	0.79	2.63	4.01	3.77	0.37	78.58	682,925	107,529	78.12	0.39	0.21	0.72
Power Financial Credit Union	952,231	33,161	4.68	9.98	0.36	2.25	3.75	3.45	0.32	68.19	596,835	165,629	72.13	0.11	0.15	0.49
McCoy Federal Credit Union	917,847	75,113	14.06	9.06	0.79	2.36	3.79	3.18	0.10	75.70	530,334	57,612	61.88	0.23	0.21	1.18
Envision Credit Union	810,466	61,524	-1.66	10.51	0.51	2.86	4.88	3.97	0.31	81.70	484,268	96,658	66.82	0.56	0.52	0.88
BrightStar Credit Union	743,250	59,887	10.92	9.07	1.20	2.95	3.92	3.58	0.10	72.89	549,386	170,992	83.96	0.14	0.30	0.32
Radiant Credit Union	732,716	43,594	8.36	9.39	0.93	3.59	4.85	4.43	0.20	70.76	550,586	100,938	88.81	0.48	0.37	0.72
We Florida Financial	731,990	41,257	25.50	11.16	2.51	2.52	3.62	3.26	0.30	55.55	562,832	4,156	88.00	0.52	0.24	0.59
Insight Credit Union	688,938	48,054	-1.58	8.84	0.43	2.01	3.62	2.52	0.12	84.31	317,937	169,313	48.98	0.26	0.09	0.44
121 Financial Credit Union	677,688	48,755	4.02	9.08	0.75	3.17	4.92	4.42	0.23	80.11	437,557	89,948	70.42	0.37	0.12	0.65
Florida Central Credit Union	611,916	49,803	-2.76	6.93	0.18	2.21	3.13	3.13	0.19	89.13	355,329	546	60.23	0.35	0.00	0.35
JAX Federal Credit Union	591,302	41,773	10.70	9.40	1.15	2.90	4.28	3.48	0.25	69.96	392,838	7,671	73.65	0.39	0.22	1.13
<b>Total/Average</b>	<b>8,442,293</b>	<b>569,640</b>	<b>6.78%</b>	<b>9.45%</b>	<b>0.87%</b>	<b>2.68%</b>	<b>4.07%</b>	<b>3.56%</b>	<b>0.23%</b>	<b>75.17%</b>	<b>5,460,827</b>	<b>970,992</b>	<b>72.09%</b>	<b>0.35%</b>	<b>0.22%</b>	<b>0.68%</b>

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<b>\$499K - \$250K</b>																
Velocity Community Federal Credit Union	492,466	23,221	9.62	9.40	0.15	2.36	4.00	3.13	0.15	90.21	244,900	1,073	55.69	0.15	0.06	0.38
Trax Federal Credit Union	480,831	42,868	8.96	11.25	0.64	1.94	4.09	2.96	0.40	71.40	208,005	-	49.14	0.57	0.40	0.47
Tampa Bay Federal Credit Union	405,641	33,390	7.44	10.11	1.36	2.87	4.14	4.02	0.28	68.16	301,797	105	83.58	0.42	0.17	0.27
Florida State University Credit Union	403,450	32,169	42.72	10.40	1.02	3.39	4.69	4.22	0.20	74.04	294,496	69,201	83.33	0.50	0.24	0.61
Innovations Federal Credit Union	366,450	22,450	11.62	8.51	1.28	3.46	4.96	4.55	0.29	72.52	281,078	55,735	85.81	0.17	0.00	0.28
San Antonio Citizens Federal Credit Union	352,826	18,128	3.04	8.09	0.55	1.99	4.39	2.53	0.18	76.04	134,382	12,690	39.72	0.12	0.10	1.30
Orlando Credit Union	318,436	24,897	3.00	7.24	-0.02	2.92	4.34	3.85	0.16	96.97	214,614	24,852	72.29	0.16	0.25	0.39
Panhandle Credit Union	309,101	14,626	9.18	11.69	0.90	2.44	4.77	3.79	0.13	73.67	148,143	24,686	54.01	0.17	0.18	1.14
Guardians Credit Union	304,148	35,979	5.60	10.94	0.81	2.55	4.82	4.49	0.14	78.10	170,913	7,201	65.43	0.08	0.43	0.84
Members First Credit Union of Florida	302,748	20,243	2.80	10.68	0.43	2.28	4.83	3.44	0.20	82.23	127,896	-	46.91	0.31	0.26	0.33
Keys Federal Credit Union	282,291	15,835	19.76	7.39	0.85	3.09	5.37	4.38	0.26	66.45	165,295	1,199	63.03	0.26	0.70	0.66
Harvesters Federal Credit Union	274,548	27,141	11.10	7.89	0.94	3.25	4.44	4.22	0.22	80.59	242,648	38,325	95.30	0.12	0.10	0.08
Gold Coast Federal Credit Union	273,561	21,412	5.58	8.34	0.55	1.92	3.49	2.50	0.07	80.07	91,590	-	35.85	0.21	0.11	0.15
University Credit Union	261,395	14,705	1.52	8.30	0.21	2.12	3.72	2.57	0.10	85.40	102,723	19,483	41.78	0.00	0.10	0.75
<b>Total/Average</b>	<b>4,827,892</b>	<b>347,064</b>	<b>10.14%</b>	<b>9.30%</b>	<b>0.69%</b>	<b>2.62%</b>	<b>4.43%</b>	<b>3.63%</b>	<b>0.20%</b>	<b>78.27%</b>	<b>2,728,480</b>	<b>254,550</b>	<b>62.28%</b>	<b>0.23%</b>	<b>0.22%</b>	<b>0.55%</b>
<b>\$249K - \$100K</b>																
JetStream Federal Credit Union	248,098	14,794	6.70	9.89	0.36	2.58	4.40	4.14	0.15	88.23	140,187	23,172	63.34	0.57	0.15	0.18
Central Credit Union of Florida	239,460	16,977	4.74	8.49	0.70	2.85	5.16	4.42	0.23	81.90	128,528	-	58.60	0.56	0.11	0.23
Santa Rosa County Federal Credit Union	204,615	13,389	5.08	10.19	0.68	2.12	5.11	2.90	0.42	71.00	74,261	-	39.23	0.89	0.17	0.88
Community South Credit Union	195,471	13,272	8.46	12.69	1.45	3.31	4.84	4.37	0.33	65.69	146,346	42,328	85.83	0.30	0.18	1.11
Alive Credit Union	182,936	13,918	5.10	11.66	0.39	1.72	3.23	2.36	0.26	81.83	85,857	434	52.02	0.41	0.04	0.34
Bay Credit Union	177,731	13,854	100.40	11.31	0.83	4.15	6.59	4.98	0.12	83.36	111,019	25,250	70.97	0.37	0.47	0.87
Miami Postal Service Credit Union	168,524	13,259	1.34	11.75	0.62	2.96	5.90	4.08	0.11	75.99	81,257	-	54.55	0.53	0.51	0.72
Pinellas Federal Credit Union	168,348	11,670	10.04	10.66	0.29	2.36	3.87	3.28	0.17	85.62	95,980	-	64.36	0.30	0.00	0.19
JM Associates Federal Credit Union	162,112	8,251	-5.38	12.58	0.38	2.62	5.36	3.37	0.29	82.56	70,399	-	47.86	0.07	0.27	0.52
Miami Firefighters Federal Credit Union	156,674	4,655	7.40	9.67	0.98	2.50	4.00	3.37	0.25	63.36	103,123	1,778	73.26	0.33	0.01	0.54
First Coast Community Credit Union	156,028	12,251	12.42	10.09	0.23	2.07	5.53	2.87	0.21	85.47	49,959	-	35.94	0.49	0.09	0.25
First Choice Credit Union	149,983	9,472	-2.88	9.33	1.22	1.70	3.41	2.01	0.20	72.80	58,863	-	41.67	0.03	0.13	0.40
Coastline Federal Credit Union	148,322	10,022	1.38	9.51	0.33	2.05	3.99	3.15	0.19	86.86	70,403	-	51.94	0.23	0.10	0.18
Priority One Credit Union of Florida	137,510	9,539	5.52	8.55	0.45	2.60	4.03	2.92	0.13	85.77	89,831	-	71.86	0.20	0.01	0.21
Buckeye Community Federal Credit Union	137,189	11,475	16.78	9.45	0.59	3.12	4.96	4.78	0.17	84.33	89,152	3,061	74.03	0.54	0.01	0.37
TRU-FI Credit Union	131,854	7,295	10.60	8.25	0.44	2.67	5.94	3.75	0.49	80.56	63,825	2,640	53.44	0.84	0.24	0.50
Florida West Coast Credit Union	129,533	10,267	1.02	10.13	0.59	2.24	4.12	2.99	0.16	76.18	55,728	-	47.11	0.11	0.05	0.92
SUN Credit Union	124,216	7,104	6.86	8.10	0.13	1.82	3.88	2.42	0.13	88.12	40,983	-	36.00	0.35	0.30	0.57
Okaloosa County Teachers Federal Credit Union	122,924	9,516	9.92	7.99	0.30	2.56	5.81	3.04	0.14	84.65	46,561	-	41.59	0.42	0.47	0.61
Powernet Credit Union	110,976	3,509	2.24	8.33	0.22	1.60	4.28	2.28	0.31	78.55	36,235	1,441	35.79	0.46	0.07	0.64
City & Police Federal Credit Union	109,842	6,587	0.48	7.64	0.44	2.63	4.12	3.21	0.22	80.27	67,598	22,710	64.72	0.27	0.12	0.33
Broward HealthCare Federal Credit Union	103,219	8,785	1.58	8.74	0.20	1.78	3.83	2.09	0.12	92.73	32,852	-	33.59	0.22	0.00	0.47
Baptist Health South Florida Federal Credit Union	102,914	12,618	7.00	12.05	1.16	4.20	7.52	6.16	0.16	74.19	59,209	-	66.79	0.75	0.61	0.86
Tampa Postal District Federal Credit Union	101,887	6,752	-2.14	10.33	-0.14	2.05	4.41	2.39	0.18	103.54	37,613	-	38.94	0.25	0.16	0.19
<b>Total/Average</b>	<b>3,670,366</b>	<b>249,231</b>	<b>8.94%</b>	<b>9.89%</b>	<b>0.54%</b>	<b>2.51%</b>	<b>4.76%</b>	<b>3.39%</b>	<b>0.21%</b>	<b>81.40%</b>	<b>1,835,769</b>	<b>122,814</b>	<b>54.31%</b>	<b>0.40%</b>	<b>0.18%</b>	<b>0.50%</b>

