

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 +                             | 86,705,838           | 5,536,421                     | 9.05                  | 10.49                 | 0.97     | 3.13                               | 4.79               | 4.08                        | 0.43                                     | 66.20                          | 60,762,423                   | 4,592,707                  | 78.02                         | 0.31                               | 0.33                          | 0.72                                |
| \$999K - \$500K                         | 9,442,443            | 643,341                       | 4.67                  | 9.52                  | 0.81     | 2.87                               | 4.18               | 3.79                        | 0.24                                     | 74.64                          | 6,530,533                    | 1,054,175                  | 76.43                         | 0.40                               | 0.25                          | 0.61                                |
| \$499K - \$250K                         | 4,847,470            | 350,383                       | 6.88                  | 9.50                  | 0.73     | 3.53                               | 4.70               | 4.70                        | 0.27                                     | 77.29                          | 2,907,723                    | 266,966                    | 65.50                         | 0.24                               | 0.25                          | 0.53                                |
| \$249K - \$100K                         | 3,766,719            | 254,384                       | 6.63                  | 9.96                  | 0.60     | 2.69                               | 4.83               | 3.55                        | 0.22                                     | 78.96                          | 1,976,905                    | 124,166                    | 57.00                         | 0.43                               | 0.22                          | 0.48                                |
| \$99K - \$50K                           | 905,617              | 87,435                        | 4.63                  | 10.17                 | 0.33     | 2.88                               | 4.86               | 3.76                        | 0.17                                     | 84.64                          | 522,591                      | 32,659                     | 64.09                         | 0.52                               | 0.36                          | 0.64                                |
| Under \$50K                             | 905,090              | 73,109                        | 2.24                  | 13.93                 | 1.19     | 2.53                               | 5.35               | 3.34                        | 0.24                                     | 84.41                          | 422,438                      | 3,195                      | 50.77                         | 0.48                               | 0.38                          | 0.94                                |
| <b>1 Billion +</b>                      |                      |                               |                       |                       |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Suncoast Credit Union                   | 15,749,578           | 1,082,957                     | 7.84                  | 9.76                  | 0.94     | 2.68                               | 4.05               | 3.52                        | 0.50                                     | 54.52                          | 11,789,358                   | 136,875                    | 82.44                         | 0.29                               | 0.46                          | 1.14                                |
| VyStar Credit Union                     | 13,229,701           | 847,497                       | 18.05                 | 9.21                  | 0.62     | 2.78                               | 4.21               | 3.86                        | 0.76                                     | 71.07                          | 9,029,581                    | 742,961                    | 84.03                         | 0.52                               | 0.27                          | 0.52                                |
| Space Coast Credit Union                | 7,928,859            | 571,992                       | 23.37                 | 10.39                 | 1.05     | 2.63                               | 3.56               | 3.24                        | 0.32                                     | 59.39                          | 6,487,983                    | 57,279                     | 99.81                         | 0.30                               | 0.31                          | 0.79                                |
| MIDFLORIDA Credit Union                 | 6,690,856            | 453,228                       | 14.12                 | 9.61                  | 1.28     | 2.77                               | 3.57               | 3.54                        | 0.20                                     | 62.66                          | 5,306,433                    | 1,039,833                  | 87.91                         | 0.14                               | 0.12                          | 0.59                                |
| FAIRWINDS Credit Union                  | 4,567,254            | 222,463                       | 17.29                 | 8.69                  | 0.88     | 2.33                               | 3.64               | 3.20                        | 0.28                                     | 70.44                          | 2,557,794                    | 601,729                    | 59.42                         | 0.20                               | 0.04                          | 0.74                                |
| Grow Financial Federal Credit Union     | 3,472,725            | 228,282                       | 6.03                  | 9.79                  | 0.79     | 2.93                               | 4.52               | 4.21                        | 0.30                                     | 68.80                          | 2,375,772                    | 91,609                     | 77.71                         | 0.41                               | 0.22                          | 0.82                                |
| Campus USA Credit Union                 | 2,977,512            | 143,933                       | 14.12                 | 11.79                 | 1.27     | 3.13                               | 4.05               | 3.84                        | 0.50                                     | 54.01                          | 2,539,001                    | 267,569                    | 99.26                         | 0.46                               | 0.25                          | 0.47                                |
| Eglin Federal Credit Union              | 2,923,241            | 123,612                       | 6.71                  | 10.10                 | 0.56     | 1.70                               | 3.99               | 2.63                        | 0.28                                     | 68.78                          | 929,098                      | -                          | 35.61                         | 0.20                               | 0.14                          | 0.37                                |
| GTE Federal Credit Union                | 2,871,280            | 231,425                       | 3.49                  | 8.80                  | 1.22     | 2.59                               | 3.96               | 3.71                        | 0.66                                     | 65.97                          | 2,325,680                    | 191,364                    | 91.90                         | 0.56                               | 0.35                          | 0.80                                |
| Addition Financial Credit Union         | 2,792,237            | 166,215                       | 9.53                  | 9.95                  | 1.28     | 3.07                               | 4.03               | 3.61                        | 0.15                                     | 66.94                          | 1,971,612                    | 148,393                    | 82.60                         | 0.43                               | 0.44                          | 0.55                                |
| Achieva Credit Union                    | 2,654,333            | 175,778                       | 9.08                  | 9.17                  | 0.65     | 2.41                               | 3.56               | 3.27                        | 0.37                                     | 72.66                          | 1,860,013                    | 116,375                    | 75.78                         | 0.19                               | 0.10                          | 0.74                                |
| Community First Credit Union of Florida | 2,532,395            | 166,283                       | 5.57                  | 12.31                 | 1.44     | 2.81                               | 4.28               | 3.52                        | 0.30                                     | 53.01                          | 1,745,925                    | 139,424                    | 77.83                         | 0.34                               | 0.31                          | 1.24                                |
| Pen Air Federal Credit Union            | 2,237,218            | 121,331                       | 0.00                  | 11.90                 | 1.08     | 11.50                              | 19.32              | 15.06                       | 2.17                                     | 56.81                          | 1,284,126                    | 94,462                     | 63.84                         | 0.53                               | 2.51                          | 1.00                                |
| iTHINK Financial Credit Union           | 2,097,520            | 104,773                       | 16.11                 | 9.39                  | 0.87     | 2.88                               | 3.79               | 3.62                        | 0.43                                     | 68.67                          | 1,766,412                    | 133,761                    | 98.42                         | 0.31                               | 0.16                          | 0.67                                |
| Tyndall Federal Credit Union            | 1,989,900            | 114,702                       | -6.89                 | 10.58                 | 1.15     | 2.25                               | 3.82               | 2.72                        | 0.34                                     | 58.52                          | 936,946                      | -                          | 57.15                         | 0.07                               | 0.19                          | 0.37                                |
| Florida Credit Union                    | 1,908,562            | 138,530                       | 11.77                 | 11.38                 | 1.98     | 3.70                               | 4.99               | 5.24                        | 0.43                                     | 54.69                          | 1,509,459                    | 264,996                    | 92.46                         | 0.45                               | 0.41                          | 1.00                                |
| Educational Federal Credit Union        | 1,599,200            | 90,600                        | -0.64                 | 15.38                 | 0.54     | 2.18                               | 3.83               | 2.64                        | 0.10                                     | 77.73                          | 742,850                      | -                          | 53.01                         | 0.08                               | 0.16                          | 0.22                                |
| Publix Employees Federal Credit Union   | 1,393,459            | 108,127                       | 0.09                  | 11.57                 | 0.66     | 2.48                               | 4.58               | 3.18                        | 0.21                                     | 76.60                          | 655,248                      | -                          | 51.26                         | 0.19                               | 0.11                          | 0.30                                |
| First Florida Credit Union              | 1,374,325            | 60,445                        | 5.59                  | 11.63                 | 0.37     | 2.49                               | 4.10               | 3.10                        | 0.38                                     | 73.65                          | 831,183                      | 23,710                     | 79.03                         | 0.24                               | 0.15                          | 0.40                                |
| Launch Credit Union                     | 1,305,128            | 78,488                        | 29.05                 | 8.62                  | 0.51     | 3.56                               | 4.59               | 4.69                        | 0.24                                     | 78.99                          | 1,053,995                    | 211,593                    | 99.15                         | 0.16                               | 0.26                          | 0.60                                |
| Dade County Federal Credit Union        | 1,193,495            | 100,707                       | 7.07                  | 11.03                 | 1.33     | 3.29                               | 5.24               | 3.98                        | 0.20                                     | 66.82                          | 705,109                      | 197,236                    | 68.97                         | 0.28                               | 0.21                          | 1.14                                |
| USF Federal Credit Union                | 1,108,494            | 72,369                        | 10.35                 | 8.55                  | 0.67     | 3.02                               | 4.02               | 4.06                        | 0.48                                     | 72.67                          | 945,161                      | 24,675                     | 102.90                        | 0.38                               | 0.29                          | 0.72                                |
| Community Credit Union of Florida       | 1,081,751            | 53,112                        | 7.80                  | 12.21                 | 1.26     | 2.86                               | 4.63               | 3.76                        | 0.37                                     | 62.91                          | 784,973                      | 108,863                    | 84.77                         | 0.06                               | 0.19                          | 1.17                                |
| Gulf Winds Credit Union                 | 1,026,815            | 79,572                        | 1.59                  | 9.86                  | 0.80     | 2.99                               | 4.75               | 3.72                        | 0.31                                     | 72.47                          | 628,711                      | -                          | 67.22                         | 0.64                               | 0.25                          | 0.88                                |
| <b>Total/Average</b>                    | 86,705,838           | 5,536,421                     | 9.05%                 | 10.49%                | 0.97%    | 3.13%                              | 4.79%              | 4.08%                       | 0.43%                                    | 66.20%                         | 60,762,423                   | 4,592,707                  | 78.02%                        | 0.31%                              | 0.33%                         | 0.72%                               |
| <b>\$999K - \$500K</b>                  |                      |                               |                       |                       |          |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| First Commerce Credit Union             | 992,069              | 67,190                        | 2.67                  | 10.32                 | 0.90     | 3.00                               | 4.51               | 4.28                        | 0.43                                     | 75.50                          | 705,875                      | 104,870                    | 79.49                         | 0.53                               | 0.24                          | 0.00                                |
| Tropical Financial Credit Union         | 990,339              | 68,975                        | 3.64                  | 8.85                  | 0.56     | 3.27                               | 4.14               | 4.29                        | 0.12                                     | 78.18                          | 820,649                      | 76,566                     | 92.93                         | 0.35                               | 0.25                          | 0.61                                |
| Power Financial Credit Union            | 947,186              | 33,288                        | 2.40                  | 10.34                 | 0.66     | 2.47                               | 3.85               | 3.71                        | 0.31                                     | 64.04                          | 608,801                      | 174,571                    | 73.38                         | 0.13                               | 0.12                          | 0.50                                |
| McCoy Federal Credit Union              | 891,095              | 76,296                        | 5.21                  | 9.60                  | 0.89     | 2.49                               | 3.75               | 3.23                        | 0.10                                     | 73.25                          | 601,112                      | 55,943                     | 71.72                         | 0.26                               | 0.21                          | 1.12                                |
| Envision Credit Union                   | 817,800              | 61,310                        | 0.09                  | 10.56                 | 0.54     | 3.01                               | 4.96               | 4.12                        | 0.32                                     | 81.55                          | 500,437                      | 93,614                     | 68.33                         | 0.46                               | 0.53                          | 0.87                                |
| We Florida Financial                    | 759,461              | 41,606                        | 22.65                 | 10.77                 | 1.64     | 2.66                               | 3.75               | 3.47                        | 0.38                                     | 62.00                          | 593,999                      | 4,141                      | 92.10                         | 0.61                               | 0.29                          | 0.63                                |
| BrightStar Credit Union                 | 749,593              | 59,867                        | 8.48                  | 9.15                  | 1.00     | 3.02                               | 3.99               | 3.69                        | 0.11                                     | 73.24                          | 561,625                      | 184,028                    | 84.71                         | 0.24                               | 0.33                          | 0.40                                |
| Radiant Credit Union                    | 738,705              | 44,325                        | 6.71                  | 9.48                  | 0.84     | 3.71                               | 4.92               | 4.57                        | 0.25                                     | 70.30                          | 579,747                      | 98,141                     | 92.26                         | 0.57                               | 0.46                          | 0.76                                |
| Insight Credit Union                    | 684,227              | 49,029                        | -1.96                 | 9.05                  | 0.49     | 2.15                               | 3.69               | 2.70                        | 0.13                                     | 82.63                          | 324,286                      | 162,015                    | 50.26                         | 0.19                               | 0.10                          | 0.40                                |
| 121 Financial Credit Union              | 677,251              | 48,969                        | 2.59                  | 9.25                  | 0.71     | 3.30                               | 5.02               | 4.60                        | 0.25                                     | 79.86                          | 437,077                      | 90,275                     | 70.22                         | 0.53                               | 0.15                          | 0.67                                |
| Florida Central Credit Union            | 601,985              | 50,070                        | -3.97                 | 7.18                  | 0.30     | 2.37                               | 3.20               | 3.24                        | 0.19                                     | 85.02                          | 390,849                      | 493                        | 66.39                         | 0.52                               | 0.05                          | 0.35                                |
| JAX Federal Credit Union                | 592,732              | 42,416                        | 7.48                  | 9.65                  | 1.13     | 2.98                               | 4.34               | 3.59                        | 0.28                                     | 70.06                          | 406,076                      | 9,518                      | 75.34                         | 0.42                               | 0.30                          | 0.98                                |
| <b>Total/Average</b>                    | 9,442,443            | 643,341                       | 4.67%                 | 9.52%                 | 0.81%    | 2.87%                              | 4.18%              | 3.79%                       | 0.24%                                    | 74.64%                         | 6,530,533                    | 1,054,175                  | 76.43%                        | 0.40%                              | 0.25%                         | 0.61%                               |

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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>\$499K - \$250K</b>                            |                      |                               |                       |                       |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Velocity Community Federal Credit Union           | 491,825              | 23,452                        | 6.24                  | 9.54                  | 0.27         | 2.54                               | 4.07               | 3.30                        | 0.16                                     | 86.28                          | 262,131                      | 6,019                      | 59.73                         | 0.12                               | 0.11                          | 0.36                                |
| Trax Federal Credit Union                         | 482,504              | 43,303                        | 6.47                  | 11.49                 | 0.80         | 2.16                               | 4.26               | 3.14                        | 0.40                                     | 68.18                          | 234,606                      | -                          | 55.34                         | 0.57                               | 0.35                          | 0.49                                |
| Florida State University Credit Union             | 417,603              | 32,723                        | 34.16                 | 10.46                 | 1.25         | 3.37                               | 4.63               | 4.19                        | 0.23                                     | 69.64                          | 318,387                      | 71,896                     | 85.52                         | 0.43                               | 0.26                          | 0.59                                |
| Tampa Bay Federal Credit Union                    | 405,029              | 33,772                        | 4.75                  | 10.35                 | 1.20         | 3.08                               | 4.24               | 4.20                        | 0.28                                     | 70.23                          | 318,378                      | 101                        | 88.45                         | 0.48                               | 0.17                          | 0.27                                |
| Innovations Federal Credit Union                  | 366,539              | 22,699                        | 0.00                  | 9.08                  | 1.60         | 14.25                              | 18.12              | 17.55                       | 1.13                                     | 67.42                          | 298,444                      | 58,934                     | 90.91                         | 0.20                               | 0.23                          | 0.27                                |
| San Antonio Citizens Federal Credit Union         | 347,531              | 18,254                        | -0.01                 | 8.40                  | 0.14         | 2.13                               | 4.45               | 2.68                        | 0.18                                     | 88.05                          | 140,122                      | 12,374                     | 41.52                         | 0.08                               | 0.09                          | 1.24                                |
| Orlando Credit Union                              | 316,379              | 25,133                        | 1.13                  | 7.34                  | 0.06         | 3.09                               | 4.43               | 3.98                        | 0.15                                     | 94.26                          | 228,606                      | 32,913                     | 77.05                         | 0.14                               | 0.31                          | 0.32                                |
| Panhandle Credit Union                            | 305,545              | 14,626                        | 4.52                  | 11.99                 | 0.82         | 2.63                               | 4.78               | 3.99                        | 0.15                                     | 75.34                          | 158,363                      | 25,115                     | 58.88                         | 0.20                               | 0.19                          | 1.02                                |
| Members First Credit Union of Florida             | 303,508              | 20,276                        | 2.21                  | 10.81                 | 0.50         | 2.47                               | 4.84               | 3.67                        | 0.20                                     | 80.16                          | 133,237                      | -                          | 48.70                         | 0.37                               | 0.31                          | 0.35                                |
| Guardians Credit Union                            | 303,349              | 35,909                        | 3.37                  | 11.19                 | 0.84         | 2.66                               | 4.68               | 4.56                        | 0.18                                     | 76.27                          | 181,287                      | 6,862                      | 69.71                         | 0.10                               | 0.45                          | 0.80                                |
| Harvesters Federal Credit Union                   | 302,697              | 28,121                        | 21.83                 | 7.29                  | 0.86         | 3.46                               | 4.56               | 4.61                        | 0.25                                     | 80.12                          | 260,410                      | 29,214                     | 93.43                         | 0.12                               | 0.13                          | 0.09                                |
| Keys Federal Credit Union                         | 279,093              | 16,082                        | 11.51                 | 7.81                  | 1.02         | 3.31                               | 5.50               | 4.60                        | 0.26                                     | 63.57                          | 173,112                      | 1,192                      | 67.00                         | 0.50                               | 0.69                          | 0.67                                |
| Gold Coast Federal Credit Union                   | 271,112              | 21,411                        | 2.49                  | 8.61                  | 0.63         | 2.06                               | 3.62               | 2.66                        | 0.08                                     | 78.21                          | 94,027                       | -                          | 36.84                         | 0.09                               | 0.10                          | 0.16                                |
| University Credit Union                           | 254,756              | 14,622                        | -2.40                 | 8.61                  | 0.27         | 2.22                               | 3.82               | 2.68                        | 0.10                                     | 84.34                          | 106,613                      | 22,346                     | 43.90                         | 0.03                               | 0.07                          | 0.76                                |
| <b>Total/Average</b>                              | <b>4,847,470</b>     | <b>350,383</b>                | <b>6.88%</b>          | <b>9.50%</b>          | <b>0.73%</b> | <b>3.53%</b>                       | <b>5.43%</b>       | <b>4.70%</b>                | <b>0.27%</b>                             | <b>77.29%</b>                  | <b>2,907,723</b>             | <b>266,966</b>             | <b>65.50%</b>                 | <b>0.24%</b>                       | <b>0.25%</b>                  | <b>0.53%</b>                        |
| <b>\$249K - \$100K</b>                            |                      |                               |                       |                       |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| JetStream Federal Credit Union                    | 244,105              | 14,637                        | 2.25                  | 10.12                 | 0.33         | 2.76                               | 4.38               | 4.31                        | 0.15                                     | 85.33                          | 145,280                      | 22,903                     | 66.54                         | 0.06                               | 0.36                          | 0.21                                |
| Central Credit Union of Florida                   | 237,828              | 16,928                        | 2.23                  | 8.73                  | 0.71         | 3.10                               | 5.22               | 4.53                        | 0.22                                     | 79.77                          | 127,560                      | -                          | 58.32                         | 0.75                               | 0.18                          | 0.33                                |
| Santa Rosa County Federal Credit Union            | 202,795              | 13,628                        | 2.17                  | 10.59                 | 0.87         | 2.30                               | 5.06               | 3.13                        | 0.43                                     | 67.79                          | 83,749                       | -                          | 44.37                         | 0.65                               | 0.14                          | 0.77                                |
| Community South Credit Union                      | 194,882              | 13,429                        | 5.21                  | 13.06                 | 1.35         | 3.42                               | 4.89               | 4.43                        | 0.34                                     | 64.67                          | 153,084                      | 44,945                     | 89.42                         | 0.17                               | 0.20                          | 1.18                                |
| Alive Credit Union                                | 179,381              | 13,912                        | 0.75                  | 12.05                 | 0.46         | 1.83                               | 3.29               | 2.49                        | 0.27                                     | 79.94                          | 89,506                       | 411                        | 54.88                         | 0.74                               | 0.06                          | 0.33                                |
| Bay Credit Union                                  | 174,879              | 13,074                        | 63.72                 | 11.66                 | 0.79         | 3.91                               | 6.05               | 4.67                        | 0.12                                     | 82.39                          | 110,134                      | 23,705                     | 71.27                         | 0.42                               | 0.56                          | 0.75                                |
| Pinellas Federal Credit Union                     | 169,134              | 11,602                        | 7.35                  | 10.75                 | 0.37         | 2.55                               | 4.05               | 3.52                        | 0.17                                     | 82.75                          | 95,976                       | -                          | 63.99                         | 0.63                               | 0.06                          | 0.22                                |
| Miami Postal Service Credit Union                 | 168,671              | 13,276                        | 1.00                  | 11.91                 | 0.64         | 3.17                               | 6.02               | 4.31                        | 0.13                                     | 75.02                          | 85,871                       | -                          | 57.08                         | 0.50                               | 0.58                          | 0.77                                |
| JM Associates Federal Credit Union                | 162,183              | 8,297                         | -3.53                 | 12.79                 | 0.55         | 2.83                               | 5.33               | 3.53                        | 0.30                                     | 79.10                          | 82,243                       | -                          | 57.78                         | 0.23                               | 0.20                          | 0.43                                |
| First Coast Community Credit Union                | 159,148              | 12,385                        | 11.11                 | 10.04                 | 0.35         | 2.20                               | 5.59               | 2.94                        | 0.21                                     | 82.10                          | 52,184                       | -                          | 36.90                         | 1.12                               | 0.08                          | 0.26                                |
| Miami Firefighters Federal Credit Union           | 158,948              | 4,670                         | 6.93                  | 9.93                  | 1.19         | 2.68                               | 4.04               | 3.47                        | 0.25                                     | 58.95                          | 107,094                      | 1,756                      | 74.74                         | 0.29                               | 0.03                          | 0.51                                |
| First Choice Credit Union                         | 150,823              | 9,389                         | -1.19                 | 9.35                  | 0.92         | 1.79                               | 3.46               | 2.11                        | 0.21                                     | 75.59                          | 63,223                       | -                          | 44.40                         | 0.15                               | 0.12                          | 0.35                                |
| Coastline Federal Credit Union                    | 147,236              | 10,078                        | -0.05                 | 9.69                  | 0.37         | 2.26                               | 4.10               | 3.35                        | 0.20                                     | 84.72                          | 72,649                       | -                          | 53.92                         | 0.47                               | 0.14                          | 0.20                                |
| Buckeye Community Federal Credit Union            | 137,094              | 10,725                        | 11.08                 | 9.63                  | 0.63         | 3.27                               | 5.05               | 4.88                        | 0.18                                     | 83.87                          | 88,328                       | 1,852                      | 73.04                         | 0.66                               | 0.02                          | 0.37                                |
| Priority One Credit Union of Florida              | 136,861              | 9,583                         | 3.04                  | 8.66                  | 0.39         | 2.77                               | 4.18               | 3.12                        | 0.13                                     | 85.14                          | 94,776                       | -                          | 76.19                         | 0.13                               | 0.10                          | 0.24                                |
| TRU-FI Credit Union                               | 130,497              | 7,305                         | 5.61                  | 8.51                  | 0.53         | 2.75                               | 6.01               | 3.75                        | 0.50                                     | 78.90                          | 67,376                       | 3,158                      | 56.78                         | 0.17                               | 0.16                          | 0.47                                |
| Florida West Coast Credit Union                   | 127,624              | 10,299                        | -1.31                 | 10.54                 | 0.73         | 2.40                               | 4.19               | 3.16                        | 0.16                                     | 73.57                          | 57,603                       | -                          | 49.06                         | 0.05                               | 0.08                          | 0.88                                |
| SUN Credit Union                                  | 124,783              | 7,356                         | 5.20                  | 8.04                  | 0.23         | 1.93                               | 3.91               | 2.52                        | 0.15                                     | 84.74                          | 41,491                       | -                          | 36.20                         | 0.20                               | 0.30                          | 0.00                                |
| Okaloosa County Teachers Federal Credit Union     | 122,215              | 9,502                         | 5.81                  | 8.14                  | 0.34         | 2.65                               | 5.84               | 3.13                        | 0.14                                     | 82.96                          | 48,044                       | -                          | 43.26                         | 1.03                               | 0.50                          | 0.62                                |
| Powernet Credit Union                             | 112,184              | 3,458                         | 2.96                  | 8.34                  | 0.28         | 1.67                               | 4.31               | 2.38                        | 0.32                                     | 76.45                          | 35,980                       | 1,412                      | 35.08                         | 0.94                               | 0.15                          | 0.57                                |
| City & Police Federal Credit Union                | 111,801              | 6,651                         | 2.69                  | 7.61                  | 0.43         | 2.65                               | 4.11               | 3.23                        | 0.24                                     | 80.02                          | 71,193                       | 22,558                     | 66.60                         | 0.36                               | 0.09                          | 0.35                                |
| Calhoun Liberty Employees Credit Union            | 103,725              | 5,984                         | 25.84                 | 7.58                  | 1.27         | 3.94                               | 5.74               | 4.93                        | 0.30                                     | 66.47                          | 69,834                       | 1,466                      | 73.31                         | 0.16                               | 0.50                          | 0.64                                |
| Baptist Health South Florida Federal Credit Union | 103,568              | 12,729                        | 5.55                  | 12.26                 | 1.15         | 4.40                               | 7.46               | 6.20                        | 0.16                                     | 73.28                          | 64,401                       | -                          | 71.92                         | 0.70                               | 0.67                          | 0.87                                |
| Broward HealthCare Federal Credit Union           | 103,345              | 8,744                         | 1.21                  | 8.79                  | 0.21         | 1.86                               | 3.86               | 2.18                        | 0.13                                     | 91.34                          | 33,132                       | -                          | 33.63                         | 0.10                               | 0.09                          | 0.41                                |
| Tampa Postal District Federal Credit Union        | 103,009              | 6,743                         | 0.03                  | 10.22                 | -0.09        | 2.15                               | 4.56               | 2.50                        | 0.18                                     | 99.26                          | 36,194                       | -                          | 36.36                         | 0.16                               | 0.17                          | 0.23                                |
| <b>Total/Average</b>                              | <b>3,766,719</b>     | <b>254,384</b>                | <b>6.63%</b>          | <b>9.96%</b>          | <b>0.60%</b> | <b>2.69%</b>                       | <b>4.83%</b>       | <b>3.55%</b>                | <b>0.22%</b>                             | <b>78.96%</b>                  | <b>1,976,905</b>             | <b>124,166</b>             | <b>57.00%</b>                 | <b>0.43%</b>                       | <b>0.22%</b>                  | <b>0.48%</b>                        |

**FLORIDA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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>\$99K - \$50K</b>                                      |                      |                               |                       |                       |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Connect Credit Union                                      | 99,015               | 5,673                         | 3.23                  | 10.47                 | 0.39         | 2.60                               | 3.85               | 3.35                        | 0.29                                     | 82.82                          | 66,085                       | -                          | 74.79                         | 0.24                               | 0.29                          | 0.59                                |
| AdventHealth Credit Union                                 | 96,415               | 11,189                        | 13.87                 | 8.69                  | 0.81         | 2.91                               | 3.87               | 3.58                        | 0.25                                     | 72.60                          | 68,834                       | 4,762                      | 78.28                         | 0.11                               | 0.24                          | 0.45                                |
| Memorial Hospital Employees Federal Credit Union          | 91,419               | 8,859                         | 1.11                  | 9.63                  | 0.46         | 2.70                               | 5.33               | 3.19                        | 0.07                                     | 85.05                          | 34,866                       | 579                        | 40.32                         | 0.02                               | 0.01                          | 0.93                                |
| TMH Federal Credit Union                                  | 90,626               | 8,582                         | 6.45                  | 9.33                  | 0.00         | 2.68                               | 4.35               | 3.54                        | 0.22                                     | 90.45                          | 61,280                       | 4,393                      | 75.83                         | 0.55                               | 0.28                          | 0.34                                |
| My Pensacola Federal Credit Union                         | 88,183               | 4,692                         | 2.59                  | 16.25                 | 0.73         | 2.21                               | 5.13               | 2.88                        | 0.25                                     | 72.83                          | 30,480                       | -                          | 40.83                         | 0.25                               | 0.04                          | 0.76                                |
| Tallahassee-Leon Federal Credit Union                     | 78,950               | 5,953                         | 2.51                  | 11.26                 | 0.50         | 3.20                               | 6.48               | 4.11                        | 0.09                                     | 76.73                          | 38,742                       | 4,033                      | 55.24                         | 1.53                               | 1.10                          | 0.99                                |
| Alliance Credit Union of Florida                          | 64,723               | 5,721                         | 3.41                  | 6.31                  | 0.10         | 3.83                               | 5.42               | 4.41                        | 0.05                                     | 87.88                          | 45,632                       | -                          | 74.57                         | 1.46                               | 0.70                          | 0.63                                |
| Priority Credit Union                                     | 63,924               | 14,686                        | 1.09                  | 7.90                  | 0.02         | 3.28                               | 4.60               | 3.59                        | 0.11                                     | 96.31                          | 48,429                       | 7,153                      | 84.53                         | 0.62                               | 0.35                          | 0.84                                |
| Emerald Coast Federal Credit Union                        | 63,115               | 5,308                         | 1.60                  | 7.36                  | 0.34         | 3.03                               | 5.21               | 3.71                        | 0.02                                     | 86.10                          | 37,898                       | 7,445                      | 63.23                         | 0.63                               | 0.30                          | 0.61                                |
| FICare Federal Credit Union                               | 58,632               | 6,744                         | 2.44                  | 11.55                 | 0.34         | 3.62                               | 5.02               | 4.43                        | 0.28                                     | 88.27                          | 41,945                       | -                          | 82.22                         | 0.19                               | 0.52                          | 0.81                                |
| United Police Federal Credit Union                        | 56,032               | 4,830                         | 6.57                  | 13.44                 | 0.07         | 1.67                               | 3.98               | 4.11                        | 0.15                                     | 94.30                          | 19,310                       | 4,294                      | 39.86                         | 0.01                               | 0.12                          | 0.26                                |
| Everglades Federal Credit Union                           | 54,583               | 5,198                         | 10.69                 | 9.83                  | 0.21         | 2.86                               | 5.11               | 4.19                        | 0.25                                     | 82.38                          | 29,090                       | -                          | 59.37                         | 0.57                               | 0.33                          | 0.46                                |
| <b>Total/Average</b>                                      | <b>905,617</b>       | <b>87,435</b>                 | <b>4.63%</b>          | <b>10.17%</b>         | <b>0.33%</b> | <b>2.88%</b>                       | <b>4.86%</b>       | <b>3.76%</b>                | <b>0.17%</b>                             | <b>84.64%</b>                  | <b>522,591</b>               | <b>32,659</b>              | <b>64.09%</b>                 | <b>0.52%</b>                       | <b>0.36%</b>                  | <b>0.64%</b>                        |
| <b>Under \$50K</b>  |                      |                               |                       |                       |              |                                    |                    |                             |  |                                |                              |                            |                               |                                    |                               |                                     |
| Ocala Community Credit Union                              | 48,147               | 2,936                         | 8.67                  | 9.05                  | 0.22         | 2.33                               | 4.67               | 2.90                        | 0.15                                     | 83.19                          | 17,676                       | -                          | 40.74                         | 0.93                               | 0.25                          | 0.91                                |
| Jacksonville Firemen Credit Union                         | 45,379               | 2,818                         | 4.05                  | 8.54                  | 0.14         | 2.46                               | 5.64               | 3.61                        | 0.22                                     | 89.17                          | 14,726                       | 103                        | 35.53                         | 0.01                               | 0.35                          | 2.37                                |
| Coral Community Federal Credit Union                      | 44,090               | 4,082                         | 0.68                  | 8.77                  | 0.58         | 3.07                               | 4.69               | 3.52                        | 0.15                                     | 83.43                          | 25,409                       | -                          | 62.43                         | 0.12                               | 0.03                          | 0.46                                |
| Jacksonville Postal and Professional Credit Union         | 43,342               | 2,455                         | -5.21                 | 14.92                 | -2.53        | 1.80                               | 4.72               | 2.25                        | 0.22                                     | 190.88                         | 12,756                       | -                          | 35.26                         | 0.49                               | 0.10                          | 1.06                                |
| Miami Federal Credit Union                                | 42,666               | 2,561                         | 0.65                  | 12.19                 | 0.20         | 2.58                               | 4.32               | 3.32                        | 0.40                                     | 85.06                          | 24,887                       | -                          | 69.32                         | 0.22                               | 0.06                          | 0.33                                |
| Jackson County Teachers Credit Union                      | 41,815               | 3,288                         | 1.43                  | 19.58                 | 0.78         | 3.50                               | 7.16               | 3.94                        | 0.13                                     | 80.53                          | 18,451                       | -                          | 53.11                         | 0.62                               | 0.84                          | 0.07                                |
| ECU Credit Union  | 40,631               | 2,899                         | 0.57                  | 13.05                 | -0.01        | 2.03                               | 4.27               | 2.58                        | 0.13                                     | 93.83                          | 13,027                       | -                          | 36.76                         | 0.18                               | 0.62                          | 1.51                                |
| Financial Access Federal Credit Union                     | 39,927               | 2,717                         | -1.29                 | 16.97                 | 0.27         | 1.92                               | 5.04               | 2.42                        | 0.12                                     | 92.40                          | 12,616                       | 13                         | 39.03                         | 0.40                               | 1.05                          | 1.07                                |
| 1st Street Credit Union                                   | 39,247               | 2,006                         | -0.67                 | 9.70                  | 0.34         | 1.73                               | 5.12               | 2.31                        | 0.34                                     | 79.40                          | 11,925                       | -                          | 33.88                         | 0.49                               | -0.06                         | 0.69                                |
| City-County Employees Credit Union                        | 38,500               | 3,621                         | 6.97                  | 9.63                  | 0.91         | 3.79                               | 5.80               | 4.69                        | 0.15                                     | 73.27                          | 25,473                       | -                          | 72.99                         | 1.24                               | 1.38                          | 1.28                                |
| My Healthcare Federal Credit Union                        | 33,827               | 3,802                         | 6.79                  | 12.93                 | 0.01         | 3.52                               | 5.43               | 4.46                        | 0.08                                     | 93.46                          | 22,870                       | -                          | 78.38                         | 0.15                               | 0.55                          | 0.75                                |
| Pompano Beach City Employees Credit Union                 | 29,974               | 2,202                         | 11.49                 | 18.67                 | 1.03         | 4.83                               | 6.40               | 6.02                        | 0.24                                     | 72.41                          | 21,935                       | -                          | 90.55                         | 0.06                               | 0.34                          | 0.34                                |
| Florida A&M University Federal Credit Union               | 29,683               | 3,858                         | 4.45                  | 14.14                 | 7.03         | 2.40                               | 5.09               | 5.21                        | 0.11                                     | 38.41                          | 9,851                        | 889                        | 39.35                         | 3.91                               | 1.67                          | 4.50                                |
| Florida Rural Electric Credit Union                       | 28,984               | 2,959                         | -3.51                 | 25.32                 | -0.06        | 3.39                               | 4.88               | 4.25                        | 0.22                                     | 88.78                          | 20,443                       | -                          | 87.95                         | 0.29                               | 0.32                          | 0.29                                |
| Coast 2 Coast Financial Credit Union                      | 28,657               | 1,742                         | 6.75                  | 13.78                 | 2.17         | 3.79                               | 4.44               | 4.53                        | 0.21                                     | 54.81                          | 24,076                       | -                          | 98.41                         | 0.08                               | -0.06                         | 0.40                                |
| Suwannee River Federal Credit Union                       | 28,610               | 2,434                         | 10.04                 | 7.89                  | -0.11        | 2.40                               | 5.04               | 2.92                        | 0.02                                     | 93.68                          | 9,923                        | -                          | 37.81                         | 0.36                               | 0.55                          | 0.69                                |
| Walton County Teachers Federal Credit Union               | 27,955               | 2,916                         | 7.93                  | 6.72                  | 1.00         | 2.01                               | 4.41               | 3.10                        | 0.04                                     | 70.99                          | 10,241                       | -                          | 40.34                         | 0.63                               | 0.35                          | 0.65                                |
| Monroe County Teachers Federal Credit Union               | 25,244               | 1,869                         | 0.68                  | 9.97                  | 0.13         | 2.22                               | 5.27               | 3.90                        | 0.62                                     | 84.63                          | 13,498                       | -                          | 59.80                         | 0.17                               | 0.00                          | 0.35                                |
| ECCO Credit Union   | 24,640               | 1,093                         | -1.15                 | 20.05                 | 0.80         | 2.55                               | 5.20               | 3.63                        | 0.67                                     | 56.79                          | 14,423                       | 1,397                      | 73.42                         | 0.00                               | 0.00                          | 0.92                                |
| Compass Financial Federal Credit Union                    | 24,130               | 3,014                         | 6.37                  | 11.67                 | 0.18         | 4.42                               | 5.90               | 5.40                        | 0.23                                     | 95.10                          | 19,806                       | -                          | 98.53                         | 0.00                               | -0.04                         | 0.94                                |
| Financial Educators Federal Credit Union                  | 23,753               | 1,498                         | 1.09                  | 13.05                 | 0.68         | 2.65                               | 4.57               | 3.13                        | 0.23                                     | 73.71                          | 12,032                       | 292                        | 56.70                         | 0.07                               | 0.13                          | 1.84                                |
| Farmers Federal Credit Union                              | 21,645               | 1,252                         | 12.91                 | 9.01                  | -0.02        | 1.86                               | 4.98               | 2.07                        | 0.06                                     | 94.79                          | 5,435                        | -                          | 27.67                         | 0.04                               | 0.20                          | 0.27                                |
| Metro North Federal Credit Union                          | 19,879               | 1,359                         | 8.43                  | 15.90                 | 0.32         | 2.55                               | 4.48               | 3.17                        | 0.25                                     | 83.92                          | 9,289                        | -                          | 55.99                         | 0.22                               | 0.03                          | 0.15                                |
| South Atlantic Federal Credit Union                       | 19,414               | 2,284                         | -2.21                 | 7.79                  | 0.05         | 2.68                               | 4.79               | 2.90                        | 0.04                                     | 97.36                          | 8,706                        | -                          | 48.91                         | 0.17                               | 0.16                          | 1.60                                |
| Southernmost Federal Credit Union                         | 19,009               | 1,630                         | -0.13                 | 14.03                 | -0.02        | 2.71                               | 5.46               | 4.35                        | 0.05                                     | 99.42                          | 8,688                        | -                          | 53.73                         | 0.00                               | -0.34                         | 0.73                                |
| Hialeah Municipal Federal Credit Union                    | 13,607               | 1,574                         | -0.47                 | 24.11                 | -1.43        | 2.19                               | 4.98               | 2.44                        | 0.08                                     | 152.61                         | 5,466                        | -                          | 55.23                         | 0.02                               | -0.03                         | 0.51                                |
| Jefferson County Teachers Credit Union                    | 13,563               | 1,162                         | 6.13                  | 13.70                 | 1.16         | 3.78                               | 5.96               | 4.50                        | 0.67                                     | 58.49                          | 9,497                        | -                          | 81.39                         | 0.59                               | 0.09                          | 0.86                                |
| First Coast Federal Credit Union                          | 11,317               | 1,674                         | 0.47                  | 11.02                 | 0.68         | 2.68                               | 5.59               | 5.74                        | 0.15                                     | 72.73                          | 4,629                        | -                          | 46.28                         | 1.58                               | 0.75                          | 1.09                                |
| Florida Customs Federal Credit Union                      | 9,071                | 1,051                         | 3.32                  | 19.16                 | -0.01        | 2.67                               | 6.63               | 3.07                        | 0.09                                     | 97.82                          | 2,667                        | -                          | 36.40                         | 1.12                               | 0.37                          | 1.12                                |
| Shaw-Ross Employees Credit Union                          | 8,094                | 656                           | -0.80                 | 11.85                 | 0.08         | 0.25                               | 15.11              | 0.92                        | 0.37                                     | 40.48                          | 239                          | -                          | 3.35                          | 0.00                               | 0.00                          | 1.59                                |
| Container Mutual Credit Union                             | 7,202                | 653                           | -2.85                 | 36.59                 | 0.39         | 2.01                               | 4.47               | 2.42                        | 0.11                                     | 78.51                          | 2,296                        | -                          | 50.37                         | 0.00                               | 0.00                          | 1.29                                |
| Madison Education Association Credit Union                | 6,711                | 796                           | 2.47                  | 14.19                 | 0.24         | 2.65                               | 5.81               | 3.09                        | 0.35                                     | 82.58                          | 2,233                        | -                          | 39.25                         | 0.40                               | -0.18                         | 0.55                                |
| Rutherford Postal District Employees Federal Credit Union | 6,492                | 328                           | -3.03                 | 8.95                  | 0.00         | 1.07                               | 5.87               | 1.84                        | 0.78                                     | 60.23                          | 220                          | -                          | 3.72                          | 0.00                               | 4.11                          | -1.20                               |
| Local 606 Electrical Workers Federal Credit Union         | 6,434                | 397                           | -5.53                 | 20.23                 | -0.44        | 1.64                               | 4.59               | 1.93                        | 0.15                                     | 117.78                         | 1,260                        | -                          | 24.57                         | 0.08                               | 0.32                          | 2.81                                |
| FRSA Credit Union   | 5,961                | 759                           | -4.75                 | 9.01                  | 0.18         | 3.58                               | 5.50               | 4.34                        | 0.31                                     | 89.12                          | 4,431                        | 501                        | 81.74                         | 0.63                               | -0.16                         | 1.05                                |
| Electricians Local 349 Credit Union                       | 5,261                | 701                           | 2.01                  | 14.37                 | 0.01         | 1.90                               | 5.72               | 2.61                        | 0.03                                     | 96.97                          | 1,338                        | -                          | 29.75                         | 2.32                               | 0.42                          | 0.84                                |
| Unity of Eatonville Federal Credit Union                  | 2,229                | 63                            | 0.00                  | 8.92                  | 28.98        | -0.19                              | 0.00               | 0.00                        | 0.79                                     | 26.28                          | -                            | -                          | 0.00                          | 0.00                               | 0.00                          | 0.00                                |
| <b>Total/Average</b>                                      | <b>905,090</b>       | <b>73,109</b>                 | <b>2.24%</b>          | <b>13.93%</b>         | <b>1.19%</b> | <b>2.53%</b>                       | <b>5.35%</b>       | <b>3.34%</b>                | <b>0.24%</b>                             | <b>84.41%</b>                  | <b>422,438</b>               | <b>3,195</b>               | <b>50.77%</b>                 | <b>0.48%</b>                       | <b>0.38%</b>                  | <b>0.94%</b>                        |