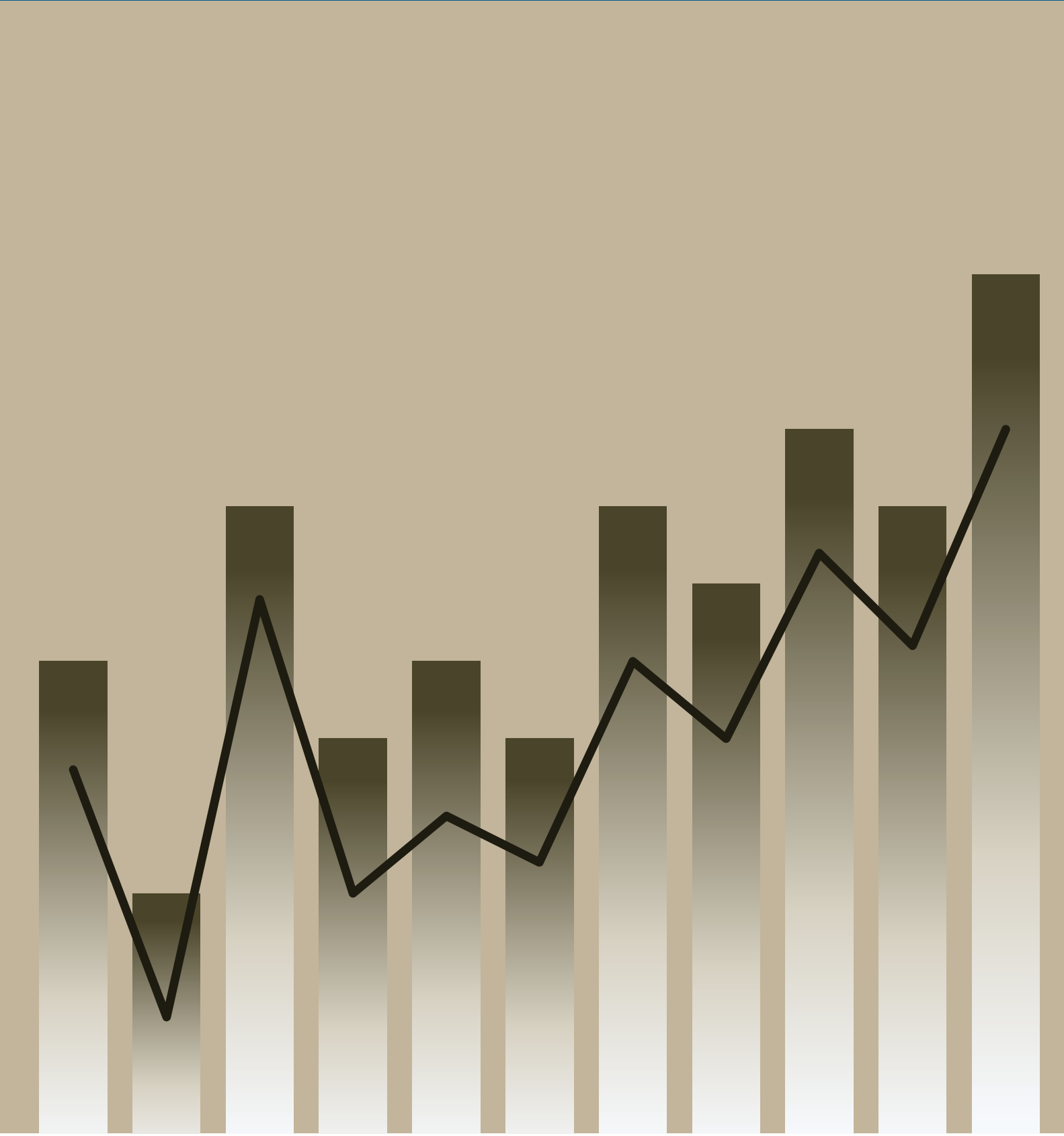


# Florida Credit Union Profile

Mid-Year 2017

CUNA Economics & Statistics



## Overview by Year

	U.S. CUs	Florida CUs
<b>Demographic Information</b>		
	Jun 17	Jun 17
Number of CUs	5,812	138
Assets per CU (\$ mil)	235.2	445.9
Median assets (\$ mil)	30.5	83.2
Total assets (\$ mil)	1,366,885	61,528
Total loans (\$ mil)	928,090	40,568
Total surplus funds (\$ mil)	384,479	18,073
Total savings (\$ mil)	1,159,731	52,670
Total memberships (thousands)	110,634	5,510
<b>Growth Rates (%)</b>		
Total assets	7.6	8.0
Total loans	10.8	11.2
Total surplus funds	1.6	1.7
Total savings	8.1	8.4
Total memberships	4.2	3.2
% CUs with increasing assets	75.8	88.4
<b>Earnings - Basis Pts.</b>		
Yield on total assets	344	324
Dividend/interest cost of assets	53	44
Net interest margin	291	280
Fee & other income *	132	167
Operating expense	304	330
Loss Provisions	43	41
Net Income (ROA) with Stab Exp	76	76
Net Income (ROA) without Stab Exp	76	76
% CUs with positive ROA	79.9	84.8
<b>Capital Adequacy (%)</b>		
Net worth/assets	10.8	10.6
% CUs with NW > 7% of assets	96.9	99.3
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.75	0.56
Net chargeoffs/average loans (%)	0.56	0.61
Total borrower-bankruptcies	192,758	7,866
Bankruptcies per CU	33.2	57.0
Bankruptcies per 1000 members	1.7	1.4
<b>Asset/Liability Management</b>		
Loans/savings	80.0	77.0
Loans/assets	67.9	65.9
Net Long-term assets/assets	33.5	28.1
Liquid assets/assets	13.5	15.0
Core deposits/shares & borrowings	50.3	55.8
<b>Productivity</b>		
Members/potential members (%)	4	3
Borrowers/members (%)	57	56
Members/FTE	385	379
Average shares/member (\$)	10,483	9,558
Average loan balance (\$)	14,699	13,224
Employees per million in assets	0.21	0.24
<b>Structure (%)</b>		
Fed CUs w/ single-sponsor	12.0	5.8
Fed CUs w/ community charter	17.9	18.8
Other Fed CUs	31.5	27.5
CUs state chartered	38.6	47.8

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

### Overview: State Trends

	U.S.		Florida Credit Unions					
	Jun 17	Jun 17	2016	2015	2014	2013	2012	2011
<b>Demographic Information</b>								
Number of CUs	5,812	138	141	150	156	158	161	167
Assets per CU (\$ mil)	235.2	445.9	416.6	360.1	319.1	299.1	282.6	259.8
Median assets (\$ mil)	30.5	83.2	78.4	68.2	62.0	56.9	53.5	49.2
Total assets (\$ mil)	1,366,885	61,528	58,734	54,019	49,783	47,256	45,505	43,383
Total loans (\$ mil)	928,090	40,568	38,524	34,501	31,207	28,283	26,379	25,468
Total surplus funds (\$ mil)	384,479	18,073	17,352	16,956	16,198	16,849	17,264	16,182
Total savings (\$ mil)	1,159,731	52,670	49,956	46,219	42,632	40,734	39,339	37,506
Total memberships (thousands)	110,634	5,510	5,395	5,215	4,965	4,716	4,595	4,608
<b>Growth Rates (%)</b>								
Total assets	7.6	8.0	8.7	8.5	5.3	3.8	4.9	3.3
Total loans	10.8	11.2	11.7	10.6	10.3	7.2	3.6	-3.7
Total surplus funds	1.6	1.7	2.3	4.7	-3.9	-2.4	6.7	16.1
Total savings	8.1	8.4	8.1	8.4	4.7	3.5	4.9	2.9
Total memberships	4.2	3.2	3.4	5.0	5.3	2.6	-0.3	1.7
% CUs with increasing assets	75.8	88.4	87.2	82.0	76.3	70.3	77.6	72.5
<b>Earnings - Basis Pts.</b>								
Yield on total assets	344	324	323	327	333	337	360	405
Dividend/interest cost of assets	53	44	45	45	45	48	59	78
Net interest margin	291	280	279	282	288	289	301	327
Fee & other income *	132	167	172	175	182	186	189	174
Operating expense	304	330	344	351	354	353	357	373
Loss Provisions	43	41	37	32	28	36	57	90
Net Income (ROA) with Stab Exp	76	76	70	73	88	86	76	38
Net Income (ROA) without Stab Exp	76	76	70	73	88	91	81	53
% CUs with positive ROA	79.9	84.8	85.8	80.7	84.0	83.5	84.5	74.3
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	10.6	10.7	10.9	11.0	10.7	10.2	9.9
% CUs with NW > 7% of assets	96.9	99.3	97.9	96.7	98.1	99.4	97.5	96.4
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.75	0.56	0.74	0.91	1.21	1.62	2.18	2.85
Net chargeoffs/average loans (%)	0.56	0.61	0.64	0.65	0.75	1.06	1.35	1.77
Total borrower-bankruptcies	192,758	7,866	6,695	7,434	8,621	10,086	10,848	14,916
Bankruptcies per CU	33.2	57.0	47.5	49.6	55.3	63.8	67.4	89.3
Bankruptcies per 1000 members	1.7	1.4	1.2	1.4	1.7	2.1	2.4	3.2
<b>Asset/Liability Management</b>								
Loans/savings	80.0	77.0	77.1	74.6	73.2	69.4	67.1	67.9
Loans/assets	67.9	65.9	65.6	63.9	62.7	59.9	58.0	58.7
Net Long-term assets/assets	33.5	28.1	28.1	29.7	32.7	35.9	33.2	31.0
Liquid assets/assets	13.5	15.0	14.8	15.6	14.4	15.0	17.2	18.1
Core deposits/shares & borrowings	50.3	55.8	54.3	53.4	51.3	49.1	47.0	44.1
<b>Productivity</b>								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	57	56	55	53	53	50	48	46
Members/FTE	385	379	375	371	367	361	365	375
Average shares/member (\$)	10,483	9,558	9,260	8,862	8,587	8,637	8,561	8,140
Average loan balance (\$)	14,699	13,224	12,931	12,409	11,939	11,995	11,932	12,134
Employees per million in assets	0.21	0.24	0.25	0.26	0.27	0.28	0.28	0.28
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	12.0	5.8	5.7	6.7	6.4	7.0	6.8	7.8
Fed CUs w/ community charter	17.9	18.8	19.1	18.0	19.2	19.6	19.9	19.8
Other Fed CUs	31.5	27.5	27.7	28.7	28.8	27.8	28.0	28.1
CUs state chartered	38.6	47.8	47.5	46.7	45.5	45.6	45.3	44.3

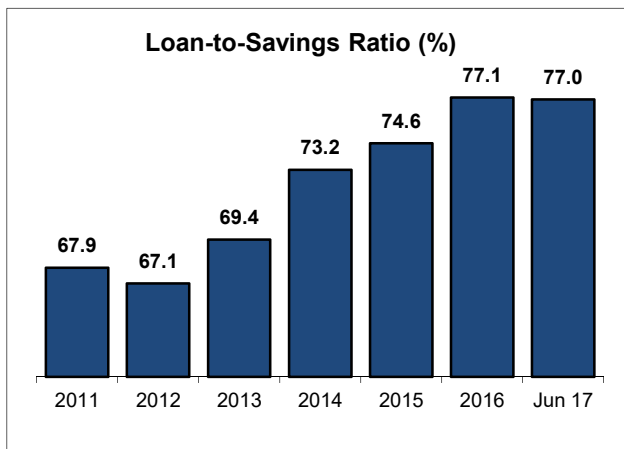
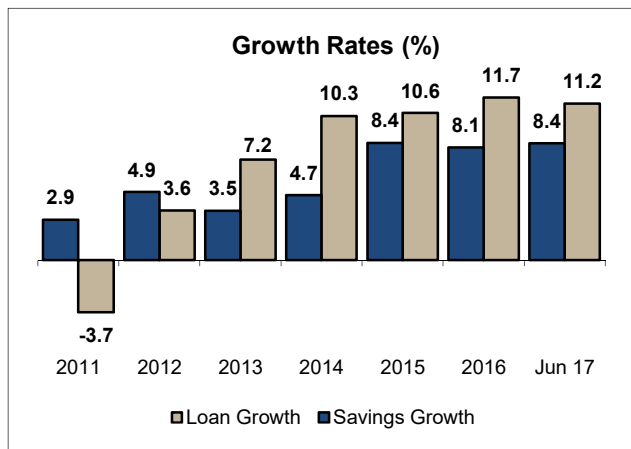
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

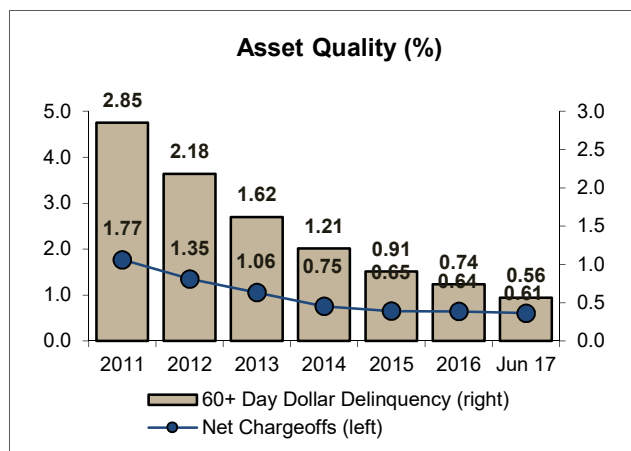
# Florida Credit Union Profile

Mid-Year 2017

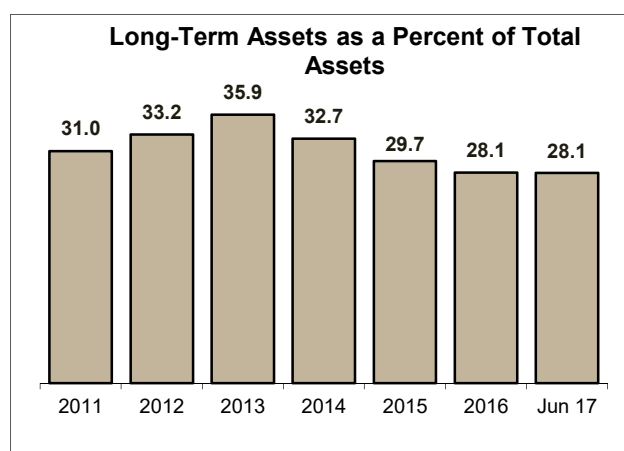
## Liquidity Trends



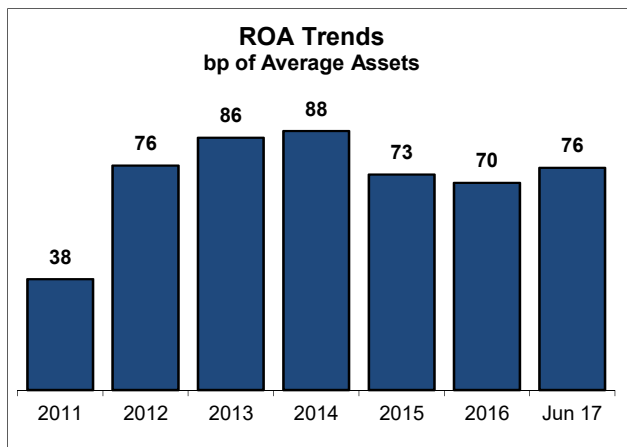
## Credit Risk Trends



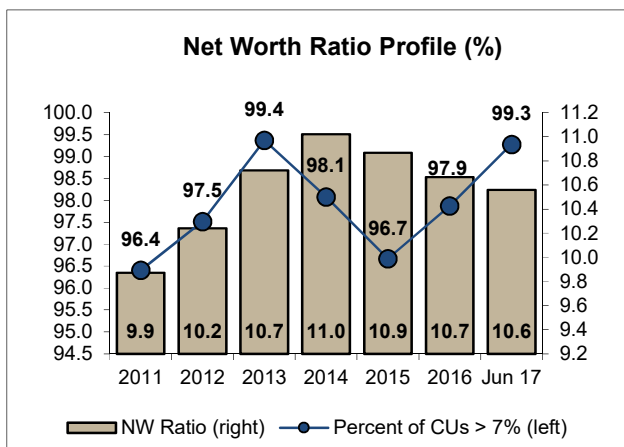
## Interest Rate Risk Trends



## Earnings Trends

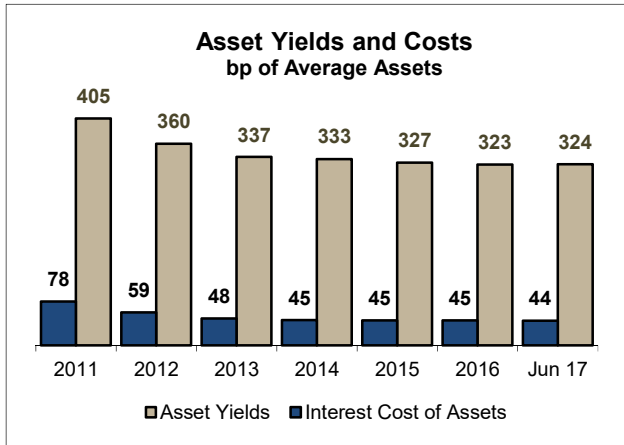


## Solvency Trends

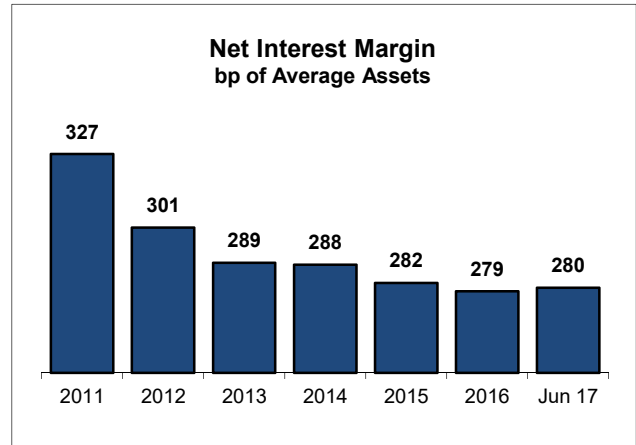


# Florida Credit Union Profile

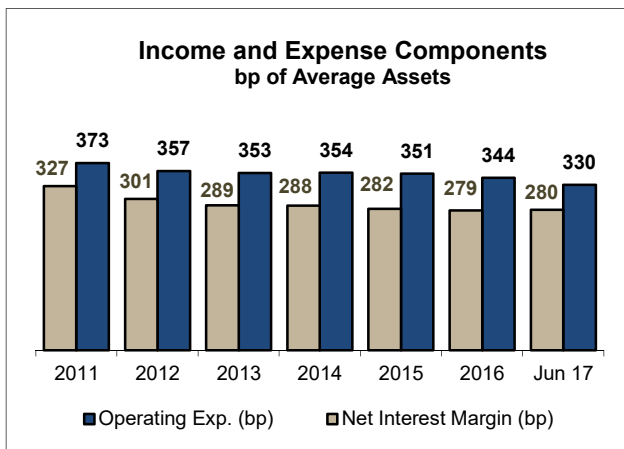
Mid-Year 2017



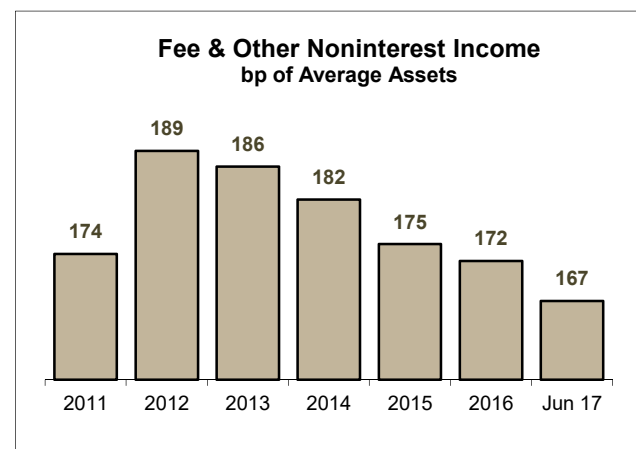
## Interest Margins



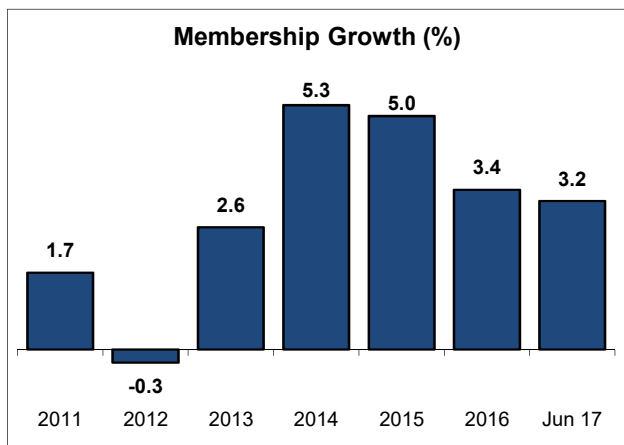
## Interest Margins & Overhead



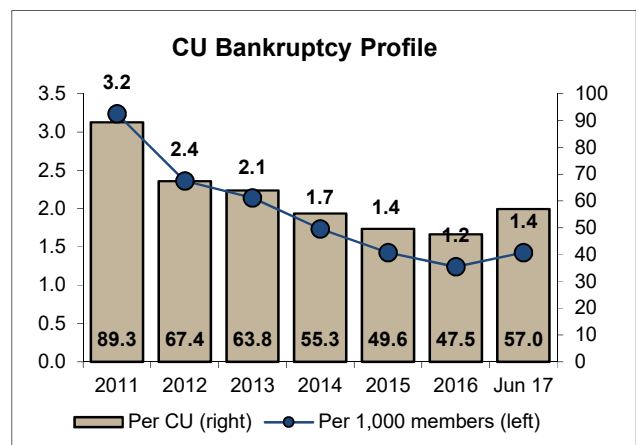
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



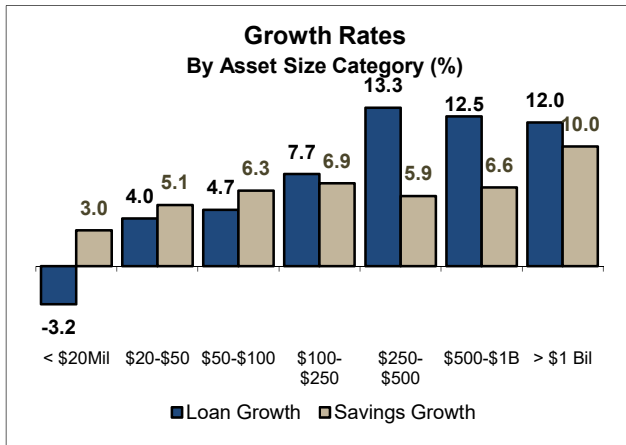
### Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
Demographic Information	Jun 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	138	24	30	23	22	8	15	16
Assets per CU (\$ mil)	445.9	8.9	33.7	74.3	157.0	391.6	673.5	2,619.1
Median assets (\$ mil)	83.2	8.0	31.5	75.5	151.7	389.7	645.3	1,824.7
Total assets (\$ mil)	61,528	213	1,011	1,708	3,455	3,133	10,102	41,906
Total loans (\$ mil)	40,568	99	527	873	1,940	2,008	6,663	28,458
Total surplus funds (\$ mil)	18,073	109	441	762	1,314	917	2,918	11,613
Total savings (\$ mil)	52,670	178	877	1,500	3,043	2,762	8,616	35,693
Total memberships (thousands)	5,510	30	110	176	355	308	950	3,581
<b>Growth Rates (%)</b>								
Total assets	8.0	2.7	4.4	5.9	6.6	6.0	6.0	9.6
Total loans	11.2	-3.2	4.0	4.7	7.7	13.3	12.5	12.0
Total surplus funds	1.7	8.7	4.1	7.3	5.4	-7.3	-6.2	4.5
Total savings	8.4	3.0	5.1	6.3	6.9	5.9	6.6	10.0
Total memberships	3.2	-3.6	-1.2	2.3	1.0	2.8	0.7	5.3
% CUs with increasing assets	88.4	75.0	80.0	91.3	100.0	100.0	86.7	100.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	324	367	367	343	354	345	346	312
Dividend/interest cost of assets	44	27	30	29	28	28	39	49
Net interest margin	280	341	337	314	326	317	307	263
Fee & other income *	167	89	146	154	187	195	165	165
Operating expense	330	384	421	390	405	416	368	303
Loss Provisions	41	2	44	38	45	35	46	40
Net Income (ROA) with Stab Exp	76	44	18	40	63	62	58	85
Net Income (ROA) without Stab Exp	76	44	18	40	63	62	58	85
% CUs with positive ROA	84.8	70.8	76.7	82.6	95.5	100.0	86.7	100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.6	15.8	12.7	10.7	10.8	10.4	11.1	10.3
% CUs with NW > 7% of assets	99.3	100.0	96.7	100.0	100.0	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.56	1.77	0.73	0.69	0.61	0.50	0.61	0.54
Net chargeoffs/average loans (%)	0.61	0.24	0.97	0.76	0.78	0.66	0.70	0.56
Total borrower-bankruptcies	7,866	36	106	252	484	210	1,530	5,248
Bankruptcies per CU	57.0	1.5	3.5	11.0	22.0	26.3	102.0	328.0
Bankruptcies per 1000 members	1.4	1.2	1.0	1.4	1.4	0.7	1.6	1.5
<b>Asset/Liability Management (%)</b>								
Loans/savings	77.0	55.9	60.1	58.2	63.7	72.7	77.3	79.7
Loans/assets	65.9	46.6	52.1	51.1	56.1	64.1	66.0	67.9
Net Long-term assets/assets	28.1	16.3	18.6	26.4	24.8	32.1	31.8	27.5
Liquid assets/assets	15.0	28.9	24.5	20.0	21.6	13.8	12.8	14.6
Core deposits/shares & borrowings	55.8	73.1	68.8	63.3	66.4	62.4	62.2	52.1
<b>Productivity</b>								
Members/potential members (%)	3	2	1	2	2	2	1	6
Borrowers/members (%)	56	43	56	58	51	56	55	56
Members/FTE	379	390	330	332	312	327	346	409
Average shares/member (\$)	9,558	5,917	7,991	8,532	8,572	8,970	9,065	9,967
Average loan balance (\$)	13,224	7,684	8,626	8,607	10,663	11,598	12,784	14,115
Employees per million in assets	0.24	0.36	0.33	0.31	0.33	0.30	0.27	0.21
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	5.8	16.7	3.3	8.7	4.5	0.0	0.0	0.0
Fed CUs w/ community charter	18.8	0.0	16.7	21.7	36.4	37.5	26.7	6.3
Other Fed CUs	27.5	50.0	16.7	34.8	13.6	25.0	13.3	37.5
CUs state chartered	47.8	33.3	63.3	34.8	45.5	37.5	60.0	56.3

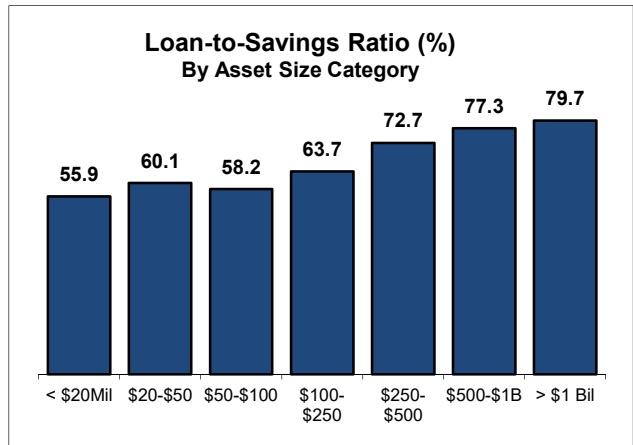
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

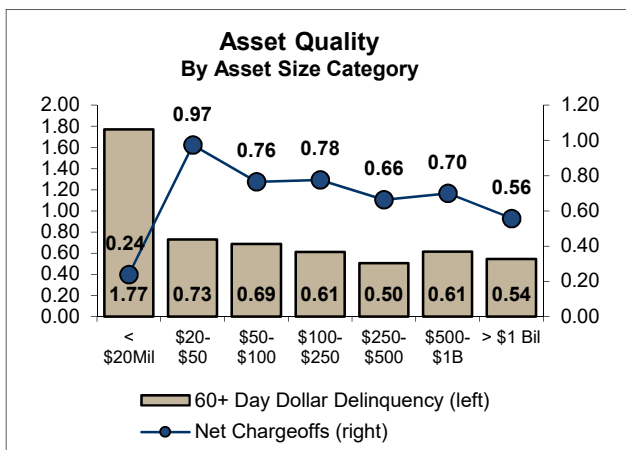
### Results By Asset Size



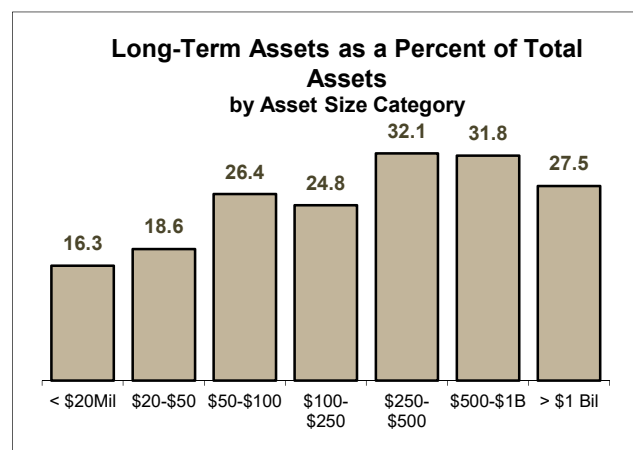
### Liquidity Risk Exposure



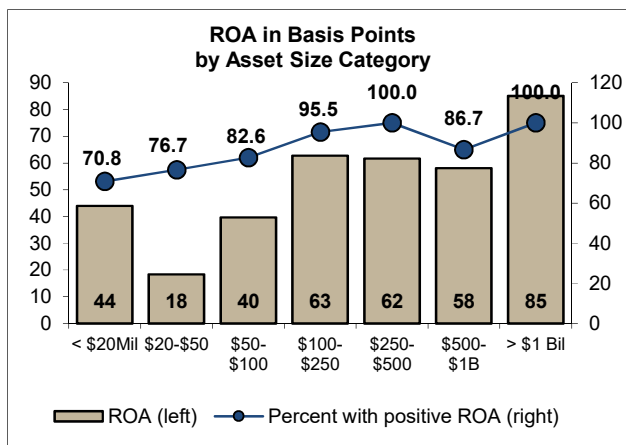
### Credit Risk Exposure



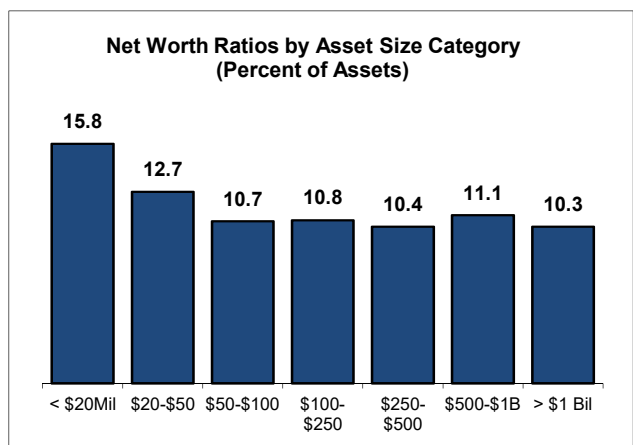
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
	Jun 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	5,812	2,370	1,088	754	727	344	245	284
Assets per CU (\$ mil)	235.2	7.5	32.2	71.5	159.9	359.5	706.9	2,983.0
Median assets (\$ mil)	30.5	6.2	30.7	70.6	151.4	347.8	692.3	1,712.0
Total assets (\$ mil)	1,366,885	17,661	34,997	53,917	116,275	123,683	173,185	847,168
Total loans (\$ mil)	928,090	8,405	17,652	30,032	72,829	80,851	121,281	597,039
Total surplus funds (\$ mil)	384,479	8,875	16,139	21,516	37,668	36,410	43,571	220,299
Total savings (\$ mil)	1,159,731	15,134	30,644	47,393	102,000	107,318	148,885	708,358
Total memberships (thousands)	110,634	2,823	4,118	5,864	11,358	11,458	14,372	60,641
<b>Growth Rates (%)</b>								
Total assets	7.6	2.2	4.0	4.7	5.4	6.5	7.3	9.3
Total loans	10.8	2.7	5.0	6.1	7.9	9.1	10.5	12.6
Total surplus funds	1.6	1.8	2.8	2.8	0.8	1.3	-0.6	3.0
Total savings	8.1	2.5	4.2	5.0	5.5	6.7	7.5	10.2
Total memberships	4.2	-1.4	-0.2	0.7	1.4	2.7	3.7	7.2
% CUs with increasing assets	75.8	57.6	80.4	87.7	90.4	95.9	95.1	99.6
<b>Earnings - Basis Pts.</b>								
Yield on total assets	344	342	326	334	343	343	345	346
Dividend/interest cost of assets	53	30	29	30	35	40	43	62
Net interest margin	291	312	297	304	308	303	302	284
Fee & other income *	132	81	104	119	139	147	146	129
Operating expense	304	354	346	360	364	356	345	273
Loss Provisions	43	25	25	31	35	37	44	47
Net Income (ROA) with Stab Exp	76	14	30	31	49	58	60	92
Net Income (ROA) without Stab Exp	76	14	30	32	49	58	60	92
% CUs with positive ROA	79.9	67.0	81.0	87.7	90.9	96.5	95.9	99.3
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	13.9	11.9	11.3	10.8	10.8	10.8	10.7
% CUs with NW > 7% of assets	96.9	95.9	96.0	97.6	97.9	99.4	99.6	99.3
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.75	1.51	1.07	0.99	0.92	0.75	0.69	0.70
Net chargeoffs/average loans (%)	0.56	0.58	0.49	0.53	0.54	0.53	0.59	0.57
Total borrower-bankruptcies	192,758	7,502	5,812	9,804	19,282	22,548	27,966	99,844
Bankruptcies per CU	33.2	3.2	5.3	13.0	26.5	65.5	114.1	351.6
Bankruptcies per 1000 members	1.7	2.7	1.4	1.7	1.7	2.0	1.9	1.6
<b>Asset/Liability Management</b>								
Loans/savings	80.0	55.5	57.6	63.4	71.4	75.3	81.5	84.3
Loans/assets	67.9	47.6	50.4	55.7	62.6	65.4	70.0	70.5
Net Long-term assets/assets	33.5	13.6	21.6	26.2	30.2	33.4	34.9	35.1
Liquid assets/assets	13.5	28.4	23.8	20.1	16.3	13.8	12.0	12.3
Core deposits/shares & borrowings	50.3	78.9	69.2	64.2	58.9	56.5	52.9	45.3
<b>Productivity</b>								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	57	41	47	51	52	54	57	61
Members/FTE	385	422	409	373	342	350	340	413
Average shares/member (\$)	10,483	5,361	7,441	8,082	8,981	9,366	10,359	11,681
Average loan balance (\$)	14,699	7,315	9,166	10,113	12,220	13,154	14,824	16,220
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.26	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	12.0	22.9	8.1	3.3	2.8	2.0	2.9	2.5
Fed CUs w/ community charter	17.9	9.1	21.0	26.4	31.6	26.7	18.4	10.6
Other Fed CUs	31.5	36.2	33.4	28.9	23.2	23.0	22.0	31.3
CUs state chartered	38.6	31.8	37.6	41.4	42.4	48.3	56.7	55.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.



### Portfolio: State Trends

	U.S.		Florida Credit Unions					
	Jun 17	Jun 17	2016	2015	2014	2013	2012	2011
<b>Growth Rates</b>								
Credit cards	8.1%	4.0%	4.3%	1.8%	3.1%	2.4%	0.2%	-1.9%
Other unsecured loans	7.0%	6.9%	7.1%	6.0%	7.9%	8.7%	4.1%	1.2%
New automobile	16.3%	18.7%	20.6%	18.9%	33.8%	19.5%	1.9%	-14.2%
Used automobile	11.9%	15.9%	19.4%	17.7%	16.8%	15.6%	8.6%	3.0%
First mortgage	10.3%	7.8%	6.4%	6.7%	2.8%	5.9%	6.7%	-0.6%
HEL & 2nd Mtg	5.8%	2.2%	1.0%	2.3%	1.1%	-8.1%	-10.9%	-10.9%
Member business loans	16.9%	19.6%	14.4%	18.5%	14.6%	12.1%	6.8%	1.6%
Share drafts	7.3%	12.1%	16.6%	15.1%	8.9%	4.1%	8.0%	7.8%
Certificates	4.6%	2.3%	3.5%	1.7%	-1.5%	-5.2%	-7.0%	-9.4%
IRAs	0.8%	1.3%	4.3%	1.0%	-1.6%	-0.6%	-0.7%	-2.7%
Money market shares	6.9%	7.1%	8.0%	6.1%	2.0%	3.4%	6.5%	5.0%
Regular shares	12.2%	11.9%	7.5%	11.9%	9.4%	9.8%	13.3%	12.7%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	6.5%	6.9%	7.4%	8.1%	8.6%	9.0%	9.3%
Other unsecured loans/total loans	4.1%	3.2%	3.4%	3.5%	3.7%	3.8%	3.7%	3.7%
New automobile/total loans	13.6%	19.8%	19.3%	17.9%	16.6%	13.7%	12.3%	12.5%
Used automobile/total loans	21.1%	24.8%	24.2%	22.6%	21.2%	20.1%	18.6%	17.8%
First mortgage/total loans	40.5%	33.6%	34.1%	35.8%	37.1%	39.8%	40.3%	39.1%
HEL & 2nd Mtg/total loans	8.7%	7.3%	7.6%	8.4%	9.1%	9.9%	11.6%	13.4%
Member business loans/total loans	8.0%	6.0%	5.7%	5.6%	5.2%	5.0%	4.8%	4.7%
Share drafts/total savings	14.5%	16.4%	16.1%	14.9%	14.0%	13.5%	13.4%	13.0%
Certificates/total savings	17.9%	15.2%	15.7%	16.4%	17.5%	18.6%	20.3%	22.9%
IRAs/total savings	6.8%	7.5%	7.9%	8.2%	8.8%	9.3%	9.7%	10.2%
Money market shares/total savings	22.4%	20.1%	20.5%	20.5%	21.0%	21.5%	21.6%	21.2%
Regular shares/total savings	36.6%	39.5%	38.4%	38.6%	37.4%	35.7%	33.7%	31.2%
<b>Percent of CUs Offering</b>								
Credit cards	60.4%	83.3%	84.4%	82.7%	81.4%	81.0%	78.9%	77.2%
Other unsecured loans	98.5%	97.8%	99.3%	99.3%	99.4%	99.4%	99.4%	98.2%
New automobile	95.5%	97.8%	98.6%	98.0%	98.1%	97.5%	98.1%	97.6%
Used automobile	96.8%	98.6%	99.3%	98.7%	98.1%	98.1%	97.5%	97.0%
First mortgage	67.2%	87.7%	87.2%	85.3%	84.0%	84.2%	83.2%	79.0%
HEL & 2nd Mtg	69.9%	83.3%	83.7%	80.7%	80.1%	80.4%	79.5%	79.0%
Member business loans	38.4%	50.7%	48.9%	47.3%	45.5%	44.3%	43.5%	39.5%
Share drafts	79.5%	93.5%	92.9%	92.7%	92.3%	92.4%	91.9%	91.6%
Certificates	80.4%	92.8%	92.9%	91.3%	91.0%	91.1%	91.3%	91.0%
IRAs	68.0%	84.8%	85.1%	82.0%	82.1%	82.9%	82.6%	81.4%
Money market shares	50.2%	71.7%	70.9%	68.0%	66.7%	65.8%	64.6%	63.5%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	19.9%	19.6%	19.6%	19.4%	18.8%	18.2%	17.3%
Other unsecured loans	11.7%	9.6%	10.2%	10.0%	10.4%	9.6%	8.7%	7.9%
New automobile	5.6%	6.8%	6.6%	5.9%	5.6%	4.8%	4.8%	5.2%
Used automobile	14.4%	13.4%	12.8%	11.9%	11.5%	11.0%	10.3%	9.5%
First mortgage	2.4%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	1.9%
HEL & 2nd Mtg	2.1%	1.6%	1.7%	1.7%	1.7%	1.8%	2.0%	2.2%
Member business loans	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Share drafts	56.4%	68.4%	67.2%	66.9%	65.7%	66.1%	64.9%	61.9%
Certificates	7.7%	5.9%	6.1%	6.4%	7.0%	7.9%	8.7%	9.6%
IRAs	4.5%	4.8%	4.9%	5.1%	5.3%	5.8%	6.1%	6.3%
Money market shares	7.1%	6.2%	6.3%	6.6%	7.0%	7.5%	7.8%	8.2%

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

### Portfolio Detail: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
	Jun 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	4.0%	-35.4%	-3.7%	-1.5%	2.9%	3.5%	6.8%	4.4%
Other unsecured loans	6.9%	-6.6%	2.3%	2.3%	8.9%	18.3%	5.2%	8.2%
New automobile	18.7%	-4.4%	12.0%	8.3%	12.0%	12.3%	12.2%	21.8%
Used automobile	15.9%	-0.9%	3.8%	2.6%	7.2%	17.1%	8.6%	20.7%
First mortgage	7.8%	1.6%	-2.8%	2.2%	11.6%	10.7%	13.3%	7.0%
HEL & 2nd Mtg	2.2%	-0.8%	0.4%	4.7%	-9.3%	8.0%	7.6%	2.2%
Member business loans	19.6%	-7.7%	1.4%	2.2%	29.2%	27.3%	23.5%	17.8%
Share drafts	12.1%	6.7%	9.9%	15.0%	13.3%	11.3%	11.0%	13.4%
Certificates	2.3%	-9.4%	2.8%	-4.5%	-2.6%	-4.4%	-2.5%	4.8%
IRAs	1.3%	4.2%	1.3%	-3.2%	-0.8%	0.0%	-1.4%	2.4%
Money market shares	7.1%	-0.7%	3.7%	5.5%	2.5%	2.5%	-1.5%	9.8%
Regular shares	11.9%	5.0%	5.4%	8.9%	9.0%	9.7%	12.0%	13.8%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	6.5%	3.1%	5.8%	7.1%	5.5%	7.4%	4.6%	7.0%
Other unsecured loans/total loans	3.2%	17.1%	9.6%	6.7%	6.2%	4.7%	4.2%	2.4%
New automobile/total loans	19.8%	20.0%	17.4%	17.6%	13.2%	19.1%	17.8%	20.9%
Used automobile/total loans	24.8%	30.8%	34.9%	27.3%	34.7%	25.7%	25.2%	23.7%
First mortgage/total loans	33.6%	17.0%	17.5%	20.8%	25.8%	27.4%	32.6%	35.6%
HEL & 2nd Mtg/total loans	7.3%	2.7%	5.7%	9.3%	7.5%	9.1%	6.8%	7.3%
Member business loans/total loans	6.0%	0.6%	0.9%	3.0%	7.1%	6.9%	8.3%	5.6%
Share drafts/total savings	16.4%	10.2%	17.5%	19.4%	21.7%	24.0%	20.3%	14.4%
Certificates/total savings	15.2%	14.2%	13.6%	13.2%	12.4%	10.7%	14.7%	16.0%
IRAs/total savings	7.5%	4.2%	6.9%	5.5%	5.6%	5.8%	6.9%	8.0%
Money market shares/total savings	20.1%	7.3%	9.1%	16.0%	14.8%	20.1%	14.7%	22.4%
Regular shares/total savings	39.5%	62.9%	51.3%	43.9%	44.8%	38.5%	42.7%	37.7%
<b>Percent of CUs Offering</b>								
Credit cards	83.3%	33.3%	83.3%	100.0%	90.9%	100.0%	100.0%	100.0%
Other unsecured loans	97.8%	87.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	97.8%	87.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	98.6%	91.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	87.7%	45.8%	90.0%	95.7%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.3%	20.8%	86.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	50.7%	12.5%	30.0%	39.1%	59.1%	87.5%	93.3%	93.8%
Share drafts	93.5%	66.7%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	92.8%	62.5%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	84.8%	45.8%	86.7%	87.0%	95.5%	100.0%	100.0%	100.0%
Money market shares	71.7%	16.7%	63.3%	87.0%	86.4%	100.0%	86.7%	100.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	19.9%	12.7%	18.1%	18.1%	17.4%	19.5%	16.5%	21.3%
Other unsecured loans	9.6%	20.0%	16.7%	13.2%	11.5%	10.0%	12.3%	8.1%
New automobile	6.8%	3.8%	4.0%	4.6%	3.6%	6.4%	6.3%	7.6%
Used automobile	13.4%	9.7%	13.4%	10.9%	15.3%	12.7%	13.8%	13.4%
First mortgage	2.0%	1.5%	1.2%	1.2%	1.3%	1.7%	1.8%	2.2%
HEL & 2nd Mtg	1.6%	0.5%	0.8%	1.2%	1.1%	1.9%	1.3%	1.8%
Member business loans	0.2%	0.2%	0.1%	0.3%	0.3%	0.1%	0.2%	0.1%
Share drafts	68.4%	39.5%	51.3%	57.5%	62.1%	71.6%	66.4%	70.6%
Certificates	5.9%	5.2%	4.5%	4.8%	5.2%	4.9%	5.2%	6.4%
IRAs	4.8%	2.2%	3.3%	3.3%	2.8%	3.6%	3.8%	5.4%
Money market shares	6.2%	5.5%	2.5%	4.5%	4.3%	4.2%	4.9%	7.0%

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

### Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
	Jun 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	8.1%	-0.4%	0.4%	1.3%	2.4%	2.9%	5.2%	10.2%
Other unsecured loans	7.0%	0.7%	0.3%	1.8%	5.1%	4.2%	7.2%	10.1%
New automobile	16.3%	4.7%	8.0%	12.1%	15.2%	14.7%	15.5%	18.2%
Used automobile	11.9%	4.4%	7.5%	7.8%	9.5%	11.3%	10.0%	14.5%
First mortgage	10.3%	0.2%	3.8%	5.0%	6.9%	8.1%	10.7%	11.7%
HEL & 2nd Mtg	5.8%	-2.8%	2.2%	2.1%	3.3%	6.4%	5.4%	7.5%
Member business loans	16.9%	-0.9%	6.8%	9.1%	11.6%	15.4%	15.1%	19.3%
Share drafts	7.3%	13.0%	13.3%	13.7%	13.1%	12.9%	12.4%	3.6%
Certificates	4.6%	-3.0%	-3.5%	-2.3%	-1.4%	0.6%	2.9%	7.5%
IRAs	0.8%	-4.5%	-2.5%	-1.8%	-0.7%	-0.9%	-0.2%	2.3%
Money market shares	6.9%	1.9%	1.9%	2.9%	2.7%	3.9%	5.6%	8.7%
Regular shares	12.2%	2.6%	5.2%	6.4%	7.2%	9.0%	9.5%	17.1%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	2.9%	4.2%	4.2%	3.9%	4.6%	4.4%	6.6%
Other unsecured loans/total loans	4.1%	15.9%	8.5%	6.6%	5.1%	4.6%	3.8%	3.6%
New automobile/total loans	13.6%	19.4%	14.0%	12.7%	11.7%	12.3%	13.1%	14.0%
Used automobile/total loans	21.1%	34.7%	30.1%	28.2%	26.5%	25.4%	24.1%	18.4%
First mortgage/total loans	40.5%	11.7%	25.0%	29.9%	34.1%	36.3%	38.1%	43.7%
HEL & 2nd Mtg/total loans	8.7%	5.8%	9.8%	9.7%	9.8%	9.9%	8.7%	8.4%
Member business loans/total loans	8.0%	1.0%	2.3%	4.7%	7.4%	8.5%	9.7%	8.1%
Share drafts/total savings	14.5%	9.8%	14.7%	17.1%	18.3%	19.1%	18.6%	12.4%
Certificates/total savings	17.9%	11.3%	13.1%	14.3%	16.0%	16.5%	17.2%	19.1%
IRAs/total savings	6.8%	3.5%	5.8%	6.5%	6.6%	6.4%	6.3%	7.2%
Money market shares/total savings	22.4%	4.1%	9.8%	13.3%	16.3%	18.3%	21.5%	25.7%
Regular shares/total savings	36.6%	69.2%	54.6%	47.1%	40.9%	37.9%	35.0%	34.0%
<b>Percent of CUs Offering</b>								
Credit cards	60.4%	26.1%	74.7%	85.3%	86.4%	92.7%	91.0%	93.7%
Other unsecured loans	98.5%	96.4%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.5%	89.0%	99.8%	99.9%	99.9%	100.0%	100.0%	100.0%
Used automobile	96.8%	92.4%	99.7%	99.9%	99.9%	100.0%	99.6%	99.6%
First mortgage	67.2%	29.2%	82.7%	95.6%	99.3%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.9%	34.3%	86.6%	95.1%	98.5%	99.7%	100.0%	100.0%
Member business loans	38.4%	6.8%	31.5%	53.2%	74.7%	84.6%	90.6%	96.1%
Share drafts	79.5%	51.8%	96.6%	99.2%	99.4%	100.0%	100.0%	98.9%
Certificates	80.4%	56.9%	92.6%	97.1%	98.8%	99.4%	99.2%	98.6%
IRAs	68.0%	32.6%	83.1%	93.4%	97.7%	98.5%	99.6%	99.3%
Money market shares	50.2%	13.3%	54.5%	74.9%	87.2%	91.3%	93.1%	94.4%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	12.9%	13.5%	13.8%	14.8%	16.0%	17.7%	21.2%
Other unsecured loans	11.7%	16.8%	13.1%	12.0%	11.2%	11.2%	11.3%	11.7%
New automobile	5.6%	3.5%	3.5%	4.4%	4.0%	4.2%	5.2%	6.6%
Used automobile	14.4%	11.1%	12.8%	14.2%	15.0%	14.9%	15.8%	14.2%
First mortgage	2.4%	1.3%	1.9%	2.3%	2.6%	2.3%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.1%	2.3%
Member business loans	0.3%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	56.4%	32.9%	41.5%	47.4%	51.8%	55.3%	58.0%	60.2%
Certificates	7.7%	5.0%	5.5%	5.9%	6.7%	6.6%	7.0%	8.7%
IRAs	4.5%	2.6%	3.0%	3.4%	3.8%	3.8%	4.1%	5.0%
Money market shares	7.1%	3.8%	3.7%	4.0%	4.7%	5.5%	6.2%	8.4%

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

### Florida CU Profile - Quarterly Trends

	U.S.	Florida Credit Unions				
Demographic Information	Jun 17	Jun 17	Mar 17	Dec 16	Sep 16	Jun 16
Number CUs	5,811	138	139	141	145	145
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	3.2	3.1	2.4	2.8	3.0	3.3
Credit cards	2.9	0.9	-1.6	3.4	1.5	1.2
Other unsecured loans	3.3	3.9	-2.5	3.2	2.8	3.4
New automobile	4.0	4.6	3.6	4.3	5.2	5.8
Used automobile	3.6	4.1	4.1	3.5	3.9	5.5
First mortgage	2.6	2.2	1.9	2.2	1.6	1.3
HEL & 2nd Mtg	2.9	1.4	0.2	0.8	0.2	0.3
Member business loans	5.0	5.6	4.9	4.3	3.8	4.0
Total savings	0.6	0.5	5.3	0.9	2.0	1.1
Share drafts	-0.1	-1.6	10.1	0.8	3.3	8.8
Certificates	1.4	1.2	0.6	-0.6	1.3	1.6
IRAs	0.3	0.1	-0.3	0.5	1.1	1.5
Money market shares	0.3	0.8	2.9	1.7	1.9	1.4
Regular shares	0.7	0.9	7.9	1.5	1.9	-2.3
Total memberships	1.3	1.0	1.4	0.8	0.4	1.3
<b>Earnings (Basis Points)</b>						
Yield on total assets	347	325	322	324	324	322
Dividend/interest cost of assets	54	44	44	45	47	44
Fee & other income *	135	169	164	173	179	172
Operating expense	304	332	327	342	345	344
Loss Provisions	44	40	42	48	39	31
Net Income (ROA) *	81	78	73	61	72	73
% CUs with positive ROA *	80	85	86	86	86	81
<b>Capital Adequacy (%)</b>						
Net worth/assets	10.8	10.5	10.4	10.6	10.5	10.6
% CUs with NW > 7% of assets	96.9	99.3	98.6	97.9	97.9	97.9
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.75	0.57	0.53	0.74	0.70	0.69
Total Consumer	0.94	0.49	0.47	0.63	0.54	0.48
Credit Cards	1.08	0.68	0.67	0.79	0.71	0.63
All Other Consumer	0.92	0.47	0.44	0.61	0.51	0.46
Total Mortgages	0.56	0.67	0.61	0.89	0.92	0.97
First Mortgages	0.56	0.67	0.61	0.91	0.95	0.99
All Other Mortgages	0.55	0.68	0.62	0.82	0.80	0.84
Total MBLs	1.64	0.68	0.80	0.92	0.96	0.02
Ag MBLs	1.15	0.00	0.00	0.00	0.00	0.00
All Other MBLs	1.67	0.68	0.81	0.92	0.96	0.02
Net chargeoffs/average loans	0.56	0.56	0.65	0.71	0.61	0.63
Total Consumer	1.08	0.98	1.10	1.18	1.00	0.88
Credit Cards	2.58	1.90	2.17	2.08	1.77	1.67
All Other Consumer	0.88	0.86	0.95	1.06	0.90	0.77
Total Mortgages	0.02	-0.03	0.03	0.07	0.09	0.30
First Mortgages	0.02	-0.01	0.04	0.05	0.09	0.35
All Other Mortgages	0.02	-0.15	-0.02	0.13	0.08	0.07
Total MBLs	0.49	0.07	-1.35	2.11	1.78	1.55
Ag MBLs	0.08	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.67	0.06	-1.16	1.74	1.45	1.23
<b>Asset/Liability Management</b>						
Loans/savings	79.6	76.9	74.9	77.0	75.6	74.9

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

# Florida Credit Union Profile

Mid-Year 2017

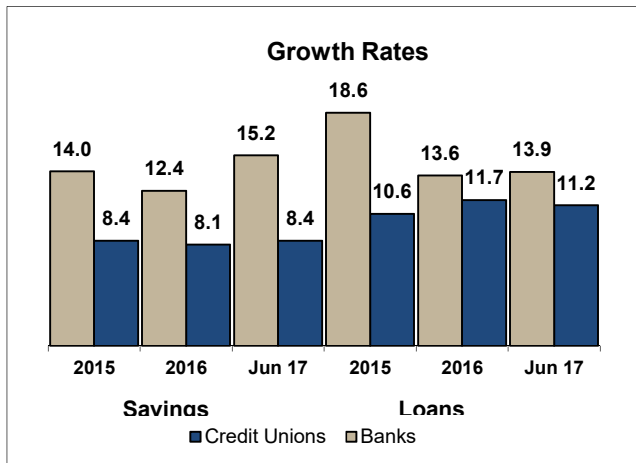
## Bank Comparisons

	FL Credit Unions				FL Banks			
Demographic Information	Jun 17	2016	2015	3 Yr Avg	Jun 17	2016	2015	3 Yr Avg
Number of Institutions	138	141	0	143	138	149	160	149
Assets per Institution (\$ mil)	446	417	360	408	1,427	1,236	1,102	1,255
Total assets (\$ mil)	61,528	58,734	54,019	58,094	196,863	184,203	176,394	185,820
Total loans (\$ mil)	40,568	38,524	34,501	37,864	144,972	136,849	129,666	137,163
Total surplus funds (\$ mil)	18,073	17,352	16,956	17,460	41,395	37,849	36,709	38,651
Total savings (\$ mil)	52,670	49,956	46,219	49,615	154,303	143,602	137,482	145,129
Avg number of branches (1)	7	7	6	7	9	8	9	9
<b>12 Month Growth Rates (%)</b>								
Total assets	8.0	8.7	8.5	8.4	13.9	12.1	14.8	13.6
Total loans	11.2	11.7	10.6	11.2	13.9	13.6	18.6	15.4
Real estate loans	6.8	5.4	5.9	6.0	16.0	13.8	19.2	16.3
Commercial loans	19.6	14.4	18.5	17.5	5.4	7.5	7.4	6.8
Total consumer	14.0	16.9	14.2	15.0	18.8	22.1	15.6	18.8
Consumer credit card	4.0	4.3	1.8	3.3	8.4	46.7	-0.7	18.1
Other consumer	15.6	19.1	16.6	17.1	19.7	20.3	16.8	18.9
Total surplus funds	1.7	2.3	4.7	2.9	13.5	9.1	6.5	9.7
Total savings	8.4	8.1	8.4	8.3	15.2	12.4	14.0	13.9
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	324	323	327	325	319	362	351	344
Dividend/Interest cost of assets	44	45	45	44	42	50	44	45
Net Interest Margin	280	279	282	280	277	312	306	298
Fee and other income (2)	167	172	175	171	60	65	65	64
Operating expense	330	344	351	342	242	281	284	269
Loss provisions	41	37	32	37	16	12	10	13
Net income	76	70	73	73	79	84	77	80
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.6	10.7	10.9	10.7	10.4	9.9	10.3	10.2
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.56	0.74	0.91	0.74	3.13	3.54	3.35	3.34
Real estate loans	0.67	0.89	1.26	0.94	4.14	4.67	4.51	4.44
Consumer loans	0.68	0.90	1.47	1.01	0.75	1.05	0.65	0.82
Total consumer	0.47	0.60	0.53	0.54	0.23	0.31	0.35	0.30
Consumer credit card	0.68	0.79	0.77	0.75	0.95	0.84	1.09	0.96
Other consumer	0.44	0.58	0.49	0.50	0.18	0.26	0.30	0.25
Net chargeoffs/avg loans	0.61	0.64	0.65	0.63	0.10	0.06	0.06	0.07
Real estate loans	0.00	0.13	0.20	0.11	-0.01	0.00	0.03	0.01
Commercial loans	0.03	0.55	0.21	0.26	0.62	0.19	0.08	0.30
Total consumer	1.14	1.08	1.10	1.11	0.36	0.36	0.40	0.37
Consumer credit card	2.02	1.86	1.79	1.89	2.73	2.41	1.82	2.32
Other consumer	1.01	0.96	0.97	0.98	0.16	0.19	0.30	0.22
<b>Asset Liability Management (%)</b>								
Loans/savings	77.0	77.1	74.6	76.3	94.0	95.3	94.3	94.5
Loans/assets	65.9	65.6	63.9	65.1	73.0	73.6	72.8	73.1
Core deposits/total deposits	55.9	54.4	53.5	54.6	22.8	22.8	25.6	23.7
<b>Productivity</b>								
Employees per million assets	0.24	0.25	0.26	0.25	0.11	0.12	0.13	0.12

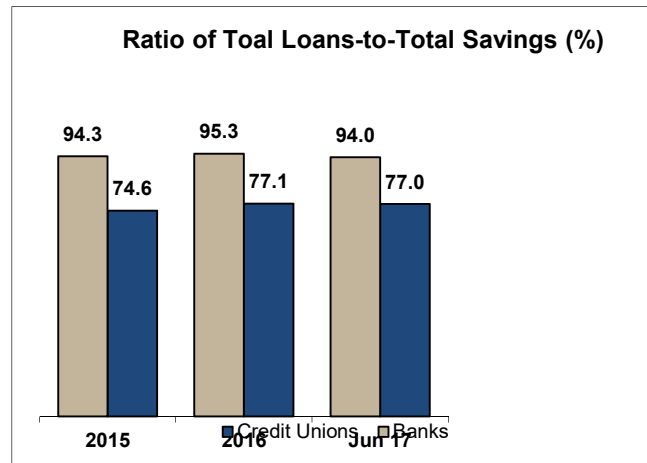
Source: FDIC, NCUA and CUNA E&S

### Credit Union and Bank Comparisons

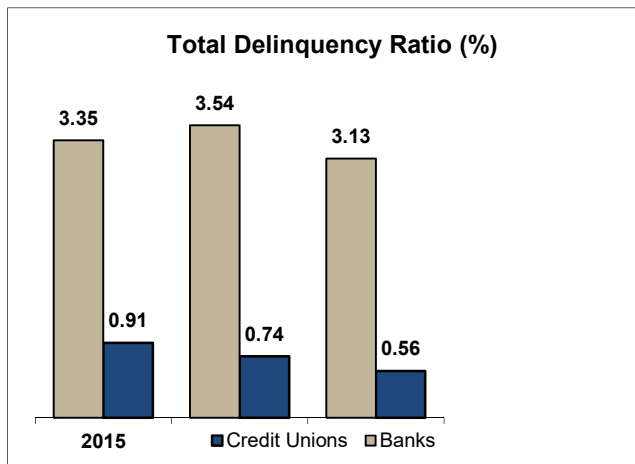
#### Loan and Savings Growth Trends



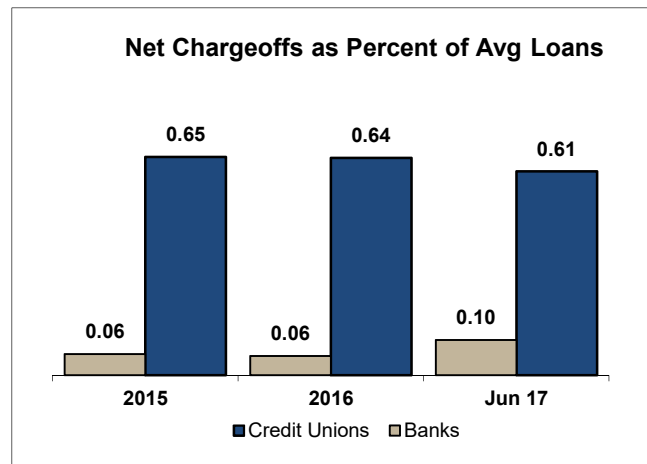
#### Liquidity Risk Trends



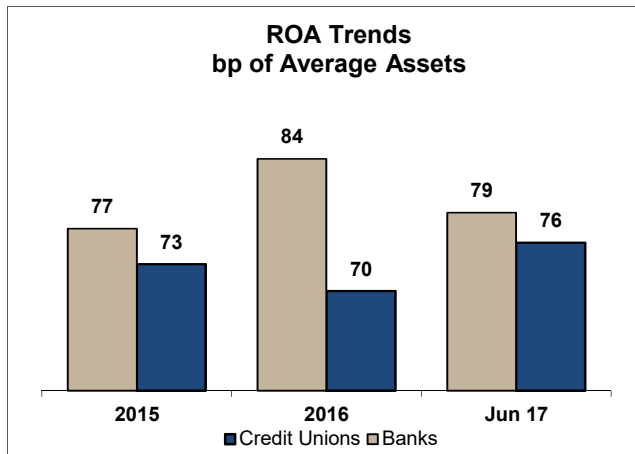
#### Credit Risk Trends



#### Credit Risk Trends



#### Earnings Trends



#### Solvency Trends

