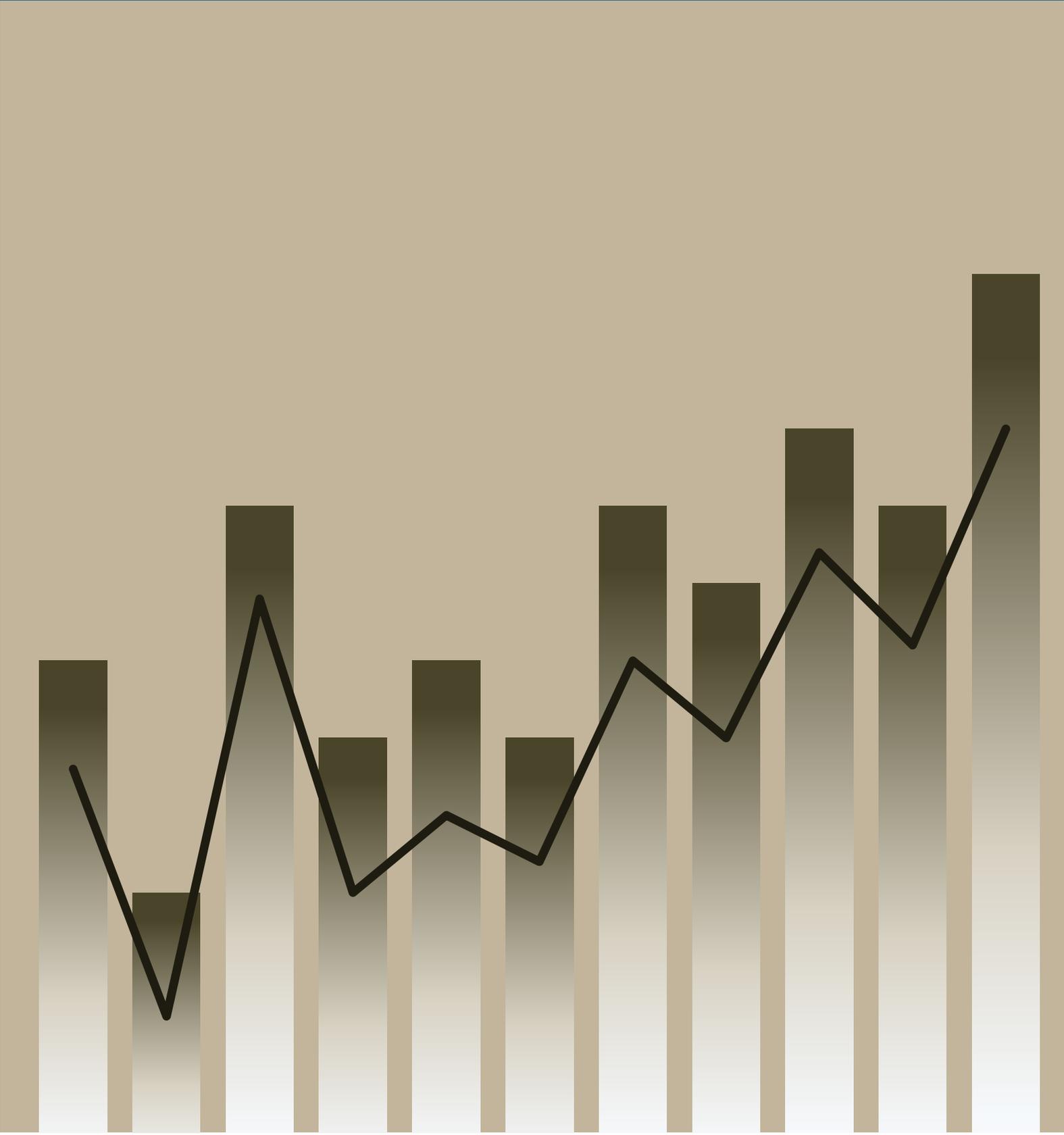


Florida Credit Union Profile

First Quarter 2017

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Mar 17	Mar 17
Number of CUs	5,857	139
Assets per CU (\$ mil)	231.4	440.9
Median assets (\$ mil)	30.3	81.3
Total assets (\$ mil)	1,355,024	61,282
Total loans (\$ mil)	899,765	39,351
Total surplus funds (\$ mil)	402,264	19,091
Total savings (\$ mil)	1,153,307	52,464
Total memberships (thousands)	109,382	5,458
Growth Rates (%)		
Total assets	7.9	9.0
Total loans	10.8	11.6
Total surplus funds	2.9	4.6
Total savings	8.4	9.1
Total memberships	4.2	3.5
% CUs with increasing assets	76.8	90.6
Earnings - Basis Pts.		
Yield on total assets	341	322
Dividend/interest cost of assets	52	44
Net interest margin	289	279
Fee & other income *	128	164
Operating expense	304	327
Loss Provisions	42	42
Net Income (ROA) with Stab Exp	71	73
Net Income (ROA) without Stab Exp	71	73
% CUs with positive ROA	77.6	85.6
Capital Adequacy (%)		
Net worth/assets	10.7	10.4
% CUs with NW > 7% of assets	96.8	98.6
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.68	0.53
Net chargeoffs/average loans (%)	0.58	0.65
Total borrower-bankruptcies	218,568	8,252
Bankruptcies per CU	37.3	59.4
Bankruptcies per 1000 members	2.0	1.5
Asset/Liability Management		
Loans/savings	78.0	75.0
Loans/assets	66.4	64.2
Net Long-term assets/assets	33.1	27.9
Liquid assets/assets	14.9	16.4
Core deposits/shares & borrowings	50.5	55.9
Productivity		
Members/potential members (%)	4	3
Borrowers/members (%)	56	55
Members/FTE	385	377
Average shares/member (\$)	10,544	9,612
Average loan balance (\$)	14,580	13,148
Employees per million in assets	0.21	0.24
Structure (%)		
Fed CUs w/ single-sponsor	12.0	5.8
Fed CUs w/ community charter	17.8	18.7
Other Fed CUs	31.4	27.3
CUs state chartered	38.8	48.2

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					
	Mar 17	Mar 17	2016	2015	2014	2013	2012	2011
Demographic Information								
Number of CUs	5,857	139	141	150	156	158	161	167
Assets per CU (\$ mil)	231.4	440.9	416.6	360.1	319.1	299.1	282.6	259.8
Median assets (\$ mil)	30.3	81.3	78.4	68.2	62.0	56.9	53.5	49.2
Total assets (\$ mil)	1,355,024	61,282	58,734	54,019	49,783	47,256	45,505	43,383
Total loans (\$ mil)	899,765	39,351	38,524	34,501	31,207	28,283	26,379	25,468
Total surplus funds (\$ mil)	402,264	19,091	17,352	16,956	16,198	16,849	17,264	16,182
Total savings (\$ mil)	1,153,307	52,464	49,956	46,219	42,632	40,734	39,339	37,506
Total memberships (thousands)	109,382	5,458	5,395	5,215	4,965	4,716	4,595	4,608
Growth Rates (%)								
Total assets	7.9	9.0	8.7	8.5	5.3	3.8	4.9	3.3
Total loans	10.8	11.6	11.7	10.6	10.3	7.2	3.6	-3.7
Total surplus funds	2.9	4.6	2.3	4.7	-3.9	-2.4	6.7	16.1
Total savings	8.4	9.1	8.1	8.4	4.7	3.5	4.9	2.9
Total memberships	4.2	3.5	3.4	5.0	5.3	2.6	-0.3	1.7
% CUs with increasing assets	76.8	90.6	87.2	82.0	76.3	70.3	77.6	72.5
Earnings - Basis Pts.								
Yield on total assets	341	322	323	327	333	337	360	405
Dividend/interest cost of assets	52	44	45	45	45	48	59	78
Net interest margin	289	279	279	282	288	289	301	327
Fee & other income *	128	164	172	175	182	186	189	174
Operating expense	304	327	344	351	354	353	357	373
Loss Provisions	42	42	37	32	28	36	57	90
Net Income (ROA) with Stab Exp	71	73	70	73	88	86	76	38
Net Income (ROA) without Stab Exp	71	73	70	73	88	91	81	53
% CUs with positive ROA	77.6	85.6	85.8	80.7	84.0	83.5	84.5	74.3
Capital Adequacy (%)								
Net worth/assets	10.7	10.4	10.7	10.9	11.0	10.7	10.2	9.9
% CUs with NW > 7% of assets	96.8	98.6	97.9	96.7	98.1	99.4	97.5	96.4
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.68	0.53	0.74	0.91	1.21	1.62	2.18	2.85
Net chargeoffs/average loans (%)	0.58	0.65	0.64	0.65	0.75	1.06	1.35	1.77
Total borrower-bankruptcies	218,568	8,252	6,695	7,434	8,621	10,086	10,848	14,916
Bankruptcies per CU	37.3	59.4	47.5	49.6	55.3	63.8	67.4	89.3
Bankruptcies per 1000 members	2.0	1.5	1.2	1.4	1.7	2.1	2.4	3.2
Asset/Liability Management								
Loans/savings	78.0	75.0	77.1	74.6	73.2	69.4	67.1	67.9
Loans/assets	66.4	64.2	65.6	63.9	62.7	59.9	58.0	58.7
Net Long-term assets/assets	33.1	27.9	28.1	29.7	32.7	35.9	33.2	31.0
Liquid assets/assets	14.9	16.4	14.8	15.6	14.4	15.0	17.2	18.1
Core deposits/shares & borrowings	50.5	55.9	54.3	53.4	51.3	49.1	47.0	44.1
Productivity								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	56	55	55	53	53	50	48	46
Members/FTE	385	377	375	371	367	361	365	375
Average shares/member (\$)	10,544	9,612	9,260	8,862	8,587	8,637	8,561	8,140
Average loan balance (\$)	14,580	13,148	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
Structure (%)								
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	17.8	18.7	19.1	18.0	19.2	19.6	19.9	19.8
Other Fed CUs	31.4	27.3	27.7	28.7	28.8	27.8	28.0	28.1
CUs state chartered	38.8	48.2	47.5	46.7	45.5	45.6	45.3	44.3

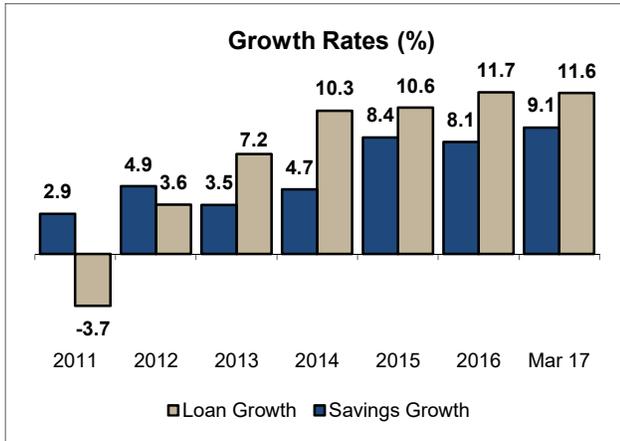
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

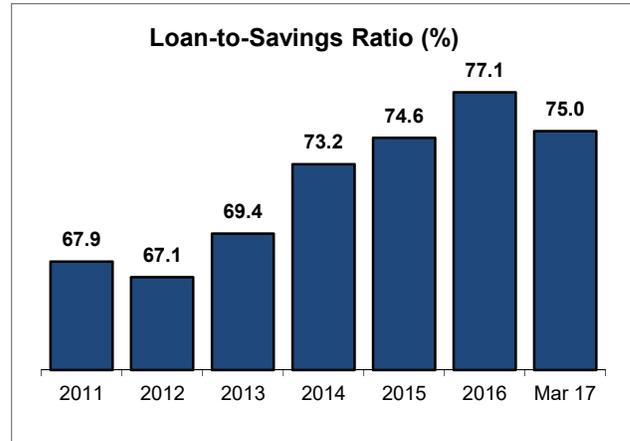
Florida Credit Union Profile

First Quarter 2017

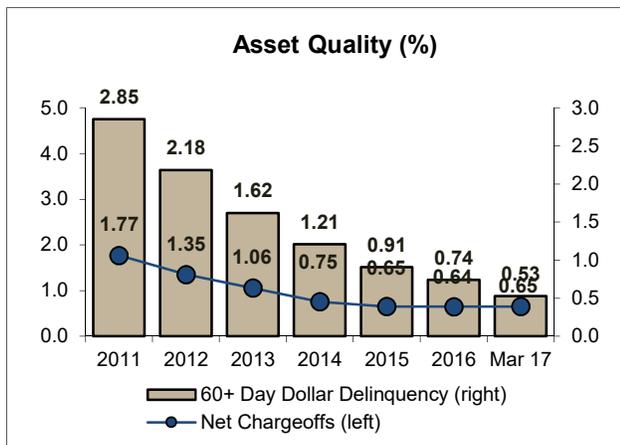
Loan and Savings Growth Trends



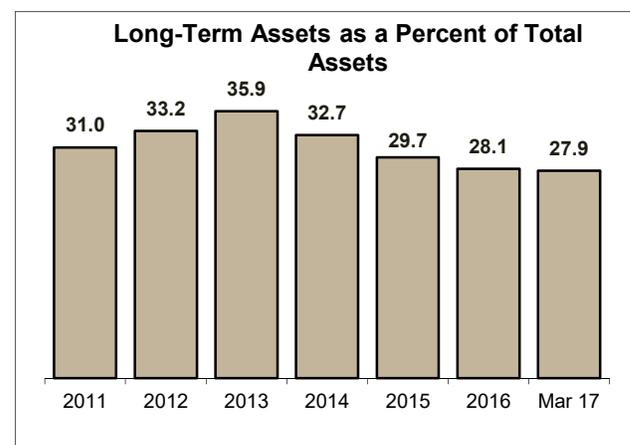
Liquidity Trends



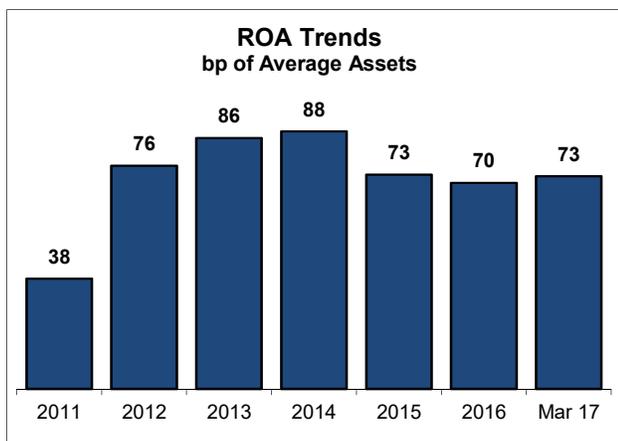
Credit Risk Trends



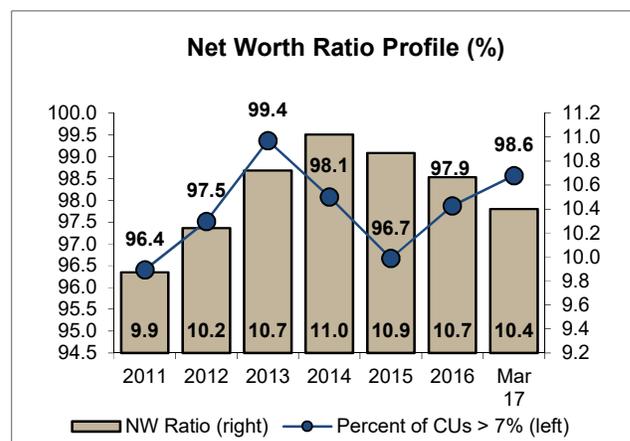
Interest Rate Risk Trends



Earnings Trends



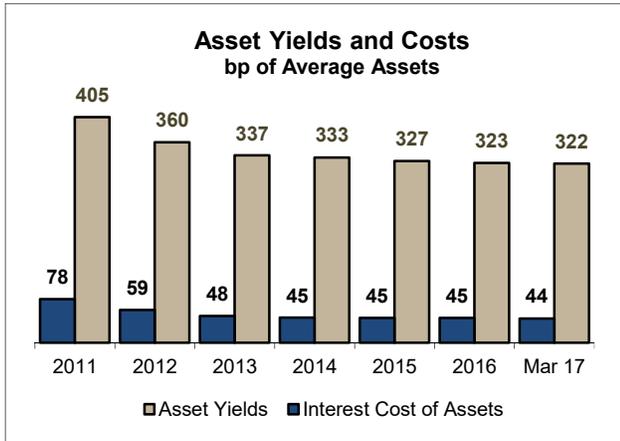
Solvency Trends



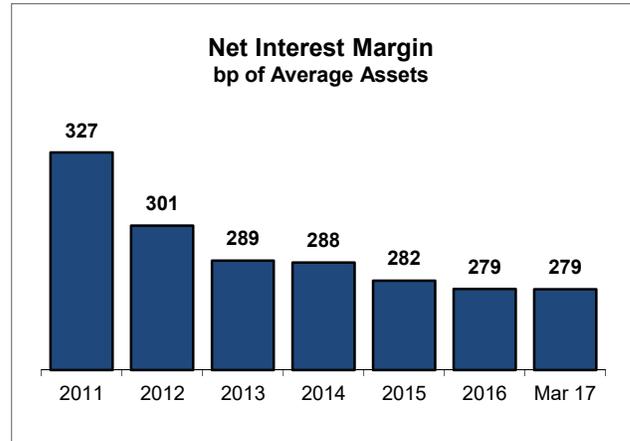
Florida Credit Union Profile

First Quarter 2017

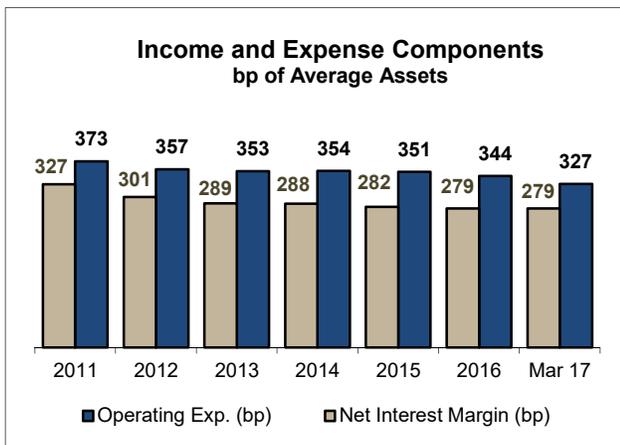
Asset Yields and Funding Costs



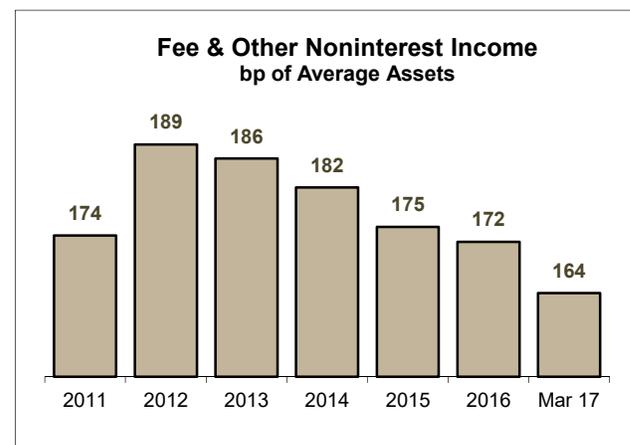
Interest Margins



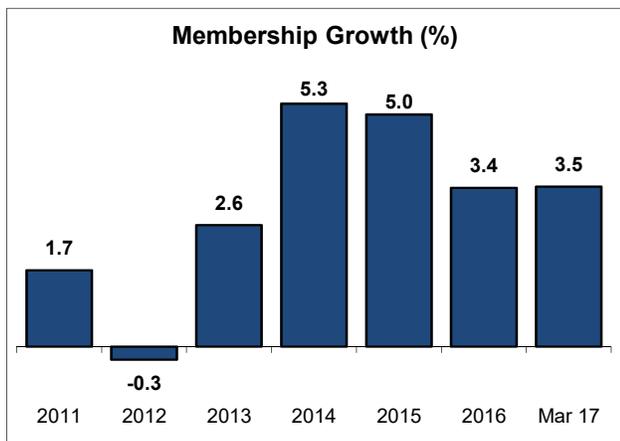
Interest Margins & Overhead



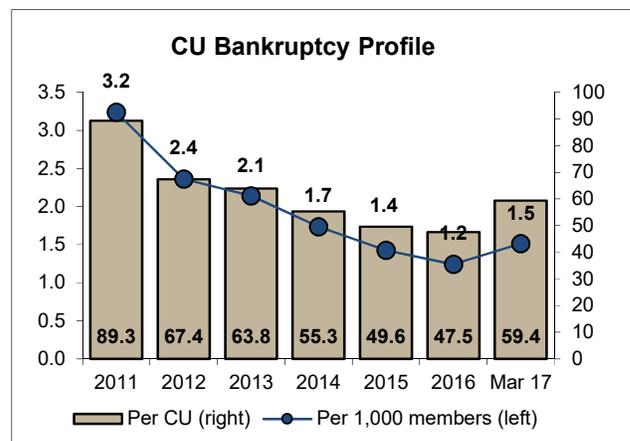
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
	Mar 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	139	24	31	23	22	8	16	15
Assets per CU (\$ mil)	440.9	8.9	34.3	73.8	156.3	391.0	701.9	2,700.9
Median assets (\$ mil)	81.3	8.2	31.9	73.9	151.5	392.3	656.4	1,833.5
Total assets (\$ mil)	61,282	213	1,063	1,697	3,438	3,128	11,230	40,513
Total loans (\$ mil)	39,351	101	544	871	1,893	1,946	7,147	26,850
Total surplus funds (\$ mil)	19,091	108	472	752	1,348	989	3,512	11,910
Total savings (\$ mil)	52,464	175	926	1,493	3,034	2,776	9,542	34,518
Total memberships (thousands)	5,458	28	117	175	354	308	1,020	3,456
Growth Rates (%)								
Total assets	9.0	2.9	5.2	6.9	6.8	6.9	9.1	10.2
Total loans	11.6	-2.2	5.2	7.6	7.2	12.9	14.1	12.0
Total surplus funds	4.6	8.2	4.0	5.9	6.6	-1.9	1.0	6.8
Total savings	9.1	3.0	5.8	7.3	7.3	7.4	7.8	10.7
Total memberships	3.5	-1.6	0.1	2.3	1.4	3.3	1.0	5.5
% CUs with increasing assets	90.6	75.0	83.9	91.3	100.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	322	381	358	342	351	342	344	310
Dividend/interest cost of assets	44	28	30	29	28	27	38	49
Net interest margin	279	353	328	313	324	315	307	261
Fee & other income *	164	67	140	164	183	193	160	162
Operating expense	327	372	404	392	401	420	362	299
Loss Provisions	42	-8	42	39	43	34	46	42
Net Income (ROA) with Stab Exp	73	56	23	46	63	54	58	82
Net Income (ROA) without Stab Exp	73	56	23	46	63	54	58	82
% CUs with positive ROA	85.6	75.0	77.4	82.6	95.5	100.0	87.5	100.0
Capital Adequacy (%)								
Net worth/assets	10.4	17.1	12.2	10.7	10.7	10.2	10.8	10.2
% CUs with NW > 7% of assets	98.6	95.8	96.8	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.53	0.72	0.88	0.64	0.53	0.53	0.53	0.51
Net chargeoffs/average loans (%)	0.65	0.22	0.91	0.86	0.84	0.62	0.69	0.62
Total borrower-bankruptcies	8,252	48	172	256	608	156	1,916	5,096
Bankruptcies per CU	59.4	2.0	5.5	11.1	27.6	19.5	119.8	339.7
Bankruptcies per 1000 members	1.5	1.7	1.5	1.5	1.7	0.5	1.9	1.5
Asset/Liability Management (%)								
Loans/savings	75.0	57.8	58.7	58.3	62.4	70.1	74.9	77.8
Loans/assets	64.2	47.5	51.2	51.3	55.1	62.2	63.6	66.3
Net Long-term assets/assets	27.9	14.2	18.5	26.7	24.3	32.0	30.0	27.7
Liquid assets/assets	16.4	27.7	24.8	19.6	22.5	15.5	16.0	15.7
Core deposits/shares & borrowings	55.9	71.5	68.8	63.2	66.7	62.1	60.8	52.4
Productivity								
Members/potential members (%)	3	3	1	2	2	2	2	6
Borrowers/members (%)	55	47	54	58	51	54	53	56
Members/FTE	377	401	333	330	310	328	345	407
Average shares/member (\$)	9,612	6,184	7,910	8,540	8,563	9,011	9,354	9,989
Average loan balance (\$)	13,148	7,682	8,579	8,557	10,560	11,646	13,309	13,903
Employees per million in assets	0.24	0.33	0.33	0.31	0.33	0.30	0.26	0.21
Structure (%)								
Fed CUs w/ single-sponsor	5.8	16.7	3.2	8.7	4.5	0.0	0.0	0.0
Fed CUs w/ community charter	18.7	0.0	16.1	21.7	36.4	37.5	25.0	6.7
Other Fed CUs	27.3	45.8	19.4	34.8	13.6	25.0	12.5	40.0
CUs state chartered	48.2	37.5	61.3	34.8	45.5	37.5	62.5	53.3

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.

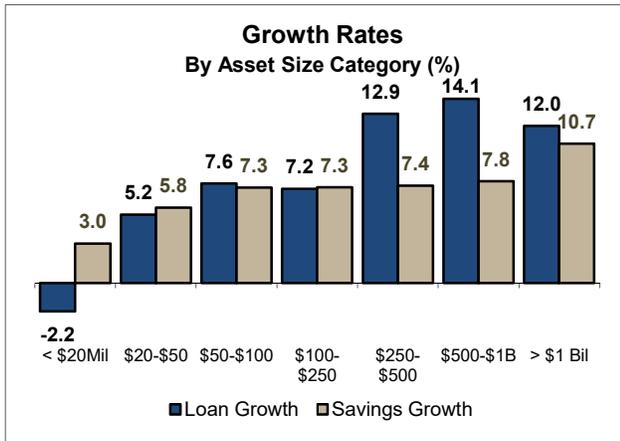
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

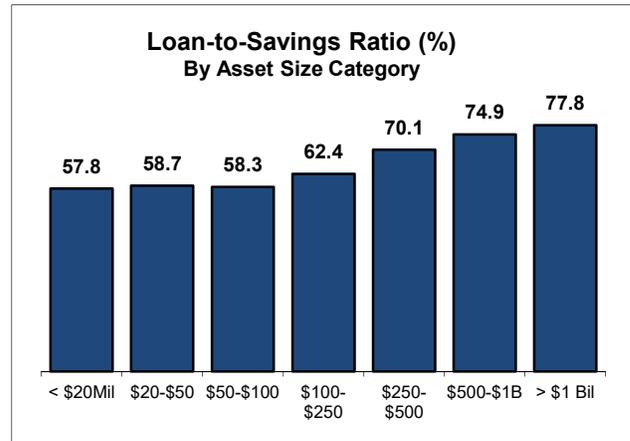
First Quarter 2017

Results By Asset Size

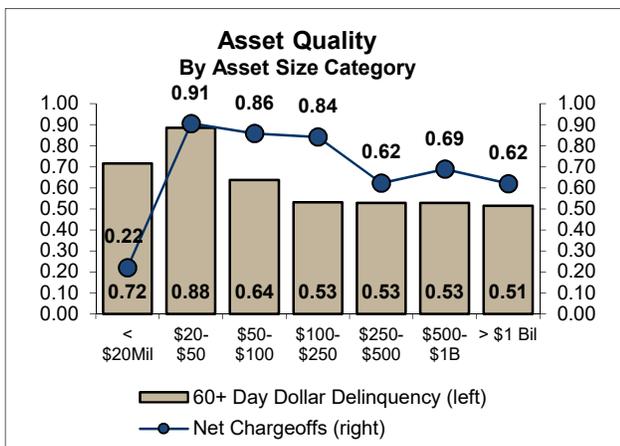
Loan and Savings growth



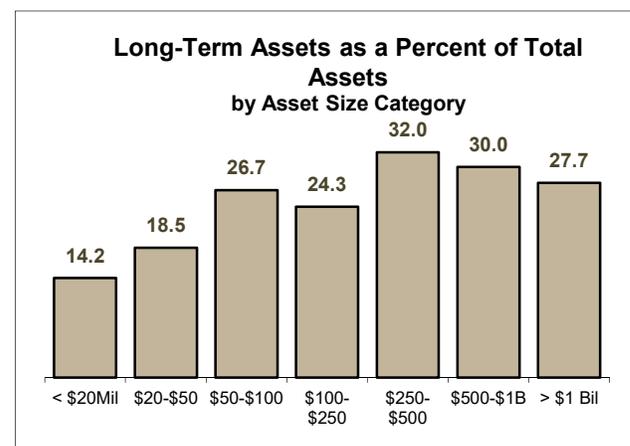
Liquidity Risk Exposure



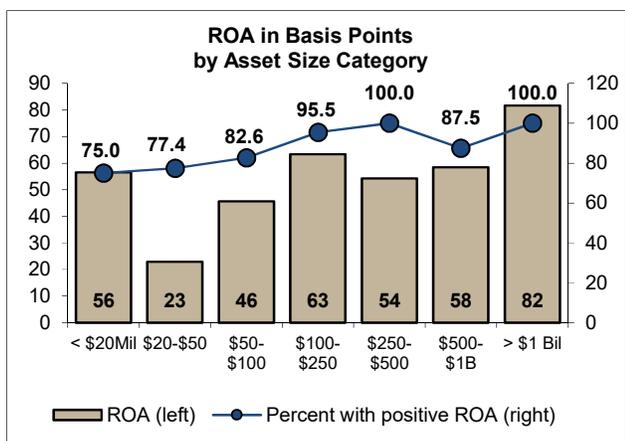
Credit Risk Exposure



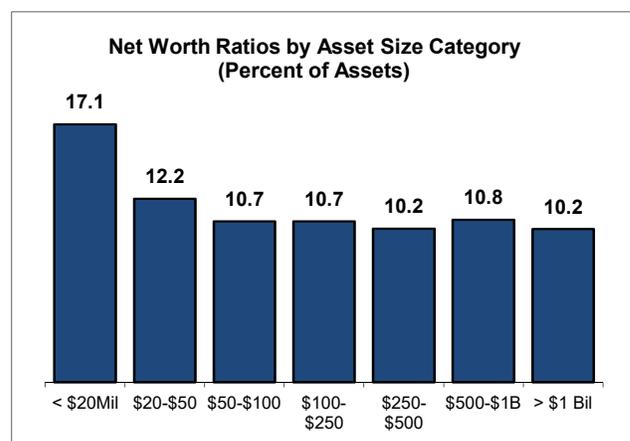
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Demographic Information	Mar 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,857	2,405	1,093	754	732	346	246	281
Assets per CU (\$ mil)	231.4	7.5	32.1	71.4	159.4	358.0	707.6	2,966.1
Median assets (\$ mil)	30.3	6.3	30.8	70.4	151.6	347.5	685.4	1,743.2
Total assets (\$ mil)	1,355,024	17,943	35,116	53,862	116,672	123,877	174,078	833,476
Total loans (\$ mil)	899,765	8,395	17,393	29,250	71,409	79,155	119,134	575,029
Total surplus funds (\$ mil)	402,264	9,165	16,522	22,291	39,554	38,428	46,740	229,563
Total savings (\$ mil)	1,153,307	15,393	30,804	47,413	102,657	108,049	149,953	699,038
Total memberships (thousands)	109,382	2,865	4,137	5,821	11,411	11,462	14,347	59,338
Growth Rates (%)								
Total assets	7.9	2.3	4.1	4.9	5.6	7.0	7.8	9.7
Total loans	10.8	2.5	4.9	6.2	7.6	9.3	10.5	12.7
Total surplus funds	2.9	2.2	3.1	3.2	2.3	2.7	1.4	4.3
Total savings	8.4	2.5	4.3	5.2	5.8	7.2	7.7	10.5
Total memberships	4.2	-1.7	-0.4	0.9	1.4	3.1	3.6	7.2
% CUs with increasing assets	76.8	59.0	82.1	87.4	91.8	97.1	97.2	99.3
Earnings - Basis Pts.								
Yield on total assets	341	342	325	331	341	340	343	342
Dividend/interest cost of assets	52	29	28	30	35	39	42	61
Net interest margin	289	312	297	301	307	301	301	281
Fee & other income *	128	81	103	123	133	143	142	125
Operating expense	304	358	348	360	365	357	345	273
Loss Provisions	42	24	21	25	30	35	45	46
Net Income (ROA) with Stab Exp	71	12	31	39	44	51	54	87
Net Income (ROA) without Stab Exp	71	12	31	39	44	51	54	87
% CUs with positive ROA	77.6	64.6	78.6	85.8	87.8	95.7	94.7	98.9
Capital Adequacy (%)								
Net worth/assets	10.7	13.8	11.8	11.2	10.7	10.7	10.7	10.6
% CUs with NW > 7% of assets	96.8	96.1	95.7	96.9	97.4	99.1	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.68	1.41	1.02	0.91	0.85	0.68	0.63	0.64
Net chargeoffs/average loans (%)	0.58	0.53	0.47	0.49	0.51	0.54	0.63	0.59
Total borrower-bankruptcies	218,568	5,796	10,888	10,976	21,364	24,160	29,792	115,592
Bankruptcies per CU	37.3	2.4	10.0	14.6	29.2	69.8	121.1	411.4
Bankruptcies per 1000 members	2.0	2.0	2.6	1.9	1.9	2.1	2.1	1.9
Asset/Liability Management								
Loans/savings	78.0	54.5	56.5	61.7	69.6	73.3	79.4	82.3
Loans/assets	66.4	46.8	49.5	54.3	61.2	63.9	68.4	69.0
Net Long-term assets/assets	33.1	13.4	21.1	25.8	29.8	32.9	34.5	34.8
Liquid assets/assets	14.9	29.4	24.7	21.3	17.8	15.2	13.6	13.5
Core deposits/shares & borrowings	50.5	78.9	68.9	64.1	58.9	56.4	52.9	45.5
Productivity								
Members/potential members (%)	4	6	3	3	3	4	3	5
Borrowers/members (%)	56	40	46	50	52	53	56	60
Members/FTE	385	423	409	375	344	348	342	413
Average shares/member (\$)	10,544	5,372	7,446	8,145	8,996	9,427	10,452	11,781
Average loan balance (\$)	14,580	7,324	9,115	10,084	12,109	12,951	14,795	16,109
Employees per million in assets	0.21	0.38	0.29	0.29	0.28	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	12.0	22.7	8.4	3.3	2.9	2.3	2.8	2.1
Fed CUs w/ community charter	17.8	9.1	21.0	25.9	31.6	27.2	17.5	10.7
Other Fed CUs	31.4	36.0	32.8	29.3	23.4	22.3	22.8	31.7
CUs state chartered	38.8	32.2	37.9	41.5	42.2	48.3	56.9	55.5

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					
	Mar 17	Mar 17	2016	2015	2014	2013	2012	2011
Growth Rates								
Credit cards	7.8%	4.3%	4.3%	1.8%	3.1%	2.4%	0.2%	-1.9%
Other unsecured loans	7.2%	6.7%	7.1%	6.0%	7.9%	8.7%	4.1%	1.2%
New automobile	16.6%	20.1%	20.6%	18.9%	33.8%	19.5%	1.9%	-14.2%
Used automobile	12.1%	17.6%	19.4%	17.7%	16.8%	15.6%	8.6%	3.0%
First mortgage	10.2%	6.9%	6.4%	6.7%	2.8%	5.9%	6.7%	-0.6%
HEL & 2nd Mtg	4.4%	1.2%	1.0%	2.3%	1.1%	-8.1%	-10.9%	-10.9%
Member business loans	15.0%	17.7%	14.4%	18.5%	14.6%	12.1%	6.8%	1.6%
Share drafts	7.0%	24.0%	16.6%	15.1%	8.9%	4.1%	8.0%	7.8%
Certificates	4.5%	2.7%	3.5%	1.7%	-1.5%	-5.2%	-7.0%	-9.4%
IRAs	1.4%	2.7%	4.3%	1.0%	-1.6%	-0.6%	-0.7%	-2.7%
Money market shares	7.7%	7.8%	8.0%	6.1%	2.0%	3.4%	6.5%	5.0%
Regular shares	12.4%	8.4%	7.5%	11.9%	9.4%	9.8%	13.3%	12.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	6.7%	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	13.5%	19.5%	19.3%	17.9%	16.6%	13.7%	12.3%	12.5%
Used automobile/total loans	21.0%	24.6%	24.2%	22.6%	21.2%	20.1%	18.6%	17.8%
First mortgage/total loans	40.7%	34.0%	34.1%	35.8%	37.1%	39.8%	40.3%	39.1%
HEL & 2nd Mtg/total loans	8.7%	7.4%	7.6%	8.4%	9.1%	9.9%	11.6%	13.4%
Member business loans/total loans	7.9%	5.9%	5.7%	5.6%	5.2%	5.0%	4.8%	4.7%
Share drafts/total savings	14.6%	16.8%	16.1%	14.9%	14.0%	13.5%	13.4%	13.0%
Certificates/total savings	17.7%	15.1%	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	22.5%	20.1%	20.5%	20.5%	21.0%	21.5%	21.6%	21.2%
Regular shares/total savings	36.6%	39.3%	38.4%	38.6%	37.4%	35.7%	33.7%	31.2%
Percent of CUs Offering								
Credit cards	60.3%	84.2%	84.4%	82.7%	81.4%	81.0%	78.9%	77.2%
Other unsecured loans	98.5%	99.3%	99.3%	99.3%	99.4%	99.4%	99.4%	98.2%
New automobile	95.5%	98.6%	98.6%	98.0%	98.1%	97.5%	98.1%	97.6%
Used automobile	96.8%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%	97.0%
First mortgage	67.1%	87.8%	87.2%	85.3%	84.0%	84.2%	83.2%	79.0%
HEL & 2nd Mtg	69.8%	83.5%	83.7%	80.7%	80.1%	80.4%	79.5%	79.0%
Member business loans	38.1%	48.9%	48.9%	47.3%	45.5%	44.3%	43.5%	39.5%
Share drafts	79.4%	93.5%	92.9%	92.7%	92.3%	92.4%	91.9%	91.6%
Certificates	80.3%	92.8%	92.9%	91.3%	91.0%	91.1%	91.3%	91.0%
IRAs	67.9%	84.9%	85.1%	82.0%	82.1%	82.9%	82.6%	81.4%
Money market shares	50.1%	71.9%	70.9%	68.0%	66.7%	65.8%	64.6%	63.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	19.6%	19.6%	19.6%	19.4%	18.8%	18.2%	17.3%
Other unsecured loans	11.7%	9.7%	10.2%	10.0%	10.4%	9.6%	8.7%	7.9%
New automobile	5.5%	6.7%	6.6%	5.9%	5.6%	4.8%	4.8%	5.2%
Used automobile	14.2%	13.1%	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	56.3%	67.9%	67.2%	66.9%	65.7%	66.1%	64.9%	61.9%
Certificates	7.8%	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						
	Mar 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.3%	-13.2%	-2.7%	-1.3%	2.6%	3.9%	10.1%	4.0%
Other unsecured loans	6.7%	-2.5%	2.2%	3.2%	6.6%	18.3%	5.6%	7.4%
New automobile	20.1%	0.4%	13.6%	9.6%	11.4%	15.6%	17.4%	22.4%
Used automobile	17.6%	-5.7%	8.7%	4.2%	6.7%	17.2%	14.5%	21.6%
First mortgage	6.9%	3.6%	-6.3%	3.0%	9.4%	9.6%	10.3%	6.5%
HEL & 2nd Mtg	1.2%	-6.1%	1.0%	9.3%	-9.9%	3.5%	7.4%	0.7%
Member business loans	17.7%	-20.3%	-10.2%	1.0%	22.4%	38.1%	21.8%	15.4%
Share drafts	24.0%	8.0%	12.2%	15.4%	15.4%	13.8%	9.7%	36.7%
Certificates	2.7%	-10.2%	3.5%	-2.8%	-3.5%	-5.5%	4.8%	3.6%
IRAs	2.7%	2.1%	3.0%	-2.4%	1.3%	1.0%	0.5%	3.8%
Money market shares	7.8%	4.0%	3.9%	5.6%	2.1%	5.9%	0.0%	10.5%
Regular shares	8.4%	5.1%	5.1%	10.2%	9.6%	10.5%	12.3%	8.0%
Portfolio \$ Distribution								
Credit cards/total loans	6.7%	3.0%	6.2%	7.2%	5.6%	7.6%	5.4%	7.0%
Other unsecured loans/total loans	3.2%	18.7%	9.4%	6.5%	6.1%	4.6%	3.9%	2.4%
New automobile/total loans	19.5%	22.9%	16.6%	17.4%	13.2%	19.4%	17.2%	20.7%
Used automobile/total loans	24.6%	32.2%	34.6%	27.1%	34.7%	25.3%	25.0%	23.4%
First mortgage/total loans	34.0%	13.3%	18.1%	20.5%	25.9%	27.8%	33.0%	36.1%
HEL & 2nd Mtg/total loans	7.4%	2.5%	6.0%	9.3%	7.6%	8.9%	7.5%	7.3%
Member business loans/total loans	5.9%	0.5%	1.0%	2.9%	6.7%	6.7%	7.6%	5.5%
Share drafts/total savings	16.8%	9.6%	17.8%	19.3%	22.4%	24.3%	20.7%	14.5%
Certificates/total savings	15.1%	15.2%	13.4%	13.3%	12.3%	10.7%	14.8%	15.8%
IRAs/total savings	7.5%	3.6%	6.9%	5.6%	5.6%	5.8%	6.8%	8.1%
Money market shares/total savings	20.1%	8.5%	9.4%	15.9%	14.8%	20.4%	16.1%	22.1%
Regular shares/total savings	39.3%	61.9%	51.0%	43.8%	44.5%	37.8%	40.8%	37.9%
Percent of CUs Offering								
Credit cards	84.2%	33.3%	87.1%	100.0%	90.9%	100.0%	100.0%	100.0%
Other unsecured loans	99.3%	95.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	98.6%	91.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.3%	95.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	87.8%	41.7%	93.5%	95.7%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.5%	16.7%	90.3%	100.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	48.9%	8.3%	29.0%	34.8%	59.1%	87.5%	93.8%	93.3%
Share drafts	93.5%	66.7%	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	92.8%	62.5%	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	84.9%	41.7%	90.3%	87.0%	95.5%	100.0%	100.0%	100.0%
Money market shares	71.9%	16.7%	64.5%	87.0%	86.4%	100.0%	87.5%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.6%	12.2%	17.6%	18.3%	17.1%	19.0%	16.0%	21.1%
Other unsecured loans	9.7%	21.9%	16.2%	13.6%	11.4%	9.9%	11.1%	8.5%
New automobile	6.7%	4.6%	3.7%	4.6%	3.6%	6.0%	6.0%	7.4%
Used automobile	13.1%	10.4%	13.0%	11.0%	15.1%	11.8%	13.4%	13.1%
First mortgage	2.0%	1.6%	1.2%	1.2%	1.3%	1.7%	1.8%	2.2%
HEL & 2nd Mtg	1.6%	0.7%	0.8%	1.2%	1.1%	1.8%	1.5%	1.7%
Member business loans	0.2%	0.4%	0.1%	0.3%	0.3%	0.1%	0.2%	0.1%
Share drafts	67.9%	33.0%	50.5%	54.5%	61.4%	70.9%	69.1%	69.4%
Certificates	5.9%	5.9%	4.4%	4.9%	5.2%	5.0%	5.4%	6.4%
IRAs	4.8%	2.5%	3.0%	3.3%	3.0%	3.7%	4.1%	5.5%
Money market shares	6.2%	6.8%	2.5%	4.0%	4.3%	4.2%	5.6%	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						
	Mar 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.8%	-0.2%	0.2%	1.4%	2.9%	3.1%	5.4%	9.9%
Other unsecured loans	7.2%	0.8%	2.0%	3.2%	5.8%	5.5%	8.1%	10.0%
New automobile	16.6%	3.7%	6.9%	11.9%	13.8%	15.8%	16.0%	18.7%
Used automobile	12.1%	4.5%	7.8%	8.1%	9.2%	12.5%	10.4%	14.8%
First mortgage	10.2%	0.3%	3.4%	4.8%	6.3%	7.7%	10.3%	11.8%
HEL & 2nd Mtg	4.4%	-3.1%	1.3%	1.2%	2.2%	5.0%	4.6%	6.0%
Member business loans	15.0%	-0.7%	6.5%	9.7%	9.5%	13.5%	12.6%	17.8%
Share drafts	7.0%	11.6%	11.9%	11.7%	12.1%	12.0%	12.7%	3.9%
Certificates	4.5%	-2.9%	-3.9%	-2.0%	-1.1%	1.9%	3.3%	7.0%
IRAs	1.4%	-3.5%	-1.0%	-1.1%	0.2%	-0.6%	0.6%	3.0%
Money market shares	7.7%	1.9%	2.7%	3.7%	3.8%	4.3%	6.0%	9.7%
Regular shares	12.4%	2.8%	5.2%	6.9%	7.7%	9.8%	9.7%	17.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.9%	4.3%	4.2%	3.9%	4.6%	4.4%	6.6%
Other unsecured loans/total loans	4.1%	15.7%	8.7%	6.6%	5.1%	4.6%	3.8%	3.6%
New automobile/total loans	13.5%	19.3%	13.7%	12.4%	11.5%	12.3%	13.0%	13.9%
Used automobile/total loans	21.0%	34.5%	29.8%	27.7%	26.4%	25.4%	24.0%	18.3%
First mortgage/total loans	40.7%	12.1%	25.5%	30.4%	34.4%	36.3%	38.3%	44.0%
HEL & 2nd Mtg/total loans	8.7%	6.2%	9.8%	10.0%	9.8%	10.0%	8.8%	8.4%
Member business loans/total loans	7.9%	1.0%	2.4%	4.6%	7.4%	8.4%	9.9%	7.9%
Share drafts/total savings	14.6%	9.9%	14.8%	17.2%	18.4%	19.2%	18.8%	12.4%
Certificates/total savings	17.7%	11.4%	13.2%	14.2%	16.1%	16.4%	17.1%	18.9%
IRAs/total savings	6.8%	3.5%	5.9%	6.6%	6.7%	6.3%	6.3%	7.2%
Money market shares/total savings	22.5%	4.1%	9.8%	13.4%	16.1%	18.5%	21.6%	25.8%
Regular shares/total savings	36.6%	69.0%	54.1%	47.0%	40.7%	37.7%	34.8%	34.1%
Percent of CUs Offering								
Credit cards	60.3%	26.2%	75.1%	85.1%	86.5%	92.8%	90.7%	92.9%
Other unsecured loans	98.5%	96.5%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.5%	89.3%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%
Used automobile	96.8%	92.5%	99.8%	99.9%	99.9%	100.0%	99.6%	99.6%
First mortgage	67.1%	29.4%	83.1%	95.4%	99.3%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.8%	34.6%	86.9%	95.1%	98.5%	99.7%	100.0%	100.0%
Member business loans	38.1%	6.9%	30.9%	52.9%	74.7%	84.4%	90.7%	96.1%
Share drafts	79.4%	51.8%	96.8%	99.2%	99.5%	100.0%	100.0%	98.9%
Certificates	80.3%	56.9%	92.7%	97.1%	98.8%	99.4%	99.2%	98.6%
IRAs	67.9%	32.5%	83.2%	93.6%	97.7%	98.6%	99.6%	99.3%
Money market shares	50.1%	13.6%	54.4%	74.5%	86.9%	91.3%	93.1%	94.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	12.8%	13.4%	13.9%	14.8%	15.8%	17.6%	21.2%
Other unsecured loans	11.7%	16.9%	13.1%	12.0%	11.1%	11.0%	11.0%	11.7%
New automobile	5.5%	3.3%	3.3%	4.1%	3.9%	4.1%	5.1%	6.6%
Used automobile	14.2%	10.7%	12.3%	13.7%	14.6%	14.7%	15.6%	14.0%
First mortgage	2.4%	1.3%	1.9%	2.2%	2.5%	2.3%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.3%	1.5%	1.6%	1.9%	2.0%	2.1%	2.2%
Member business loans	0.3%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	56.3%	32.4%	41.4%	47.5%	51.5%	54.9%	58.3%	60.1%
Certificates	7.8%	5.1%	5.6%	5.9%	6.7%	6.7%	7.1%	8.7%
IRAs	4.5%	2.5%	3.1%	3.4%	3.8%	3.9%	4.1%	5.1%
Money market shares	7.1%	3.8%	3.7%	4.2%	4.6%	4.8%	6.4%	8.5%

* 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	Mar 17	Mar 17	Dec 16	Sep 16	Jun 16	Mar 16
Number CUs	5,857	139	141	145	145	147
Growth Rates (Quarterly % Change)						
Total loans	2.0	2.4	2.8	3.0	3.3	2.4
Credit cards	-1.9	-1.6	3.4	1.5	1.2	-1.6
Other unsecured loans	-1.3	-2.5	3.2	2.8	3.4	-1.4
New automobile	2.9	3.6	4.3	5.2	5.8	4.0
Used automobile	2.9	4.1	3.5	3.9	5.5	5.5
First mortgage	2.3	1.9	2.2	1.6	1.3	1.5
HEL & 2nd Mtg	1.0	0.2	0.8	0.2	0.3	-0.1
Member business loans	3.7	4.9	4.3	3.8	4.0	2.3
Total savings	4.4	5.3	0.9	2.0	1.1	4.3
Share drafts	8.3	10.1	0.8	3.3	8.8	3.5
Certificates	1.4	0.6	-0.6	1.3	1.6	1.8
IRAs	0.2	-0.3	0.5	1.1	1.5	1.6
Money market shares	3.0	2.9	1.7	1.9	1.4	3.0
Regular shares	6.0	7.9	1.5	1.9	-2.3	6.9
Total memberships	1.2	1.4	0.8	0.4	1.3	1.4
Earnings (Basis Points)						
Yield on total assets	341	322	324	324	322	323
Dividend/interest cost of assets	52	44	45	47	44	44
Fee & other income *	128	164	173	179	172	167
Operating expense	304	327	342	345	344	344
Loss Provisions	42	42	48	39	31	29
Net Income (ROA) *	71	73	61	72	73	73
% CUs with positive ROA *	77	86	86	86	81	81
Capital Adequacy (%)						
Net worth/assets	10.7	10.4	10.6	10.5	10.6	10.6
% CUs with NW > 7% of assets	96.8	98.6	97.9	97.9	97.9	98.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.69	0.53	0.74	0.70	0.69	0.67
Total Consumer	0.91	0.47	0.63	0.54	0.48	0.46
Credit Cards	1.09	0.67	0.79	0.71	0.63	0.61
All Other Consumer	0.89	0.44	0.61	0.51	0.46	0.44
Total Mortgages	0.46	0.61	0.89	0.92	0.97	0.94
First Mortgages	0.44	0.61	0.91	0.95	0.99	0.96
All Other Mortgages	0.55	0.62	0.82	0.80	0.84	0.86
Total MBLs	1.53	0.80	0.92	0.96	0.85	0.42
Ag MBLs	0.81	0.00	0.00	0.00	0.00	0.00
All Other MBLs	1.57	0.81	0.92	0.96	0.86	0.42
Net chargeoffs/average loans	0.58	0.65	0.71	0.61	0.63	0.63
Total Consumer	1.12	1.10	1.18	1.00	0.88	1.06
Credit Cards	2.56	2.17	2.08	1.77	1.67	2.06
All Other Consumer	0.92	0.95	1.06	0.90	0.77	0.91
Total Mortgages	0.03	0.03	0.07	0.09	0.30	0.08
First Mortgages	0.03	0.04	0.05	0.09	0.35	0.06
All Other Mortgages	0.04	-0.02	0.13	0.08	0.07	0.15
Total MBLs	0.23	-1.35	2.11	1.78	3.30	0.00
Ag MBLs	0.01	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.31	-1.16	1.74	1.45	2.62	0.00
Asset/Liability Management						
Loans/savings	77.6	74.9	77.0	75.6	74.9	73.2

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

First Quarter 2017

Bank Comparisons

	FL Credit Unions				FL Banks			
Demographic Information	Mar 17	2016	2015	3 Yr Avg	Mar 17	2016	2015	3 Yr Avg
Number of Institutions	139	141	150	143	144	149	160	151
Assets per Institution (\$ mil)	441	417	360	406	1,303	1,236	1,102	1,214
Total assets (\$ mil)	61,282	58,734	54,019	58,012	187,634	184,203	176,394	182,744
Total loans (\$ mil)	39,351	38,524	34,501	37,459	137,941	136,849	129,666	134,819
Total surplus funds (\$ mil)	19,091	17,352	16,956	17,800	40,368	37,849	36,709	38,309
Total savings (\$ mil)	52,464	49,956	46,219	49,546	147,704	143,602	137,482	142,929
Avg number of branches (1)	7	7	6	7	9	8	9	9
12 Month Growth Rates (%)								
Total assets	9.0	8.7	8.5	8.8	10.9	12.1	14.8	12.6
Total loans	11.6	11.7	10.6	11.3	12.0	13.6	18.6	14.8
Real estate loans	5.8	5.4	5.9	5.7	13.1	13.8	19.2	15.4
Commercial loans	17.7	14.4	18.5	16.8	4.5	7.5	7.4	6.5
Total consumer	15.9	16.9	14.2	15.6	20.5	22.1	15.6	19.4
Consumer credit card	4.3	4.3	1.8	3.4	46.9	46.7	-0.7	31.0
Other consumer	17.8	19.1	16.6	17.8	18.7	20.3	16.8	18.6
Total surplus funds	4.6	2.3	4.7	3.9	9.3	9.1	6.5	8.3
Total savings	9.1	8.1	8.4	8.5	11.4	12.4	14.0	12.6
YTD Earnings Annualized (BP)								
Yield on Total Assets	322	323	327	324	359	362	351	357
Dividend/Interest cost of assets	44	45	45	44	53	50	44	49
Net Interest Margin	279	279	282	280	306	312	306	308
Fee and other income (2)	164	172	175	170	63	65	65	64
Operating expense	327	344	351	341	268	281	284	278
Loss provisions	42	37	32	37	12	12	10	11
Net income	73	70	73	72	89	84	77	84
Capital Adequacy (%)								
Net worth/assets	10.4	10.7	10.9	10.6	9.9	9.9	10.3	10.0
Asset Quality (%)								
Delinquencies/loans (3)	0.53	0.74	0.91	0.72	3.60	3.54	3.35	3.50
Real estate loans	0.61	0.89	1.26	0.92	4.74	4.67	4.51	4.64
Consumer loans	0.78	0.90	1.47	1.05	0.96	1.05	0.65	0.89
Total consumer	0.43	0.60	0.53	0.52	0.24	0.31	0.35	0.30
Consumer credit card	0.67	0.79	0.77	0.75	0.91	0.84	1.09	0.95
Other consumer	0.39	0.58	0.49	0.49	0.18	0.26	0.30	0.25
Net chargeoffs/avg loans	0.65	0.64	0.65	0.65	0.24	0.06	0.06	0.12
Real estate loans	0.03	0.13	0.20	0.12	0.09	0.00	0.03	0.04
Commercial loans	0.02	0.55	0.21	0.26	0.94	0.19	0.08	0.40
Total consumer	1.21	1.08	1.10	1.13	0.41	0.36	0.40	0.39
Consumer credit card	2.17	1.86	1.79	1.94	2.82	2.41	1.82	2.35
Other consumer	1.07	0.96	0.97	1.00	0.20	0.19	0.30	0.23
Asset Liability Management (%)								
Loans/savings	75.0	77.1	74.6	75.6	93.4	95.3	94.3	94.3
Loans/assets	64.2	65.6	63.9	64.6	72.9	73.6	72.8	73.1
Core deposits/total deposits	56.1	54.4	53.5	54.7	24.8	22.8	25.6	24.4
Productivity								
Employees per million assets	0.24	0.25	0.26	0.25	0.12	0.12	0.13	0.12

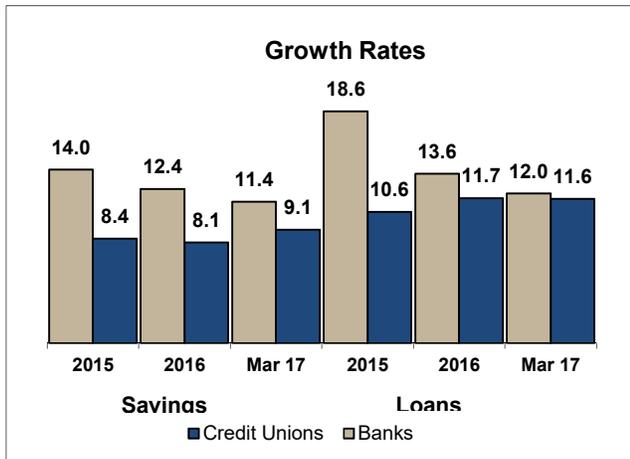
Source: FDIC, NCUA and CUNA E&S

Florida Credit Union Profile

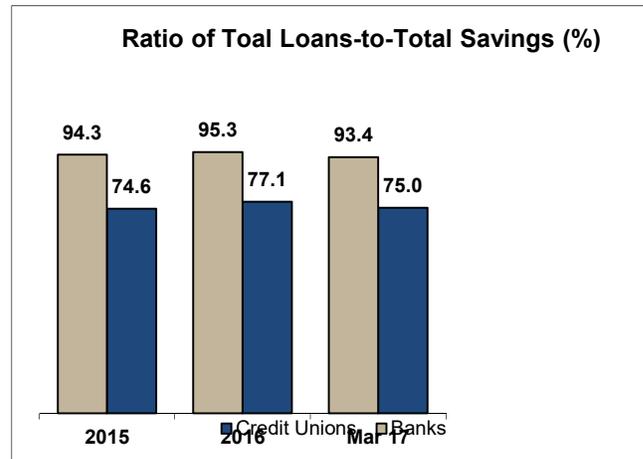
First Quarter 2017

Credit Union and Bank Comparisons

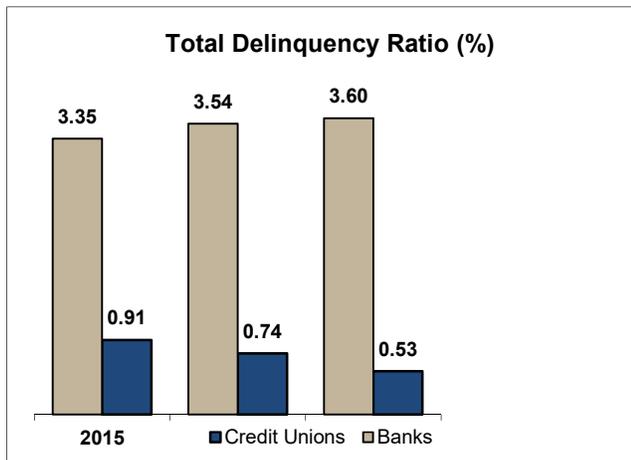
Loan and Savings Growth Trends



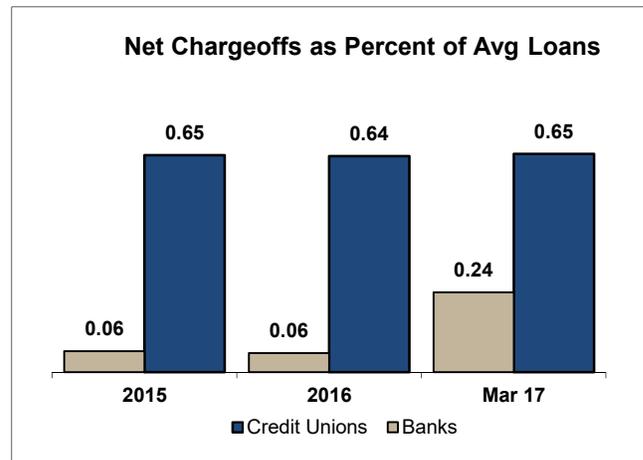
Liquidity Risk Trends



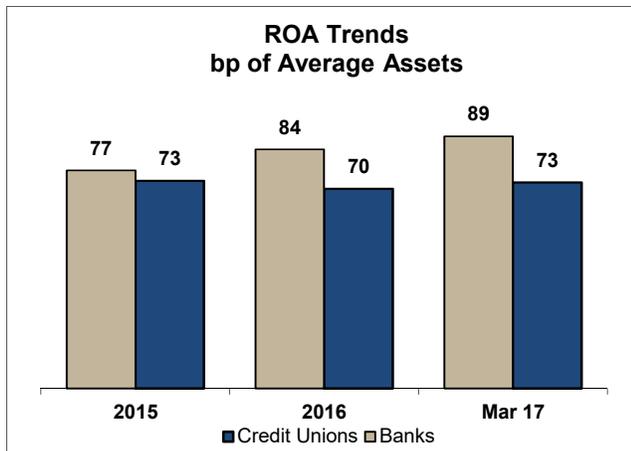
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends

