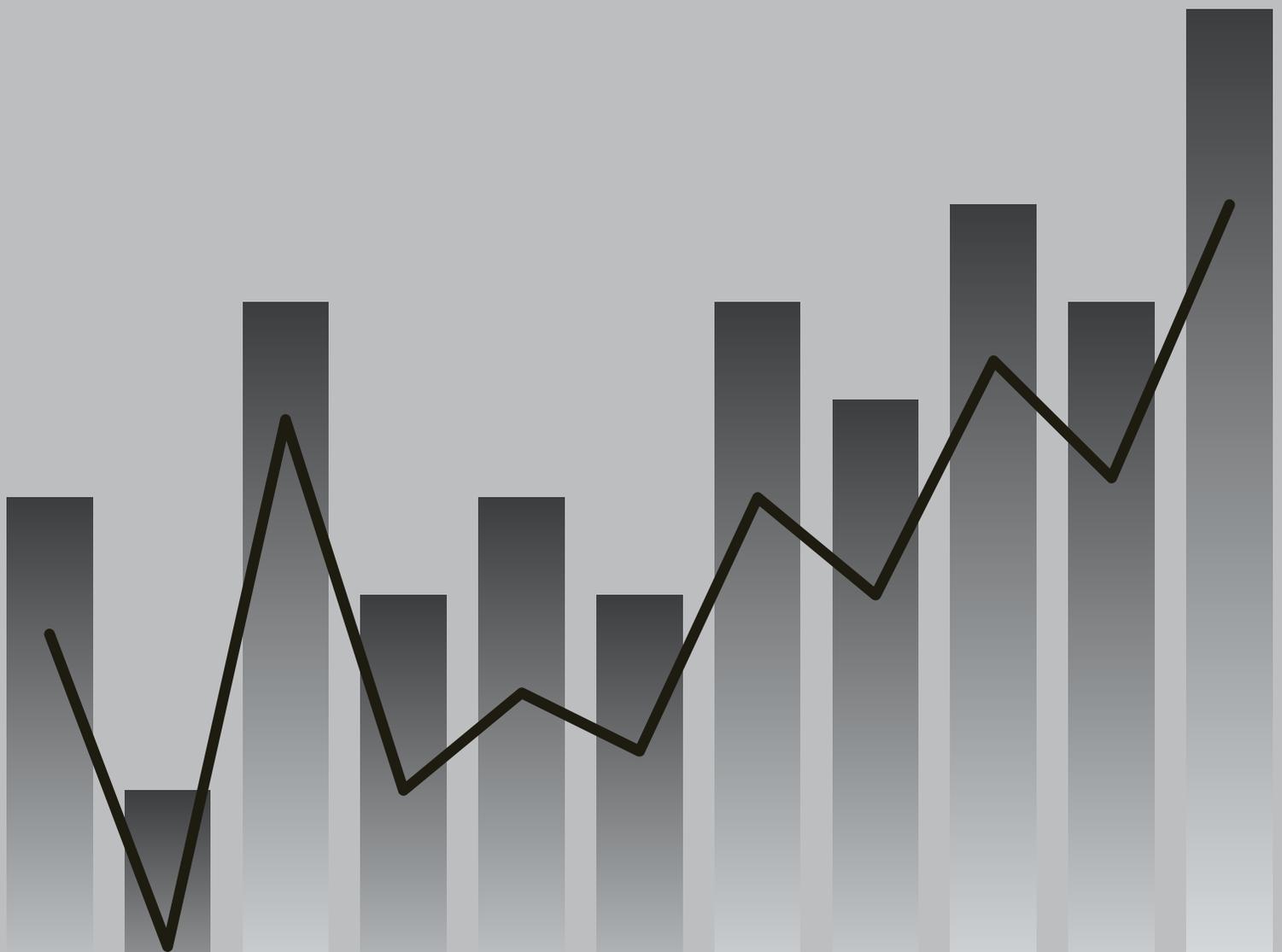


# Florida Credit Union Profile

Mid-Year 2018

CUNA Economics & Statistics



## Overview by Year

|                                      | U.S. CUs  | Florida CUs |
|--------------------------------------|-----------|-------------|
| <b>Demographic Information</b>       |           |             |
|                                      | Jun 18    | Jun 18      |
| Number of CUs                        | 5,594     | 134         |
| Assets per CU (\$ mil)               | 258.6     | 488.1       |
| Median assets (\$ mil)               | 32.9      | 86.6        |
| Total assets (\$ mil)                | 1,446,368 | 65,412      |
| Total loans (\$ mil)                 | 1,017,569 | 44,806      |
| Total surplus funds (\$ mil)         | 369,688   | 17,524      |
| Total savings (\$ mil)               | 1,222,323 | 55,660      |
| Total memberships (thousands)        | 115,375   | 5,717       |
| <b>Growth Rates (%)</b>              |           |             |
| Total assets                         | 5.8       | 6.3         |
| Total loans                          | 9.6       | 10.4        |
| Total surplus funds                  | -3.8      | -3.0        |
| Total savings                        | 5.4       | 5.7         |
| Total memberships                    | 4.3       | 3.7         |
| % CUs with increasing assets         | 66.8      | 79.1        |
| <b>Earnings - Basis Pts.</b>         |           |             |
| Yield on total assets                | 368       | 342         |
| Dividend/interest cost of assets     | 61        | 47          |
| Net interest margin                  | 306       | 294         |
| Fee & other income                   | 140       | 172         |
| Operating expense                    | 309       | 329         |
| Loss Provisions                      | 48        | 44          |
| Net Income (ROA) with Stab Exp       | 90        | 94          |
| Net Income (ROA) without Stab Exp    | 90        | 94          |
| % CUs with positive ROA              | 84.9      | 91.0        |
| <b>Capital Adequacy (%)</b>          |           |             |
| Net worth/assets                     | 11.0      | 10.8        |
| % CUs with NW > 7% of assets         | 97.6      | 98.5        |
| <b>Asset Quality</b>                 |           |             |
| Delinquencies (60+ day \$)/loans (%) | 0.67      | 0.49        |
| Net chargeoffs/average loans (%)     | 0.60      | 0.60        |
| Total borrower-bankruptcies          | 197,564   | 8,344       |
| Bankruptcies per CU                  | 35.3      | 62.3        |
| Bankruptcies per 1000 members        | 1.7       | 1.5         |
| <b>Asset/Liability Management</b>    |           |             |
| Loans/savings                        | 83.2      | 80.5        |
| Loans/assets                         | 70.4      | 68.5        |
| Net Long-term assets/assets          | 33.1      | 27.6        |
| Liquid assets/assets                 | 12.2      | 14.6        |
| Core deposits/shares & borrowings    | 51.0      | 57.1        |
| <b>Productivity</b>                  |           |             |
| Members/potential members (%)        | 4         | 3           |
| Borrowers/members (%)                | 58        | 58          |
| Members/FTE                          | 386       | 379         |
| Average shares/member (\$)           | 10,594    | 9,737       |
| Average loan balance (\$)            | 15,298    | 13,626      |
| Employees per million in assets      | 0.21      | 0.23        |
| <b>Structure (%)</b>                 |           |             |
| Fed CUs w/ single-sponsor            | 11.9      | 5.2         |
| Fed CUs w/ community charter         | 17.9      | 18.7        |
| Other Fed CUs                        | 31.8      | 26.9        |
| CUs state chartered                  | 38.5      | 49.3        |

*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.*

### Overview: State Trends

|                                      | U.S.      | Florida Credit Unions |        |        |        |        |        |        |
|--------------------------------------|-----------|-----------------------|--------|--------|--------|--------|--------|--------|
|                                      | Jun 18    | Jun 18                | 2017   | 2016   | 2015   | 2014   | 2013   | 2012   |
| <b>Demographic Information</b>       |           |                       |        |        |        |        |        |        |
| Number of CUs                        | 5,594     | 134                   | 134    | 141    | 150    | 156    | 158    | 161    |
| Assets per CU (\$ mil)               | 258.6     | 488.1                 | 468.1  | 416.6  | 360.1  | 319.1  | 299.1  | 282.6  |
| Median assets (\$ mil)               | 32.9      | 86.6                  | 83.7   | 78.4   | 68.2   | 62.0   | 56.9   | 53.5   |
| Total assets (\$ mil)                | 1,446,368 | 65,412                | 62,723 | 58,734 | 54,019 | 49,783 | 47,256 | 45,505 |
| Total loans (\$ mil)                 | 1,017,569 | 44,806                | 42,671 | 38,524 | 34,501 | 31,207 | 28,283 | 26,379 |
| Total surplus funds (\$ mil)         | 369,688   | 17,524                | 17,052 | 17,352 | 16,956 | 16,198 | 16,849 | 17,264 |
| Total savings (\$ mil)               | 1,222,323 | 55,660                | 53,264 | 49,956 | 46,219 | 42,632 | 40,734 | 39,339 |
| Total memberships (thousands)        | 115,375   | 5,717                 | 5,581  | 5,395  | 5,215  | 4,965  | 4,716  | 4,595  |
| <b>Growth Rates (%)</b>              |           |                       |        |        |        |        |        |        |
| Total assets                         | 5.8       | 6.3                   | 6.8    | 8.7    | 8.5    | 5.3    | 3.8    | 4.9    |
| Total loans                          | 9.6       | 10.4                  | 10.8   | 11.7   | 10.6   | 10.3   | 7.2    | 3.6    |
| Total surplus funds                  | -3.8      | -3.0                  | -1.7   | 2.3    | 4.7    | -3.9   | -2.4   | 6.7    |
| Total savings                        | 5.4       | 5.7                   | 6.6    | 8.1    | 8.4    | 4.7    | 3.5    | 4.9    |
| Total memberships                    | 4.3       | 3.7                   | 3.4    | 3.4    | 5.0    | 5.3    | 2.6    | -0.3   |
| % CUs with increasing assets         | 66.8      | 79.1                  | 80.6   | 87.2   | 82.0   | 76.3   | 70.3   | 77.6   |
| <b>Earnings - Basis Pts.</b>         |           |                       |        |        |        |        |        |        |
| Yield on total assets                | 368       | 342                   | 330    | 323    | 327    | 333    | 337    | 360    |
| Dividend/interest cost of assets     | 61        | 47                    | 45     | 45     | 45     | 45     | 48     | 59     |
| Net interest margin                  | 306       | 294                   | 286    | 279    | 282    | 288    | 289    | 301    |
| Fee & other income                   | 140       | 172                   | 167    | 172    | 175    | 182    | 186    | 189    |
| Operating expense                    | 309       | 329                   | 330    | 344    | 351    | 354    | 358    | 357    |
| Loss Provisions                      | 48        | 44                    | 45     | 37     | 32     | 28     | 36     | 57     |
| Net Income (ROA) with Stab Exp       | 90        | 94                    | 79     | 70     | 73     | 88     | 80     | 76     |
| Net Income (ROA) without Stab Exp    | 90        | 94                    | 79     | 70     | 73     | 88     | 86     | 81     |
| % CUs with positive ROA              | 84.9      | 91.0                  | 91.8   | 85.8   | 80.7   | 84.0   | 81.6   | 84.5   |
| <b>Capital Adequacy (%)</b>          |           |                       |        |        |        |        |        |        |
| Net worth/assets                     | 11.0      | 10.8                  | 10.8   | 10.7   | 10.9   | 11.0   | 10.7   | 10.2   |
| % CUs with NW > 7% of assets         | 97.6      | 98.5                  | 99.3   | 97.9   | 96.7   | 98.1   | 99.4   | 97.5   |
| <b>Asset Quality</b>                 |           |                       |        |        |        |        |        |        |
| Delinquencies (60+ day \$)/loans (%) | 0.67      | 0.49                  | 0.67   | 0.74   | 0.91   | 1.21   | 1.62   | 2.18   |
| Net chargeoffs/average loans (%)     | 0.60      | 0.60                  | 0.62   | 0.64   | 0.65   | 0.75   | 1.06   | 1.35   |
| Total borrower-bankruptcies          | 197,564   | 8,344                 | 7,130  | 6,695  | 7,434  | 8,621  | 10,086 | 10,848 |
| Bankruptcies per CU                  | 35.3      | 62.3                  | 53.2   | 47.5   | 49.6   | 55.3   | 63.8   | 67.4   |
| Bankruptcies per 1000 members        | 1.7       | 1.5                   | 1.3    | 1.2    | 1.4    | 1.7    | 2.1    | 2.4    |
| <b>Asset/Liability Management</b>    |           |                       |        |        |        |        |        |        |
| Loans/savings                        | 83.2      | 80.5                  | 80.1   | 77.1   | 74.6   | 73.2   | 69.4   | 67.1   |
| Loans/assets                         | 70.4      | 68.5                  | 68.0   | 65.6   | 63.9   | 62.7   | 59.9   | 58.0   |
| Net Long-term assets/assets          | 33.1      | 27.6                  | 27.4   | 28.1   | 29.7   | 32.7   | 35.9   | 33.2   |
| Liquid assets/assets                 | 12.2      | 14.6                  | 14.3   | 14.8   | 15.6   | 14.4   | 15.0   | 17.2   |
| Core deposits/shares & borrowings    | 51.0      | 57.1                  | 55.8   | 54.3   | 53.4   | 51.3   | 49.1   | 47.0   |
| <b>Productivity</b>                  |           |                       |        |        |        |        |        |        |
| Members/potential members (%)        | 4         | 3                     | 3      | 3      | 3      | 3      | 3      | 3      |
| Borrowers/members (%)                | 58        | 58                    | 58     | 55     | 53     | 53     | 50     | 48     |
| Members/FTE                          | 386       | 379                   | 380    | 375    | 371    | 367    | 361    | 365    |
| Average shares/member (\$)           | 10,594    | 9,737                 | 9,544  | 9,260  | 8,862  | 8,587  | 8,637  | 8,561  |
| Average loan balance (\$)            | 15,298    | 13,626                | 13,166 | 12,931 | 12,409 | 11,939 | 11,995 | 11,932 |
| Employees per million in assets      | 0.21      | 0.23                  | 0.23   | 0.25   | 0.26   | 0.27   | 0.28   | 0.28   |
| <b>Structure (%)</b>                 |           |                       |        |        |        |        |        |        |
| Fed CUs w/ single-sponsor            | 11.9      | 5.2                   | 5.2    | 5.7    | 6.7    | 6.4    | 7.0    | 6.8    |
| Fed CUs w/ community charter         | 17.9      | 18.7                  | 19.4   | 19.1   | 18.0   | 19.2   | 19.6   | 19.9   |
| Other Fed CUs                        | 31.8      | 26.9                  | 26.9   | 27.7   | 28.7   | 28.8   | 27.8   | 28.0   |
| CUs state chartered                  | 38.5      | 49.3                  | 48.5   | 47.5   | 46.7   | 45.5   | 45.6   | 45.3   |

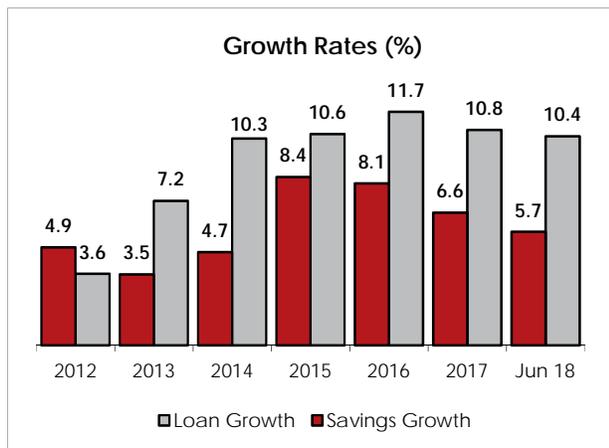
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

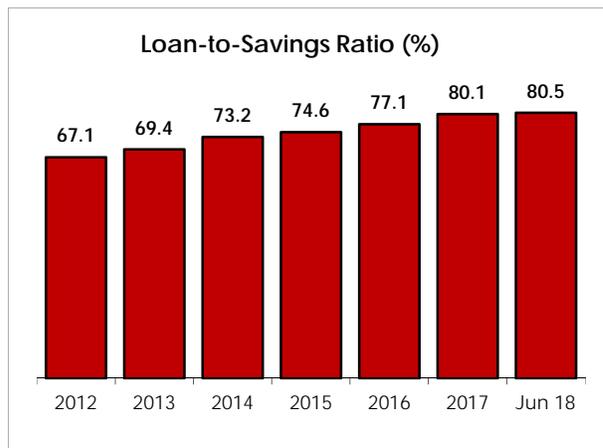
# Florida Credit Union Profile

Mid-Year 2018

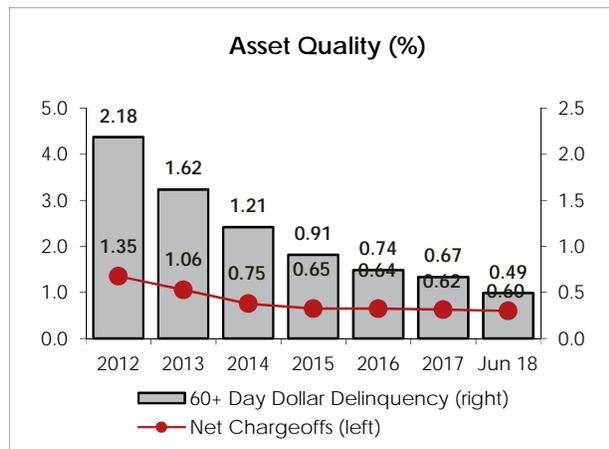
## Loan and Savings Growth Trends



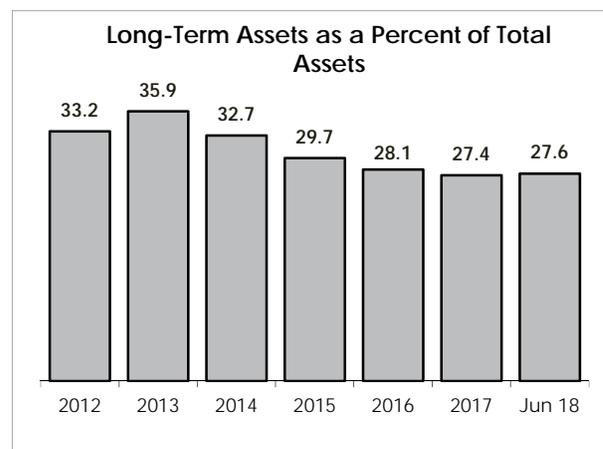
## Liquidity Trends



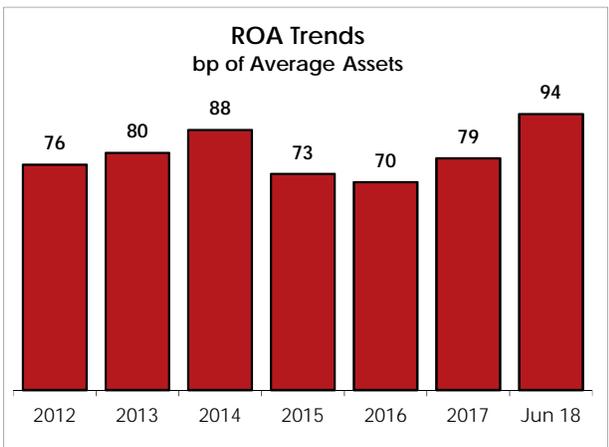
## Credit Risk Trends



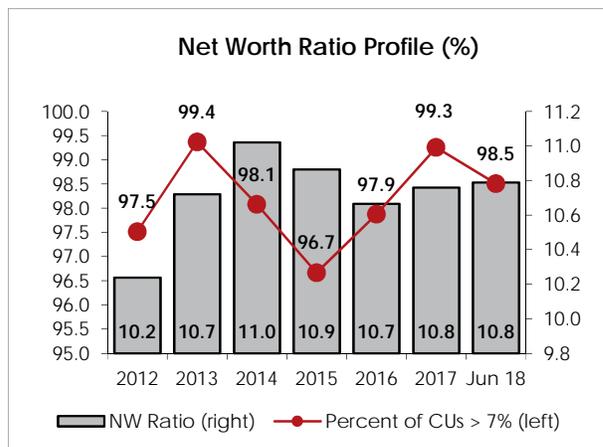
## Interest Rate Risk Trends



## Earnings Trends



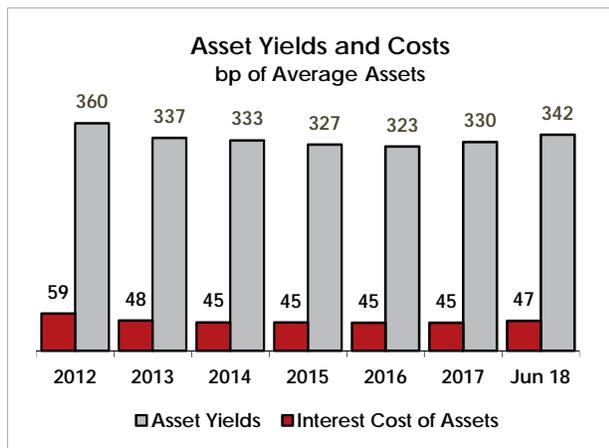
## Solvency Trends



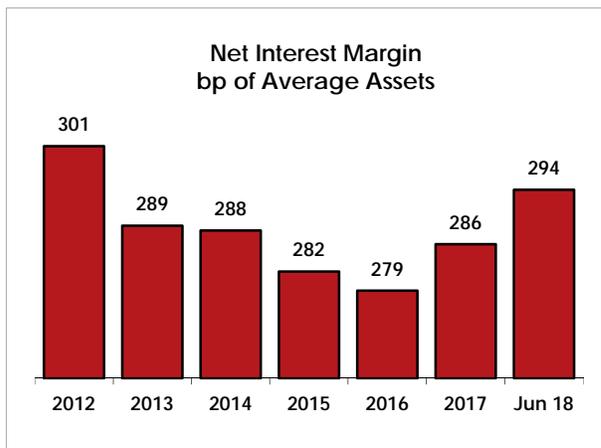
# Florida Credit Union Profile

Mid-Year 2018

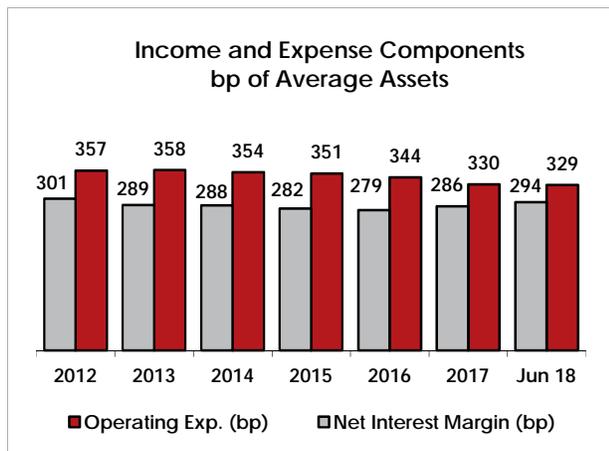
## Asset Yields and Funding Costs



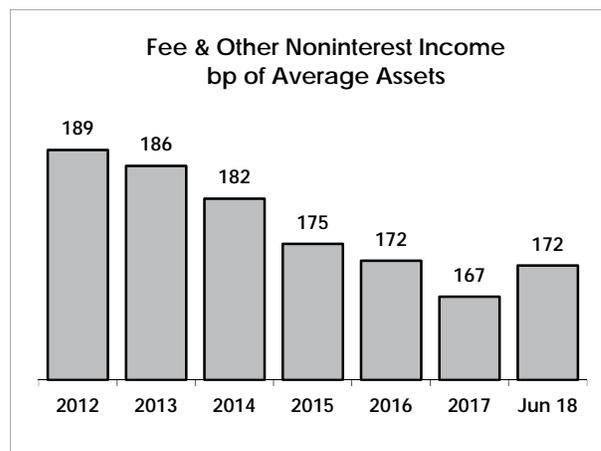
## Interest Margins



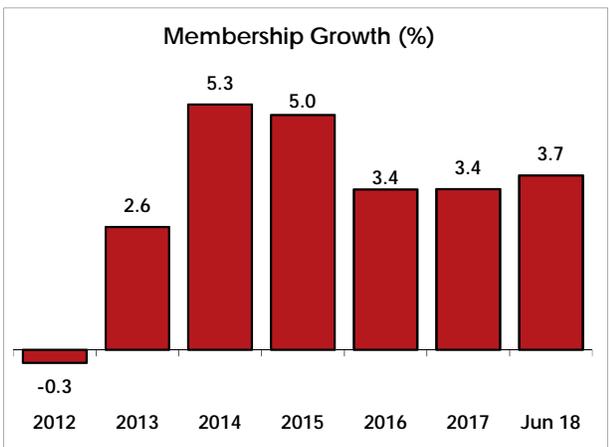
## Interest Margins & Overhead



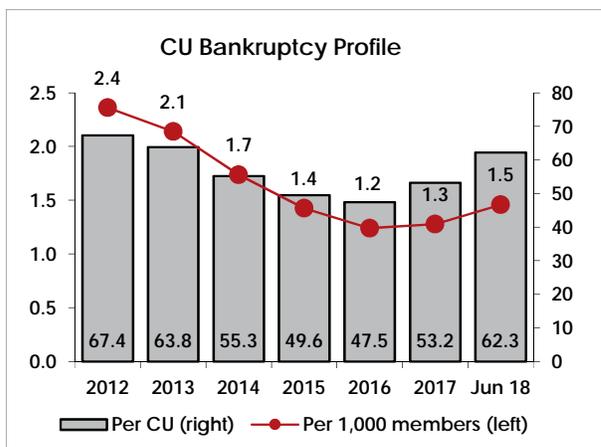
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



## Overview: State Results by Asset Size

|                                       | FL     | Florida Credit Union Asset Groups - 2018 |           |            |             |             |            |           |
|---------------------------------------|--------|--|-----------|------------|-------------|-------------|------------|-----------|
|                                       | Jun 18 | < \$20Mil                                | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| <b>Demographic Information</b>        |        |  |           |            |             |             |            |           |
| Number of CUs                         | 134    | 21                                       | 29        | 22         | 23          | 7           | 15         | 17        |
| Assets per CU (\$ mil)                | 488.1  | 9.3                                      | 32.6      | 75.3       | 160.4       | 393.2       | 680.2      | 2,704.2   |
| Median assets (\$ mil)                | 86.6   | 7.9                                      | 30.7      | 76.6       | 155.5       | 393.7       | 671.8      | 1,848.6   |
| Total assets (\$ mil)                 | 65,412 | 195                                      | 945       | 1,656      | 3,690       | 2,753       | 10,202     | 45,972    |
| Total loans (\$ mil)                  | 44,806 | 86                                       | 498       | 902        | 2,158       | 1,840       | 6,686      | 32,636    |
| Total surplus funds (\$ mil)          | 17,524 | 105                                      | 407       | 678        | 1,325       | 751         | 2,938      | 11,321    |
| Total savings (\$ mil)                | 55,660 | 161                                      | 814       | 1,462      | 3,253       | 2,433       | 8,700      | 38,836    |
| Total memberships (thousands)         | 5,717  | 25                                       | 99        | 177        | 363         | 270         | 895        | 3,887     |
| <b>Growth Rates (%)</b>               |        |  |           |            |             |             |            |           |
| Total assets                          | 6.3    | 1.4                                      | -0.9      | 3.1        | 3.9         | 4.2         | 5.4        | 7.4       |
| Total loans                           | 10.4   | -1.0                                     | 1.8       | 7.2        | 8.1         | 10.1        | 7.7        | 11.6      |
| Total surplus funds                   | -3.0   | 3.4                                      | -3.6      | -2.1       | -2.1        | -7.6        | 0.1        | -3.2      |
| Total savings                         | 5.7    | 1.7                                      | -1.0      | 3.4        | 3.9         | 4.0         | 5.5        | 6.5       |
| Total memberships                     | 3.7    | -2.9                                     | -0.5      | 0.5        | 1.0         | 2.9         | -1.5       | 6.0       |
| % CUs with increasing assets          | 79.1   | 47.6                                     | 62.1      | 90.9       | 91.3        | 100.0       | 86.7       | 100.0     |
| <b>Earnings - Basis Pts.</b>          |        |  |           |            |             |             |            |           |
| Yield on total assets                 | 342    | 361                                      | 373       | 366        | 363         | 355         | 357        | 334       |
| Dividend/interest cost of assets      | 47     | 30                                       | 30        | 31         | 29          | 32          | 37         | 53        |
| Net interest margin                   | 294    | 331                                      | 343       | 335        | 334         | 323         | 320        | 281       |
| Fee & other income                    | 172    | 75                                       | 144       | 163        | 189         | 177         | 180        | 170       |
| Operating expense                     | 329    | 367                                      | 421       | 403        | 406         | 391         | 378        | 303       |
| Loss Provisions                       | 44     | 19                                       | 33        | 33         | 54          | 37          | 43         | 44        |
| Net Income (ROA) with Stab Exp        | 94     | 21                                       | 32        | 62         | 62          | 72          | 78         | 104       |
| Net Income (ROA) without Stab Exp     | 94     | 21                                       | 32        | 62         | 62          | 72          | 78         | 104       |
| % CUs with positive ROA               | 91.0   | 81.0                                     | 86.2      | 95.5       | 91.3        | 100.0       | 93.3       | 100.0     |
| <b>Capital Adequacy (%)</b>           |        |  |           |            |             |             |            |           |
| Net worth/assets                      | 10.8   | 16.5                                     | 13.6      | 10.5       | 10.9        | 10.9        | 11.4       | 10.6      |
| % CUs with NW > 7% of assets          | 98.5   | 100.0                                    | 96.6      | 95.5       | 100.0       | 100.0       | 100.0      | 100.0     |
| <b>Asset Quality</b>                  |        |  |           |            |             |             |            |           |
| Delinquencies (60+ day \$)/loans (%)  | 0.49   | 0.78                                     | 0.82      | 0.60       | 0.59        | 0.40        | 0.57       | 0.46      |
| Net chargeoffs/average loans (%)      | 0.60   | 0.83                                     | 0.76      | 0.70       | 0.83        | 0.65        | 0.74       | 0.54      |
| Total borrower-bankruptcies           | 8,344  | 20                                       | 122       | 208        | 450         | 162         | 1,706      | 5,676     |
| Bankruptcies per CU                   | 62.3   | 1.0                                      | 4.2       | 9.5        | 19.6        | 23.1        | 113.7      | 333.9     |
| Bankruptcies per 1000 members         | 1.5    | 0.8                                      | 1.2       | 1.2        | 1.2         | 0.6         | 1.9        | 1.5       |
| <b>Asset/Liability Management (%)</b> |        |  |           |            |             |             |            |           |
| Loans/savings                         | 80.5   | 53.3                                     | 61.2      | 61.7       | 66.3        | 75.6        | 76.8       | 84.0      |
| Loans/assets                          | 68.5   | 44.2                                     | 52.7      | 54.5       | 58.5        | 66.9        | 65.5       | 71.0      |
| Net Long-term assets/assets           | 27.6   | 15.2                                     | 19.1      | 23.0       | 24.5        | 30.4        | 31.4       | 27.2      |
| Liquid assets/assets                  | 14.6   | 28.1                                     | 23.2      | 19.2       | 20.1        | 12.3        | 13.3       | 14.2      |
| Core deposits/shares & borrowings     | 57.1   | 75.2                                     | 71.6      | 65.8       | 67.5        | 63.6        | 65.9       | 53.1      |
| <b>Productivity</b>                   |        |  |           |            |             |             |            |           |
| Members/potential members (%)         | 3      | 2  | 1         | 2          | 2           | 2           | 1          | 5         |
| Borrowers/members (%)                 | 58     | 43                                       | 56        | 55         | 53          | 58          | 54         | 59        |
| Members/FTE                           | 379    | 335                                      | 316       | 341        | 306         | 339         | 324        | 413       |
| Average shares/member (\$)            | 9,737  | 6,418                                    | 8,195     | 8,264      | 8,963       | 9,004       | 9,726      | 9,990     |
| Average loan balance (\$)             | 13,626 | 8,019                                    | 8,934     | 9,207      | 11,248      | 11,719      | 13,952     | 14,216    |
| Employees per million in assets       | 0.23   | 0.39                                     | 0.33      | 0.31       | 0.32        | 0.29        | 0.27       | 0.20      |
| <b>Structure (%)</b>                  |        |  |           |            |             |             |            |           |
| Fed CUs w/ single-sponsor             | 5.2    | 14.3                                     | 3.4       | 9.1        | 4.3         | 0.0         | 0.0        | 0.0       |
| Fed CUs w/ community charter          | 18.7   | 0.0                                      | 17.2      | 18.2       | 34.8        | 42.9        | 26.7       | 5.9       |
| Other Fed CUs                         | 26.9   | 47.6                                     | 24.1      | 22.7       | 17.4        | 28.6        | 13.3       | 35.3      |
| CUs state chartered                   | 49.3   | 38.1                                     | 55.2      | 50.0       | 43.5        | 28.6        | 60.0       | 58.8      |

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.

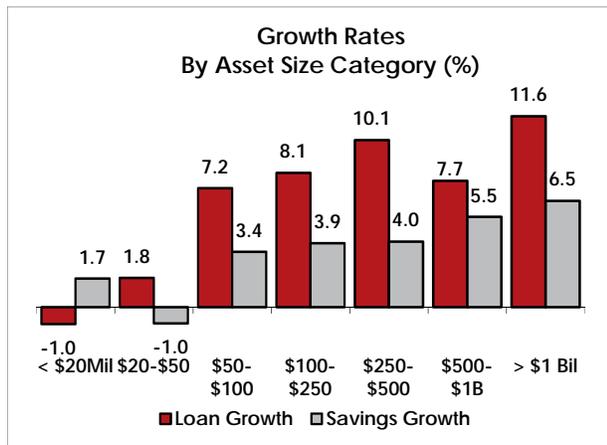
Source: NCUA and CUNA E&S.

# Florida Credit Union Profile

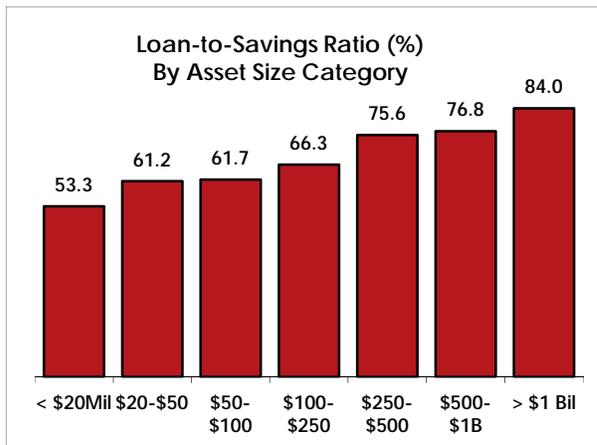
Mid-Year 2018

## Results By Asset Size

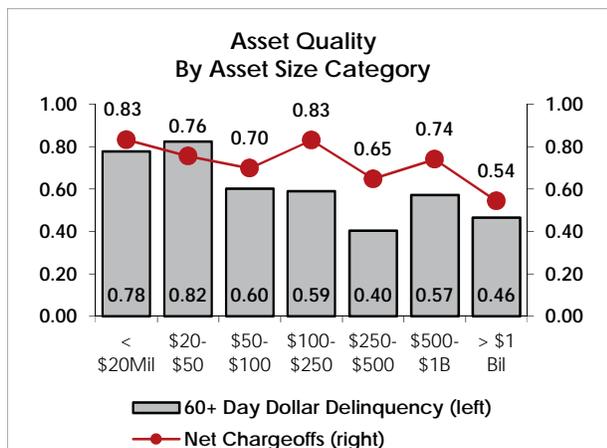
### Loan and Savings growth



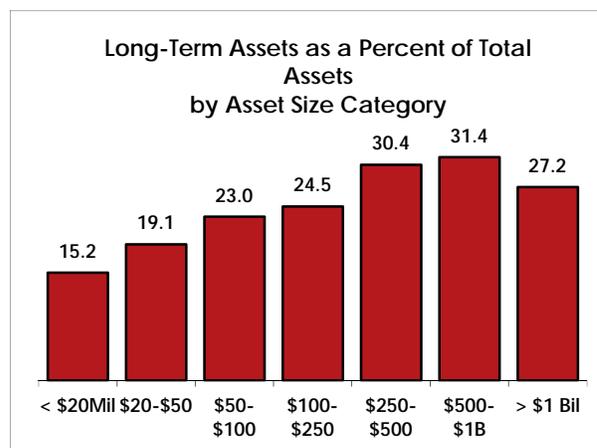
### Liquidity Risk Exposure



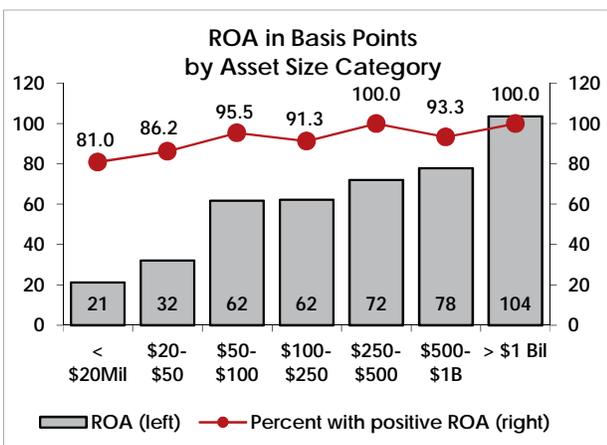
### Credit Risk Exposure



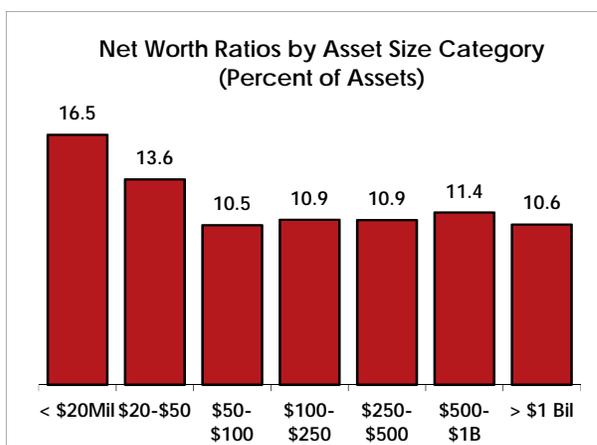
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Overview: National Results by Asset Size

|  | U.S.      | All U.S. Credit Unions Asset Groups - 2018 |           |            |             |             |            |           |
|--|-----------|--|-----------|------------|-------------|-------------|------------|-----------|
| Demographic Information                | Jun 18    | < \$20Mil                                  | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Number of CUs                          | 5,594     | 2,204                                      | 1,049     | 727        | 709         | 354         | 246        | 305       |
| Assets per CU (\$ mil)                 | 258.6     | 7.5  | 32.4      | 71.9       | 159.6       | 357.1       | 707.9      | 3,048.9   |
| Median assets (\$ mil)                 | 32.9      | 6.4  | 31.2      | 70.0       | 151.0       | 348.0       | 687.1      | 1,700.6   |
| Total assets (\$ mil)                  | 1,446,368 | 16,544                                     | 33,952    | 52,263     | 113,134     | 126,417     | 174,142    | 929,917   |
| Total loans (\$ mil)                   | 1,017,569 | 8,130                                      | 17,646    | 29,758     | 73,141      | 86,405      | 123,520    | 678,970   |
| Total surplus funds (\$ mil)           | 369,688   | 8,057                                      | 15,122    | 20,128     | 34,171      | 33,498      | 41,991     | 216,721   |
| Total savings (\$ mil)                 | 1,222,323 | 14,118                                     | 29,597    | 45,718     | 98,970      | 109,452     | 148,560    | 775,909   |
| Total memberships (thousands)          | 115,375   | 2,587                                      | 3,885     | 5,553      | 10,934      | 11,519      | 14,338     | 66,558    |
| <b>Growth Rates (%)</b>                |           |  |           |            |             |             |            |           |
| Total assets                           | 5.8       | 0.5  | 1.8       | 2.8        | 3.6         | 4.7         | 6.3        | 7.2       |
| Total loans                            | 9.6       | 4.2  | 5.3       | 6.4        | 7.9         | 8.6         | 9.8        | 10.8      |
| Total surplus funds                    | -3.8      | -3.0                                       | -2.1      | -2.7       | -5.0        | -4.3        | -3.4       | -3.1      |
| Total savings                          | 5.4       | 0.2  | 1.5       | 2.4        | 3.3         | 4.5         | 5.5        | 6.9       |
| Total memberships                      | 4.3       | -1.2                                       | -0.4      | 0.4        | 1.7         | 3.8         | 4.4        | 6.8       |
| <i>% CUs with increasing assets</i>    | 66.8      | 49.4                                       | 65.9      | 75.5       | 82.4        | 86.7        | 92.3       | 95.4      |
| <b>Earnings - Basis Pts.</b>           |           |  |           |            |             |             |            |           |
| Yield on total assets                  | 368       | 361  | 345       | 350        | 363         | 364         | 363        | 372       |
| Dividend/interest cost of assets       | 61        | 33   | 31        | 34         | 39          | 45          | 50         | 72        |
| Net interest margin                    | 306       | 329  | 314       | 317        | 324         | 318         | 313        | 300       |
| Fee & other income                     | 140       | 82   | 108       | 128        | 145         | 157         | 154        | 138       |
| Operating expense                      | 309       | 358  | 349       | 362        | 369         | 365         | 347        | 282       |
| Loss Provisions                        | 48        | 28   | 25        | 29         | 37          | 39          | 39         | 54        |
| Net Income (ROA) with Stab Exp         | 90        | 25   | 47        | 54         | 62          | 72          | 82         | 102       |
| Net Income (ROA) without Stab Exp      | 90        | 25   | 47        | 54         | 62          | 72          | 82         | 102       |
| <i>% CUs with positive ROA</i>         | 84.9      | 72.1                                       | 87.9      | 93.0       | 94.8        | 98.6        | 98.0       | 99.7      |
| <b>Capital Adequacy (%)</b>            |           |  |           |            |             |             |            |           |
| Net worth/assets                       | 11.0      | 14.2                                       | 12.2      | 11.6       | 11.0        | 11.0        | 11.0       | 10.9      |
| <i>% CUs with NW &gt; 7% of assets</i> | 97.6      | 96.9                                       | 96.9      | 98.2       | 98.0        | 99.2        | 99.6       | 99.3      |
| <b>Asset Quality</b>                   |           |  |           |            |             |             |            |           |
| Delinquencies (60+ day \$)/loans (%)   | 0.67      | 1.37                                       | 0.98      | 0.81       | 0.76        | 0.82        | 0.62       | 0.62      |
| Net chargeoffs/average loans (%)       | 0.60      | 0.55                                       | 0.48      | 0.52       | 0.55        | 0.58        | 0.52       | 0.63      |
| Total borrower-bankruptcies            | 197,564   | 3,610                                      | 6,030     | 12,164     | 19,218      | 21,048      | 26,908     | 108,586   |
| Bankruptcies per CU                    | 35.3      | 1.6  | 5.7       | 16.7       | 27.1        | 59.5        | 109.4      | 356.0     |
| Bankruptcies per 1000 members          | 1.7       | 1.4  | 1.6       | 2.2        | 1.8         | 1.8         | 1.9        | 1.6       |
| <b>Asset/Liability Management</b>      |           |  |           |            |             |             |            |           |
| Loans/savings                          | 83.2      | 57.6                                       | 59.6      | 65.1       | 73.9        | 78.9        | 83.1       | 87.5      |
| Loans/assets                           | 70.4      | 49.1                                       | 52.0      | 56.9       | 64.6        | 68.3        | 70.9       | 73.0      |
| Net Long-term assets/assets            | 33.1      | 12.6                                       | 21.0      | 24.6       | 28.4        | 31.9        | 34.2       | 35.0      |
| Liquid assets/assets                   | 12.2      | 27.6                                       | 22.7      | 19.1       | 15.2        | 12.7        | 11.4       | 10.9      |
| Core deposits/shares & borrowings      | 51.0      | 79.8                                       | 71.1      | 65.9       | 60.6        | 57.2        | 55.0       | 46.1      |
| <b>Productivity</b>                    |           |  |           |            |             |             |            |           |
| Members/potential members (%)          | 4         | 5  | 3         | 3          | 3           | 3           | 3          | 5         |
| Borrowers/members (%)                  | 58        | 41   | 49        | 53         | 54          | 54          | 57         | 61        |
| Members/FTE                            | 386       | 420  | 403       | 374        | 342         | 344         | 348        | 412       |
| Average shares/member (\$)             | 10,594    | 5,457                                      | 7,618     | 8,233      | 9,051       | 9,502       | 10,361     | 11,658    |
| Average loan balance (\$)              | 15,298    | 7,627                                      | 9,289     | 10,127     | 12,390      | 13,986      | 15,187     | 16,807    |
| Employees per million in assets        | 0.21      | 0.37                                       | 0.28      | 0.28       | 0.28        | 0.26        | 0.24       | 0.17      |
| <b>Structure (%)</b>                   |           |  |           |            |             |             |            |           |
| Fed CUs w/ single-sponsor              | 11.9      | 23.2                                       | 8.0       | 3.9        | 2.5         | 2.0         | 2.8        | 2.3       |
| Fed CUs w/ community charter           | 17.9      | 8.7  | 20.9      | 26.5       | 31.9        | 25.4        | 19.1       | 11.8      |
| Other Fed CUs                          | 31.8      | 36.6                                       | 34.4      | 29.6       | 23.1        | 23.4        | 21.5       | 30.8      |
| CUs state chartered                    | 38.5      | 31.4                                       | 36.7      | 40.0       | 42.5        | 49.2        | 56.5       | 55.1      |

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 Detail: State Results by Asset Size

|  | FL     | Florida Credit Union Asset Groups - 2018 |           |            |             |             |              |          |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
|  | Jun 18 | < \$20 Mil                               | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| <b>Growth Rates</b>  |        |  |           |            |             |             |              |          |
| Credit cards   | 6.6%   | -3.6%                                    | -4.3%     | -0.7%      | 3.5%        | 2.1%        | 8.6%         | 7.4%     |
| Other unsecured loans  | 9.2%   | -10.2%                                   | 4.4%      | 11.3%      | 9.8%        | 10.0%       | 8.1%         | 10.3%    |
| New automobile   | 17.7%  | 5.4%                                     | 5.0%      | 11.7%      | 18.0%       | 11.2%       | 7.6%         | 20.0%    |
| Used automobile  | 11.6%  | -1.0%                                    | 2.2%      | 11.8%      | 5.4%        | 11.1%       | 5.1%         | 14.1%    |
| First mortgage   | 10.5%  | -1.3%                                    | 8.4%      | 6.7%       | 12.7%       | 13.6%       | 9.9%         | 10.5%    |
| HEL & 2nd Mtg  | -7.4%  | 12.7%                                    | -27.9%    | -3.5%      | 0.6%        | 0.8%        | 11.1%        | -12.1%   |
| Commercial loans*  | -0.5%  | -1.4%                                    | -11.5%    | -11.8%     | -6.5%       | 2.0%        | 13.2%        | -4.4%    |
| Share drafts   | 7.5%   | 50.4%                                    | 6.7%      | 8.2%       | 8.7%        | 7.1%        | 8.7%         | 7.3%     |
| Certificates   | 5.5%   | -2.9%                                    | -10.7%    | -1.8%      | -2.8%       | 6.9%        | 4.7%         | 6.7%     |
| IRAs   | -2.5%  | -2.3%                                    | -7.7%     | -4.5%      | -4.7%       | -7.8%       | -5.0%        | -1.3%    |
| Money market shares  | 0.7%   | -5.6%                                    | -5.7%     | -1.4%      | 2.9%        | 1.4%        | -2.6%        | 1.1%     |
| Regular shares   | 8.4%   | -3.4%                                    | 2.6%      | 5.1%       | 4.9%        | 5.4%        | 8.3%         | 9.6%     |
| <b>Portfolio \$ Distribution</b>                               |        |  |           |            |             |             |              |          |
| Credit cards/total loans                                       | 6.3%   | 3.5%                                     | 5.6%      | 6.2%       | 5.3%        | 8.0%        | 4.4%         | 6.7%     |
| Other unsecured loans/total loans                              | 3.2%   | 16.6%                                    | 9.9%      | 7.3%       | 6.2%        | 4.0%        | 4.5%         | 2.4%     |
| New automobile/total loans                                     | 21.1%  | 22.1%                                    | 18.2%     | 18.0%      | 14.7%       | 20.7%       | 15.9%        | 22.7%    |
| Used automobile/total loans                                    | 25.1%  | 30.1%                                    | 34.0%     | 31.2%      | 33.1%       | 25.2%       | 24.7%        | 24.3%    |
| First mortgage/total loans                                     | 33.7%  | 15.4%                                    | 19.5%     | 19.1%      | 27.4%       | 25.8%       | 34.9%        | 34.9%    |
| HEL & 2nd Mtg/total loans                                      | 6.1%   | 3.4%                                     | 3.4%      | 8.2%       | 7.1%        | 9.3%        | 7.0%         | 5.7%     |
| Commercial loans/total loans                                   | 5.4%   | 0.7%                                     | 0.8%      | 2.6%       | 6.0%        | 3.7%        | 9.1%         | 4.9%     |
| Share drafts/total savings                                     | 16.7%  | 14.3%                                    | 18.6%     | 20.0%      | 22.6%       | 24.5%       | 21.2%        | 14.6%    |
| Certificates/total savings                                     | 15.1%  | 13.8%                                    | 12.7%     | 12.7%      | 11.6%       | 11.1%       | 12.6%        | 16.4%    |
| IRAs/total savings   | 6.9%   | 3.9%                                     | 6.9%      | 5.1%       | 5.0%        | 5.1%        | 6.3%         | 7.4%     |
| Money market shares/total savings                              | 19.2%  | 5.7%                                     | 8.0%      | 15.0%      | 15.2%       | 19.9%       | 13.9%        | 21.1%    |
| Regular shares/total savings                                   | 40.5%  | 61.0%                                    | 52.9%     | 45.8%      | 44.9%       | 39.1%       | 45.6%        | 38.5%    |
| <b>Percent of CUs Offering</b>                                 |        |  |           |            |             |             |              |          |
| Credit cards   | 84.3%  | 38.1%                                    | 79.3%     | 100.0%     | 91.3%       | 100.0%      | 100.0%       | 100.0%   |
| Other unsecured loans  | 100.0% | 100.0%                                   | 100.0%    | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| New automobile   | 99.3%  | 95.2%                                    | 100.0%    | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| Used automobile  | 99.3%  | 95.2%                                    | 100.0%    | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| First mortgage   | 87.3%  | 42.9%                                    | 86.2%     | 95.5%      | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| HEL & 2nd Mtg  | 83.6%  | 19.0%                                    | 82.8%     | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| Commercial loans   | 47.8%  | 9.5%                                     | 31.0%     | 45.5%      | 52.2%       | 71.4%       | 80.0%        | 82.4%    |
| Share drafts   | 94.8%  | 71.4%                                    | 96.6%     | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| Certificates   | 93.3%  | 61.9%                                    | 96.6%     | 100.0%     | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| IRAs   | 86.6%  | 47.6%                                    | 93.1%     | 81.8%      | 95.7%       | 100.0%      | 100.0%       | 100.0%   |
| Money market shares  | 73.9%  | 14.3%                                    | 62.1%     | 95.5%      | 87.0%       | 100.0%      | 86.7%        | 100.0%   |
| <b>Number of Loans as a Percent of Members in Offering CUs</b> |        |  |           |            |             |             |              |          |
| Credit cards   | 20.3%  | 12.3%                                    | 18.5%     | 16.4%      | 18.0%       | 21.5%       | 15.9%        | 21.7%    |
| Other unsecured loans  | 9.9%   | 17.8%                                    | 17.6%     | 14.1%      | 11.9%       | 8.1%        | 11.6%        | 9.0%     |
| New automobile   | 7.6%   | 4.1%                                     | 4.3%      | 4.7%       | 4.1%        | 7.4%        | 6.0%         | 8.6%     |
| Used automobile  | 14.0%  | 9.9%                                     | 13.2%     | 14.1%      | 15.3%       | 13.0%       | 13.9%        | 14.0%    |
| First mortgage   | 2.1%   | 1.9%                                     | 1.3%      | 1.2%       | 1.5%        | 1.8%        | 1.9%         | 2.3%     |
| HEL & 2nd Mtg  | 1.5%   | 0.7%                                     | 0.7%      | 1.1%       | 1.1%        | 1.9%        | 1.4%         | 1.5%     |
| Commercial loans   | 0.1%   | 0.3%                                     | 0.1%      | 0.2%       | 0.3%        | 0.1%        | 0.2%         | 0.1%     |
| Share drafts   | 69.6%  | 30.4%                                    | 53.3%     | 57.0%      | 64.3%       | 73.7%       | 68.0%        | 71.3%    |
| Certificates   | 5.8%   | 5.4%                                     | 4.6%      | 4.4%       | 4.9%        | 4.8%        | 5.2%         | 6.1%     |
| IRAs   | 4.5%   | 2.3%                                     | 3.0%      | 3.2%       | 2.9%        | 3.3%        | 3.8%         | 5.0%     |
| Money market shares  | 5.9%   | 7.1%                                     | 2.6%      | 3.3%       | 4.3%        | 4.2%        | 5.0%         | 6.5%     |

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

### Portfolio: State Trends

|  | U.S.   | Florida Credit Unions |        |       |       |       |       |        |
|--|--------|-----------------------|--------|-------|-------|-------|-------|--------|
| Growth Rates   | Jun 18 | Jun 18                | 2017   | 2016  | 2015  | 2014  | 2013  | 2012   |
| Credit cards   | 9.1%   | 6.6%                  | 6.5%   | 4.3%  | 1.8%  | 3.1%  | 2.4%  | 0.2%   |
| Other unsecured loans  | 7.3%   | 9.2%                  | 11.2%  | 7.1%  | 6.0%  | 7.9%  | 8.7%  | 4.1%   |
| New automobile   | 11.7%  | 17.7%                 | 18.4%  | 20.6% | 18.9% | 33.8% | 19.5% | 1.9%   |
| Used automobile  | 9.9%   | 11.6%                 | 13.2%  | 19.4% | 17.7% | 16.8% | 15.6% | 8.6%   |
| First mortgage   | 10.6%  | 10.5%                 | 9.5%   | 6.4%  | 6.7%  | 2.8%  | 5.9%  | 6.7%   |
| HEL & 2nd Mtg  | 5.1%   | -7.4%                 | -7.4%  | 1.0%  | 2.3%  | 1.1%  | -8.1% | -10.9% |
| Commercial loans*  | -6.6%  | -0.5%                 | 2.0%   | 14.4% | 18.5% | 14.6% | 12.1% | 6.8%   |
| Share drafts   | 8.2%   | 7.5%                  | 8.3%   | 16.6% | 15.1% | 8.9%  | 4.1%  | 8.0%   |
| Certificates   | 7.2%   | 5.5%                  | 4.8%   | 3.5%  | 1.7%  | -1.5% | -5.2% | -7.0%  |
| IRAs   | -1.1%  | -2.5%                 | -1.5%  | 4.3%  | 1.0%  | -1.6% | -0.6% | -0.7%  |
| Money market shares  | 1.9%   | 0.7%                  | 4.0%   | 8.0%  | 6.1%  | 2.0%  | 3.4%  | 6.5%   |
| Regular shares   | 6.5%   | 8.4%                  | 10.0%  | 7.5%  | 11.9% | 9.4%  | 9.8%  | 13.3%  |
| <b>Portfolio \$ Distribution</b>                               |        |                       |        |       |       |       |       |        |
| Credit cards/total loans                                       | 5.7%   | 6.3%                  | 6.7%   | 6.9%  | 7.4%  | 8.1%  | 8.6%  | 9.0%   |
| Other unsecured loans/total loans                              | 4.1%   | 3.2%                  | 3.4%   | 3.4%  | 3.5%  | 3.7%  | 3.8%  | 3.7%   |
| New automobile/total loans                                     | 13.8%  | 21.1%                 | 20.6%  | 19.3% | 17.9% | 16.6% | 13.7% | 12.3%  |
| Used automobile/total loans                                    | 21.1%  | 25.1%                 | 24.7%  | 24.2% | 22.6% | 21.2% | 20.1% | 18.6%  |
| First mortgage/total loans                                     | 40.8%  | 33.7%                 | 33.7%  | 34.1% | 35.8% | 37.1% | 39.8% | 40.3%  |
| HEL & 2nd Mtg/total loans                                      | 8.3%   | 6.1%                  | 6.4%   | 7.6%  | 8.4%  | 9.1%  | 9.9%  | 11.6%  |
| Commercial loans/total loans                                   | 6.8%   | 5.4%                  | 5.3%   | 5.7%  | 5.6%  | 5.2%  | 5.0%  | 4.8%   |
| Share drafts/total savings                                     | 14.9%  | 16.7%                 | 16.3%  | 16.1% | 14.9% | 14.0% | 13.5% | 13.4%  |
| Certificates/total savings                                     | 18.2%  | 15.1%                 | 15.5%  | 15.7% | 16.4% | 17.5% | 18.6% | 20.3%  |
| IRAs/total savings   | 6.4%   | 6.9%                  | 7.3%   | 7.9%  | 8.2%  | 8.8%  | 9.3%  | 9.7%   |
| Money market shares/total savings                              | 21.7%  | 19.2%                 | 20.0%  | 20.5% | 20.5% | 21.0% | 21.5% | 21.6%  |
| Regular shares/total savings                                   | 37.0%  | 40.5%                 | 39.6%  | 38.4% | 38.6% | 37.4% | 35.7% | 33.7%  |
| <b>Percent of CUs Offering</b>                                 |        |                       |        |       |       |       |       |        |
| Credit cards   | 61.3%  | 84.3%                 | 84.3%  | 84.4% | 82.7% | 81.4% | 81.0% | 78.9%  |
| Other unsecured loans  | 99.2%  | 100.0%                | 100.0% | 99.3% | 99.3% | 99.4% | 99.4% | 99.4%  |
| New automobile   | 95.7%  | 99.3%                 | 99.3%  | 98.6% | 98.0% | 98.1% | 97.5% | 98.1%  |
| Used automobile  | 96.9%  | 99.3%                 | 99.3%  | 99.3% | 98.7% | 98.1% | 98.1% | 97.5%  |
| First mortgage   | 68.3%  | 87.3%                 | 88.1%  | 87.2% | 85.3% | 84.0% | 84.2% | 83.2%  |
| HEL & 2nd Mtg  | 69.6%  | 83.6%                 | 84.3%  | 83.7% | 80.7% | 80.1% | 80.4% | 79.5%  |
| Commercial loans   | 34.0%  | 47.8%                 | 47.0%  | 48.9% | 47.3% | 45.5% | 44.3% | 43.5%  |
| Share drafts   | 79.8%  | 94.8%                 | 94.0%  | 92.9% | 92.7% | 92.3% | 92.4% | 91.9%  |
| Certificates   | 81.1%  | 93.3%                 | 93.3%  | 92.9% | 91.3% | 91.0% | 91.1% | 91.3%  |
| IRAs   | 68.4%  | 86.6%                 | 85.8%  | 85.1% | 82.0% | 82.1% | 82.9% | 82.6%  |
| Money market shares  | 51.3%  | 73.9%                 | 73.1%  | 70.9% | 68.0% | 66.7% | 65.8% | 64.6%  |
| <b>Number of Loans as a Percent of Members in Offering CUs</b> |        |                       |        |       |       |       |       |        |
| Credit cards   | 18.7%  | 20.3%                 | 20.5%  | 19.6% | 19.6% | 19.4% | 18.8% | 18.2%  |
| Other unsecured loans  | 11.6%  | 9.9%                  | 10.6%  | 10.2% | 10.0% | 10.4% | 9.6%  | 8.7%   |
| New automobile   | 6.0%   | 7.6%                  | 7.4%   | 6.6%  | 5.9%  | 5.6%  | 4.8%  | 4.8%   |
| Used automobile  | 14.9%  | 14.0%                 | 13.8%  | 12.8% | 11.9% | 11.5% | 11.0% | 10.3%  |
| First mortgage   | 2.5%   | 2.1%                  | 2.2%   | 2.0%  | 2.1%  | 2.1%  | 2.2%  | 2.2%   |
| HEL & 2nd Mtg  | 2.1%   | 1.5%                  | 1.5%   | 1.7%  | 1.7%  | 1.7%  | 1.8%  | 2.0%   |
| Commercial loans   | 0.2%   | 0.1%                  | 0.1%   | 0.2%  | 0.1%  | 0.1%  | 0.1%  | 0.1%   |
| Share drafts   | 57.0%  | 69.6%                 | 69.7%  | 67.2% | 66.9% | 65.7% | 66.1% | 64.9%  |
| Certificates   | 7.7%   | 5.8%                  | 5.8%   | 6.1%  | 6.4%  | 7.0%  | 7.9%  | 8.7%   |
| IRAs   | 4.2%   | 4.5%                  | 4.7%   | 4.9%  | 5.1%  | 5.3%  | 5.8%  | 6.1%   |
| Money market shares  | 6.9%   | 5.9%                  | 6.1%   | 6.3%  | 6.6%  | 7.0%  | 7.5%  | 7.8%   |

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.  
Source: NCUA and CUNA E&S.

### Portfolio Detail: National Results by Asset Size

|  | U.S.   | All U.S. Credit Unions Asset Groups - 2018 |           |            |             |             |              |          |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
|  | Jun 18 | < \$20 Mil                                 | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| <b>Growth Rates</b>  |        |  |           |            |             |             |              |          |
| Credit cards   | 9.1%   | -0.5%                                      | -0.1%     | 0.7%       | 3.3%        | 3.0%        | 4.4%         | 11.3%    |
| Other unsecured loans  | 7.3%   | 2.7%                                       | 3.2%      | 4.0%       | 4.0%        | 5.3%        | 12.4%        | 8.9%     |
| New automobile   | 11.7%  | 8.2%                                       | 9.3%      | 12.2%      | 15.1%       | 13.6%       | 14.8%        | 11.3%    |
| Used automobile  | 9.9%   | 5.7%                                       | 6.7%      | 8.3%       | 9.3%        | 10.8%       | 9.0%         | 11.3%    |
| First mortgage   | 10.6%  | 2.7%                                       | 5.6%      | 4.9%       | 8.2%        | 7.8%        | 10.9%        | 11.7%    |
| HEL & 2nd Mtg  | 5.1%   | -2.1%                                      | -0.3%     | 3.6%       | 2.7%        | 8.0%        | 7.6%         | 5.4%     |
| Commercial loans*  | -6.6%  | -15.9%                                     | -20.2%    | -12.2%     | -10.3%      | -9.4%       | -0.5%        | -6.4%    |
| Share drafts   | 8.2%   | 6.9%                                       | 7.2%      | 6.6%       | 7.7%        | 8.3%        | 9.1%         | 9.1%     |
| Certificates   | 7.2%   | -4.9%                                      | -4.3%     | -1.9%      | 0.4%        | 4.2%        | 5.6%         | 9.9%     |
| IRAs   | -1.1%  | -7.9%                                      | -4.2%     | -4.0%      | -3.6%       | -2.0%       | -2.0%        | 0.3%     |
| Money market shares  | 1.9%   | -3.4%                                      | -2.1%     | -1.5%      | -0.6%       | -0.2%       | 1.0%         | 3.1%     |
| Regular shares   | 6.5%   | 0.6%                                       | 2.6%      | 3.9%       | 5.0%        | 5.5%        | 6.7%         | 8.5%     |
| <b>Portfolio \$ Distribution</b>                               |        |  |           |            |             |             |              |          |
| Credit cards/total loans                                       | 5.7%   | 2.7%                                       | 4.0%      | 4.0%       | 3.8%        | 4.1%        | 4.2%         | 6.6%     |
| Other unsecured loans/total loans                              | 4.1%   | 15.8%                                      | 8.5%      | 6.5%       | 5.0%        | 4.4%        | 4.2%         | 3.5%     |
| New automobile/total loans                                     | 13.8%  | 20.3%                                      | 14.6%     | 13.5%      | 12.4%       | 12.8%       | 13.7%        | 14.0%    |
| Used automobile/total loans                                    | 21.1%  | 35.5%                                      | 30.2%     | 28.8%      | 27.1%       | 25.6%       | 23.8%        | 18.7%    |
| First mortgage/total loans                                     | 40.8%  | 10.8%                                      | 25.2%     | 29.2%      | 33.7%       | 36.1%       | 38.9%        | 43.8%    |
| HEL & 2nd Mtg/total loans                                      | 8.3%   | 5.6%                                       | 9.3%      | 9.5%       | 9.3%        | 9.9%        | 8.6%         | 8.0%     |
| Commercial loans/total loans                                   | 6.8%   | 0.7%                                       | 1.8%      | 3.9%       | 5.7%        | 7.5%        | 8.4%         | 6.9%     |
| Share drafts/total savings                                     | 14.9%  | 10.1%                                      | 15.4%     | 17.9%      | 18.8%       | 19.6%       | 19.6%        | 12.7%    |
| Certificates/total savings                                     | 18.2%  | 10.8%                                      | 12.2%     | 13.8%      | 15.4%       | 16.6%       | 16.9%        | 19.6%    |
| IRAs/total savings   | 6.4%   | 3.1%                                       | 5.5%      | 6.1%       | 6.2%        | 5.9%        | 6.0%         | 6.7%     |
| Money market shares/total savings                              | 21.7%  | 4.0%                                       | 9.2%      | 12.4%      | 15.6%       | 17.5%       | 19.7%        | 24.8%    |
| Regular shares/total savings                                   | 37.0%  | 69.7%                                      | 55.6%     | 48.2%      | 42.0%       | 38.2%       | 36.2%        | 34.4%    |
| <b>Percent of CUs Offering</b>                                 |        |  |           |            |             |             |              |          |
| Credit cards   | 61.3%  | 25.5%                                      | 74.8%     | 85.0%      | 87.7%       | 92.1%       | 93.1%        | 94.4%    |
| Other unsecured loans  | 99.2%  | 98.2%                                      | 100.0%    | 99.7%      | 100.0%      | 100.0%      | 100.0%       | 100.0%   |
| New automobile   | 95.7%  | 89.3%                                      | 99.8%     | 99.7%      | 100.0%      | 100.0%      | 99.6%        | 100.0%   |
| Used automobile  | 96.9%  | 92.3%                                      | 99.8%     | 99.9%      | 99.9%       | 99.4%       | 100.0%       | 99.7%    |
| First mortgage   | 68.3%  | 28.9%                                      | 84.2%     | 95.5%      | 99.3%       | 100.0%      | 100.0%       | 99.7%    |
| HEL & 2nd Mtg  | 69.6%  | 32.8%                                      | 84.4%     | 94.5%      | 98.3%       | 99.4%       | 100.0%       | 100.0%   |
| Commercial loans   | 34.0%  | 5.2%                                       | 23.5%     | 42.1%      | 67.8%       | 78.0%       | 83.7%        | 89.5%    |
| Share drafts   | 79.8%  | 51.1%                                      | 96.4%     | 99.2%      | 99.4%       | 100.0%      | 100.0%       | 99.0%    |
| Certificates   | 81.1%  | 57.4%                                      | 92.7%     | 97.1%      | 98.6%       | 99.4%       | 99.2%        | 98.7%    |
| IRAs   | 68.4%  | 31.8%                                      | 82.6%     | 92.0%      | 97.7%       | 98.6%       | 99.6%        | 99.3%    |
| Money market shares  | 51.3%  | 13.5%                                      | 53.6%     | 74.6%      | 88.2%       | 91.0%       | 92.7%        | 95.1%    |
| <b>Number of Loans as a Percent of Members in Offering CUs</b> |        |  |           |            |             |             |              |          |
| Credit cards   | 18.7%  | 13.0%                                      | 13.4%     | 13.8%      | 15.0%       | 15.2%       | 16.9%        | 20.9%    |
| Other unsecured loans  | 11.6%  | 17.1%                                      | 13.5%     | 12.1%      | 11.3%       | 11.1%       | 11.4%        | 11.5%    |
| New automobile   | 6.0%   | 3.7%                                       | 4.2%      | 5.2%       | 4.3%        | 4.6%        | 5.7%         | 6.8%     |
| Used automobile  | 14.9%  | 11.6%                                      | 13.8%     | 15.7%      | 15.7%       | 15.4%       | 15.9%        | 14.5%    |
| First mortgage   | 2.5%   | 1.3%                                       | 1.9%      | 2.4%       | 2.6%        | 2.5%        | 2.3%         | 2.5%     |
| HEL & 2nd Mtg  | 2.1%   | 1.2%                                       | 1.5%      | 1.6%       | 2.0%        | 2.0%        | 2.0%         | 2.2%     |
| Commercial loans   | 0.2%   | 0.7%                                       | 0.5%      | 0.4%       | 0.3%        | 0.3%        | 0.3%         | 0.2%     |
| Share drafts   | 57.0%  | 33.1%                                      | 42.7%     | 48.1%      | 53.1%       | 55.1%       | 58.4%        | 60.3%    |
| Certificates   | 7.7%   | 4.8%                                       | 5.1%      | 5.6%       | 6.3%        | 6.4%        | 6.7%         | 8.7%     |
| IRAs   | 4.2%   | 2.4%                                       | 2.9%      | 3.3%       | 3.6%        | 3.6%        | 3.8%         | 4.7%     |
| Money market shares  | 6.9%   | 3.8%                                       | 3.6%      | 3.8%       | 4.5%        | 5.4%        | 5.9%         | 8.0%     |

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

## Florida CU Profile - Quarterly Trends

|  | U.S.   | Florida Credit Unions |        |        |        |        |
|--|--------|-----------------------|--------|--------|--------|--------|
|  | Jun 18 | Jun 18                | Mar 18 | Dec 17 | Sep 17 | Jun 17 |
| <b>Demographic Information</b>           |        |                       |        |        |        |        |
| Number CUs                               | 5,594  | 134                   | 134    | 134    | 135    | 138    |
| <b>Growth Rates (Quarterly % Change)</b> |        |                       |        |        |        |        |
| Total loans                              | 3.2    | 3.1                   | 1.8    | 2.8    | 2.4    | 3.1    |
| Credit cards                             | 2.2    | 0.9                   | -1.7   | 4.3    | 3.2    | 0.9    |
| Other unsecured loans                    | 3.0    | 2.7                   | -3.5   | 4.1    | 6.0    | 3.9    |
| New automobile                           | 3.6    | 4.6                   | 2.8    | 5.4    | 3.9    | 4.6    |
| Used automobile                          | 3.5    | 3.7                   | 2.7    | 2.8    | 2.0    | 4.1    |
| First mortgage                           | 3.0    | 2.4                   | 2.3    | 1.5    | 3.9    | 2.2    |
| HEL & 2nd Mtg                            | 2.3    | 1.5                   | -0.3   | 0.3    | -8.7   | 1.4    |
| Commercial loans*                        | 3.6    | 4.5                   | 3.2    | 2.9    | -10.3  | 5.6    |
| Total savings                            | 0.4    | 0.2                   | 4.3    | 0.8    | 0.5    | 0.5    |
| Share drafts                             | -0.6   | -1.1                  | 8.3    | 1.0    | -0.4   | -1.6   |
| Certificates                             | 1.9    | 1.4                   | 0.9    | 2.3    | 0.7    | 1.2    |
| IRAs                                     | 0.1    | -0.3                  | -1.0   | -1.1   | 0.0    | 0.1    |
| Money market shares                      | -0.5   | -0.9                  | 1.0    | 0.3    | 0.3    | 0.8    |
| Regular shares                           | 0.4    | 0.4                   | 6.4    | 0.9    | 0.7    | 0.9    |
| Total memberships                        | 1.3    | 1.0                   | 1.5    | 0.1    | 1.4    | 1.0    |
| <b>Earnings (Basis Points)</b>           |        |                       |        |        |        |        |
| Yield on total assets                    | 372    | 346                   | 338    | 339    | 335    | 325    |
| Dividend/interest cost of assets         | 63     | 48                    | 46     | 45     | 45     | 44     |
| Fee & other income                       | 137    | 167                   | 177    | 172    | 164    | 169    |
| Operating expense                        | 310    | 329                   | 328    | 332    | 329    | 332    |
| Loss Provisions                          | 47     | 43                    | 45     | 50     | 46     | 40     |
| Net Income (ROA)                         | 89     | 91                    | 96     | 83     | 80     | 78     |
| % CUs with positive ROA                  | 85     | 91                    | 90     | 92     | 88     | 85     |
| <b>Capital Adequacy (%)</b>              |        |                       |        |        |        |        |
| Net worth/assets                         | 11.0   | 10.7                  | 10.6   | 10.7   | 10.6   | 10.5   |
| % CUs with NW > 7% of assets             | 97.6   | 98.5                  | 99.3   | 99.3   | 98.5   | 99.3   |
| <b>Asset Quality (%)</b>                 |        |                       |        |        |        |        |
| Loan delinquency rate - Total loans      | 0.67   | 0.49                  | 0.49   | 0.67   | 0.64   | 0.57   |
| Total Consumer                           | 0.83   | 0.40                  | 0.43   | 0.54   | 0.60   | 0.49   |
| Credit Cards                             | 1.15   | 0.63                  | 0.68   | 0.73   | 0.82   | 0.68   |
| All Other Consumer                       | 0.79   | 0.37                  | 0.40   | 0.52   | 0.58   | 0.47   |
| Total Mortgages                          | 0.51   | 0.63                  | 0.58   | 0.85   | 0.71   | 0.67   |
| First Mortgages                          | 0.52   | 0.64                  | 0.57   | 0.85   | 0.70   | 0.67   |
| All Other Mortgages                      | 0.48   | 0.63                  | 0.63   | 0.87   | 0.73   | 0.68   |
| Total Commercial Loans                   | 1.42   | 0.73                  | 0.63   | 0.78   | 0.71   | 0.68   |
| Commercial Ag Loans                      | 1.67   | 0.00                  | 0.00   | 0.00   | 0.00   | 0.00   |
| All Other Commercial Loans               | 1.40   | 0.73                  | 0.64   | 0.78   | 0.71   | 0.68   |
| Net chargeoffs/average loans             | 0.61   | 0.57                  | 0.63   | 0.67   | 0.62   | 0.56   |
| Total Consumer                           | 1.18   | 0.95                  | 1.05   | 1.12   | 1.02   | 0.98   |
| Credit Cards                             | 2.95   | 2.18                  | 1.89   | 2.20   | 1.94   | 1.90   |
| All Other Consumer                       | 0.95   | 0.80                  | 0.95   | 0.98   | 0.90   | 0.86   |
| Total Mortgages                          | 0.03   | -0.01                 | 0.00   | 0.00   | 0.04   | -0.03  |
| First Mortgages                          | 0.03   | 0.01                  | 0.02   | 0.01   | 0.06   | -0.01  |
| All Other Mortgages                      | 0.02   | -0.10                 | -0.09  | -0.07  | -0.03  | -0.15  |
| Total Commercial Loans                   | 1.45   | 0.60                  | 0.66   | 0.37   | 0.09   | 0.07   |
| Commercial Ag Loans                      | 0.22   | 0.00                  | 0.00   | 0.00   | 0.00   | 0.00   |
| All Other Commercial Loans               | 1.51   | 0.60                  | 0.66   | 0.37   | 0.09   | 0.07   |
| <b>Asset/Liability Management</b>        |        |                       |        |        |        |        |
| Loans/savings                            | 82.9   | 80.3                  | 78.1   | 80.0   | 78.4   | 76.9   |

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.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# Florida Credit Union Profile

Mid-Year 2018

## Bank Comparisons

| Demographic Information               | FL Credit Unions |        |        |          | FL Banks |         |         |          |
|---------------------------------------|------------------|--------|--------|----------|----------|---------|---------|----------|
|                                       | Jun 18           | 2017   | 2016   | 3 Yr Avg | Jun 18   | 2017    | 2016    | 3 Yr Avg |
| Number of Institutions                | 134              | 134    | 141    | 136      | 121      | 132     | 149     | 134      |
| Assets per Institution (\$ mil)       | 488              | 468    | 417    | 458      | 1,600    | 1,484   | 1,236   | 1,440    |
| Total assets (\$ mil)                 | 65,412           | 62,723 | 58,734 | 62,290   | 193,601  | 195,915 | 184,203 | 191,240  |
| Total loans (\$ mil)                  | 44,806           | 42,671 | 38,524 | 42,000   | 142,537  | 145,542 | 136,849 | 141,643  |
| Total surplus funds (\$ mil)          | 17,524           | 17,052 | 17,352 | 17,309   | 40,548   | 40,093  | 37,849  | 39,497   |
| Total savings (\$ mil)                | 55,660           | 53,264 | 49,956 | 52,960   | 150,991  | 152,451 | 143,602 | 149,015  |
| Avg number of branches (1)            | 7                | 7      | 7      | 7        | 9        | 9       | 8       | 9        |
| <b>12 Month Growth Rates (%)</b>      |                  |        |        |          |          |         |         |          |
| Total assets                          | 6.3              | 6.8    | 8.7    | 7.3      | 13.2     | 14.1    | 12.1    | 13.1     |
| Total loans                           | 10.4             | 10.8   | 11.7   | 11.0     | 13.6     | 14.1    | 13.6    | 13.8     |
| Real estate loans                     | 7.3              | 6.4    | 5.4    | 6.4      | 13.1     | 14.9    | 13.8    | 13.9     |
| Commercial loans*                     | -0.5             | 2.0    | 14.4   | 5.3      | 13.3     | 8.7     | 7.5     | 9.8      |
| Total consumer                        | 14.1             | 15.2   | 16.9   | 15.4     | 17.3     | 17.0    | 22.1    | 18.8     |
| Consumer credit card                  | 6.6              | 6.5    | 4.3    | 5.8      | -3.8     | -0.8    | 46.7    | 14.0     |
| Other consumer                        | 15.2             | 16.5   | 19.1   | 16.9     | 19.0     | 18.7    | 20.3    | 19.3     |
| Total surplus funds                   | -3.0             | -1.7   | 2.3    | -0.8     | 11.2     | 13.8    | 9.1     | 11.4     |
| Total savings                         | 5.7              | 6.6    | 8.1    | 6.8      | 12.5     | 14.1    | 12.4    | 13.0     |
| <b>YTD Earnings Annualized (BP)</b>   |                  |        |        |          |          |         |         |          |
| Yield on Total Assets                 | 342              | 330    | 323    | 332      | 391      | 350     | 362     | 368      |
| Dividend/Interest cost of assets      | 47               | 45     | 45     | 46       | 76       | 53      | 50      | 60       |
| Net Interest Margin                   | 294              | 286    | 279    | 286      | 315      | 297     | 312     | 308      |
| Fee and other income (2)              | 172              | 167    | 172    | 170      | 71       | 69      | 65      | 68       |
| Operating expense                     | 329              | 330    | 344    | 334      | 270      | 251     | 281     | 268      |
| Loss provisions                       | 44               | 45     | 37     | 42       | 7        | 15      | 12      | 12       |
| Net income                            | 94               | 79     | 70     | 81       | 108      | 99      | 84      | 97       |
| <b>Capital Adequacy (%)</b>           |                  |        |        |          |          |         |         |          |
| Net worth/assets                      | 10.8             | 10.8   | 10.7   | 10.7     | 10.5     | 10.3    | 9.9     | 10.2     |
| <b>Asset Quality (%)</b>              |                  |        |        |          |          |         |         |          |
| Delinquencies/loans (3)               | 0.49             | 0.67   | 0.74   | 0.63     | 3.02     | 3.18    | 3.54    | 3.24     |
| Real estate loans                     | 0.63             | 0.85   | 0.89   | 0.79     | 4.12     | 4.28    | 4.67    | 4.36     |
| Consumer loans                        | 0.73             | 0.78   | 0.90   | 0.80     | 0.69     | 0.78    | 1.05    | 0.84     |
| Total consumer                        | 0.36             | 0.52   | 0.60   | 0.49     | 0.18     | 0.24    | 0.31    | 0.24     |
| Consumer credit card                  | 0.63             | 0.73   | 0.79   | 0.72     | 1.00     | 1.08    | 0.84    | 0.97     |
| Other consumer                        | 0.33             | 0.49   | 0.58   | 0.46     | 0.12     | 0.17    | 0.26    | 0.19     |
| Net chargeoffs/avg loans              | 0.60             | 0.62   | 0.64   | 0.62     | 0.07     | 0.11    | 0.06    | 0.08     |
| Real estate loans                     | 0.00             | 0.01   | 0.13   | 0.05     | 0.00     | 0.00    | 0.00    | 0.00     |
| Commercial loans                      | 0.30             | 0.09   | 0.55   | 0.32     | 0.27     | 0.59    | 0.19    | 0.35     |
| Total consumer                        | 1.06             | 1.14   | 1.08   | 1.10     | 0.36     | 0.37    | 0.36    | 0.36     |
| Consumer credit card                  | 2.02             | 2.00   | 1.86   | 1.96     | 3.00     | 2.45    | 2.41    | 2.62     |
| Other consumer                        | 0.93             | 1.02   | 0.96   | 0.97     | 0.17     | 0.19    | 0.19    | 0.18     |
| <b>Asset Liability Management (%)</b> |                  |        |        |          |          |         |         |          |
| Loans/savings                         | 80.5             | 80.1   | 77.1   | 79.2     | 94.4     | 95.5    | 95.3    | 95.1     |
| Loans/assets                          | 68.5             | 68.0   | 65.6   | 67.4     | 73.0     | 73.7    | 73.6    | 73.4     |
| Core deposits/total deposits          | 57.2             | 55.9   | 54.4   | 55.8     | 22.3     | 21.9    | 22.8    | 22.3     |
| <b>Productivity</b>                   |                  |        |        |          |          |         |         |          |
| Employees per million assets          | 0.23             | 0.23   | 0.25   | 0.24     | 0.11     | 0.11    | 0.12    | 0.11     |

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

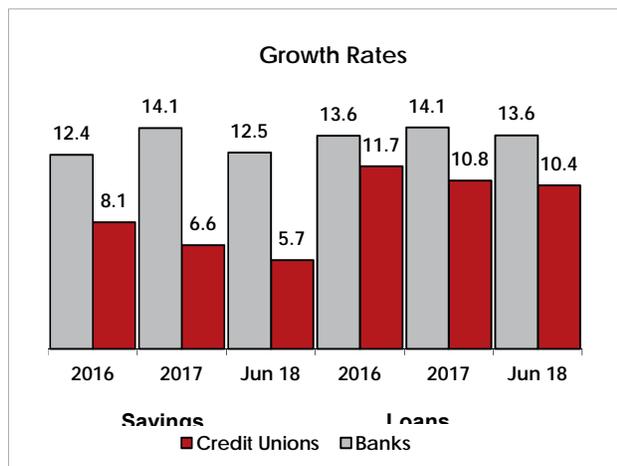
Source: FDIC, NCUA and CUNA E&S

# Florida Credit Union Profile

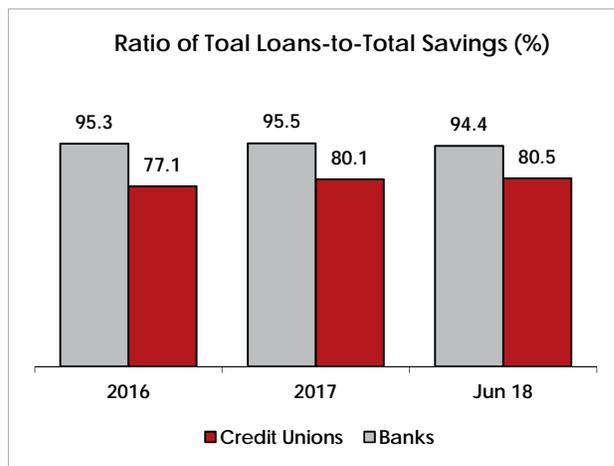
Mid-Year 2018

## Credit Union and Bank Comparisons

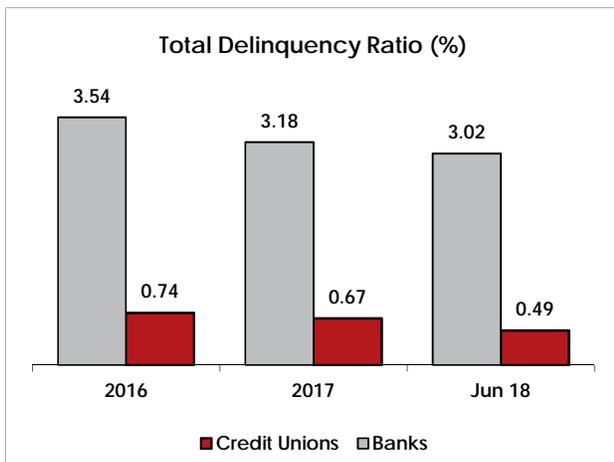
### Loan and Savings Growth Trends



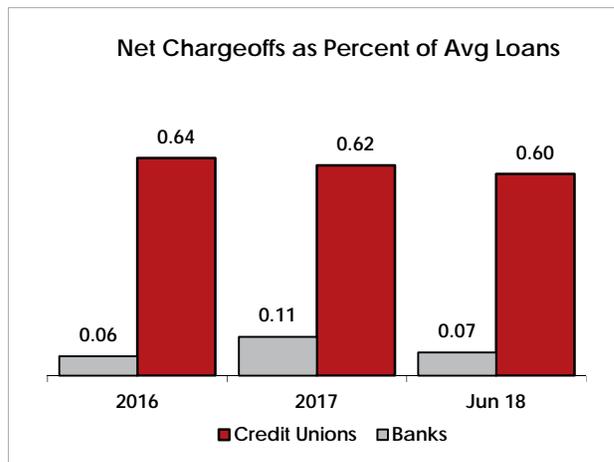
### Liquidity Risk Trends



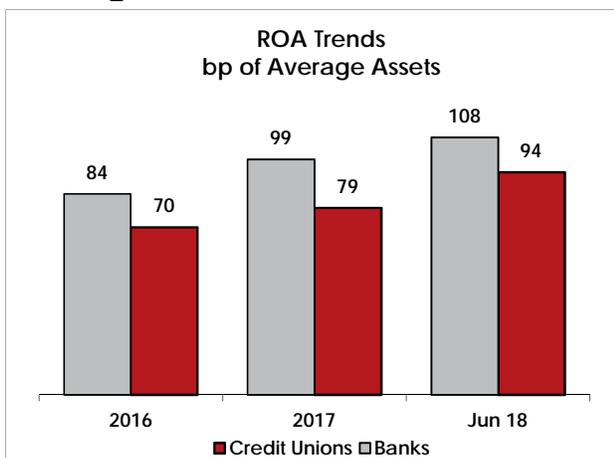
### Credit Risk Trends



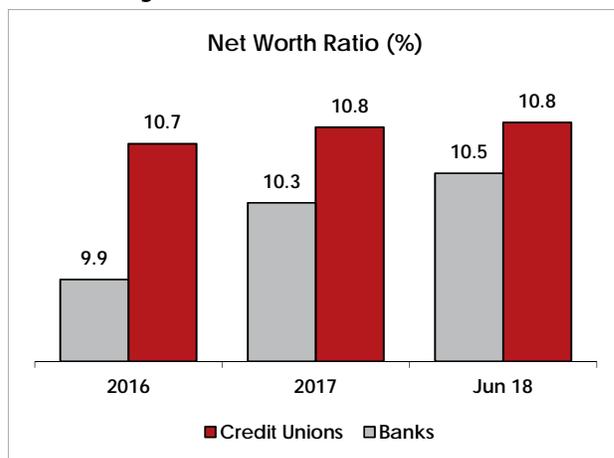
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# Florida Credit Union Profile

Mid-Year 2018

## Florida Credit Union Financial Summary

Data as of June 2018

| Credit Union Name                     | State | # of Mergers (Last 12mo) | Assets          | Members | Branches | 12-Month     | 12-Month    | 12-Month      | Networth/ Assets | Delinq       | Net                 | ROA    | Loans/         | Fixed Rate       |
|---------------------------------------|-------|--------------------------|-----------------|---------|----------|--------------|-------------|---------------|------------------|--------------|---------------------|--------|----------------|------------------|
|                                       |       |                          |                 |         |          | Asset Growth | Loan Growth | Member Growth |                  | Loans/ Loans | Chg-offs/ Avg Loans |        | Loans/ Savings | 1st Mtgs. Assets |
| Suncoast CU                           | FL    | 0                        | \$9,175,764,313 | 780,842 | 65       | 7.8%         | 17.3%       | 8.1%          | 8.8%             | 0.43%        | 0.42%               | 1.08%  | 86.1%          | 24.5%            |
| VyStar Credit Union                   | FL    | 0                        | \$7,703,250,028 | 616,454 | 63       | 12.0%        | 12.3%       | 8.6%          | 8.8%             | 0.28%        | 0.31%               | 1.09%  | 93.6%          | 28.3%            |
| Space Coast CU                        | FL    | 0                        | \$4,207,540,047 | 406,233 | 62       | 4.8%         | 9.9%        | 9.3%          | 13.6%            | 0.65%        | 0.68%               | 1.14%  | 95.3%          | 13.5%            |
| MIDFLORIDA CU                         | FL    | 0                        | \$3,245,003,656 | 300,074 | 47       | 9.8%         | 8.2%        | 8.1%          | 10.4%            | 0.33%        | 0.47%               | 1.26%  | 87.6%          | 23.0%            |
| Grow Financial FCU                    | FL    | 0                        | \$2,509,875,699 | 198,299 | 27       | 5.4%         | 8.1%        | -0.4%         | 9.7%             | 0.45%        | 0.68%               | 0.42%  | 95.7%          | 16.0%            |
| Fairwinds CU                          | FL    | 0                        | \$2,297,664,693 | 186,350 | 33       | 5.4%         | 14.7%       | 4.3%          | 11.0%            | 0.32%        | 0.12%               | 1.46%  | 81.9%          | 36.5%            |
| GTE Financial                         | FL    | 0                        | \$2,028,562,080 | 249,945 | 22       | 8.0%         | 9.6%        | -2.0%         | 8.2%             | 1.37%        | 0.59%               | 0.40%  | 95.6%          | 23.4%            |
| Eglin FCU                             | FL    | 0                        | \$1,949,505,141 | 118,583 | 9        | 5.3%         | 3.8%        | 1.6%          | 11.4%            | 0.31%        | 0.22%               | 0.93%  | 43.0%          | 15.0%            |
| CFE FCU                               | FL    | 0                        | \$1,848,593,640 | 157,776 | 22       | 2.8%         | 18.2%       | 3.8%          | 11.0%            | 0.26%        | 0.55%               | 1.00%  | 65.6%          | 23.3%            |
| Campus USA CU                         | FL    | 0                        | \$1,769,755,200 | 109,388 | 18       | 11.7%        | 16.0%       | 9.3%          | 12.1%            | 0.33%        | 0.33%               | 1.19%  | 98.7%          | 29.8%            |
| Community First CU                    | FL    | 0                        | \$1,611,676,188 | 129,674 | 19       | 7.0%         | 5.5%        | 5.3%          | 12.9%            | 0.56%        | 0.26%               | 1.24%  | 75.5%          | 27.8%            |
| Achieva CU                            | FL    | 0                        | \$1,552,209,297 | 153,906 | 23       | 1.9%         | 4.4%        | 2.0%          | 11.9%            | 0.64%        | 0.73%               | 0.93%  | 89.4%          | 20.9%            |
| Pen Air FCU                           | FL    | 0                        | \$1,451,265,231 | 101,034 | 16       | 3.7%         | 6.2%        | 2.3%          | 13.1%            | 0.46%        | 0.59%               | 1.06%  | 69.1%          | 13.1%            |
| Tyndall FCU                           | FL    | 0                        | \$1,306,250,926 | 115,208 | 14       | 2.0%         | 3.0%        | 2.4%          | 10.9%            | 0.30%        | 0.36%               | 0.94%  | 60.1%          | 12.6%            |
| South Florida Educational FCU         | FL    | 1                        | \$1,131,840,275 | 83,767  | 7        | 5.0%         | 5.4%        | 5.8%          | 18.5%            | 0.27%        | 0.19%               | 0.77%  | 26.0%          | 4.3%             |
| IBM Southeast ECU                     | FL    | 0                        | \$1,105,832,325 | 82,001  | 18       | 2.1%         | 10.3%       | 7.6%          | 11.5%            | 0.51%        | 0.41%               | 0.91%  | 90.3%          | 18.5%            |
| Florida CU                            | FL    | 0                        | \$1,077,180,259 | 97,958  | 11       | 17.6%        | 14.2%       | 12.5%         | 9.9%             | 0.35%        | 0.71%               | 1.36%  | 96.4%          | 17.7%            |
| Publix EFCU                           | FL    | 0                        | \$969,418,616   | 100,746 | 9        | 6.5%         | 0.5%        | -25.5%        | 13.3%            | 0.55%        | 0.22%               | 1.19%  | 49.1%          | 9.1%             |
| First Florida Credit Union            | FL    | 0                        | \$894,938,869   | 53,305  | 16       | 5.1%         | 23.1%       | 0.8%          | 15.0%            | 0.29%        | 0.38%               | 0.71%  | 91.2%          | 20.7%            |
| Launch FCU                            | FL    | 0                        | \$784,823,437   | 64,735  | 14       | 3.8%         | 14.8%       | 1.0%          | 12.2%            | 0.21%        | 0.41%               | 0.72%  | 59.0%          | 19.2%            |
| Dade County FCU                       | FL    | 0                        | \$765,506,358   | 96,027  | 12       | 6.2%         | 10.6%       | 3.0%          | 11.9%            | 0.35%        | 0.54%               | 1.29%  | 69.5%          | 8.1%             |
| Tropical Financial CU                 | FL    | 1                        | \$724,269,913   | 61,642  | 15       | 10.1%        | 7.6%        | 13.5%         | 10.4%            | 0.25%        | 0.22%               | 0.41%  | 81.3%          | 25.3%            |
| Community Credit Union of Florida     | FL    | 0                        | \$687,366,014   | 44,514  | 7        | 11.4%        | 12.2%       | 4.6%          | 12.3%            | 0.19%        | 0.44%               | 1.86%  | 98.2%          | 25.3%            |
| Power Financial CU                    | FL    | 0                        | \$674,568,834   | 31,861  | 5        | 4.5%         | 9.4%        | -4.2%         | 11.3%            | 0.25%        | 0.19%               | 0.43%  | 89.1%          | 48.0%            |
| Gulf Winds FCU                        | FL    | 0                        | \$671,764,036   | 61,025  | 12       | 1.8%         | 2.7%        | 1.7%          | 11.8%            | 0.61%        | 0.33%               | 0.90%  | 70.5%          | 19.8%            |
| USF FCU                               | FL    | 1                        | \$655,976,407   | 59,279  | 9        | 12.5%        | 3.4%        | 3.3%          | 10.1%            | 0.53%        | 0.81%               | 0.60%  | 86.3%          | 24.7%            |
| McCoy FCU                             | FL    | 0                        | \$590,293,064   | 65,300  | 14       | 2.7%         | 9.4%        | 3.1%          | 9.0%             | 0.36%        | 0.87%               | 0.73%  | 64.8%          | 15.2%            |
| First Commerce CU                     | FL    | 0                        | \$582,583,663   | 51,253  | 12       | 5.8%         | 3.3%        | 7.8%          | 11.8%            | 1.36%        | 0.71%               | 0.71%  | 90.2%          | 16.3%            |
| Insight CU                            | FL    | 0                        | \$567,493,892   | 55,100  | 17       | -1.3%        | -2.6%       | -3.0%         | 9.0%             | 1.14%        | 2.18%               | -0.44% | 67.7%          | 13.5%            |
| Envision CU                           | FL    | 1                        | \$560,144,325   | 52,872  | 12       | 13.9%        | 14.5%       | 16.9%         | 9.2%             | 0.69%        | 0.41%               | 1.36%  | 80.6%          | 21.8%            |
| 121 Financial CU                      | FL    | 0                        | \$559,338,266   | 47,113  | 11       | 1.2%         | 2.9%        | -4.6%         | 9.1%             | 0.84%        | 0.54%               | 0.51%  | 94.8%          | 22.0%            |
| We Florida Financial                  | FL    | 0                        | \$513,769,900   | 49,811  | 9        | -3.3%        | 1.2%        | -6.5%         | 10.4%            | 1.50%        | 0.97%               | 0.27%  | 81.5%          | 14.0%            |
| BrightStar CU                         | FL    | 0                        | \$484,676,662   | 57,391  | 7        | 6.3%         | 17.3%       | 4.9%          | 10.8%            | 0.25%        | 0.73%               | 0.56%  | 75.3%          | 11.8%            |
| Floridacentral CU                     | FL    | 0                        | \$467,137,464   | 54,255  | 12       | 2.6%         | 2.8%        | 1.1%          | 9.3%             | 0.48%        | 0.60%               | 0.48%  | 82.4%          | 9.3%             |
| SunState Federal Credit Union         | FL    | 0                        | \$437,903,938   | 34,747  | 10       | 9.6%         | 8.5%        | 5.9%          | 11.0%            | 0.37%        | 0.49%               | 0.93%  | 87.5%          | 26.9%            |
| Jax FCU                               | FL    | 0                        | \$393,729,600   | 35,700  | 8        | 3.6%         | 4.4%        | 2.2%          | 10.9%            | 0.42%        | 0.46%               | 0.69%  | 85.5%          | 19.5%            |
| Velocity Community CU                 | FL    | 0                        | \$346,944,937   | 21,600  | 4        | 2.9%         | 8.9%        | -1.6%         | 12.1%            | 0.27%        | 0.18%               | 0.72%  | 55.5%          | 16.2%            |
| Railroad and Industrial FCU           | FL    | 0                        | \$337,182,126   | 36,830  | 9        | 2.6%         | 35.6%       | 5.8%          | 12.1%            | 0.72%        | 0.34%               | 1.09%  | 47.5%          | 0.6%             |
| Tampa Bay FCU                         | FL    | 0                        | \$285,025,637   | 29,698  | 5        | 0.1%         | 11.1%       | -0.4%         | 11.1%            | 0.45%        | 0.60%               | 0.68%  | 90.1%          | 27.7%            |
| Orlando FCU                           | FL    | 0                        | \$235,625,438   | 24,778  | 7        | 3.5%         | 1.2%        | -3.9%         | 8.9%             | 0.24%        | 0.87%               | 0.35%  | 64.1%          | 16.6%            |
| Florida State University Credit Union | FL    | 0                        | \$218,941,523   | 24,973  | 7        | 6.0%         | 4.7%        | 7.7%          | 9.2%             | 1.02%        | 1.08%               | 0.41%  | 93.5%          | 16.5%            |
| San Antonio Citizens FCU              | FL    | 0                        | \$215,666,677   | 15,969  | 4        | 6.3%         | 17.9%       | 6.9%          | 9.1%             | 0.13%        | 0.10%               | 0.91%  | 58.5%          | 19.6%            |
| University CU                         | FL    | 0                        | \$209,579,298   | 16,745  | 5        | 3.6%         | 13.5%       | -3.2%         | 8.9%             | 0.13%        | 0.43%               | 0.41%  | 37.5%          | 11.9%            |
| JetStream FCU                         | FL    | 0                        | \$199,149,388   | 19,990  | 8        | 1.2%         | -4.6%       | -7.9%         | 12.8%            | 1.17%        | 1.43%               | 0.40%  | 83.5%          | 16.1%            |
| Innovations FCU                       | FL    | 0                        | \$198,865,905   | 19,794  | 6        | 4.0%         | 14.8%       | 4.0%          | 8.7%             | 0.32%        | 0.50%               | 0.52%  | 86.4%          | 32.7%            |
| MembersFirst CU of Florida            | FL    | 0                        | \$192,317,720   | 16,946  | 5        | 3.5%         | 7.6%        | -0.4%         | 13.6%            | 0.65%        | 0.33%               | 0.67%  | 55.9%          | 6.7%             |
| Panhandle Educators FCU               | FL    | 0                        | \$186,186,587   | 13,321  | 6        | 4.5%         | 6.6%        | 2.4%          | 13.5%            | 0.55%        | 0.28%               | 1.46%  | 64.1%          | 7.3%             |
| Gold Coast FCU                        | FL    | 0                        | \$184,324,057   | 21,404  | 4        | 6.3%         | 6.3%        | 2.4%          | 10.1%            | 0.02%        | 0.20%               | 0.81%  | 52.5%          | 3.3%             |
| Guardians CU                          | FL    | 0                        | \$169,033,151   | 29,991  | 5        | 10.4%        | 10.7%       | 2.9%          | 12.3%            | 0.23%        | 0.59%               | 1.76%  | 65.3%          | 5.2%             |
| Harvesters FCU                        | FL    | 0                        | \$166,455,758   | 18,498  | 9        | 10.7%        | 27.0%       | 3.9%          | 8.3%             | 0.88%        | 0.30%               | 0.47%  | 97.1%          | 30.2%            |
| Central CU of Florida                 | FL    | 0                        | \$155,532,035   | 16,012  | 5        | 0.7%         | 10.9%       | 5.1%          | 11.4%            | 0.43%        | 0.53%               | 0.03%  | 73.4%          | 18.7%            |
| Keys Federal Credit Union             | FL    | 0                        | \$146,165,338   | 13,922  | 4        | 7.2%         | 15.0%       | 10.0%         | 8.0%             | 0.88%        | 1.73%               | -0.49% | 87.6%          | 18.3%            |
| Alive CU                              | FL    | 0                        | \$133,779,394   | 15,070  | 8        | 2.5%         | 12.0%       | -0.4%         | 14.6%            | 0.39%        | 0.21%               | 0.51%  | 70.2%          | 4.7%             |
| Santa Rosa County FCU                 | FL    | 0                        | \$128,425,488   | 11,956  | 5        | 2.6%         | 7.1%        | 2.7%          | 11.8%            | 0.46%        | 0.08%               | 0.82%  | 52.1%          | 11.9%            |
| Miami Postal Service CU               | FL    | 0                        | \$126,243,936   | 15,282  | 3        | -1.8%        | -1.5%       | -0.9%         | 11.2%            | 0.58%        | 1.23%               | -0.17% | 47.3%          | 0.3%             |
| Coastline FCU                         | FL    | 0                        | \$125,539,034   | 10,628  | 2        | -4.8%        | 0.4%        | -4.0%         | 9.8%             | 0.58%        | 0.14%               | 0.39%  | 66.6%          | 4.1%             |
| Pinellas FCU                          | FL    | 0                        | \$124,016,600   | 11,901  | 4        | 2.2%         | 14.4%       | -4.5%         | 13.8%            | 0.69%        | 0.49%               | 0.30%  | 56.8%          | 0.1%             |

# Florida Credit Union Profile

Mid-Year 2018

## Florida Credit Union Financial Summary

Data as of June 2018

| Credit Union Name                       | State | # of Mergers (Last 12mo) | Assets        | Members | Branches | 12-Month Asset Growth | 12-Month Loan Growth | 12-Month Member Growth | Networth/Assets | Delinq Loans/Loans | Net Chg-offs/Avg Loans | ROA    | Loans/Savings | Fixed Rate 1st Mtgs. Assets |
|---|-------|--------------------------|---------------|---------|----------|-----------------------|----------------------|------------------------|-----------------|--------------------|------------------------|--------|---------------|-----------------------------|
| JM Associates FCU                       | FL    | 0                        | \$121,860,354 | 8,044   | 6        | 3.2%                  | 12.6%                | 1.6%                   | 14.5%           | 0.86%              | 0.46%                  | 0.84%  | 49.2%         | 5.2%                        |
| Community South Credit Union            | FL    | 0                        | \$117,723,970 | 10,560  | 3        | 1.1%                  | -2.8%                | 1.0%                   | 14.4%           | 1.21%              | 1.85%                  | 1.78%  | 88.7%         | 8.0%                        |
| First Coast Community CU                | FL    | 0                        | \$116,946,771 | 12,357  | 3        | 1.6%                  | -4.2%                | -1.6%                  | 11.6%           | 0.57%              | 0.07%                  | 0.59%  | 39.4%         | 4.5%                        |
| First Choice CU                         | FL    | 0                        | \$112,343,457 | 10,533  | 2        | 3.4%                  | 3.4%                 | -1.3%                  | 9.5%            | 0.88%              | -0.04%                 | 0.77%  | 46.6%         | 16.8%                       |
| Miami Firefighters FCU                  | FL    | 0                        | \$105,360,809 | 4,277   | 1        | 8.0%                  | 14.7%                | 1.7%                   | 9.2%            | 0.15%              | 0.03%                  | 1.04%  | 68.2%         | 19.5%                       |
| Buckeye Community FCU                   | FL    | 0                        | \$96,544,691  | 10,335  | 2        | 5.2%                  | 20.1%                | 3.1%                   | 10.5%           | 0.62%              | 0.23%                  | 0.29%  | 95.2%         | 10.4%                       |
| Florida West Coast CU                   | FL    | 0                        | \$93,654,582  | 10,002  | 5        | 0.1%                  | 13.0%                | 0.6%                   | 10.8%           | 0.27%              | 0.36%                  | 0.89%  | 57.0%         | 0.0%                        |
| Priority One CU                         | FL    | 0                        | \$93,261,035  | 9,796   | 2        | 3.9%                  | 22.4%                | 0.1%                   | 10.0%           | 0.34%              | 0.37%                  | 1.07%  | 79.4%         | 14.9%                       |
| PowerNet CU                             | FL    | 0                        | \$90,582,856  | 3,916   | 2        | 5.9%                  | -5.8%                | -0.8%                  | 8.5%            | 0.19%              | 0.02%                  | 0.47%  | 47.8%         | 6.1%                        |
| Sun CU                                  | FL    | 0                        | \$87,513,996  | 6,715   | 3        | 2.6%                  | 13.8%                | 1.3%                   | 10.2%           | 0.10%              | 0.14%                  | 0.55%  | 45.9%         | 4.9%                        |
| Bay Credit Union                        | FL    | 0                        | \$85,752,471  | 9,617   | 4        | 1.8%                  | -5.4%                | -3.4%                  | 9.6%            | 0.33%              | 0.60%                  | 0.30%  | 69.1%         | 12.6%                       |
| Okaloosa County Teachers FCU            | FL    | 0                        | \$85,425,093  | 8,888   | 4        | 2.8%                  | 12.4%                | 1.6%                   | 9.7%            | 1.21%              | 0.51%                  | 0.40%  | 52.7%         | 3.0%                        |
| Tampa Postal FCU                        | FL    | 0                        | \$84,112,152  | 7,809   | 4        | 0.9%                  | -3.7%                | -3.1%                  | 13.2%           | 0.17%              | 0.29%                  | 0.19%  | 40.5%         | 7.2%                        |
| Country Financial Credit Union          | FL    | 0                        | \$82,785,599  | 6,448   | 2        | 9.6%                  | 3.3%                 | 5.7%                   | 8.8%            | 0.49%              | 0.21%                  | 1.48%  | 78.1%         | 17.1%                       |
| MAGNIFY Credit Union                    | FL    | 0                        | \$79,508,913  | 5,904   | 4        | 0.7%                  | 17.4%                | -6.0%                  | 12.4%           | 1.84%              | 0.31%                  | 0.42%  | 73.9%         | 21.7%                       |
| Connect CU                              | FL    | 0                        | \$77,683,812  | 5,901   | 4        | 2.7%                  | 5.3%                 | -0.2%                  | 11.2%           | 0.27%              | 0.73%                  | 0.56%  | 66.8%         | 6.7%                        |
| Broward HealthCare FCU                  | FL    | 0                        | \$75,584,933  | 9,147   | 6        | 1.9%                  | -0.5%                | -1.4%                  | 10.1%           | 0.35%              | 0.26%                  | 0.57%  | 42.7%         | 3.5%                        |
| City and Police FCU                     | FL    | 0                        | \$75,435,579  | 6,113   | 5        | 1.0%                  | 10.5%                | -0.1%                  | 9.3%            | 1.38%              | 0.35%                  | 0.49%  | 56.5%         | 1.5%                        |
| My Pensacola FCU                        | FL    | 0                        | \$69,115,983  | 4,954   | 1        | 4.9%                  | 6.0%                 | -1.6%                  | 17.7%           | 0.58%              | 0.23%                  | 0.88%  | 43.5%         | 10.6%                       |
| Memorial Employees FCU                  | FL    | 0                        | \$68,667,195  | 8,923   | 7        | 6.3%                  | 24.0%                | 0.5%                   | 10.3%           | 0.12%              | 0.37%                  | 0.59%  | 38.7%         | 0.1%                        |
| TMH FCU                                 | FL    | 0                        | \$67,958,142  | 8,187   | 3        | 3.3%                  | 3.6%                 | 4.6%                   | 10.2%           | 0.65%              | 0.94%                  | 0.45%  | 67.8%         | 9.3%                        |
| Baptist Health South Florida FCU        | FL    | 0                        | \$67,411,856  | 12,063  | 4        | 10.2%                 | 9.0%                 | 3.4%                   | 12.3%           | 0.51%              | 0.80%                  | 0.83%  | 74.5%         | 1.8%                        |
| Priority CU                             | FL    | 0                        | \$63,491,649  | 14,433  | 6        | -4.8%                 | -19.2%               | 1.4%                   | 6.6%            | 1.14%              | 1.96%                  | -0.21% | 72.5%         | 7.7%                        |
| Tallahassee-Leon FCU                    | FL    | 0                        | \$55,672,517  | 6,115   | 3        | 5.3%                  | 8.7%                 | 4.6%                   | 9.5%            | 0.31%              | 0.65%                  | 1.41%  | 62.1%         | 3.1%                        |
| FiCare                                  | FL    | 0                        | \$52,839,233  | 5,991   | 7        | -2.2%                 | 9.9%                 | -0.3%                  | 12.7%           | 0.35%              | 0.39%                  | 0.64%  | 49.8%         | 0.0%                        |
| Florida Hospital CU                     | FL    | 0                        | \$51,391,037  | 9,801   | 3        | 3.6%                  | 30.3%                | -1.6%                  | 11.0%           | 0.10%              | 0.64%                  | 0.87%  | 65.5%         | 8.7%                        |
| Alliance Credit Union                   | FL    | 0                        | \$51,131,180  | 5,834   | 2        | 3.3%                  | 1.9%                 | 1.4%                   | 7.1%            | 1.42%              | 0.78%                  | 0.73%  | 71.4%         | 7.5%                        |
| Florida Dept of Trans CU                | FL    | 0                        | \$49,790,107  | 3,341   | 2        | -0.3%                 | 17.0%                | 0.5%                   | 17.5%           | 0.46%              | 0.10%                  | 0.08%  | 46.2%         | 6.1%                        |
| Emerald Coast FCU                       | FL    | 0                        | \$48,168,868  | 5,237   | 3        | 0.1%                  | 5.0%                 | 2.8%                   | 8.0%            | 1.81%              | 0.20%                  | 0.78%  | 58.1%         | 9.4%                        |
| United Police FCU                       | FL    | 0                        | \$45,793,270  | 4,698   | 2        | -14.0%                | 1.9%                 | 1.4%                   | 18.6%           | 0.16%              | 0.08%                  | 0.32%  | 42.0%         | 8.0%                        |
| GPCE Credit Union                       | FL    | 0                        | \$43,743,149  | 3,463   | 4        | 3.1%                  | -1.9%                | -1.7%                  | 8.9%            | 0.03%              | 0.04%                  | 0.17%  | 49.9%         | 3.4%                        |
| Manatee Community FCU                   | FL    | 0                        | \$43,500,565  | 4,226   | 1        | -3.6%                 | -13.3%               | -5.5%                  | 15.7%           | 1.53%              | 2.05%                  | -0.98% | 60.3%         | 0.0%                        |
| Calhoun Liberty ECU                     | FL    | 0                        | \$43,091,103  | 5,404   | 2        | 7.2%                  | 11.4%                | 6.7%                   | 12.0%           | 0.44%              | 0.38%                  | 1.18%  | 76.5%         | 9.6%                        |
| Jacksonville Postal and Professional CU | FL    | 0                        | \$42,668,221  | 3,198   | 3        | -3.9%                 | 0.0%                 | -7.8%                  | 19.8%           | 0.34%              | 0.10%                  | 0.22%  | 47.8%         | 17.7%                       |
| Flag CU                                 | FL    | 0                        | \$39,098,385  | 5,550   | 1        | -2.0%                 | 7.9%                 | 2.3%                   | 9.8%            | 0.54%              | 0.51%                  | 0.43%  | 70.0%         | 7.9%                        |
| Everglades FCU                          | FL    | 0                        | \$37,627,023  | 4,364   | 1        | 2.5%                  | 2.5%                 | 1.6%                   | 12.9%           | 1.44%              | 0.51%                  | 0.37%  | 65.4%         | 14.6%                       |
| Jacksonville Firemens CU                | FL    | 0                        | \$35,673,532  | 2,569   | 2        | -1.6%                 | 2.3%                 | 0.0%                   | 9.0%            | 1.49%              | 0.20%                  | 0.33%  | 42.7%         | 14.2%                       |
| ECU Credit Union                        | FL    | 0                        | \$35,608,761  | 3,622   | 3        | -8.3%                 | -0.5%                | -0.8%                  | 14.7%           | 1.93%              | 0.45%                  | 0.30%  | 66.2%         | 5.8%                        |
| Miami FCU                               | FL    | 0                        | \$34,990,414  | 2,832   | 4        | 6.3%                  | 1.9%                 | 0.0%                   | 14.2%           | 0.47%              | 0.17%                  | 0.53%  | 62.9%         | 22.6%                       |
| Coral Community FCU                     | FL    | 0                        | \$32,701,248  | 4,553   | 1        | 4.3%                  | -0.6%                | -1.1%                  | 9.6%            | 0.16%              | 0.34%                  | 0.65%  | 50.0%         | 1.4%                        |
| Gulf States CU                          | FL    | 0                        | \$31,244,247  | 3,609   | 1        | 6.1%                  | 9.7%                 | -3.1%                  | 14.7%           | 0.68%              | 0.03%                  | 0.73%  | 53.8%         | 10.5%                       |
| 1st Street Credit Union                 | FL    | 0                        | \$30,736,483  | 2,380   | 1        | 0.3%                  | -9.7%                | 1.3%                   | 11.8%           | 0.51%              | 0.05%                  | 0.84%  | 38.1%         | 0.0%                        |
| Ocala Community CU                      | FL    | 0                        | \$30,726,471  | 2,790   | 1        | 0.4%                  | 6.9%                 | 0.9%                   | 12.3%           | 0.28%              | 0.76%                  | 0.33%  | 63.3%         | 9.6%                        |
| Florida Rural Electric CU               | FL    | 0                        | \$29,821,139  | 3,706   | 2        | 1.1%                  | 7.4%                 | -1.2%                  | 19.6%           | 0.07%              | 0.15%                  | 0.16%  | 72.5%         | 2.3%                        |
| South Florida FCU                       | FL    | 0                        | \$28,667,445  | 4,039   | 2        | -17.3%                | -11.5%               | 1.3%                   | 10.5%           | 0.93%              | 0.42%                  | 0.71%  | 86.6%         | 23.8%                       |
| Jackson County Teachers CU              | FL    | 0                        | \$27,849,700  | 3,400   | 1        | 0.7%                  | -3.1%                | 5.7%                   | 25.4%           | 1.18%              | 1.43%                  | 0.45%  | 64.8%         | 0.0%                        |
| Monroe County Teachers FCU              | FL    | 0                        | \$26,479,550  | 2,199   | 1        | -5.7%                 | -5.8%                | 0.2%                   | 9.5%            | 0.62%              | 1.45%                  | -0.94% | 86.1%         | 19.1%                       |
| Florida State EFCU                      | FL    | 0                        | \$25,944,238  | 3,066   | 2        | -2.0%                 | 10.4%                | -8.4%                  | 7.2%            | 3.21%              | 0.35%                  | 0.13%  | 48.1%         | 2.6%                        |
| My Healthcare FCU                       | FL    | 0                        | \$25,649,064  | 4,427   | 2        | 2.5%                  | 7.6%                 | -0.4%                  | 17.1%           | 0.91%              | 0.83%                  | 0.62%  | 67.1%         | 3.5%                        |
| Compass Financial FCU                   | FL    | 0                        | \$24,067,653  | 2,649   | 1        | -6.7%                 | -7.5%                | -4.9%                  | 14.7%           | 0.25%              | 2.04%                  | -1.41% | 79.9%         | 2.2%                        |
| City County ECU                         | FL    | 0                        | \$23,694,197  | 2,566   | 1        | 10.3%                 | 7.3%                 | 5.8%                   | 12.6%           | 0.14%              | 0.57%                  | 0.62%  | 80.4%         | 0.0%                        |
| ECCO CU                                 | FL    | 0                        | \$23,353,840  | 1,061   | 1        | 1.0%                  | -3.2%                | 0.6%                   | 17.8%           | 0.00%              | 0.00%                  | 0.81%  | 60.0%         | 34.6%                       |
| Walton County Teachers FCU              | FL    | 0                        | \$21,874,167  | 3,298   | 1        | 3.5%                  | 1.3%                 | 1.2%                   | 8.0%            | 1.14%              | 0.32%                  | 0.74%  | 44.5%         | 1.6%                        |
| Pompano Beach City ECU                  | FL    | 0                        | \$21,165,589  | 1,938   | 1        | 5.3%                  | 7.6%                 | 2.3%                   | 22.2%           | 0.04%              | 0.06%                  | 1.15%  | 97.4%         | 0.0%                        |
| Coast 2 Coast                           | FL    | 0                        | \$20,826,989  | 1,911   | 1        | 2.0%                  | 1.8%                 | -3.0%                  | 11.4%           | 0.00%              | 0.24%                  | 0.69%  | 72.5%         | 15.2%                       |
| Florida A and M University FCU          | FL    | 0                        | \$20,391,521  | 3,278   | 1        | 2.5%                  | 12.7%                | -11.9%                 | 6.0%            | 3.41%              | 1.48%                  | -0.63% | 76.7%         | 20.0%                       |

# Florida Credit Union Profile

Mid-Year 2018

## Florida Credit Union Financial Summary

Data as of June 2018

| Credit Union Name                | State | # of Mergers (Last 12mo) | Assets                  | Members | Branches | 12-Month     | 12-Month    | 12-Month      | Networth/ Assets | Delinq       | Net                 | ROA    | Loans/ Savings | Fixed Rate 1st Mtgs. Assets |  |
|----------------------------------|-------|--------------------------|-------------------------|---------|----------|--------------|-------------|---------------|------------------|--------------|---------------------|--------|----------------|-----------------------------|--|
|                                  |       |                          |                         |         |          | Asset Growth | Loan Growth | Member Growth |                  | Loans/ Loans | Chg-offs/ Avg Loans |        |                |                             |  |
| Suwannee River FCU               | FL    | 0                        | \$19,816,015            | 2,671   | 2        | 7.0%         | 9.0%        | 0.0%          | 10.7%            | 0.97%        | 0.03%               | 0.05%  | 50.7%          | 15.6%                       |  |
| Financial Educators FCU          | FL    | 0                        | \$17,568,558            | 2,080   | 1        | -2.4%        | 1.6%        | -2.4%         | 14.3%            | 0.24%        | 0.68%               | 0.74%  | 67.8%          | 7.6%                        |  |
| Metro North FCU                  | FL    | 1                        | \$17,191,706            | 1,693   | 1        | 3.3%         | -5.9%       | -5.3%         | 18.5%            | 1.29%        | 0.04%               | 0.49%  | 62.2%          | 25.1%                       |  |
| South Atlantic FCU               | FL    | 0                        | \$15,622,632            | 2,642   | 1        | 8.1%         | 2.2%        | 2.2%          | 9.2%             | 0.62%        | 0.62%               | 0.36%  | 41.7%          | 0.0%                        |  |
| Southernmost FCU                 | FL    | 0                        | \$15,402,826            | 1,895   | 1        | 3.3%         | 2.3%        | -1.0%         | 18.8%            | 0.09%        | 0.05%               | 0.19%  | 65.1%          | 0.0%                        |  |
| Farmers FCU                      | FL    | 0                        | \$15,206,398            | 1,303   | 1        | 7.8%         | 2.2%        | -0.4%         | 12.6%            | 0.07%        | 0.09%               | 0.30%  | 35.9%          | 11.5%                       |  |
| Hialeah Municipal EFCU           | FL    | 0                        | \$11,748,105            | 1,585   | 1        | 3.3%         | -8.1%       | -3.6%         | 32.1%            | 0.00%        | 0.07%               | 0.14%  | 49.1%          | 0.0%                        |  |
| Jefferson Co Teachers CU         | FL    | 0                        | \$9,959,972             | 1,055   | 1        | 3.2%         | 3.6%        | -0.3%         | 13.6%            | 2.44%        | 0.13%               | 0.56%  | 53.5%          | 0.0%                        |  |
| Florida Customs FCU              | FL    | 0                        | \$9,782,662             | 1,100   | 1        | -1.4%        | -3.3%       | -2.0%         | 17.8%            | 1.33%        | 0.44%               | 0.54%  | 40.8%          | 0.0%                        |  |
| First Coast FCU                  | FL    | 0                        | \$9,288,318             | 1,726   | 1        | 3.6%         | 1.5%        | 0.6%          | 14.0%            | 0.07%        | 0.11%               | 0.58%  | 69.1%          | 0.0%                        |  |
| Pensacola L & N FCU              | FL    | 0                        | \$7,931,679             | 1,165   | 1        | -1.5%        | -7.8%       | -5.9%         | 17.5%            | 1.14%        | 1.83%               | -1.68% | 75.4%          | 0.3%                        |  |
| Local 606 Electrical Workers FCU | FL    | 0                        | \$7,490,336             | 398     | 1        | -6.3%        | 3.0%        | -4.3%         | 17.0%            | 0.07%        | -0.04%              | 0.16%  | 34.7%          | 18.3%                       |  |
| Container Mutual CU              | FL    | 0                        | \$7,347,144             | 800     | 1        | -3.1%        | -6.9%       | -3.5%         | 36.6%            | 0.09%        | 0.23%               | 0.28%  | 79.8%          | 7.0%                        |  |
| Shaw Ross ECU                    | FL    | 0                        | \$6,015,373             | 839     | 1        | -12.9%       | -3.7%       | -4.1%         | 13.4%            | 2.28%        | 0.11%               | 0.40%  | 7.9%           | 0.0%                        |  |
| Madison Education Assn CU        | FL    | 0                        | \$5,430,017             | 822     | 1        | 3.4%         | -5.2%       | 1.0%          | 16.1%            | 2.42%        | 0.14%               | 0.09%  | 53.4%          | 0.0%                        |  |
| FRSA CU                          | FL    | 0                        | \$4,796,764             | 877     | 1        | -1.9%        | -12.0%      | -5.3%         | 11.3%            | 0.96%        | 0.64%               | 0.02%  | 87.1%          | 0.0%                        |  |
| Tallahassee Community FCU        | FL    | 0                        | \$4,693,676             | 545     | 1        | -1.4%        | 75.8%       | -6.2%         | 15.5%            | 2.75%        | 0.53%               | -0.75% | 53.0%          | 15.7%                       |  |
| Electricians Local 349 CU        | FL    | 0                        | \$4,437,156             | 748     | 1        | 2.3%         | -13.5%      | -0.4%         | 17.4%            | 0.10%        | -0.10%              | -0.03% | 30.8%          | 0.5%                        |  |
| Town of Palm Beach FCU           | FL    | 0                        | \$2,764,605             | 371     | 1        | -0.3%        | -6.3%       | -1.9%         | 10.6%            | 1.89%        | 1.15%               | 0.09%  | 45.8%          | 0.0%                        |  |
| Sunland CU                       | FL    | 0                        | \$1,643,265             | 704     | 1        | -28.4%       | -48.5%      | -29.2%        | 20.6%            | 0.00%        | 17.77%              | -0.94% | 65.0%          | 0.0%                        |  |
| Lee County Mosquito Control CU   | FL    | 0                        | \$391,415               | 110     | 1        | -4.8%        | -49.3%      | -12.0%        | 41.0%            | 0.00%        | 0.00%               | 0.35%  | 11.3%          | 0.0%                        |  |
| <b>Medians</b>                   |       |                          | \$86,633,234            | 9,382   | 4        | 3.1%         | 5.4%        | 0.6%          | 11.4%            | 0.46%        | 0.39%               | 0.56%  | 65.9%          | 10.0%                       |  |
| <b>By Asset Size</b>             |       |                          | <b>Number of Insts.</b> |         |          |              |             |               |                  |              |                     |        |                |                             |  |
| \$5 million and less             |       |                          | 6                       | 625     | 1        | -3.8%        | -7.0%       | -10.7%        | 15.1%            | 1.29%        | 2.38%               | -0.26% | 56.2%          | 4.1%                        |  |
| \$5 to \$10 million              |       |                          | 8                       | 947     | 1        | -1.7%        | -2.4%       | -2.0%         | 18.1%            | 1.06%        | 0.41%               | 0.14%  | 52.2%          | 3.0%                        |  |
| \$10 to \$20 million             |       |                          | 7                       | 1,895   | 1        | 4.2%         | 0.9%        | -1.2%         | 15.8%            | 0.54%        | 0.23%               | 0.33%  | 53.4%          | 9.3%                        |  |
| \$20 to \$50 million             |       |                          | 29                      | 3,341   | 1        | -0.9%        | 1.8%        | -0.5%         | 13.6%            | 0.82%        | 0.51%               | 0.32%  | 61.2%          | 9.0%                        |  |
| \$50 to \$100 million            |       |                          | 22                      | 7,998   | 4        | 3.1%         | 7.2%        | 0.5%          | 10.5%            | 0.60%        | 0.49%               | 0.62%  | 61.7%          | 7.4%                        |  |
| \$100 to \$250 million           |       |                          | 23                      | 15,282  | 5        | 3.9%         | 8.1%        | 1.0%          | 10.9%            | 0.59%        | 0.61%               | 0.62%  | 66.3%          | 12.9%                       |  |
| \$250 million+                   |       |                          | 39                      | 65,300  | 12       | 6.9%         | 10.9%       | 4.4%          | 10.7%            | 0.48%        | 0.47%               | 0.98%  | 82.4%          | 21.6%                       |  |

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.