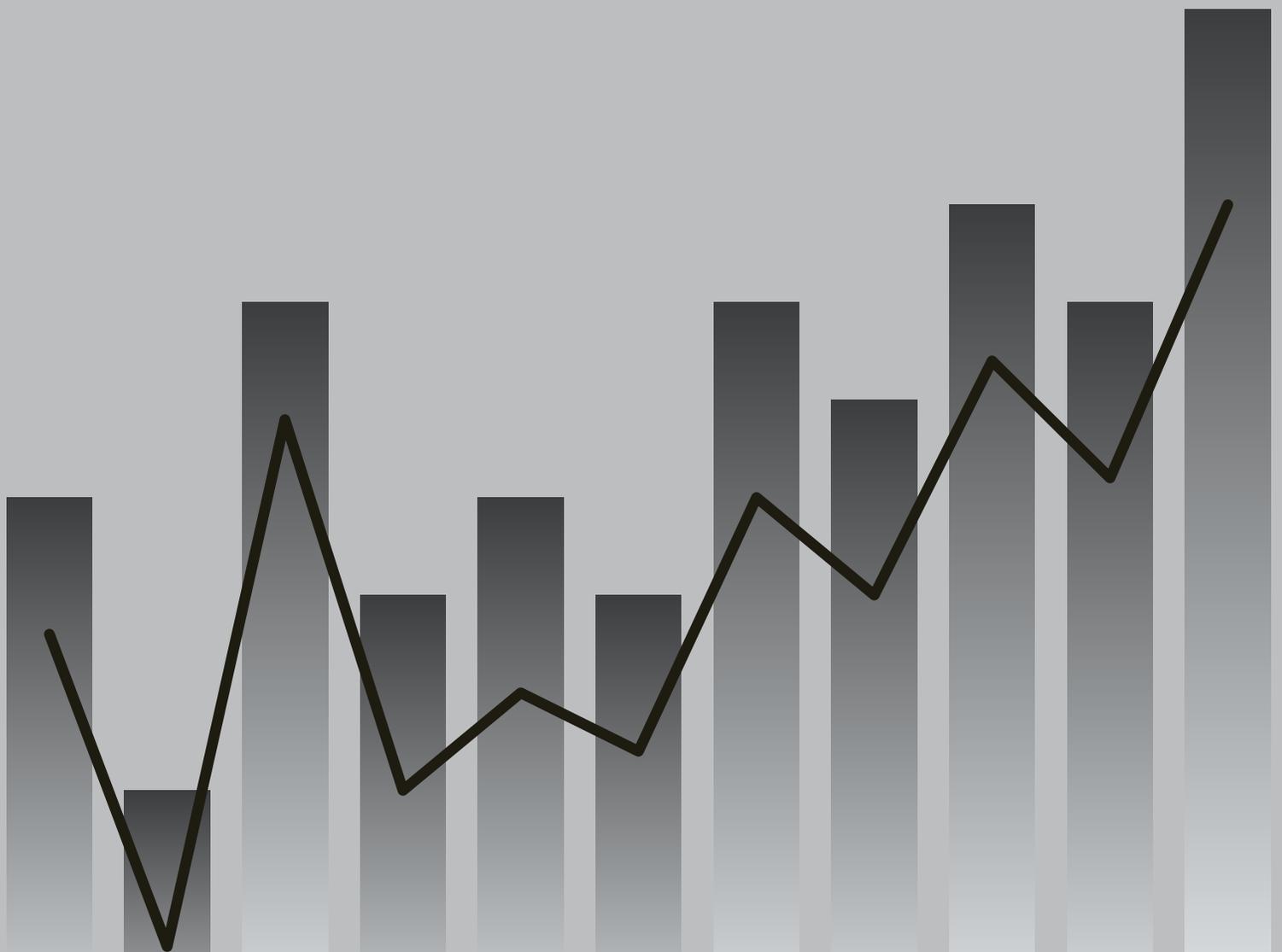


Florida Credit Union Profile

Mid-Year 2020

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Jun 20	Jun 20
Number of CUs	5,271	129
Assets per CU (\$ mil)	335.6	639.2
Median assets (\$ mil)	40.3	108.3
Total assets (\$ mil)	1,769,037	82,452
Total loans (\$ mil)	1,161,697	55,204
Total surplus funds (\$ mil)	533,761	23,416
Total savings (\$ mil)	1,507,955	72,193
Total memberships (thousands)	123,692	6,207
Growth Rates (%)		
Total assets	15.0	15.6
Total loans	7.1	12.6
Total surplus funds	38.2	23.3
Total savings	16.4	19.1
Total memberships	3.3	4.1
% CUs with increasing assets	90.5	93.0
Earnings - Basis Pts.		
Yield on total assets	368	350
Dividend/interest cost of assets	79	68
Net interest margin	289	282
Fee & other income	130	147
Operating expense	304	318
Loss Provisions	58	56
Net Income (ROA) with Stab Exp	57	54
Net Income (ROA) without Stab Exp	57	54
% CUs with positive ROA	80.6	78.3
Capital Adequacy (%)		
Net worth/assets	10.5	10.0
% CUs with NW > 7% of assets	96.7	96.9
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.57	0.40
Net chargeoffs/average loans (%)	0.52	0.51
Total borrower-bankruptcies	175,728	8,720
Bankruptcies per CU	33.3	67.6
Bankruptcies per 1000 members	1.4	1.4
Asset/Liability Management		
Loans/savings	77.0	76.5
Loans/assets	65.7	67.0
Net Long-term assets/assets	33.4	30.1
Liquid assets/assets	17.7	17.3
Core deposits/shares & borrowings	52.0	57.0
Productivity		
Members/potential members (%)	3	2
Borrowers/members (%)	57	58
Members/FTE	391	378
Average shares/member (\$)	12,191	11,630
Average loan balance (\$)	16,406	15,464
Employees per million in assets	0.18	0.20
Structure (%)		
Fed CUs w/ single-sponsor	11.3	5.4
Fed CUs w/ community charter	17.5	15.5
Other Fed CUs	32.4	27.9
CUs state chartered	38.7	51.2

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Florida Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Demographic Information								
Number of CUs	5,271	129	129	132	134	141	150	156
Assets per CU (\$ mil)	335.6	639.2	573.9	507.5	468.1	416.6	360.1	319.1
Median assets (\$ mil)	40.3	108.3	99.9	89.1	83.7	78.4	68.2	62.0
Total assets (\$ mil)	1,769,037	82,452	74,036	66,984	62,723	58,734	54,019	49,783
Total loans (\$ mil)	1,161,697	55,204	52,440	47,144	42,671	38,524	34,501	31,207
Total surplus funds (\$ mil)	533,761	23,416	17,965	16,674	17,052	17,352	16,956	16,198
Total savings (\$ mil)	1,507,955	72,193	63,396	56,410	53,264	49,956	46,219	42,632
Total memberships (thousands)	123,692	6,207	6,126	5,840	5,581	5,395	5,215	4,965
Growth Rates (%)								
Total assets	15.0	15.6	10.5	6.8	6.8	8.7	8.5	5.3
Total loans	7.1	12.6	11.2	10.5	10.8	11.7	10.6	10.3
Total surplus funds	38.2	23.3	7.7	-2.2	-1.7	2.3	4.7	-3.9
Total savings	16.4	19.1	12.4	5.9	6.6	8.1	8.4	4.7
Total memberships	3.3	4.1	4.9	4.6	3.4	3.4	5.0	5.3
% CUs with increasing assets	90.5	93.0	77.5	69.7	80.6	87.2	82.0	76.3
Earnings - Basis Pts.								
Yield on total assets	368	350	379	355	330	323	327	333
Dividend/interest cost of assets	79	68	75	53	45	45	45	45
Net interest margin	289	282	304	302	286	279	282	288
Fee & other income	130	147	170	169	167	172	175	182
Operating expense	304	318	336	332	330	344	351	354
Loss Provisions	58	56	38	46	45	37	32	28
Net Income (ROA) with Stab Exp	57	54	100	93	79	70	73	88
Net Income (ROA) without Stab Exp	57	54	100	93	79	70	73	88
% CUs with positive ROA	80.6	78.3	88.4	89.4	91.8	85.8	80.7	84.0
Capital Adequacy (%)								
Net worth/assets	10.5	10.0	10.8	11.0	10.8	10.7	10.9	11.0
% CUs with NW > 7% of assets	96.7	96.9	98.4	97.7	99.3	97.9	96.7	98.1
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	0.40	0.50	0.57	0.67	0.74	0.91	1.21
Net chargeoffs/average loans (%)	0.52	0.51	0.55	0.60	0.62	0.64	0.65	0.75
Total borrower-bankruptcies	175,728	8,720	8,864	8,048	7,130	6,695	7,434	8,621
Bankruptcies per CU	33.3	67.6	68.7	61.0	53.2	47.5	49.6	55.3
Bankruptcies per 1000 members	1.4	1.4	1.4	1.4	1.3	1.2	1.4	1.7
Asset/Liability Management								
Loans/savings	77.0	76.5	82.7	83.6	80.1	77.1	74.6	73.2
Loans/assets	65.7	67.0	70.8	70.4	68.0	65.6	63.9	62.7
Net Long-term assets/assets	33.4	30.1	29.5	28.2	28.0	28.1	29.7	32.7
Liquid assets/assets	17.7	17.3	14.2	13.8	14.3	14.8	15.6	14.4
Core deposits/shares & borrowings	52.0	57.0	52.6	55.8	55.8	54.3	53.4	51.3
Productivity								
Members/potential members (%)	3	2	2	3	3	3	3	3
Borrowers/members (%)	57	58	59	58	58	55	53	53
Members/FTE	391	378	375	380	380	375	371	367
Average shares/member (\$)	12,191	11,630	10,349	9,660	9,544	9,260	8,862	8,587
Average loan balance (\$)	16,406	15,464	14,613	13,849	13,166	12,931	12,409	11,939
Employees per million in assets	0.18	0.20	0.22	0.23	0.23	0.25	0.26	0.27
Structure (%)								
Fed CUs w/ single-sponsor	11.3	5.4	5.4	5.3	5.2	5.7	6.7	6.4
Fed CUs w/ community charter	17.5	15.5	15.5	18.2	19.4	19.1	18.0	19.2
Other Fed CUs	32.4	27.9	27.9	26.5	26.9	27.7	28.7	28.8
CUs state chartered	38.7	51.2	51.2	50.0	48.5	47.5	46.7	45.5

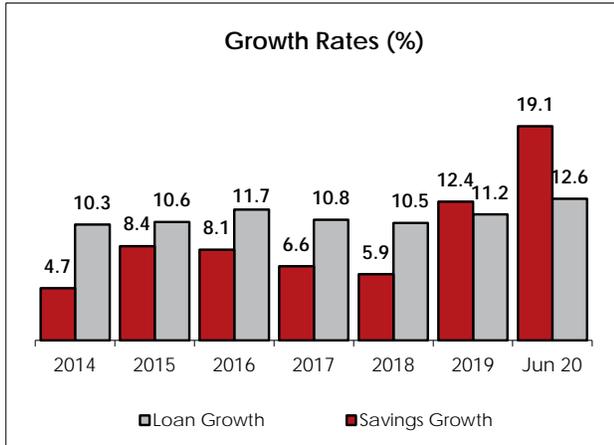
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

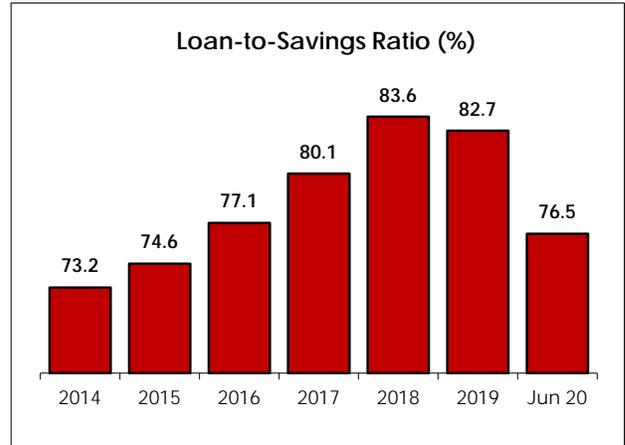
Florida Credit Union Profile

Mid-Year 2020

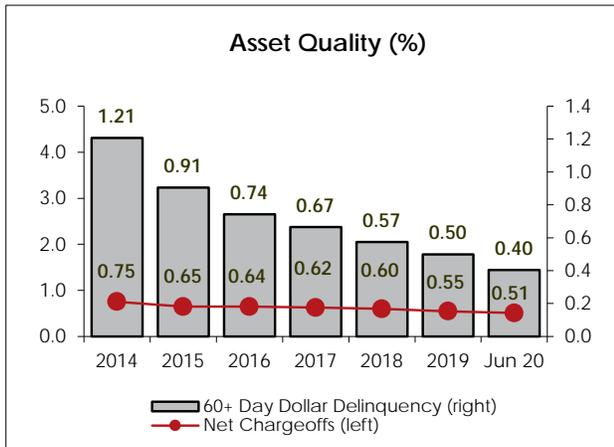
Loan and Savings Growth Trends



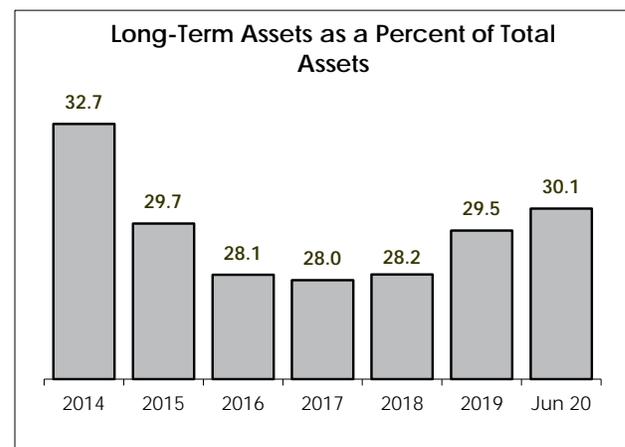
Liquidity Trends



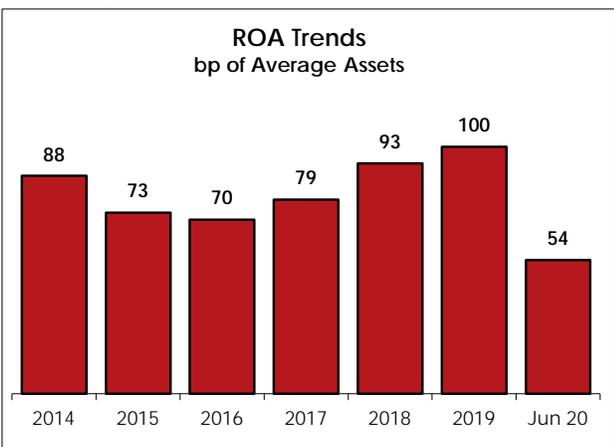
Credit Risk Trends



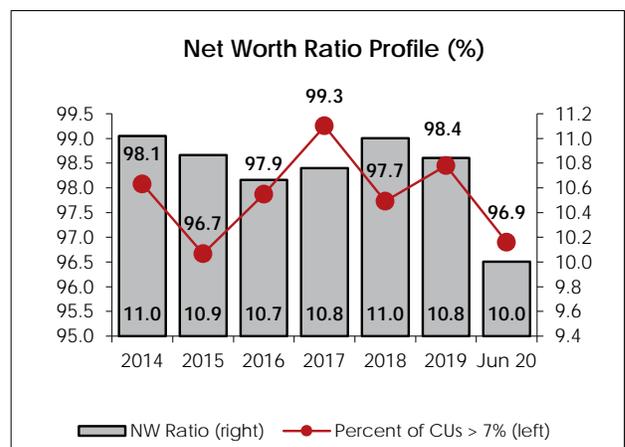
Interest Rate Risk Trends



Earnings Trends



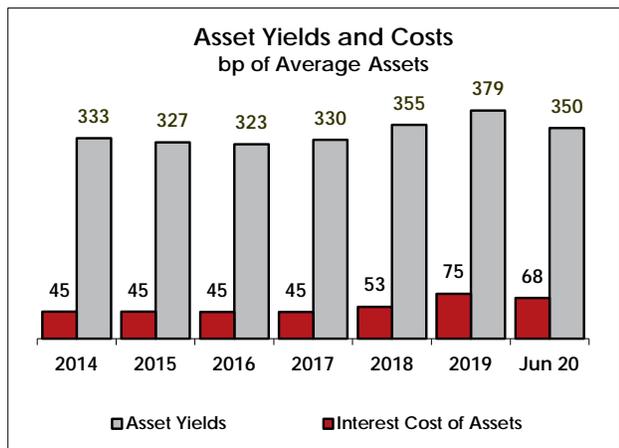
Solvency Trends



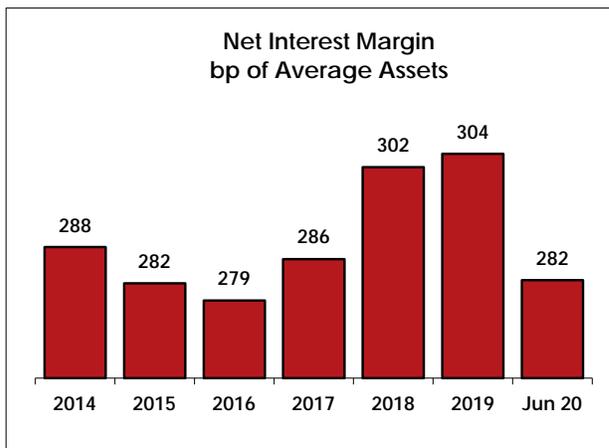
Florida Credit Union Profile

Mid-Year 2020

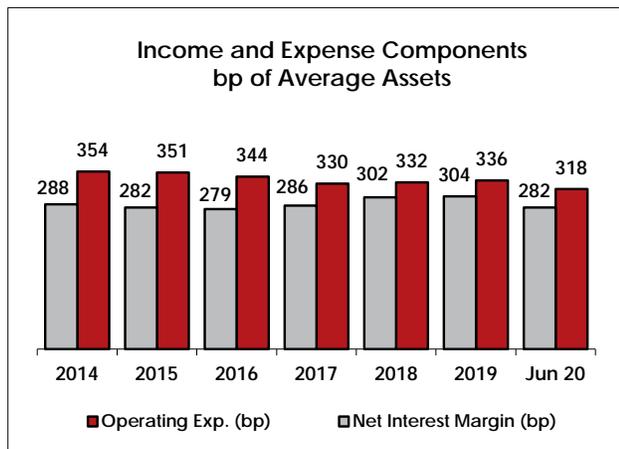
Asset Yields and Funding Costs



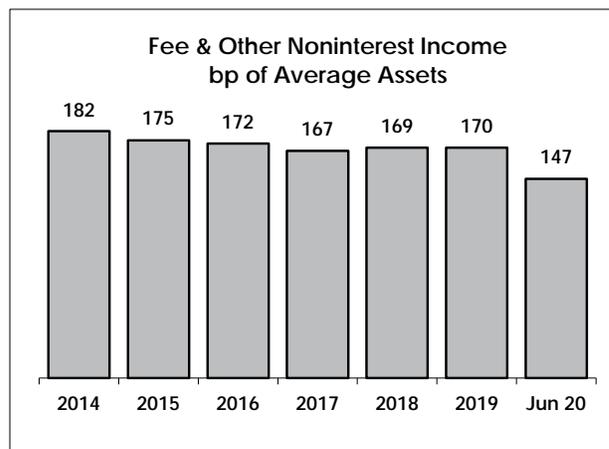
Interest Margins



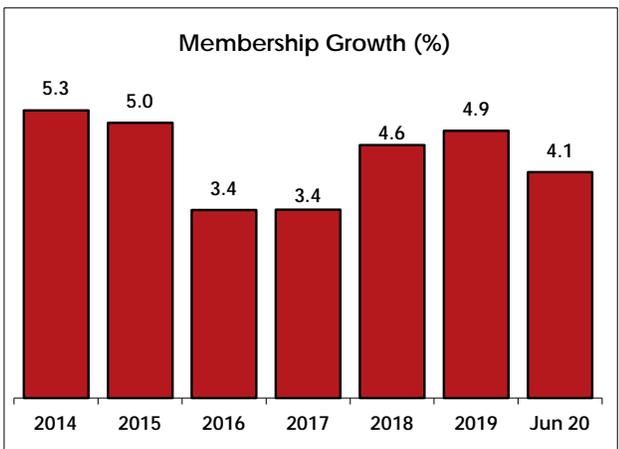
Interest Margins & Overhead



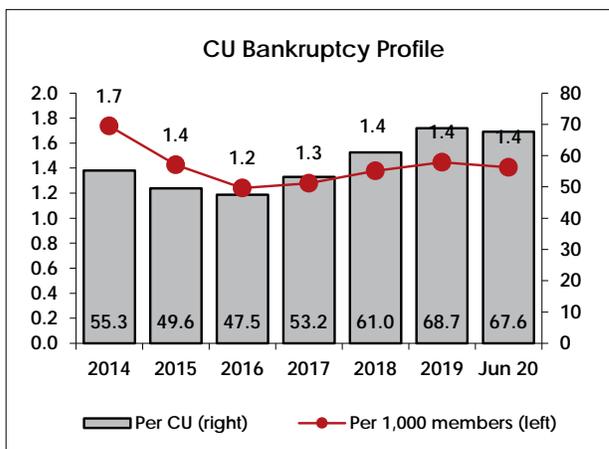
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	129	17	26	17	26	8	16	19
Assets per CU (\$ mil)	639.2	10.4	33.1	73.3	156.7	334.5	739.6	3,241.3
Median assets (\$ mil)	108.3	9.0	34.0	74.0	143.3	315.6	748.7	2,228.6
Total assets (\$ mil)	82,452	178	861	1,246	4,074	2,676	11,833	61,585
Total loans (\$ mil)	55,204	70	422	603	2,208	1,573	7,906	42,423
Total surplus funds (\$ mil)	23,416	105	405	592	1,655	970	3,206	16,484
Total savings (\$ mil)	72,193	147	743	1,097	3,594	2,350	10,399	53,863
Total memberships (thousands)	6,207	20	83	127	355	209	936	4,477
Growth Rates (%)								
Total assets	15.6	7.2	8.0	10.5	12.4	10.1	16.6	16.4
Total loans	12.6	-0.3	-0.1	4.9	3.9	6.4	10.0	14.4
Total surplus funds	23.3	12.4	18.2	16.9	26.7	18.4	36.6	21.7
Total savings	19.1	8.2	9.2	11.3	13.8	10.9	18.4	20.6
Total memberships	4.1	-1.8	-2.1	0.6	1.0	2.0	3.3	5.2
<i>% CUs with increasing assets</i>	93.0	88.2	88.5	94.1	92.3	87.5	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	350	352	369	356	346	338	366	348
Dividend/interest cost of assets	68	39	37	30	40	45	48	76
Net interest margin	282	313	332	326	306	293	318	272
Fee & other income	147	56	119	128	145	144	156	146
Operating expense	318	359	414	409	390	368	394	294
Loss Provisions	56	8	33	32	29	33	56	60
Net Income (ROA) with Stab Exp	54	1	4	13	32	37	24	64
Net Income (ROA) without Stab Exp	54	1	4	13	32	37	24	64
<i>% CUs with positive ROA</i>	78.3	58.8	69.2	70.6	84.6	87.5	81.3	100.0
Capital Adequacy (%)								
Net worth/assets	10.0	16.0	13.1	10.6	10.6	10.3	9.7	9.9
<i>% CUs with NW > 7% of assets</i>	96.9	100.0	92.3	88.2	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.40	0.70	0.51	0.58	0.38	0.24	0.45	0.40
Net chargeoffs/average loans (%)	0.51	0.33	0.69	0.58	0.63	0.36	0.68	0.47
Total borrower-bankruptcies	8,720	14	120	118	414	170	1,822	6,062
Bankruptcies per CU	67.6	0.8	4.6	6.9	15.9	21.3	113.9	319.1
Bankruptcies per 1000 members	1.4	0.7	1.4	0.9	1.2	0.8	1.9	1.4
Asset/Liability Management (%)								
Loans/savings	76.5	47.3	56.8	55.0	61.4	66.9	76.0	78.8
Loans/assets	67.0	39.2	49.1	48.4	54.2	58.8	66.8	68.9
Net Long-term assets/assets	30.1	13.0	15.9	19.6	21.4	29.5	30.8	31.1
Liquid assets/assets	17.3	38.5	32.8	24.7	26.5	23.5	18.2	15.8
Core deposits/shares & borrowings	57.0	75.2	74.0	73.3	70.2	62.0	67.5	53.2
Productivity								
Members/potential members (%)	2	1	1	2	1	2	1	3
Borrowers/members (%)	58	41	62	66	57	54	54	58
Members/FTE	378	379	343	371	306	345	323	402
Average shares/member (\$)	11,630	7,476	8,976	8,624	10,116	11,232	11,107	12,031
Average loan balance (\$)	15,464	8,712	8,215	7,206	10,822	13,821	15,664	16,289
Employees per million in assets	0.20	0.29	0.28	0.28	0.28	0.23	0.25	0.18
Structure (%)								
Fed CUs w/ single-sponsor	5.4	17.6	3.8	11.8	3.8	0.0	0.0	0.0
Fed CUs w/ community charter	15.5	5.9	11.5	11.8	23.1	50.0	25.0	0.0
Other Fed CUs	27.9	41.2	30.8	35.3	15.4	37.5	6.3	36.8
CUs state chartered	51.2	35.3	53.8	41.2	57.7	12.5	68.8	63.2

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

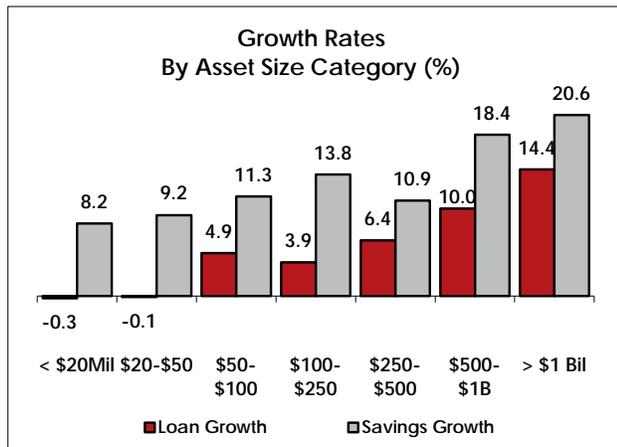
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

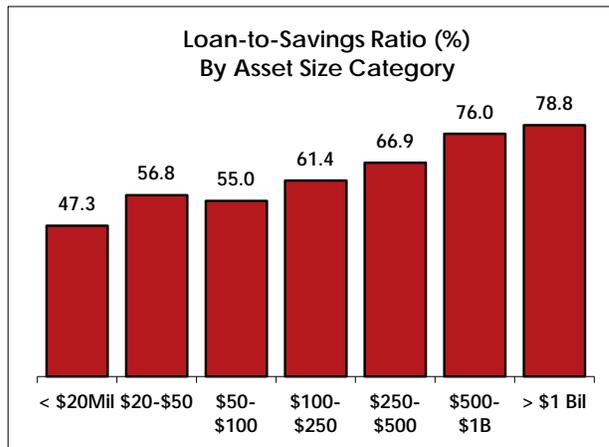
Mid-Year 2020

Results By Asset Size

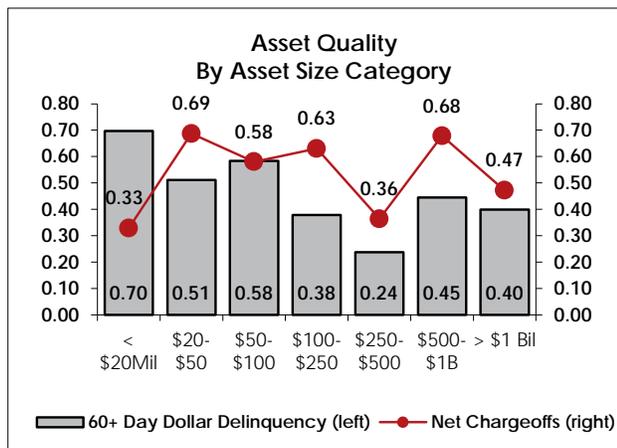
Loan and Savings growth



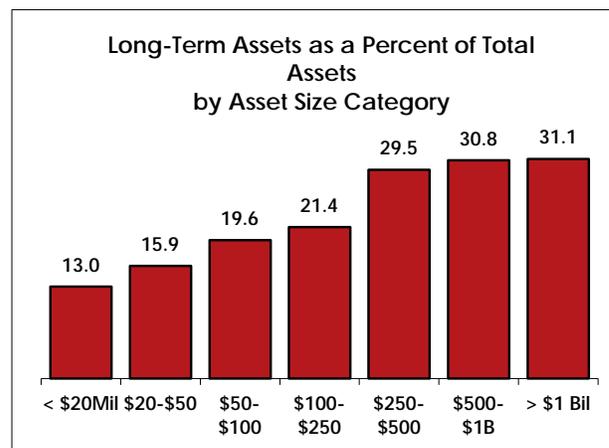
Liquidity Risk Exposure



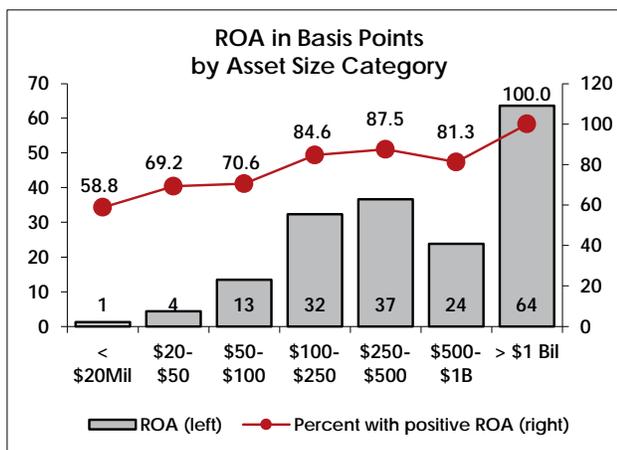
Credit Risk Exposure



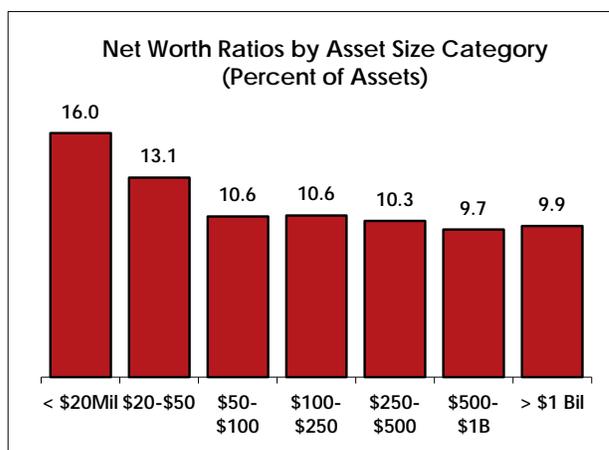
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,271	1,864	994	684	726	366	276	361
Assets per CU (\$ mil)	335.6	7.6	32.8	72.0	158.2	350.6	706.6	3,420.7
Median assets (\$ mil)	40.3	6.7	31.5	70.7	149.1	340.5	693.5	1,935.2
Total assets (\$ mil)	1,769,037	14,108	32,639	49,254	114,828	128,322	195,017	1,234,871
Total loans (\$ mil)	1,161,697	6,564	15,830	25,823	67,789	80,781	128,809	836,101
Total surplus funds (\$ mil)	533,761	7,263	15,735	21,266	41,314	40,850	56,295	351,038
Total savings (\$ mil)	1,507,955	12,016	28,500	43,100	100,769	112,041	168,030	1,043,499
Total memberships (thousands)	123,692	2,045	3,369	4,672	9,789	10,369	14,210	79,239
Growth Rates (%)								
Total assets	15.0	6.8	10.0	11.2	12.6	13.5	14.6	16.7
Total loans	7.1	-2.6	0.2	1.1	3.6	5.1	6.4	8.9
Total surplus funds	38.2	17.3	22.3	27.0	31.8	36.1	39.5	42.2
Total savings	16.4	7.7	11.0	12.2	13.6	14.6	15.8	18.3
Total memberships	3.3	-2.1	-0.7	-0.9	0.6	1.2	2.4	5.7
<i>% CUs with increasing assets</i>	90.5	76.3	96.9	98.5	98.5	99.2	98.9	99.7
Earnings - Basis Pts.								
Yield on total assets	368	370	352	352	357	358	360	372
Dividend/interest cost of assets	79	42	44	45	53	61	67	88
Net interest margin	289	329	308	307	304	297	294	284
Fee & other income	130	74	93	115	127	137	137	132
Operating expense	304	351	347	357	358	355	344	284
Loss Provisions	58	22	20	23	29	33	41	69
Net Income (ROA) with Stab Exp	57	30	34	42	44	45	46	62
Net Income (ROA) without Stab Exp	57	30	34	42	44	45	46	62
<i>% CUs with positive ROA</i>	80.6	70.5	81.1	85.2	86.5	89.1	89.5	95.0
Capital Adequacy (%)								
Net worth/assets	10.5	14.3	12.1	11.5	10.8	10.5	10.3	10.3
<i>% CUs with NW > 7% of assets</i>	96.7	95.4	96.1	96.5	97.8	98.6	98.9	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	1.30	0.87	0.75	0.64	0.59	0.60	0.55
Net chargeoffs/average loans (%)	0.52	0.46	0.38	0.41	0.40	0.41	0.44	0.57
Total borrower-bankruptcies	175,728	2,364	4,052	5,586	12,780	14,402	22,226	114,318
Bankruptcies per CU	33.3	1.3	4.1	8.2	17.6	39.3	80.5	316.7
Bankruptcies per 1000 members	1.4	1.2	1.2	1.2	1.3	1.4	1.6	1.4
Asset/Liability Management								
Loans/savings	77.0	54.6	55.5	59.9	67.3	72.1	76.7	80.1
Loans/assets	65.7	46.5	48.5	52.4	59.0	63.0	66.1	67.7
Net Long-term assets/assets	33.4	10.3	18.4	22.7	28.0	30.3	34.6	35.1
Liquid assets/assets	17.7	35.2	30.4	26.9	22.0	19.3	17.0	16.3
Core deposits/shares & borrowings	52.0	80.8	73.1	69.1	63.9	59.7	57.3	47.7
Productivity								
Members/potential members (%)	3	6	3	3	2	3	3	3
Borrowers/members (%)	57	42	60	57	55	55	55	58
Members/FTE	391	420	409	378	344	345	345	415
Average shares/member (\$)	12,191	5,877	8,459	9,225	10,294	10,805	11,825	13,169
Average loan balance (\$)	16,406	7,678	7,831	9,663	12,482	14,090	16,573	18,049
Employees per million in assets	0.18	0.35	0.25	0.25	0.25	0.23	0.21	0.15
Structure (%)								
Fed CUs w/ single-sponsor	11.3	24.0	8.2	3.8	2.6	1.9	2.2	2.2
Fed CUs w/ community charter	17.5	8.5	21.5	25.6	28.5	22.4	19.6	9.4
Other Fed CUs	32.4	37.2	32.4	31.6	27.1	26.0	25.7	31.6
CUs state chartered	38.7	30.2	37.8	39.0	41.7	49.7	52.5	56.8

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.

Portfolio: State Trends

	U.S.	Florida Credit Unions						
Growth Rates	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Credit cards	-2.4%	-0.8%	7.5%	4.7%	6.5%	4.3%	1.8%	3.1%
Other unsecured loans	18.2%	45.4%	11.3%	5.3%	11.2%	7.1%	6.0%	7.9%
New automobile	-3.3%	-0.2%	3.7%	16.0%	18.4%	20.6%	18.9%	33.8%
Used automobile	3.8%	6.0%	5.4%	11.0%	13.2%	19.4%	17.7%	16.8%
First mortgage	12.8%	25.8%	21.4%	9.2%	9.5%	6.4%	6.7%	2.8%
HEL & 2nd Mtg	-2.5%	1.8%	6.0%	8.5%	-7.4%	1.0%	2.3%	1.1%
Commercial loans*	17.0%	45.9%	40.8%	16.6%	2.0%	14.4%	18.5%	14.6%
Share drafts	37.3%	27.7%	9.7%	6.0%	8.3%	16.6%	15.1%	8.9%
Certificates	9.0%	14.5%	39.5%	12.4%	4.8%	3.5%	1.7%	-1.5%
IRAs	4.2%	6.9%	8.1%	-1.0%	-1.5%	4.3%	1.0%	-1.6%
Money market shares	15.2%	13.4%	8.1%	-0.9%	4.0%	8.0%	6.1%	2.0%
Regular shares	14.9%	22.0%	4.2%	6.1%	10.0%	7.5%	11.9%	9.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	5.4%	6.1%	6.3%	6.7%	6.9%	7.4%	8.1%
Other unsecured loans/total loans	4.6%	4.1%	3.2%	3.2%	3.4%	3.4%	3.5%	3.7%
New automobile/total loans	12.3%	18.8%	20.2%	21.7%	20.6%	19.3%	17.9%	16.6%
Used automobile/total loans	20.2%	23.4%	23.5%	24.8%	24.7%	24.2%	22.6%	21.2%
First mortgage/total loans	43.1%	37.9%	36.4%	33.3%	33.7%	34.1%	35.8%	37.1%
HEL & 2nd Mtg/total loans	7.7%	5.5%	5.9%	6.2%	6.4%	7.6%	8.4%	9.1%
Commercial loans/total loans	7.8%	7.5%	7.1%	5.6%	5.3%	5.7%	5.6%	5.2%
Share drafts/total savings	17.5%	17.4%	15.9%	16.3%	16.3%	16.1%	14.9%	14.0%
Certificates/total savings	19.3%	17.7%	20.4%	16.4%	15.5%	15.7%	16.4%	17.5%
IRAs/total savings	5.5%	5.9%	6.5%	6.8%	7.3%	7.9%	8.2%	8.8%
Money market shares/total savings	20.4%	16.9%	18.0%	18.7%	20.0%	20.5%	20.5%	21.0%
Regular shares/total savings	35.4%	39.7%	36.7%	39.6%	39.6%	38.4%	38.6%	37.4%
Percent of CUs Offering								
Credit cards	62.8%	85.3%	85.3%	84.8%	84.3%	84.4%	82.7%	81.4%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	99.3%	99.3%	99.4%
New automobile	96.0%	99.2%	99.2%	98.5%	99.3%	98.6%	98.0%	98.1%
Used automobile	96.9%	99.2%	99.2%	99.2%	99.3%	99.3%	98.7%	98.1%
First mortgage	70.0%	89.9%	89.1%	87.9%	88.1%	87.2%	85.3%	84.0%
HEL & 2nd Mtg	69.2%	82.9%	84.5%	82.6%	84.3%	83.7%	80.7%	80.1%
Commercial loans	35.5%	50.4%	48.8%	47.0%	47.0%	48.9%	47.3%	45.5%
Share drafts	81.3%	96.1%	96.1%	95.5%	94.0%	92.9%	92.7%	92.3%
Certificates	82.6%	94.6%	94.6%	93.9%	93.3%	92.9%	91.3%	91.0%
IRAs	69.5%	88.4%	88.4%	87.9%	85.8%	85.1%	82.0%	82.1%
Money market shares	53.4%	76.0%	75.2%	75.0%	73.1%	70.9%	68.0%	66.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	19.6%	20.6%	20.4%	20.5%	19.6%	19.6%	19.4%
Other unsecured loans	11.0%	10.0%	10.5%	10.2%	10.6%	10.2%	10.0%	10.4%
New automobile	6.1%	7.8%	7.9%	7.9%	7.4%	6.6%	5.9%	5.6%
Used automobile	14.9%	14.3%	14.0%	14.1%	13.8%	12.8%	11.9%	11.5%
First mortgage	2.5%	2.3%	2.2%	2.1%	2.2%	2.0%	2.1%	2.1%
HEL & 2nd Mtg	2.0%	1.4%	1.5%	1.5%	1.5%	1.7%	1.7%	1.7%
Commercial loans	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%
Share drafts	60.2%	71.9%	71.0%	69.8%	69.7%	67.2%	66.9%	65.7%
Certificates	8.1%	6.2%	6.5%	6.0%	5.8%	6.1%	6.4%	7.0%
IRAs	3.9%	4.0%	4.1%	4.3%	4.7%	4.9%	5.1%	5.3%
Money market shares	7.0%	5.7%	5.8%	5.8%	6.1%	6.3%	6.6%	7.0%

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.

Portfolio Detail: State Results by Asset Size

Growth Rates	FL	Florida Credit Union Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-0.8%	-10.0%	-8.7%	-10.2%	-0.8%	-6.6%	-4.6%	0.3%
Other unsecured loans	45.4%	-6.1%	-0.9%	9.4%	12.2%	21.4%	32.0%	61.5%
New automobile	-0.2%	-5.5%	-2.5%	3.2%	-2.3%	-5.5%	-2.3%	0.4%
Used automobile	6.0%	1.1%	-5.4%	2.8%	-3.4%	0.0%	5.8%	7.5%
First mortgage	25.8%	6.6%	4.8%	2.5%	14.5%	18.4%	20.4%	28.1%
HEL & 2nd Mtg	1.8%	15.5%	62.5%	20.1%	4.7%	-4.6%	1.3%	1.5%
Commercial loans*	45.9%	9.1%	19.4%	15.3%	27.8%	12.9%	38.3%	51.7%
Share drafts	27.7%	22.8%	26.1%	15.0%	19.4%	13.7%	29.8%	30.1%
Certificates	14.5%	-5.2%	5.2%	13.2%	7.3%	13.3%	22.3%	14.0%
IRAs	6.9%	0.8%	-2.0%	0.1%	3.0%	-0.8%	2.8%	8.3%
Money market shares	13.4%	9.4%	3.4%	4.9%	11.0%	6.0%	8.8%	14.9%
Regular shares	22.0%	9.6%	6.6%	11.4%	16.3%	12.2%	15.4%	25.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.4%	3.0%	5.1%	5.2%	4.9%	6.1%	4.0%	5.7%
Other unsecured loans/total loans	4.1%	14.6%	9.9%	9.3%	6.7%	4.0%	5.3%	3.6%
New automobile/total loans	18.8%	20.6%	19.9%	18.7%	16.2%	15.5%	14.6%	19.8%
Used automobile/total loans	23.4%	32.8%	32.8%	37.4%	29.5%	23.8%	23.6%	22.8%
First mortgage/total loans	37.9%	14.1%	18.3%	14.8%	25.7%	36.0%	37.3%	39.3%
HEL & 2nd Mtg/total loans	5.5%	4.6%	5.7%	5.4%	8.9%	6.3%	7.6%	5.0%
Commercial loans/total loans	7.5%	1.1%	0.7%	3.1%	6.6%	4.3%	13.0%	6.8%
Share drafts/total savings	17.4%	10.3%	21.3%	21.5%	23.7%	24.8%	25.3%	15.1%
Certificates/total savings	17.7%	13.7%	11.2%	10.5%	12.0%	12.5%	14.8%	19.1%
IRAs/total savings	5.9%	3.9%	5.9%	2.8%	4.5%	4.6%	4.5%	6.3%
Money market shares/total savings	16.9%	6.0%	8.1%	12.5%	12.5%	20.2%	11.6%	18.4%
Regular shares/total savings	39.7%	64.9%	52.7%	52.0%	46.5%	37.5%	43.2%	38.2%
Percent of CUs Offering								
Credit cards	85.3%	41.2%	76.9%	94.1%	92.3%	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	99.2%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.2%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	89.9%	41.2%	92.3%	100.0%	96.2%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	82.9%	17.6%	76.9%	88.2%	100.0%	100.0%	100.0%	100.0%
Commercial loans	50.4%	17.6%	19.2%	47.1%	53.8%	75.0%	87.5%	78.9%
Share drafts	96.1%	76.5%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	94.6%	64.7%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	88.4%	52.9%	92.3%	76.5%	96.2%	100.0%	100.0%	100.0%
Money market shares	76.0%	17.6%	65.4%	76.5%	88.5%	100.0%	93.8%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.6%	13.1%	20.4%	13.9%	17.6%	20.2%	17.4%	20.4%
Other unsecured loans	10.0%	16.0%	20.4%	15.8%	14.1%	8.3%	10.4%	9.2%
New automobile	7.8%	3.8%	5.3%	10.3%	6.1%	6.2%	6.2%	8.4%
Used automobile	14.3%	9.7%	14.5%	22.9%	15.9%	13.1%	13.4%	14.2%
First mortgage	2.3%	1.8%	1.0%	0.9%	1.5%	2.4%	2.0%	2.5%
HEL & 2nd Mtg	1.4%	1.1%	0.8%	0.7%	1.3%	1.4%	1.6%	1.4%
Commercial loans	0.2%	0.4%	0.2%	0.1%	0.2%	0.2%	0.3%	0.1%
Share drafts	71.9%	30.9%	54.8%	55.6%	66.5%	63.4%	70.7%	73.9%
Certificates	6.2%	4.9%	3.9%	3.7%	4.7%	5.3%	5.7%	6.6%
IRAs	4.0%	2.4%	2.6%	1.9%	2.8%	3.5%	3.2%	4.4%
Money market shares	5.7%	6.6%	2.5%	3.4%	4.0%	5.0%	4.5%	6.1%

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 - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-2.4%	-10.8%	-9.3%	-8.3%	-7.0%	-7.4%	-7.6%	-0.7%
Other unsecured loans	18.2%	-8.1%	-4.0%	0.4%	6.8%	13.3%	17.9%	24.2%
New automobile	-3.3%	-1.7%	-1.6%	-3.4%	-3.4%	-1.6%	-4.6%	-2.5%
Used automobile	3.8%	-1.6%	-0.4%	0.2%	1.8%	2.4%	2.3%	6.1%
First mortgage	12.8%	0.3%	4.3%	6.9%	9.7%	11.7%	13.3%	13.9%
HEL & 2nd Mtg	-2.5%	-6.4%	-2.3%	-3.7%	-3.0%	-3.5%	-2.9%	-1.3%
Commercial loans*	17.0%	4.2%	6.8%	8.5%	13.0%	15.3%	16.6%	18.1%
Share drafts	37.3%	18.9%	20.6%	22.4%	23.9%	23.3%	26.2%	47.4%
Certificates	9.0%	7.0%	8.0%	7.4%	7.2%	9.3%	10.3%	9.4%
IRAs	4.2%	-3.7%	-0.6%	0.4%	1.4%	2.9%	3.4%	5.5%
Money market shares	15.2%	3.8%	5.0%	7.2%	9.5%	10.2%	11.5%	17.3%
Regular shares	14.9%	7.1%	11.0%	12.6%	15.3%	17.1%	17.3%	16.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.2%	3.4%	3.5%	3.3%	3.7%	3.4%	6.0%
Other unsecured loans/total loans	4.6%	14.5%	8.4%	6.6%	5.3%	5.0%	4.6%	4.2%
New automobile/total loans	12.3%	22.9%	15.9%	13.7%	12.3%	12.7%	11.9%	12.2%
Used automobile/total loans	20.2%	36.4%	31.3%	29.3%	26.8%	25.5%	23.0%	18.2%
First mortgage/total loans	43.1%	9.6%	24.3%	29.8%	35.0%	36.9%	41.6%	45.6%
HEL & 2nd Mtg/total loans	7.7%	4.8%	8.4%	9.0%	8.5%	9.1%	8.3%	7.4%
Commercial loans/total loans	7.8%	0.7%	1.8%	4.0%	5.8%	7.0%	9.9%	8.0%
Share drafts/total savings	17.5%	10.5%	17.1%	19.2%	20.6%	21.0%	21.9%	16.1%
Certificates/total savings	19.3%	11.1%	12.2%	13.5%	15.4%	17.2%	18.3%	20.6%
IRAs/total savings	5.5%	2.6%	4.6%	5.1%	5.3%	5.2%	5.1%	5.8%
Money market shares/total savings	20.4%	3.2%	8.2%	10.4%	13.3%	15.8%	16.7%	23.1%
Regular shares/total savings	35.4%	70.4%	55.9%	50.1%	43.5%	39.1%	36.3%	32.5%
Percent of CUs Offering								
Credit cards	62.8%	23.1%	73.1%	85.8%	87.6%	90.2%	94.6%	93.9%
Other unsecured loans	99.4%	98.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	99.6%	100.0%	99.9%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.5%	99.7%	100.0%	99.7%	100.0%	100.0%	99.7%
First mortgage	70.0%	26.9%	82.6%	94.4%	98.9%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	27.5%	80.3%	91.8%	97.5%	99.2%	100.0%	100.0%
Commercial loans	35.5%	4.6%	20.0%	39.8%	64.2%	77.9%	86.6%	89.2%
Share drafts	81.3%	49.5%	96.6%	99.3%	99.3%	100.0%	100.0%	99.4%
Certificates	82.6%	56.7%	93.5%	96.5%	98.6%	99.2%	99.3%	98.9%
IRAs	69.5%	30.0%	79.5%	90.2%	96.8%	98.6%	99.6%	99.4%
Money market shares	53.4%	12.1%	53.2%	71.6%	86.1%	92.6%	93.1%	96.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	13.3%	13.3%	13.5%	14.3%	15.7%	15.5%	20.6%
Other unsecured loans	11.0%	17.1%	14.9%	13.0%	11.8%	10.9%	10.2%	10.6%
New automobile	6.1%	4.8%	9.1%	6.9%	5.2%	5.4%	5.6%	6.2%
Used automobile	14.9%	11.8%	19.5%	17.8%	16.2%	16.2%	15.9%	14.2%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.0%	2.0%
Commercial loans	0.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.3%	0.2%
Share drafts	60.2%	32.4%	44.1%	48.6%	54.5%	56.4%	59.1%	63.5%
Certificates	8.1%	4.7%	5.1%	5.5%	6.4%	6.8%	7.2%	9.0%
IRAs	3.9%	2.1%	2.7%	3.0%	3.3%	3.4%	3.6%	4.2%
Money market shares	7.0%	3.7%	3.5%	3.4%	4.3%	4.6%	5.2%	8.2%

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				
Demographic Information	Jun 20	Jun 20	Mar 20	Dec 19	Sep 19	Jun 19
Number CUs	5,272	129	129	129	132	132
Growth Rates (Quarterly % Change)						
Total loans	1.9	3.5	1.7	3.9	3.0	2.6
Credit cards	-5.4	-5.6	-1.1	3.8	2.4	1.6
Other unsecured loans	13.8	33.0	-0.2	4.4	5.4	3.5
New automobile	-2.2	-1.0	-0.9	0.9	0.9	0.6
Used automobile	1.6	2.9	1.9	-0.1	1.4	2.0
First mortgage	3.6	5.2	4.3	9.9	4.5	4.5
HEL & 2nd Mtg	-2.7	-1.4	-0.5	0.2	3.7	1.5
Commercial loans*	4.1	7.1	4.1	17.8	11.3	5.4
Total savings	8.4	8.8	4.7	3.2	1.5	1.5
Share drafts	14.9	-3.0	28.3	5.5	-2.5	-1.5
Certificates	-2.0	-3.3	2.4	6.8	8.4	8.5
IRAs	1.1	1.1	1.0	1.8	2.9	1.2
Money market shares	8.2	11.5	-3.9	3.7	2.3	0.9
Regular shares	13.4	22.9	0.2	0.0	-0.7	-0.2
Total memberships	0.9	0.5	0.8	1.7	1.2	0.9
Earnings (Basis Points)						
Yield on total assets	359	340	367	382	383	377
Dividend/interest cost of assets	73	62	75	80	78	73
Fee & other income	133	151	146	173	166	179
Operating expense	297	313	330	346	336	334
Loss Provisions	64	68	45	41	35	34
Net Income (ROA)	61	47	63	88	99	114
% CUs with positive ROA	81	78	77	88	88	90
Capital Adequacy (%)						
Net worth/assets	10.5	10.0	10.6	10.8	10.9	10.8
% CUs with NW > 7% of assets	96.8	96.9	97.7	98.4	98.5	98.5
Asset Quality (%)						
Loan delinquency rate - Total loans	0.58	0.40	0.39	0.50	0.50	0.45
Total Consumer	0.62	0.31	0.42	0.50	0.46	0.40
Credit Cards	1.01	0.55	0.81	0.85	0.77	0.69
All Other Consumer	0.58	0.29	0.37	0.46	0.43	0.37
Total Mortgages	0.54	0.52	0.35	0.49	0.54	0.51
First Mortgages	0.53	0.51	0.32	0.47	0.54	0.50
All Other Mortgages	0.60	0.64	0.60	0.63	0.58	0.56
Total Commercial Loans	0.98	0.38	0.27	0.30	0.47	0.36
Commercial Ag Loans	1.54	0.42	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.96	0.38	0.27	0.30	0.48	0.36
Net chargeoffs/average loans	0.48	0.46	0.56	0.61	0.52	0.47
Total Consumer	0.99	0.82	0.99	1.04	0.88	0.80
Credit Cards	3.25	2.50	2.55	2.43	2.34	2.37
All Other Consumer	0.70	0.64	0.81	0.88	0.71	0.62
Total Mortgages	0.01	-0.01	-0.01	-0.01	-0.01	-0.03
First Mortgages	0.01	0.01	0.01	0.01	0.01	-0.01
All Other Mortgages	-0.01	-0.13	-0.11	-0.11	-0.15	-0.18
Total Commercial Loans	0.22	0.48	0.00	0.44	0.06	0.04
Commercial Ag Loans	0.04	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.22	0.48	0.00	0.45	0.06	0.04
Asset/Liability Management						
Loans/savings	76.2	76.2	80.1	82.4	81.9	80.7

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 2020

Bank Comparisons

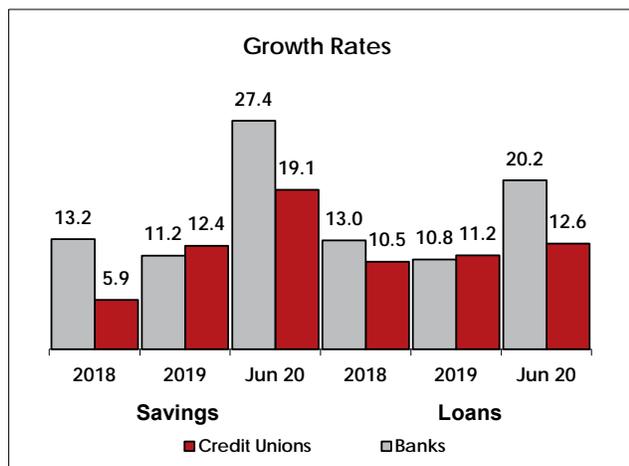
	FL Credit Unions				FL Banks			
	Jun 20	2019	2018	3 Yr Avg	Jun 20	2019	2018	3 Yr Avg
Demographic Information								
Number of Institutions	129	129	132	130	102	104	116	107
Assets per Institution (\$ mil)	639	574	507	574	2,373	1,962	1,741	2,025
Total assets (\$ mil)	82,452	74,036	66,984	74,491	242,005	204,065	201,941	216,003
Total loans (\$ mil)	55,204	52,440	47,144	51,596	173,834	150,695	148,797	157,775
Total surplus funds (\$ mil)	23,416	17,965	16,674	19,352	56,084	42,254	42,534	46,957
Total savings (\$ mil)	72,193	63,396	56,410	64,000	192,551	158,312	157,187	169,350
Avg number of branches (1)	8	8	7	8	11	9	9	10
12 Month Growth Rates (%)								
Total assets	15.6	10.5	6.8	11.0	23.1	10.4	13.5	15.7
Total loans	12.6	11.2	10.5	11.5	20.2	10.8	13.0	14.7
Real estate loans	22.2	19.0	9.1	16.7	13.0	10.3	13.5	12.3
Commercial loans*	45.9	40.8	16.6	34.5	52.2	6.7	11.5	23.5
Total consumer	2.0	2.6	10.9	5.2	22.5	8.5	13.1	14.7
Consumer credit card	-0.8	7.5	4.7	3.8	-25.8	-8.0	-5.9	-13.2
Other consumer	2.4	2.0	11.8	5.4	25.5	9.6	14.6	16.6
Total surplus funds	23.3	7.7	-2.2	9.6	36.2	8.9	15.1	20.1
Total savings	19.1	12.4	5.9	12.5	27.4	11.2	13.2	17.3
YTD Earnings Annualized (BP)								
Yield on Total Assets	350	379	355	362	327	402	407	379
Dividend/Interest cost of assets	68	75	53	65	76	110	87	91
Net Interest Margin	282	304	302	296	251	292	319	287
Fee and other income (2)	147	170	169	162	72	74	68	71
Operating expense	318	336	332	329	254	252	271	259
Loss provisions	56	38	46	47	77	7	10	31
Net income	54	100	93	82	-8	107	106	68
Capital Adequacy (%)								
Net worth/assets	10.0	10.8	11.0	10.6	9.6	10.8	10.6	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.40	0.50	0.57	0.49	2.54	2.78	2.46	2.60
Real estate loans	0.52	0.49	0.69	0.57	3.63	3.81	3.30	3.58
Consumer loans	0.37	0.29	0.65	0.43	0.71	0.79	0.62	0.71
Total consumer	0.30	0.53	0.49	0.44	0.27	0.14	0.23	0.21
Consumer credit card	0.55	0.85	0.80	0.73	0.82	0.87	1.12	0.94
Other consumer	0.27	0.49	0.44	0.40	0.25	0.10	0.17	0.17
Net chargeoffs/avg loans	0.51	0.55	0.60	0.55	0.18	0.06	0.10	0.12
Real estate loans	-0.01	-0.01	0.00	-0.01	0.01	0.00	0.01	0.01
Commercial loans	0.24	0.12	0.25	0.20	0.79	0.21	0.42	0.47
Total consumer	0.99	1.02	1.07	1.03	0.37	0.47	0.37	0.40
Consumer credit card	2.55	2.35	2.08	2.33	3.64	4.69	3.09	3.81
Other consumer	0.79	0.84	0.93	0.85	0.21	0.21	0.17	0.20
Asset Liability Management (%)								
Loans/savings	76.5	82.7	83.6	80.9	90.3	95.2	94.7	93.4
Loans/assets	67.0	70.8	70.4	69.4	71.0	73.3	73.1	72.5
Core deposits/total deposits	57.2	52.7	56.0	55.3	26.5	22.8	21.3	23.5
Productivity								
Employees per million assets	0.20	0.22	0.23	0.22	0.09	0.10	0.10	0.10

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

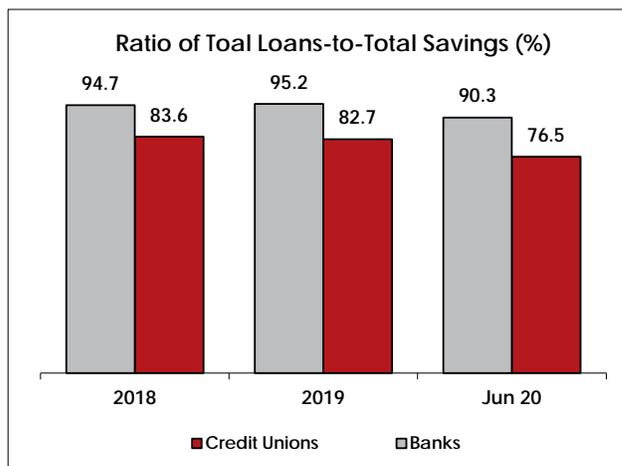
Source: FDIC, NCUA and CUNA E&S

Credit Union and Bank Comparisons

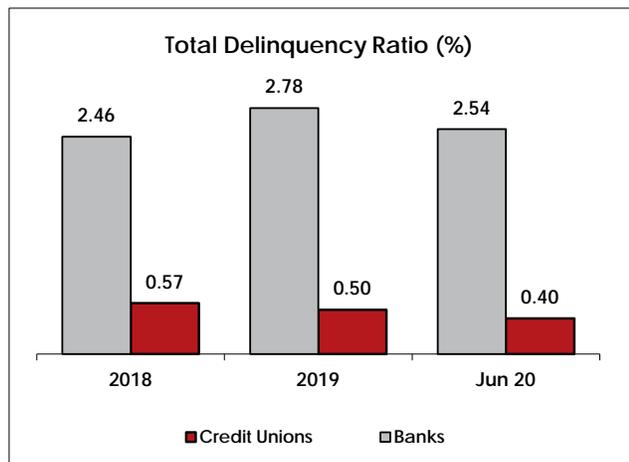
Loan and Savings Growth Trends



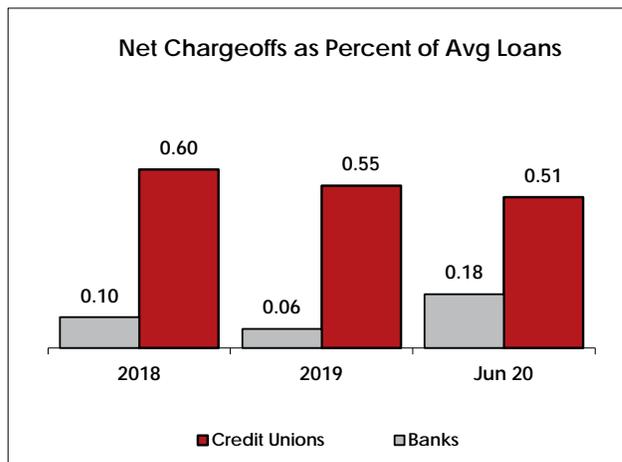
Liquidity Risk Trends



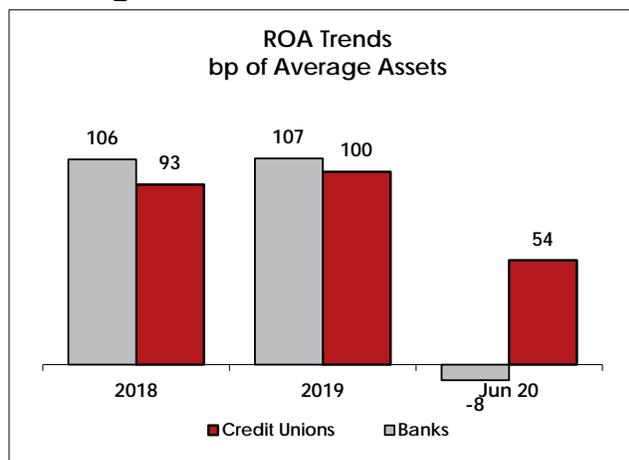
Credit Risk Trends



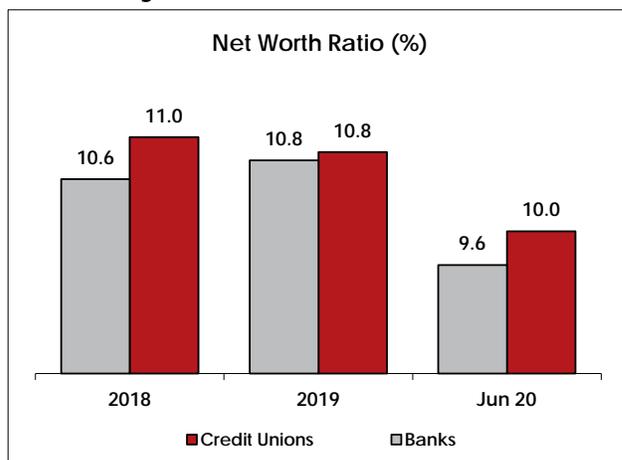
Credit Risk Trends



Earnings Trends



Solvency Trends



Florida Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)				12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	Fixed Rate	
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		ROA	1st Mtgs. Assets
Suncoast CU	FL	0	\$11,902,278,564	892,053	73	15.3%	15.2%	5.6%	8.7%	0.36%	0.51%	0.79%	84.2%	28.0%
VyStar Credit Union	FL	0	\$9,518,707,078	721,138	78	9.1%	20.1%	8.1%	8.6%	0.36%	0.26%	0.78%	86.9%	32.9%
Space Coast CU	FL	0	\$5,610,059,602	471,293	62	22.4%	17.6%	8.7%	12.0%	0.35%	0.45%	0.60%	86.9%	19.0%
MIDFLORIDA CU	FL	0	\$4,981,532,932	359,345	67	40.6%	29.4%	10.4%	8.9%	0.21%	0.26%	0.69%	76.1%	25.0%
Fairwinds CU	FL	0	\$3,170,348,508	199,240	32	29.4%	15.8%	3.3%	10.9%	0.18%	0.13%	0.51%	72.7%	36.2%
Grow Financial FCU	FL	0	\$2,832,937,382	212,086	26	4.0%	7.8%	3.9%	9.3%	0.45%	0.68%	0.04%	88.7%	18.4%
GTE Financial	FL	0	\$2,423,547,503	224,355	24	14.3%	-2.3%	-1.6%	8.6%	0.93%	0.45%	0.31%	83.0%	23.8%
Campus USA CU	FL	0	\$2,280,808,833	122,272	18	15.3%	9.4%	3.7%	11.3%	0.37%	0.45%	0.69%	93.1%	29.7%
Addition Financial	FL	0	\$2,268,668,462	163,871	25	18.6%	20.5%	0.9%	9.7%	0.27%	0.48%	0.29%	72.8%	29.2%
Eglin FCU	FL	0	\$2,228,645,838	121,147	9	10.5%	9.5%	0.2%	11.7%	0.21%	0.13%	0.79%	45.1%	16.1%
Achieva CU	FL	0	\$1,991,005,689	164,526	24	12.9%	3.6%	2.4%	10.1%	0.89%	0.34%	0.60%	75.0%	20.0%
Community First CU	FL	0	\$1,952,965,653	145,187	19	12.5%	10.8%	3.5%	12.6%	0.89%	0.40%	0.91%	80.7%	34.3%
Pen Air FCU	FL	0	\$1,889,126,845	112,070	15	26.4%	8.2%	5.6%	11.7%	0.70%	0.58%	0.51%	63.5%	8.3%
Tyndall FCU	FL	0	\$1,744,805,055	112,980	14	6.5%	5.5%	-0.5%	10.5%	0.14%	0.16%	0.85%	51.2%	12.6%
Ithink Financial CU	FL	0	\$1,686,656,996	94,082	26	10.8%	10.2%	4.7%	8.1%	0.48%	0.47%	0.41%	92.5%	40.6%
Florida CU	FL	0	\$1,409,100,717	115,892	11	18.7%	14.1%	7.9%	10.1%	0.31%	0.81%	1.10%	94.2%	17.8%
South Florida Educational FCU	FL	0	\$1,357,862,224	88,777	7	14.7%	22.8%	1.3%	16.8%	0.15%	0.15%	0.40%	28.8%	6.6%
Publix EFCU	FL	0	\$1,185,614,843	101,700	7	15.9%	7.9%	1.7%	12.6%	0.27%	0.21%	0.65%	44.4%	10.6%
First Florida Credit Union	FL	0	\$1,150,303,318	54,899	18	14.2%	4.2%	1.2%	12.7%	0.30%	0.31%	0.24%	77.5%	16.5%
Dade County FCU	FL	0	\$934,265,328	99,757	12	17.8%	8.2%	1.9%	12.4%	0.31%	0.81%	0.47%	68.6%	13.0%
First Commerce CU	FL	0	\$919,926,559	64,035	16	48.3%	39.0%	18.5%	10.9%	0.90%	0.47%	0.24%	75.1%	21.8%
Community Credit Union of Florida	FL	0	\$889,075,633	48,596	7	14.1%	3.8%	3.0%	12.0%	0.23%	0.59%	0.72%	84.5%	22.2%
Power Financial CU	FL	0	\$880,409,067	33,268	9	29.1%	27.9%	3.9%	9.7%	0.47%	0.10%	0.54%	85.2%	54.0%
Launch FCU	FL	0	\$869,457,230	69,256	16	9.9%	18.8%	1.9%	11.7%	0.08%	0.50%	0.05%	73.3%	27.4%
Tropical Financial CU	FL	0	\$857,790,817	66,056	11	14.4%	11.6%	2.8%	8.7%	0.34%	0.20%	0.13%	82.8%	25.4%
Gulf Winds CU	FL	1	\$840,362,111	73,089	13	21.5%	10.3%	15.8%	10.3%	0.52%	0.32%	0.20%	68.7%	13.7%
USF FCU	FL	0	\$796,562,391	64,268	6	16.9%	16.7%	6.0%	9.9%	0.31%	0.44%	0.54%	93.7%	27.2%
McCoy FCU	FL	0	\$700,909,000	70,337	13	16.8%	4.9%	4.2%	9.1%	0.43%	0.49%	0.21%	57.4%	13.0%
Envision CU	FL	0	\$692,721,134	56,367	11	10.5%	-2.1%	1.8%	8.5%	0.62%	0.62%	0.35%	73.3%	22.1%
Insight CU	FL	0	\$617,416,443	48,796	14	8.9%	-3.2%	-7.4%	8.9%	0.13%	0.29%	-0.08%	58.3%	13.9%
121 Financial CU	FL	0	\$587,894,762	46,446	8	7.4%	3.3%	1.5%	8.8%	1.00%	0.61%	-0.66%	89.9%	20.6%
BrightStar CU	FL	0	\$582,906,190	59,195	7	11.1%	3.0%	-0.4%	9.5%	0.36%	0.71%	0.11%	74.5%	22.4%
We Florida Financial	FL	0	\$565,196,580	44,541	8	11.0%	6.5%	-4.8%	9.3%	0.46%	2.59%	0.17%	81.8%	13.1%
SunState Federal Credit Union	FL	0	\$556,102,394	39,146	11	16.2%	2.3%	5.7%	10.2%	0.49%	0.47%	0.66%	80.4%	20.8%
Floridacentral CU	FL	0	\$542,402,684	53,059	14	6.8%	-2.6%	-3.2%	8.1%	0.49%	0.36%	-0.26%	66.6%	13.3%
Jax FCU	FL	0	\$464,256,935	38,161	9	14.9%	9.7%	3.9%	10.0%	0.21%	0.27%	0.34%	85.7%	26.9%
Railroad and Industrial FCU	FL	0	\$391,585,910	40,013	9	10.4%	-1.3%	4.1%	12.8%	0.36%	0.51%	0.55%	49.1%	1.9%
Velocity Community CU	FL	0	\$389,637,192	22,213	4	9.1%	6.4%	1.4%	11.7%	0.08%	0.16%	0.53%	55.6%	16.1%
Tampa Bay FCU	FL	0	\$352,580,964	32,801	5	11.3%	4.7%	1.8%	10.7%	0.29%	0.38%	0.26%	89.2%	23.5%
Orlando Credit Union	FL	0	\$278,549,640	24,152	7	17.1%	4.8%	-3.6%	8.2%	0.50%	0.41%	-0.86%	70.4%	20.0%
Innovations FCU	FL	0	\$277,160,288	20,917	6	3.1%	16.8%	3.2%	9.4%	0.16%	0.15%	0.96%	78.1%	34.0%
Panhandle Educators FCU	FL	0	\$263,587,494	13,781	6	-0.3%	7.6%	1.1%	11.8%	0.20%	0.16%	0.97%	50.3%	7.9%
San Antonio Citizens FCU	FL	0	\$258,734,374	17,184	4	13.8%	-1.6%	2.3%	9.0%	0.05%	0.09%	0.10%	49.7%	15.9%
Florida State University Credit Union	FL	0	\$246,431,612	25,872	7	10.3%	3.9%	1.0%	9.9%	0.67%	0.98%	0.17%	86.9%	23.8%
Guardians CU	FL	0	\$241,481,856	36,053	7	38.2%	24.7%	14.5%	11.7%	0.19%	0.67%	0.87%	65.5%	4.7%
University CU	FL	0	\$228,220,310	15,668	5	9.6%	37.3%	-3.3%	8.9%	0.18%	0.31%	-0.05%	49.0%	23.5%
MembersFirst CU of Florida	FL	0	\$222,435,518	17,702	6	12.7%	-5.3%	0.8%	12.9%	0.67%	0.43%	0.09%	48.1%	6.8%
Gold Coast FCU	FL	0	\$216,666,765	21,085	4	14.7%	-6.4%	-2.2%	10.2%	0.01%	0.18%	0.51%	43.9%	2.6%
JetStream FCU	FL	0	\$212,146,431	16,462	7	-0.3%	-8.4%	-10.0%	10.9%	0.11%	1.42%	-0.24%	61.8%	18.7%
Harvesters FCU	FL	0	\$208,739,059	20,290	9	16.4%	6.5%	6.5%	9.0%	0.02%	0.28%	0.30%	89.3%	27.0%
Central CU of Florida	FL	0	\$188,935,214	16,958	5	8.1%	-1.6%	-0.6%	10.2%	0.68%	0.50%	-0.36%	63.2%	17.3%
Keys Federal Credit Union	FL	0	\$176,410,567	14,233	5	18.4%	12.0%	1.5%	8.2%	0.77%	1.06%	0.50%	80.8%	15.9%
Santa Rosa County FCU	FL	0	\$161,153,927	12,724	5	16.1%	9.0%	3.9%	11.3%	0.27%	0.12%	0.94%	47.8%	10.8%
Alive CU	FL	0	\$155,427,887	14,691	8	13.7%	-4.3%	-3.0%	13.2%	0.23%	0.08%	-0.05%	59.2%	6.0%
Miami Postal Service CU	FL	0	\$152,877,951	16,763	3	11.9%	-0.2%	-0.5%	10.4%	0.40%	0.61%	0.22%	45.8%	0.1%
Community South Credit Union	FL	0	\$151,572,018	11,801	4	13.6%	10.3%	9.4%	13.4%	0.44%	0.73%	1.18%	80.4%	14.7%
Pinellas FCU	FL	0	\$134,929,378	12,055	4	7.3%	1.0%	-1.1%	13.0%	0.50%	0.17%	0.02%	67.2%	0.1%

Florida Credit Union Profile

Mid-Year 2020

Florida Credit Union Financial Summary

Data as of June 2020

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
						Asset Growth	Loan Growth	Member Growth		Loans/Loans	Chg-offs/Avg Loans			1st Mtgs. Assets
Coastline FCU	FL	0	\$132,908,475	10,287	4	6.0%	-7.4%	-1.6%	10.0%	0.12%	0.15%	0.07%	55.4%	3.5%
JM Associates FCU	FL	0	\$131,031,062	8,064	6	10.8%	-3.8%	0.6%	14.6%	0.44%	0.33%	0.20%	46.2%	4.7%
First Choice CU	FL	0	\$123,913,540	10,001	2	10.0%	0.3%	-3.2%	10.1%	0.22%	0.14%	0.56%	41.2%	15.3%
Miami Firefighters FCU	FL	0	\$122,514,033	4,508	1	9.3%	8.7%	2.2%	10.2%	0.43%	0.22%	1.01%	78.2%	24.1%
First Coast Community CU	FL	0	\$121,754,272	11,505	2	10.9%	8.6%	-1.5%	12.1%	0.32%	0.09%	0.83%	40.5%	3.6%
Priority One CU	FL	0	\$114,923,931	9,769	2	16.8%	6.0%	-0.6%	9.3%	0.18%	0.54%	0.28%	75.6%	17.3%
Buckeye Community FCU	FL	0	\$111,479,332	10,234	2	9.5%	-3.5%	-2.2%	9.7%	0.37%	0.11%	0.30%	77.5%	6.7%
Florida West Coast CU	FL	0	\$108,255,725	10,167	5	13.6%	-2.8%	1.2%	11.0%	0.26%	0.28%	0.43%	49.9%	0.0%
Bay Credit Union	FL	0	\$106,941,626	8,033	4	-0.1%	1.9%	-7.5%	10.1%	0.05%	0.25%	0.27%	55.6%	6.9%
Country Financial Credit Union	FL	0	\$102,389,334	7,380	3	18.3%	-2.5%	8.3%	9.3%	1.08%	0.25%	0.45%	67.3%	17.8%
Okaloosa County Teachers FCU	FL	0	\$100,394,233	9,289	4	13.9%	4.3%	2.1%	9.1%	0.97%	0.40%	0.33%	52.9%	1.8%
PowerNet CU	FL	0	\$100,268,858	3,701	2	13.9%	7.0%	-1.4%	8.6%	0.11%	0.02%	0.36%	43.3%	4.7%
Sun CU	FL	0	\$99,294,947	7,002	3	12.9%	2.0%	0.8%	9.7%	0.45%	0.31%	0.05%	41.7%	2.3%
Tampa Postal FCU	FL	0	\$90,166,040	7,188	4	7.5%	-7.6%	-7.9%	12.3%	0.35%	0.10%	-0.34%	34.9%	6.4%
City and Police FCU	FL	0	\$89,013,615	6,470	5	13.3%	14.5%	3.4%	9.5%	1.07%	0.19%	-0.35%	56.4%	0.9%
Connect CU	FL	0	\$85,317,977	5,764	4	9.1%	16.2%	-1.3%	10.8%	0.22%	0.64%	0.33%	71.4%	7.7%
Broward HealthCare FCU	FL	0	\$83,560,543	8,994	5	13.2%	-5.1%	-0.7%	10.3%	0.02%	0.14%	0.05%	38.9%	4.0%
Baptist Health South Florida FCU	FL	0	\$79,477,728	11,837	4	20.8%	2.6%	3.3%	12.4%	0.63%	0.66%	0.44%	67.9%	1.1%
Memorial Employees FCU	FL	0	\$79,099,150	9,071	7	12.1%	3.1%	0.8%	10.1%	0.02%	0.13%	0.48%	40.3%	0.0%
TMH FCU	FL	0	\$75,317,593	8,634	2	5.8%	-1.9%	2.0%	10.1%	0.89%	0.63%	-0.35%	65.9%	11.4%
My Pensacola FCU	FL	0	\$73,970,794	4,804	1	4.5%	0.4%	-1.4%	18.1%	0.25%	0.38%	0.68%	41.6%	8.5%
Calhoun Liberty FCU	FL	0	\$71,475,539	5,806	2	14.7%	23.1%	4.3%	9.2%	0.06%	0.17%	0.56%	59.8%	13.8%
Adventhealth CU	FL	0	\$69,078,727	9,899	4	22.6%	15.5%	4.0%	9.9%	0.25%	0.26%	0.93%	80.3%	10.5%
Tallahassee-Leon FCU	FL	0	\$63,581,891	6,165	3	9.0%	-1.4%	-0.9%	9.8%	0.88%	0.59%	0.19%	56.5%	2.7%
Priority CU	FL	0	\$60,186,542	14,087	6	-0.9%	3.2%	-1.2%	6.4%	0.87%	0.83%	-0.48%	72.6%	11.0%
Emerald Coast FCU	FL	0	\$59,136,084	5,381	3	0.9%	-7.5%	0.1%	7.4%	1.97%	0.11%	0.38%	43.4%	7.2%
Alliance Credit Union	FL	0	\$57,807,333	6,124	2	19.1%	6.5%	4.1%	7.2%	1.34%	0.86%	0.02%	69.1%	5.5%
FiCare	FL	0	\$55,215,597	6,702	7	6.5%	7.7%	2.8%	11.6%	0.25%	0.38%	0.14%	55.5%	0.0%
Florida Dept of Trans CU	FL	0	\$53,806,057	3,263	2	7.5%	1.6%	-2.1%	16.5%	0.38%	0.34%	-0.31%	51.3%	4.9%
GPCE Credit Union	FL	0	\$48,918,734	3,213	3	-1.6%	-1.9%	-11.4%	9.1%	0.21%	0.19%	0.19%	40.6%	1.4%
United Police FCU	FL	0	\$48,044,346	4,914	2	2.7%	42.9%	-0.6%	16.5%	0.03%	0.14%	-0.53%	62.2%	8.4%
Everglades FCU	FL	0	\$46,090,468	4,663	1	16.9%	4.4%	2.2%	11.3%	0.37%	0.56%	-0.47%	58.7%	12.8%
Flag CU	FL	0	\$44,705,141	6,041	1	12.5%	15.2%	5.6%	9.9%	0.72%	0.65%	0.79%	77.6%	6.6%
Jacksonville Postal and Professional CU	FL	0	\$42,439,337	2,928	2	5.6%	-9.5%	-3.0%	20.5%	0.34%	0.15%	0.23%	46.3%	17.7%
Miami FCU	FL	0	\$38,751,062	2,749	4	6.4%	5.4%	-2.2%	13.3%	0.10%	0.13%	0.08%	73.2%	31.7%
Jacksonville Firemens CU	FL	0	\$38,610,830	2,726	2	6.9%	3.0%	3.7%	9.1%	2.70%	0.12%	0.17%	43.1%	9.0%
Coral Community FCU	FL	0	\$38,172,632	4,446	1	10.3%	23.0%	-0.1%	8.7%	0.01%	-0.09%	0.30%	54.0%	12.6%
Jackson County Teachers CU	FL	0	\$37,980,745	3,943	1	6.6%	-6.6%	-2.3%	20.3%	0.50%	1.14%	0.28%	42.9%	0.3%
Ocala Community CU	FL	0	\$37,278,268	3,058	2	7.2%	-1.4%	-0.7%	10.6%	0.51%	0.23%	0.06%	56.8%	10.8%
Manatee Community FCU	FL	0	\$36,521,994	3,501	1	6.8%	-8.5%	-9.4%	17.1%	0.67%	2.43%	-2.10%	62.2%	1.8%
ECU Credit Union	FL	0	\$35,623,027	3,264	3	3.6%	-19.8%	-5.2%	15.0%	1.51%	0.09%	0.45%	46.4%	4.9%
1st Street Credit Union	FL	0	\$34,664,203	2,424	1	16.1%	-7.2%	0.7%	10.8%	1.58%	0.09%	0.03%	31.4%	0.0%
Gulf States CU	FL	0	\$33,269,667	3,255	1	11.3%	-4.1%	-4.8%	14.6%	0.44%	0.14%	0.34%	47.8%	11.6%
Florida Rural Electric CU	FL	0	\$31,058,763	3,496	2	6.3%	-3.0%	-5.5%	18.7%	0.23%	0.31%	0.13%	67.7%	0.7%
My Healthcare FCU	FL	0	\$29,407,787	3,907	2	18.2%	-1.8%	-2.7%	15.0%	0.41%	0.44%	-0.88%	56.4%	2.5%
City County ECU	FL	0	\$28,595,590	2,926	1	15.0%	4.9%	4.9%	11.4%	0.12%	0.69%	0.79%	75.7%	0.0%
Pompano Beach City ECU	FL	0	\$24,975,978	2,083	1	6.8%	1.8%	0.6%	20.2%	0.15%	0.07%	0.62%	84.0%	0.0%
ECCO CU	FL	0	\$24,239,551	1,069	1	11.3%	-0.6%	1.0%	18.9%	0.00%	0.21%	0.68%	65.3%	37.2%
Walton County Teachers FCU	FL	0	\$23,830,016	3,311	1	12.1%	-3.3%	-0.1%	7.2%	1.35%	0.41%	-0.52%	38.8%	1.1%
Florida State EFCU	FL	0	\$23,461,285	2,788	2	-4.2%	-13.7%	-4.7%	6.3%	0.88%	1.90%	-1.13%	50.8%	2.6%
Coast 2 Coast	FL	0	\$23,315,713	1,876	1	9.7%	-4.2%	-0.8%	12.7%	0.00%	-0.08%	1.79%	65.0%	10.3%
Monroe County Teachers FCU	FL	0	\$22,975,974	2,110	1	-0.5%	-15.6%	-2.5%	10.7%	0.30%	0.54%	-0.24%	72.0%	18.4%
Florida A and M University FCU	FL	0	\$22,854,534	3,169	1	13.7%	-16.7%	-7.6%	5.2%	1.08%	0.92%	1.19%	56.1%	16.9%
Compass Financial FCU	FL	0	\$22,549,043	2,326	1	8.6%	-4.5%	-9.1%	13.6%	0.10%	1.46%	-0.87%	77.8%	2.1%
Suwannee River FCU	FL	0	\$22,388,787	2,581	2	11.9%	-2.5%	-2.3%	10.3%	0.60%	0.03%	0.33%	49.4%	11.2%
Financial Educators FCU	FL	0	\$19,001,414	1,927	1	7.8%	2.2%	-4.4%	14.6%	0.27%	0.19%	0.85%	64.1%	9.1%
South Atlantic FCU	FL	0	\$18,475,697	2,549	1	16.8%	-7.2%	-1.0%	8.1%	0.28%	0.20%	0.11%	31.0%	0.0%

Florida Credit Union Profile

Mid-Year 2020

Florida Credit Union Financial Summary

Data as of June 2020

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
						Asset Growth	Loan Growth	Member Growth		Loans/Loans	Chg-offs/Avg Loans			1st Mtgs. Assets
Southernmost FCU	FL	0	\$17,497,882	1,756	1	11.9%	-3.9%	-2.6%	16.1%	0.12%	-0.03%	-0.90%	48.8%	0.0%
Farmers FCU	FL	0	\$17,468,681	1,304	1	14.2%	10.4%	-1.1%	11.2%	1.25%	0.01%	0.34%	32.5%	7.5%
Metro North FCU	FL	0	\$17,319,076	1,441	1	5.7%	-2.8%	-6.5%	18.0%	0.81%	0.05%	-0.40%	55.3%	24.5%
Hialeah Municipal EFCU	FL	0	\$12,442,104	1,544	1	6.4%	1.6%	-0.7%	28.4%	0.00%	-0.02%	-0.55%	45.4%	0.0%
Jefferson Co Teachers CU	FL	0	\$11,752,959	1,094	1	7.3%	14.3%	3.5%	13.0%	0.50%	0.00%	0.92%	60.5%	0.0%
First Coast FCU	FL	0	\$9,423,136	1,735	1	7.5%	-1.8%	-0.3%	14.0%	0.63%	0.07%	-0.34%	67.2%	0.0%
Florida Customs FCU	FL	0	\$8,994,688	1,085	1	-8.3%	-11.7%	-0.9%	19.8%	0.00%	0.45%	0.00%	39.6%	0.0%
Container Mutual CU	FL	0	\$7,555,834	732	1	2.3%	-9.6%	-5.4%	36.0%	0.51%	0.13%	-0.31%	61.9%	3.5%
Local 606 Electrical Workers FCU	FL	0	\$7,114,663	418	1	-6.8%	-14.1%	2.5%	18.6%	0.37%	0.00%	0.33%	28.0%	15.2%
Shaw Ross ECU	FL	0	\$6,632,061	784	1	7.3%	-13.2%	-3.6%	14.3%	0.00%	0.18%	0.84%	7.3%	0.0%
Madison Education Assn CU	FL	0	\$6,240,679	832	1	6.7%	3.6%	-2.2%	14.1%	1.37%	0.52%	-0.17%	42.1%	0.0%
FRSA CU	FL	0	\$5,342,491	809	1	15.3%	5.0%	-1.5%	9.2%	0.12%	1.84%	0.08%	75.6%	0.0%
Tallahassee Community FCU	FL	0	\$5,021,790	565	1	3.4%	11.9%	-0.2%	13.9%	4.41%	0.15%	0.21%	75.9%	23.3%
Electricians Local 349 CU	FL	0	\$4,767,217	742	1	2.2%	-10.0%	-0.5%	16.8%	0.49%	-0.06%	0.09%	23.8%	0.0%
Town of Palm Beach FCU	FL	0	\$2,450,550	378	1	0.4%	-12.6%	1.9%	10.1%	3.67%	1.68%	-2.78%	50.1%	0.0%
Medians			\$108,255,725	9,899	4	11.0%	3.2%	0.6%	10.6%	0.36%	0.31%	0.28%	62.2%	10.8%
By Asset Size														
			Number of Insts.											
\$5 million and less			2	560	1	1.6%	-11.4%	0.3%	14.6%	2.20%	0.61%	-0.87%	33.2%	0.0%
\$5 to \$10 million			8	797	1	2.2%	-2.3%	-1.5%	18.0%	1.05%	0.39%	0.05%	48.8%	4.5%
\$10 to \$20 million			7	1,544	1	10.2%	1.3%	-2.1%	15.1%	0.46%	0.07%	0.05%	47.4%	6.4%
\$20 to \$50 million			26	3,114	1	8.0%	-0.1%	-2.1%	13.1%	0.51%	0.48%	0.04%	56.8%	8.9%
\$50 to \$100 million			17	6,702	4	10.5%	4.9%	0.6%	10.6%	0.58%	0.40%	0.14%	55.0%	5.6%
\$100 to \$250 million			26	11,928	4	12.4%	3.9%	1.0%	10.6%	0.38%	0.46%	0.33%	61.4%	11.6%
\$250 million+			43	69,256	12	16.2%	13.5%	4.7%	9.9%	0.40%	0.42%	0.57%	77.9%	24.5%

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.