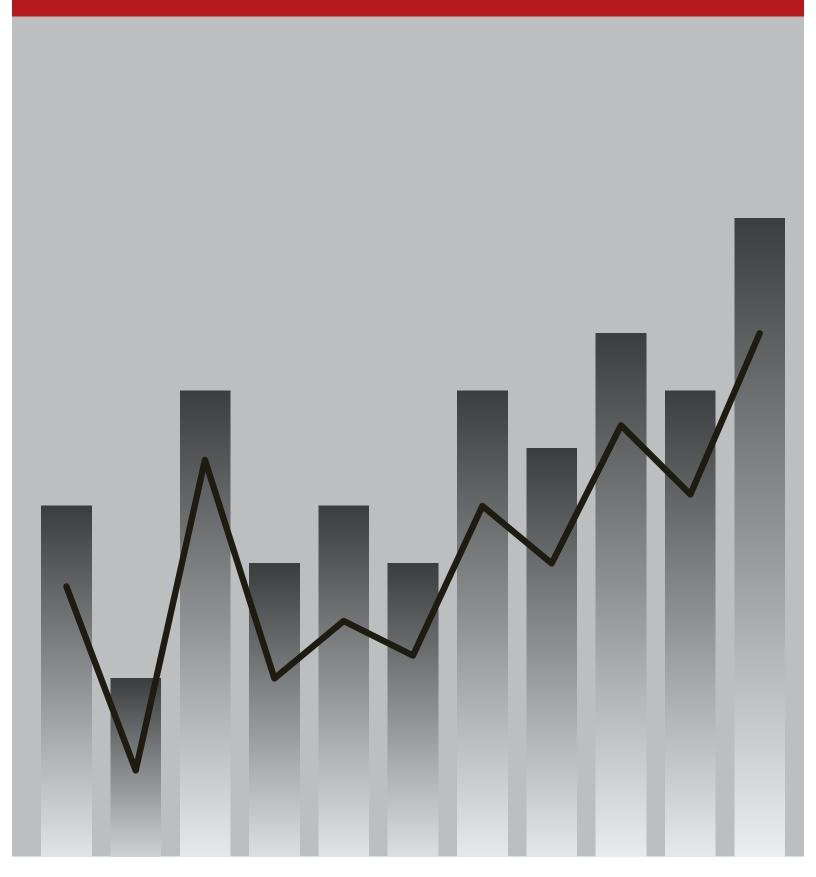
Mid-Year 2021 CUNA Economics & Statistics



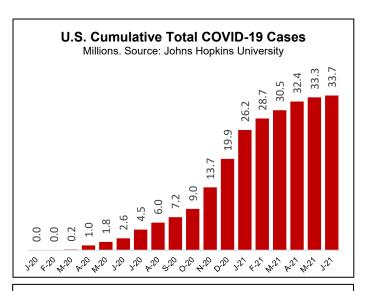
#### Back to Normal?

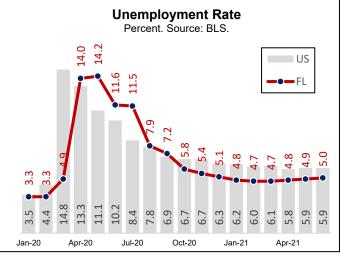
General seasonal trends combined with widespread availability and increasing acceptance of effective vaccines to help Covid-19 cases plateau in the second quarter. Confidence in a return to normalcy increased substantially and this was, in turn, reflected in solid economic data and in favorable credit union operating results during the period.

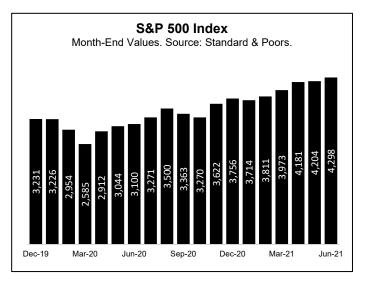
Gross Domestic Product, which measures the value of all goods and services produced in the U.S., grew at 6.6 percent annualized rate in the second quarter. This strong performance puts the annualized real GDP value at \$19.4 trillion, which is a bit higher than the pre-pandemic peak of \$19.2 trillion reported in the fourth quarter of 2019.

The U.S. unemployment rate finished the second quarter at 5.9 percent - marginally lower than the 6.1 percent reading reported at the start of the quarter. Non-farm employment rose by 1.9 million in the three months ending June – once again indicating more widespread economic openings as pandemic fears eased. Still, overall employment remains 6.6 million lower than pre-pandemic levels nationally. Florida's unemployment rate remains lower, reflected in a 5.0 percent mid-year 2021 reading.

As expected, the Federal Reserve federal funds effective rate was essentially unchanged during the quarter. In contrast, the ten-year Treasury yield declined by 29 basis points during the three-month period as investors dialed-back expectations for fiscal and monetary stimulus. The long bond yield stood at 1.74 percent at the start of the quarter but sunk to 1.45 percent by the end of June. The spread between the Fed's overnight benchmark interest rate and the 10-year Treasury yield thus declined during the quarter – from 1.68 percent at the end





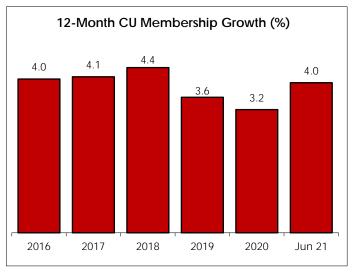


of March to 1.37 percent by June's close. On the margin, that will put downward pressure on credit union net interest margins.

The S&P 500 gained momentum in the second quarter, increasing by 8.2 percent in the period. That's well above the strong 5.8 percent first quarter gain. On an annualized basis, those increases were 33 percent and 23 percent, respectively. The index is up 43 percent compared to the pre-Covid Crisis reading of 2,954 at the end of February 2020.

Total home sales (new and existing) decreased in the second quarter with seasonally-adjusted annualized sales of 19.7 million units – nearly 9 percent lower than the 21.6 million pace reported in the first quarter. That reflects the fact that the average 30-year fixed mortgage interest rate increased from 2.88 percent to 3.00 percent during the three-month period. Sales also eased because prices continued to rise rapidly. The average price for home purchase mortgages increased by 17.4 percent in the year ending June 2021 according to the National Association of Realtors. Prices on purchase money mortgages in Florida increased by 18.9 percent in the year ending to the FHFA.

Against this backdrop, credit unions reflected very strong earnings, strong membership gains, fast loan growth, and substantially slower savings growth during the second quarter. Asset quality –stands at record high levels (i.e., both loan delinquency and net chargeoff rates are at historic lows). The growth rate in credit union loans outpaced the growth rate in savings balances for the first time since the start of the pandemic. Still, credit unions remain awash in liquidity. Weaker savings (hence asset) growth and very strong earnings helped to push the movement's net worth ratio higher in the quarter.



#### On balance, Florida credit union results mirrored national trends.

Credit union memberships increased 1.3 percent (5.2 percent annualized) in the three months ending June. This represents the fastest quarterly credit union membership growth since the third quarter of 2018 and it is nearly fourteen times faster than U.S. population growth (which was recently reported to be 0.35 percent by the Census Bureau – a 120-year low). Total credit union memberships stood at 129 million.

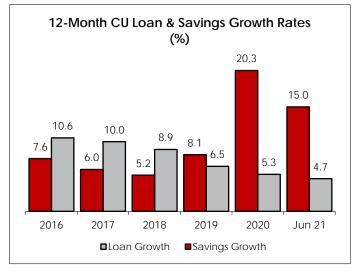
In the aggregate, the movement's loan balances grew by 2.5 percent in the second quarter (10 percent annualized). Commercial loans led the way, expanding at a 4.2 percent rate (13.2 percent annualized) in the period. Used automobile loans followed with a quarterly growth of 3.1 percent (12.4 percent annualized) and first mortgage loans nearly equaled that result reflected in quarterly growth of 2.9 percent (11.6 percent annualized).

#### Mid-Year 2021

Credit card balances bounced back from normal post-holiday payoffs in the first quarter, posting a 2.1 percent increase. New autos were up 0.8 percent and HEL/2<sup>nd</sup> mortgage loans grew by 0.3 percent (their first increase since the start of the pandemic). Personal unsecured loans declined by 0.6 percent. in the three-month period.

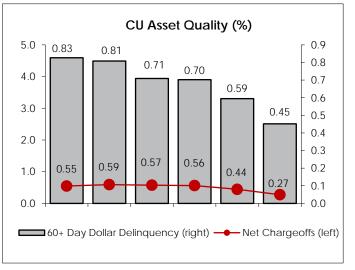
Total savings balances grew, but the rate of increase decelerated strongly compared to recent experience. Overall, credit union savings balances increased by only 1.4 percent in the second quarter – well below the first quarter's 6.8 percent pace. Yearover-Year savings deposits are up 15.0 percent.

Consumers continue to keep funds short and liquid. Share drafts increased 4.9 percent in the second quarter while money market shares and regular shares followed with unannualized quarterly gains of 3.7 percent and 0.2 percent, respectively. IRA



accounts increased 0.1 percent and certificates declined by 3.0 percent.

With loan growth outpacing savings growth the movement's loan-to-savings ratio increased from 68.7 percent to 69.5 percent. The increase is hopeful from an earnings perspective because strong growth in high-yielding assets like loans helps boost income. Still, the current reading of nearly 70 percent remains well below the pre-pandemic reading of 84 percent.

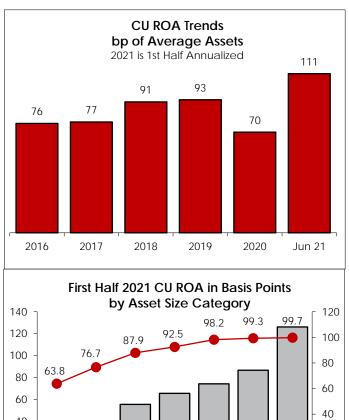


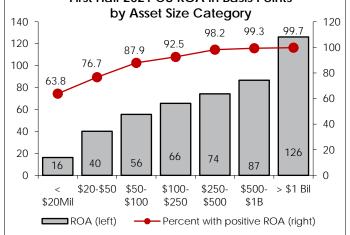
#### Mid-Year 2021

Asset quality reflected improvement in the second quarter. Net chargeoff rates declined to an all-time low of 0.24 percent (down from 0.32 percent in the first quarter). The delinquency rate was unchanged at 0.46 percent at the end of June. Bankruptcies per thousand credit union members in the first half fell to 0.9 from 1.1 in the first quarter.

Credit union earnings again improved significantly. Industry-wide ROA increased 0.12 percent in the second guarter. The annualized 1.16 percent bottom-line result was the highest annualized quarterly earnings rate in over 15 years. The result was powered by a 0.16 percent decline in loss provisions - as credit unions continued to bring allowance accounts back to normal levels. First half ROA totaled 1.11 percent - up from 0.70 percent in 2020 (a 10-year low).

It's important to note that the second quarter reflected large (and growing) variation across several key credit union performance metrics. This was especially obvious in the earnings results. As shown in the accompanying graphic, there was a 1.16 percentage point difference between average ROA in credit unions with \$20 million or less in total assets and those with \$1 billion or more in total assets. In addition, 34.0 percent of those in the smallest asset category operated in the red in the guarter, while only 0.3 percent of those in the largest category experienced that challenge (note that credit unions with \$50



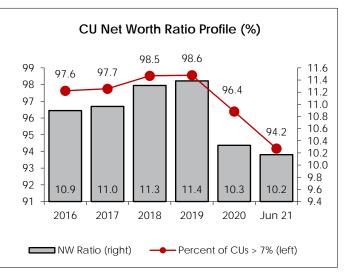


million or less in total assets account for roughly half of all 5,131 credit unions operating in the second quarter).

Smaller shops will likely see earnings results improve in coming quarters as the recovery advances and consumer borrowing in the auto sector and in unsecured loans gains momentum. In contrast, larger shops will likely see lower earnings results mostly due to higher loss provisions (allowance accounts as a percent of loans outstanding are now just ten basis points higher than pre-pandemic levels).

In any case, slower aggregate asset growth and generally higher ROA helped to buoy the movement-wide net worth ratio. The capital buffer began the quarter at 10.0 percent of total assets – but rose to 10.2 percent by mid-year. Overall, 94.2 percent of credit unions remain well capitalized with net worth ratios over 7 percent.

It should be noted that although small credit unions generally report relatively low earnings they also report very high capital positions. For example, the nearly 1,700 credit union with \$20 million or less in



assets reflect an average net worth ratio equal to 13.8 percent of total assets.

Nationally, credit unions remain in generally good financial shape at the end of the second quarter and nearly all should have the wherewithal to continue to serve in meaningful ways as millions of members struggle to make it through the continuing pandemic and related personal financial challenges.

#### Economic Outlook: "Toward" (Not "To") Normal

CUNA's economic outlook – updated on September 17<sup>th</sup>, reflects the fact that there now is substantially more uncertainty in the economy. Both consumer and business confidence have declined relative to readings seen during the second quarter. For many, August's disappointing jobs report – which reflected only 235,000 new jobs added – suggested any expectations for a more substantial acceleration in the rapidly reflating economy were misplaced. Chinese real estate markets are raising anxieties about the international outlook. Equity markets reflect increasing volatility.

Underlying concerns related to public health have again taken center stage. In the wake of the Labor Day holiday daily COVID cases were rising markedly with the more virulent Delta variant infecting more people and younger populations. Infection rates were widely reported to be three times higher than during the same period in 2020. Many hospitals were (and are) overwhelmed and healthcare workers in many areas are being pushed to the breaking point. Children now represent nearly 30 percent of COVID cases – many (of course) are ineligible for the vaccine. Many schools can't or won't adopt basic safety protocols called for by local public health officials.

What has emerged is a strong sense that COVID is with us. For good. The country isn't going back to "normal" – but it's likewise not going back to shutdowns.

There IS good news and a distinct possibility that the nation could see a transition to stronger employment numbers and perhaps even a tight labor market – and quickly. A number of key helpful trends worth watching include:

- Safe, effective vaccines are widely available: Today 75 percent of US adults now have had at least one dose and only 15 percent say they won't get it under any circumstances.
- Employment increases, while weak recently, have been broad-based within industrial sectors and geographically. Unemployment rates were lower in July in 17 states and the District of Columbia and stable in 33 states in the most recent BLS jobs report. In addition, there is a lot of opportunity in the market with a lot more job openings than unemployed (a return to the situation that existed throughout 2018 and 2019). In July, there were 8.7 million unemployed and 10.9 million openings. August unemployment fell to 8.4 million (the job openings for August will be reported October 12 and will almost certainly reflect higher openings.) Wages are rising at a decent rate and at the margin that will help to bring people back.
- Supply chain disruptions should ease especially in the auto and homebuilding industries. Census Bureau data shows aggregate business inventory-to-sales ratios are at all-time lows of approximately 34 days. And indices of current delivery times are at record highs in surveys of manufacturers by three regional Federal Reserve Banks. However, indices for future delivery times are now in their typical ranges. Overall, the data suggests that manufacturers see current supply chain disruptions largely running their course over the next three to six months.
- Government policy retains extraordinarily leverage with Child Tax Credits, infrastructure spending, and a proposed budget with significant pre-funded social safety net expenditures.
- On the international front, global demand is picking up and seems to be on a solid trajectory.

Against this backdrop CUNA economists remain upbeat, though our newly minted forecast reflects a slightly-less rosy view of the future compared to our June outlook. We now see modestly lower economic growth – though the increases remain high by historical standards: a 6.0 percent increase in 2021 and a 4.5 percent gain in 2022 now seem likely. The long-run average annual growth in U.S. economic activity is approximately 2.75 percent.

# Economic forecast

Sep 17, 2021

	Actual results		Quarterly results/forecasts				Annual forecasts	
22	5 Yr Avg	2020	2021:1	2021:2	2021:3	2021:4	2021	2022
Growth rates:								
Economic Growth (% chg GDP)*	1.10%	-3.50%	6.3%	6.6%	4.5%	6.0%	6.0%	4.5%
Inflation (% chg CPI)*	1.90%	1.30%	4.9%	9.3%	5.0%	2.5%	5.0%	2.5%
UnemploymentRate (BLS)	4.60%	6.70%	6.0%	5.9%	5.2%	4.8%	4.8%	4.0%
Federal Funds Rate (effective)	1.18%	0.09%	0.07%	0.08%	0.10%	0.10%	0.09%	0.10%
10-Year Treasury Rate	2.08%	0.93%	1.73%	1.45%	1.40%	1.50%	1.50%	2.00%
10-Year-Fed Funds Spread	0.90%	0.84%	1.66%	1.37%	1.30%	1.40%	1.41%	1.90%
edit Union "Percent change, annual rate. All other tional sociation	numbers are e	ind-of-period	values.					

We continue to subscribe to the view that current elevated inflation pressures will be transitory – an outlook supported by the bond market's implicit forecast for inflation: The yield spread between the five-year Treasury and similar-maturity Treasury Inflation-Protected security remains at about 2.50 percent.

Labor market recoveries are seldom straight-line affairs, and it seems unreasonable to expect this one to be. Employment in the Leisure and Hospitality industry (hotels, restaurants, and theme parks) remains very low. The sector, which employed roughly 17 million pre-pandemic, suffered a 50 percent decline in employment by April 2020 and continues to reflect a 10 percent decline (down nearly 2 million jobs) overall.

Still, the job market will continue to recover as the Delta surge wanes with full employment likely reflected in performance metrics by mid-year 2022. Expect the unemployment rate to finish 2022 at 4.0 percent - very close to pre-pandemic readings.

Fed Chair Powell has been clear that monetary policy will be accommodative until the economy reaches full employment – and those most severely impacted by the COVID-19 crisis begin to see real progress in returning to a semblance of normalcy. Long rates will rise, but more modestly than previously expected.

#### **Credit Union Operations**

Expect credit unions to be recovering – not "recovered" over the forecast horizon – with transition out of the pandemic economy largely mirroring developments in the labor market.

#### Mid-Year 2021

Monthly credit union savings growth has been a bit slower than we previously assumed. Accordingly, we've lowered our 2021 increase from 15 percent to 12 percent though we continue to believe growth in 2022 will be a bit lower than the long-run average increase – reflecting a gradual draw-down of the pandemic-related savings surge.

Loan growth will likewise rebound though gains are likely to be slower than previous economic recoveries due mostly to the slower pace of recovery in front-line employment.

The Mortgage Bankers Association's August forecast calls for a 16 percent decline in mortgage originations in 2021 and a 35 percent decline in 2022. If that outlook is applied to credit union activity the movement will see 2022 origination levels drop to 2019 levels (though it should be noted that 2019 was a record year for the movement's origination volume).

The IHS Markit August forecast suggests new auto sales will accelerate from 14.6 million units in 2020 to 16.4 million units in 2021 – a 13 percent increase. The 2022 increase is expected to moderate to 2 percent - putting overall sales in the year at about 16.8 million units - roughly 1 percent lower than "normal" pre-pandemic annual sales rates.

Other portfolio segments will see relatively fast growth – already evident in quarterly call report data. Credit cards, unsecured personal loans, used vehicle loans, and business loans all should reflect solid gains and continuing momentum as the economic recovery gains more obvious traction.

With loan growth expected to outpace savings growth next year, loan-to-share ratios will increase. All else equal this will help to buoy credit union earnings, but the resulting 72 percent year-end 2022 loan-to-share ratio will nevertheless be well below its 86 percent pre-pandemic peak reading.

We continue to believe that credit union asset quality will stay at healthy levels with only modest increases in both delinquency and net chargeoff rates.

CUNA forecasts that ROA will settle in close to 95 basis points for full-year 2021 (up from 70 basis points in 2020). That improvement reflects continuing mortgage refinancing activity (with associated gains on sales into the secondary market) and lower loan loss provisioning as credit unions "right-size" allowance accounts to pre-pandemic levels. It will clearly be difficult to repeat that result in 2022. Solid earnings and slower savings and asset growth should help to push credit union net worth up to 10.2 percent. If that forecast holds, the movement's aggregate capital buffer will finish the year one percentage point lower than the 11.2 percent pre-pandemic peak. For many, that suggests a future focus on rebuilding capital positions.

# Credit union forecast

Sep 17, 2021	
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	Actual	results		Quarterly res	ults/forecasts		Annual 1	orecasts
	5 Yr Avg	2020	2021:1	2021:2	2021:3	2021:4	2021	2022
Growth rates:								
Savings growth	9.60%	20.30%	6.8%	1.4%	1.7%	1.7%	12.0%	6.0%
Loan growth	8.40%	5.30%	0.3%	2.5%	1.6%	1.5%	6.0%	9.0%
Asset growth	9.10%	17.70%	5.7%	1.5%	2.0%	2.0%	11.5%	5.5%
Membership growth	3.70%	3.20%	1.2%	1.3%	D.6%	0.3%	3.4%	4.0%
Liquidity:								
Loan-to-share ratio**	80.40%	73.90%	68.70%	69.50%	70.0%	70.0%	70.0%	72.05
Asset quality:								
Delinquency rate**	0.74%	0.59%	0.45%	0.46%	0.60%	0.65%	0.65%	0.609
Net charge-off rate*	0.53%	0.44%	0.31%	0.24%	0.30%	0.40%	0.31%	0.50
Earnings:								
Return on average assets (ROA)*	0.79%	0.70%	1.04%	1,16%	0.80%	0.80%	0.95%	0.705
Capital adequacy:							-	
Net worth ratio**	10.90%	10.30%	10.00%	10.20%	10.00%	10.00%	10.00%	10.20

Overview by Teal										
	U.S. CUs	Florida CUs								
Demographic Information Number of CUs Assets per CU (\$ mil) Median assets (\$ mil) Total assets (\$ mil) Total loans (\$ mil) Total surplus funds (\$ mil) Total savings (\$ mil) Total memberships (thousands)	Jun 21 5,133 389.5 47.5 1,999,401 1,216,213 701,026 1,734,451 128,581	Jun 21 127 746.0 124.8 94,738 59,865 30,476 83,876 6,494								
Growth Rates (%) Total assets Total loans Total surplus funds Total savings Total memberships % CUs with increasing assets Earnings - Basis Pts.	13.0 4.7 31.3 15.0 4.0 93.3	14.9 8.4 30.1 16.2 4.6 98.4								
Yield on total assets Dividend/interest cost of assets Net interest margin Fee & other income Operating expense Loss Provisions Net Income (ROA) with Stab Exp Net Income (ROA) without Stab Exp % CUs with positive ROA	303 46 257 140 279 7 111 111 80.9	297 37 260 148 292 11 105 105 84.3								
Capital Adequacy (%) Net worth/assets % CUs with NW > 7% of assets	10.2 94.2	9.6 96.9								
Asset Quality Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%) Total borrower-bankruptcies Bankruptcies per CU Bankruptcies per 1000 members	0.45 0.27 118,870 23.2 0.9	0.26 0.27 5,904 46.5 0.9								
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	70.1 60.8 37.8 18.5 56.0	71.4 63.2 35.4 17.0 61.2								
Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	3 58 399 13,489 16,219 0.16	2 65 387 12,915 14,248 0.18								
Structure (%) Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs CUs state chartered	11.2 17.7 32.4 38.8	6.3 13.4 26.0 54.3								

Overview by Year

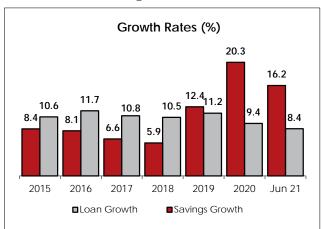
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

<b>Overview:</b>	State	Trends
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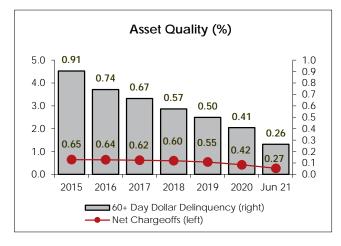
	U.S.		I	Florida Cro	edit Unic	ons		
Demographic Information Number of CUs Assets per CU (\$ mil) Median assets (\$ mil) Total assets (\$ mil) Total loans (\$ mil) Total surplus funds (\$ mil) Total savings (\$ mil) Total memberships (thousands)	Jun 21 5,133 389.5 47.5 1,999,401 1,216,213 701,026 1,734,451 128,581	Jun 21 127 746.0 124.8 94,738 59,865 30,476 83,876 6,494	2020 128 676.5 115.3 86,590 57,361 25,110 76,288 6,325	2019 129 573.9 99.9 74,036 52,440 17,965 63,396 6,126	<b>2018</b> 132 507.5 89.1 66,984 47,144 16,674 56,410 5,840	<b>2017</b> 134 468.1 83.7 62,723 42,671 17,052 53,264 5,581	<b>2016</b> 141 416.6 78.4 58,734 38,524 17,352 49,956 5,395	<b>2015</b> 150 360.1 68.2 54,019 34,501 16,956 46,219 5,215
Growth Rates (%) Total assets Total loans Total surplus funds Total savings Total memberships % CUs with increasing assets	13.0 4.7 31.3 15.0 4.0 93.3	14.9 8.4 30.1 16.2 4.6 98.4	17.0 9.4 39.8 20.3 3.3 98.4	10.5 11.2 7.7 12.4 4.9 77.5	6.8 10.5 -2.2 5.9 4.6 69.7	6.8 10.8 -1.7 6.6 3.4 80.6	8.7 11.7 2.3 8.1 3.4 87.2	8.5 10.6 4.7 8.4 5.0 82.0
Earnings - Basis Pts. Yield on total assets Dividend/interest cost of assets Net interest margin Fee & other income Operating expense Loss Provisions Net Income (ROA) with Stab Exp Net Income (ROA) without Stab Exp % CUs with positive ROA	303 46 257 140 279 7 111 111 80.9	297 37 260 148 292 11 105 105 84.3	341 60 281 150 315 50 65 65 80.5	379 75 304 170 336 38 100 100 88.4	355 53 302 169 332 46 93 93 89.4	330 45 286 167 330 45 79 79 91.8	323 45 279 172 344 37 70 70 85.8	327 45 282 175 351 32 73 73 80.7
Capital Adequacy (%) Net worth/assets % CUs with NW > 7% of assets	10.2 94.2	9.6 96.9	9.9 96.9	10.8 98.4	11.0 97.7	10.8 99.3	10.7 97.9	10.9 96.7
Asset Quality Delinquencies (60+ day \$)/loans (%) Net chargeoffs/average loans (%) Total borrower-bankruptcies Bankruptcies per CU Bankruptcies per 1000 members	0.45 0.27 118,870 23.2 0.9	0.26 0.27 5,904 46.5 0.9	0.41 0.42 6,955 54.3 1.1	0.50 0.55 8,864 68.7 1.4	0.57 0.60 8,048 61.0 1.4	0.67 0.62 7,130 53.2 1.3	0.74 0.64 6,695 47.5 1.2	0.91 0.65 7,434 49.6 1.4
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	70.1 60.8 37.8 18.5 56.0	71.4 63.2 35.4 17.0 61.2	75.2 66.2 31.5 16.8 58.8	82.7 70.8 29.5 14.2 52.6	83.6 70.4 28.2 13.8 55.8	80.1 68.0 28.0 14.3 55.8	77.1 65.6 28.1 14.8 54.3	74.6 63.9 29.7 15.6 53.4
Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	3 58 399 13,489 16,219 0.16	2 65 387 12,915 14,248 0.18	2 60 383 12,061 15,077 0.19	2 59 375 10,349 14,613 0.22	3 58 380 9,660 13,849 0.23	3 58 380 9,544 13,166 0.23	3 55 375 9,260 12,931 0.25	3 53 371 8,862 12,409 0.26
Structure (%) Fed CUs w/ single-sponsor Fed CUs w/ community charter Other Fed CUs CUs state chartered	11.2 17.7 32.4 38.8	6.3 13.4 26.0 54.3	6.3 14.8 26.6 52.3	5.4 15.5 27.9 51.2	5.3 18.2 26.5 50.0	5.2 19.4 26.9 48.5	5.7 19.1 27.7 47.5	6.7 18.0 28.7 46.7

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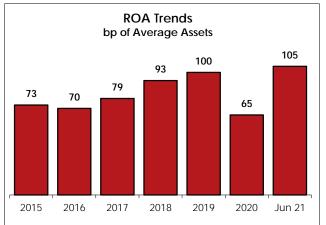


# Loan and Savings Growth Trends

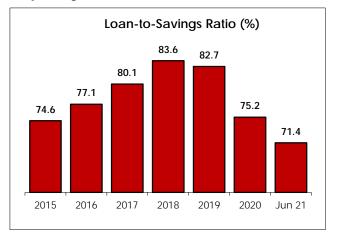
### **Credit Risk Trends**



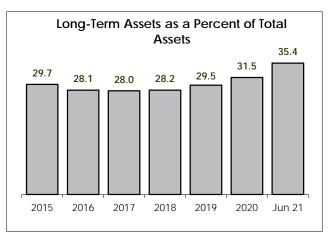
### **Earnings Trends**



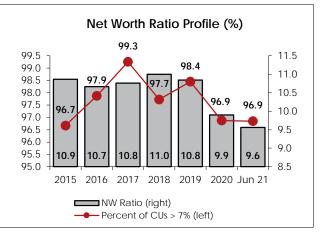
### **Liquidity Trends**



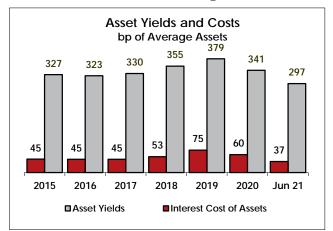
# Interest Rate Risk Trends



# Solvency Trends

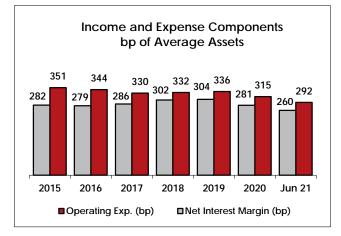


# Mid-Year 2021

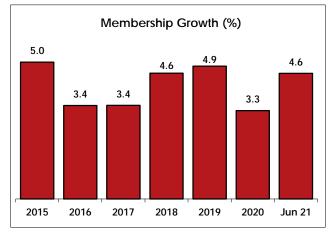


#### **Asset Yields and Funding Costs**

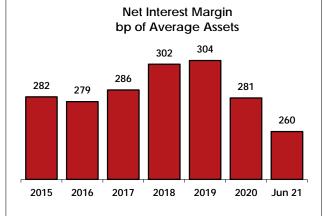
### Interest Margins & Overhead



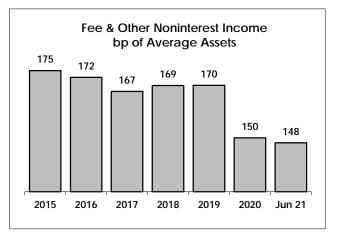
# Membership Growth Trends



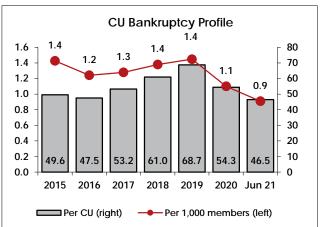
# Interest Margins



### Noninterest Income



# **Borrower Bankruptcies**



	FL	Florida Credit Union Asset Groups - 2021							
						•			
Demographic Information Number of CUs	Jun 21 127	< <b>\$20Mil</b> 16	<b>\$20-\$50</b> 22	<b>\$50-\$100</b> 17	<b>\$100-\$250</b> 24	<b>\$250-\$500</b> 12	<b>\$500-\$1B</b> 15	> <b>\$1 Bil</b> 21	
Assets per CU (\$ mil)	746.0	10.8	33.4	73.8	153.4	325.2	781.3	3,489.2	
Median assets (\$ mil)	124.8	8.5	32.9	73.8	144.5	309.5	778.1	2,357.0	
Total assets (\$ mil)	94,738	172	735	1,255	3,681	3,902	11,719	73,273	
Total loans (\$ mil)	59,865	65	336	627	1,842	1,985	7,381	47,629	
Total surplus funds (\$ mil)	30,476	105	374	574	1,674	1,680	3,642	22,428	
Total savings (\$ mil) Total memberships (thousands)	83,876 6,494	145 18	636 62	1,112 121	3,293 262	3,483 297	10,438 821	64,769 4,915	
Growth Rates (%)									
Total assets	14.9	8.6	9.9	12.8	15.4	15.9	11.7	15.6	
Total loans	8.4	8.8	3.8	9.7	7.5	8.0	3.3	9.4	
Total surplus funds	30.1	8.7	16.3	15.7	25.6	25.4	33.9	31.4	
Total savings Total memberships	16.2 4.6	10.5 -1.5	11.3 -2.4	14.1 0.2	16.8 0.1	17.3 3.5	12.9 1.9	16.9 5.8	
% CUs with increasing assets	98.4	93.8	95.5	100.0	100.0	100.0	100.0	100.0	
Earnings - Basis Pts.									
Yield on total assets	297	270	296	315	278	271	301	299	
Dividend/interest cost of assets	37	22	22	20	26	24	28	41	
Net interest margin	260	248	274	296	253	248	273	258	
Fee & other income Operating expense	148 292	50 316	124 368	136 373	128 336	154 338	154 346	149 276	
Loss Provisions	11	8	6	2	-2	330	340 8	13	
Net Income (ROA) with Stab Exp	105	-25	24	57	46	61	73	117	
Net Income (ROA) without Stab Exp	105	-25	24	57	46	61	73	117	
% CUs with positive ROA	84.3	43.8	72.7	76.5	95.8	100.0	100.0	100.0	
Capital Adequacy (%) Net worth/assets	9.6	14.8	12.8	10.3	9.6	9.6	9.2	9.6	
% CUs with NW > 7% of assets	9.8 96.9	100.0	95.5	88.2	100.0	100.0	9.2	9.0 100.0	
Asset Quality									
Delinquencies (60+ day \$)/loans (%)	0.26	0.41	0.43	0.36	0.24	0.20	0.34	0.25	
Net chargeoffs/average loans (%)	0.27	0.14	0.45	0.30	0.19	0.18	0.27	0.27	
Total borrower-bankruptcies	5,904	12	42	92	130	170	760	4,698	
Bankruptcies per CU Bankruptcies per 1000 members	46.5 0.9	0.8 0.7	1.9 0.7	5.4 0.8	5.4 0.5	14.2 0.6	50.7 0.9	223.7 1.0	
Asset/Liability Management (%)									
Loans/savings	71.4	44.5	52.8	56.4	55.9	57.0	70.7	73.5	
Loans/assets	63.2	37.6	45.7	50.0	50.0	50.9	63.0	65.0	
Net Long-term assets/assets	35.4	17.7	22.0	24.5	27.5	32.4	37.6	36.0	
Liquid assets/assets Core deposits/shares & borrowings	17.0 61.2	39.4 80.7	31.3 75.5	24.7 76.1	24.2 69.4	24.9 71.4	16.3 69.1	16.0 58.5	
Productivity									
Members/potential members (%)	2	1	1	3	2	2	1	3	
Borrowers/members (%)	65	39	197	172	126	61	57	59	
Members/FTE	387	381	354	366	297	342	331	409	
Average shares/member (\$) Average loan balance (\$)	12,915 14,248	8,301 9,431	10,328 2,773	9,218 3,027	12,582 5,584	11,712 11,027	12,718 15,694	13,178 16,502	
Employees per million in assets	0.18	0.27	0.24	0.26	0.24	0.22	0.21	0.16	
Structure (%)									
Fed CUs w/ single-sponsor	6.3	18.8	4.5	17.6	4.2	0.0	0.0	0.0	
Fed CUs w/ community charter Other Fed CUs	13.4 26.0	6.3 37.5	9.1 31.8	17.6 23.5	20.8 20.8	25.0 25.0	13.3 6.7	4.8 33.3	
CUs state chartered	54.3	37.5	54.5	23.3 41.2	20.8 54.2	25.0 50.0	80.0	55.5 61.9	
	01.0	07.0	51.0	11.2	01.2	00.0	00.0	01.7	

#### Overview: State Results by Asset Size

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.

# Mid-Year 2021

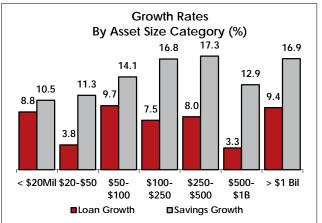
73.5

> \$1 Bil

70.7

\$500-

\$1B



# **Results By Asset Size**



Liquidity Risk Exposure

52.8

44.5

< \$20Mil \$20-\$50

56.4

\$50-

\$100

Loan-to-Savings Ratio (%)

By Asset Size Category

55.9

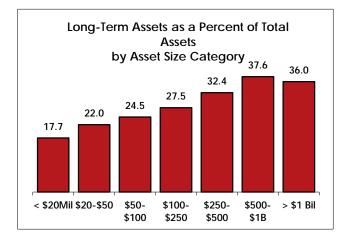
\$100-

\$250

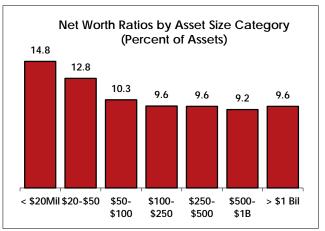
57.0

\$250-

\$500

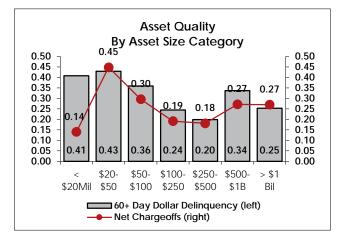


# Solvency

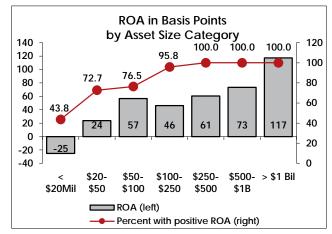


Loan and Savings growth

#### Credit Risk Exposure



# Earnings



#### **Overview: National Results by Asset Size**

	U.S. All U.S. Credit Unions Asset Groups - 2021							
Demographic Information	Jun 21	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,133	1,693	931	710	723	385	292	399
Assets per CU (\$ mil)	389.5	7.8	33.1	72.6	160.2	351.7	708.6	3,623.3
Median assets (\$ mil)	47.5	6.8	32.5	71.2	152.8	343.3	690.7	2,016.4
Total assets (\$ mil)	1,999,401	13,169	30,851	51,550	115,811	135,415	206,909	1,445,696
Total loans (\$ mil)	1,216,213	5,612	13,590	25,168	62,782	79,529	128,719	900,813
Total surplus funds (\$ mil)	701,026 1,734,451	7,300	16,306	24,253	47,379	48,972	67,695	489,120
Total savings (\$ mil) Total memberships (thousands)	1,734,451	11,291 1,759	27,225 2,876	45,473 4,392	102,769 8,885	119,866 9,915	181,493 14,258	1,246,335 86,496
Total memberships (mousands)	120,001	1,757	2,070	4,572	0,000	7,713	14,230	00,470
Growth Rates (%)			44.8		10.0	10.1	10 <i>(</i>	10.0
Total assets	13.0	8.3	11.0	11.6	12.3	13.4	12.6	13.9
Total loans Total surplus funds	4.7 31.3	-0.5 16.2	2.6 19.3	4.7 20.2	4.8 24.1	6.6 26.5	6.9 25.3	4.8 35.6
Total savings	15.0	9.5	19.3	12.9	13.5	20.5 14.8	20.3 14.3	16.1
Total memberships	4.0	-1.7	-0.8	-0.4	0.4	2.6	2.6	6.0
% CUs with increasing assets	93.3	83.4	97.0	97.9	98.8	99.2	97.9	99.0
Formita and Data Dia								
Earnings - Basis Pts. Yield on total assets	303	293	278	285	290	295	304	306
Dividend/interest cost of assets	46	31	26	283	31	36	39	50
Net interest margin	257	261	251	257	259	259	265	256
Fee & other income	140	80	104	122	135	145	149	140
Operating expense	279	317	308	316	323	323	318	263
Loss Provisions	7	8	7	7	6	7	9	7
Net Income (ROA) with Stab Exp	111	16	40	56	66	74	87	126
Net Income (ROA) without Stab Exp	111	16	40	56	66	74	87	126
% CUs with positive ROA	80.9	63.7	76.7	87.9	92.5	98.2	99.3	99.7
Capital Adequacy (%)								
Net worth/assets	10.2	13.8	11.2	11.0	10.3	10.0	10.0	10.1
% CUs with NW > 7% of assets	94.2	92.6	92.5	94.1	93.9	97.9	97.6	99.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.45	1.02	0.65	0.52	0.46	0.43	0.41	0.45
Net chargeoffs/average loans (%)	0.27	0.31	0.23	0.21	0.19	0.19	0.22	0.30
Total borrower-bankruptcies	118,870	1,272	2,382	4,896	8,948	8,760	13,476	79,136
Bankruptcies per CU Bankruptcies per 1000 members	23.2 0.9	0.8 0.7	2.6 0.8	6.9 1.1	12.4 1.0	22.8 0.9	46.2 0.9	198.3 0.9
bankrupteles per 1000 members	0.7	0.7	0.0	1.1	1.0	0.7	0.9	0.9
Asset/Liability Management								
Loans/savings	70.1	49.7	49.9	55.3	61.1	66.3	70.9	72.3
Loans/assets Net Long-term assets/assets	60.8 37.8	42.6 11.9	44.0 21.0	48.8 26.8	54.2 31.4	58.7 36.0	62.2 38.6	62.3 39.3
Liquid assets/assets	18.5	36.8	31.9	20.8	22.6	19.1	16.9	17.6
Core deposits/shares & borrowings	56.0	83.2	75.8	72.1	67.0	63.6	61.7	52.4
· · · · ·								
Productivity Members/potential members (%)	3	6	3	2	2	2	3	3
Borrowers/members (%)	58	45	89	72	66	59	54	57
Members/FTE	399	423	413	387	346	344	355	422
Average shares/member (\$)	13,489	6,418	9,467	10,354	11,566	12,090	12,730	14,409
Average loan balance (\$)	16,219	7,033	5,300	7,985	10,691	13,674	16,730	18,350
Employees per million in assets	0.16	0.32	0.23	0.22	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	11.2	24.7	9.0	4.1	2.9	1.8	1.7	2.3
Fed CUs w/ community charter	17.7	8.5	20.7	25.4	28.8	23.9	19.2	8.8
Other Fed CUs	32.4	37.2	34.2	31.4	27.0	24.2	27.7	30.3
CUs state chartered	38.8	29.6	36.1	39.2	41.4	50.1	51.4	58.6

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

	U.S. Florida Credit Unions									
Growth Rates	Jun 21	Jun 21	2020	2019	2018	2017	2016	2015		
Credit cards	-1.8%	-2.8%	-5.3%	7.5%	4.7%	6.5%	4.3%	1.8%		
Other unsecured loans	-0.1%	-6.4%	30.2%	11.3%	5.3%	11.2%	7.1%	6.0%		
New automobile	-0.5%	-1.0%	-2.2%	3.7%	16.0%	18.4%	20.6%	18.9%		
Used automobile	6.5%	8.3%	7.2%	5.4%	11.0%	13.2%	19.4%	17.7%		
First mortgage	8.4%	15.8%	19.3%	21.4%	9.2%	9.5%	6.4%	6.7%		
HEL & 2nd Mtg	-6.8%	-3.7%	-6.1%	6.0%	8.5%	-7.4%	1.0%	2.3%		
Commercial loans*	14.4%	14.5%	18.1%	40.8%	16.6%	2.0%	14.4%	18.5%		
Share drafts	31.7%	42.3%	34.9%	9.7%	6.0%	8.3%	16.6%	15.1%		
Certificates	-10.3%	-13.4%	-8.8%	39.5%	12.4%	4.8%	3.5%	1.7%		
IRAs	1.7%	0.9%	2.5%	8.1%	-1.0%	-1.5%	4.3%	1.0%		
Money market shares	23.2%	24.1%	17.8%	8.1%	-0.9%	4.0%	8.0%	6.1%		
Regular shares	18.8%	16.9%	34.8%	4.2%	6.1%	10.0%	7.5%	11.9%		
Portfolio \$ Distribution										
Credit cards/total loans	5.0%	4.8%	5.3%	6.1%	6.3%	6.7%	6.9%	7.4%		
Other unsecured loans/total loans	4.3%	3.5%	3.9%	3.2%	3.2%	3.4%	3.4%	3.5%		
New automobile/total loans	11.7%	17.2%	18.1%	20.2%	21.7%	20.6%	19.3%	17.9%		
Used automobile/total loans	20.6%	23.4%	23.1%	23.5%	24.8%	24.7%	24.2%	22.6%		
First mortgage/total loans	44.6%	40.5% 4.9%	39.7% 5.1%	36.4% 5.9%	33.3%	33.7%	34.1%	35.8%		
HEL & 2nd Mtg/total loans Commercial loans/total loans	6.8% 8.5%	4.9% 7.9%	5.1% 7.6%	5.9% 7.1%	6.2% 5.6%	6.4% 5.3%	7.6% 5.7%	8.4% 5.6%		
	20.0%	21.4%	17.9%	15.9%	16.3%	16.3%	16.1%	14.9%		
Share drafts/total savings Certificates/total savings	20.0%	13.2%	17.9%	15.9% 20.4%	16.3%	15.5%	15.7%	14.9%		
IRAs/total savings	4.9%	5.1%	5.6%	20.4 <i>%</i> 6.5%	6.8%	7.3%	7.9%	8.2%		
Money market shares/total savings	21.8%	18.1%	17.6%	18.0%	18.7%	20.0%	20.5%	20.5%		
Regular shares/total savings	36.6%	40.0%	41.2%	36.7%	39.6%	39.6%	38.4%	38.6%		
Percent of CUs Offering										
Credit cards	63.4%	85.0%	85.2%	85.3%	84.8%	84.3%	84.4%	82.7%		
Other unsecured loans	99.3%	100.0%	100.0%	100.0%	100.0%	100.0%	99.3%	99.3%		
New automobile	95.9%	99.2%	99.2%	99.2%	98.5%	99.3%	98.6%	98.0%		
Used automobile	97.1%	99.2%	99.2%	99.2%	99.2%	99.3%	99.3%	98.7%		
First mortgage	70.9%	89.8%	89.1%	89.1%	87.9%	88.1%	87.2%	85.3%		
HEL & 2nd Mtg	68.8%	79.5%	82.8%	84.5%	82.6%	84.3%	83.7%	80.7%		
Commercial loans	36.4%	52.8%	51.6%	48.8%	47.0%	47.0%	48.9%	47.3%		
Share drafts	81.8%	96.1%	96.1%	96.1%	95.5%	94.0%	92.9%	92.7%		
Certificates	82.8%	93.7%	94.5%	94.6%	93.9%	93.3%	92.9%	91.3%		
IRAs	70.1%	88.2%	89.1%	88.4%	87.9%	85.8%	85.1%	82.0%		
Money market shares	54.0%	76.4%	75.8%	75.2%	75.0%	73.1%	70.9%	68.0%		
Number of Loans as a Percent of Mer										
Credit cards	18.5%	19.5%	19.5%	20.6%	20.4%	20.5%	19.6%	19.6%		
Other unsecured loans	11.3%	9.8%	10.0%	10.5%	10.2%	10.6%	10.2%	10.0%		
New automobile	6.5%	10.3%	9.0%	7.9%	7.9%	7.4%	6.6%	5.9%		
Used automobile	15.7%	19.1%	15.7%	14.0%	14.1%	13.8%	12.8%	11.9%		
First mortgage	2.5%	2.4%	2.4%	2.2%	2.1%	2.2%	2.0%	2.1%		
HEL & 2nd Mtg Commercial loans	1.8% 0.2%	1.3% 0.2%	1.4% 0.2%	1.5% 0.2%	1.5% 0.1%	1.5% 0.1%	1.7% 0.2%	1.7% 0.1%		
Share drafts	61.1%	71.7%	71.8%	71.0%	69.8%	69.7%	67.2%	66.9%		
	7.1%	5.2%	5.6%	6.5%	6.0%	5.8%	6.1%	6.4% 5.1%		
IRAs Money market shares	3.6% 7.2%	3.7% 5.6%	3.9% 5.6%	4.1% 5.8%	4.3% 5.8%	4.7% 6.1%	4.9% 6.3%	5.1% 6.6%		
woney marker sidles	T.2%	0.0%	0.0%	0.070	0.0%	0.170	0.370	0.0%		

#### Portfolio: State Trends

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									
	FL		Florida	Credit Uni	on Asset (	Groups - 2	2021		
Growth Rates	Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	-2.8%	-6.4%	-9.0%	-6.9%	-1.5%	1.6%	-6.0%	-2.5%	
Other unsecured loans New automobile	-6.4% -1.0%	-6.8% 19.2%	6.2% 0.3%	-5.6% 10.9%	0.0% 2.9%	4.9% -4.3%	-3.3% -0.8%	-8.3% -1.2%	
Used automobile	8.3%	3.0%	-3.7%	9.5%	2.9% 6.2%	-4.3% 5.0%	-0.8% 5.0%	-1.2% 9.4%	
First mortgage	15.8%	32.6%	22.2%	27.9%	17.7%	16.0%	7.0%	17.1%	
HEL & 2nd Mtg	-3.7%	-29.8%	-3.8%	-1.9%	-8.1%	20.3%	-6.4%	-4.1%	
Commercial loans*	14.5%	16.3%	-15.5%	-10.3%	52.6%	22.0%	5.9%	16.0%	
Share drafts	42.3%	13.8%	0.9%	15.6%	18.6%	17.7%	18.1%	54.5%	
Certificates	-13.4%	-10.0%	-4.9%	-6.1%	-1.9%	-5.4%	-20.4%	-13.1%	
IRAs	0.9%	5.9%	-5.8%	-0.9%	4.1%	5.3%	-0.9%	0.9%	
Money market shares	24.1%	-18.4%	11.1%	13.7%	23.8%	17.2%	20.8%	25.1%	
Regular shares	16.9%	14.6%	21.4%	18.2%	20.9%	24.9%	22.4%	15.4%	
Portfolio \$ Distribution	4.000	2.2%	4.00/	4 70/	4 404	4.0%	2 50/	F 10/	
Credit cards/total loans Other unsecured loans/total loans	4.8% 3.5%	2.3% 13.7%	4.0% 10.3%	4.7% 8.9%	4.4% 6.1%	4.9% 4.7%	3.5% 4.5%	5.1% 3.1%	
New automobile/total loans	17.2%	24.9%	10.3%	18.1%	17.4%	12.0%	13.8%	17.9%	
Used automobile/total loans	23.4%	32.0%	29.6%	36.7%	27.6%	27.6%	23.5%	22.8%	
First mortgage/total loans	40.5%	16.6%	23.7%	17.5%	26.7%	35.4%	38.8%	42.0%	
HEL & 2nd Mtg/total loans	4.9%	0.1%	4.6%	6.0%	7.3%	7.8%	7.4%	4.3%	
Commercial loans/total loans	7.9%	0.8%	0.8%	2.6%	7.2%	7.6%	13.5%	7.2%	
Share drafts/total savings	21.4%	9.4%	19.3%	21.7%	23.1%	25.3%	26.5%	20.3%	
Certificates/total savings	13.2%	11.7%	10.2%	9.0%	10.8%	9.1%	11.5%	13.9%	
IRAs/total savings	5.1%	3.9%	5.1%	2.7%	4.4%	3.8%	4.0%	5.4%	
Money market shares/total savings	18.1%	1.7%	8.2%	11.2%	14.9%	15.3%	14.1%	19.3%	
Regular shares/total savings	40.0%	71.3%	56.2%	54.7%	46.2%	46.2%	43.2%	38.3%	
Percent of CUs Offering Credit cards	85.0%	37.5%	72.7%	100.0%	91.7%	91.7%	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%	93.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	99.2%	93.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	89.8%	37.5%	90.9%	100.0%	95.8%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	79.5%	6.3%	59.1%	88.2%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	52.8%	12.5%	22.7%	52.9%	50.0%	66.7%	93.3%	81.0%	
Share drafts	96.1%	75.0%	95.5%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	93.7%	62.5%	90.9%	100.0%	100.0%	100.0%	100.0%	100.0%	
IRAs Manay market shares	88.2% 76.4%	50.0% 12.5%	86.4% 59.1%	88.2% 76.5%	95.8% 91.7%	91.7% 100.0%	100.0% 93.3%	100.0% 100.0%	
Money market shares			59.170	70.5%	91.770	100.0%	93.370	100.0%	
Number of Loans as a Percent of Mem Credit cards	bers in Offering 19.5%	2 CUs 13.6%	19.7%	13.7%	19.3%	18.1%	16.7%	20.2%	
Other unsecured loans	9.8%	14.8%	30.1%	26.9%	17.8%	9.7%	9.1%	8.8%	
New automobile	10.3%	4.3%	54.0%	40.3%	31.7%	8.5%	7.9%	8.4%	
Used automobile	19.1%	9.1%	92.3%	86.8%	53.0%	20.0%	16.6%	15.1%	
First mortgage	2.4%	1.8%	1.3%	1.0%	1.7%	1.8%	2.1%	2.5%	
HEL & 2nd Mtg	1.3%	0.7%	1.0%	0.9%	1.2%	1.3%	1.8%	1.2%	
Commercial loans	0.2%	0.9%	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%	
Share drafts	71.7%	27.7%	52.9%	55.0%	64.6%	67.8%	71.6%	73.1%	
Certificates	5.2%	4.9%	4.1%	3.5%	4.9%	4.2%	5.2%	5.3%	
IRAs	3.7%	2.4%	2.7%	1.6%	2.9%	2.9%	3.2%	4.0%	
Money market shares	5.6%	2.3%	3.4%	2.9%	4.3%	3.9%	5.3%	5.9%	

#### Portfolio Detail: State Results by Asset Size

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.

Mid-Year 2021

Portiolio Detali. National Results by Asset size									
	U.S.		All U.S.	Credit Un	ions Asset	Groups -	2021		
Growth Rates	Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	-1.8%	-6.0%	-6.4%	-6.7%	-6.0%	-4.8%	-5.0%	-0.7%	
Other unsecured loans	-0.1%	-7.2%	-2.8%	-2.1%	-0.8%	-0.8%	-3.0%	1.4%	
New automobile	-0.5%	-2.0%	0.3%	0.9%	-0.6%	1.2%	-0.1%	0.0%	
Used automobile	6.5%	1.6%	2.6%	5.1%	4.5%	5.7%	6.0%	7.8%	
First mortgage	8.4%	6.7%	10.6%	12.2%	10.8%	14.1%	13.2%	7.6%	
HEL & 2nd Mtg	-6.8%	-12.3%	-8.0%	-6.4%	-3.2%	-2.1%	-2.7%	-7.5%	
Commercial loans*	14.4%	-6.5%	-0.7%	6.5%	14.8%	15.0%	17.2%	14.6%	
Share drafts	31.7%	12.2%	13.7%	15.4%	15.3%	17.4%	19.7%	39.7%	
Certificates	-10.3%	-1.7%	-3.3%	-6.6%	-6.9%	-7.8%	-9.8%	-10.5%	
IRAs	1.7%	-2.1%	1.0%	0.7%	1.6%	2.5%	1.7%	2.4%	
Money market shares	23.2%	11.5%	15.6%	19.8%	19.6%	22.2%	22.5%	24.1%	
Regular shares	18.8%	11.7%	15.8%	17.6%	20.0%	22.7%	21.4%	19.0%	
Portfolio \$ Distribution									
Credit cards/total loans	5.0%	2.0%	3.1%	3.1%	3.0%	3.1%	3.1%	5.6%	
Other unsecured loans/total loans	4.3%	13.8%	8.4%	6.3%	5.1%	4.3%	4.4%	4.1%	
New automobile/total loans	11.7%	23.1%	16.1%	13.2%	11.9%	11.7%	11.5%	11.6%	
Used automobile/total loans	20.6%	37.3%	31.7%	29.2%	27.0%	25.3%	23.7%	18.8%	
First mortgage/total loans	44.6%	9.6%	24.7%	32.2%	36.2%	40.1%	42.8%	46.7%	
HEL & 2nd Mtg/total loans	6.8%	3.8%	7.6%	7.9%	7.8%	8.4%	7.6%	6.5%	
Commercial loans/total loans	8.5%	0.6%	1.6%	4.1%	5.9%	7.6%	10.4%	8.8%	
Share drafts/total savings	20.0%	10.0%	17.0%	19.2%	20.7%	21.5%	22.7%	19.6%	
Certificates/total savings	15.1%	10.0%	10.5%	11.2%	12.4%	13.7%	14.2%	15.8%	
IRAs/total savings	4.9%	2.1%	4.0%	4.5%	4.8%	4.6%	4.5%	5.1%	
Money market shares/total savings	21.8%	2.8%	7.8%	10.5%	14.1%	16.3%	17.7%	24.5%	
Regular shares/total savings	36.6%	73.2%	58.7%	53.1%	46.4%	42.3%	39.5%	33.4%	
Percent of CUs Offering		0.1.00/	70.004	0.4 504	07.404	22.20	20.5%		
Credit cards	63.4%	21.9%	70.8%	84.5%	87.4%	89.9%	92.5%	94.2%	
Other unsecured loans	99.3%	98.0%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.9%	88.2%	99.5%	99.6%	100.0%	100.0%	99.7%	100.0%	
Used automobile	97.1%	91.6%	99.6%	99.9% 93.7%	100.0%	100.0% 100.0%	100.0%	99.7% 99.7%	
First mortgage	70.9% 68.8%	25.6%	80.6%		98.6% 96.3%	98.7%	100.0%		
HEL & 2nd Mtg		24.1%	76.8%	90.8%			99.7%	100.0%	
Commercial loans	36.4%	4.7%	17.5%	38.7%	61.8%	76.6%	85.3%	90.2%	
Share drafts	81.8%	47.7%	96.2%	99.2%	99.3%	100.0%	100.0%	99.5%	
Certificates	82.8%	54.8%	92.8%	95.8%	98.5%	99.2%	99.3%	99.0%	
IRAs	70.1%	28.4%	77.9%	88.9%	96.1%	98.7%	99.0%	99.5%	
Money market shares	54.0%	10.8%	50.2%	69.7%	85.6%	91.9%	92.5%	96.5%	
Number of Loans as a Percent of Mem			40.55		<b></b>		a	0.0.50	
Credit cards	18.5%	13.4%	13.2%	13.5%	14.6%	15.3%	15.5%	20.0%	
Other unsecured loans	11.3%	19.6%	18.4%	19.1%	14.0%	11.1%	10.3%	10.3%	
New automobile	6.5%	5.3%	19.4%	10.4%	8.5%	6.7%	5.5%	5.8%	
Used automobile	15.7%	12.9%	35.4%	23.5%	21.4%	18.7%	15.9%	13.8%	
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.7%	2.6%	2.4%	
HEL & 2nd Mtg	1.8%	1.2%	1.4%	1.5%	1.8%	1.9%	1.8%	1.8%	
Commercial loans	0.2%	0.7%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	
Share drafts	61.1%	32.4%	44.5%	49.1%	55.0%	57.0%	59.1%	64.1%	
Certificates	7.1%	4.7%	4.8%	5.1%	5.9%	5.9%	6.2%	7.7%	
IRAs	3.6%	2.1%	2.5%	2.8%	3.2%	3.2%	3.2%	3.9%	
Money market shares	7.2%	3.9%	3.6%	3.3%	4.4%	4.9%	5.6%	8.1%	

#### Portfolio Detail: National Results by Asset Size

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	<ul> <li>Quarterly</li> </ul>	Trends

	U.S.		Florida	Credit L	Inions	
Demographic Information	Jun 21	Jun 21	Mar 21	Dec 20	Sep 20	Jun 20
Number CUs	5,133	127	127	128	129	129
Growth Rates (Quarterly % Change)						
Total loans	2.5	2.6	1.8	1.5	2.6	3.5
Credit cards	2.1	1.0	-5.1	2.4	-0.9	-5.6
Other unsecured loans	-0.6	-6.3	1.9	-6.8	5.3	33.0
New automobile Used automobile	0.8 3.1	0.3 3.2	-1.0 2.6	-0.9 0.0	0.6 2.4	-1.0 2.9
First mortgage	2.9	3.3	3.1	3.8	4.7	5.2
HEL & 2nd Mtg	0.3	2.3	-1.8	-2.4	-1.8	-1.4
Commercial loans*	4.2	3.2	4.7	2.0	3.9	7.1
Total savings	1.4	2.0	7.8	3.4	2.2	8.8
Share drafts	4.9	4.2	26.0	9.2	-0.7	-3.0
Certificates	-3.0	-3.6	-2.5	-2.3	-5.7	-3.3
IRAs Money market shares	0.1 3.7	0.1 5.7	0.5 6.7	0.0 4.2	0.4 5.6	1.1 11.5
Regular shares	0.2	1.4	5.3	4.2	5.4	22.9
-	1.3					
Total memberships	1.3	1.3	1.4	0.6	1.3	0.5
Earnings (Basis Points) Yield on total assets	296	289	299	320	329	340
Dividend/interest cost of assets	43	35	39	51	52	62
Fee & other income	141	147	147	148	152	150
Operating expense	277	289	289	308	302	313
Loss Provisions Net Income (ROA)	-1 116	3 108	19 99	38 70	49 78	68 47
% CUs with positive ROA	81	84	82	80	80	78
Capital Adequacy (%)						
Net worth/assets	10.2	9.6	9.5	9.9	10.0	10.0
% CUs with NW > 7% of assets	94.2	96.9	96.9	96.9	96.9	96.9
Asset Quality (%)						
Loan delinquency rate - Total loans	0.46	0.26	0.29	0.41	0.38	0.40
Total Consumer Credit Cards	0.45 0.77	0.23 0.48	0.26 0.54	0.39 0.73	0.33 0.60	0.31 0.55
All Other Consumer	0.41	0.40	0.23	0.75	0.00	0.33
Total Mortgages	0.46	0.31	0.32	0.43	0.45	0.52
First Mortgages	0.45	0.28	0.28	0.38	0.41	0.51
All Other Mortgages Total Commercial Loans	0.55 0.70	0.56 0.19	0.64 0.26	0.86 0.36	0.75 0.45	0.64 0.38
Commercial Ag Loans	1.19	0.14	0.20	0.00	0.45	0.42
All Other Commercial Loans	0.68	0.19	0.26	0.37	0.45	0.38
Net chargeoffs/average loans	0.24	0.20	0.33	0.35	0.32	0.46
Total Consumer	0.50	0.39	0.60	0.65	0.58	0.82
Credit Cards	1.97	1.59	2.23	2.01	1.89	2.50
All Other Consumer	0.33	0.27	0.43	0.51	0.44	0.64
Total Mortgages First Mortgages	-0.01 0.00	-0.02 -0.01	0.01 0.00	-0.02 0.00	0.00 0.01	-0.01 0.01
All Other Mortgages	-0.04	-0.14	0.00	-0.20	-0.10	-0.13
Total Commercial Loans	0.13	0.15	0.14	0.57	0.52	0.48
Commercial Ag Loans All Other Commercial Loans	0.03 0.13	0.00 0.16	0.00 0.14	-0.32 0.58	0.29 0.53	0.00
	0.13	U. 10	0.14	0.58	0.53	0.48
Asset/Liability Management Loans/savings	69.5	71.3	70.9	75.0	76.5	76.2
		, 1.5	, 0.7	, 0.0	, 0.0	. 0.2

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

\*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.

# Bank Comparisons

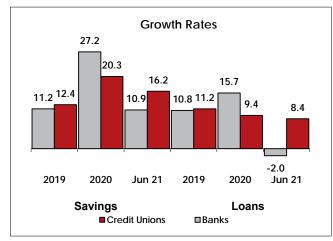
	F	L Credit	Unions			FL Banks			
Demographic Information	Jun 21	2020	2019	3 Yr Avg	Jun 21	2020	2019	3 Yr Avg	
Number of Institutions	127	128	129	128	99	97	104	100	
Assets per Institution (\$ mil)	746	676	574	665	2,590	2,516	1,962	2,356	
Total assets (\$ mil)	94,738	86,590	74,036	85,121	256,451	244,005	204,065	234,840	
Total loans (\$ mil)	59,865	57,361	52,440	56,555	168,278	170,940	150,695	163,304	
Total surplus funds (\$ mil)	30,476	25,110	17,965	24,517	76,656	61,796	42,254	60,235	
Total savings (\$ mil)	83,876	76,288	63,396	74,520	210,528	197,335	158,312	188,725	
Avg number of branches (1)	8	8	8	8	11	11	9	10	
12 Month Growth Rates (%)									
Total assets	14.9	17.0	10.5	14.1	7.4	21.9	10.4	13.2	
Total loans	8.4	9.4	11.2	9.7	-2.0	15.7	10.8	8.2	
Real estate loans	13.3	15.7	19.0	16.0	-1.3	8.5	10.3	5.8	
Commercial loans*	14.5	18.1	40.8	24.5	-11.8	43.5	6.7	12.8	
Total consumer	3.2	2.8	2.6	2.9	33.0	33.0	8.5	24.8	
Consumer credit card	-2.8	-5.3	7.5	-0.2	-5.2	-19.9	-8.0	-11.0	
Other consumer	3.9	4.0	2.0	3.3	34.5	36.0	9.6	26.7	
Total surplus funds	30.1	39.8	7.7	25.9	38.8	49.1	8.9	32.3	
Total savings	16.2	20.3	12.4	16.3	10.9	27.2	11.2	16.5	
YTD Earnings Annualized (BP)									
Yield on Total Assets	297	341	379	339	281	325	402	336	
Dividend/Interest cost of assets	37	60	75	57	33	63	110	69	
Net Interest Margin	260	281	304	282	248	261	292	267	
Fee and other income (2)	148	150	170	156	85	84	74	81	
Operating expense	292	315	336	315	238	254	252	248	
Loss provisions	11	50	38	33	-18	53	7	14	
Net income	105	65	100	90	112	38	107	85	
Capital Adequacy (%)	<b>.</b>		10.0	10.1		10.0	10.0	10.0	
Net worth/assets	9.6	9.9	10.8	10.1	9.9	10.0	10.8	10.2	
Asset Quality (%)									
Delinquencies/loans (3)	0.26	0.41	0.50	0.39	2.43	2.43	2.78	2.55	
Real estate loans	0.31	0.43	0.49	0.41	3.31	3.41	3.81	3.51	
Consumer loans	0.19	0.33	0.29	0.27	0.94	0.87	0.79	0.87	
Total consumer	0.23	0.40	0.53	0.39	0.16	0.32	0.14	0.21	
Consumer credit card	0.48 0.21	0.73	0.85	0.69 0.35	0.59 0.15	0.83	0.87 0.10	0.76 0.18	
Other consumer Net chargeoffs/avg loans	0.21	0.36 0.42	0.49 0.55	0.35	0.15	0.31 0.19	0.10	0.18	
Real estate loans	-0.01	-0.01	-0.01	-0.01	0.08	0.19	0.00	0.01	
Commercial loans	0.07	0.01	0.01	0.11	0.22	0.83	0.00	0.01	
Total consumer	0.56	0.15	1.02	0.81	0.22	0.32	0.21	0.42	
Consumer credit card	1.88	2.20	2.35	2.15	2.52	3.01	4.69	3.41	
Other consumer	0.40	0.67	0.84	0.64	0.14	0.20	0.21	0.19	
Asset Liability Management (%)									
Loans/savings	71.4	75.2	82.7	76.4	79.9	86.6	95.2	87.2	
Loans/assets	63.2	66.2	70.8	66.8	64.9	69.1	73.3	69.1	
Core deposits/total deposits	61.3	59.0	52.7	57.7	27.9	30.0	22.8	26.9	
Productivity									
Employees per million assets	0.18	0.19	0.22	0.20	0.08	0.09	0.10	0.09	
*Driver to third quarter 2017 these									

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

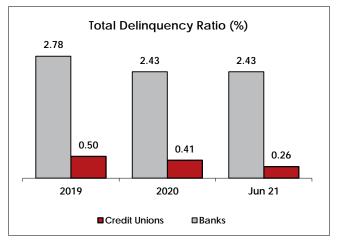
Source: FDIC, NCUA and CUNA E&S

# **Credit Union and Bank Comparisons**

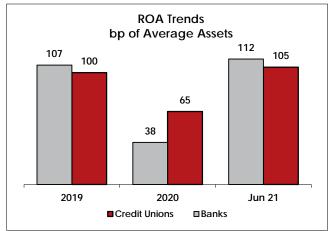
### Loan and Savings Growth Trends



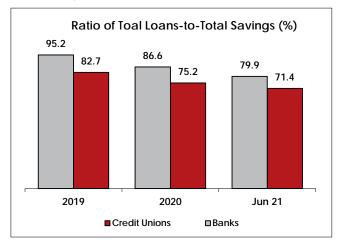
### **Credit Risk Trends**



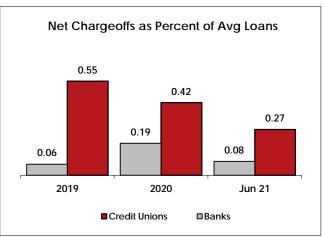
### **Earnings Trends**



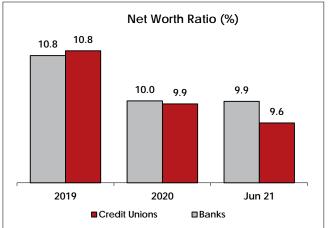
# Liquidity Risk Trends



# **Credit Risk Trends**



# Solvency Trends



# Florida Credit Union Financial Summary

Data as of June 2021

			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
Seconserial Cir. D. D. 9 31385562 98 987.96 97 16 97 15 16 18 9.78 9.58 9.48 248 0.248 127 97 35 35 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5									Member					Loans/	1st Mtgs.
Mysler Construction         Fit         D         11         D         D25         D25 <thd25< th=""> <thd25< th=""> <t< th=""><th></th><th></th><th>-</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Assets</th></t<></thd25<></thd25<>			-												Assets
Space Controll         R.         0         1.4.4.1.5.2.2.17         39.1.2.9.4         6.4         1.5.9.1         1.2.1.4.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.															27.3%
Mint Code         FL         0         9,77052.11         20,171         29         1.078         0.188         0.128         0.198 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>31.2%</td></th<>															31.2%
Taximized U         ΓL         0         93.775         256.460         0         9.78         2.78         5.78         5.28         0.29	•														25.5%
Conversion(2) (C)         H         0         53, 199, 1727         219, 14         70         129, 129, 216         37, 16         37, 16         0, 37, 16         0, 27, 16         164, 16         0, 06, 17           Egip FCU         E         0         53, 55, 55, 56, 360, 20         100, 129, 11         129, 16, 16, 17, 18, 10         0, 17, 16         0, 27, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         0, 45, 16         16         0, 45, 16         16         16         17, 16         0, 45, 16         16         16         16         16         17, 16         0, 46, 16         17, 16         0, 46, 17, 17, 16         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 17, 18         0, 46, 17, 18         0, 46, 16, 17, 18															30.0%
Chr Franzial         FL         0         32,762,202         23,702         12,78         2,760         2,460         0,410         0,200         0,490         92,95           Campa USA CU         H         0         52,562,2620         133,80         160         10,410         0,758         16,76         0,758															35.2%
Spin FCU         FL         O         21 24/21/53.15         71/211         71 <th71< th="">         71         <th71< th=""> <th71< t<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>26.7%</td></th71<></th71<></th71<>															26.7%
Cannou USA CU         FL         0         52 absolute 20 absolute 30 absolu					229,706	23				8.3%	0.61%		0.98%	79.5%	21.6%
Addition financial         r.t.         0         52 J35974 67.1         19339         20.         1164         3.78         0.278 <td>Eglin FCU</td> <td>FL</td> <td>0</td> <td>\$2,628,155,315</td> <td>121,761</td> <td>10</td> <td>17.9%</td> <td>-3.5%</td> <td>0.5%</td> <td>10.6%</td> <td></td> <td>0.05%</td> <td>0.63%</td> <td>36.5%</td> <td>14.4%</td>	Eglin FCU	FL	0	\$2,628,155,315	121,761	10	17.9%	-3.5%	0.5%	10.6%		0.05%	0.63%	36.5%	14.4%
Acheron OU         FL         0         1236/974/37         194.37         25         18.4%         2.3%         -0.2%         0.2%         0.2%         0.1%         11.1%         11.0%         64.7%           Commung/Fail CU         FL         0         \$22.346         153.16         19         16.2%         2.6%         6.9%         0.4%         0.6%         0.4%         0.6%         0.7%         0.2%         0.25%         0.5%         1.7%         0.25%         0.5%         1.7%         5.5%         1.17%         5.5%         1.17%         5.5%         1.17%         5.5%         1.17%         5.2%         4.7%         4.7%         0.4%         0.6%         0.4%         0.6%         0.17%         0.0%         0.2%         0.5%         0.2%         0.2%         0.5%         0.2%         0.2%         0.2%         0.5%         0.2%         0.1%         0.2%         0.1%	Campus USA CU	FL	0	\$2,560,268,026	130,806	18	12.3%	11.6%	7.0%	11.8%	0.25%	0.18%	2.12%	91.6%	30.9%
Draw         L         D         S.236         S.236 <ths.236< th=""> <ths.236< th=""> <ths.236< th=""></ths.236<></ths.236<></ths.236<>	Addition Financial	FL	0	\$2,517,717,569	161,802	26	11.0%	24.4%	-1.3%	9.5%	0.17%	0.21%	0.96%	81.5%	25.9%
Cammuny Frai CU         R         0         S2.09982.04         15.30         19         1.20         7.46         0.46         0.178         0.278         1.258           Unite Amucal CU         R         0         S1.405.32.04         11.337         12.58         12.16         13.16         0.46         0.478         0.278         0.278         0.278         0.288	Achieva CU	FL	0	\$2,356,974,671	154,319	25	18.4%	3.3%	-6.2%	9.2%	0.30%	0.11%	1.10%	64.7%	14.9%
Spinder Cui         R         0         \$2.09 areas, or \$2.35         23.35         10.078         0.078         10.778         55.57           Inverse Financia Cui         R         0         \$1.817.85.04.04         12.468         11.75         12.78         12.78         0.078         0.0278         0.028         0.228         0.228         0.228         0.238         2.226         0.228         0.228         0.178         0.048         0.178         0.048         0.338         2.226         0.238         0.228         1.78         0.048         1.78         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.178         0.048         0.038         0.078         0.417         0.058         0.178         0.048         0.0178         0.048         0.0178         0.048         0.0178         0.048         0.046         0.058         0.178	Pen Air FCU	FL	0	\$2,334,193,380	117,669	13	23.6%	5.3%	5.0%	10.1%	0.36%	0.36%	0.74%	52.6%	6.1%
International CU         IL         0         5111 1820.4.3         9.295         12         7.95         10.95         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.295         0.295         0.295         0.295         0.295         0.295         0.295         0.195         0.095         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295         0.195         0.295	Community First CU	FL	0	\$2,269,804,846	155,166	19	16.2%	7.6%	6.9%	11.7%	0.27%	0.25%	1.05%	73.5%	30.2%
Invisa         Dub         Stab         Stab <t< td=""><td>Tyndall FCU</td><td>FL</td><td>0</td><td>\$2,039,982,664</td><td>113,397</td><td>13</td><td>16.9%</td><td>16.9%</td><td>0.4%</td><td>9.6%</td><td>0.17%</td><td>0.08%</td><td>1.17%</td><td>55.5%</td><td>17.8%</td></t<>	Tyndall FCU	FL	0	\$2,039,982,664	113,397	13	16.9%	16.9%	0.4%	9.6%	0.17%	0.08%	1.17%	55.5%	17.8%
Internation         FL         0         5157,78,0,44         92,99         7         14,7%         7,11%         0,4%         15,1%         0,4%         0,0%	Ithink Financial CU	FL	0	\$1,811,850,463	97,355	22	7.4%	4.2%	3.5%	10.0%	0.25%	0.19%	1.05%	89.8%	47.4%
plane         FLU         0         \$1,365,94.337         01.04.01         7         15.7%         21.1%         2.3%         11.2%         0.01%         0.1%         4.6.05           Lest Norda         County FCul         FL         0         51,0965,567.40         000.990         12         17.4%         10.2%         11.2%         10.2%         0.1%         0.47%         64.1%           Laurch CU         FL         0         \$11,0965,577.201         77.86         12.4%         10.3%         3.2%         10.3%         0.05%         0.2%	Florida CU	FL	0	\$1,656,334,444	126,483	11	17.5%	12.1%	9.1%	10.3%	0.20%	0.38%	2.22%	92.3%	20.6%
End Floating Crudit Union         FL         0         \$1266 Scarty FV0         118         6.41%         128      <	EdFed	FL	0	\$1,557,758,694	89,299	7	14.7%	73.1%	0.6%	15.1%	0.04%	0.06%	0.53%	42.1%	21.0%
Dade County FCU         FL         0         \$1006.976.700         100.980         12         1.7.%         1.0.%         0.17%         0.0.94%         1.14%         6.0.92%           Community Cachi Union of Poridia         FL         0         \$100.873.358         50.488         7         10.7%         4.25%         10.3%         0.02%         0.29%	Publix EFCU	FL	0	\$1,365,942,337	104,041	7	15.2%	21.1%	2.3%	11.2%	0.08%	-0.01%	0.19%	45.6%	12.0%
Junch CU         II.         0         \$1014/33.219         72.866         18         16.7%         22.86         5.2%         10.3%         0.2%         0.2%         0.2%         17.5%           Cuff Wirds CU         FL         0         \$975,057.266         75.741         13         16.0%         3.5%         5.2%         10.3%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.4%         0.1%         0.4%         0.1%         0.4% <th0.4%< th="">         0.1%         0.4%         <th< td=""><td>First Florida Credit Union</td><td>FL</td><td>0</td><td>\$1,286,085,450</td><td>56,081</td><td>18</td><td>11.8%</td><td>-3.9%</td><td>2.2%</td><td>11.9%</td><td>0.23%</td><td>0.18%</td><td>0.47%</td><td>65.1%</td><td>17.6%</td></th<></th0.4%<>	First Florida Credit Union	FL	0	\$1,286,085,450	56,081	18	11.8%	-3.9%	2.2%	11.9%	0.23%	0.18%	0.47%	65.1%	17.6%
Community Credit Lunion of Florida         FL         0         9984 (\$37) 358         50,488         7         10.7%         6.3%         3.9%         11.4%         0.10%         0.2%         1.1%         0.7%         7.87%           Curl Words, CU         FL         0         \$9958.030.191         66.055         15         4.1%         3.8%         3.2%         8.6%         0.44%         0.17%         10.0%         74.9%           Topical Financial CU         FL         0         \$9927.674811         65.55         6         15.5%         17.0%         0.2%	Dade County FCU	FL	0	\$1,096,596,760	100,980	12	17.4%	10.8%	1.2%	11.0%	0.17%	0.06%	1.14%	64.0%	15.2%
Community Credit Lunion of Florida         FL         0         9984 (\$37) 358         50,488         7         10.7%         6.3%         3.9%         11.4%         0.10%         0.2%         1.1%         0.7%         7.87%           Curl Words, CU         FL         0         \$9958.030.191         66.055         15         4.1%         3.8%         3.2%         8.6%         0.44%         0.17%         10.0%         74.9%           Topical Financial CU         FL         0         \$9927.674811         65.55         6         15.5%         17.0%         0.2%	Launch CU	FL	0					25.5%				0.26%			33.0%
Cull Musk Cul         FL         0         975 (07:200         75,741         13         16 //5         5 //4         3.2%         8.2%         0.4%         0.11%         0.94%         0.17%         0.7%           Fist Commercie CU         FL         0         \$930.260.484         67.187         8         9.5%         4.2%         1.7%         8.5%         0.26%         0.14%         0.75%         9.2%         0.33%         0.20%         0.73%         9.2%         0.33%         0.20%         0.75%         9.2%         0.33%         0.20%         0.75%         9.2%         0.33%         0.20%         0.75%         9.2%         0.23%         0.20%         0.75%         9.2%         0.25%         0.7%         9.2%         0.25%         0.7%         9.2%         0.25%         0.7%         9.2%         0.2%         0.7%         9.2%         0.2%         0.7%         9.2%         0.2%         0.7%         9.2%         0.2%         0.7%         9.2%         0.4%         0.4%         0.4%         0.5%         0.5%         0.4%         0.1%         0.9%         6.4%         0.5%         0.2%         0.7%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%															21.6%
Inst       0       9598 (201,01)       66,058       15       4,18       2,8%       2,2%       8,6%       0.47%       0.17%       100%       7,49%         Tegical Financial CU       FL       0       5927,678,451       65,55       6       1,55%       1,17%       8,2%       0,3%       0,17%       0,07%       2,2%       9,3%         Power Financial CU       FL       0       5927,678,451       66,555       6       1,55%       1,7%       0,7%       0,47%       0,47%       0,02%       0,02%       0,07%       2,25%         OcCoy FCU       FL       0       5927,613,057       0,138       1,17%       1,47%       1,47%       1,07%       0,07%       0,47%       0,04%       0,01%       0,07%       0,25%       0,5%         Envision CU       FL       0       5606,118,899       0,114       1,28%       0,7%       1,66%       8,5%       0,04%       0,27%       0,47%       0,26%       0,47%       0,26%       0,47%       0,22%       0,27%       1,26%       0,36%       0,31%       0,33%       0,37%       0,37%       0,47%       0,22%       0,47%       0,22%       1,26%       0,37%       0,26%       1,26%       0,37%       0,27%															13.8%
Inspit Climancial CU         FL         0         9939 229,484         67,187         8         9,42%         1.7%         8.5%         0.23%         0.13%         0.70%         72,7%           USF FCU         FL         0         \$921,370,051         33,092         9         4,7%         7.78%         0.7%         0.23%         0.20%         0.73%         92,3%           McCoy FCU         FL         0         \$921,370,051         33,027         9         4,7%         7.78%         0.7%         0.21%         0.22%         0.20%         0.23%         0.00%         0.79%         0.44%         0.02%         5.5 0%           Envision CU         FL         0         \$824,633,644         71,083         13         1.7 %         1.6%         8.6%         0.21%         0.22%         0.21%         0.22%         0.21%         0.22%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.21%         0.40%         8.6%         0.21%         0.23%         0.23%         0.03%         0.04%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.2															21.8%
IDF         FCU         FL         0         \$922/r18.461         65.55         6         16.5%         77.0%         2.0%         9.2%         0.33%         0.20%         0.73%         9.93%           Power Financial CU         FL         0         \$921,370.051         33.029         9         4.7%         -7.8%         0.07%         0.9%         0.40%         0.02%         0.70%         7.28%           McCoy FCU         FL         0         \$377,115.709         57.367         11         12.3%         1.00%         0.07%         0.49%         0.64%         60.5%         7.28%           BighIStar CU         FL         0         \$561.188.79         60.154         7         16.4%         1.6%         8.6%         0.04%         0.14%         0.09%         0.44%         0.05%         7.28%           Insight CU         FL         0         \$560.184.292         49.598         14         10.2%         -7.7%         2.1%         8.6%         0.07%         0.09%         0.28%           Isolar         FL         0         \$563.050.262         47.440         8         8.5%         -7.7%         2.1%         8.6%         0.37%         0.27%         0.28%         0.28% <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>27.3%</td></th<>															27.3%
Prover Financial CU         FL         0         \$921370,51         33.02         9         4.7%         7.8%         0.7%         9.9%         0.40%         0.02%         0.70%         7.28%           McCoy FCU         FL         0         \$824433,664         71.083         13         17.7%         14.9%         1.1%         8.5%         0.1%         0.05%         0.96%         55.5%           BrightSar CU         FL         0         \$581185,599         60.154         7         1.6%         1.6%         8.5%         0.04%         0.28%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%         0.04%															27.8%
ALCOY FCU       FL       0       S824 632.644       71.083       13       17.7%       14.9%       1.1%       8.5%       0.19%       0.15%       0.04%       60.5%         Envision CU       FL       0       5776;145,709       57.367       11       12.3%       -0.0%       1.8%       10.0%       0.19%       0.19%       0.04%       60.65%         Envision CU       FL       0       5640;583,429       49.598       14       10.2%       7.2%       1.6%       8.5%       0.04%       0.04%       0.04%       0.04%       0.04%       0.04%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.43%       0.2%       0.42%       1.2%       1.2%       1.4%       1.1%       1.4%       1.1%       1.4%       1.1%       0.1%       0.3% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>46.8%</td></t<>															46.8%
Envision CU         FL         0         573,87         11         12,3%         -9,0%         1,4%         10,0%         0.7%         0.49%         0.64%         605%           Brighn Star CU         FL         0         5660,183,599         60,154         7         16,6%         1.6%         1.6%         0.21%         0.25%         0.59%         72,8%           We Findia Financial         FL         0         5641,456,658         43,593         8         32,5%         0.7%         2.1%         8.8%         0.04%         0.04%         0.4%         8.2%           121 Financial CU         FL         0         5663,806,224         47,40         8         8.5%         0.7%         2.1%         8.8%         0.3%         0.2%         1.4%         9.2%         0.34%         0.2%         1.4%         9.2%         0.3%         0.2%         0.34%         0.2%         1.4%         9.2%         0.3%         0.2%         0.34%         0.2%         0.34%         0.2%         0.35%         0.2%         0.2%         0.2%         0.3%         0.2%         0.3%         0.2%         0.3%         0.2%         0.3%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%															12.2%
BrightSar CU         FL         0         5681,188,599         60,154         7         16.9%         15.6%         1.6%         8.6%         0.21%         0.25%         0.59%         72.8%           Insight CU         FL         0         5660,834,29         49,598         14         102%         7.2%         1.6%         8.6%         0.4%         0.04%         0.04%         0.43%         0.02%         0.49%         71.2%           121 Financial CU         FL         0         5636,060,262         47.440         8         8.5%         7.7%         2.1%         8.8%         0.37%         0.2%         0.4%         71.2%           Radiant CU         FL         0         5636,488,198         41.614         12         16.2%         6.3%         10.2%         0.34%         0.2%         10.0%         6.4%         5.1%         9.3%         0.24%         0.1%         6.4%         5.1%         9.3%         0.24%         0.16%         6.4%         5.1%         9.3%         0.24%         0.2%         0.6%         6.0%         6.2%         0.3%         0.94%         0.06%         0.6%         6.6%         5.1%         9.3%         0.2%         0.44%         6.2%         1.0%         0.34% <td></td> <td>17.7%</td>															17.7%
Insight CU         FL         0         \$640,583,429         49,598         14         10.2%         -7.2%         1.6%         8.5%         0.04%         0.14%         0.09%         48.3%           We Findia Financial         FL         0         \$641,456,658         43,593         8         13,5%         0.7%         2.1%         8.6%         0.43%         0.26%         0.4%         0.14%         0.09%         48.3%           Radiant CU         FL         0         \$562,448,198         41,614         12.7%         16.2%         6.3%         10.2%         0.34%         0.09%         1.00%         82.6%           Iax FCU         FL         0         \$5638,375,206         40,112         8         16.0%         4.6%         5.1%         9.3%         0.24%         0.18%         0.09%         0.06%         0.50%         75.6%           Railcoad and Industrial FCU         FL         0         \$4338,854.465         22.698         4         12.6%         7.6%         2.2%         0.09%         0.06%         0.06%         0.50%         7.6.3%           Velocity Community CU         FL         0         \$3319,271,460         21.822         6         15.2%         14.4%         3.4%															28.4%
We Florida Financial         FL         0         S641,456,658         43,593         8         13 5%         0.7%         -2.1%         8.6%         0.43%         0.26%         0.49%         71 2%           121 Financial CU         FL         0         S638,006,262         47,440         8         8.5%         -7.7%         2.1%         8.8%         0.37%         0.62%         74.42%           Radiant CU         FL         0         S604,124,471         51,647         13         11.4%         9.7%         7.2%         0.22%         0.14%         0.01%         54.0%           Railtood and Industrial FCU         FL         0         S543,875,206         40.112         8         6.3%         4.2%         1.0%         0.3%         0.04%         0.09%         0.06%         0.05%         75.8%           Railtood and Industrial FCU         FL         0         \$441,53.004         41.695         1.12%         6.3%         4.2%         1.0 %         0.06%         0.09%         0.06%         5.0 %         76.3%           Tampa Bay FCU         FL         0         \$347,84.052         2.2,698         4         12.6%         7.4%         2.9%         0.03%         0.06%         0.07%         7.7%															14.2%
121 Financial CU       FL       0       \$638,006,262       47,440       8       8.5%       -7.7%       2.1%       8.8%       0.37%       0.37%       0.62%       74.2%         Radian CU       FL       0       \$626,428,198       41,614       12       17.5%       16.2%       6.3%       10.2%       0.34%       0.2%       1.00%       82.8%         Fordiacentral CU       FL       0       \$538,375,206       40.112       8       16.0%       4.6%       5.1%       9.3%       0.24%       0.18%       0.92%       75.8%         Railroad and Industrial FCU       FL       0       \$441,533,004       41,695       9       12.8%       6.3%       4.2%       11.9%       0.3%       0.04%       0.92%       46.2%         Velocity Community CU       FL       0       \$387,824,020       32.706       5       10.0%       -2.8%       -0.3%       9.9%       0.06%       0.0%       0.0%       0.7%       7.3%         San Antonio Citizens FCU       FL       0       \$319,271,406       21,622       6       15.2%       14.4%       3.4%       9.1%       0.05%       0.7%       7.3%         San Antonio Citizens FCU       FL       0       \$3219,271,406 <td>-</td> <td></td> <td>14.2%</td>	-														14.2%
Radiant CU         FL         0         \$626,488,198         41,614         12         12.7%         16.2%         6.3%         10.2%         0.34%         0.29%         1.00%         82.8%           Fordacentral CU         FL         0         \$568,375,206         40.112         81         11.4%         -9.1%         -2.2%         7.2%         0.24%         0.14%         0.01%         \$540,475,477           Railroad and Industrial FCU         FL         0         \$544,1533,004         41,695         9         12.8%         6.3%         4.2%         11.9%         0.39%         0.04%         0.92%         46.2%           Velocity Community CU         FL         0         \$337,823,020         32.706         5         10.0%         2.2%         0.03%         0.06%															19.0%
Floridacentral CU         FL         0         \$604,124,471         51,647         13         11.4%         -9.1%         -2.7%         7.2%         0.22%         0.14%         0.01%         54.0%           Jax FCU         FL         0         \$\$38,375,266         40,112         8         16.0%         4.6%         5.1%         9.3%         0.24%         0.18%         0.04%         0.92%         4.6.2%           Velocity Community CU         FL         0         \$438,854,665         22,698         4         12.6%         7.6%         2.2%         10.9%         0.06%         0.06%         0.50%         7.6.3%           Florida State University Credit Union         FL         1         \$328,824,020         32,706         5         10.0%         12.2%         11.9%         0.7%         0.42%         0.60%         0.06%         0.50%         7.6.3%           Inrovations FCU         FL         0         \$3319,271,460         21,622         6         15.2%         14.4%         3.4%         9.0%         0.13%         0.05%         0.7%         3.48%           Guardians CU         FL         0         \$3316,01965         17,774         4         20.4%         8.3%         3.4%         11.7%															19.3%
Jax FCU         FL         0         \$\$38,375,206         40,112         8         16.0%         4.6%         5.1%         9.3%         0.24%         0.18%         0.92%         75.8%           Rairoad and Industrial FCU         FL         0         \$\$441,533,004         41,695         9         12.8%         6.3%         4.2%         11.9%         0.39%         0.04%         0.92%         46.2%           Velocity Community CU         FL         0         \$\$383,854,685         22,698         4         12.6%         7.6%         2.2%         10.9%         0.06%         0.06%         50.5%         7.3%           Florida State University Credit Union         FL         1         \$\$322,880,062         28.858         9         31.0%         19.2%         11.5%         9.7%         0.42%         0.32%         0.64%         78.9%           Innovations FCU         FL         0         \$\$319,271,460         21,622         6         15.2%         14.4%         3.4%         8.1%         0.15%         0.72%         77.3%           San Antonio Citizens FCU         FL         0         \$\$307,458,905         24,612         7         10.4%         3.3%         1.9%         7.4%         0.23%         0.18%															13.4%
Railroad and Industrial FCU         FL         0         \$441,533,004         41,695         9         12.8%         6.3%         4.2%         11.9%         0.39%         0.04%         0.92%         46.2%           Velocity Community CU         FL         0         \$438,854,685         22.698         4         12.6%         7.6%         2.2%         10.9%         0.06%         0.06%         0.5%         7.5%           Florida State University Credit Union         FL         0         \$337,921,400         21.622         6         15.2%         14.4%         3.4%         9.0%         0.05%         0.7%         7.73%           San Antonio Citizens FCU         FL         0         \$331,601,965         17.774         4         20.4%         8.3%         3.4%         8.1%         0.15%         0.07%         0.70%         43.8%           Orlando Credit Union         FL         0         \$307,458,905         24.612         7         10.4%         3.3%         1.6%         0.1%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.03%         0.07%         0.7%         7.3%           Cand Credit Union         FL </td <td></td> <td>28.1%</td>															28.1%
Velocity Community CU         FL         0         \$438,854,685         22,698         4         12.6%         7.6%         2.2%         10.9%         0.06%         0.09%         0.06%         55.5%           Tampa Bay FCU         FL         0         \$337,824,020         32,706         5         10.0%         -2.8%         -0.3%         9.9%         0.06%         0.06%         0.5%         76.3%           Florida State University Credit Union         FL         0         \$319,271,460         21.622         6         15.2%         14.4%         3.4%         9.0%         0.13%         0.0%         0.72%         77.3%           San Antonio Citizens FCU         FL         0         \$310,271,460         21.622         7         10.4%         3.3%         1.4%         0.15%         0.07%         0.70%         43.8%           Cardiano Credit Union         FL         0         \$307,458,905         24,612         7         10.4%         3.3%         1.6%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%         0.18%															1.3%
Tampa Bay FCU         FL         0         \$\$387,824,020         32,706         5         10.0%         -2.8%         -0.3%         9.9%         0.08%         0.06%         0.50%         76.3%           Florida State University Credit Union         FL         1         \$\$322,880,062         28.858         9         31.0%         19.2%         11.5%         9.7%         0.42%         0.32%         0.64%         78.9%           Innovations FCU         FL         0         \$\$319,271,460         21,622         6         15.2%         14.4%         3.4%         9.0%         0.13%         0.05%         0.72%         77.3%           San Antonio Citizens FCU         FL         0         \$311,601,965         24,612         7         10.4%         3.3%         1.9%         7.4%         0.23%         0.18%         0.11%         65.4%           Guardians CU         FL         1         \$228,6419,870         14.249         7         8.7%         12.4%         3.4%         10.7%         0.32%         0.01%         0.04%         83.3%           Gold Coast FCU         FL         0         \$228,015,867         21,230         4         19.1%         5.3%         0.7%         8.5%         0.01%         0.01%<															
Florida State University Credit Union         FL         1         \$322,880,062         28,858         9         31.0%         19.2%         11.5%         9.7%         0.42%         0.32%         0.64%         78.9%           Innovations FCU         FL         0         \$311,271,460         21,622         6         15.2%         14.4%         3.4%         9.0%         0.13%         0.05%         0.72%         77.3%           San Antonio Citizens FCU         FL         0         \$331,601,965         17,774         4         20.4%         8.3%         3.4%         8.1%         0.15%         0.07%         0.70%         43.8%           Orlando Credit Union         FL         0         \$330,458,905         24,612         7         20.0%         8.5%         1.6%         10.4%         0.23%         0.18%         0.13%         58.4%           Panhandle CU         FL         0         \$286,619,87         26,620         7         20.0%         8.5%         1.6%         10.4%         0.23%         0.08%         51.9%           Members First CU of Florida         FL         0         \$286,619,67         20,228         7         28.1%         21.6%         14.3%         10.7%         0.32%         0.01%															15.5%
Innovations FCU         FL         0         \$319,271,460         21,622         6         15.2%         14.4%         3.4%         9.0%         0.13%         0.05%         0.72%         77.3%           San Antonio Citizens FCU         FL         0         \$311,601,965         17,774         4         20.4%         8.3%         3.4%         8.1%         0.15%         0.07%         0.70%         43.8%           Orlando Credit Union         FL         0         \$307,458,905         24,612         7         10.4%         3.3%         1.9%         7.4%         0.23%         0.11%         65.4%           Guardians CU         FL         0         \$286,419,870         14.249         7         8.7%         12.4%         3.4%         11.7%         0.23%         0.08%         0.6%         51.9%           Members First CU of Florida         FL         1         \$285,029,967         20.228         7         28.1%         14.3%         10.7%         0.32%         0.11%         10.6%         44.5%           Gold Coast FCU         FL         0         \$253,682,812         15,115         5         11.2%         -0.5%         -3.5%         8.3%         0.01%         -0.2%         38.3%															22.2%
San Antonio Citizens FCU         FL         0         \$311,601,965         17,774         4         20.4%         8.3%         3.4%         8.1%         0.15%         0.07%         0.70%         43.8%           Orlando Credit Union         FL         0         \$307,458,905         24,612         7         10.4%         3.3%         1.9%         7.4%         0.23%         0.18%         0.11%         65.4%           Guardians CU         FL         1         \$289,665,907         36,620         7         20.0%         8.5%         1.6%         10.4%         0.21%         0.30%         1.03%         58.4%           Panhandle CU         FL         0         \$286,019,907         20,228         7         28.1%         21.6%         14.3%         10.7%         0.32%         0.11%         1.06%         44.5%           Gold Coast FCU         FL         0         \$258,105,867         21.230         4         19.1%         5.3%         0.7%         8.3%         0.01%         0.10%         43.4%           University CU         FL         0         \$258,108,2812         15.115         5         11.2%         -0.5%         -3.5%         8.3%         0.01%         0.42%         43.4%															22.0%
Orlando Credit Union         FL         0         \$307,458,905         24,612         7         10.4%         3.3%         1.9%         7.4%         0.23%         0.18%         0.11%         65.4%           Guardians CU         FL         1         \$289,665,907         36,620         7         20.0%         8.5%         1.6%         10.4%         0.23%         0.08%         0.86%         51.9%           Panhandle CU         FL         0         \$286,419,870         14,249         7         8.7%         12.4%         3.4%         11.7%         0.23%         0.08%         0.86%         51.9%           Members First CU of Florida         FL         1         \$285,029,667         20,228         7         28.1%         21.6%         14.3%         10.7%         0.32%         0.01%         0.28%         38.3%           Gold Coast FCU         FL         0         \$258,105,867         21,230         4         19.1%         5.3%         0.07%         8.5%         0.01%         0.01%         0.28%         38.3%           Harvesters CU         FL         0         \$223,143,731         14,924         6         31.0%         10.5%         4.9%         7.5%         0.30%         0.46%         6.7															34.1%
Guardians CU       FL       1       \$289,665,907       36,620       7       20.0%       8.5%       1.6%       10.4%       0.21%       0.30%       1.03%       58.4%         Panhandle CU       FL       0       \$286,419,870       14,249       7       8.7%       12.4%       3.4%       11.7%       0.23%       0.08%       0.86%       51.9%         Members First CU of Florida       FL       1       \$285,029,967       20,228       7       28.1%       21.6%       14.3%       10.7%       0.32%       0.11%       1.06%       44.5%         Gold Coast FCU       FL       0       \$253,682,812       15,115       5       11.2%       -0.5%       -3.5%       8.3%       0.07%       0.19%       0.42%       43.4%         Harvesters CU       FL       0       \$245,102,206       22,570       9       17.4%       3.5%       11.2%       0.3%       0.16%       0.15%       0.7%       0.30%       0.46%       64.6%       7%         JetStream FCU       FL       0       \$228,228,007       15,464       6       7.6%       11.0%       -6.1%       10.2%       0.16%       0.31%       0.34%       63.0%         Central CU of Florida       FL <td></td> <td>16.7%</td>															16.7%
Panhandle CU         FL         0         \$286,419,870         14,249         7         8.7%         12.4%         3.4%         11.7%         0.23%         0.08%         0.86%         51.9%           Members First CU of Florida         FL         1         \$285,029,967         20,228         7         28.1%         21.6%         14.3%         10.7%         0.32%         0.11%         1.06%         44.5%           Gold Coast FCU         FL         0         \$258,105,867         21,230         4         19.1%         5.3%         0.7%         8.5%         0.01%         -0.01%         0.28%         38.3%           University CU         FL         0         \$253,682,812         15,115         5         11.2%         -0.5%         -3.5%         8.3%         0.07%         0.19%         0.42%         43.4%           Harvesters CU         FL         0         \$2245,102,206         22,570         9         17.4%         3.5%         11.2%         8.2%         0.05%         0.15%         0.59%         0.15%         0.59%         0.16%         0.59%         76.6%           JetStream FCU         FL         0         \$223,916,805         17,026         5         18.5%         11.0%         4.6%															21.2%
Members First CU of Florida         FL         1         \$285,029,967         20,228         7         28,1%         21,6%         14,3%         10.7%         0.32%         0.11%         1.06%         44,5%           Gold Coast FCU         FL         0         \$258,105,867         21,230         4         19.1%         5.3%         0.7%         8.5%         0.01%         -0.01%         0.28%         38.3%           University CU         FL         0         \$253,682,812         15,115         5         11.2%         -0.5%         -3.5%         8.3%         0.07%         0.19%         0.42%         43.4%           Harvesters CU         FL         0         \$245,102,206         22,570         9         17.4%         3.5%         11.2%         8.2%         0.05%         0.15%         0.59%         76.6%           Keys Federal Credit Union         FL         0         \$228,228,007         15,464         6         7.6%         11.0%         -6.1%         10.2%         0.16%         0.31%         0.34%         63.0%           Central CU of Florida         FL         0         \$223,914,805         17,026         5         18.5%         11.5%         0.4%         8.6%         0.25%         0.04% <td></td> <td>7.3%</td>															7.3%
Gold Coast FCU         FL         0         \$258,105,867         21,230         4         19,1%         5,3%         0.7%         8.5%         0.01%         -0.01%         0.28%         38.3%           University CU         FL         0         \$253,682,812         15,115         5         11.2%         -0.5%         -3.5%         8.3%         0.07%         0.19%         0.42%         43.4%           Harvesters CU         FL         0         \$245,102,206         22,570         9         17.4%         3.5%         11.2%         8.2%         0.05%         0.15%         0.59%         76.6%           Keys Federal Credit Union         FL         0         \$223,1143,731         14,924         6         31.0%         10.5%         4.9%         7.5%         0.30%         0.46%         1.64%         67.2%           JetStream FCU         FL         0         \$228,228,007         15,464         6         7.6%         11.0%         -6.1%         10.2%         0.16%         0.31%         0.34%         63.0%           Central CU of Florida         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.31%         0.30% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>13.3%</td></td<>															13.3%
University CU         FL         0         \$253,682,812         15,115         5         11.2%         -0.5%         -3.5%         8.3%         0.07%         0.19%         0.42%         43.4%           Harvesters CU         FL         0         \$245,102,206         22,570         9         17.4%         3.5%         11.2%         8.2%         0.05%         0.15%         0.59%         76.6%           Keys Federal Credit Union         FL         0         \$223,1143,731         14,924         6         31.0%         10.5%         4.9%         7.5%         0.30%         0.46%         1.64%         67.2%           JetStream FCU         FL         0         \$223,916,805         17,026         5         18.5%         11.5%         0.4%         8.6%         0.25%         0.04%         0.03%         58.3%           Central CU of Florida         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.25%         0.10%         0.72%         38.6%           Community South Credit Union         FL         0         \$171,268,584         14,250         8         10.2%         -3.0%         12.4%         0.43%         0.31%         0.34% </td <td></td> <td></td> <td>•</td> <td></td> <td>9.9%</td>			•												9.9%
Harvesters CU         FL         0         \$245,102,206         22,570         9         17.4%         3.5%         11.2%         8.2%         0.05%         0.15%         0.59%         76.6%           Keys Federal Credit Union         FL         0         \$231,143,731         14,924         6         31.0%         10.5%         4.9%         7.5%         0.30%         0.46%         1.64%         67.2%           JetStream FCU         FL         0         \$228,228,007         15,464         6         7.6%         11.0%         -6.1%         10.2%         0.16%         0.31%         0.34%         63.0%           Central CU of Florida         FL         0         \$228,228,007         15,464         6         7.6%         11.0%         -6.1%         10.2%         0.16%         0.31%         0.34%         63.0%           Central CU of Florida         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.25%         0.04%         0.31%         1.39%         82.1%           Alive CU         FL         0         \$181,825,674         12,741         4         20.0%         21.3%         8.0%         12.4%         0.48%         <															2.0%
Keys Federal Credit UnionFL0\$231,143,73114,924631.0%10.5%4.9%7.5%0.30%0.46%1.64%67.2%JetStream FCUFL0\$228,228,00715,46467.6%11.0%-6.1%10.2%0.16%0.31%0.34%63.0%Central CU of FloridaFL0\$223,916,80517,026518.5%11.5%0.4%8.6%0.25%0.04%0.03%58.3%Santa Rosa County FCUFL0\$193,347,75113,084520.0%-1.4%2.8%10.1%0.25%0.10%0.72%38.6%Community South Credit UnionFL0\$181,825,67412,741420.0%21.3%8.0%12.4%0.48%0.31%1.39%82.1%Alive CUFL0\$171,268,58414,250810.2%3.5%-3.0%12.1%0.03%0.06%0.16%54.7%Miami Postal Service CUFL0\$163,099,43813,48236.7%9.0%-19.6%10.0%0.17%0.23%0.34%46.5%Jinelas FCUFL0\$152,849,17611,913413.3%6.1%-1.2%11.5%0.16%0.01%-0.13%61.8%JM Associates FCUFL0\$152,046,0708,100616.0%12.1%0.4%13.0%0.13%-0.01%0.30%43.8%JM Associates FCUFL0\$147,745,7019,818219.2% <td></td> <td>22.6%</td>															22.6%
JetStream FCU         FL         0         \$228,228,007         15,464         6         7.6%         11.0%         -6.1%         10.2%         0.16%         0.31%         0.34%         63.0%           Central CU of Florida         FL         0         \$223,916,805         17,026         5         18.5%         11.5%         0.4%         8.6%         0.25%         0.04%         0.03%         58.3%           Santa Rosa County FCU         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.25%         0.10%         0.72%         38.6%           Community South Credit Union         FL         0         \$181,825,674         12,741         4         20.0%         21.3%         8.0%         12.4%         0.48%         0.31%         1.39%         82.1%           Alive CU         FL         0         \$171,268,584         14,250         8         10.2%         3.5%         -3.0%         12.1%         0.03%         0.06%         0.16%         54.7%           Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%<															25.3%
Central CU of Florida         FL         0         \$223,916,805         17,026         5         18.5%         11.5%         0.4%         8.6%         0.25%         0.04%         0.03%         58.3%           Santa Rosa County FCU         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.25%         0.10%         0.72%         38.6%           Community South Credit Union         FL         0         \$181,825,674         12,741         4         20.0%         21.3%         8.0%         12.4%         0.48%         0.31%         1.39%         82.1%           Alive CU         FL         0         \$171,268,584         14,250         8         10.2%         3.5%         -3.0%         12.1%         0.03%         0.66%         0.16%         54.7%           Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%         0.34%         46.5%           Pinellas FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         0.16%         0.01%         -0.11% </td <td></td> <td>19.9%</td>															19.9%
Santa Rosa County FCU         FL         0         \$193,347,751         13,084         5         20.0%         -1.4%         2.8%         10.1%         0.25%         0.10%         0.72%         38.6%           Community South Credit Union         FL         0         \$181,825,674         12,741         4         20.0%         21.3%         8.0%         12.4%         0.48%         0.31%         1.39%         82.1%           Alive CU         FL         0         \$171,268,584         14,250         8         10.2%         3.5%         -3.0%         12.1%         0.03%         0.06%         0.16%         54.7%           Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%         0.34%         46.5%           Pinellas FCU         FL         0         \$152,839,176         11,913         4         13.3%         6.1%         -1.2%         11.5%         0.16%         0.01%         -0.13%         61.8%           JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         0.11%         0.01%         0.01%															22.1%
Community South Credit Union         FL         0         \$181,825,674         12,741         4         20.0%         21.3%         8.0%         12.4%         0.48%         0.31%         1.39%         82.1%           Alive CU         FL         0         \$171,268,584         14,250         8         10.2%         3.5%         -3.0%         12.1%         0.03%         0.06%         0.16%         54.7%           Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%         0.34%         46.5%           Pinellas FCU         FL         0         \$152,839,176         11,913         4         13.3%         6.1%         -1.2%         11.5%         0.16%         0.01%         -0.13%         61.8%           JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         0.13%         0.01%         0.30%         43.8%           JM Associates FCU         FL         0         \$147,745,701         9,818         2         19.2%         7.3%         -1.8%         8.7%         0.11%         0.03%         0.16%															17.9%
Alive CU         FL         0         \$171,268,584         14,250         8         10.2%         3.5%         -3.0%         12.1%         0.03%         0.06%         0.16%         54.7%           Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%         0.34%         46.5%           Pinellas FCU         FL         0         \$152,839,176         11,913         4         13.3%         6.1%         -1.2%         11.5%         0.16%         0.01%         -0.13%         61.8%           JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         0.13%         -0.01%         0.30%         43.8%           First Choice CU         FL         0         \$147,745,701         9,818         2         19.2%         7.3%         -1.8%         8.7%         0.11%         0.03%         0.16%         36.2%															9.1%
Miami Postal Service CU         FL         0         \$163,099,438         13,482         3         6.7%         9.0%         -19.6%         10.0%         0.17%         0.23%         0.34%         46.5%           Pinellas FCU         FL         0         \$152,839,176         11,913         4         13.3%         6.1%         -1.2%         11.5%         0.16%         0.01%         -0.13%         61.8%           JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         13.0%         0.13%         -0.01%         0.30%         43.8%           First Choice CU         FL         0         \$147,745,701         9,818         2         19.2%         7.3%         -1.8%         8.7%         0.11%         0.03%         0.16%         36.2%															23.5%
Pinellas FCU         FL         0         \$152,839,176         11,913         4         13.3%         6.1%         -1.2%         11.5%         0.16%         0.01%         -0.13%         61.8%           JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         13.0%         0.13%         -0.01%         0.30%         43.8%           First Choice CU         FL         0         \$147,745,701         9,818         2         19.2%         7.3%         -1.8%         8.7%         0.11%         0.03%         0.16%         36.2%					14,250		10.2%			12.1%	0.03%	0.06%	0.16%	54.7%	8.1%
JM Associates FCU         FL         0         \$152,046,070         8,100         6         16.0%         12.1%         0.4%         13.0%         0.13%         -0.01%         0.30%         43.8%           First Choice CU         FL         0         \$147,745,701         9,818         2         19.2%         7.3%         -1.8%         8.7%         0.11%         0.03%         0.16%         36.2%	Miami Postal Service CU	FL	0	\$163,099,438	13,482	3	6.7%	9.0%	-19.6%	10.0%	0.17%	0.23%	0.34%	46.5%	0.1%
First Choice CU FL <b>0</b> \$147,745,701 9,818 2 19.2% 7.3% -1.8% 8.7% 0.11% 0.03% 0.16% 36.2%	Pinellas FCU	FL	0	\$152,839,176	11,913	4	13.3%	6.1%	-1.2%	11.5%	0.16%	0.01%	-0.13%	61.8%	1.8%
	JM Associates FCU	FL	0	\$152,046,070	8,100	6	16.0%	12.1%	0.4%	13.0%	0.13%	-0.01%	0.30%	43.8%	6.8%
Coastline FCU FL 0 \$145,380,089 10,215 4 9.4% -0.2% -0.7% 9.4% 0.05% -0.01% 0.07% 50.3%	First Choice CU	FL	0	\$147,745,701	9,818	2	19.2%	7.3%	-1.8%	8.7%	0.11%	0.03%	0.16%	36.2%	12.9%
	Coastline FCU	FL	0	\$145,380,089	10,215	4	9.4%	-0.2%	-0.7%	9.4%	0.05%	-0.01%	0.07%	50.3%	3.1%
Miami Firefighters FCU FL 0 \$143,596,530 4,596 1 17.2% 5.7% 2.0% 9.5% 0.36% 0.08% 0.84% 70.3%	Miami Firefighters FCU					1									23.6%

# Florida Credit Union Financial Summary

Data as of June 2021

Statel Loop         Statel         Mater         Mater         Conv         Conv         Auge			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
net coord         net coord <t< th=""><th></th><th></th><th>Mergers</th><th></th><th></th><th></th><th>Asset</th><th>Loan</th><th>Member</th><th>Networth/</th><th>Loans/</th><th>Chg-offs/</th><th></th><th>Loans/</th><th>1st Mtgs.</th></t<>			Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Introly one DInt<	Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
back-geneDescription	First Coast Community CU	FL	0	\$143,003,488	11,877	3	17.5%	9.4%	3.2%	10.7%	0.20%	0.01%	0.26%	37.0%	2.3%
Inst. Sour. Can. Can. Can. Can. Can. Can. Can. Can	Priority One CU	FL	0	\$131,128,051	9,643	2	14.1%	-2.0%	-1.3%	8.6%	0.08%	0.10%	0.38%	64.4%	17.1%
Bit Computation       H       0       9129 (2mit)       7.08       3       200%       11%       7.06       8.48       0.786       0.286       0	Buckeye Community FCU	FL	0	\$124,770,253	10,184	2	11.9%	9.2%	-0.5%	9.2%	0.15%	-0.01%	0.46%	75.4%	5.3%
un CULDNDDD <td>Florida West Coast CU</td> <td>FL</td> <td>0</td> <td>\$123,374,755</td> <td>10,303</td> <td>5</td> <td>14.0%</td> <td>9.0%</td> <td>1.3%</td> <td>10.0%</td> <td>0.04%</td> <td>-0.05%</td> <td>0.35%</td> <td>47.2%</td> <td>0.0%</td>	Florida West Coast CU	FL	0	\$123,374,755	10,303	5	14.0%	9.0%	1.3%	10.0%	0.04%	-0.05%	0.35%	47.2%	0.0%
np) Cnedit UnionH.0011466 3227.0347.0347.087.860.480.080.080.0250.184.784.78Shoucab Cuth YenerF.00.552.5851.181.180.1180.0250.180.0260.180.2680.180.2680.180.2680.180.2680.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.180.2580.1680.2580.1580.258	TRU FI Credit Union	FL	0	\$122,888,128	7,938	3	20.0%	-1.1%	7.6%	8.4%	0.78%	0.23%	0.48%	55.0%	13.0%
Subsect organy mechanic Cui         R.         0         \$172.3698         9.233         4         1 194         0.95         2.46         1.164         0.21%         0.31% <td>Sun CU</td> <td>FL</td> <td>0</td> <td>\$116,983,172</td> <td>7,041</td> <td>3</td> <td>17.8%</td> <td>15.3%</td> <td>0.6%</td> <td>8.5%</td> <td>0.72%</td> <td>0.04%</td> <td>0.27%</td> <td>40.5%</td> <td>1.5%</td>	Sun CU	FL	0	\$116,983,172	7,041	3	17.8%	15.3%	0.6%	8.5%	0.72%	0.04%	0.27%	40.5%	1.5%
volume         P.         0         1066/261         2         6         17.8	Bay Credit Union	FL	0	\$114,667,852	7,903	4	7.2%	18.9%	-1.6%	9.8%	0.06%	0.06%	0.51%	61.2%	5.1%
and and photo Figure         ft         0         9 bigst 3227         6.897         5         10.3%         11.3%         0.3%         0.3%         0.2%         0.	Okaloosa County Teachers FCU	FL	0	\$112,380,985	9,533	4	11.9%	-0.5%	2.6%	8.4%	1.16%	0.32%	0.31%	46.7%	1.4%
nervord         PA         0         S100 4327         8, 97         4         12.38         -0.98         0.015         0.158         0.458         0.458         0.158         0.458         0.1	PowerNet CU	FL	0	\$106,428,419	3,649	2	6.1%	-7.4%	-1.4%	8.2%	0.31%	0.03%	0.00%	37.5%	4.8%
anapa pape handsGenPapePap	City and Police FCU	FL	0	\$105,315,237	6,539	5	18.3%	14.3%	1.1%	8.1%	0.31%	-0.02%	0.23%	53.5%	1.7%
apints hourh indraf Sruth         R.         0         969343.33         1216         4         2128         11.%         2.78         0.028         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138         0.138	Broward HealthCare FCU		0	\$100,413,277		5			-0.9%	8.8%		0.13%	0.43%	35.5%	5.1%
charmed recuy         FL         0         959/2070         6.158         9.128         0.138         0.108         0.009         0.006         0.048         37.3         0.0           camoul medry recu         FL         0         8463/4         0.913         0.118         0.009         0.006         0.048         37.3         0.0           camoul medry recu         FL         0         8653/4         0.431         2         2.08         6.56         0.58         0.78         0.006         0.58         0.878<	Tampa Postal FCU	FL	0	\$99,555,469	6,799	4	10.4%	-8.7%	-5.4%	10.8%	0.25%	0.18%	-0.27%	28.0%	6.3%
Arronsof Englagene FCU         FL         0         S86.4377.2         17.16         6.0%         6.0%         6.0%         0.0%         0.00%         0.0% <th0< td=""><td>Baptist Health South Florida FCU</td><td></td><td>0</td><td>\$96,361,336</td><td>12,156</td><td>4</td><td>21.2%</td><td>11.1%</td><td></td><td>11.5%</td><td>0.68%</td><td>0.48%</td><td>1.28%</td><td>61.2%</td><td>0.6%</td></th0<>	Baptist Health South Florida FCU		0	\$96,361,336	12,156	4	21.2%	11.1%		11.5%	0.68%	0.48%	1.28%	61.2%	0.6%
Dambon Undery SCU         R.         0         88.87.72         0.18         2         2.0%         4.54%         0.81%         0.0%	Connect CU														7.6%
MirtCu         R.         0         383.528.43         B.A12         2         1.378         9.48         9.478         0.178	Memorial Employees FCU	FL	0	\$89,227,076	8,915		12.8%	6.0%	-1.7%	9.3%	0.00%	0.00%	0.45%	37.3%	0.0%
py-personal PCU         FL         0         488/130.234         4.744         1         15 1%         8.464         10.2%         0.0%         0.5%         0.3%         0.38         0.33%         0.33%         0.33%         0.33%         0.33%         0.33%         0.33%         0.35%         0.33%         0.35%         0.33%         0.45%         0.25%         0.01%         0.05%         0.35%         0.43%         0.25%         0.15%         0.05%         0.45%         0.25%         0.15%         0.05%         0.45%         0.25%         0.15%         0.03%         6.6%         0.35%         0.05%         0.25%         0.15%         0.03%         6.6%         0.35%         0.15%         0.03%         6.2%         1.5%         0.15%         0.25%         0.15%         0.03%         4.28%         1.5%         0.25%         0.15%         0.03%         4.28%         1.3%         0.35%         0.15%         0.03%         0.15%         0.25%         0.15%         0.03%         1.43%         4.26%         1.5%         0.15%         0.25%         0.15%         0.03%         1.43%         0.35%         1.43%         0.35%         1.35%         0.25%         0.15%         0.05%         0.65%         0.65%         0.65%	Calhoun Liberty ECU														23.0%
Name         PL         0         92,802,584         10.376         3         19.9%         15.0%         4.2%         9.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.1%         0.0%         0.1%         0.0%         <	TMH FCU														14.2%
allehesselsen I-CU         II.         0         \$73,007,206         0.015         3         10.15         4.75         4.75         9.75         1.275         0.566         1.466         0.575	•														10.5%
Nillen Ceski Urian         FL         0         \$43,03,812         5,544         2         9,1%         4.5%         -9,5%         6,4%         0,2%         0,41%         0,3%         6,64%         1.3           metad Cost ICU         FL         0         \$62,073,410         \$5,70         3         \$5,8%         4.0%         7.1%         7.2%         0.1%         0.1%         0.3%         6.43%         4.3           Carle         FL         0         \$56,072,04         6.1%         3.2.8%         1.1%         1.1%         0.1%         0.1%         0.3%         6.43%         4.3         1.6%         1.2%         1.1%         0.1%         0.1%         0.3%         0.43%         1.4%         1.2%         1.1%         1.2%         1.1%         0.25%         0.1%         0.3%         0.1%         0.3%         0.4%         0.3%         0.4%         0.3%         0.4%         0.4%         0.3%         0.4%         0.3%         0.4%         0.3%         0.4%         0.4%         0.3%         0.4%         0.5%         0.1%         0.2%         0.1%         0.2%         0.1%         0.3%         0.1%         0.2%         0.1%         0.2%         0.1%         0.2%         0.1%	Adventhealth CU														12.8%
Indity CU         FL         0         \$\$2,312,904         14,069         6         4.4%         4.48         0.1%         7.3%         0.2%         0.31%         0.3%         0.43%         0.43%         7.2%           india Dept of Trans CU         FL         0         552,238,05         3.204         2         8.2%         5.4%         1.18%         1.51%         0.25%         0.11%         0.01%         4.38         4.30           Carle         FL         0         553,750,489         4.796         2         1.06%         1.53%         0.4%         0.1%         0.3%         0.3%         4.36         0.4         1.05%         0.4%         1.08%         0.2%         1.04%         0.3%         0.4%         0.2%         0.4%         0.2%         0.4%         0.2%         0.4%         0.2%         0.4%         0.2%         0.4%         0.2%         0.4%         0.4%         0.4%         0.4%         1.0%         0.4%															3.4%
normal         Goals ACOUNT         FL         0         \$42.373.410         5.270         3         5.5%         4.0%         2.1%         7.2%         2.05%         0.13%         -0.0%         42.5%         7.7           loads Dept of Irans CU         FL         0         \$58.028.956         3.204         2         8.2%         5.4%         1.8%         0.25%         -0.1%         0.25%         0.11%         0.05%         4.38         4.7           Care         FL         0         \$53.07.114         6.212         1         2.0.7%         1.23%         2.8%         9.4%         0.51%         0.00%         1.1%         0.00%         1.1%         0.3%         1.4%         4.3%         0.4%         1.43         0.00%         1.1%         0.00%         0.1%         0.05%         0.1%         0.05%         0.1%         0.05%         0.07%         0.4%         4.3%         0.05%         0.45%         4.44         0.05%         1.13%         0.06%         1.16%         0.1%         0.2%         0.1%         0.6%         4.6%         1.4%         1.1%         1.4%         1.1%         1.4%         1.4%         1.1%         1.4%         1.1%         1.4%         1.1%         1.4%         <															3.9%
Ibida Deplot Firans CU         FL         0         S86.228 e05         3.204         2         2.78         5.4%         -1.8%         15.1%         0.29%         0.1%         0.39%         4.28         4.3           GCar         FL         0         \$53.957,114         6.212         1         2.07%         12.3%         2.8%         9.4%         0.1%         0.31%         0.30%         1.37%         7.14%         4.3           inited Police FCU         FL         0         \$53.150.449         4.7%         2         1.06%         1.53%         2.4%         1.4.3%         0.01%         0.1%         0.39%         4.3.8         6.4           Calcostruite Fleeners CU         FL         0         \$45.231.525         2.275         5.7%         0.05%         0.8%         0.05%         0.1%         0.66%         5.66 %         3.23           Calcostruite Fleeners CU         FL         0         \$43.129.592         4.25%         1.13.0%         0.2%         0.5%         0.6%         0.6%         0.5%         0.6%         0.6%         0.5%         0.41%         3.005         2.2%         2.6%         0.2%         0.2%         0.6%         0.5%         0.4%         0.6%         0.6% <td< td=""><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>13.1%</td></td<>	-														13.1%
ICare         IL         0         555,060,230         6,912         4         1,6%         2,2%         3,1%         11.8%         0.13%         0.2%         7,2%         7,3%         1,2%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.13%         0.16%         0.13%         0.16%         0.13%         0.16%         0.13%         0.16%         0.13%         0.16%         0.13%         0.16%         0.13%         0.16%         0.03%         0.43%         0.06%         3.86%         0.02%         0.15%         0.03%         0.44%         3.66%         1.36%         2.7%         7.7%         0.9%         8.8%         0.02%         0.05%         6.66%         3.36           Caral Community CU         FL         0         543,228,27         2.444         1.03%         2.67%         0.05%         0.65%         6.66%         3.35         2.61%         0.11%         0.02%         0.05%         6.66%         3.35         2.61%         0.05%         0.62%         4.6%         3.43         2.61%         0.05%         6.66%         3.35															7.9%
lag CU       FL       0       \$53, \$59, 71.14       6, 21.2       1       2.7.8       2.8.8       9.4.%       0.51%       0.51%       0.31%       1.27%       7.1%       1.4.1         under Delice FCU       FL       0       \$55, 10.79, 577       4.993       1       10.8%       2.2.%       7.1%       10.3%       0.16%       0.37%       0.38%       0.38%       0.43%       0.38%															4.7%
India Produce FCU         FL         0         \$53,120,489         4,796         2         10,48         -15,38         -2,48         14,38         0,005         0,118         0.298         46.38         14           varglades FCU         FL         0         \$54,792,577         4,993         1         10,88         228         7,18         10,38<         0.118         0.298         53,86         134           acksomile Formars CU         FL         0         \$43,223,35         2,292         2         6,68         -5,7%         0,98         8.8%         0.02%         0.1%         36,6%         53,6%         24,6%           Gard Community CU         FL         0         \$43,226,89         2,751         2         12,5%         1,1%         4,2%         4,2%         0.1%         0.0%         0.6%         6,5%         36,7           Card Community CU         FL         0         \$43,98         3,20         2.1         1,2%         1,1%         4,4%         1,31%         1,2%         0.1%         0.5%         0.1%         0.5%         0.1%         0.5%         0.1%         0.5%         0.1%         0.5%         0.1%         0.2%         0.5%         0.1%         0.5%         0															3.8%
verglack FQL         FL         0         \$15,107,577         4,943         1         10.38         2.28         7.1%         10.38         0.16%         0.23%         53.6%         14.3           acksonville Postal and Professional CU         FL         0         \$43,428,459         2,751         2         12.5%         -5.7%         0.9%         8.8%         0.21%         0.25%         0.5%         0.48%         59.6%         24.6%         13.3           Coral Community FQU         FL         0         \$43,428,59         2.84         1         13.0%         2.67%         -2.8%         0.06%         0.05%         0.48%         59.6%         2.35           Calce Community FQU         FL         0         \$41,814.313         3.020         2         1.25%         -1.1%         -1.4%         1.46%         1.1%         -2.4%         0.25%         0.27%         0.44%         35.5         2.25         0.27%         0.41%         3.55         3.53         2.307         1.13.4%         1.46%         1.1%         -2.4%         0.05%         0.57%         0.27%         0.47%         5.5         3.53         3.53         3.53         1.1%         4.46%         1.05%         0.7%         0.22%         2.6% <td>•</td> <td></td> <td>4.1%</td>	•														4.1%
acksonville Postal and Professional CU       FL       0       545.231.325       2.929       2       6.6%       -13.4%       0.0%       18.8%       0.21%       0.30%       0.47%       3.64%       13.34         acksonville Fremers CU       FL       0       543.232.529       4.288       1       13.0%       2.67%       4.28       0.0%       8.8%       0.02%       0.17%       0.66%       3.60%       4.66%       3.60%       4.25%       5.7%       4.28%       1.0%       3.8%       1.02%       0.07%       0.02%       0.04%       0.66%       3.66%       3.55       3.55       0.07%       0.42%       0.07%       0.05%       0.66%       3.55       3.55       0.07%       0.24%       0.07%       0.07%       0.62%       4.67%       4.64%       13.16%       1.1%       4.4%       10.1%       0.07%       0.07%       0.24%       0.7%       0.24%       2.74%       6.64%       3.55       3.55       3.54       1       4.4%       10.9%       0.34%       0.05%       0.27%       0.14%       38.5%       3.52       6.07%       1.25%       6.7%       1.64%       1.35%       1.35%       1.35%       1.35%       1.35%       1.35%       1.55%       5.7%       1.64%<															6.4%
ackson Could         FL         0         \$43,424,459         2,751         2         1,25%         -5.7%         0,9%         8.8%         0.02%         0.17%         0.6%         3.6%         5.2           Coral Community CU         FL         0         \$43,129,529         4,258         1         13.0%         2.6.7%         -4.2%         8.2%         0.05%         0.45%         5.6.4%         3.4           Cala Community CU         FL         0         \$41,214,313         3.020         2         1.2.2%         -1.1%         1.2.%         0.2.%         0.15%         0.0%         0.6%         3.6.5         3.5           CU Credit Union         FL         0         \$39,561,208         3.514         1         4.2%         1.4.0%         10.9%         0.0.4%         0.05%         0.57%         0.2%         46.7%         6.4           Stards County Teachers CU         FL         0         \$39,743,378         3.164         1         2.8%         -6.3%         1.64%         1.8.3%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%         0.2%<															
Caral Community FCU         FL         0         543,129.529         4.258         1         13.0%         2.67%         4.2%         8.2%         0.06%         0.05%         0.16%         0.05%         6.66%         33.25           Colal Community CU         FL         0         541,920,657         2.644         4         10%         -3.8%         12.0%         0.15%         0.07%         0.05%         6.66%         33.35           CU Credit Union         FL         0         540,064,889         3.21         3         2.12.2%         -4.7%         4.4%         13.3%         0.27%         0.27%         0.46%         4.95%         3.67         5.64         5.54         5.54         5.54         7.55%         -4.7%         4.4%         1.3.1%         -4.8%         9.3%         0.00%         0.27%         0.27%         4.67%         4.67%         5.56%         7.5         1.57%         1.11%         -4.8%         9.3%         0.00%         0.27%         0.22%         2.26%         6.0         3.43%         1.84         2.87%         9.6%         1.6.9%         0.48%         0.5%         0.12%         0.22%         0.6%         3.28         1.91%         1.81%         1.81%         1.81%         1.81															
Aliami FCU       FL       0       \$42,920,657       2,644       4       10.8%       1.0%       -3.8%       12.0%       0.15%       0.07%       0.05%       65.6%       33.5         Deals Community CU       FL       0       \$41,81,313       3.020       2       12.2%       -1.1%       -1.2%       10.1%       0.29%       0.18%       0.62%       49.5%       13.5         Cl Credit Union       FL       0       \$39,9374,379       2,307       1       14.2%       14.0%       -10.9%       0.05%       0.5%       0.27%       0.27%       46.7%       46.6         Suff States CU       FL       0       \$37,543,378       3,164       1       2.8%       -9.0%       16.8%       0.48%       0.05%       0.57%       0.27%       46.7%       46.6         Suff States CU       FL       0       \$33,964,704       3,480       1       18.7%       -19.7%       14.0%       2.26%       0.03%       0.05%       6.57.9%       0.02%       0.9%       6.79.%       0.02%       0.9%       6.79.%       0.02%       0.05%       6.5.3%       10.5%       5.23       10.5%       5.23       10.5%       5.23%       0.05%       0.51%       0.6.6%       3.6.5% <td></td>															
bcala Community CU         FL         0         \$41,814,313         3,020         2         12.%         1.1%         1.1%         1.2.%         0.1%         0.2%         0.1%         0.4%         0.4%         0.1%         0.2%         0.1%         0.4%         0.4%         0.1%         0.2%         0.1%         0.4%         0.4%         0.5%         0.2%         0.1%         0.4%         0.5%         0.2%         0.1%         0.4%         0.5%         0.4%         0.5%         0.5%         0.5%         0.4%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.2%         2.7%         6.7%         0.6%         0.5%         0.4%         0.5%         0.5%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.4%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5% </td <td>*</td> <td></td>	*														
CLU Credit Union       FL       0       \$40,064,889       3,121       3       12,5%       4,7%       4,4%       13,1%       13,2%       0,21%       0,14%       38,5%       35,5         Current County Teachers CU       FL       0       539,561,208       3,514       1       4,2%       11,0%       -10,9%       20,4%       0,05%       0,27%       0,27%       6,47%       6,47%         Street Certiful Union       FL       0       539,754,378       3,164       1       2,8%       8,7%       -6,9%       16,8%       0,48%       0,33%       0,02%       0,2%       3,2%       3,64       6,6%         Sulf States CU       FL       0       532,764,378       3,164       1       2,8%       9,7%       1,40%       0,4%       0,4%       0,1%       0,1%       0,3%       0,2%       0,2%       0,2%       3,6%       3,6%       1,31%       1,40%       0,3%       0,4%       0,1%       0,4%       0,1%       0,4%															
ackson County Teachers CU         FL         0         \$39,561,208         3,514         1         4,2%         14,0%         -10,9%         20,4%         0,05%         0,27%         46,7%         64,4           st Street Credit Union         FL         0         \$33,743,79         2,007         1         3,6%         1,1%         -4,8%         9,3%         0,00%         0,21%         -0,22%         27,6%         0.0           Sulf States CU         FL         0         \$33,743,78         3,164         1         2,8%         8,7%         -9,6%         16,8%         0,48%         10,3%         0,17%         54,8%         56           Sulf States CU         FL         0         \$33,946,704         3,480         1         18,7%         7,2%         18,9%         10,5%         0,77%         0,3%         0,9%         65,8%         5,2           Ioida Rural Electric CU         FL         0         \$33,386,704         3,211         2         -2,2%         9,8%         -8,2%         19,1%         0,46%         0,06%         0,03%         3,6,0%         2,7           Ioida Aural Electric CU         FL         0         \$27,65,03         2,130         1         8,3%         3,4%         2,3%															
st Street Credit Union       FL       0       \$39,374,379       2,307       1       13.6%       1.1%       -4.8%       9.3%       0.00%       0.21%       -0.22%       27.6%       0.00         stard states CU       FL       0       \$33,543,378       3,164       1       2.8%       -8.7%       -9.6%       11.68%       0.4%       1.03%       0.17%       54.8%       56.8%       57.9%       14.0%       2.56%       0.23%       0.05%       36.23%       0.97%       67.9%       70.0       63.3%       0.99%       67.9%       70.0       63.3%       0.97%       63.3%       0.99%       67.9%       70.0       63.3%       0.91%       1.1%       1.6%       9.7%       1.1%       1.0%       0.3%       0.1%       0.16%       0.07%       0.24%       76.6%       65.8%       52.3%       1.1%       1.1%       3.4%       77.8%       3.1%       0.1%       0.04%       0.07%       0.24%       76.9%       0.0       76.9%       76.															
Inancial Access FCU       FL       0       \$37,543,378       3,164       1       2.8%       -8.7%       -9.6%       16.8%       0.48%       1.03%       0.17%       54.8%       5.6%         Sulf States CU       FL       0       335,228,070       3.062       1       5.9%       114.0%       5.6%       0.13%       0.63%       0.05%       30.2%       0.97%       6.02%         Ay Healthcare FCU       FL       0       531,864,632       3.83       2       8.4%       27.7%       1.9%       1.4.0%       0.38%       0.51%       0.15%       65.8%       5.2         Iorida Rural Electric CU       FL       0       533,389,14       3.211       2       -2.2%       9.8%       -8.2%       19.1%       0.16%       0.07%       0.24%       7.6%       0.64%         Orighta And M University FCU       FL       0       526,702,71       3.535       1       7.2%       12.3%       1.5%       7.7%       3.17%       0.76%       0.85%       5.53%       12.5         Coast 2 coast Inancial Credit Union       FL       0       526,902,714       2.545       2       1       1.41%       33.1%       -2.1%       1.02%       0.00%       0.00%       0.03%															
Sulf States CU       FL       0       \$35,228,070       3,062       1       5.%       -19.1%       -5.9%       14.0%       2.56%       0.23%       0.05%       36.2%       9.7         Zity County ECU       FL       0       \$33,946,704       3.480       1       18.7%       7.2%       18.9%       10.5%       0.77%       0.63%       0.99%       67.9%       0.00%         Ay Healthcare FCU       FL       0       \$33,388,914       3.211       2       2.2%       9.8%       62.9%       1.9%       0.1%       0.05%       0.97%       0.23%       76.0%       0.00%       0.04%       0.06%       0.03%       36.0%       2.7         Valton County Teachers FCU       FL       0       \$27,650,610       3.297       1       16.0%       9.3%       -0.4%       6.1%       0.64%       0.0%       0.3%       36.0%       2.7         Vortight A and Muniversity FCU       FL       0       \$27,657,037       3.555       1       12.3%       11.5%       7.7%       3.17%       0.7%       0.00%       0.03%       1.19%       75.5%       20.3         Loida A and Muniversity FCU       FL       0       \$25,927,114       2,545       2       15.8%       6															5.6%
Clip County ECU         FL         0         \$33,946,704         3,480         1         18.7%         7.2%         18.9%         10.5%         0.77%         0.63%         0.99%         67.9%         0.0           My Healthcare FCU         FL         0         \$31,864,632         3.83         2         8.4%         27.7%         1.1%         14.0%         0.38%         0.51%         0.15%         66.8%         52.3           Valton County Teachers FCU         FL         0         \$27,057,503         2,130         1         8.3%         3.6%         2.3%         19.3%         0.00%         0.03%         55.3%         12.9           Vanton County Teachers FCU         FL         0         \$27,057,503         2,130         1         8.3%         3.6%         2.3%         19.3%         0.00%         0.03%         1.9%         10.5%         0.7%         0.2%         78.9%         0.0         0.07%         0.24%         78.9%         10.5%         0.0%         0.03%         1.9%         10.5%         0.0%         0.07%         0.24%         78.9%         0.0         0.0%         0.07%         0.52%         78.9%         0.0         0.00%         0.03%         1.19%         0.00%         0.00%															9.7%
Ay Healthcare FCU         FL         0         \$31,864,632         3,833         2         8,4%         27.7%         -1.9%         14.0%         0.38%         0.51%         0.15%         65.8%         5.2           loida Rural Electric CU         FL         0         \$30,388,914         3,211         2         -2.2%         9.8%         -8.2%         19,1%         0.16%         0.07%         -0.24%         76.0%         0.4           Valton County Teachers FCU         FL         0         \$27,650,610         3,297         1         16.0%         9.3%         -0.4%         6.1%         0.64%         0.06%         0.03%         36.0%         2.7           loida A and M University FCU         FL         0         \$22,705,50.03         2,130         1.8.3%         3.6%         2.3%         19.3%         0.00%         0.07%         0.52%         78,9%         0.0           loida A and M University FCU         FL         0         \$26,607,380         1.836         1         14.1%         3.31%         -2.1%         12.2%         0.00%         0.03%         1.1%         12.5%         2.15         3.83         1.2%         0.00%         0.04%         0.14%         0.12%         39.0%         9.0         0															0.0%
And Angel Electric CU         FL         0         \$30,388,914         3,211         2         -2.2%         9.8%         -8.2%         19.1%         0.16%         0.07%         -0.24%         76.0%         0.4           Valton County Teachers FCU         FL         0         \$27,650,610         3.297         1         16.6%         9.3%         -0.4%         6.1%         0.64%         0.03%         36.0%         2.7           Yompano Beach City ECU         FL         0         \$22,679,300         1.335         1         17.2%         12.3%         11.5%         7.7%         3.17%         0.06%         0.03%         55.5%         12.5%           Coast Financial Credit Union         FL         0         \$22,607,380         1.836         1         14.1%         3.1%         -2.1%         12.2%         0.00%         0.03%         0.12%         39.0%         9.0%           Jonco County Teachers FCU         FL         0         \$25,922,714         2,545         2         15.8%         -6.9%         -1.4%         8.9%         0.04%         0.12%         39.0%         9.0%         0.02%         0.01%         5.6%         15.7           CCO CU         FL         0         \$23,621,161         2,151<															5.2%
Valiation County Teachers FCU       FL       0       \$27,650,610       3,297       1       16.0%       9.3%       -0.4%       6.1%       0.64%       0.06%       0.03%       36.0%       2.7         Pompano Beach City ECU       FL       0       \$27,057,503       2,130       1       8.3%       3.6%       2.3%       19.3%       0.00%       0.07%       0.52%       78.9%       0.00         Coast 2 Coast Financial Credit Union       FL       0       \$26,790,271       3.535       1       17.2%       12.3%       11.5%       7.7%       3.17%       0.76%       0.85%       55.3%       12.9         Coast 2 Coast Financial Credit Union       FL       0       \$25,922,714       2,545       2       15.8%       -6.9%       -1.4%       8.9%       0.04%       0.14%       0.12%       39.0%       9.0       9.00       0.00%       0.56%       55.4%       30.0%       20.0%       0.00%       0.56%       55.4%       30.0%       20.0%       0.00%       0.00%       0.56%       55.4%       30.0%       20.0%       0.00%       0.00%       0.56%       55.4%       30.0%       20.0%       0.00%       0.00%       0.56%       55.4%       30.0%       30.0%       30.0% <td< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.4%</td></td<>	•														0.4%
And Muniversity FCU         FL         0         \$27,057,503         2,130         1         8.3%         3.6%         2.3%         19.3%         0.00%         0.07%         0.52%         78.9%         0.00           loida A and M University FCU         FL         0         \$26,790,271         3.535         1         17.2%         12.3%         11.5%         7.7%         3.17%         0.76%         0.85%         55.3%         12.95           Coast 2 Coast Financial Credit Union         FL         0         \$26,607,300         1.836         1         14.1%         33.1%         -2.1%         72.2%         0.00%         0.03%         1.1%         75.5%         20.33           awannee River FCU         FL         0         \$25,883.34         1.902         1         12.7%         -9.9%         -9.9%         0.08%         0.52%         -0.01%         56.8%         15.7           CCO CU         FL         0         \$25,883.34         1.902         1         12.7%         -9.9%         -9.9%         0.00%         0.03%         0.56%         55.4%         30.6%           CCO CU         FL         0         \$23,621,161         2,151         1         4.8%         9.1%         -7.5%						- 1									2.7%
Lindia A and M University FCU         FL         0         \$26,790,271         3,535         1         17.2%         12.3%         11.5%         7.7%         3.17%         0.76%         0.85%         55.3%         12.9           Coast 2 Coast Financial Credit Union         FL         0         \$26,607,380         1,836         1         14.1%         33.1%         -2.1%         12.2%         0.00%         0.03%         1.19%         75.5%         20.33           Juwannee River FCU         FL         0         \$25,922,714         2,545         2         15.8%         -6.9%         -1.4%         8.9%         0.04%         0.14%         0.12%         39.0%         9.0%           Coord County Teachers FCU         FL         0         \$25,888,334         1,902         1         12.7%         -9.9%         -9.6%         0.08%         0.52%         -0.01%         56.8%         15.7           CCO CU         FL         0         \$23,621,161         2,151         1         4.8%         9.1%         -7.5%         11.9%         0.00%         0.03%         0.55%         80.4%         88           Londrate Educators FCU         FL         0         \$23,624,161         2,151         1         4.8% <td< td=""><td>,</td><td></td><td></td><td></td><td></td><td>1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.0%</td></td<>	,					1									0.0%
Coast 2 Coast Financial Credit Union         FL         0         \$26,607,380         1,836         1         14.1%         33.1%         -2.1%         12.2%         0.00%         0.03%         1.19%         75.5%         20.3           Suwannee River FCU         FL         0         \$25,922,714         2,545         2         15.8%         -6.9%         -1.4%         8.9%         0.04%         0.14%         0.12%         39.0%         9.0           Adonce County Teachers FCU         FL         0         \$25,888,334         1,902         1         12.7%         -9.9%         9.6%         0.08%         0.52%         -0.01%         56.8%         15.7           CCO CU         FL         0         \$25,188,710         1,071         1         3.9%         -11.6%         0.2%         18.8%         0.00%         0.38%         0.55%         80.4%         8.8           Compass Financial FCU         FL         0         \$21,648,691         1,831         1         13.9%         12.6%         -5.0%         13.3%         0.04%         0.03%         0.59%         62.2%         11.4           iouth Atlantic FCU         FL         0         \$19,914,722         2,564         1         7.8%         36.2%						1									12.9%
Huwannee River FCU       FL       0       \$25,922,714       2,545       2       15.8%       -6.9%       -1.4%       8.9%       0.04%       0.14%       0.12%       39.0%       9.0%         Monroe County Teachers FCU       FL       0       \$25,888,334       1,902       1       12.7%       -9.9%       -9.9%       9.6%       0.08%       0.52%       -0.01%       56.8%       15.7%         CCO CU       FL       0       \$25,188,710       1,071       1       3.9%       -11.6%       0.2%       18.8%       0.00%       0.00%       0.55%       80.4%       8.8%         Compass Financial FCU       FL       0       \$23,621,161       2,151       1       4.8%       9.1%       -7.5%       11.9%       0.00%       0.38%       -0.55%       80.4%       8.8%         inancial Educators FCU       FL       0       \$23,621,422       2,564       1       7.8%       36.2%       0.6%       7.5%       0.00%       -0.02%       0.01%       38.9%       10.2%         couth Atlantic FCU       FL       0       \$19,934,625       1,318       1       13.6%       8.1%       1.1%       10.0%       1.14%       0.00%       0.02%       0.02%       0.1%	Coast 2 Coast Financial Credit Union					1									20.3%
Monroe County Teachers FCU       FL       0       \$25,888,334       1,902       1       12.7%       -9.9%       9.6%       0.08%       0.52%       -0.01%       56.8%       15.7         CCO CU       FL       0       \$25,188,710       1,071       1       3.9%       -11.6%       0.2%       18.8%       0.00%       0.00%       0.56%       55.4%       30.6         Compass Financial FCU       FL       0       \$23,621,161       2,151       1       4.8%       9.1%       -7.5%       11.9%       0.00%       0.38%       -0.55%       80.4%       8.8         inancial Educators FCU       FL       0       \$21,648,691       1.831       1       13.9%       12.6%       -5.0%       13.3%       0.04%       0.03%       0.59%       62.2%       11.4%         iouth Atlantic FCU       FL       0       \$19,914,722       2,564       1       7.8%       36.2%       0.6%       7.5%       0.00%       -0.02%       0.01%       38.9%       10.2         iarmers FCU       FL       0       \$19,836,842       1,398       1       9.4%       5.1%       -3.0%       16.5%       0.12%       -0.08%       0.02%       51.5%       24.2 <td< td=""><td></td><td></td><td>0</td><td></td><td></td><td>2</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>9.0%</td></td<>			0			2									9.0%
FL         0         \$25,188,710         1,071         1         3.9%         -11.6%         0.2%         18.8%         0.00%         0.06%         55.4%         30.6           Compass Financial FCU         FL         0         \$23,621,161         2,151         1         4.8%         9.1%         -7.5%         11.9%         0.00%         0.38%         -0.55%         80.4%         8.8           inancial Educators FCU         FL         0         \$21,648,691         1,831         1         13.9%         12.6%         -5.0%         13.3%         0.04%         0.03%         0.59%         62.2%         11.4           iouth Atlantic FCU         FL         0         \$19,914,722         2,564         1         7.8%         36.2%         0.6%         7.5%         0.00%         0.02%         0.01%         38.9%         10.2           armers FCU         FL         0         \$19,838,054         1,318         1         13.6%         8.1%         1.1%         10.0%         1.14%         0.00%         0.02%         0.01%         0.02%         0.11%         30.7%         6.8           deith PCU         FL         0         \$18,851,482         1,398         1         9.4%         5.1%			0												
Compass Financial FCU         FL         0         \$23,621,161         2,151         1         4.8%         9,1%         -7.5%         11.9%         0.00%         0.38%         -0.55%         80.4%         8.8           inancial Educators FCU         FL         0         \$21,648,691         1,831         1         13.9%         12.6%         -5.0%         13.3%         0.04%         0.03%         0.59%         62.2%         11.4           iouth Atlantic FCU         FL         0         \$19,914,722         2,564         1         7.8%         36.2%         0.6%         7.5%         0.00%         -0.02%         0.01%         38.9%         10.2           armers FCU         FL         0         \$19,914,722         2,564         1         7.8%         36.2%         0.6%         7.5%         0.00%         -0.02%         0.01%         38.9%         10.2           armers FCU         FL         0         \$18,951,482         1,398         1         9.4%         5.1%         -3.0%         16.5%         0.12%         -0.08%         0.02%         51.5%         24.2           iouthermost FCU         FL         0         \$18,025,887         1,717         1         3.0%         5.5%         <	ECCO CU					1									
Inancial Educators FCU         FL         0         \$21,648,691         1,831         1         13.9%         12.6%         -5.0%         13.3%         0.04%         0.03%         0.59%         62.2%         11.4           iouth Atlantic FCU         FL         0         \$19,914,722         2,564         1         7.8%         36.2%         0.6%         7.5%         0.00%         -0.02%         0.01%         38.9%         10.2           armers FCU         FL         0         \$19,838,054         1,318         1         13.6%         8.1%         1.1%         10.0%         1.14%         0.00%         -0.11%         30.7%         6.8           Metro North FCU         FL         0         \$18,951,482         1,398         1         9.4%         5.1%         -3.0%         16.5%         0.12%         -0.08%         0.02%         51.5%         24.2           iouthermmost FCU         FL         0         \$18,025,887         1,717         1         3.0%         5.5%         -2.2%         15.1%         0.01%         0.02%         -0.63%         49.3%         0.0           ialeah Municipal EFCU         FL         0         \$13,563,012         1,531         1         9.0%         13.1%	Compass Financial FCU					1									8.8%
FL         0         \$19,914,722         2,564         1         7.8%         36.2%         0.6%         7.5%         0.00%         -0.02%         0.01%         38.9%         10.2           armers FCU         FL         0         \$19,838,054         1,318         1         13.6%         8.1%         1.1%         10.0%         -0.02%         0.01%         38.9%         0.2           Aetro North FCU         FL         0         \$18,951,482         1,398         1         9.4%         5.1%         -3.0%         16.5%         0.12%         -0.08%         0.02%         51.5%         24.2           iouthermost FCU         FL         0         \$18,025,887         1,717         1         3.0%         5.5%         -2.2%         15.1%         0.01%         0.02%         0.63%         49.3%         0.0           tialeah Municipal EFCU         FL         0         \$13,563,012         1,531         1         9.0%         13.1%         -0.8%         25.7%         0.01%         -0.02%         -0.71%         45.1%         0.0           tialeah Municipal EFCU         FL         0         \$12,646,209         1,116         1         7.6%         18.3%         2.0%         13.3%         0.41%	Financial Educators FCU					1									11.4%
FL       0       \$19,838,054       1,318       1       13.6%       8.1%       1.1%       10.0%       1.14%       0.00%       -0.11%       30.7%       6.8         Metro North FCU       FL       0       \$18,951,482       1,398       1       9.4%       5.1%       -3.0%       16.5%       0.12%       -0.08%       0.02%       51.5%       24.2         iouthermost FCU       FL       0       \$18,025,887       1,717       1       3.0%       5.5%       -2.2%       15.1%       0.01%       0.00%       -0.63%       49.3%       0.0         tialeah Municipal EFCU       FL       0       \$13,563,012       1,531       1       9.0%       13.1%       -0.8%       25.7%       0.01%       -0.02%       -0.71%       45.1%       0.0         tialeah Municipal EFCU       FL       0       \$13,563,012       1,531       1       9.0%       13.1%       -0.8%       25.7%       0.01%       -0.02%       -0.71%       45.1%       0.0         tialeah Municipal EFCU       FL       0       \$12,646,209       1,116       1       7.6%       18.3%       2.0%       13.3%       0.41%       0.00%       1.58%       0.0       0.00%       10.5%       6.6	South Atlantic FCU	FL	0			1	7.8%	36.2%	0.6%	7.5%	0.00%	-0.02%	0.01%	38.9%	10.2%
Vieto North FCU         FL         0         \$18,951,482         1,398         1         9.4%         5.1%         -3.0%         16.5%         0.12%         -0.08%         0.02%         51.5%         24.2           isouthermost FCU         FL         0         \$18,025,887         1,717         1         3.0%         5.5%         -2.2%         15.1%         0.01%         0.00%         -0.63%         49.3%         0.0           tialeah Municipal EFCU         FL         0         \$13,563,012         1,531         1         9.0%         13.1%         -0.8%         25.7%         0.01%         -0.02%         -0.71%         45.1%         0.0           teleferson Co Teachers CU         FL         0         \$12,646,209         1,116         1         7.6%         18.3%         2.0%         13.3%         0.41%         0.00%         1.05%         66.8%         0.0           irst Coast FCU         FL         0         \$10,980,726         1,705         1         16.5%         4.9%         -1.7%         11.2%         0.33%         0.38%         -1.40%         58.9%         0.0           lorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%	Farmers FCU														6.8%
FL         0         \$18,025,887         1,717         1         3.0%         5.5%         -2.2%         15.1%         0.01%         0.00%         -0.63%         49.3%         0.0           tialeah Municipal EFCU         FL         0         \$13,563,012         1,531         1         9.0%         13.1%         -0.8%         25.7%         0.01%         -0.02%         -0.71%         45.1%         0.0           teleferson Co Teachers CU         FL         0         \$12,646,209         1,116         1         7.6%         18.3%         2.0%         13.3%         0.41%         0.00%         1.05%         66.8%         0.0           irst Coast FCU         FL         0         \$10,980,726         1,705         1         16.5%         4.9%         -1.7%         11.2%         0.33%         0.38%         -1.40%         58.9%         0.0           lorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%         -1.3%         18.7%         0.43%         0.39%         -0.27%         33.0%         0.0           container Mutual CU         FL         0         \$7,595,424         701         1         0.5%         -7.4%         -4.2%	Metro North FCU														24.2%
Haleah Municipal EFCU         FL         0         \$13,563,012         1,531         1         9.0%         13.1%         -0.8%         25.7%         0.01%         -0.02%         -0.71%         45.1%         0.0           lefferson Co Teachers CU         FL         0         \$12,646,209         1,116         1         7.6%         18.3%         2.0%         13.3%         0.41%         0.00%         1.05%         66.8%         0.0           irst Coast FCU         FL         0         \$10,980,726         1,705         1         16.5%         4.9%         -1.7%         11.2%         0.33%         0.38%         -1.40%         58.9%         0.0           lorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%         -1.3%         18.7%         0.43%         0.39%         -0.27%         33.0%         0.0           Container Mutual CU         FL         0         \$7,595,424         701         1         0.5%         -7.4%         -4.2%         34.8%         0.00%         0.85%         -1.69%         55.9%         2.1	Southernmost FCU					1									0.0%
FL         0         \$12,646,209         1,116         1         7.6%         18.3%         2.0%         13.3%         0.41%         0.00%         1.05%         66.8%         0.0           irst Coast FCU         FL         0         \$10,980,726         1,705         1         16.5%         4.9%         -1.7%         11.2%         0.33%         0.38%         -1.40%         58.9%         0.0           lorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%         -1.3%         18.7%         0.43%         0.39%         -0.27%         33.0%         0.0           container Mutual CU         FL         0         \$7,595,424         701         1         0.5%         -7.4%         -4.2%         34.8%         0.00%         0.85%         -1.69%         55.9%         2.1	Hialeah Municipal EFCU														0.0%
FL         0         \$10,980,726         1,705         1         16.5%         4.9%         -1.7%         11.2%         0.33%         0.38%         -1.40%         58.9%         0.0           lorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%         -1.3%         18.7%         0.43%         0.39%         -0.27%         33.0%         0.0           Container Mutual CU         FL         0         \$7,595,424         701         1         0.5%         -7.4%         -4.2%         34.8%         0.00%         0.85%         -1.69%         55.9%         2.1	Jefferson Co Teachers CU														0.0%
Iorida Customs FCU         FL         0         \$9,418,119         1,071         1         4.7%         -11.0%         -1.3%         18.7%         0.43%         0.39%         -0.27%         33.0%         0.0           Container Mutual CU         FL         0         \$7,595,424         701         1         0.5%         -7.4%         -4.2%         34.8%         0.00%         0.85%         -1.69%         55.9%         2.1	First Coast FCU														0.0%
Container Mutual CU FL 0 \$7,595,424 701 1 0.5% -7.4% -4.2% 34.8% 0.00% 0.85% -1.69% 55.9% 2.1	Florida Customs FCU														0.0%
	Container Mutual CU														2.1%
	Shaw Ross ECU	FL	0	\$7,569,177	701	1	14.1%	-32.7%	-10.6%		0.00%	0.00%	-0.06%	4.2%	0.0%

# Florida Credit Union Financial Summary

Data as of June 2021

		# of Mergers				12-Month Asset	12-Month Loan	12-Month Member	Networth/	Delinq Loans/	Net Chg-offs/		Loans/	Fixed Rate 1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Local 606 Electrical Workers FCU	FL	0	\$6,888,239	416	1	-3.2%	-9.6%	-0.5%	19.3%	0.00%	-0.13%	0.04%	26.3%	13.6%
Tallahassee Community FCU	FL	0	\$6,641,783	574	1	32.3%	16.4%	1.6%	10.7%	2.22%	0.19%	0.30%	64.3%	25.1%
Madison Education Assn CU	FL	0	\$6,343,246	808	1	1.6%	-2.5%	-2.9%	14.5%	0.22%	-0.13%	0.23%	40.6%	0.0%
FRSA CU	FL	0	\$6,256,760	805	1	17.1%	13.2%	-0.5%	8.3%	0.42%	-0.18%	0.39%	72.2%	0.0%
Electricians Local 349 CU	FL	0	\$4,978,836	716	1	4.4%	22.1%	-3.5%	15.4%	0.08%	0.00%	-1.02%	27.4%	0.0%
Town of Palm Beach FCU	FL	0	\$2,540,845	363	1	3.7%	-9.8%	-4.0%	8.4%	2.46%	1.01%	-1.50%	42.7%	0.0%
Medians			\$124,770,253	10,184	4	12.8%	6.3%	0.6%	10.0%	0.22%	0.14%	0.48%	58.4%	12.9%
By Asset Size		N	lumber of Insts.											
\$5 million and less			2	540	1	4.2%	4.9%	-3.7%	13.1%	1.18%	0.37%	-1.19%	32.8%	0.0%
\$5 to \$10 million			7	701	1	8.1%	0.8%	-2.9%	17.4%	0.69%	0.17%	-0.19%	41.1%	5.4%
\$10 to \$20 million			7	1,531	1	9.1%	12.3%	-0.6%	13.8%	0.27%	0.02%	-0.21%	46.8%	7.0%
\$20 to \$50 million			22	2,975	1	9.9%	3.8%	-2.4%	12.8%	0.43%	0.28%	0.24%	52.8%	10.7%
\$50 to \$100 million			17	6,183	3	12.8%	9.7%	0.2%	10.3%	0.36%	0.20%	0.56%	56.4%	8.1%
\$100 to \$250 million			24	10,200	4	15.4%	7.5%	0.1%	9.6%	0.24%	0.13%	0.46%	55.9%	11.2%
\$250 million+			48	65,807	11	15.1%	8.5%	5.1%	9.5%	0.26%	0.21%	1.08%	72.4%	25.1%

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.

	Florida CU Mergers/Liquidations 2011-2Q '21											
Year	No. of FL CUs	No. of FL Mergers/Liquidations	Percentage of FL CUs Mergers/Liquidations									
2011	174	4	2.30%									
2012	164	10	6.10%									
2013	159	5	3.14%									
2014	157	2	1.27%									
2015	152	5	3.29%									
2016	145	7	4.83%									
2017	138	7	5.07%									
2018	134	4	2.99%									
2019	132	2	1.52%									
2020	129	3	2.33%									
2021	127	2	1.57%									

	Recent Florida CU Mergers/Liquidations*												
Merged/Liquidated CU Florida State EFCU	City Pensacola	Assets 23,461,285	Members 2,788	Branches	Type M	Surviving CU Members First CU of Florida	City Pensacola	State	Assets 285,029,967	Members 20,228	Branches		
GPCE Credit Union	Pensacola	48,918,734	3,213	3	M	Florida State University Credit Union	Tallahassee	FL	322,880,062	28,858			
*Based on year last call report	was filed.												

Florida Home Price Changes		
By MSA		
Source: FHFA All Transactions Index. NSA.		
	Veen Freding	Circles Otra 2
Metropolitan Area	Year Ending Qtr-2 2021	Since Qtr-2 2007
Cape Coral-Fort Myers, FL	16.2%	10.2%
Crestview-Fort Walton Beach-Destin, FL	13.5%	21.3%
Deltona-Daytona Beach-Ormond Beach, FL	14.8%	15.1%
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	12.8%	14.8%
Gainesville, FL	9.9%	12.7%
Homosassa Springs, FL	14.0%	11.9%
Jacksonville, FL	13.3%	21.0%
Lakeland-Winter Haven, FL	14.0%	16.7%
Miami-Miami Beach-Kendall, FL (MSAD)	12.0%	15.8%
Naples-Marco Island, FL	16.5%	8.1%
North Port-Sarasota-Bradenton, FL	14.5%	21.3%
Ocala, FL	12.6%	-0.6%
Orlando-Kissimmee-Sanford, FL	12.2%	12.7%
Palm Bay-Melbourne-Titusville, FL	14.2%	23.2%
Panama City, FL	10.6%	16.2%
Pensacola-Ferry Pass-Brent, FL	15.0%	32.4%
Port St. Lucie, FL	16.4%	19.3%
Punta Gorda, FL	16.6%	17.9%
Sebastian-Vero Beach, FL	15.2%	21.6%
Sebring-Avon Park, FL	15.9%	-1.1%
Tallahassee, FL	10.2%	11.2%
Tampa-St. Petersburg-Clearwater, FL	16.2%	31.4%
The Villages, FL	6.8%	39.1%
West Palm Beach-Boca Raton-Boynton Beach, FL (MSAD)	14.2%	22.9%

Florida Unemployment Rate Trends			
	-		
By MSA (%)			
Source BLS. Not seasonally adjusted.			
	June 2021	June 2020	
Metropolitan Area	(%)	(%)	Change (%)
Cape Coral-Fort Myers, FL	5.3	11.0	-5.7
Crestview-Fort Walton Beach-Destin, FL	4.4	7.1	-2.7
Deltona-Daytona Beach-Ormond Beach, FL	5.8	11.0	-5.2
Gainesville, FL	4.9	7.6	-2.7
Homosassa Springs, FL	7.2	11.1	-3.9
Jacksonville, FL	5.0	8.8	-3.8
Lakeland-Winter Haven, FL	6.6	15.2	-8.6
Miami-Fort Lauderdale-West Palm Beach, FL	6.2	11.8	-5.6
Naples-Immokalee-Marco Island, FL	4.7	10.7	-6.0
North Port-Sarasota-Bradenton, FL	5.0	9.7	-4.7
Ocala, FL	6.2	9.7	-3.5
Orlando-Kissimmee-Sanford, FL	6.0	18.5	-12.5
Palm Bay-Melbourne-Titusville, FL	5.0	9.5	-4.5
Panama City, FL	4.9	7.6	-2.7
Pensacola-Ferry Pass-Brent, FL	5.2	8.2	-3.0
Port St. Lucie, FL	5.6	10.4	-4.8
Punta Gorda, FL	5.7	10.5	-4.8
Sebastian-Vero Beach, FL	6.0	10.5	-4.5
Sebring, FL	7.5	10.5	-3.0
Tallahassee, FL	5.4	8.1	-2.7
Tampa-St. Petersburg-Clearwater, FL	5.2	10.5	-5.3
The Villages, FL	7.2	11.0	-3.8