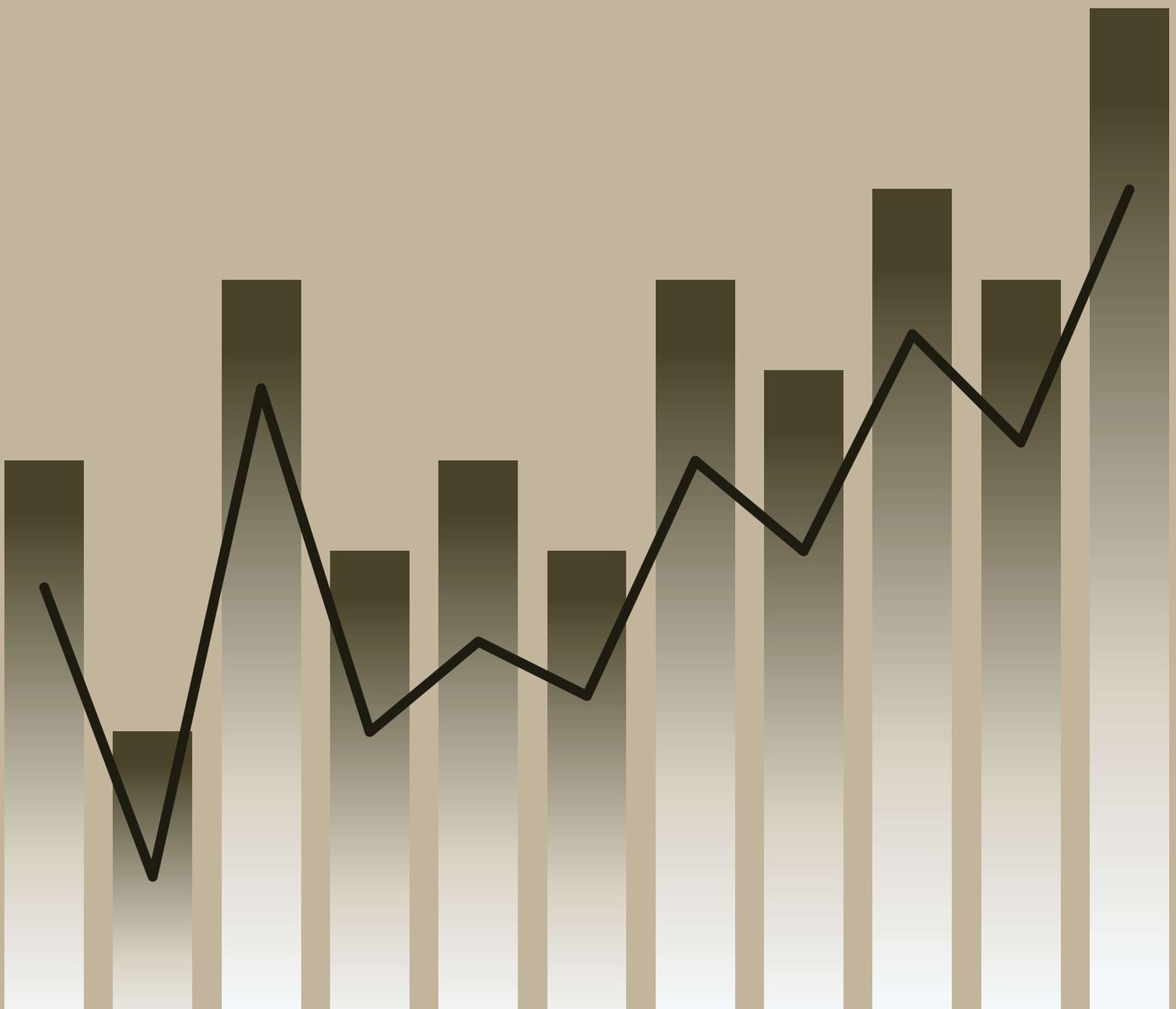


Florida Credit Union Profile

Third Quarter 2017

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Sep 17	Sep 17
Number of CUs	5,757	135
Assets per CU (\$ mil)	239.7	459.6
Median assets (\$ mil)	30.6	84.1
Total assets (\$ mil)	1,379,996	62,047
Total loans (\$ mil)	952,603	41,599
Total surplus funds (\$ mil)	372,759	17,519
Total savings (\$ mil)	1,164,890	52,866
Total memberships (thousands)	111,855	5,575
Growth Rates (%)		
Total assets	6.7	6.3
Total loans	10.5	10.8
Total surplus funds	-2.1	-3.2
Total savings	6.7	6.7
Total memberships	4.0	4.0
% CUs with increasing assets	71.7	81.5
Earnings - Basis Pts.		
Yield on total assets	349	328
Dividend/interest cost of assets	54	44
Net interest margin	295	283
Fee & other income *	133	166
Operating expense	305	329
Loss Provisions	46	43
Net Income (ROA) with Stab Exp	78	77
Net Income (ROA) without Stab Exp	78	77
% CUs with positive ROA	81.0	88.1
Capital Adequacy (%)		
Net worth/assets	10.9	10.7
% CUs with NW > 7% of assets	97.4	98.5
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.78	0.64
Net chargeoffs/average loans (%)	0.56	0.61
Total borrower-bankruptcies	180,977	7,815
Bankruptcies per CU	31.4	57.9
Bankruptcies per 1000 members	1.6	1.4
Asset/Liability Management		
Loans/savings	81.8	78.7
Loans/assets	69.0	67.0
Net Long-term assets/assets	32.6	27.3
Liquid assets/assets	13.0	15.0
Core deposits/shares & borrowings	50.0	55.7
Productivity		
Members/potential members (%)	4	3
Borrowers/members (%)	58	57
Members/FTE	386	381
Average shares/member (\$)	10,414	9,482
Average loan balance (\$)	14,796	13,162
Employees per million in assets	0.21	0.24
Structure (%)		
Fed CUs w/ single-sponsor	11.8	5.2
Fed CUs w/ community charter	17.8	19.3
Other Fed CUs	31.7	27.4
CUs state chartered	38.6	48.1

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.		Florida Credit Unions					
	Sep 17	Sep 17	2016	2015	2014	2013	2012	2011
Demographic Information								
Number of CUs	5,757	135	141	150	156	158	161	167
Assets per CU (\$ mil)	239.7	459.6	416.6	360.1	319.1	299.1	282.6	259.8
Median assets (\$ mil)	30.6	84.1	78.4	68.2	62.0	56.9	53.5	49.2
Total assets (\$ mil)	1,379,996	62,047	58,734	54,019	49,783	47,256	45,505	43,383
Total loans (\$ mil)	952,603	41,599	38,524	34,501	31,207	28,283	26,379	25,468
Total surplus funds (\$ mil)	372,759	17,519	17,352	16,956	16,198	16,849	17,264	16,182
Total savings (\$ mil)	1,164,890	52,866	49,956	46,219	42,632	40,734	39,339	37,506
Total memberships (thousands)	111,855	5,575	5,395	5,215	4,965	4,716	4,595	4,608
Growth Rates (%)								
Total assets	6.7	6.3	8.7	8.5	5.3	3.8	4.9	3.3
Total loans	10.5	10.8	11.7	10.6	10.3	7.2	3.6	-3.7
Total surplus funds	-2.1	-3.2	2.3	4.7	-3.9	-2.4	6.7	16.1
Total savings	6.7	6.7	8.1	8.4	4.7	3.5	4.9	2.9
Total memberships	4.0	4.0	3.4	5.0	5.3	2.6	-0.3	1.7
% CUs with increasing assets	71.7	81.5	87.2	82.0	76.3	70.3	77.6	72.5
Earnings - Basis Pts.								
Yield on total assets	349	328	323	327	333	337	360	405
Dividend/interest cost of assets	54	44	45	45	45	48	59	78
Net interest margin	295	283	279	282	288	289	301	327
Fee & other income *	133	166	172	175	182	186	189	174
Operating expense	305	329	344	351	354	353	357	373
Loss Provisions	46	43	37	32	28	36	57	90
Net Income (ROA) with Stab Exp	78	77	70	73	88	86	76	38
Net Income (ROA) without Stab Exp	78	77	70	73	88	91	81	53
% CUs with positive ROA	81.0	88.1	85.8	80.7	84.0	83.5	84.5	74.3
Capital Adequacy (%)								
Net worth/assets	10.9	10.7	10.7	10.9	11.0	10.7	10.2	9.9
% CUs with NW > 7% of assets	97.4	98.5	97.9	96.7	98.1	99.4	97.5	96.4
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.78	0.64	0.74	0.91	1.21	1.62	2.18	2.85
Net chargeoffs/average loans (%)	0.56	0.61	0.64	0.65	0.75	1.06	1.35	1.77
Total borrower-bankruptcies	180,977	7,815	6,695	7,434	8,621	10,086	10,848	14,916
Bankruptcies per CU	31.4	57.9	47.5	49.6	55.3	63.8	67.4	89.3
Bankruptcies per 1000 members	1.6	1.4	1.2	1.4	1.7	2.1	2.4	3.2
Asset/Liability Management								
Loans/savings	81.8	78.7	77.1	74.6	73.2	69.4	67.1	67.9
Loans/assets	69.0	67.0	65.6	63.9	62.7	59.9	58.0	58.7
Net Long-term assets/assets	32.6	27.3	28.1	29.7	32.7	35.9	33.2	31.0
Liquid assets/assets	13.0	15.0	14.8	15.6	14.4	15.0	17.2	18.1
Core deposits/shares & borrowings	50.0	55.7	54.3	53.4	51.3	49.1	47.0	44.1
Productivity								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	58	57	55	53	53	50	48	46
Members/FTE	386	381	375	371	367	361	365	375
Average shares/member (\$)	10,414	9,482	9,260	8,862	8,587	8,637	8,561	8,140
Average loan balance (\$)	14,796	13,162	12,931	12,409	11,939	11,995	11,932	12,134
Employees per million in assets	0.21	0.24	0.25	0.26	0.27	0.28	0.28	0.28
Structure (%)								
Fed CUs w/ single-sponsor	11.8	5.2	5.7	6.7	6.4	7.0	6.8	7.8
Fed CUs w/ community charter	17.8	19.3	19.1	18.0	19.2	19.6	19.9	19.8
Other Fed CUs	31.7	27.4	27.7	28.7	28.8	27.8	28.0	28.1
CUs state chartered	38.6	48.1	47.5	46.7	45.5	45.6	45.3	44.3

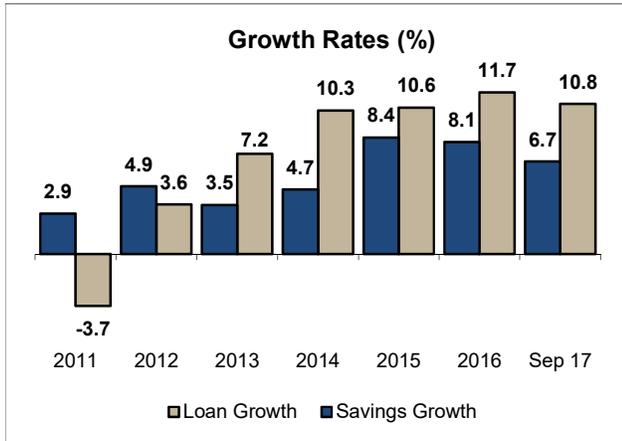
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

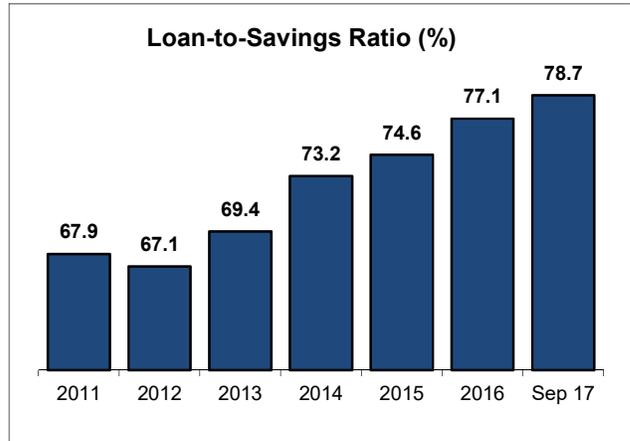
Florida Credit Union Profile

Third Quarter 2017

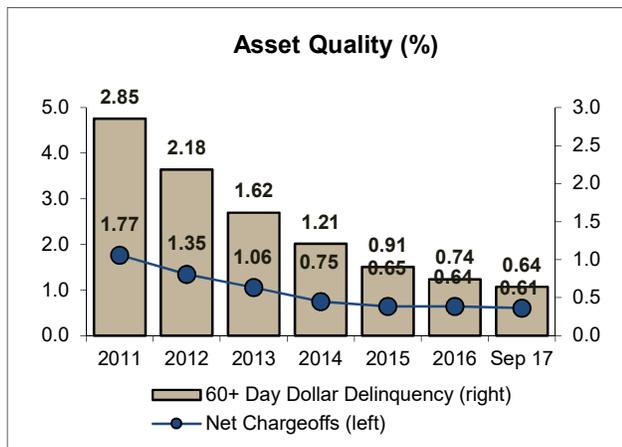
Loan and Savings Growth Trends



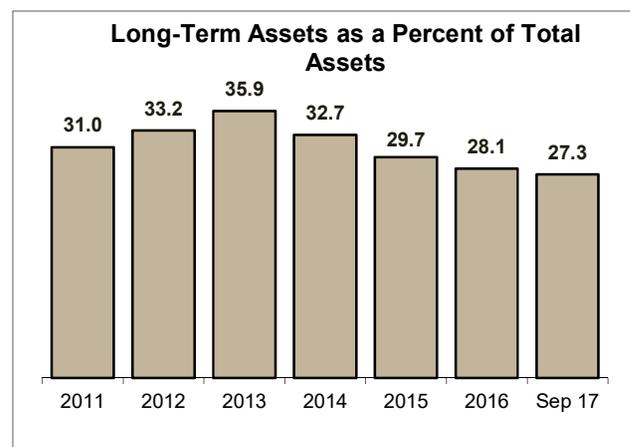
Liquidity Trends



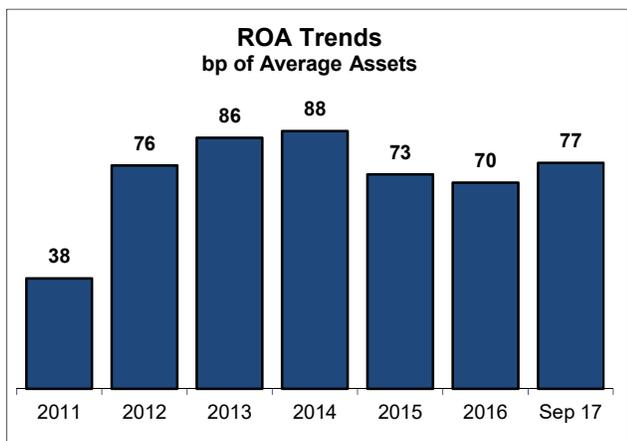
Credit Risk Trends



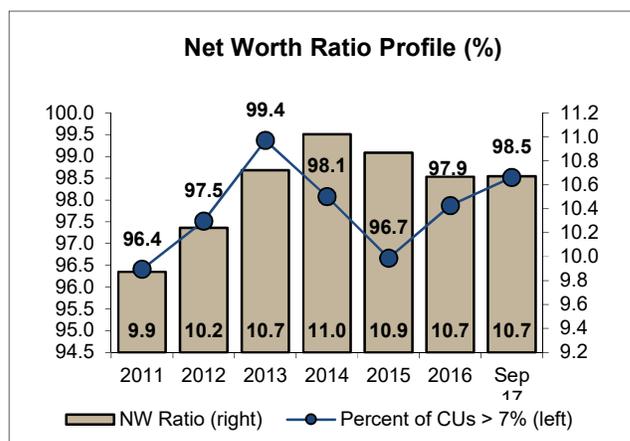
Interest Rate Risk Trends



Earnings Trends



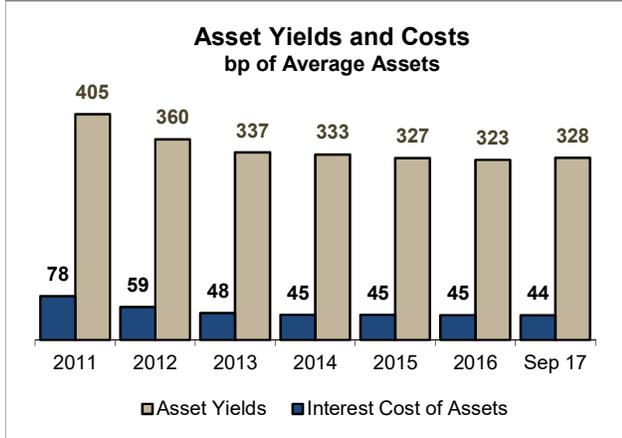
Solvency Trends



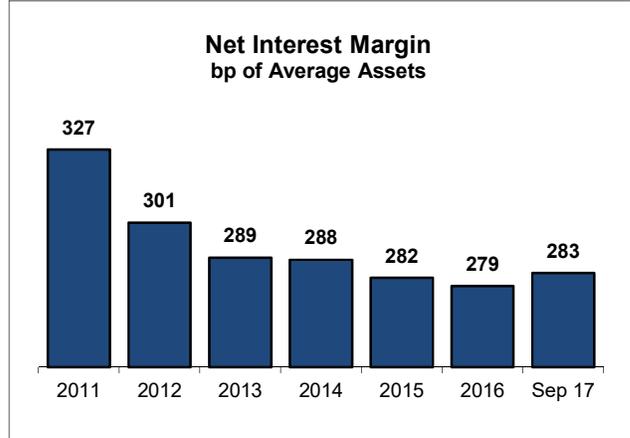
Florida Credit Union Profile

Third Quarter 2017

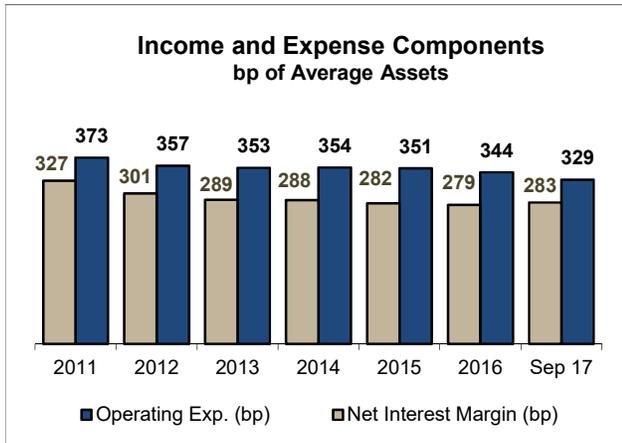
Asset Yields and Funding Costs



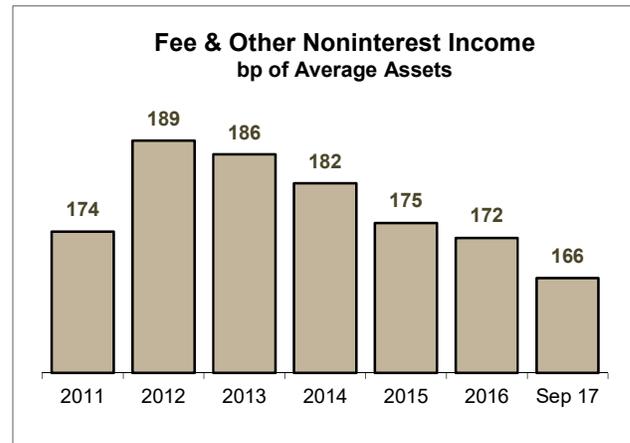
Interest Margins



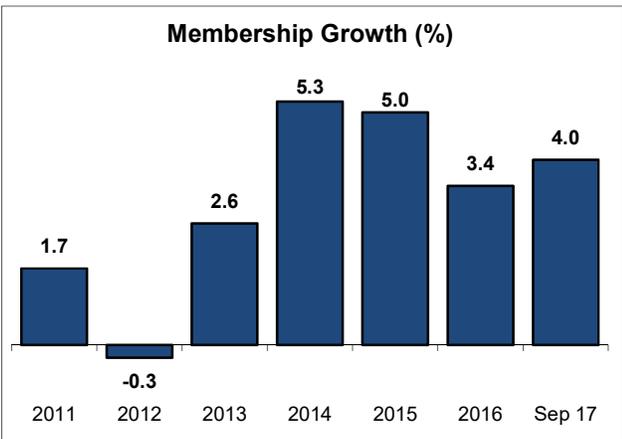
Interest Margins & Overhead



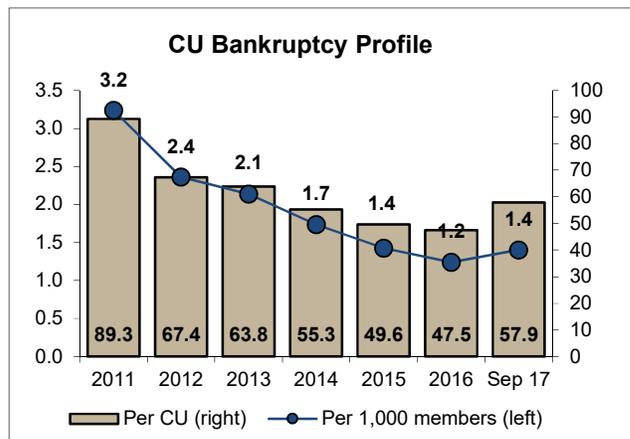
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
Demographic Information	Sep 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	135	23	28	23	22	7	16	16
Assets per CU (\$ mil)	459.6	9.2	33.1	74.0	157.7	377.5	675.2	2,643.1
Median assets (\$ mil)	84.1	7.9	30.8	75.0	151.3	381.0	643.2	1,838.8
Total assets (\$ mil)	62,047	212	926	1,703	3,469	2,643	10,803	42,290
Total loans (\$ mil)	41,599	99	508	885	1,972	1,721	7,163	29,251
Total surplus funds (\$ mil)	17,519	109	380	743	1,298	768	3,063	11,158
Total savings (\$ mil)	52,866	178	802	1,495	3,051	2,334	9,175	35,831
Total memberships (thousands)	5,575	30	104	172	354	265	1,017	3,633
Growth Rates (%)								
Total assets	6.3	2.2	3.1	5.0	5.5	4.5	6.4	7.5
Total loans	10.8	-2.7	3.8	3.9	7.7	11.3	12.2	11.8
Total surplus funds	-3.2	6.7	1.0	6.5	2.1	-9.1	-5.0	-2.4
Total savings	6.7	3.6	3.2	5.4	5.8	4.4	6.4	8.0
Total memberships	4.0	-2.8	-1.4	2.2	0.5	3.4	2.6	6.3
% CUs with increasing assets	81.5	69.6	71.4	87.0	90.9	85.7	75.0	100.0
Earnings - Basis Pts.								
Yield on total assets	328	368	377	347	358	342	353	316
Dividend/interest cost of assets	44	27	32	29	28	30	39	49
Net interest margin	283	342	345	317	329	313	314	267
Fee & other income *	166	87	151	146	184	166	177	163
Operating expense	329	381	412	388	404	389	378	302
Loss Provisions	43	21	46	35	49	36	49	42
Net Income (ROA) with Stab Exp	77	25	38	40	61	53	64	86
Net Income (ROA) without Stab Exp	77	25	38	40	61	53	64	86
% CUs with positive ROA	88.1	78.3	78.6	87.0	95.5	100.0	93.8	100.0
Capital Adequacy (%)								
Net worth/assets	10.7	15.8	12.8	10.9	10.9	10.7	11.1	10.5
% CUs with NW > 7% of assets	98.5	95.7	96.4	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.64	2.08	1.04	0.81	0.80	0.60	0.72	0.60
Net chargeoffs/average loans (%)	0.61	0.48	0.93	0.69	0.80	0.67	0.71	0.56
Total borrower-bankruptcies	7,815	25	100	247	368	140	1,860	5,076
Bankruptcies per CU	57.9	1.1	3.6	10.7	16.7	20.0	116.2	317.3
Bankruptcies per 1000 members	1.4	0.8	1.0	1.4	1.0	0.5	1.8	1.4
Asset/Liability Management (%)								
Loans/savings	78.7	55.5	63.4	59.2	64.6	73.7	78.1	81.6
Loans/assets	67.0	46.4	54.9	52.0	56.8	65.1	66.3	69.2
Net Long-term assets/assets	27.3	16.3	16.1	26.2	24.1	31.8	29.5	27.1
Liquid assets/assets	15.0	29.6	25.0	18.9	21.4	13.5	13.8	14.4
Core deposits/shares & borrowings	55.7	73.5	68.1	63.7	66.3	62.2	62.3	51.9
Productivity								
Members/potential members (%)	3	2	1	2	2	2	2	6
Borrowers/members (%)	57	44	59	55	52	58	56	57
Members/FTE	381	397	335	330	308	348	342	411
Average shares/member (\$)	9,482	5,961	7,728	8,666	8,612	8,804	9,022	9,863
Average loan balance (\$)	13,162	7,579	8,337	9,416	10,723	11,212	12,618	14,013
Employees per million in assets	0.24	0.35	0.33	0.31	0.33	0.29	0.27	0.21
Structure (%)								
Fed CUs w/ single-sponsor	5.2	13.0	3.6	8.7	4.5	0.0	0.0	0.0
Fed CUs w/ community charter	19.3	0.0	17.9	21.7	36.4	42.9	25.0	6.3
Other Fed CUs	27.4	52.2	17.9	30.4	13.6	28.6	12.5	37.5
CUs state chartered	48.1	34.8	60.7	39.1	45.5	28.6	62.5	56.3

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

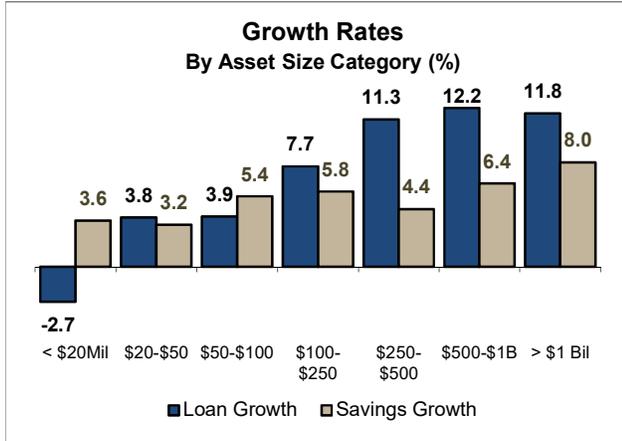
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

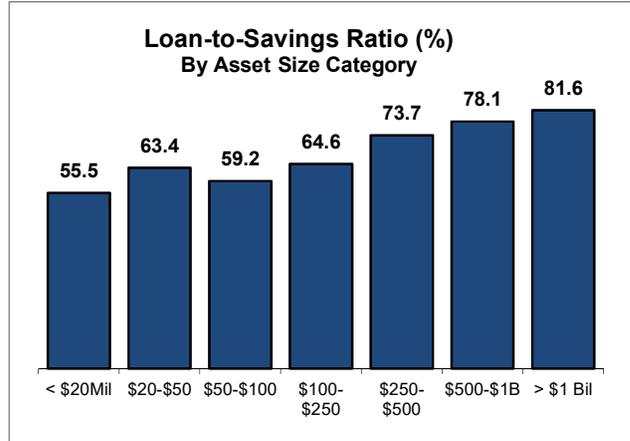
Third Quarter 2017

Results By Asset Size

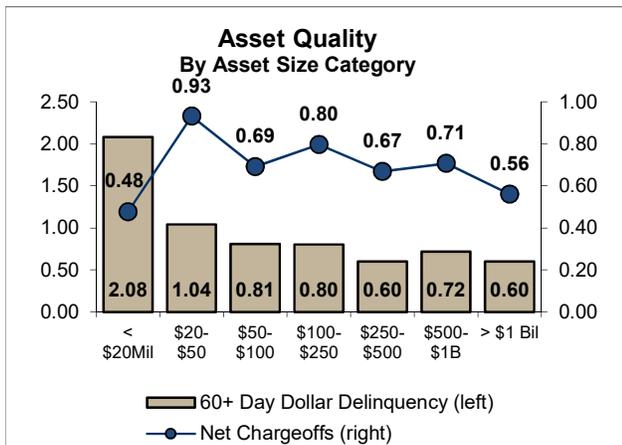
Loan and Savings growth



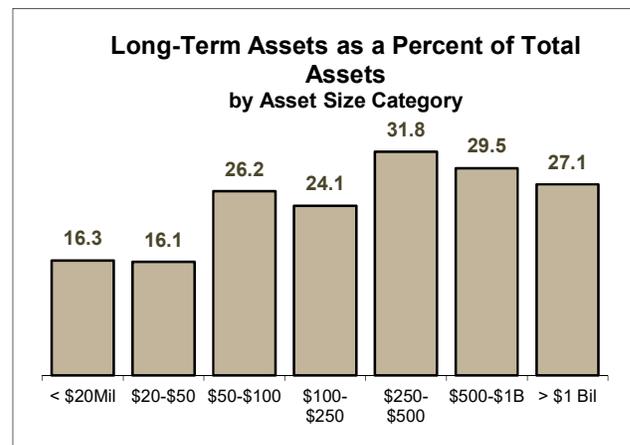
Liquidity Risk Exposure



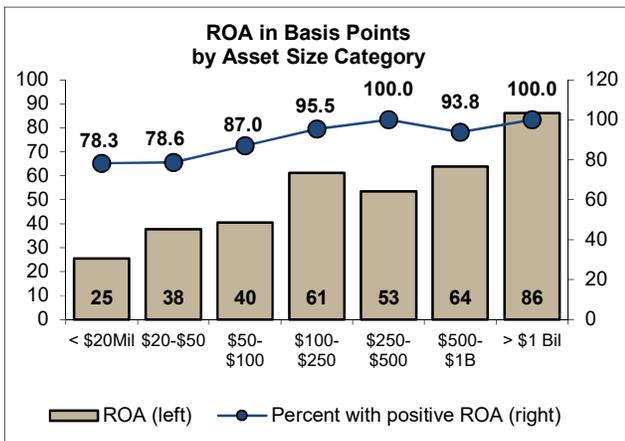
Credit Risk Exposure



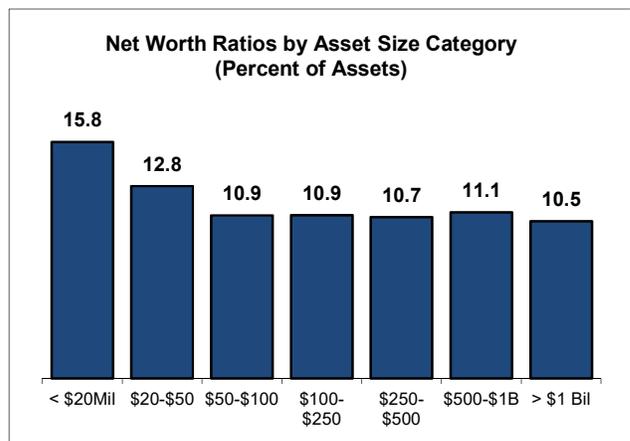
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
	Sep 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,757	2,344	1,078	744	715	337	252	287
Assets per CU (\$ mil)	239.7	7.5	32.2	71.7	160.2	356.7	703.6	3,004.6
Median assets (\$ mil)	30.6	6.3	30.7	70.4	152.4	344.8	684.9	1,689.7
Total assets (\$ mil)	1,379,996	17,554	34,731	53,352	114,533	120,222	177,298	862,306
Total loans (\$ mil)	952,603	8,536	17,966	30,270	73,432	79,629	125,673	617,097
Total surplus funds (\$ mil)	372,759	8,636	15,554	20,702	35,369	34,291	43,096	215,112
Total savings (\$ mil)	1,164,890	15,011	30,320	46,759	100,087	103,966	151,260	717,487
Total memberships (thousands)	111,855	2,812	4,114	5,804	11,210	11,167	14,827	61,920
Growth Rates (%)								
Total assets	6.7	1.4	2.8	3.3	4.3	5.6	6.7	8.5
Total loans	10.5	3.1	5.2	6.2	8.1	8.8	11.0	12.2
Total surplus funds	-2.1	-0.4	-0.2	-0.9	-3.0	-1.8	-4.6	-0.8
Total savings	6.7	1.4	2.7	3.3	4.2	5.3	6.4	8.7
Total memberships	4.0	-1.6	-0.1	0.4	1.3	3.2	4.0	6.8
% CUs with increasing assets	71.7	55.2	70.9	82.0	88.1	92.0	92.5	99.3
Earnings - Basis Pts.								
Yield on total assets	349	345	331	338	348	347	350	351
Dividend/interest cost of assets	54	30	29	31	36	40	44	64
Net interest margin	295	315	302	308	312	307	306	288
Fee & other income *	133	82	106	122	140	148	148	130
Operating expense	305	354	347	361	365	356	345	275
Loss Provisions	46	26	27	33	41	39	44	50
Net Income (ROA) with Stab Exp	78	18	34	36	47	60	66	93
Net Income (ROA) without Stab Exp	78	18	34	36	47	60	66	93
% CUs with positive ROA	81.0	68.7	82.7	88.2	91.5	96.1	97.2	99.7
Capital Adequacy (%)								
Net worth/assets	10.9	14.0	12.1	11.4	10.9	10.9	11.0	10.7
% CUs with NW > 7% of assets	97.4	96.5	97.0	98.3	97.9	99.1	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.78	1.51	1.09	1.02	0.94	0.77	0.75	0.74
Net chargeoffs/average loans (%)	0.56	0.55	0.52	0.55	0.53	0.54	0.56	0.56
Total borrower-bankruptcies	180,977	3,266	5,137	8,686	17,856	21,328	28,033	96,672
Bankruptcies per CU	31.4	1.4	4.8	11.7	25.0	63.3	111.2	336.8
Bankruptcies per 1000 members	1.6	1.2	1.2	1.5	1.6	1.9	1.9	1.6
Asset/Liability Management								
Loans/savings	81.8	56.9	59.3	64.7	73.4	76.6	83.1	86.0
Loans/assets	69.0	48.6	51.7	56.7	64.1	66.2	70.9	71.6
Net Long-term assets/assets	32.6	13.4	21.5	25.3	29.0	32.1	33.5	34.2
Liquid assets/assets	13.0	27.9	22.9	19.3	15.6	13.3	11.6	11.8
Core deposits/shares & borrowings	50.0	79.1	69.1	64.2	58.6	56.4	53.1	45.0
Productivity								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	58	41	48	52	53	54	57	61
Members/FTE	386	421	411	371	342	350	346	414
Average shares/member (\$)	10,414	5,338	7,370	8,056	8,928	9,310	10,202	11,587
Average loan balance (\$)	14,796	7,445	9,141	10,105	12,323	13,322	14,783	16,308
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.8	22.6	8.0	3.6	2.5	2.1	2.8	2.4
Fed CUs w/ community charter	17.8	9.1	21.0	26.2	31.3	27.3	18.7	10.1
Other Fed CUs	31.7	36.6	33.5	29.0	23.4	23.1	22.2	31.4
CUs state chartered	38.6	31.7	37.6	41.1	42.8	47.5	56.3	56.1

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

Portfolio: State Trends

	U.S.		Florida Credit Unions					
Growth Rates	Sep 17	Sep 17	2016	2015	2014	2013	2012	2011
Credit cards	8.9%	5.6%	4.3%	1.8%	3.1%	2.4%	0.2%	-1.9%
Other unsecured loans	8.5%	10.1%	7.1%	6.0%	7.9%	8.7%	4.1%	1.2%
New automobile	14.3%	17.1%	20.6%	18.9%	33.8%	19.5%	1.9%	-14.2%
Used automobile	11.2%	13.8%	19.4%	17.7%	16.8%	15.6%	8.6%	3.0%
First mortgage	10.6%	10.2%	6.4%	6.7%	2.8%	5.9%	6.7%	-0.6%
HEL & 2nd Mtg	5.7%	-7.0%	1.0%	2.3%	1.1%	-8.1%	-10.9%	-10.9%
Member business loans*	-3.1%	3.3%	14.4%	18.5%	14.6%	12.1%	6.8%	1.6%
Share drafts	8.9%	7.9%	16.6%	15.1%	8.9%	4.1%	8.0%	7.8%
Certificates	5.3%	1.8%	3.5%	1.7%	-1.5%	-5.2%	-7.0%	-9.4%
IRAs	-0.1%	0.1%	4.3%	1.0%	-1.6%	-0.6%	-0.7%	-2.7%
Money market shares	5.8%	5.4%	8.0%	6.1%	2.0%	3.4%	6.5%	5.0%
Regular shares	8.3%	10.4%	7.5%	11.9%	9.4%	9.8%	13.3%	12.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	6.6%	6.9%	7.4%	8.1%	8.6%	9.0%	9.3%
Other unsecured loans/total loans	4.2%	3.3%	3.4%	3.5%	3.7%	3.8%	3.7%	3.7%
New automobile/total loans	13.6%	20.1%	19.3%	17.9%	16.6%	13.7%	12.3%	12.5%
Used automobile/total loans	21.0%	24.6%	24.2%	22.6%	21.2%	20.1%	18.6%	17.8%
First mortgage/total loans	40.6%	34.1%	34.1%	35.8%	37.1%	39.8%	40.3%	39.1%
HEL & 2nd Mtg/total loans	8.6%	6.5%	7.6%	8.4%	9.1%	9.9%	11.6%	13.4%
Member business loans/total loans	6.7%	5.3%	5.7%	5.6%	5.2%	5.0%	4.8%	4.7%
Share drafts/total savings	14.4%	16.3%	16.1%	14.9%	14.0%	13.5%	13.4%	13.0%
Certificates/total savings	18.1%	15.2%	15.7%	16.4%	17.5%	18.6%	20.3%	22.9%
IRAs/total savings	6.8%	7.4%	7.9%	8.2%	8.8%	9.3%	9.7%	10.2%
Money market shares/total savings	22.4%	20.1%	20.5%	20.5%	21.0%	21.5%	21.6%	21.2%
Regular shares/total savings	36.5%	39.5%	38.4%	38.6%	37.4%	35.7%	33.7%	31.2%
Percent of CUs Offering								
Credit cards	60.8%	83.7%	84.4%	82.7%	81.4%	81.0%	78.9%	77.2%
Other unsecured loans	99.2%	99.3%	99.3%	99.3%	99.4%	99.4%	99.4%	98.2%
New automobile	95.5%	98.5%	98.6%	98.0%	98.1%	97.5%	98.1%	97.6%
Used automobile	96.8%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%	97.0%
First mortgage	67.7%	88.1%	87.2%	85.3%	84.0%	84.2%	83.2%	79.0%
HEL & 2nd Mtg	69.6%	83.7%	83.7%	80.7%	80.1%	80.4%	79.5%	79.0%
Member business loans	34.4%	45.9%	48.9%	47.3%	45.5%	44.3%	43.5%	39.5%
Share drafts	79.6%	93.3%	92.9%	92.7%	92.3%	92.4%	91.9%	91.6%
Certificates	80.7%	92.6%	92.9%	91.3%	91.0%	91.1%	91.3%	91.0%
IRAs	68.2%	85.2%	85.1%	82.0%	82.1%	82.9%	82.6%	81.4%
Money market shares	50.4%	72.6%	70.9%	68.0%	66.7%	65.8%	64.6%	63.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	20.0%	19.6%	19.6%	19.4%	18.8%	18.2%	17.3%
Other unsecured loans	12.0%	10.2%	10.2%	10.0%	10.4%	9.6%	8.7%	7.9%
New automobile	5.7%	7.1%	6.6%	5.9%	5.6%	4.8%	4.8%	5.2%
Used automobile	14.6%	13.5%	12.8%	11.9%	11.5%	11.0%	10.3%	9.5%
First mortgage	2.4%	2.1%	2.0%	2.1%	2.1%	2.2%	2.2%	1.9%
HEL & 2nd Mtg	2.1%	1.5%	1.7%	1.7%	1.7%	1.8%	2.0%	2.2%
Member business loans	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Share drafts	56.6%	68.9%	67.2%	66.9%	65.7%	66.1%	64.9%	61.9%
Certificates	7.7%	5.8%	6.1%	6.4%	7.0%	7.9%	8.7%	9.6%
IRAs	4.4%	4.7%	4.9%	5.1%	5.3%	5.8%	6.1%	6.3%
Money market shares	7.0%	6.1%	6.3%	6.6%	7.0%	7.5%	7.8%	8.2%

Current period flow statistics are trailing four quarters.

*Break in series beginning in 3Q 2017 due to call report changes.

Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2017						
	Sep 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	5.6%	-33.7%	-1.7%	-0.4%	3.1%	3.6%	10.3%	6.1%
Other unsecured loans	10.1%	-3.1%	3.3%	10.8%	11.9%	16.3%	9.8%	11.7%
New automobile	17.1%	-3.2%	7.9%	10.7%	10.5%	12.0%	10.4%	20.2%
Used automobile	13.8%	1.8%	5.0%	6.3%	6.4%	14.4%	8.6%	17.5%
First mortgage	10.2%	1.3%	9.4%	7.1%	8.6%	8.9%	14.3%	9.9%
HEL & 2nd Mtg	-7.0%	-0.5%	-30.2%	-3.4%	10.5%	0.9%	7.2%	-10.9%
Member business loans	3.3%	-18.2%	-12.8%	-21.3%	-3.6%	3.6%	21.8%	-2.2%
Share drafts	7.9%	8.8%	8.1%	11.6%	9.8%	8.5%	9.5%	8.2%
Certificates	1.8%	-7.7%	1.6%	-3.5%	-0.4%	-2.5%	-0.9%	3.3%
IRAs	0.1%	2.6%	-0.8%	-1.6%	-1.5%	-0.2%	-2.0%	1.1%
Money market shares	5.4%	3.1%	2.1%	3.7%	2.8%	1.4%	-1.1%	7.6%
Regular shares	10.4%	5.1%	3.7%	8.1%	7.0%	8.2%	11.7%	12.3%
Portfolio \$ Distribution								
Credit cards/total loans	6.6%	3.2%	5.4%	7.1%	5.5%	8.4%	4.5%	7.0%
Other unsecured loans/total loans	3.3%	17.4%	9.7%	7.3%	6.4%	4.1%	4.6%	2.5%
New automobile/total loans	20.1%	20.0%	17.6%	18.0%	13.1%	20.6%	17.5%	21.2%
Used automobile/total loans	24.6%	30.8%	35.5%	28.4%	34.4%	24.9%	25.0%	23.6%
First mortgage/total loans	34.1%	16.8%	19.2%	21.7%	25.8%	25.6%	33.2%	36.0%
HEL & 2nd Mtg/total loans	6.5%	3.0%	3.7%	8.7%	8.3%	9.3%	6.5%	6.2%
Member business loans/total loans	5.3%	0.5%	0.7%	2.3%	5.4%	3.3%	9.0%	4.6%
Share drafts/total savings	16.3%	10.3%	17.3%	19.1%	21.9%	23.8%	20.5%	14.1%
Certificates/total savings	15.2%	13.9%	14.0%	13.4%	12.5%	11.2%	14.5%	16.0%
IRAs/total savings	7.4%	4.1%	7.0%	5.7%	5.5%	5.6%	6.7%	8.0%
Money market shares/total savings	20.1%	7.3%	9.5%	16.1%	14.8%	20.5%	14.6%	22.4%
Regular shares/total savings	39.5%	63.2%	50.7%	44.6%	44.5%	38.4%	42.6%	37.8%
Percent of CUs Offering								
Credit cards	83.7%	34.8%	82.1%	100.0%	90.9%	100.0%	100.0%	100.0%
Other unsecured loans	99.3%	95.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	98.5%	91.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.3%	95.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	88.1%	47.8%	89.3%	95.7%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.7%	21.7%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Member business loans	45.9%	8.7%	28.6%	39.1%	45.5%	85.7%	87.5%	81.3%
Share drafts	93.3%	65.2%	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	92.6%	60.9%	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	85.2%	47.8%	85.7%	87.0%	95.5%	100.0%	100.0%	100.0%
Money market shares	72.6%	17.4%	64.3%	87.0%	86.4%	100.0%	87.5%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.0%	12.6%	16.9%	17.8%	17.3%	22.3%	16.1%	21.4%
Other unsecured loans	10.2%	20.2%	16.7%	14.5%	11.9%	8.4%	13.3%	8.9%
New automobile	7.1%	3.8%	4.1%	4.8%	3.7%	7.1%	6.3%	7.8%
Used automobile	13.5%	9.7%	17.1%	11.5%	15.4%	12.1%	13.4%	13.4%
First mortgage	2.1%	1.5%	1.2%	1.3%	1.3%	1.7%	1.7%	2.4%
HEL & 2nd Mtg	1.5%	0.5%	0.7%	1.1%	1.2%	1.9%	1.3%	1.6%
Member business loans	0.1%	0.3%	0.1%	0.2%	0.3%	0.1%	0.2%	0.1%
Share drafts	68.9%	36.6%	51.2%	57.3%	62.6%	70.7%	66.3%	71.5%
Certificates	5.8%	5.2%	4.3%	4.8%	5.1%	4.8%	5.2%	6.2%
IRAs	4.7%	2.4%	3.1%	3.3%	2.9%	3.6%	3.8%	5.4%
Money market shares	6.1%	5.5%	2.5%	3.9%	4.2%	4.1%	4.7%	6.9%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017							
	Sep 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	8.9%	1.2%	0.2%	1.0%	2.5%	2.5%	5.1%	11.4%	
Other unsecured loans	8.5%	4.0%	4.3%	3.9%	4.7%	5.1%	12.8%	10.8%	
New automobile	14.3%	6.0%	8.6%	11.9%	14.8%	14.7%	15.8%	15.1%	
Used automobile	11.2%	4.5%	7.0%	8.1%	9.3%	10.6%	10.0%	13.6%	
First mortgage	10.6%	0.9%	4.6%	5.0%	7.9%	7.7%	13.2%	11.7%	
HEL & 2nd Mtg	5.7%	-2.7%	1.4%	4.4%	4.2%	8.2%	4.9%	7.0%	
Member business loans	-3.1%	-7.2%	-15.9%	-8.8%	-5.2%	-5.5%	1.1%	-2.5%	
Share drafts	8.9%	6.6%	6.5%	7.2%	7.8%	7.7%	7.5%	11.6%	
Certificates	5.3%	-3.9%	-3.6%	-2.9%	-0.8%	1.5%	3.3%	8.4%	
IRAs	-0.1%	-4.4%	-2.9%	-2.7%	-1.5%	-1.2%	-1.2%	1.3%	
Money market shares	5.8%	0.7%	0.2%	1.7%	2.2%	3.1%	5.0%	7.3%	
Regular shares	8.3%	2.0%	4.5%	5.5%	6.3%	7.9%	9.3%	10.6%	
Portfolio \$ Distribution									
Credit cards/total loans	5.8%	3.0%	4.2%	4.2%	3.8%	4.4%	4.4%	6.7%	
Other unsecured loans/total loans	4.2%	16.3%	8.8%	6.8%	5.1%	4.6%	4.1%	3.7%	
New automobile/total loans	13.6%	19.5%	14.1%	12.8%	11.7%	12.7%	13.2%	13.9%	
Used automobile/total loans	21.0%	34.6%	30.0%	28.3%	26.3%	25.6%	23.9%	18.4%	
First mortgage/total loans	40.6%	11.7%	25.1%	29.7%	34.4%	36.0%	38.5%	43.7%	
HEL & 2nd Mtg/total loans	8.6%	6.1%	9.7%	9.8%	9.7%	10.0%	8.6%	8.2%	
Member business loans/total loans	6.7%	0.9%	1.7%	4.0%	6.2%	7.0%	8.4%	6.7%	
Share drafts/total savings	14.4%	9.7%	14.6%	17.0%	18.2%	18.8%	18.7%	12.2%	
Certificates/total savings	18.1%	11.2%	13.1%	14.4%	16.1%	16.7%	17.3%	19.4%	
IRAs/total savings	6.8%	3.4%	5.9%	6.5%	6.6%	6.4%	6.2%	7.1%	
Money market shares/total savings	22.4%	4.1%	9.8%	13.2%	16.4%	18.0%	21.1%	25.7%	
Regular shares/total savings	36.5%	69.4%	54.5%	47.2%	40.7%	38.1%	35.2%	33.8%	
Percent of CUs Offering									
Credit cards	60.8%	26.4%	75.2%	85.8%	86.4%	92.3%	91.7%	94.1%	
Other unsecured loans	99.2%	98.1%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.5%	89.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
Used automobile	96.8%	92.4%	99.8%	99.9%	99.7%	100.0%	99.6%	99.7%	
First mortgage	67.7%	29.9%	83.5%	95.8%	99.3%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.6%	34.0%	85.6%	94.9%	98.3%	99.7%	100.0%	100.0%	
Member business loans	34.4%	5.7%	25.6%	45.6%	68.4%	80.7%	83.3%	90.2%	
Share drafts	79.6%	52.0%	96.8%	99.2%	99.4%	100.0%	100.0%	99.0%	
Certificates	80.7%	57.4%	92.9%	97.2%	98.6%	99.4%	99.2%	98.6%	
IRAs	68.2%	32.7%	83.6%	92.9%	97.8%	98.5%	99.6%	99.3%	
Money market shares	50.4%	13.5%	54.8%	74.9%	87.8%	90.5%	93.3%	94.4%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	18.8%	13.0%	13.5%	13.8%	14.9%	15.6%	17.6%	21.2%	
Other unsecured loans	12.0%	17.1%	13.5%	12.4%	11.4%	11.3%	11.7%	11.9%	
New automobile	5.7%	3.6%	3.6%	4.5%	4.2%	4.4%	5.3%	6.7%	
Used automobile	14.6%	11.2%	13.3%	14.7%	15.2%	15.1%	15.8%	14.4%	
First mortgage	2.4%	1.3%	1.9%	2.3%	2.6%	2.4%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.1%	2.2%	
Member business loans	0.2%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	
Share drafts	56.6%	32.7%	41.8%	47.7%	52.1%	54.8%	58.2%	60.4%	
Certificates	7.7%	5.0%	5.4%	5.8%	6.5%	6.5%	6.9%	8.8%	
IRAs	4.4%	2.5%	3.0%	3.4%	3.7%	3.8%	4.0%	4.9%	
Money market shares	7.0%	3.8%	3.6%	4.0%	4.6%	5.4%	6.1%	8.3%	

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Florida CU Profile - Quarterly Trends

	U.S.	Florida Credit Unions				
Demographic Information	Sep 17	Sep 17	Jun 17	Mar 17	Dec 16	Sep 16
Number CUs	5,757	135	138	139	141	145
Growth Rates (Quarterly % Change)						
Total loans	2.7	2.4	3.1	2.4	2.8	3.0
Credit cards	3.1	3.2	0.9	-1.6	3.4	1.5
Other unsecured loans	4.4	6.0	3.9	-2.5	3.2	2.8
New automobile	2.9	3.9	4.6	3.6	4.3	5.2
Used automobile	2.5	2.0	4.1	4.1	3.5	3.9
First mortgage	2.9	3.9	2.2	1.9	2.2	1.6
HEL & 2nd Mtg	1.3	-8.7	1.4	0.2	0.8	0.2
Member business loans*	-14.2	-10.3	5.6	4.9	4.3	3.8
Total savings	0.6	0.5	0.5	5.3	0.9	2.0
Share drafts	-0.3	-0.4	-1.6	10.1	0.8	3.3
Certificates	1.9	0.7	1.2	0.6	-0.6	1.3
IRAs	0.0	0.0	0.1	-0.3	0.5	1.1
Money market shares	0.5	0.3	0.8	2.9	1.7	1.9
Regular shares	0.3	0.7	0.9	7.9	1.5	1.9
Total memberships	1.3	1.4	1.0	1.4	0.8	0.4
Earnings (Basis Points)						
Yield on total assets	360	335	325	322	324	324
Dividend/interest cost of assets	56	45	44	44	45	47
Fee & other income	137	164	169	164	173	179
Operating expense	306	329	332	327	342	345
Loss Provisions	52	46	40	42	48	39
Net Income (ROA)	81	80	78	73	61	72
% CUs with positive ROA	81	88	85	86	86	86
Capital Adequacy (%)						
Net worth/assets	10.9	10.6	10.5	10.4	10.6	10.5
% CUs with NW > 7% of assets	97.4	98.5	99.3	98.6	97.9	97.9
Asset Quality (%)						
Loan delinquency rate - Total loans	0.79	0.64	0.57	0.53	0.74	0.70
Total Consumer	1.01	0.60	0.49	0.47	0.63	0.54
Credit Cards	1.23	0.82	0.68	0.67	0.79	0.71
All Other Consumer	0.98	0.58	0.47	0.44	0.61	0.51
Total Mortgages	0.56	0.71	0.67	0.61	0.89	0.92
First Mortgages	0.57	0.70	0.67	0.61	0.91	0.95
All Other Mortgages	0.55	0.73	0.68	0.62	0.82	0.80
Total MBLs	1.93	0.71	0.68	0.80	0.92	0.96
Ag MBLs	1.17	0.00	0.00	0.00	0.00	0.00
All Other MBLs	1.97	0.71	0.68	0.81	0.92	0.96
Net chargeoffs/average loans	0.55	0.62	0.56	0.65	0.71	0.61
Total Consumer	1.07	1.02	0.98	1.10	1.18	1.00
Credit Cards	2.54	1.94	1.90	2.17	2.08	1.77
All Other Consumer	0.87	0.90	0.86	0.95	1.06	0.90
Total Mortgages	0.02	0.04	-0.03	0.03	0.07	0.09
First Mortgages	0.02	0.06	-0.01	0.04	0.05	0.09
All Other Mortgages	0.02	-0.03	-0.15	-0.02	0.13	0.08
Total MBLs	0.59	0.09	0.07	-1.35	2.11	1.78
Ag MBLs	-0.01	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.62	0.09	0.07	-1.35	2.12	1.79
Asset/Liability Management						
Loans/savings	81.3	78.4	76.9	74.9	77.0	75.6

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.

*Break in series beginning in 3Q 2017 due to call report changes.

Source: NCUA and CUNA E&S.

Florida Credit Union Profile

Third Quarter 2017

Bank Comparisons

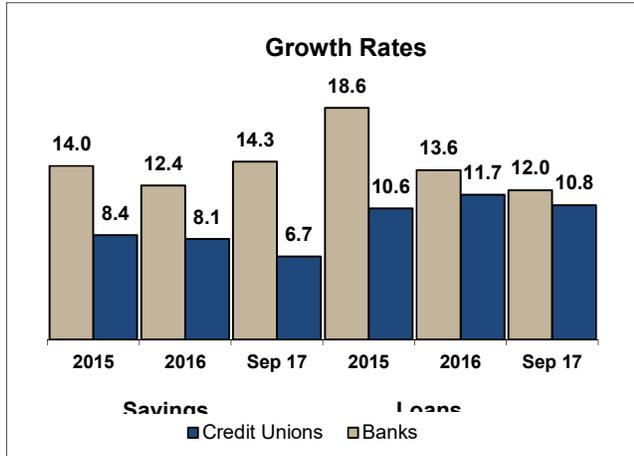
	FL Credit Unions				FL Banks			
	Sep 17	2016	2015	3 Yr Avg	Sep 17	2016	2015	3 Yr Avg
Demographic Information								
Number of Institutions	135	141	150	142	135	149	160	148
Assets per Institution (\$ mil)	460	417	360	412	1,419	1,236	1,102	1,253
Total assets (\$ mil)	62,047	58,734	54,019	58,267	191,559	184,203	176,394	184,052
Total loans (\$ mil)	41,599	38,524	34,501	38,208	140,922	136,849	129,666	135,813
Total surplus funds (\$ mil)	17,519	17,352	16,956	17,275	40,605	37,849	36,709	38,388
Total savings (\$ mil)	52,866	49,956	46,219	49,680	149,479	143,602	137,482	143,521
Avg number of branches (1)	7	7	6	7	8	8	9	9
12 Month Growth Rates (%)								
Total assets	6.3	8.7	8.5	7.9	13.3	12.1	14.8	13.4
Total loans	10.8	11.7	10.6	11.0	12.0	13.6	18.6	14.8
Real estate loans	7.0	5.4	5.9	6.1	13.6	13.8	19.2	15.6
Commercial loans*	3.3	14.4	18.5	12.0	5.3	7.5	7.4	6.7
Total consumer	14.7	16.9	14.2	15.2	17.5	22.1	15.6	18.4
Consumer credit card	5.6	4.3	1.8	3.9	0.4	46.7	-0.7	15.5
Other consumer	16.1	19.1	16.6	17.3	19.1	20.3	16.8	18.7
Total surplus funds	-3.2	2.3	4.7	1.3	17.5	9.1	6.5	11.0
Total savings	6.7	8.1	8.4	7.7	14.3	12.4	14.0	13.6
YTD Earnings Annualized (BP)								
Yield on Total Assets	328	323	327	326	340	362	351	351
Dividend/Interest cost of assets	44	45	45	45	49	50	44	48
Net Interest Margin	283	279	282	281	291	312	306	303
Fee and other income (2)	166	172	175	171	67	65	65	66
Operating expense	329	344	351	341	255	281	284	273
Loss provisions	43	37	32	37	19	12	10	14
Net income	77	70	73	74	84	84	77	82
Capital Adequacy (%)								
Net worth/assets	10.7	10.7	10.9	10.7	10.3	9.9	10.3	10.2
Asset Quality (%)								
Delinquencies/loans (3)	0.64	0.74	0.91	0.76	3.21	3.54	3.35	3.37
Real estate loans	0.71	0.89	1.26	0.95	4.22	4.67	4.51	4.46
Consumer loans	0.68	0.90	1.47	1.02	1.08	1.05	0.65	0.93
Total consumer	0.59	0.60	0.53	0.58	0.24	0.31	0.35	0.30
Consumer credit card	0.82	0.79	0.77	0.79	0.88	0.84	1.09	0.94
Other consumer	0.56	0.58	0.49	0.54	0.19	0.26	0.30	0.25
Net chargeoffs/avg loans	0.61	0.64	0.65	0.63	0.12	0.06	0.06	0.08
Real estate loans	0.01	0.13	0.20	0.11	0.00	0.00	0.03	0.01
Commercial loans	0.03	0.55	0.21	0.26	0.67	0.19	0.08	0.31
Total consumer	1.13	1.08	1.10	1.10	0.37	0.36	0.40	0.38
Consumer credit card	1.97	1.86	1.79	1.87	2.74	2.41	1.82	2.32
Other consumer	1.00	0.96	0.97	0.98	0.18	0.19	0.30	0.22
Asset Liability Management (%)								
Loans/savings	78.7	77.1	74.6	76.8	94.3	95.3	94.3	94.6
Loans/assets	67.0	65.6	63.9	65.5	72.9	73.6	72.8	73.1
Core deposits/total deposits	55.8	54.4	53.5	54.6	21.5	22.8	25.6	23.3
Productivity								
Employees per million assets	0.24	0.25	0.26	0.25	0.11	0.12	0.13	0.12

*Break in series beginning in 3Q 2017 due to call report changes.

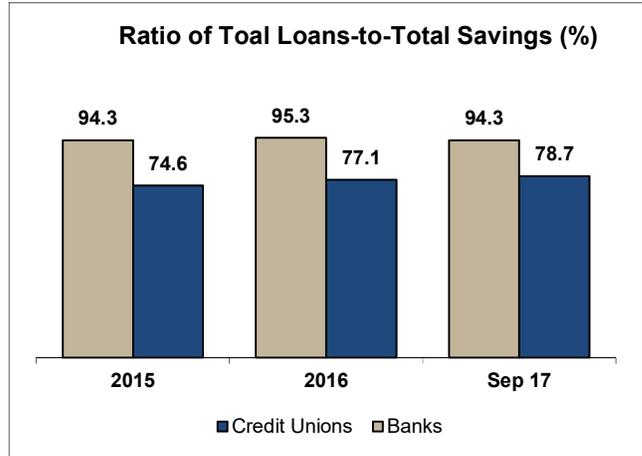
Source: FDIC, NCUA and CUNA E&S

Credit Union and Bank Comparisons

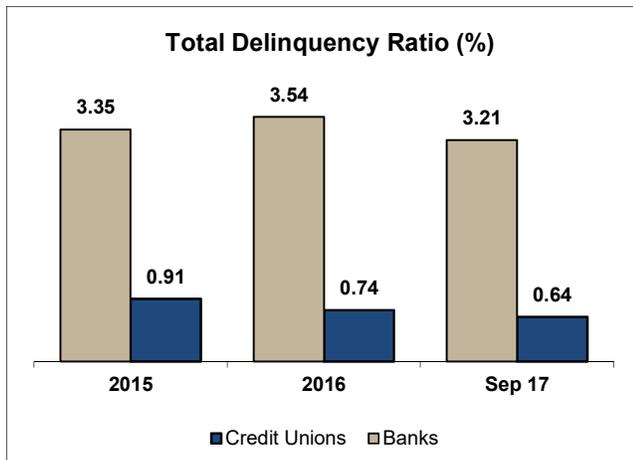
Loan and Savings Growth Trends



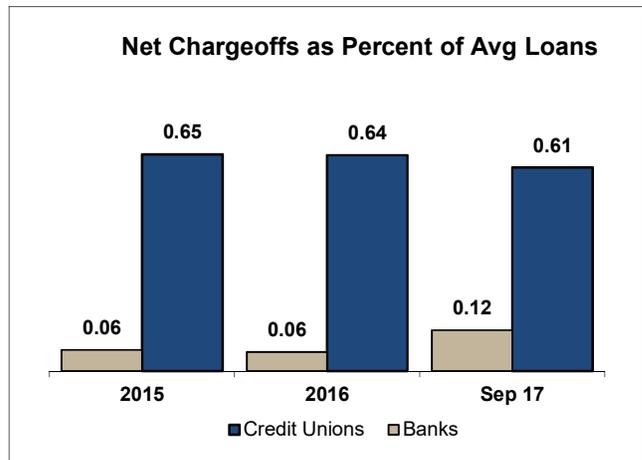
Liquidity Risk Trends



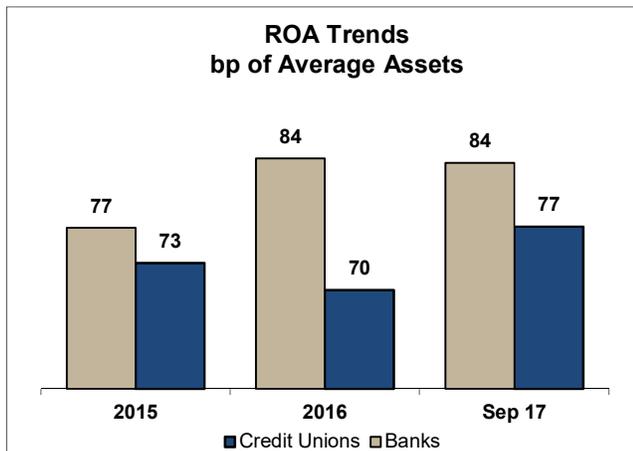
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends

