

Florida Credit Union Profile

Third Quarter 2018
CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Sep 18	Sep 18
Number of CUs	5,548	133
Assets per CU (\$ mil)	262.6	496.3
Median assets (\$ mil)	33.2	87.2
Total assets (\$ mil)	1,457,083	66,008
Total loans (\$ mil)	1,041,577	46,042
Total surplus funds (\$ mil)	352,561	16,781
Total savings (\$ mil)	1,223,000	55,674
Total memberships (thousands)	116,756	5,786
Growth Rates (%)		
Total assets	5.6	6.4
Total loans	9.3	10.7
Total surplus funds	-5.4	-4.2
Total savings	5.0	5.3
Total memberships	4.4	3.8
% CUs with increasing assets	63.8	69.2
Earnings - Basis Pts.		
Yield on total assets	374	349
Dividend/interest cost of assets	64	49
Net interest margin	310	300
Fee & other income	140	172
Operating expense	310	329
Loss Provisions	45	44
Net Income (ROA) with Stab Exp	96	98
Net Income (ROA) without Stab Exp	96	98
% CUs with positive ROA	88.0	91.0
Capital Adequacy (%)		
Net worth/assets	11.2	11.0
% CUs with NW > 7% of assets	98.3	98.5
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.67	0.54
Net chargeoffs/average loans (%)	0.57	0.58
Total borrower-bankruptcies	184,174	8,045
Bankruptcies per CU	33.2	60.5
Bankruptcies per 1000 members	1.6	1.4
Asset/Liability Management		
Loans/savings	85.2	82.7
Loans/assets	71.5	69.8
Net Long-term assets/assets	33.0	27.4
Liquid assets/assets	11.4	14.0
Core deposits/shares & borrowings	50.5	56.5
Productivity		
Members/potential members (%)	4	3
Borrowers/members (%)	58	58
Members/FTE	387	380
Average shares/member (\$)	10,475	9,622
Average loan balance (\$)	15,331	13,725
Employees per million in assets	0.21	0.23
Structure (%)		
Fed CUs w/ single-sponsor	11.8	5.3
Fed CUs w/ community charter	18.0	18.8
Other Fed CUs	31.8	27.1
CUs state chartered	38.4	48.9

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					
Demographic Information	Sep 18	Sep 18	2017	2016	2015	2014	2013	2012
Number of CUs	5,548	133	134	141	150	156	158	161
Assets per CU (\$ mil)	262.6	496.3	468.1	416.6	360.1	319.1	299.1	282.6
Median assets (\$ mil)	33.2	87.2	83.7	78.4	68.2	62.0	56.9	53.5
Total assets (\$ mil)	1,457,083	66,008	62,723	58,734	54,019	49,783	47,256	45,505
Total loans (\$ mil)	1,041,577	46,042	42,671	38,524	34,501	31,207	28,283	26,379
Total surplus funds (\$ mil)	352,561	16,781	17,052	17,352	16,956	16,198	16,849	17,264
Total savings (\$ mil)	1,223,000	55,674	53,264	49,956	46,219	42,632	40,734	39,339
Total memberships (thousands)	116,756	5,786	5,581	5,395	5,215	4,965	4,716	4,595
Growth Rates (%)								
Total assets	5.6	6.4	6.8	8.7	8.5	5.3	3.8	4.9
Total loans	9.3	10.7	10.8	11.7	10.6	10.3	7.2	3.6
Total surplus funds	-5.4	-4.2	-1.7	2.3	4.7	-3.9	-2.4	6.7
Total savings	5.0	5.3	6.6	8.1	8.4	4.7	3.5	4.9
Total memberships	4.4	3.8	3.4	3.4	5.0	5.3	2.6	-0.3
% CUs with increasing assets	63.8	69.2	80.6	87.2	82.0	76.3	70.3	77.6
Earnings - Basis Pts.								
Yield on total assets	374	349	330	323	327	333	337	360
Dividend/interest cost of assets	64	49	45	45	45	45	48	59
Net interest margin	310	300	286	279	282	288	289	301
Fee & other income	140	172	167	172	175	182	186	189
Operating expense	310	329	330	344	351	354	358	357
Loss Provisions	45	44	45	37	32	28	36	57
Net Income (ROA) with Stab Exp	96	98	79	70	73	88	80	76
Net Income (ROA) without Stab Exp	96	98	79	70	73	88	86	81
% CUs with positive ROA	88.0	91.0	91.8	85.8	80.7	84.0	81.6	84.5
Capital Adequacy (%)								
Net worth/assets	11.2	11.0	10.8	10.7	10.9	11.0	10.7	10.2
% CUs with NW > 7% of assets	98.3	98.5	99.3	97.9	96.7	98.1	99.4	97.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	0.54	0.67	0.74	0.91	1.21	1.62	2.18
Net chargeoffs/average loans (%)	0.57	0.58	0.62	0.64	0.65	0.75	1.06	1.35
Total borrower-bankruptcies	184,174	8,045	7,130	6,695	7,434	8,621	10,086	10,848
Bankruptcies per CU	33.2	60.5	53.2	47.5	49.6	55.3	63.8	67.4
Bankruptcies per 1000 members	1.6	1.4	1.3	1.2	1.4	1.7	2.1	2.4
Asset/Liability Management								
Loans/savings	85.2	82.7	80.1	77.1	74.6	73.2	69.4	67.1
Loans/assets	71.5	69.8	68.0	65.6	63.9	62.7	59.9	58.0
Net Long-term assets/assets	33.0	27.4	27.4	28.1	29.7	32.7	35.9	33.2
Liquid assets/assets	11.4	14.0	14.3	14.8	15.6	14.4	15.0	17.2
Core deposits/shares & borrowings	50.5	56.5	55.8	54.3	53.4	51.3	49.1	47.0
Productivity								
Members/potential members (%)	4	3	3	3	3	3	3	3
Borrowers/members (%)	58	58	58	55	53	53	50	48
Members/FTE	387	380	380	375	371	367	361	365
Average shares/member (\$)	10,475	9,622	9,544	9,260	8,862	8,587	8,637	8,561
Average loan balance (\$)	15,331	13,725	13,166	12,931	12,409	11,939	11,995	11,932
Employees per million in assets	0.21	0.23	0.23	0.25	0.26	0.27	0.28	0.28
Structure (%)								
Fed CUs w/ single-sponsor	11.8	5.3	5.2	5.7	6.7	6.4	7.0	6.8
Fed CUs w/ community charter	18.0	18.8	19.4	19.1	18.0	19.2	19.6	19.9
Other Fed CUs	31.8	27.1	26.9	27.7	28.7	28.8	27.8	28.0
CUs state chartered	38.4	48.9	48.5	47.5	46.7	45.5	45.6	45.3

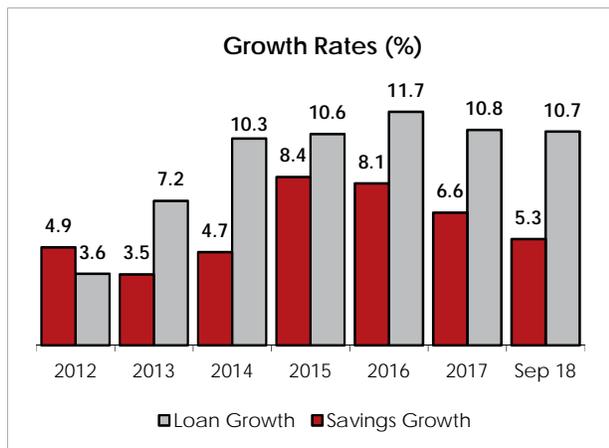
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

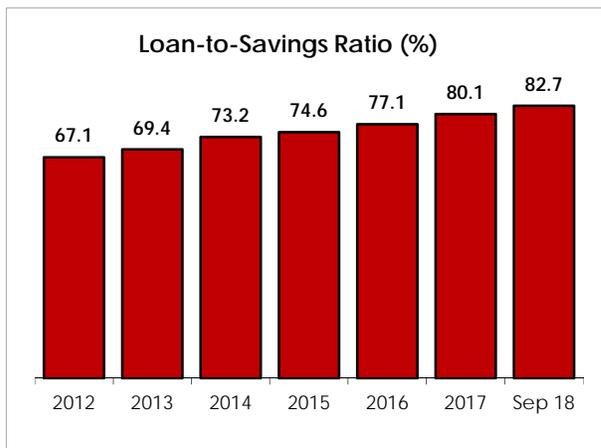
Florida Credit Union Profile

Third Quarter 2018

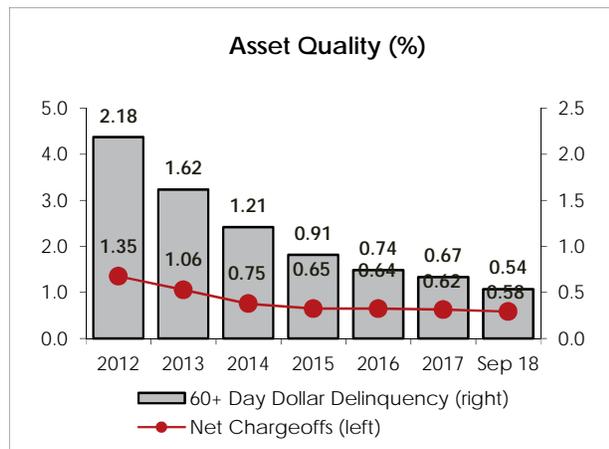
Loan and Savings Growth Trends



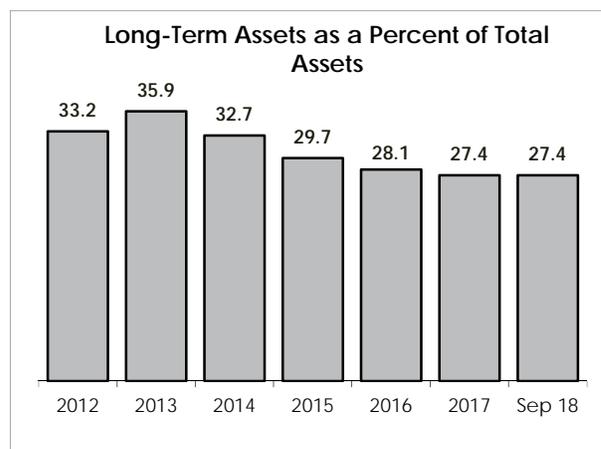
Liquidity Trends



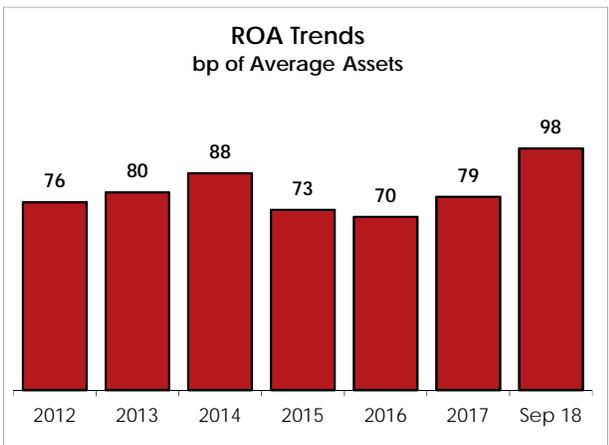
Credit Risk Trends



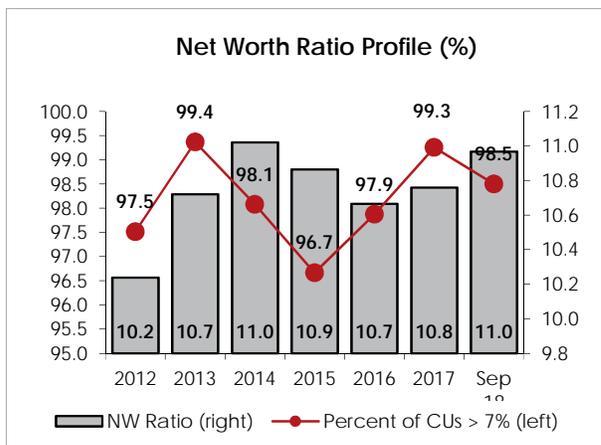
Interest Rate Risk Trends



Earnings Trends



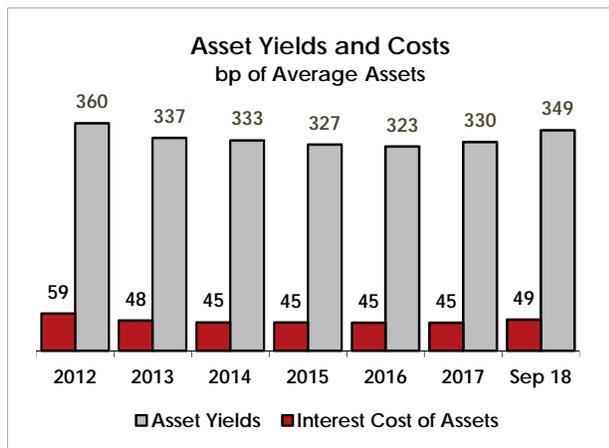
Solvency Trends



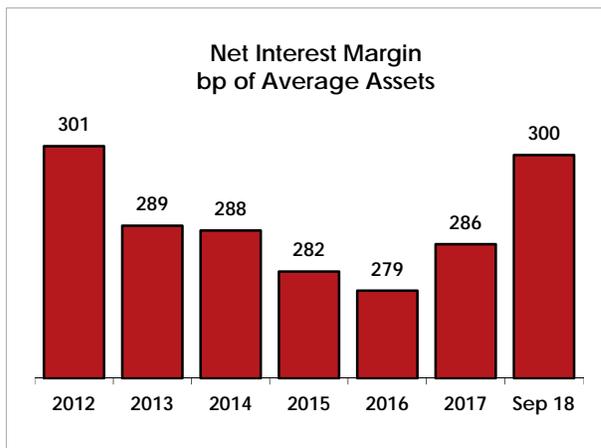
Florida Credit Union Profile

Third Quarter 2018

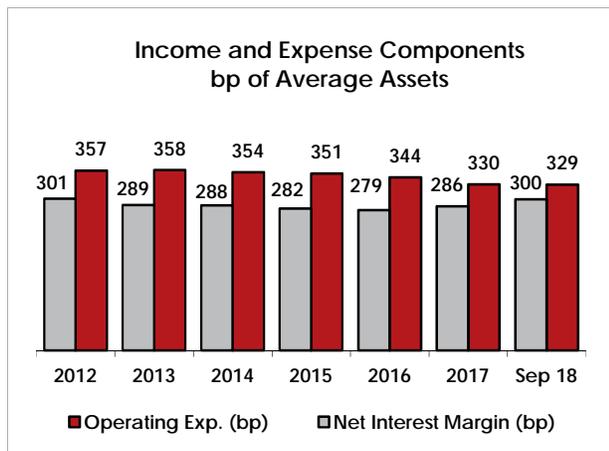
Asset Yields and Funding Costs



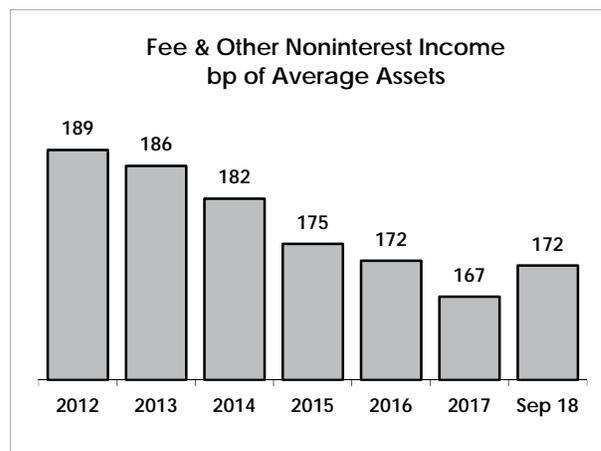
Interest Margins



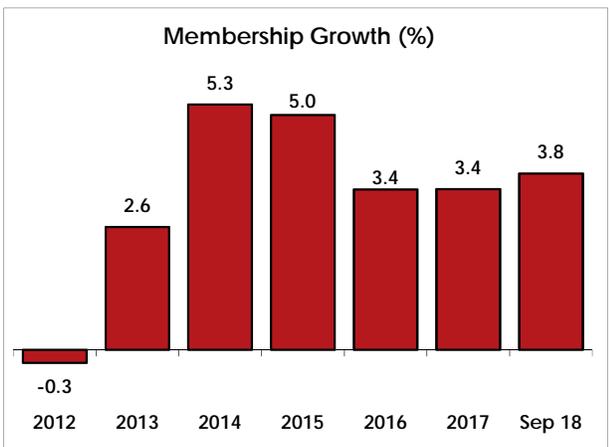
Interest Margins & Overhead



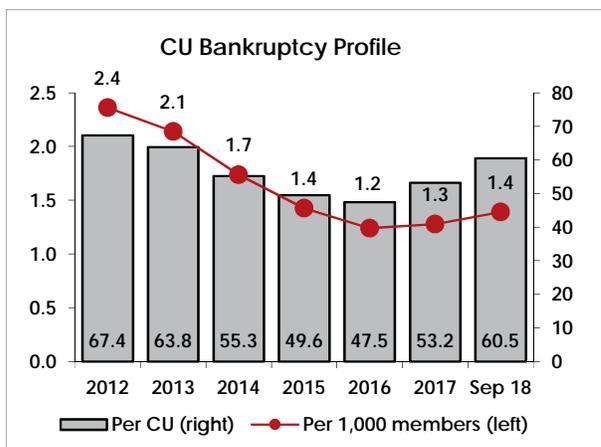
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018						
	Sep 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	133	20	30	21	23	7	15	17
Assets per CU (\$ mil)	496.3	9.6	32.8	75.7	159.1	398.8	678.4	2,742.1
Median assets (\$ mil)	87.2	8.5	30.9	78.2	157.9	394.9	659.0	1,868.2
Total assets (\$ mil)	66,008	192	983	1,591	3,659	2,792	10,176	46,616
Total loans (\$ mil)	46,042	86	540	887	2,202	1,910	6,838	33,579
Total surplus funds (\$ mil)	16,781	103	401	631	1,242	718	2,758	10,928
Total savings (\$ mil)	55,674	159	843	1,393	3,208	2,447	8,656	38,967
Total memberships (thousands)	5,786	24	106	171	357	273	898	3,957
Growth Rates (%)								
Total assets	6.4	0.8	-1.7	2.6	2.5	5.6	3.5	7.8
Total loans	10.7	1.7	3.0	7.7	8.4	11.0	7.9	11.7
Total surplus funds	-4.2	0.4	-7.6	-4.1	-7.0	-6.5	-6.6	-3.0
Total savings	5.3	0.8	-2.3	2.2	2.2	4.8	3.7	6.3
Total memberships	3.8	-2.4	0.3	0.5	-0.5	3.1	-3.1	6.3
% CUs with increasing assets	69.2	40.0	43.3	71.4	87.0	100.0	86.7	94.1
Earnings - Basis Pts.								
Yield on total assets	349	366	382	369	364	359	363	343
Dividend/interest cost of assets	49	30	29	33	30	33	39	55
Net interest margin	300	336	353	336	334	326	324	288
Fee & other income	172	76	151	160	190	175	178	170
Operating expense	329	367	434	400	404	393	382	303
Loss Provisions	44	22	37	34	50	36	42	45
Net Income (ROA) with Stab Exp	98	22	33	63	70	72	79	110
Net Income (ROA) without Stab Exp	98	22	33	63	70	72	79	110
% CUs with positive ROA	91.0	80.0	86.7	95.2	91.3	100.0	93.3	100.0
Capital Adequacy (%)								
Net worth/assets	11.0	16.6	13.5	10.9	11.2	10.9	11.5	10.8
% CUs with NW > 7% of assets	98.5	100.0	96.7	95.2	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.54	0.86	1.03	0.61	0.60	0.45	0.59	0.51
Net chargeoffs/average loans (%)	0.58	0.49	0.77	0.71	0.79	0.62	0.66	0.54
Total borrower-bankruptcies	8,045	27	116	197	428	164	1,549	5,564
Bankruptcies per CU	60.5	1.3	3.9	9.4	18.6	23.4	103.3	327.3
Bankruptcies per 1000 members	1.4	1.1	1.1	1.2	1.2	0.6	1.7	1.4
Asset/Liability Management (%)								
Loans/savings	82.7	54.1	64.0	63.6	68.6	78.0	79.0	86.2
Loans/assets	69.8	44.9	54.9	55.7	60.2	68.4	67.2	72.0
Net Long-term assets/assets	27.4	14.9	19.6	21.6	24.7	28.2	31.1	27.1
Liquid assets/assets	14.0	28.9	21.8	18.4	18.4	11.6	12.4	13.7
Core deposits/shares & borrowings	56.5	74.6	71.7	64.9	67.3	61.8	65.6	52.5
Productivity								
Members/potential members (%)	3	1	1	2	2	2	1	4
Borrowers/members (%)	58	43	56	57	54	59	54	59
Members/FTE	380	373	333	335	300	338	321	414
Average shares/member (\$)	9,622	6,556	7,946	8,154	8,994	8,953	9,639	9,847
Average loan balance (\$)	13,725	8,160	9,113	9,171	11,410	11,787	14,048	14,311
Employees per million in assets	0.23	0.34	0.32	0.32	0.33	0.29	0.28	0.20
Structure (%)								
Fed CUs w/ single-sponsor	5.3	15.0	3.3	9.5	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	18.8	0.0	16.7	19.0	34.8	42.9	26.7	5.9
Other Fed CUs	27.1	50.0	23.3	23.8	17.4	28.6	13.3	35.3
CUs state chartered	48.9	35.0	56.7	47.6	43.5	28.6	60.0	58.8

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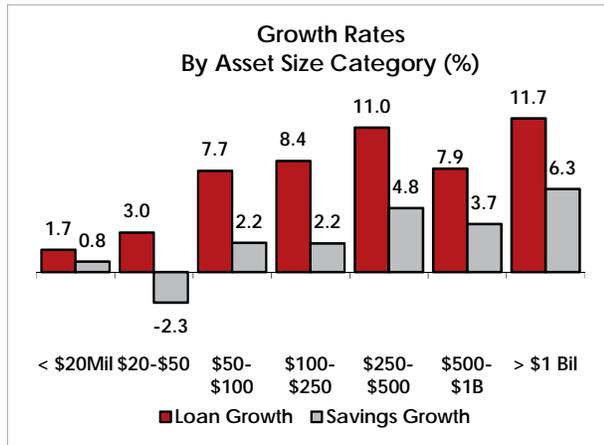
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

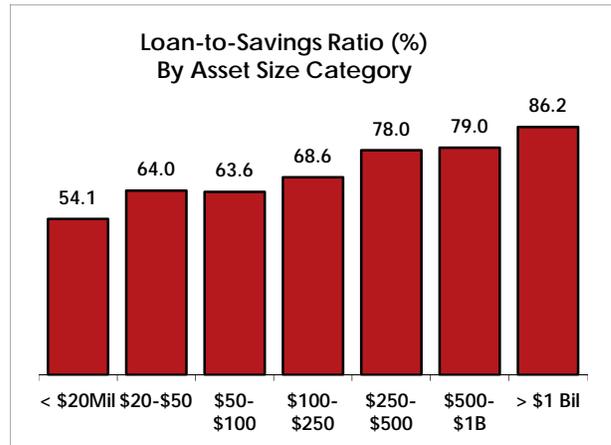
Third Quarter 2018

Results By Asset Size

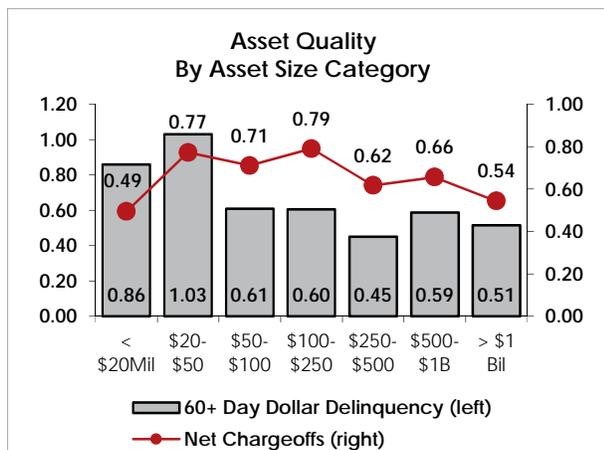
Loan and Savings growth



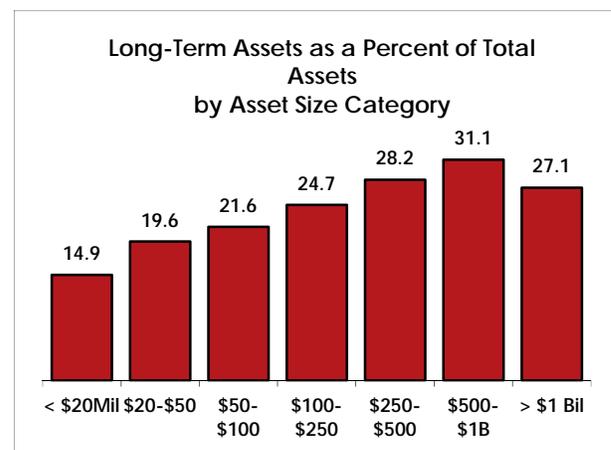
Liquidity Risk Exposure



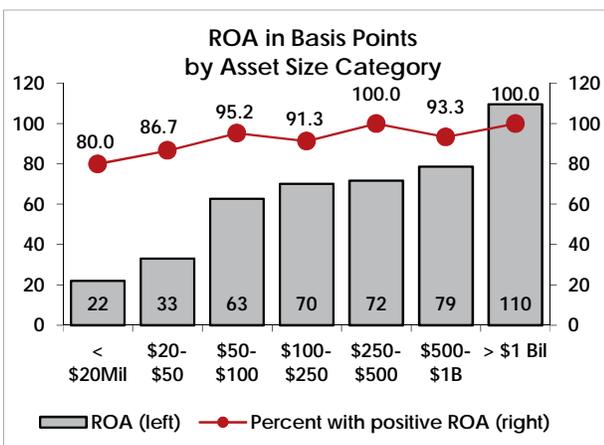
Credit Risk Exposure



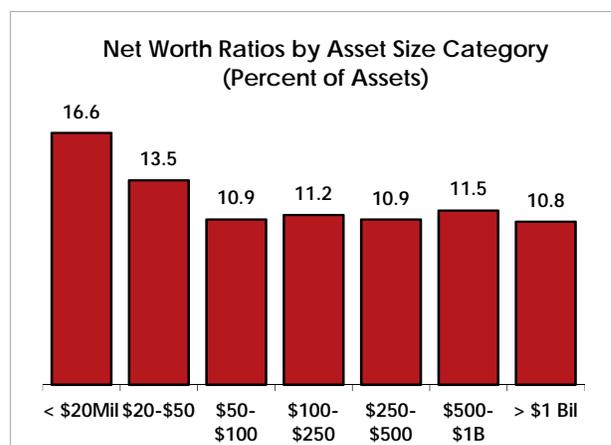
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Sep 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,548	2,175	1,054	707	708	352	246	306
Assets per CU (\$ mil)	262.6	7.5	32.5	71.9	158.9	357.5	707.1	3,083.2
Median assets (\$ mil)	33.2	6.3	31.1	70.4	149.6	347.0	687.0	1,716.9
Total assets (\$ mil)	1,457,083	16,302	34,210	50,840	112,473	125,849	173,936	943,474
Total loans (\$ mil)	1,041,577	8,239	18,354	29,659	74,635	87,670	125,846	697,174
Total surplus funds (\$ mil)	352,561	7,713	14,623	18,870	31,975	31,662	39,285	208,433
Total savings (\$ mil)	1,223,000	13,852	29,681	44,276	97,927	108,217	146,962	782,085
Total memberships (thousands)	116,756	2,568	3,956	5,453	10,950	11,539	14,448	67,842
Growth Rates (%)								
Total assets	5.6	0.1	1.4	2.3	3.3	4.2	5.6	7.2
Total loans	9.3	4.4	5.3	6.3	8.0	8.8	9.7	10.5
Total surplus funds	-5.4	-4.1	-3.4	-3.7	-6.8	-6.6	-6.4	-4.4
Total savings	5.0	-0.3	0.9	1.8	2.8	3.7	4.7	6.8
Total memberships	4.4	-1.1	-0.6	0.5	2.0	3.3	4.0	6.9
<i>% CUs with increasing assets</i>	63.8	47.4	62.0	71.1	77.0	84.9	90.2	93.8
Earnings - Basis Pts.								
Yield on total assets	374	368	353	356	370	369	368	379
Dividend/interest cost of assets	64	33	32	35	41	47	52	75
Net interest margin	310	335	321	321	329	322	316	304
Fee & other income	140	89	116	134	148	159	156	136
Operating expense	310	355	353	363	372	367	350	283
Loss Provisions	45	32	28	30	35	41	39	49
Net Income (ROA) with Stab Exp	96	37	56	62	71	73	83	108
Net Income (ROA) without Stab Exp	96	37	56	62	71	73	83	108
<i>% CUs with positive ROA</i>	88.0	77.0	91.7	94.8	96.0	98.6	97.2	100.0
Capital Adequacy (%)								
Net worth/assets	11.2	14.5	12.5	11.8	11.4	11.2	11.2	11.1
<i>% CUs with NW > 7% of assets</i>	98.3	97.7	98.0	98.4	98.4	99.4	99.6	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.43	1.00	0.87	0.76	0.83	0.66	0.62
Net chargeoffs/average loans (%)	0.57	0.57	0.48	0.51	0.52	0.59	0.51	0.58
Total borrower-bankruptcies	184,174	2,833	4,988	7,537	16,544	20,210	25,955	106,108
Bankruptcies per CU	33.2	1.3	4.7	10.7	23.4	57.4	105.5	346.8
Bankruptcies per 1000 members	1.6	1.1	1.3	1.4	1.5	1.8	1.8	1.6
Asset/Liability Management								
Loans/savings	85.2	59.5	61.8	67.0	76.2	81.0	85.6	89.1
Loans/assets	71.5	50.5	53.7	58.3	66.4	69.7	72.4	73.9
Net Long-term assets/assets	33.0	12.6	20.6	24.5	28.6	31.6	34.3	34.8
Liquid assets/assets	11.4	26.7	21.6	18.3	14.0	11.8	10.5	10.2
Core deposits/shares & borrowings	50.5	79.6	70.7	65.8	60.1	57.1	54.3	45.6
Productivity								
Members/potential members (%)	4	5	3	3	3	3	3	5
Borrowers/members (%)	58	42	51	53	55	54	57	61
Members/FTE	387	420	403	374	342	345	348	414
Average shares/member (\$)	10,475	5,394	7,502	8,119	8,943	9,379	10,172	11,528
Average loan balance (\$)	15,331	7,731	9,074	10,321	12,356	13,997	15,231	16,836
Employees per million in assets	0.21	0.38	0.29	0.29	0.28	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.8	23.4	7.8	3.8	2.7	1.7	3.3	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.6	31.8	25.6	19.5	11.4
Other Fed CUs	31.8	36.8	34.2	29.6	23.2	23.0	22.4	30.4
CUs state chartered	38.4	31.2	36.6	40.0	42.4	49.7	54.9	55.9

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.	Florida Credit Unions						
Growth Rates	Sep 18	Sep 18	2017	2016	2015	2014	2013	2012
Credit cards	8.4%	5.3%	6.5%	4.3%	1.8%	3.1%	2.4%	0.2%
Other unsecured loans	6.0%	6.7%	11.2%	7.1%	6.0%	7.9%	8.7%	4.1%
New automobile	12.5%	17.6%	18.4%	20.6%	18.9%	33.8%	19.5%	1.9%
Used automobile	9.8%	11.9%	13.2%	19.4%	17.7%	16.8%	15.6%	8.6%
First mortgage	9.8%	9.0%	9.5%	6.4%	6.7%	2.8%	5.9%	6.7%
HEL & 2nd Mtg	6.5%	5.6%	-7.4%	1.0%	2.3%	1.1%	-8.1%	-10.9%
Commercial loans*	10.9%	17.2%	2.0%	14.4%	18.5%	14.6%	12.1%	6.8%
Share drafts	6.5%	6.7%	8.3%	16.6%	15.1%	8.9%	4.1%	8.0%
Certificates	8.7%	8.1%	4.8%	3.5%	1.7%	-1.5%	-5.2%	-7.0%
IRAs	-0.8%	-1.4%	-1.5%	4.3%	1.0%	-1.6%	-0.6%	-0.7%
Money market shares	1.0%	-1.0%	4.0%	8.0%	6.1%	2.0%	3.4%	6.5%
Regular shares	5.8%	6.9%	10.0%	7.5%	11.9%	9.4%	9.8%	13.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	6.2%	6.7%	6.9%	7.4%	8.1%	8.6%	9.0%
Other unsecured loans/total loans	4.1%	3.2%	3.4%	3.4%	3.5%	3.7%	3.8%	3.7%
New automobile/total loans	14.0%	21.3%	20.6%	19.3%	17.9%	16.6%	13.7%	12.3%
Used automobile/total loans	21.1%	24.9%	24.7%	24.2%	22.6%	21.2%	20.1%	18.6%
First mortgage/total loans	40.8%	33.6%	33.7%	34.1%	35.8%	37.1%	39.8%	40.3%
HEL & 2nd Mtg/total loans	8.4%	6.2%	6.4%	7.6%	8.4%	9.1%	9.9%	11.6%
Commercial loans/total loans	6.8%	5.6%	5.3%	5.7%	5.6%	5.2%	5.0%	4.8%
Share drafts/total savings	14.6%	16.5%	16.3%	16.1%	14.9%	14.0%	13.5%	13.4%
Certificates/total savings	18.8%	15.6%	15.5%	15.7%	16.4%	17.5%	18.6%	20.3%
IRAs/total savings	6.4%	6.9%	7.3%	7.9%	8.2%	8.8%	9.3%	9.7%
Money market shares/total savings	21.6%	18.9%	20.0%	20.5%	20.5%	21.0%	21.5%	21.6%
Regular shares/total savings	36.8%	40.2%	39.6%	38.4%	38.6%	37.4%	35.7%	33.7%
Percent of CUs Offering								
Credit cards	61.5%	85.0%	84.3%	84.4%	82.7%	81.4%	81.0%	78.9%
Other unsecured loans	99.4%	100.0%	100.0%	99.3%	99.3%	99.4%	99.4%	99.4%
New automobile	95.7%	98.5%	99.3%	98.6%	98.0%	98.1%	97.5%	98.1%
Used automobile	96.9%	99.2%	99.3%	99.3%	98.7%	98.1%	98.1%	97.5%
First mortgage	68.8%	87.2%	88.1%	87.2%	85.3%	84.0%	84.2%	83.2%
HEL & 2nd Mtg	69.7%	83.5%	84.3%	83.7%	80.7%	80.1%	80.4%	79.5%
Commercial loans	34.2%	47.4%	47.0%	48.9%	47.3%	45.5%	44.3%	43.5%
Share drafts	80.0%	95.5%	94.0%	92.9%	92.7%	92.3%	92.4%	91.9%
Certificates	81.4%	94.0%	93.3%	92.9%	91.3%	91.0%	91.1%	91.3%
IRAs	68.6%	87.2%	85.8%	85.1%	82.0%	82.1%	82.9%	82.6%
Money market shares	51.7%	74.4%	73.1%	70.9%	68.0%	66.7%	65.8%	64.6%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	20.4%	20.5%	19.6%	19.6%	19.4%	18.8%	18.2%
Other unsecured loans	11.8%	10.1%	10.6%	10.2%	10.0%	10.4%	9.6%	8.7%
New automobile	6.1%	7.8%	7.4%	6.6%	5.9%	5.6%	4.8%	4.8%
Used automobile	15.0%	14.0%	13.8%	12.8%	11.9%	11.5%	11.0%	10.3%
First mortgage	2.5%	2.1%	2.2%	2.0%	2.1%	2.1%	2.2%	2.2%
HEL & 2nd Mtg	2.1%	1.5%	1.5%	1.7%	1.7%	1.7%	1.8%	2.0%
Commercial loans	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Share drafts	57.2%	70.0%	69.7%	67.2%	66.9%	65.7%	66.1%	64.9%
Certificates	7.7%	5.8%	5.8%	6.1%	6.4%	7.0%	7.9%	8.7%
IRAs	4.1%	4.4%	4.7%	4.9%	5.1%	5.3%	5.8%	6.1%
Money market shares	6.8%	5.9%	6.1%	6.3%	6.6%	7.0%	7.5%	7.8%

Current period flow statistics are trailing four quarters.

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

Portfolio Detail: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2018						
	Sep 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	5.3%	-4.3%	-4.0%	-1.8%	3.8%	2.1%	6.3%	5.8%
Other unsecured loans	6.7%	-10.3%	4.2%	4.2%	5.2%	8.5%	5.6%	8.0%
New automobile	17.6%	11.3%	5.7%	9.3%	21.2%	11.6%	8.6%	19.6%
Used automobile	11.9%	0.3%	2.4%	8.6%	5.6%	10.9%	7.4%	14.0%
First mortgage	9.0%	0.0%	-0.9%	3.7%	12.8%	10.9%	8.3%	9.1%
HEL & 2nd Mtg	5.6%	6.9%	20.9%	-4.4%	-5.7%	14.4%	14.0%	4.3%
Commercial loans*	17.2%	46.2%	46.2%	47.6%	29.3%	41.3%	6.1%	19.4%
Share drafts	6.7%	2.5%	3.8%	11.0%	4.3%	4.9%	5.3%	7.6%
Certificates	8.1%	-0.5%	-13.8%	0.6%	-2.7%	23.4%	7.7%	8.9%
IRAs	-1.4%	2.3%	-9.4%	-6.1%	-4.0%	-6.3%	-5.6%	0.2%
Money market shares	-1.0%	-4.3%	-6.3%	-2.6%	0.1%	0.0%	-4.1%	-0.5%
Regular shares	6.9%	1.5%	1.1%	1.7%	4.0%	4.6%	5.8%	8.2%
Portfolio \$ Distribution								
Credit cards/total loans	6.2%	3.5%	5.3%	6.3%	5.2%	7.7%	4.4%	6.6%
Other unsecured loans/total loans	3.2%	16.0%	9.8%	7.3%	6.1%	4.0%	4.6%	2.5%
New automobile/total loans	21.3%	22.5%	18.0%	18.0%	15.0%	20.8%	15.9%	23.0%
Used automobile/total loans	24.9%	29.7%	34.5%	30.6%	32.8%	24.9%	24.8%	24.1%
First mortgage/total loans	33.6%	15.2%	19.0%	19.4%	27.3%	25.6%	34.7%	34.8%
HEL & 2nd Mtg/total loans	6.2%	3.5%	4.1%	7.6%	7.3%	9.6%	7.0%	5.8%
Commercial loans/total loans	5.6%	0.9%	1.1%	3.3%	6.2%	4.3%	9.0%	5.1%
Share drafts/total savings	16.5%	9.9%	18.9%	20.4%	22.3%	23.8%	20.8%	14.4%
Certificates/total savings	15.6%	14.3%	12.1%	13.4%	11.9%	13.1%	13.2%	16.8%
IRAs/total savings	6.9%	4.1%	6.5%	5.3%	5.1%	5.0%	6.3%	7.4%
Money market shares/total savings	18.9%	5.9%	8.6%	15.0%	15.0%	19.6%	13.6%	20.8%
Regular shares/total savings	40.2%	64.7%	52.9%	44.7%	45.0%	38.3%	45.6%	38.1%
Percent of CUs Offering								
Credit cards	85.0%	40.0%	80.0%	100.0%	91.3%	100.0%	100.0%	100.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	98.5%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.2%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	87.2%	40.0%	86.7%	95.2%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.5%	20.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	47.4%	10.0%	30.0%	42.9%	52.2%	71.4%	80.0%	82.4%
Share drafts	95.5%	75.0%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	94.0%	65.0%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	87.2%	50.0%	93.3%	81.0%	95.7%	100.0%	100.0%	100.0%
Money market shares	74.4%	15.0%	63.3%	95.2%	87.0%	100.0%	86.7%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.4%	12.7%	17.7%	17.0%	18.1%	21.8%	16.0%	21.7%
Other unsecured loans	10.1%	17.9%	17.2%	14.6%	12.3%	9.0%	11.9%	9.1%
New automobile	7.8%	4.3%	4.3%	4.8%	4.3%	7.4%	6.1%	8.7%
Used automobile	14.0%	9.9%	13.4%	13.9%	15.7%	12.8%	14.0%	14.0%
First mortgage	2.1%	2.1%	1.3%	1.2%	1.5%	1.7%	1.9%	2.3%
HEL & 2nd Mtg	1.5%	0.7%	0.8%	1.0%	1.1%	2.0%	1.4%	1.5%
Commercial loans	0.1%	0.5%	0.1%	0.2%	0.3%	0.1%	0.3%	0.1%
Share drafts	70.0%	30.5%	53.8%	57.6%	65.8%	72.3%	67.9%	71.9%
Certificates	5.8%	5.3%	4.3%	4.4%	5.0%	5.0%	5.3%	6.1%
IRAs	4.4%	2.3%	2.6%	3.3%	2.9%	3.3%	3.8%	4.9%
Money market shares	5.9%	7.1%	2.5%	3.3%	4.4%	4.2%	5.0%	6.4%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	Sep 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	8.4%	-2.9%	0.4%	0.9%	3.0%	3.3%	4.6%	10.3%
Other unsecured loans	6.0%	-0.7%	0.4%	2.3%	4.2%	5.0%	8.7%	7.7%
New automobile	12.5%	9.5%	11.5%	12.5%	16.0%	14.2%	14.4%	12.1%
Used automobile	9.8%	6.2%	7.5%	8.0%	9.8%	10.5%	9.1%	10.8%
First mortgage	9.8%	2.8%	5.5%	4.8%	7.0%	8.4%	9.7%	10.9%
HEL & 2nd Mtg	6.5%	-2.5%	-1.6%	1.9%	3.8%	7.4%	8.9%	7.3%
Commercial loans*	10.9%	-12.0%	-3.2%	6.4%	7.1%	8.3%	13.6%	16.2%
Share drafts	6.5%	5.5%	5.1%	4.8%	5.4%	6.4%	6.8%	7.6%
Certificates	8.7%	-4.2%	-4.1%	-0.2%	1.7%	5.7%	7.5%	12.1%
IRAs	-0.8%	-7.2%	-4.9%	-3.8%	-3.0%	-2.4%	-1.6%	1.0%
Money market shares	1.0%	-3.9%	-3.2%	-2.3%	-1.7%	-1.3%	0.2%	2.2%
Regular shares	5.8%	-0.1%	2.1%	2.9%	4.4%	4.4%	5.2%	7.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.7%	4.0%	4.0%	3.8%	4.1%	4.2%	6.6%
Other unsecured loans/total loans	4.1%	15.5%	8.5%	6.5%	5.0%	4.4%	4.2%	3.6%
New automobile/total loans	14.0%	20.7%	15.0%	13.8%	12.7%	13.3%	13.9%	14.1%
Used automobile/total loans	21.1%	35.5%	30.4%	28.8%	27.1%	26.0%	23.4%	18.7%
First mortgage/total loans	40.8%	11.0%	25.0%	28.9%	33.7%	35.4%	39.0%	43.8%
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.4%	9.4%	9.7%	8.8%	8.0%
Commercial loans/total loans	6.8%	0.7%	1.8%	3.9%	5.6%	7.3%	8.3%	6.9%
Share drafts/total savings	14.6%	9.9%	15.2%	17.5%	18.6%	19.3%	19.4%	12.4%
Certificates/total savings	18.8%	11.0%	12.4%	13.9%	15.9%	17.0%	17.6%	20.2%
IRAs/total savings	6.4%	3.1%	5.5%	6.2%	6.3%	5.9%	6.0%	6.7%
Money market shares/total savings	21.6%	4.0%	9.2%	12.1%	15.5%	17.2%	19.3%	24.7%
Regular shares/total savings	36.8%	69.7%	55.6%	48.5%	41.8%	38.4%	35.8%	34.2%
Percent of CUs Offering								
Credit cards	61.5%	25.7%	74.7%	85.3%	87.6%	92.0%	93.9%	94.1%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.2%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.7%	99.9%	100.0%	99.4%	100.0%	99.7%
First mortgage	68.8%	29.6%	84.4%	95.5%	99.4%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.7%	33.3%	83.7%	94.2%	98.3%	99.1%	100.0%	100.0%
Commercial loans	34.2%	5.2%	23.7%	41.3%	68.1%	78.1%	84.1%	90.2%
Share drafts	80.0%	51.4%	96.5%	99.0%	99.4%	100.0%	100.0%	99.0%
Certificates	81.4%	57.7%	93.0%	96.9%	98.7%	99.4%	99.2%	98.7%
IRAs	68.6%	31.9%	82.7%	92.1%	97.7%	98.6%	99.6%	99.3%
Money market shares	51.7%	13.7%	54.1%	75.0%	88.7%	90.9%	93.5%	95.4%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	13.2%	13.6%	13.7%	15.0%	15.3%	16.8%	21.1%
Other unsecured loans	11.8%	17.2%	13.8%	12.6%	11.4%	11.3%	11.6%	11.6%
New automobile	6.1%	3.8%	4.8%	4.8%	4.8%	4.8%	5.8%	6.9%
Used automobile	15.0%	11.7%	14.7%	15.3%	16.2%	15.7%	15.9%	14.6%
First mortgage	2.5%	1.3%	2.1%	2.4%	2.7%	2.5%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.0%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	57.2%	32.7%	43.3%	47.9%	53.3%	55.2%	58.5%	60.6%
Certificates	7.7%	4.9%	5.2%	5.5%	6.4%	6.4%	6.8%	8.7%
IRAs	4.1%	2.3%	2.9%	3.2%	3.5%	3.5%	3.7%	4.6%
Money market shares	6.8%	3.8%	3.6%	3.7%	4.4%	5.3%	5.8%	8.0%

Current period flow statistics are trailing four quarters.

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

Source: NCUA and CUNA E&S.

Florida CU Profile - Quarterly Trends

	U.S.	Florida Credit Unions				
Demographic Information	Sep 18	Sep 18	Jun 18	Mar 18	Dec 17	Sep 17
Number CUs	5,548	133	134	134	134	135
Growth Rates (Quarterly % Change)						
Total loans	2.6	2.8	3.1	1.8	2.8	2.4
Credit cards	2.5	1.8	0.9	-1.7	4.3	3.2
Other unsecured loans	3.1	3.4	2.7	-3.5	4.1	6.0
New automobile	3.6	3.8	4.6	2.8	5.4	3.9
Used automobile	2.3	2.2	3.7	2.7	2.8	2.0
First mortgage	2.3	2.5	2.4	2.3	1.5	3.9
HEL & 2nd Mtg	2.5	4.1	1.5	-0.3	0.3	-8.7
Commercial loans*	3.6	5.7	4.5	3.2	2.9	-10.3
Total savings	0.2	0.0	0.2	4.3	0.8	0.5
Share drafts	-2.0	-1.4	-1.1	8.3	1.0	-0.4
Certificates	3.7	3.2	1.4	0.9	2.3	0.7
IRAs	0.5	1.1	-0.3	-1.0	-1.1	0.0
Money market shares	-0.4	-1.3	-0.9	1.0	0.3	0.3
Regular shares	-0.5	-0.7	0.4	6.4	0.9	0.7
Total memberships	1.3	1.2	1.0	1.5	0.1	1.4
Earnings (Basis Points)						
Yield on total assets	387	364	346	338	339	335
Dividend/interest cost of assets	69	53	48	46	45	45
Fee & other income	141	172	167	177	172	164
Operating expense	314	331	329	328	332	329
Loss Provisions	44	44	43	45	50	46
Net Income (ROA)	102	108	91	96	83	80
% CUs with positive ROA	88	91	91	90	92	88
Capital Adequacy (%)						
Net worth/assets	11.2	10.9	10.7	10.6	10.7	10.6
% CUs with NW > 7% of assets	98.2	98.5	98.5	99.3	99.3	98.5
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.54	0.49	0.49	0.67	0.64
Total Consumer	0.82	0.45	0.40	0.43	0.54	0.60
Credit Cards	1.26	0.70	0.63	0.68	0.73	0.82
All Other Consumer	0.76	0.42	0.37	0.40	0.52	0.58
Total Mortgages	0.53	0.67	0.63	0.58	0.85	0.71
First Mortgages	0.53	0.67	0.64	0.57	0.85	0.70
All Other Mortgages	0.51	0.64	0.63	0.63	0.87	0.73
Total Commercial Loans	0.84	0.65	0.73	0.63	0.78	0.71
Commercial Ag Loans	1.32	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.82	0.65	0.73	0.64	0.78	0.71
Net chargeoffs/average loans	0.55	0.55	0.57	0.63	0.67	0.62
Total Consumer	1.08	0.91	0.95	1.05	1.12	1.02
Credit Cards	2.73	2.10	2.18	1.89	2.20	1.94
All Other Consumer	0.87	0.78	0.80	0.95	0.98	0.90
Total Mortgages	0.01	0.01	-0.01	0.00	0.00	0.04
First Mortgages	0.02	0.00	0.01	0.02	0.01	0.06
All Other Mortgages	-0.01	0.04	-0.10	-0.09	-0.07	-0.03
Total Commercial Loans	1.02	0.86	0.60	0.66	0.37	0.09
Commercial Ag Loans	0.03	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.07	0.86	0.60	0.66	0.37	0.09
Asset/Liability Management						
Loans/savings	84.8	82.5	80.3	78.1	80.0	78.4

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

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

Source: NCUA and CUNA E&S.

Florida Credit Union Profile

Third Quarter 2018

Bank Comparisons

	FL Credit Unions				FL Banks			
	Sep 18	2017	2016	3 Yr Avg	Sep 18	2017	2016	3 Yr Avg
Demographic Information								
Number of Institutions	133	134	141	136	118	132	149	133
Assets per Institution (\$ mil)	496	468	417	460	1,660	1,484	1,236	1,460
Total assets (\$ mil)	66,008	62,723	58,734	62,488	195,840	195,915	184,203	191,986
Total loans (\$ mil)	46,042	42,671	38,524	42,412	145,070	145,542	136,849	142,487
Total surplus funds (\$ mil)	16,781	17,052	17,352	17,062	39,795	40,093	37,849	39,246
Total savings (\$ mil)	55,674	53,264	49,956	52,965	152,611	152,451	143,602	149,555
Avg number of branches (1)	7	7	7	7	9	9	8	9
12 Month Growth Rates (%)								
Total assets	6.4	6.8	8.7	7.3	12.4	14.1	12.1	12.9
Total loans	10.7	10.8	11.7	11.0	13.7	14.1	13.6	13.8
Real estate loans	8.5	6.4	5.4	6.8	14.2	14.9	13.8	14.3
Commercial loans*	17.2	2.0	14.4	11.2	13.1	8.7	7.5	9.7
Total consumer	11.7	15.2	16.9	14.6	16.4	17.0	22.1	18.5
Consumer credit card	5.3	6.5	4.3	5.3	-4.4	-0.8	46.7	13.8
Other consumer	12.6	16.5	19.1	16.0	18.0	18.7	20.3	19.0
Total surplus funds	-4.2	-1.7	2.3	-1.2	6.4	13.8	9.1	9.8
Total savings	5.3	6.6	8.1	6.7	12.1	14.1	12.4	12.9
YTD Earnings Annualized (BP)								
Yield on Total Assets	349	330	323	334	400	350	362	371
Dividend/Interest cost of assets	49	45	45	46	82	53	50	62
Net Interest Margin	300	286	279	288	318	297	312	309
Fee and other income (2)	172	167	172	170	69	69	65	68
Operating expense	329	330	344	334	270	251	281	268
Loss provisions	44	45	37	42	8	15	12	12
Net income	98	79	70	82	109	99	84	97
Capital Adequacy (%)								
Net worth/assets	11.0	10.8	10.7	10.8	10.8	10.3	9.9	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.54	0.67	0.74	0.65	2.66	3.18	3.54	3.12
Real estate loans	0.67	0.85	0.89	0.81	3.57	4.28	4.67	4.17
Consumer loans	0.63	0.78	0.90	0.77	0.77	0.78	1.05	0.86
Total consumer	0.43	0.52	0.60	0.52	0.27	0.24	0.31	0.27
Consumer credit card	0.70	0.73	0.79	0.74	1.14	1.08	0.84	1.02
Other consumer	0.39	0.49	0.58	0.49	0.21	0.17	0.26	0.22
Net chargeoffs/avg loans	0.58	0.62	0.64	0.62	0.08	0.11	0.06	0.08
Real estate loans	0.00	0.01	0.13	0.05	0.02	0.00	0.00	0.01
Commercial loans	0.30	0.09	0.55	0.32	0.30	0.59	0.19	0.36
Total consumer	1.03	1.14	1.08	1.09	0.35	0.37	0.36	0.36
Consumer credit card	2.03	2.00	1.86	1.96	2.97	2.45	2.41	2.61
Other consumer	0.90	1.02	0.96	0.96	0.16	0.19	0.19	0.18
Asset Liability Management (%)								
Loans/savings	82.7	80.1	77.1	80.0	95.1	95.5	95.3	95.3
Loans/assets	69.8	68.0	65.6	67.8	73.5	73.7	73.6	73.6
Core deposits/total deposits	56.6	55.9	54.4	55.7	21.8	21.9	22.8	22.2
Productivity								
Employees per million assets	0.23	0.23	0.25	0.24	0.11	0.11	0.12	0.11

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

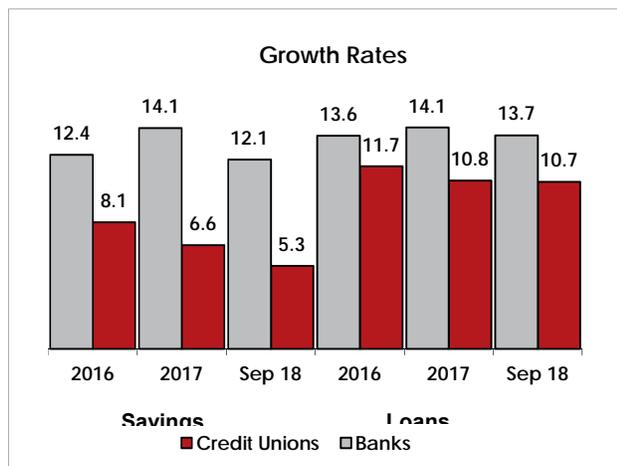
Source: FDIC, NCUA and CUNA E&S

Florida Credit Union Profile

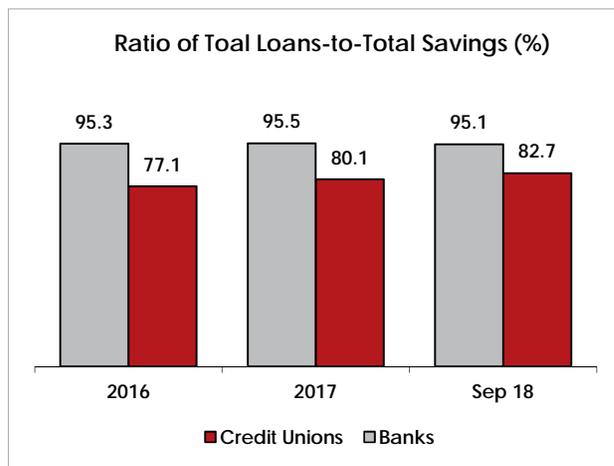
Third Quarter 2018

Credit Union and Bank Comparisons

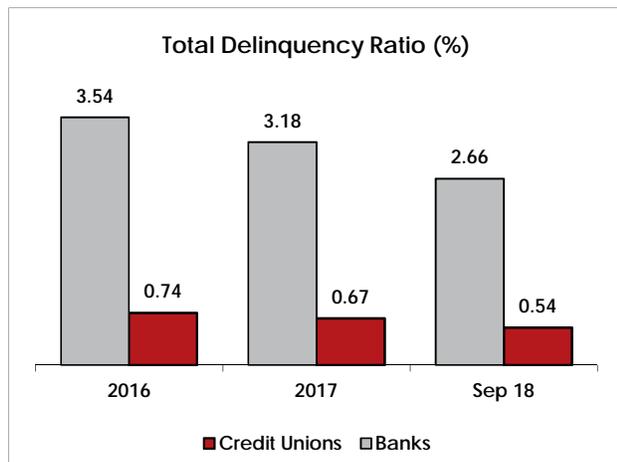
Loan and Savings Growth Trends



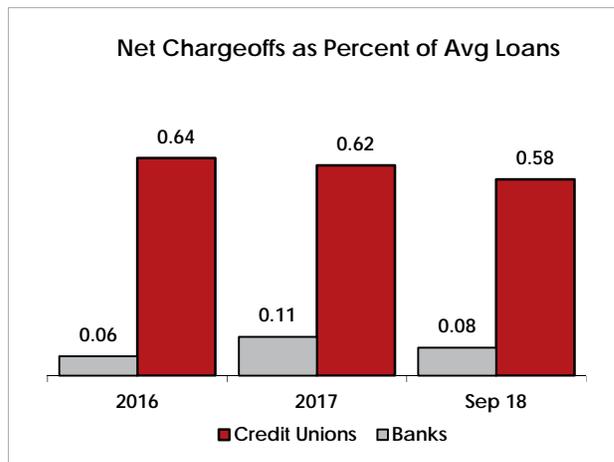
Liquidity Risk Trends



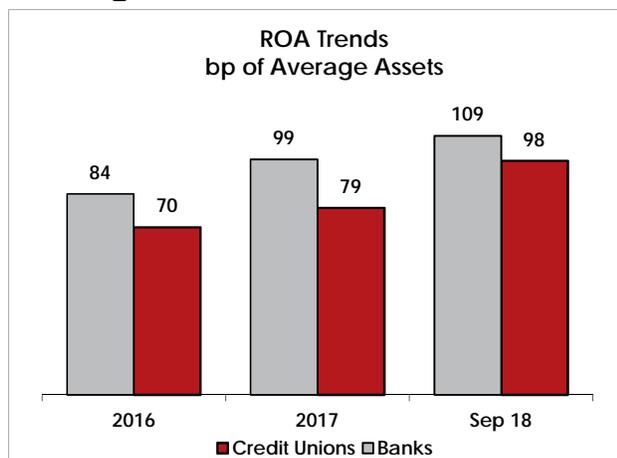
Credit Risk Trends



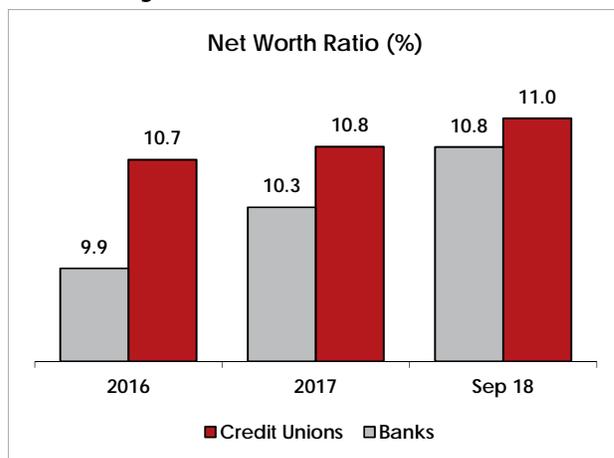
Credit Risk Trends



Earnings Trends



Solvency Trends



Florida Credit Union Profile

Third Quarter 2018

Florida Credit Union Financial Summary

Data as of September 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Suncoast CU	FL	0	\$9,206,865,037	796,507	66	6.8%	16.5%	8.5%	9.1%	0.50%	0.43%	1.13%	89.9%	25.3%
VyStar Credit Union	FL	0	\$8,055,874,757	630,535	64	16.3%	12.2%	8.5%	8.7%	0.31%	0.27%	1.12%	94.0%	27.5%
Space Coast CU	FL	0	\$4,210,906,214	413,943	61	4.9%	9.6%	9.0%	14.0%	0.78%	0.64%	1.35%	97.5%	13.5%
MIDFLORIDA CU	FL	0	\$3,241,680,373	305,912	47	8.7%	10.3%	9.3%	10.7%	0.34%	0.39%	1.27%	90.8%	24.2%
Grow Financial FCU	FL	0	\$2,486,046,140	201,231	27	3.3%	4.5%	0.7%	10.0%	0.51%	0.72%	0.58%	94.1%	16.2%
Fairwinds CU	FL	0	\$2,321,553,768	188,802	33	6.4%	16.3%	5.0%	11.2%	0.51%	0.12%	1.40%	85.2%	37.2%
GTE Financial	FL	0	\$2,053,880,037	249,979	22	4.8%	4.1%	-3.2%	8.4%	1.26%	0.68%	0.55%	98.0%	23.5%
Eglin FCU	FL	0	\$1,948,963,548	119,110	9	4.1%	5.0%	1.6%	11.6%	0.32%	0.18%	0.93%	44.1%	15.0%
CFE FCU	FL	0	\$1,868,150,089	159,526	22	3.5%	16.0%	4.0%	11.1%	0.25%	0.49%	0.95%	68.5%	23.2%
Campus USA CU	FL	0	\$1,818,806,534	111,993	18	11.4%	15.4%	9.6%	12.1%	0.40%	0.31%	1.22%	99.4%	30.4%
Achieva CU	FL	0	\$1,743,406,964	159,795	26	14.3%	13.2%	5.8%	11.6%	0.64%	0.63%	0.97%	86.8%	21.4%
Community First CU	FL	0	\$1,633,409,544	133,093	19	8.0%	9.8%	6.6%	13.1%	0.48%	0.27%	1.30%	79.6%	28.4%
Pen Air FCU	FL	0	\$1,420,151,832	102,362	16	1.6%	9.1%	3.5%	13.7%	0.59%	0.56%	1.11%	72.1%	13.2%
Tyndall FCU	FL	0	\$1,281,968,051	115,901	14	-0.2%	5.1%	1.6%	11.4%	0.22%	0.29%	0.96%	62.9%	13.6%
South Florida Educational FCU	FL	0	\$1,121,565,574	84,013	7	3.6%	5.0%	5.6%	19.0%	0.23%	0.17%	0.93%	27.4%	4.3%
IBM Southeast ECU	FL	0	\$1,112,596,762	83,156	18	2.6%	10.7%	5.7%	11.7%	0.61%	0.44%	0.99%	92.5%	18.4%
Florida CU	FL	0	\$1,090,197,587	101,226	11	12.5%	14.6%	12.5%	10.1%	0.54%	0.67%	1.44%	99.9%	18.3%
Publix EFCU	FL	0	\$969,040,312	99,889	9	4.0%	1.9%	-26.4%	13.6%	0.65%	0.20%	1.21%	50.0%	9.2%
First Florida Credit Union	FL	0	\$906,205,397	53,575	16	5.7%	23.2%	1.4%	15.0%	0.38%	0.32%	0.74%	90.8%	21.1%
Launch FCU	FL	0	\$776,017,463	65,287	14	3.6%	16.6%	1.0%	12.5%	0.26%	0.37%	0.69%	62.3%	20.0%
Dade County FCU	FL	0	\$775,828,067	96,705	12	3.8%	8.7%	3.2%	12.0%	0.46%	0.54%	1.20%	69.9%	8.1%
Tropical Financial CU	FL	0	\$711,992,222	61,988	15	1.6%	6.7%	1.8%	9.7%	0.28%	0.19%	0.42%	87.9%	26.1%
Community Credit Union of Florida	FL	0	\$701,397,830	45,088	7	9.3%	10.3%	5.3%	12.6%	0.25%	0.43%	1.86%	98.9%	25.4%
Gulf Winds FCU	FL	0	\$664,046,415	61,340	12	2.7%	4.7%	2.0%	12.1%	0.67%	0.32%	0.82%	73.9%	19.8%
USF FCU	FL	0	\$659,005,745	60,753	8	5.2%	5.1%	0.6%	10.2%	0.52%	0.74%	0.64%	90.7%	26.0%
Power Financial CU	FL	0	\$654,751,853	31,895	5	1.5%	6.7%	-3.6%	11.5%	0.32%	0.18%	0.50%	90.8%	49.2%
First Commerce CU	FL	0	\$589,039,598	52,392	12	5.5%	7.1%	8.2%	11.8%	1.20%	0.00%	0.68%	92.3%	17.1%
McCoy FCU	FL	0	\$579,229,744	65,456	14	1.8%	6.1%	2.5%	9.4%	0.50%	0.78%	0.78%	66.6%	15.6%
Envision CU	FL	0	\$567,730,351	53,595	12	8.1%	14.5%	2.9%	9.2%	0.69%	0.38%	1.16%	84.0%	23.8%
Insight CU	FL	0	\$561,278,452	54,596	17	-1.0%	-1.5%	-3.2%	9.1%	1.16%	1.54%	-0.20%	68.4%	13.5%
121 Financial CU	FL	0	\$554,728,207	46,648	10	1.6%	2.3%	-6.5%	9.3%	0.77%	0.53%	0.56%	94.6%	22.2%
We Florida Financial	FL	0	\$505,438,136	48,756	9	-3.6%	2.7%	-6.4%	10.6%	1.19%	1.16%	0.29%	84.2%	14.1%
Floridacentral CU	FL	0	\$493,476,487	55,145	12	8.9%	5.6%	2.3%	9.2%	0.65%	0.56%	0.38%	79.7%	8.6%
BrightStar CU	FL	0	\$483,264,355	57,957	7	6.0%	17.4%	5.1%	11.0%	0.30%	0.65%	0.64%	81.5%	12.9%
SunState Federal Credit Union	FL	0	\$442,809,509	35,280	10	8.6%	9.7%	5.8%	11.2%	0.34%	0.50%	0.96%	89.6%	26.2%
Jax FCU	FL	0	\$394,870,048	36,014	8	3.6%	5.1%	2.3%	11.0%	0.39%	0.41%	0.66%	88.7%	19.4%
Velocity Community CU	FL	0	\$347,099,599	21,545	4	3.7%	9.6%	-1.9%	12.2%	0.34%	0.17%	0.65%	56.6%	16.3%
Railroad and Industrial FCU	FL	0	\$336,389,825	37,326	9	2.1%	31.1%	5.0%	12.4%	0.79%	0.25%	1.12%	51.8%	0.6%
Tampa Bay FCU	FL	0	\$293,669,646	30,058	6	4.6%	10.4%	0.2%	10.7%	0.48%	0.53%	0.71%	93.1%	26.4%
Orlando FCU	FL	0	\$230,505,932	24,718	7	0.6%	8.9%	-2.5%	9.3%	0.19%	0.71%	0.54%	71.0%	17.1%
Florida State University Credit Union	FL	0	\$220,707,569	25,404	7	3.4%	4.6%	6.8%	9.4%	1.00%	1.03%	0.62%	95.4%	18.2%
San Antonio Citizens FCU	FL	0	\$216,780,132	16,185	4	5.2%	17.7%	6.6%	9.3%	0.13%	0.12%	0.94%	60.3%	20.1%
University CU	FL	0	\$208,315,620	16,705	5	1.1%	12.6%	-2.9%	9.1%	0.15%	0.28%	0.43%	36.8%	11.4%
Innovations FCU	FL	0	\$198,795,990	20,066	6	3.2%	14.5%	5.1%	9.2%	0.39%	0.49%	0.98%	89.4%	33.5%
JetStream FCU	FL	0	\$196,744,495	19,499	8	0.5%	-8.0%	-6.4%	12.8%	0.82%	1.47%	0.11%	81.5%	16.1%
MembersFirst CU of Florida	FL	0	\$192,297,190	17,054	6	3.9%	13.3%	0.5%	14.0%	0.63%	0.23%	0.88%	58.2%	6.8%
Panhandle Educators FCU	FL	0	\$186,186,587	13,321	6	1.1%	5.2%	2.0%	13.5%	0.55%	0.17%	0.97%	64.1%	7.3%
Gold Coast FCU	FL	0	\$179,303,171	21,412	4	4.9%	8.0%	3.2%	10.4%	0.07%	0.17%	0.82%	55.8%	3.5%
Harvesters FCU	FL	0	\$173,917,200	10,667	9	16.2%	23.7%	-40.0%	8.1%	0.90%	0.26%	0.55%	99.8%	29.6%
Guardians CU	FL	0	\$165,290,061	30,306	5	8.0%	14.5%	4.5%	12.9%	0.29%	0.59%	1.63%	71.4%	5.9%
Central CU of Florida	FL	0	\$157,855,519	16,077	5	3.1%	7.1%	4.2%	11.4%	0.76%	0.39%	0.27%	70.8%	18.0%
Keys Federal Credit Union	FL	0	\$143,090,859	13,959	4	2.8%	11.5%	7.9%	8.2%	0.60%	1.67%	-0.18%	89.4%	19.2%
Alive CU	FL	0	\$134,044,978	15,053	8	0.8%	12.2%	0.0%	14.7%	0.61%	0.18%	0.50%	72.1%	5.1%
Santa Rosa County FCU	FL	0	\$126,090,145	12,048	5	0.5%	6.3%	2.9%	12.2%	0.47%	0.10%	0.90%	53.5%	12.3%
Miami Postal Service CU	FL	0	\$123,249,726	16,331	3	-1.2%	2.9%	6.8%	11.5%	0.78%	0.99%	-0.07%	49.6%	0.3%
Pinellas FCU	FL	0	\$122,757,245	11,948	4	1.2%	16.5%	-3.0%	14.0%	0.60%	0.42%	0.28%	62.5%	0.1%
Coastline FCU	FL	0	\$121,904,585	10,489	3	-6.6%	-2.4%	-4.5%	10.2%	0.51%	0.13%	0.43%	67.5%	4.4%

Florida Credit Union Profile

Third Quarter 2018

Florida Credit Union Financial Summary

Data as of September 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
Community South Credit Union	FL	0	\$117,845,332	10,560	3	0.9%	-2.5%	0.9%	15.1%	1.15%	1.58%	2.17%	89.2%	8.5%
JM Associates FCU	FL	0	\$117,678,839	8,051	6	1.9%	14.8%	0.5%	15.3%	1.04%	0.43%	0.92%	54.2%	5.3%
First Coast Community CU	FL	0	\$112,527,804	12,099	3	-2.1%	-4.5%	-3.1%	12.3%	1.11%	0.06%	0.86%	40.8%	4.5%
First Choice CU	FL	0	\$110,059,279	10,473	2	1.1%	2.9%	-1.6%	9.9%	1.53%	0.01%	0.75%	48.7%	17.4%
Miami Firefighters FCU	FL	0	\$102,854,530	4,293	1	4.2%	14.4%	1.9%	9.8%	0.13%	0.03%	1.19%	73.0%	20.6%
Buckeye Community FCU	FL	0	\$94,986,322	10,505	2	5.5%	16.9%	3.7%	10.8%	0.62%	0.23%	0.32%	96.7%	9.5%
Priority One CU	FL	0	\$94,539,998	9,803	2	5.2%	18.7%	0.1%	10.1%	0.29%	0.37%	1.01%	81.7%	15.3%
Florida West Coast CU	FL	0	\$92,782,658	10,010	5	-0.5%	12.8%	0.6%	11.1%	0.07%	0.32%	0.92%	58.3%	0.0%
PowerNet CU	FL	0	\$88,199,051	3,905	2	-0.4%	-8.1%	-1.3%	8.9%	0.18%	0.02%	0.49%	48.5%	5.9%
Sun CU	FL	0	\$87,183,753	6,810	3	1.3%	17.3%	2.7%	10.4%	0.39%	0.02%	0.56%	47.1%	4.5%
Bay Credit Union	FL	0	\$85,497,311	9,492	4	1.7%	-3.0%	-4.1%	9.7%	0.22%	0.67%	0.30%	71.9%	12.1%
Okaloosa County Teachers FCU	FL	0	\$84,366,084	8,931	4	3.7%	12.4%	1.7%	9.9%	0.74%	0.54%	0.42%	55.3%	3.0%
Country Financial Credit Union	FL	0	\$83,687,173	6,562	2	10.7%	5.6%	6.7%	9.1%	0.62%	0.15%	1.51%	80.2%	19.7%
Tampa Postal FCU	FL	0	\$82,915,042	7,840	4	1.3%	-5.2%	-2.3%	13.6%	0.31%	0.32%	0.30%	40.9%	7.2%
MAGNIFY Credit Union	FL	0	\$78,528,386	5,879	4	-0.9%	14.7%	-5.0%	12.6%	2.65%	0.44%	0.39%	75.9%	22.1%
Connect CU	FL	0	\$78,214,228	5,902	4	4.3%	6.2%	0.5%	11.2%	0.51%	0.68%	0.55%	65.7%	6.8%
City and Police FCU	FL	0	\$73,168,749	6,122	5	-1.4%	6.0%	-0.1%	9.6%	1.11%	0.27%	0.50%	59.0%	1.5%
Broward HealthCare FCU	FL	0	\$72,706,113	9,094	6	2.3%	1.1%	-1.3%	10.7%	0.22%	0.37%	0.60%	43.1%	3.9%
My Pensacola FCU	FL	0	\$70,652,306	4,958	1	6.2%	6.5%	-1.1%	17.6%	0.40%	0.15%	0.96%	42.1%	10.0%
Memorial Employees FCU	FL	0	\$67,600,086	8,925	7	4.3%	17.7%	0.4%	10.6%	0.02%	0.32%	0.61%	40.8%	0.1%
TMH FCU	FL	0	\$67,368,293	8,294	3	2.7%	7.1%	4.6%	10.5%	0.76%	0.76%	0.47%	72.4%	11.2%
Baptist Health South Florida FCU	FL	0	\$64,614,908	11,643	4	7.7%	6.3%	0.7%	13.2%	0.70%	1.05%	1.01%	80.0%	1.9%
Priority CU	FL	0	\$62,931,841	14,196	6	-4.0%	-10.6%	-0.5%	6.7%	0.94%	1.83%	-0.19%	74.6%	7.9%
Tallahassee-Leon FCU	FL	0	\$54,513,370	6,178	3	0.9%	8.4%	4.9%	10.1%	0.85%	0.48%	1.07%	65.4%	3.1%
Florida Hospital CU	FL	0	\$53,950,943	9,759	3	12.1%	23.4%	0.2%	10.8%	0.11%	0.52%	0.94%	82.2%	10.4%
FiCare	FL	0	\$52,274,486	6,080	7	-5.1%	14.7%	1.2%	13.0%	0.40%	0.31%	0.60%	51.8%	0.0%
Alliance Credit Union	FL	0	\$49,686,075	5,839	2	-0.6%	4.8%	-0.1%	7.4%	2.94%	0.75%	0.68%	75.7%	8.0%
Florida Dept of Trans CU	FL	0	\$49,301,936	3,330	2	-2.2%	20.8%	0.0%	17.8%	0.27%	0.12%	0.11%	49.7%	6.3%
Emerald Coast FCU	FL	0	\$47,749,169	5,316	3	2.8%	5.6%	3.8%	8.2%	1.79%	0.25%	0.78%	60.5%	10.1%
United Police FCU	FL	0	\$47,218,346	4,887	2	-9.6%	0.7%	4.9%	17.9%	0.14%	0.20%	0.03%	41.8%	7.9%
Calhoun Liberty ECU	FL	0	\$45,217,314	5,380	2	13.0%	10.7%	5.4%	11.5%	0.33%	0.32%	0.87%	75.8%	10.8%
GPCE Credit Union	FL	0	\$42,894,397	3,475	4	2.7%	-2.0%	-1.7%	9.3%	0.09%	0.04%	0.27%	50.7%	3.0%
Jacksonville Postal and Professional CU	FL	0	\$41,097,787	3,192	3	-7.4%	2.1%	-4.7%	20.8%	0.20%	0.15%	0.36%	51.1%	19.2%
Flag CU	FL	0	\$39,816,647	5,627	1	1.2%	13.6%	2.7%	9.8%	0.90%	0.49%	0.44%	71.9%	7.7%
Manatee Community FCU	FL	0	\$39,092,573	4,078	1	-12.2%	-14.5%	-8.4%	17.0%	1.73%	1.92%	-1.27%	64.0%	0.0%
Miami FCU	FL	0	\$35,976,918	2,812	4	6.1%	9.9%	-0.5%	13.9%	0.72%	0.05%	0.50%	70.0%	22.8%
ECU Credit Union	FL	0	\$35,626,806	3,575	3	-4.3%	-8.0%	-2.4%	14.7%	2.02%	0.48%	0.22%	62.0%	5.4%
Everglades FCU	FL	0	\$35,527,160	4,419	1	-3.1%	8.3%	2.6%	13.7%	1.29%	0.55%	0.49%	71.8%	15.9%
Jacksonville Firemens CU	FL	0	\$34,077,594	2,584	2	-4.9%	6.0%	-3.4%	9.6%	0.45%	0.15%	0.41%	47.3%	14.6%
Coral Community FCU	FL	0	\$32,302,119	4,515	1	4.2%	-5.9%	-1.2%	9.7%	0.14%	0.22%	0.53%	48.8%	1.4%
Ocala Community CU	FL	0	\$31,401,526	2,801	2	3.4%	3.5%	1.0%	12.1%	0.37%	0.44%	0.41%	61.4%	8.8%
Gulf States CU	FL	0	\$30,461,111	3,562	1	-0.7%	6.6%	-3.4%	15.2%	1.05%	0.08%	0.69%	55.4%	10.7%
1st Street Credit Union	FL	0	\$29,916,481	2,376	1	-1.9%	-5.1%	1.0%	12.2%	0.73%	0.08%	0.72%	41.1%	0.0%
Florida Rural Electric CU	FL	0	\$29,505,635	3,704	2	-0.3%	9.4%	-1.4%	19.8%	0.23%	0.11%	0.12%	77.1%	2.2%
Jackson County Teachers CU	FL	1	\$28,726,810	4,074	1	-1.3%	0.2%	25.4%	25.8%	0.74%	1.31%	0.39%	66.5%	0.0%
South Florida FCU	FL	0	\$27,052,997	4,056	2	-23.6%	-14.9%	1.6%	11.4%	0.84%	0.64%	0.77%	86.5%	23.1%
Florida State EFCU	FL	0	\$25,842,093	3,067	2	1.8%	16.8%	-7.8%	7.3%	3.75%	0.31%	0.17%	51.8%	2.7%
Monroe County Teachers FCU	FL	0	\$25,421,699	2,203	1	-8.5%	-10.0%	0.3%	9.9%	0.79%	1.27%	-0.60%	86.2%	19.7%
My Healthcare FCU	FL	0	\$25,403,811	4,421	2	1.4%	5.3%	-0.5%	17.4%	2.07%	0.58%	0.58%	68.2%	3.8%
City County ECU	FL	0	\$23,543,076	2,614	1	8.1%	7.6%	6.7%	13.0%	0.22%	0.43%	0.80%	82.3%	0.0%
Compass Financial FCU	FL	0	\$23,325,747	2,624	1	-6.2%	-4.3%	-3.8%	14.7%	0.38%	2.02%	-1.48%	80.9%	2.2%
ECCO CU	FL	0	\$22,807,409	1,068	1	-4.1%	5.5%	1.0%	18.6%	0.00%	0.00%	0.91%	68.5%	40.6%
Coast 2 Coast	FL	0	\$21,259,454	1,887	1	4.6%	4.7%	-3.8%	11.5%	0.01%	0.13%	0.91%	74.0%	16.0%
Pompano Beach City ECU	FL	0	\$21,204,343	1,982	1	0.9%	8.2%	5.8%	22.4%	0.10%	0.03%	1.17%	100.9%	0.0%
Walton County Teachers FCU	FL	0	\$20,811,572	3,306	1	-3.1%	4.7%	0.9%	8.7%	2.33%	0.29%	0.77%	47.2%	1.6%
Florida A and M University FCU	FL	0	\$20,750,210	3,345	1	6.1%	19.4%	-10.7%	4.8%	3.54%	1.39%	-0.54%	79.6%	20.9%

Florida Credit Union Profile

Third Quarter 2018

Florida Credit Union Financial Summary

Data as of September 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans				
Suwannee River FCU	FL	0	\$19,781,511	2,647	2	7.3%	6.6%	-1.0%	10.8%	1.05%	0.13%	0.20%	52.4%	15.3%	
Financial Educators FCU	FL	0	\$17,145,836	2,061	1	-0.7%	3.3%	-3.1%	14.9%	0.45%	0.43%	0.89%	70.9%	7.6%	
Metro North FCU	FL	0	\$16,633,100	1,629	1	-4.6%	-5.6%	-8.1%	19.2%	0.80%	0.09%	0.48%	63.4%	25.6%	
South Atlantic FCU	FL	0	\$15,710,076	2,578	1	8.7%	2.6%	-0.5%	9.3%	1.35%	0.41%	0.35%	41.8%	0.0%	
Southernmost FCU	FL	0	\$15,467,134	1,884	1	-0.5%	2.1%	-2.5%	18.9%	0.14%	0.06%	0.26%	64.5%	0.0%	
Farmers FCU	FL	0	\$14,604,186	1,298	1	2.4%	6.4%	0.1%	13.2%	1.31%	0.01%	0.25%	38.8%	11.5%	
Hialeah Municipal EFCU	FL	0	\$11,926,169	1,595	1	3.0%	-5.5%	-2.2%	31.3%	0.00%	0.04%	-0.36%	46.9%	0.0%	
Jefferson Co Teachers CU	FL	0	\$10,018,000	1,057	1	1.6%	8.1%	-0.8%	13.7%	1.26%	0.09%	0.58%	57.2%	0.0%	
Florida Customs FCU	FL	0	\$9,919,807	1,102	1	1.0%	-3.7%	-1.8%	17.6%	0.98%	0.38%	0.46%	40.6%	0.0%	
First Coast FCU	FL	0	\$9,302,151	1,728	1	5.5%	3.2%	0.6%	14.1%	0.20%	0.08%	0.53%	68.3%	0.0%	
Local 606 Electrical Workers FCU	FL	0	\$7,744,819	401	1	-0.2%	6.6%	-3.4%	16.5%	0.59%	-0.03%	0.21%	31.9%	17.3%	
Pensacola L & N FCU	FL	0	\$7,573,699	1,143	1	-4.1%	-7.6%	-6.6%	18.5%	1.80%	0.80%	-0.82%	80.4%	0.0%	
Container Mutual CU	FL	0	\$7,533,093	844	1	-1.3%	-5.8%	1.9%	35.8%	0.24%	0.13%	0.42%	72.8%	5.5%	
Shaw Ross ECU	FL	0	\$6,097,973	824	1	-13.4%	5.7%	-6.7%	13.5%	0.55%	0.11%	0.62%	8.8%	0.0%	
Madison Education Assn CU	FL	0	\$5,337,424	832	1	-0.1%	0.0%	1.7%	16.4%	1.70%	0.05%	0.10%	55.9%	0.0%	
Tallahassee Community FCU	FL	0	\$4,831,472	548	1	-1.1%	88.5%	-7.0%	15.0%	3.40%	0.30%	-0.60%	60.2%	19.4%	
FRSA CU	FL	0	\$4,661,282	857	1	-0.1%	-6.2%	-6.0%	9.9%	0.69%	2.45%	-2.21%	88.9%	0.0%	
Electricians Local 349 CU	FL	0	\$4,377,844	748	1	3.1%	-12.7%	-1.7%	17.8%	0.04%	-0.08%	0.22%	30.6%	0.5%	
Town of Palm Beach FCU	FL	0	\$2,723,385	372	1	-4.9%	-1.6%	-0.5%	10.7%	0.49%	1.11%	0.03%	46.0%	0.0%	
Lee County Mosquito Control CU	FL	0	\$385,925	103	1	-5.4%	-67.4%	-14.9%	41.7%	0.00%	0.00%	0.38%	7.0%	0.0%	
Medians			\$87,183,753	9,492	4	2.1%	6.4%	0.6%	11.5%	0.52%	0.32%	0.60%	68.5%	10.7%	
By Asset Size															
			Number of Insts.												
\$5 million and less			5	548	1	-0.5%	9.1%	-4.7%	14.3%	1.37%	1.02%	-0.72%	58.0%	5.6%	
\$5 to \$10 million			7	844	1	-1.5%	-1.9%	-1.9%	18.9%	0.89%	0.24%	0.23%	51.3%	3.3%	
\$10 to \$20 million			8	1,757	1	2.1%	2.1%	-2.3%	15.9%	0.77%	0.17%	0.35%	54.8%	8.5%	
\$20 to \$50 million			30	3,410	2	-1.7%	3.0%	0.3%	13.5%	1.03%	0.49%	0.33%	64.0%	9.3%	
\$50 to \$100 million			21	8,294	4	2.6%	7.7%	0.5%	10.9%	0.61%	0.45%	0.63%	63.6%	7.7%	
\$100 to \$250 million			23	15,053	5	2.5%	8.4%	-0.5%	11.2%	0.60%	0.53%	0.70%	68.6%	13.3%	
\$250 million+			39	65,456	12	6.9%	11.0%	4.3%	10.9%	0.52%	0.44%	1.02%	84.5%	22.0%	

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.