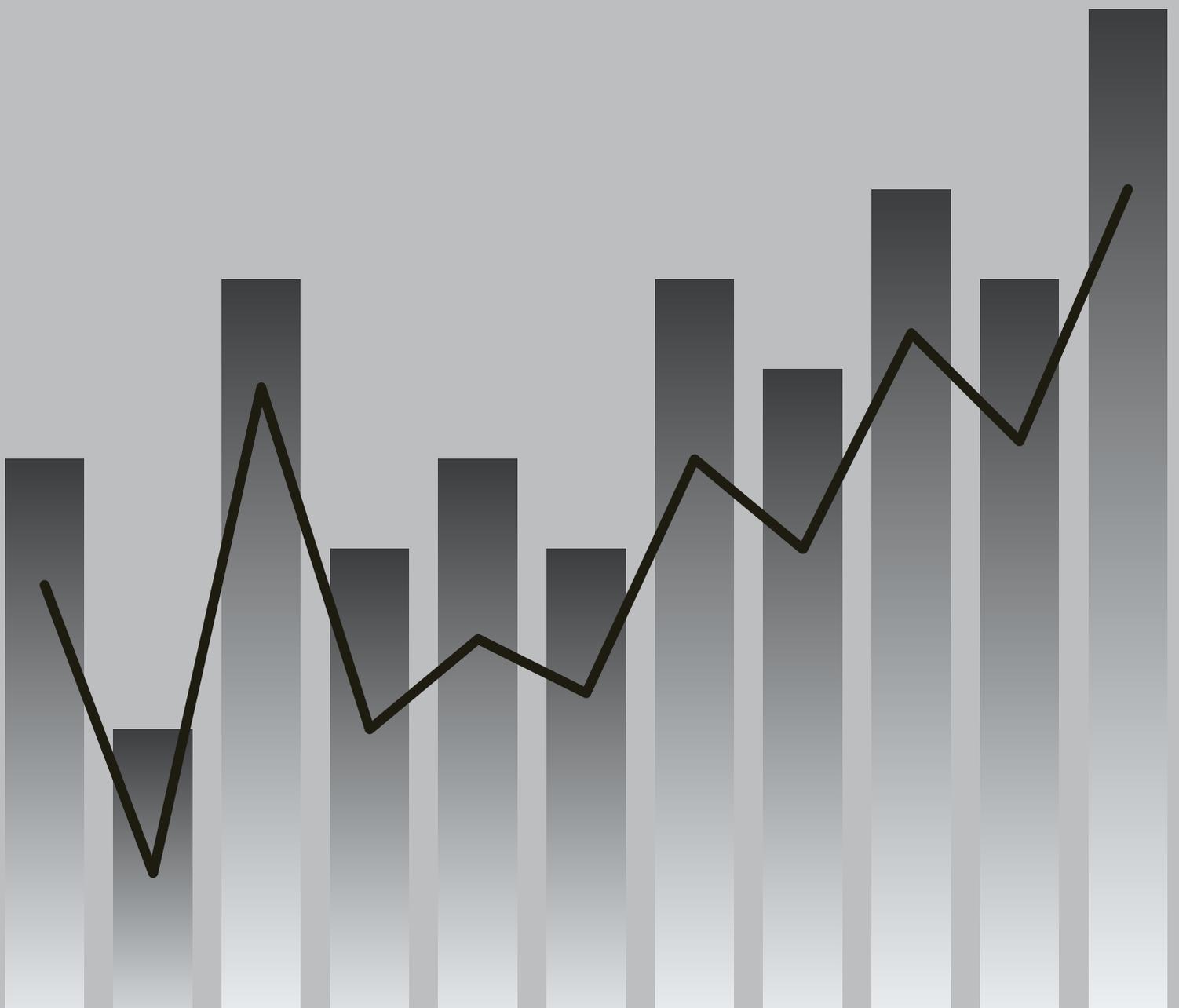


Florida Credit Union Profile

Third Quarter 2019
CUNA Economics & Statistics



Florida Credit Union Profile

Third Quarter 2019

Overview by Year

	U.S. CUs	Florida CUs
Demographic Information		
	Sep 19	Sep 19
Number of CUs	5,391	132
Assets per CU (\$ mil)	288.7	547.4
Median assets (\$ mil)	34.7	92.0
Total assets (\$ mil)	1,556,530	72,256
Total loans (\$ mil)	1,106,691	50,544
Total surplus funds (\$ mil)	381,527	18,346
Total savings (\$ mil)	1,307,735	61,496
Total memberships (thousands)	120,940	6,034
Growth Rates		
Total assets	6.8	9.5
Total loans	6.3	9.8
Total surplus funds	8.2	9.3
Total savings	6.9	10.5
Total memberships	3.6	4.3
% CUs with increasing assets	64.2	72.0
Earnings - Basis Pts.		
Yield on total assets	404	378
Dividend/interest cost of assets	87	73
Net interest margin	317	305
Fee & other income *	140	168
Operating expense	317	333
Loss Provisions	42	37
Net Income (ROA) with Stab Exp	97	104
Net Income (ROA) without Stab Exp	97	104
% CUs with positive ROA	88.9	87.9
Capital Adequacy		
Net worth/assets	11.4	11.0
% CUs with NW > 7% of assets	98.4	98.5
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.66	0.49
Net chargeoffs/average loans (%)	0.55	0.53
Total borrower-bankruptcies	198,948	9,046
Bankruptcies per CU	36.9	68.5
Bankruptcies per 1000 members	1.6	1.5
Asset/Liability Management		
Loans/savings	84.6	82.2
Loans/assets	71.1	70.0
Net Long-term assets/assets	33.3	28.0
Liquid assets/assets	12.6	15.7
Core deposits/shares & borrowings	49.0	53.4
Productivity		
Members/potential members (%)	3	2
Borrowers/members (%)	59	58
Members/FTE	387	376
Average shares/member (\$)	10,813	10,191
Average loan balance (\$)	15,616	14,374
Employees per million in assets	0.20	0.22
Structure		
Fed CUs w/ single-sponsor	11.6	5.3
Fed CUs w/ community charter	17.4	15.9
Other Fed CUs	32.5	28.0
CUs state chartered	38.5	50.8

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

Source: NCUA and CUNA E&S.

Florida Credit Union Profile

Third Quarter 2019

Overview: State Trends

	U.S.	Florida Credit Unions						
Demographic Information	Sep 19	Sep 19	2018	2017	2016	2015	2014	2013
Number of CUs	5,391	132	132	134	141	150	156	158
Assets per CU (\$ mil)	288.7	547.4	507.5	468.1	416.6	360.1	319.1	299.1
Median assets (\$ mil)	34.7	92.0	89.1	83.7	78.4	68.2	62.0	56.9
Total assets (\$ mil)	1,556,530	72,256	66,984	62,723	58,734	54,019	49,783	47,256
Total loans (\$ mil)	1,106,691	50,544	47,144	42,671	38,524	34,501	31,207	28,283
Total surplus funds (\$ mil)	381,527	18,346	16,674	17,052	17,352	16,956	16,198	16,849
Total savings (\$ mil)	1,307,735	61,496	56,410	53,264	49,956	46,219	42,632	40,734
Total memberships (thousands)	120,940	6,034	5,840	5,581	5,395	5,215	4,965	4,716
Growth Rates								
Total assets	6.8	9.5	6.8	6.8	8.7	8.5	5.3	3.8
Total loans	6.3	9.8	10.5	10.8	11.7	10.6	10.3	7.2
Total surplus funds	8.2	9.3	-2.2	-1.7	2.3	4.7	-3.9	-2.4
Total savings	6.9	10.5	5.9	6.6	8.1	8.4	4.7	3.5
Total memberships	3.6	4.3	4.6	3.4	3.4	5.0	5.3	2.6
% CUs with increasing assets	64.2	72.0	69.7	80.6	87.2	82.0	76.3	70.3
Earnings - Basis Pts.								
Yield on total assets	404	378	355	330	323	327	333	337
Dividend/interest cost of assets	87	73	53	45	45	45	45	48
Net interest margin	317	305	302	286	279	282	288	289
Fee & other income	140	168	169	167	172	175	182	186
Operating expense	317	333	332	330	344	351	354	358
Loss Provisions	42	37	46	45	37	32	28	36
Net Income (ROA) with Stab Exp	97	104	93	79	70	73	88	80
Net Income (ROA) without Stab Exp	97	104	93	79	70	73	88	86
% CUs with positive ROA	88.9	87.9	89.4	91.8	85.8	80.7	84.0	81.6
Capital Adequacy								
Net worth/assets	11.4	11.0	11.0	10.8	10.7	10.9	11.0	10.7
% CUs with NW > 7% of assets	98.4	98.5	97.7	99.3	97.9	96.7	98.1	99.4
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.66	0.49	0.57	0.67	0.74	0.91	1.21	1.62
Net chargeoffs/average loans (%)	0.55	0.53	0.60	0.62	0.64	0.65	0.75	1.06
Total borrower-bankruptcies	198,948	9,046	8,048	7,130	6,695	7,434	8,621	10,086
Bankruptcies per CU	36.9	68.5	61.0	53.2	47.5	49.6	55.3	63.8
Bankruptcies per 1000 members	1.6	1.5	1.4	1.3	1.2	1.4	1.7	2.1
Asset/Liability Management								
Loans/savings	84.6	82.2	83.6	80.1	77.1	74.6	73.2	69.4
Loans/assets	71.1	70.0	70.4	68.0	65.6	63.9	62.7	59.9
Net Long-term assets/assets	33.3	28.0	28.2	28.0	28.1	29.7	32.7	35.9
Liquid assets/assets	12.6	15.7	13.8	14.3	14.8	15.6	14.4	15.0
Core deposits/shares & borrowings	49.0	53.4	55.8	55.8	54.3	53.4	51.3	49.1
Productivity								
Members/potential members (%)	3	2	3	3	3	3	3	3
Borrowers/members (%)	59	58	58	58	55	53	53	50
Members/FTE	387	376	380	380	375	371	367	361
Average shares/member (\$)	10,813	10,191	9,660	9,544	9,260	8,862	8,587	8,637
Average loan balance (\$)	15,616	14,374	13,849	13,166	12,931	12,409	11,939	11,995
Employees per million in assets	0.20	0.22	0.23	0.23	0.25	0.26	0.27	0.28
Structure								
Fed CUs w/ single-sponsor	11.6	5.3	5.3	5.2	5.7	6.7	6.4	7.0
Fed CUs w/ community charter	17.4	15.9	18.2	19.4	19.1	18.0	19.2	19.6
Other Fed CUs	32.5	28.0	26.5	26.9	27.7	28.7	28.8	27.8
CUs state chartered	38.5	50.8	50.0	48.5	47.5	46.7	45.5	45.6

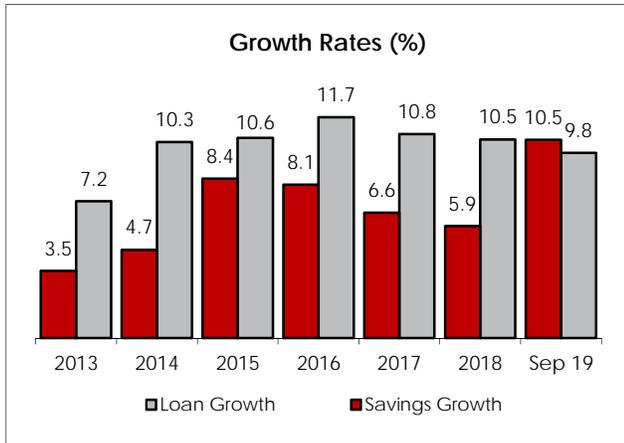
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

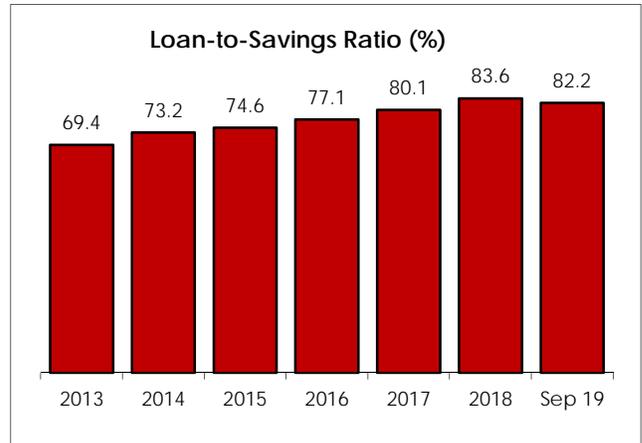
Florida Credit Union Profile

Third Quarter 2019

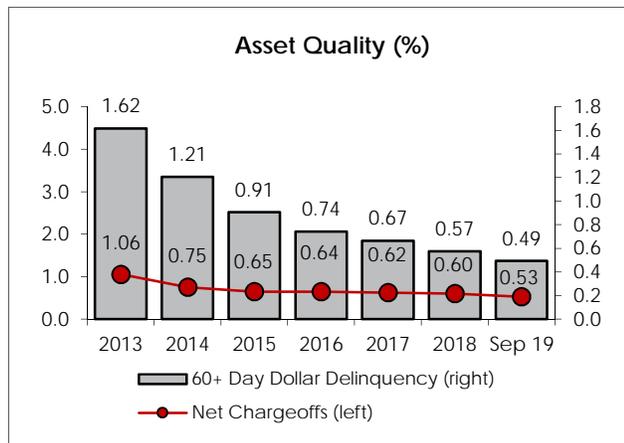
Loan and Savings Growth Trends



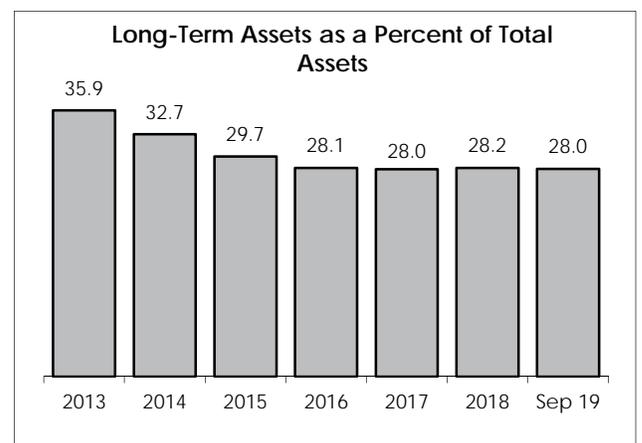
Liquidity Trends



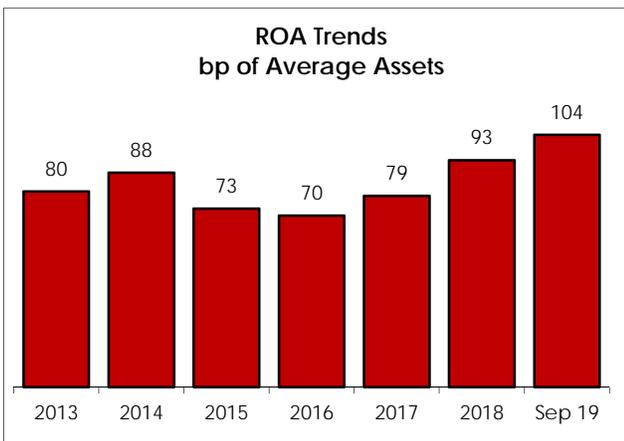
Credit Risk Trends



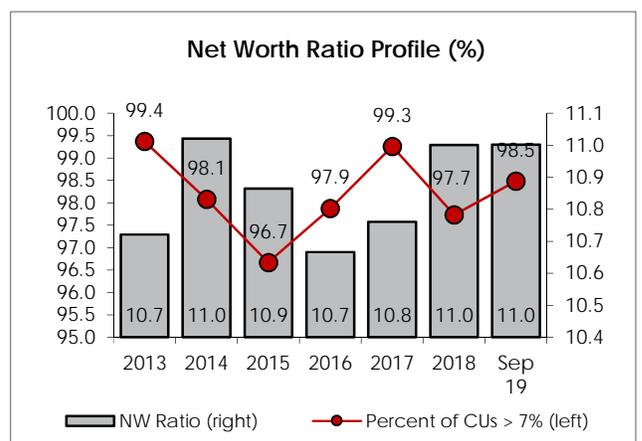
Interest Rate Risk Trends



Earnings Trends



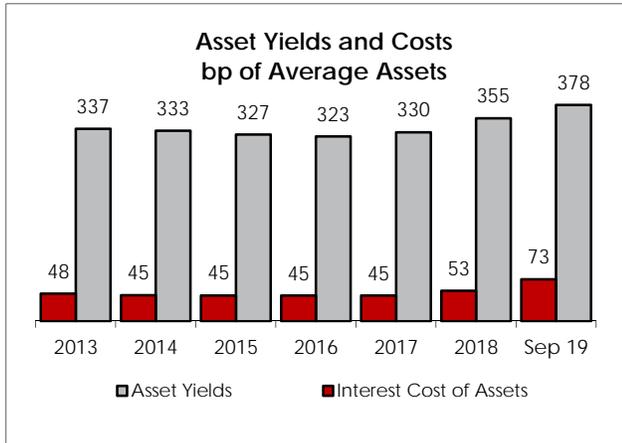
Solvency Trends



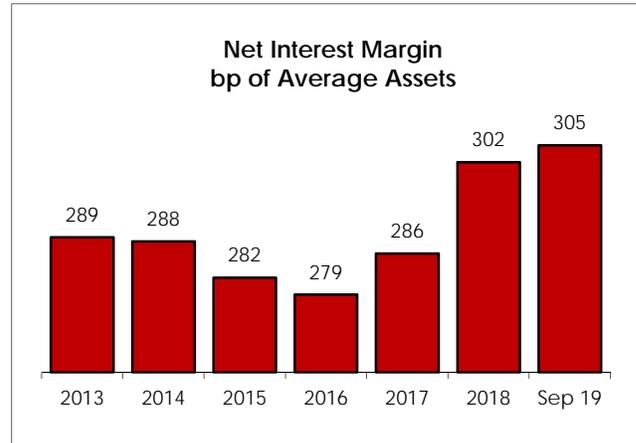
Florida Credit Union Profile

Third Quarter 2019

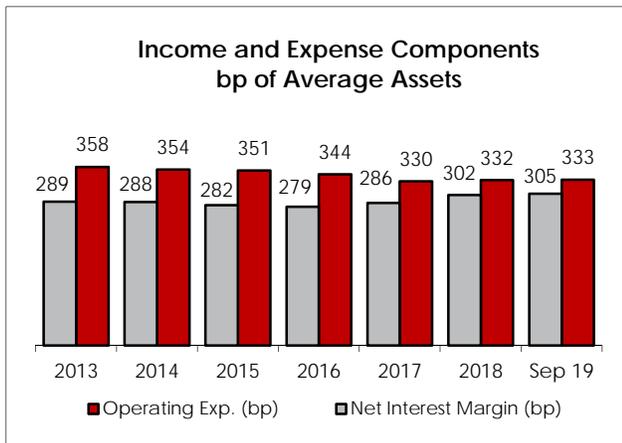
Asset Yields and Funding Costs



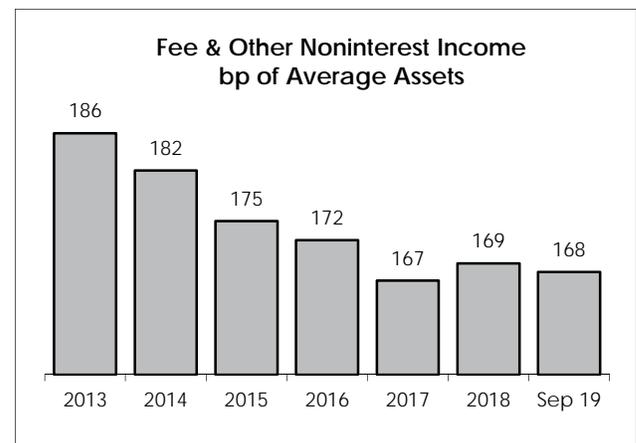
Interest Margins



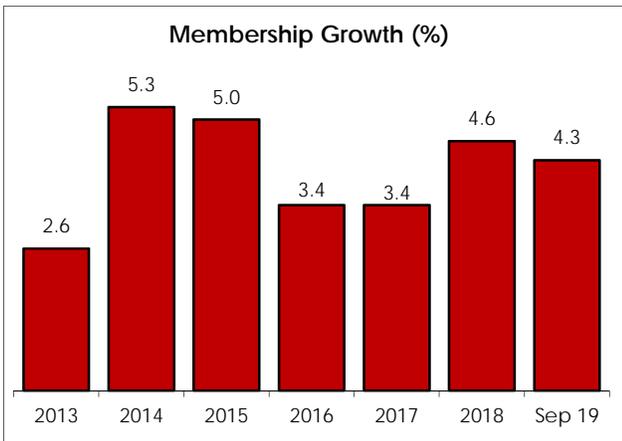
Interest Margins & Overhead



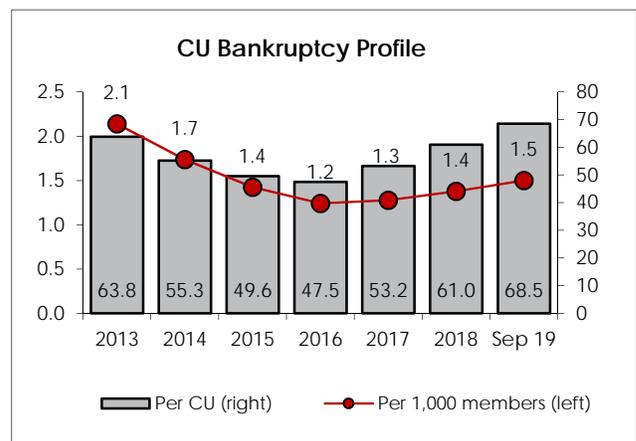
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	FL	Florida Credit Union Asset Groups - 2019						
Demographic Information	Sep 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	132	20	26	22	23	7	15	19
Assets per CU (\$ mil)	547.4	10.3	31.6	72.6	156.9	348.1	642.3	2,839.5
Median assets (\$ mil)	92.0	9.2	31.8	70.4	138.3	352.2	617.2	1,987.6
Total assets (\$ mil)	72,256	205	823	1,598	3,610	2,437	9,634	53,950
Total loans (\$ mil)	50,544	94	463	869	2,150	1,620	6,936	38,413
Total surplus funds (\$ mil)	18,346	107	327	661	1,252	686	2,117	13,196
Total savings (\$ mil)	61,496	171	702	1,392	3,164	2,110	8,326	45,631
Total memberships (thousands)	6,034	26	88	166	354	202	879	4,319
Growth Rates								
Total assets	9.5	0.1	0.3	2.9	4.5	10.8	3.8	11.3
Total loans	9.8	-2.0	3.4	4.8	3.5	10.8	6.2	11.0
Total surplus funds	9.3	1.8	-3.5	1.0	6.6	11.9	-2.1	12.5
Total savings	10.5	0.1	0.2	2.4	4.4	10.8	3.6	12.8
Total memberships	4.3	-1.2	-0.7	0.8	3.2	4.4	2.4	5.1
% CUs with increasing assets	72.0	40.0	50.0	68.2	91.3	100.0	80.0	100.0
Earnings - Basis Pts.								
Yield on total assets	378	393	408	393	385	389	395	373
Dividend/interest cost of assets	73	36	36	41	38	51	50	83
Net interest margin	305	356	372	352	347	337	345	290
Fee & other income	168	94	154	158	180	164	191	164
Operating expense	333	412	454	409	408	392	413	305
Loss Provisions	37	24	40	31	34	21	40	38
Net Income (ROA) with Stab Exp	104	14	31	71	84	89	84	112
Net Income (ROA) without Stab Exp	104	14	31	71	84	89	84	112
% CUs with positive ROA	87.9	65.0	80.8	86.4	100.0	100.0	93.3	100.0
Capital Adequacy								
Net worth/assets	11.0	15.4	14.1	11.5	11.4	11.2	11.1	10.9
% CUs with NW > 7% of assets	98.5	95.0	100.0	95.5	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.49	0.77	0.84	0.67	0.47	0.40	0.52	0.49
Net chargeoffs/average loans (%)	0.53	0.57	0.77	0.54	0.69	0.38	0.60	0.51
Total borrower-bankruptcies	9,046	9	85	209	364	148	1,870	6,360
Bankruptcies per CU	68.5	0.5	3.3	9.5	15.8	21.1	124.7	334.7
Bankruptcies per 1000 members	1.5	0.4	1.0	1.3	1.0	0.7	2.1	1.5
Asset/Liability Management								
Loans/savings	82.2	54.7	66.0	62.4	67.9	76.7	83.3	84.2
Loans/assets	70.0	45.8	56.3	54.4	59.6	66.5	72.0	71.2
Net Long-term assets/assets	28.0	15.7	17.0	20.4	23.4	30.6	30.9	28.1
Liquid assets/assets	15.7	29.9	24.4	19.9	19.7	16.6	13.5	15.4
Core deposits/shares & borrowings	53.4	74.7	71.8	66.7	67.8	58.1	66.4	49.0
Productivity								
Members/potential members (%)	2	2	1	2	1	6	1	3
Borrowers/members (%)	58	40	57	56	52	58	54	60
Members/FTE	376	363	334	329	309	308	327	404
Average shares/member (\$)	10,191	6,555	7,964	8,374	8,930	10,442	9,476	10,566
Average loan balance (\$)	14,374	8,963	9,256	9,322	11,606	13,860	14,651	14,847
Employees per million in assets	0.22	0.35	0.32	0.32	0.32	0.27	0.28	0.20
Structure								
Fed CUs w/ single-sponsor	5.3	15.0	3.8	9.1	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	15.9	5.0	11.5	13.6	30.4	57.1	20.0	0.0
Other Fed CUs	28.0	45.0	26.9	27.3	17.4	42.9	6.7	36.8
CUs state chartered	50.8	35.0	57.7	50.0	47.8	0.0	73.3	63.2

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

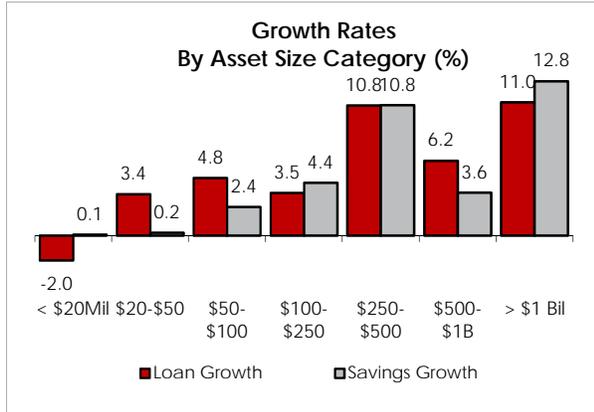
Source: NCUA and CUNA E&S.

Florida Credit Union Profile

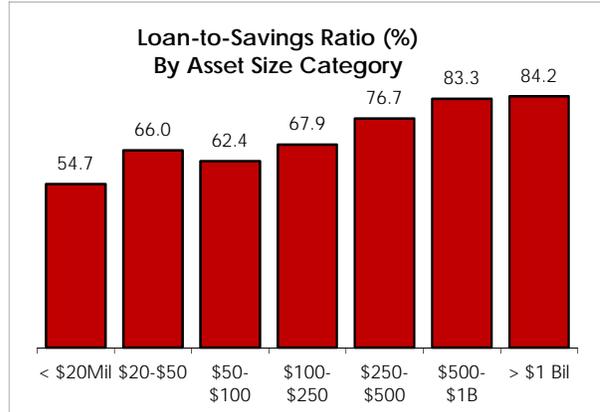
Third Quarter 2019

Results By Asset Size

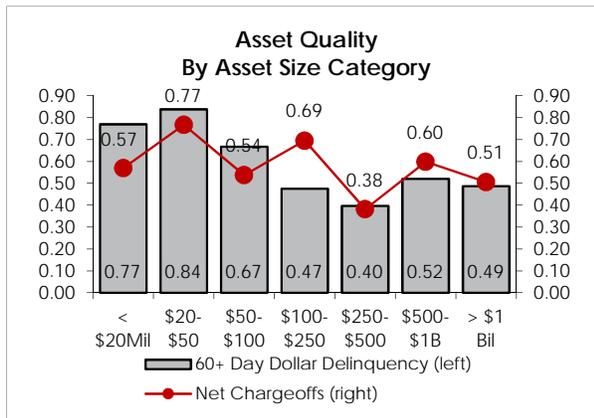
Loan and Savings growth



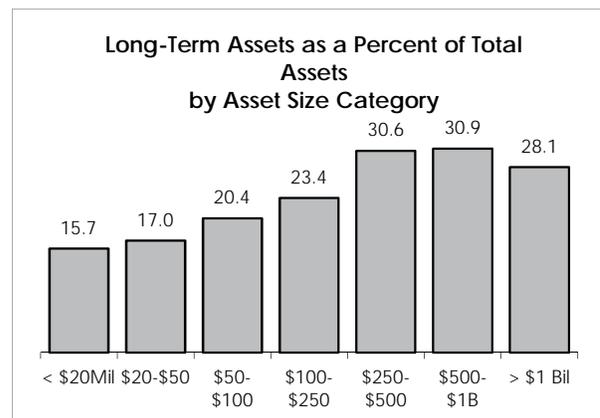
Liquidity Risk Exposure



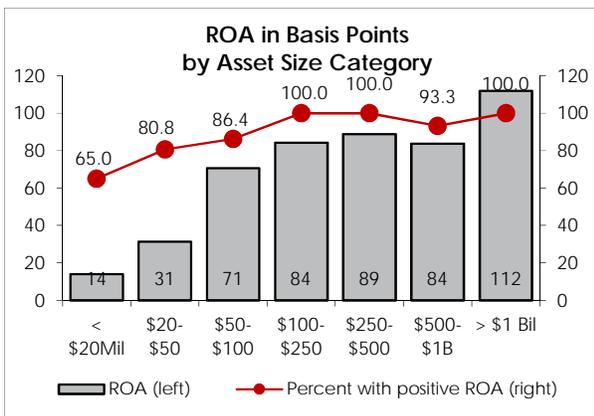
Credit Risk Exposure



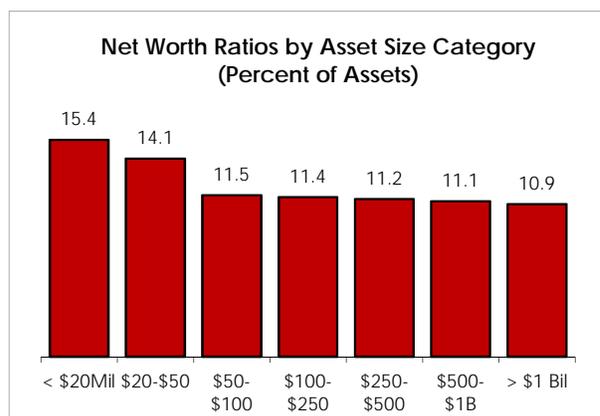
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
Demographic Information	Sep 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,391	2,051	1,014	700	692	351	261	322
Assets per CU (\$ mil)	288.7	7.5	32.4	71.7	158.0	350.2	704.7	3,235.6
Median assets (\$ mil)	34.7	6.5	31.1	70.4	149.3	339.2	681.8	1,804.7
Total assets (\$ mil)	1,556,530	15,451	32,840	50,223	109,314	122,936	183,916	1,041,849
Total loans (\$ mil)	1,106,691	8,038	18,024	29,648	72,185	85,656	132,301	760,839
Total surplus funds (\$ mil)	381,527	7,069	13,624	18,236	31,312	30,656	42,134	238,496
Total savings (\$ mil)	1,307,735	13,072	28,341	43,552	94,870	105,790	156,256	865,853
Total memberships (thousands)	120,940	2,403	3,741	5,289	10,370	10,993	14,992	73,152
Growth Rates								
Total assets	6.8	-0.1	1.6	2.3	3.9	5.1	6.4	8.7
Total loans	6.3	3.2	3.9	3.6	4.5	5.2	6.0	7.5
Total surplus funds	8.2	-3.7	-1.5	0.1	1.9	4.3	7.4	12.5
Total savings	6.9	-0.5	1.1	1.9	3.5	5.1	6.7	9.0
Total memberships	3.6	-1.4	-0.5	0.0	1.2	2.1	2.8	5.9
<i>% CUs with increasing assets</i>	64.2	44.1	60.5	71.7	82.9	88.9	90.8	98.4
Earnings - Basis Pts.								
Yield on total assets	404	398	384	386	394	397	398	409
Dividend/interest cost of assets	87	43	42	47	56	65	72	99
Net interest margin	317	355	342	339	338	332	326	309
Fee & other income	140	85	114	131	145	154	154	137
Operating expense	317	368	366	377	377	373	362	291
Loss Provisions	42	28	24	27	30	32	34	48
Net Income (ROA) with Stab Exp	97	44	65	66	75	81	84	107
Net Income (ROA) without Stab Exp	97	44	65	66	75	81	84	107
<i>% CUs with positive ROA</i>	88.9	78.5	91.6	93.6	96.8	99.1	98.5	99.4
Capital Adequacy								
Net worth/assets	11.4	14.9	13.0	12.2	11.7	11.5	11.3	11.2
<i>% CUs with NW > 7% of assets</i>	98.4	97.4	98.7	98.7	98.8	99.7	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.66	1.39	0.95	0.79	0.72	0.70	0.65	0.64
Net chargeoffs/average loans (%)	0.55	0.56	0.46	0.46	0.47	0.47	0.48	0.59
Total borrower-bankruptcies	198,948	2,902	4,788	7,141	15,649	18,603	28,074	121,790
Bankruptcies per CU	36.9	1.4	4.7	10.2	22.6	53.0	107.6	378.2
Bankruptcies per 1000 members	1.6	1.2	1.3	1.4	1.5	1.7	1.9	1.7
Asset/Liability Management								
Loans/savings	84.6	61.5	63.6	68.1	76.1	81.0	84.7	87.9
Loans/assets	71.1	52.0	54.9	59.0	66.0	69.7	71.9	73.0
Net Long-term assets/assets	33.3	11.7	20.0	24.2	28.4	31.6	34.7	35.0
Liquid assets/assets	12.6	27.9	22.7	19.5	15.6	13.3	12.2	11.5
Core deposits/shares & borrowings	49.0	79.4	70.9	65.9	60.0	56.3	53.2	44.1
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	3
Borrowers/members (%)	59	44	57	54	56	55	58	61
Members/FTE	387	403	397	367	337	342	343	415
Average shares/member (\$)	10,813	5,439	7,576	8,235	9,148	9,624	10,423	11,836
Average loan balance (\$)	15,616	7,637	8,485	10,342	12,520	14,213	15,323	17,137
Employees per million in assets	0.20	0.39	0.29	0.29	0.28	0.26	0.24	0.17
Structure								
Fed CUs w/ single-sponsor	11.6	23.3	8.0	3.7	2.5	2.0	2.7	2.2
Fed CUs w/ community charter	17.4	8.9	22.6	25.3	28.2	23.6	15.7	10.2
Other Fed CUs	32.5	36.9	33.3	30.4	27.3	25.4	25.3	31.7
CUs state chartered	38.5	30.9	36.1	40.6	42.1	49.0	56.3	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 19	Sep 19	2018	2017	2016	2015	2014	2013
Credit cards	7.4%	7.4%	4.7%	6.5%	4.3%	1.8%	3.1%	2.4%
Other unsecured loans	8.1%	10.0%	5.3%	11.2%	7.1%	6.0%	7.9%	8.7%
New automobile	2.2%	6.9%	16.0%	18.4%	20.6%	18.9%	33.8%	19.5%
Used automobile	4.4%	7.8%	11.0%	13.2%	19.4%	17.7%	16.8%	15.6%
First mortgage	7.2%	12.5%	9.2%	9.5%	6.4%	6.7%	2.8%	5.9%
HEL & 2nd Mtg	6.3%	9.1%	8.5%	-7.4%	1.0%	2.3%	1.1%	-8.1%
Commercial loans*	13.0%	22.5%	16.6%	2.0%	14.4%	18.5%	14.6%	12.1%
Share drafts	13.7%	4.6%	6.0%	8.3%	16.6%	15.1%	8.9%	4.1%
Certificates	22.2%	39.0%	12.4%	4.8%	3.5%	1.7%	-1.5%	-5.2%
IRAs	3.6%	5.5%	-1.0%	-1.5%	4.3%	1.0%	-1.6%	-0.6%
Money market shares	2.1%	4.8%	-0.9%	4.0%	8.0%	6.1%	2.0%	3.4%
Regular shares	-0.2%	4.4%	6.1%	10.0%	7.5%	11.9%	9.4%	9.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	6.1%	6.3%	6.7%	6.9%	7.4%	8.1%	8.6%
Other unsecured loans/total loans	4.2%	3.2%	3.2%	3.4%	3.4%	3.5%	3.7%	3.8%
New automobile/total loans	13.4%	20.8%	21.7%	20.6%	19.3%	17.9%	16.6%	13.7%
Used automobile/total loans	20.7%	24.5%	24.8%	24.7%	24.2%	22.6%	21.2%	20.1%
First mortgage/total loans	41.1%	34.4%	33.3%	33.7%	34.1%	35.8%	37.1%	39.8%
HEL & 2nd Mtg/total loans	8.4%	6.2%	6.2%	6.4%	7.6%	8.4%	9.1%	9.9%
Commercial loans/total loans	7.2%	6.2%	5.6%	5.3%	5.7%	5.6%	5.2%	5.0%
Share drafts/total savings	15.5%	15.6%	16.3%	16.3%	16.1%	14.9%	14.0%	13.5%
Certificates/total savings	21.4%	19.7%	16.4%	15.5%	15.7%	16.4%	17.5%	18.6%
IRAs/total savings	6.2%	6.6%	6.8%	7.3%	7.9%	8.2%	8.8%	9.3%
Money market shares/total savings	20.6%	17.9%	18.7%	20.0%	20.5%	20.5%	21.0%	21.5%
Regular shares/total savings	34.3%	37.9%	39.6%	39.6%	38.4%	38.6%	37.4%	35.7%
Percent of CUs Offering								
Credit cards	62.3%	84.8%	84.8%	84.3%	84.4%	82.7%	81.4%	81.0%
Other unsecured loans	99.4%	99.2%	100.0%	100.0%	99.3%	99.3%	99.4%	99.4%
New automobile	95.8%	98.5%	98.5%	99.3%	98.6%	98.0%	98.1%	97.5%
Used automobile	97.0%	98.5%	99.2%	99.3%	99.3%	98.7%	98.1%	98.1%
First mortgage	69.4%	88.6%	87.9%	88.1%	87.2%	85.3%	84.0%	84.2%
HEL & 2nd Mtg	69.2%	83.3%	82.6%	84.3%	83.7%	80.7%	80.1%	80.4%
Commercial loans	35.2%	47.7%	47.0%	47.0%	48.9%	47.3%	45.5%	44.3%
Share drafts	80.6%	95.5%	95.5%	94.0%	92.9%	92.7%	92.3%	92.4%
Certificates	82.1%	93.9%	93.9%	93.3%	92.9%	91.3%	91.0%	91.1%
IRAs	68.9%	87.9%	87.9%	85.8%	85.1%	82.0%	82.1%	82.9%
Money market shares	52.7%	75.0%	75.0%	73.1%	70.9%	68.0%	66.7%	65.8%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	20.5%	20.4%	20.5%	19.6%	19.6%	19.4%	18.8%
Other unsecured loans	11.8%	10.0%	10.2%	10.6%	10.2%	10.0%	10.4%	9.6%
New automobile	6.2%	7.9%	7.9%	7.4%	6.6%	5.9%	5.6%	4.8%
Used automobile	15.1%	14.2%	14.1%	13.8%	12.8%	11.9%	11.5%	11.0%
First mortgage	2.5%	2.2%	2.1%	2.2%	2.0%	2.1%	2.1%	2.2%
HEL & 2nd Mtg	2.1%	1.5%	1.5%	1.5%	1.7%	1.7%	1.7%	1.8%
Commercial loans	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
Share drafts	59.0%	71.1%	69.8%	69.7%	67.2%	66.9%	65.7%	66.1%
Certificates	8.4%	6.4%	6.0%	5.8%	6.1%	6.4%	7.0%	7.9%
IRAs	4.0%	4.1%	4.3%	4.7%	4.9%	5.1%	5.3%	5.8%
Money market shares	7.0%	5.8%	5.8%	6.1%	6.3%	6.6%	7.0%	7.5%

* 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 - 2019						
	Sep 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.4%	-3.2%	-1.9%	-5.2%	3.9%	-0.3%	5.4%	8.7%
Other unsecured loans	10.0%	-6.9%	1.0%	3.2%	-0.3%	5.1%	10.7%	13.0%
New automobile	6.9%	7.0%	2.5%	11.4%	7.3%	10.2%	3.3%	7.3%
Used automobile	7.8%	-1.6%	0.0%	6.1%	1.3%	10.2%	5.4%	9.0%
First mortgage	12.5%	-8.8%	13.1%	3.6%	3.7%	13.7%	8.2%	13.7%
HEL & 2nd Mtg	9.1%	6.9%	10.8%	-1.1%	6.8%	7.0%	9.2%	9.6%
Commercial loans*	22.5%	-23.3%	-2.3%	8.3%	12.7%	25.6%	11.6%	27.3%
Share drafts	4.6%	3.6%	4.2%	-1.1%	5.5%	12.5%	1.7%	5.1%
Certificates	39.0%	11.0%	-4.9%	7.0%	8.9%	28.7%	18.5%	45.6%
IRAs	5.5%	-3.9%	-6.9%	-4.9%	-4.6%	-2.0%	-1.1%	7.7%
Money market shares	4.8%	-20.0%	-5.8%	-3.3%	-3.0%	4.6%	-1.1%	6.3%
Regular shares	4.4%	0.0%	2.5%	5.6%	5.7%	9.7%	1.7%	4.7%
Portfolio \$ Distribution								
Credit cards/total loans	6.1%	3.1%	5.3%	5.6%	5.4%	7.0%	4.5%	6.4%
Other unsecured loans/total loans	3.2%	14.1%	9.4%	8.2%	6.3%	3.4%	4.5%	2.6%
New automobile/total loans	20.8%	23.0%	18.6%	18.6%	16.6%	17.6%	16.3%	22.0%
Used automobile/total loans	24.5%	30.5%	34.0%	33.0%	32.0%	21.9%	25.0%	23.8%
First mortgage/total loans	34.4%	17.4%	18.8%	19.6%	24.7%	33.1%	34.5%	35.5%
HEL & 2nd Mtg/total loans	6.2%	3.5%	5.0%	7.4%	7.8%	6.1%	8.5%	5.6%
Commercial loans/total loans	6.2%	1.3%	0.7%	2.5%	6.2%	6.3%	10.1%	5.7%
Share drafts/total savings	15.6%	11.2%	18.3%	20.1%	21.9%	23.9%	22.3%	13.4%
Certificates/total savings	19.7%	14.0%	11.8%	13.9%	12.4%	13.9%	15.0%	21.6%
IRAs/total savings	6.6%	4.1%	6.3%	4.7%	4.8%	4.8%	5.2%	7.2%
Money market shares/total savings	17.9%	6.0%	9.3%	14.1%	13.7%	22.5%	12.0%	19.4%
Regular shares/total savings	37.9%	63.5%	53.5%	46.6%	45.9%	34.6%	45.0%	35.7%
Percent of CUs Offering								
Credit cards	84.8%	40.0%	80.8%	95.5%	91.3%	100.0%	100.0%	100.0%
Other unsecured loans	99.2%	95.0%	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	98.5%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	88.6%	45.0%	88.5%	95.5%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	83.3%	20.0%	84.6%	90.9%	100.0%	100.0%	100.0%	100.0%
Commercial loans	47.7%	20.0%	19.2%	40.9%	52.2%	71.4%	86.7%	78.9%
Share drafts	95.5%	75.0%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	93.9%	65.0%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	87.9%	55.0%	92.3%	81.8%	95.7%	100.0%	100.0%	100.0%
Money market shares	75.0%	20.0%	69.2%	81.8%	87.0%	100.0%	86.7%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.5%	11.9%	18.2%	15.5%	17.4%	20.0%	16.9%	21.8%
Other unsecured loans	10.0%	16.1%	17.0%	15.4%	12.1%	10.1%	10.3%	9.4%
New automobile	7.9%	4.2%	4.8%	4.9%	4.7%	6.9%	6.3%	8.8%
Used automobile	14.2%	9.5%	13.9%	15.5%	14.5%	13.1%	14.1%	14.2%
First mortgage	2.2%	1.9%	1.0%	1.3%	1.4%	2.5%	1.8%	2.3%
HEL & 2nd Mtg	1.5%	0.6%	0.8%	1.0%	1.1%	1.5%	1.7%	1.5%
Commercial loans	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
Share drafts	71.1%	35.7%	52.4%	56.6%	69.4%	65.1%	70.1%	72.9%
Certificates	6.4%	4.5%	3.8%	4.5%	4.8%	5.7%	5.4%	6.9%
IRAs	4.1%	2.0%	2.7%	3.0%	2.7%	3.5%	3.2%	4.5%
Money market shares	5.8%	5.0%	2.3%	3.6%	4.1%	5.3%	4.7%	6.2%

* 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 - 2019						
Growth Rates	Sep 19	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.4%	-1.6%	-0.4%	0.7%	2.3%	1.7%	3.5%	9.4%
Other unsecured loans	8.1%	-1.8%	-0.5%	0.7%	2.6%	4.8%	1.9%	13.1%
New automobile	2.2%	9.4%	8.6%	5.7%	6.4%	4.9%	1.3%	1.9%
Used automobile	4.4%	4.3%	4.5%	4.0%	4.2%	4.0%	4.0%	5.5%
First mortgage	7.2%	-1.6%	3.6%	3.9%	5.6%	6.6%	8.8%	7.9%
HEL & 2nd Mtg	6.3%	-1.5%	1.8%	2.6%	2.5%	5.1%	6.9%	8.0%
Commercial loans*	13.0%	-1.0%	9.5%	5.2%	10.8%	10.2%	14.0%	14.9%
Share drafts	13.7%	4.7%	4.8%	3.9%	4.7%	5.9%	6.8%	20.8%
Certificates	22.2%	3.7%	6.2%	8.7%	13.0%	18.1%	22.7%	25.2%
IRAs	3.6%	-6.5%	-4.0%	-3.0%	-1.1%	1.4%	2.4%	5.8%
Money market shares	2.1%	-5.1%	-2.9%	-2.9%	-1.0%	-0.6%	0.4%	3.4%
Regular shares	-0.2%	-1.6%	0.2%	1.1%	1.9%	1.9%	2.7%	-0.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.6%	3.8%	3.9%	3.7%	4.1%	4.2%	6.7%
Other unsecured loans/total loans	4.2%	14.9%	8.3%	6.5%	4.9%	4.5%	4.2%	3.7%
New automobile/total loans	13.4%	22.1%	16.0%	14.1%	13.1%	13.2%	13.4%	13.3%
Used automobile/total loans	20.7%	35.7%	31.0%	29.0%	27.3%	25.4%	23.2%	18.4%
First mortgage/total loans	41.1%	10.4%	24.1%	28.9%	33.5%	36.1%	39.5%	43.9%
HEL & 2nd Mtg/total loans	8.4%	5.3%	9.0%	9.5%	9.1%	10.0%	8.9%	8.0%
Commercial loans/total loans	7.2%	0.7%	1.7%	4.0%	5.8%	7.2%	8.8%	7.4%
Share drafts/total savings	15.5%	10.2%	15.7%	17.7%	18.7%	19.4%	19.5%	13.9%
Certificates/total savings	21.4%	11.5%	12.9%	14.7%	17.1%	19.0%	20.3%	23.2%
IRAs/total savings	6.2%	3.0%	5.2%	5.8%	6.0%	5.7%	5.8%	6.5%
Money market shares/total savings	20.6%	3.6%	8.9%	11.5%	14.6%	16.5%	18.0%	23.3%
Regular shares/total savings	34.3%	69.3%	55.3%	48.4%	41.5%	37.3%	34.6%	31.2%
Percent of CUs Offering								
Credit cards	62.3%	25.5%	74.8%	85.3%	87.9%	92.0%	95.0%	93.8%
Other unsecured loans	99.4%	98.5%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	89.3%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.3%	99.7%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.4%	29.2%	84.1%	95.6%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	31.2%	81.8%	93.3%	98.4%	98.9%	100.0%	100.0%
Commercial loans	35.2%	5.4%	23.3%	42.1%	67.8%	78.3%	85.8%	89.4%
Share drafts	80.6%	51.1%	96.7%	99.0%	99.4%	100.0%	100.0%	99.4%
Certificates	82.1%	58.2%	93.2%	97.1%	98.6%	99.4%	99.2%	98.8%
IRAs	68.9%	31.9%	81.4%	91.3%	97.3%	98.6%	99.6%	99.4%
Money market shares	52.7%	13.5%	54.9%	75.3%	87.9%	91.7%	93.5%	95.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.2%	13.5%	13.7%	14.7%	15.3%	16.5%	21.1%
Other unsecured loans	11.8%	17.0%	13.9%	12.5%	11.5%	11.3%	11.7%	11.5%
New automobile	6.2%	5.0%	7.6%	5.5%	5.0%	5.2%	5.9%	6.6%
Used automobile	15.1%	12.9%	17.9%	16.2%	16.4%	15.7%	16.1%	14.4%
First mortgage	2.5%	1.3%	2.0%	2.4%	2.7%	2.5%	2.4%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
Share drafts	59.0%	33.7%	44.3%	48.9%	53.8%	55.5%	59.1%	62.4%
Certificates	8.4%	4.8%	5.1%	5.7%	6.6%	6.8%	7.4%	9.5%
IRAs	4.0%	2.2%	2.7%	3.1%	3.6%	3.4%	3.6%	4.4%
Money market shares	7.0%	3.6%	3.5%	3.4%	4.5%	4.5%	6.2%	8.1%

* 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 19	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18
Number CUs	5,392	132	132	132	132	133
Growth Rates (Quarterly % Change)						
Total loans	2.0	3.0	2.6	1.3	2.4	2.8
Credit cards	2.3	2.4	1.6	-0.4	3.7	1.8
Other unsecured loans	2.9	5.4	3.5	-1.9	2.9	3.4
New automobile	0.7	0.9	0.6	1.3	4.0	3.8
Used automobile	1.4	1.4	2.0	2.2	2.1	2.2
First mortgage	2.7	4.5	4.5	1.4	1.7	2.5
HEL & 2nd Mtg	1.3	3.7	1.5	0.6	3.0	4.1
Commercial loans*	3.3	11.3	5.4	2.0	2.3	5.7
Total savings	1.1	1.5	1.5	5.8	1.3	0.0
Share drafts	5.8	-2.5	-1.5	8.6	0.3	-1.4
Certificates	4.9	8.4	8.5	11.2	6.3	3.2
IRAs	1.4	2.9	1.2	2.1	-0.7	1.1
Money market shares	1.1	2.3	0.9	1.1	0.3	-1.3
Regular shares	-3.1	-0.7	-0.2	5.3	0.1	-0.7
Total memberships	1.1	1.2	0.9	1.2	0.9	1.2
Earnings (Basis Points)						
Yield on total assets	410	383	377	375	373	364
Dividend/interest cost of assets	91	78	73	68	64	53
Fee & other income	145	166	179	161	163	172
Operating expense	322	336	334	328	340	331
Loss Provisions	41	35	34	42	53	44
Net Income (ROA)	99	99	114	98	78	108
% CUs with positive ROA	89	88	90	89	89	91
Capital Adequacy (%)						
Net worth/assets	11.4	10.9	10.8	10.7	10.9	10.9
% CUs with NW > 7% of assets	98.4	98.5	98.5	97.7	97.7	98.5
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.50	0.45	0.40	0.57	0.54
Total Consumer	0.79	0.46	0.40	0.38	0.50	0.45
Credit Cards	1.32	0.77	0.69	0.73	0.80	0.70
All Other Consumer	0.73	0.43	0.37	0.34	0.47	0.42
Total Mortgages	0.54	0.54	0.51	0.42	0.69	0.67
First Mortgages	0.55	0.54	0.50	0.39	0.70	0.67
All Other Mortgages	0.51	0.58	0.56	0.53	0.61	0.64
Total Commercial Loans	0.81	0.47	0.36	0.53	0.67	0.65
Commercial Ag Loans	1.36	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.79	0.48	0.36	0.54	0.67	0.65
Net chargeoffs/average loans	0.55	0.52	0.47	0.60	0.65	0.55
Total Consumer	1.08	0.88	0.80	0.99	1.08	0.91
Credit Cards	2.93	2.34	2.37	2.42	2.33	2.10
All Other Consumer	0.84	0.71	0.62	0.82	0.94	0.78
Total Mortgages	0.02	-0.01	-0.03	0.00	0.00	0.01
First Mortgages	0.02	0.01	-0.01	0.01	0.02	0.00
All Other Mortgages	0.00	-0.15	-0.18	-0.05	-0.11	0.04
Total Commercial Loans	0.37	0.06	0.04	0.00	0.94	0.86
Commercial Ag Loans	0.05	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.39	0.06	0.04	0.00	0.94	0.86
Asset/Liability Management						
Loans/savings	84.0	81.9	80.7	79.9	83.4	82.5

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.