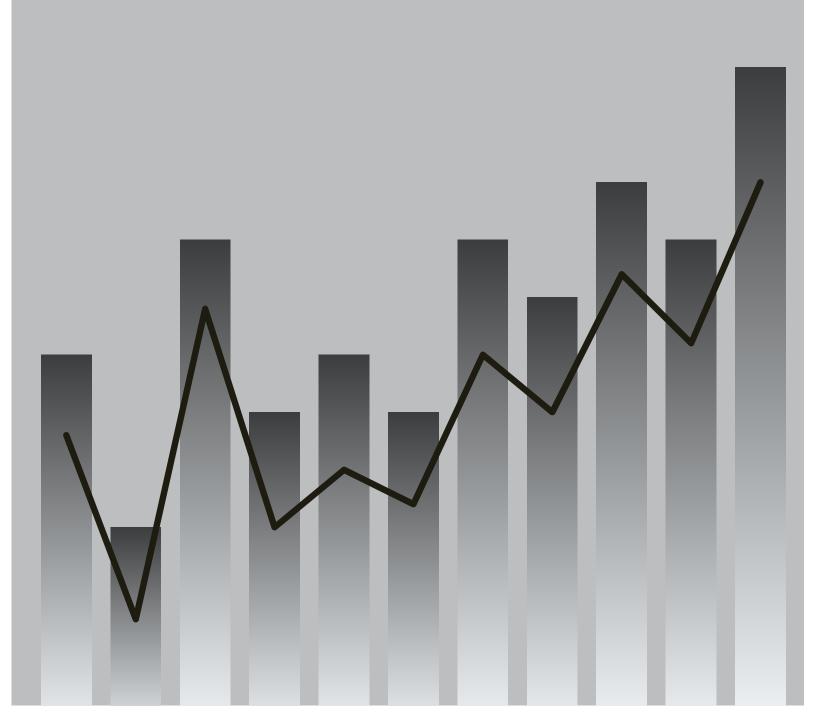
First Quarter 2019
CUNA Economics & Statistics



#### Overview by Year

|  | U.S. CUs   | Florida CUs   |
|--|--|---|
| Demographic Information  | Mar 19   | Mar 19  |
| Number of CUs  | 5,448  | 132   |
| Assets per CU (\$ mil)   | 279.7  | 531.4   |
| Median assets (\$ mil)   | 34.9   | 92.5  |
| Total assets (\$ mil)  |  | 70,141  |
| , ,  | 1,523,874  |   |
| Total loans (\$ mil)   | 1,063,602  | 47,755  |
| Total surplus funds (\$ mil)   | 395,052  | 19,096  |
| Total savings (\$ mil)   | 1,288,326  | 59,688  |
| Total memberships (thousands)  | 118,654  | 5,908   |
| Growth Rates (%)   |  |   |
| Total assets   | 6.3  | 7.9   |
| Total loans  | 7.8  | 9.9   |
| Total surplus funds  | 1.4  | 3.0   |
| Total savings  | 5.8  | 7.4   |
| Total memberships  | 4.0  | 4.3   |
| % CUs with increasing assets   | 63.4   | 68.9  |
| Earnings - Basis Pts.  |  |   |
| Yield on total assets  | 394  | 375   |
| Dividend/interest cost of assets   | 82   | 68  |
| Net interest margin  | 312  | 307   |
| Fee & other income   | 138  | 161   |
| Operating expense  | 313  | 328   |
| Loss Provisions  | 43   | 42  |
| Net Income (ROA) with Stab Exp   | 95   | 98  |
|  | 95   | 98  |
| Net Income (ROA) without Stab Exp  |  |   |
| % CUs with positive ROA  | 86.2   | 88.6  |
| Capital Adequacy (%)   |  |   |
|  |  |   |
| Net worth/assets   | 11.1   | 10.7  |
| Net worth/assets<br>% CUs with NW > 7% of assets   | 11.1<br>98.1   | 10.7<br>97.7  |
| % CUs with NW > 7% of assets Asset Quality   | 98.1   | 97.7  |
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| % CUs with NW > 7% of assets  Asset Quality Delinquencies (60+ day \$)/loans (%)   | 98.1<br>0.58   | 97.7  |
| % CUs with NW > 7% of assets  Asset Quality  Delinquencies (60+ day \$)/loans (%)  Net chargeoffs/average loans (%)  | 98.1<br>0.58<br>0.57   | 97.7<br>0.39<br>0.60  |
| % CUs with NW > 7% of assets  Asset Quality  Delinquencies (60+ day \$)/loans (%)  Net chargeoffs/average loans (%)  Total borrower-bankruptcies   | 98.1<br>0.58<br>0.57<br>222,268  | 97.7<br>0.39<br>0.60<br>9,164   |
| % CUs with NW > 7% of assets  Asset Quality  Delinquencies (60+ day \$)/loans (%)  Net chargeoffs/average loans (%)  Total borrower-bankruptcies  Bankruptcies per CU  Bankruptcies per 1000 members   | 0.58<br>0.57<br>222,268<br>40.8  | 97.7<br>0.39<br>0.60<br>9,164<br>69.4   |
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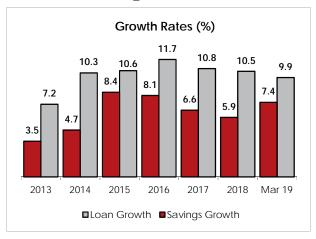
**Overview: State Trends** 

|                                      |            | overview:  | state ne     | iius         |             |             |              |             |
|--------------------------------------|------------|------------|--------------|--------------|-------------|-------------|--------------|-------------|
|                                      | U.S.       |            | ı            | Florida Cr   | edit Unio   | ons         |              |             |
| Demographic Information              | Mar 19     | Mar 19     | 2018         | 2017         | 2016        | 2015        | 2014         | 2013        |
| Number of CUs                        | 5,448      | 132        | 132          | 134          | 141         | 150         | 156          | 158         |
| Assets per CU (\$ mil)               | 279.7      | 531.4      | 507.5        | 468.1        | 416.6       | 360.1       | 319.1        | 299.1       |
| Median assets (\$ mil)               | 34.9       | 92.5       | 89.1         | 83.7         | 78.4        | 68.2        | 62.0         | 56.9        |
| Total assets (\$ mil)                | 1,523,874  | 70,141     | 66,984       | 62,723       | 58,734      | 54,019      | 49,783       | 47,256      |
| Total loans (\$ mil)                 | 1,063,602  | 47,755     | 47,144       | 42,671       | 38,524      | 34,501      | 31,207       | 28,283      |
| Total surplus funds (\$ mil)         | 395,052    | 19,096     | 16,674       | 17,052       | 17,352      | 16,956      | 16,198       | 16,849      |
| Total savings (\$ mil)               | 1,288,326  | 59,688     | 56,410       | 53,264       | 49,956      | 46,219      | 42,632       | 40,734      |
| Total memberships (thousands)        | 118,654    | 5,908      | 5,840        | 5,581        | 5,395       | 5,215       | 4,965        | 4,716       |
| Growth Rates (%)                     |            |            |              |              |             |             |              |             |
| Total assets                         | 6.3        | 7.9        | 6.8          | 6.8          | 8.7         | 8.5         | 5.3          | 3.8         |
| Total loans                          | 7.8<br>1.4 | 9.9<br>3.0 | 10.5<br>-2.2 | 10.8<br>-1.7 | 11.7<br>2.3 | 10.6<br>4.7 | 10.3<br>-3.9 | 7.2<br>-2.4 |
| Total surplus funds<br>Total savings | 5.8        | 3.0<br>7.4 | -2.2<br>5.9  | 6.6          | 2.3<br>8.1  | 8.4         | -3.9<br>4.7  | 3.5         |
| Total memberships                    | 4.0        | 4.3        | 4.6          | 3.4          | 3.4         | 5.0         | 5.3          | 2.6         |
| % CUs with increasing assets         | 63.4       | 68.9       | 69.7         | 80.6         | 87.2        | 82.0        | 76.3         | 70.3        |
| Earnings - Basis Pts.                |            |            |              |              |             |             |              |             |
| Yield on total assets                | 394        | 375        | 355          | 330          | 323         | 327         | 333          | 337         |
| Dividend/interest cost of assets     | 82         | 68         | 53           | 45           | 45          | 45          | 45           | 48          |
| Net interest margin                  | 312        | 307        | 302          | 286          | 279         | 282         | 288          | 289         |
| Fee & other income                   | 138        | 161        | 169          | 167          | 172         | 175         | 182          | 186         |
| Operating expense                    | 313        | 328        | 332          | 330          | 344         | 351         | 354          | 358         |
| Loss Provisions                      | 43         | 42         | 46           | 45           | 37          | 32          | 28           | 36          |
| Net Income (ROA) with Stab Exp       | 95         | 98         | 93           | 79           | 70          | 73          | 88           | 80          |
| Net Income (ROA) without Stab Exp    | 95         | 98         | 93           | 79           | 70          | 73          | 88           | 86          |
| % CUs with positive ROA              | 86.2       | 88.6       | 89.4         | 91.8         | 85.8        | 80.7        | 84.0         | 81.6        |
| Capital Adequacy (%)                 |            |            |              |              |             |             |              |             |
| Net worth/assets                     | 11.1       | 10.7       | 11.0         | 10.8         | 10.7        | 10.9        | 11.0         | 10.7        |
| % CUs with NW > 7% of assets         | 98.1       | 97.7       | 97.7         | 99.3         | 97.9        | 96.7        | 98.1         | 99.4        |
| Asset Quality                        |            |            |              |              |             |             |              |             |
| Delinquencies (60+ day \$)/loans (%) | 0.58       | 0.39       | 0.57         | 0.67         | 0.74        | 0.91        | 1.21         | 1.62        |
| Net chargeoffs/average loans (%)     | 0.57       | 0.60       | 0.60         | 0.62         | 0.64        | 0.65        | 0.75         | 1.06        |
| Total borrower-bankruptcies          | 222,268    | 9,164      | 8,048        | 7,130        | 6,695       | 7,434       | 8,621        | 10,086      |
| Bankruptcies per CU                  | 40.8       | 69.4       | 61.0         | 53.2         | 47.5        | 49.6        | 55.3         | 63.8        |
| Bankruptcies per 1000 members        | 1.9        | 1.6        | 1.4          | 1.3          | 1.2         | 1.4         | 1.7          | 2.1         |
| Asset/Liability Management           |            |            |              |              |             |             |              |             |
| Loans/savings                        | 82.6       | 80.0       | 83.6         | 80.1         | 77.1        | 74.6        | 73.2         | 69.4        |
| Loans/assets                         | 69.8       | 68.1       | 70.4         | 68.0         | 65.6        | 63.9        | 62.7         | 59.9        |
| Net Long-term assets/assets          | 33.2       | 27.3       | 28.2         | 28.0         | 28.1        | 29.7        | 32.7         | 35.9        |
| Liquid assets/assets                 | 13.7       | 16.9       | 13.8         | 14.3         | 14.8        | 15.6        | 14.4         | 15.0        |
| Core deposits/shares & borrowings    | 50.5       | 56.1       | 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 (%)                | 58         | 57         | 58           | 58           | 55          | 53          | 53           | 50          |
| Members/FTE                          | 387        | 382        | 380          | 380          | 375         | 371         | 367          | 361         |
| Average shares/member (\$)           | 10,858     | 10,102     | 9,660        | 9,544        | 9,260       | 8,862       | 8,587        | 8,637       |
| Average loan balance (\$)            | 15,461     | 14,101     | 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            | 11.7       | 5.3        | 5.3          | 5.2          | 5.7         | 6.7         | 6.4          | 7.0         |
| Fed CUs w/ community charter         | 16.7       | 17.4       | 18.2         | 19.4         | 19.1        | 18.0        | 19.2         | 19.6        |
| Other Fed CUs                        | 33.0       | 27.3       | 26.5         | 26.9         | 27.7        | 28.7        | 28.8         | 27.8        |
| CUs state chartered                  | 38.5       | 50.0       | 50.0         | 48.5         | 47.5        | 46.7        | 45.5         | 45.6        |

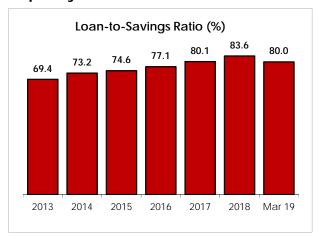
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#### First Quarter 2019

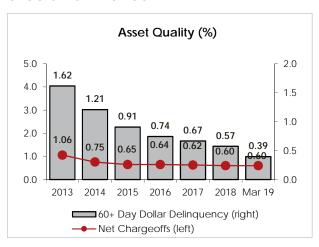
#### **Loan and Savings Growth Trends**



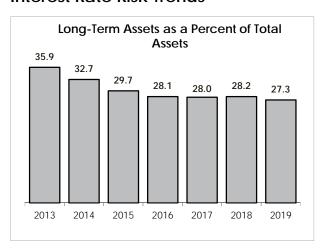
#### **Liquidity Trends**



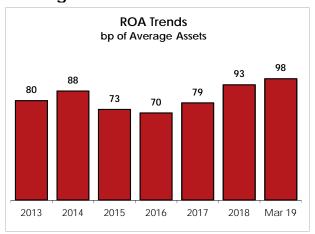
#### **Credit Risk Trends**



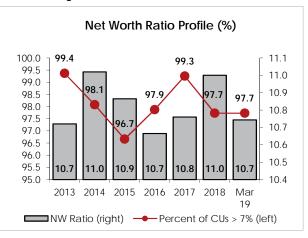
#### **Interest Rate Risk Trends**



#### **Earnings Trends**

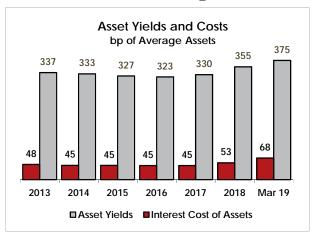


#### **Solvency Trends**

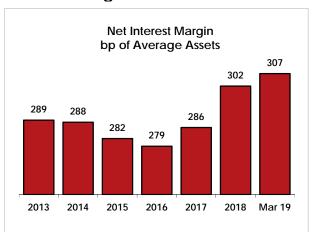


#### First Quarter 2019

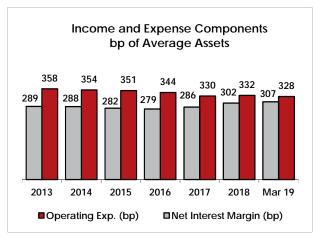
#### **Asset Yields and Funding Costs**



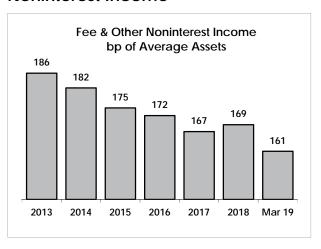
#### **Interest Margins**



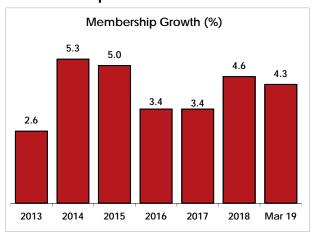
#### **Interest Margins & Overhead**



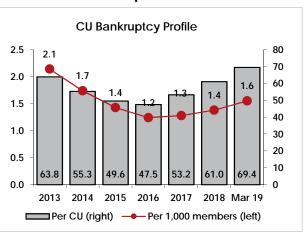
#### Noninterest Income



#### **Membership Growth Trends**



#### **Borrower Bankruptcies**



#### Overview: State Results by Asset Size

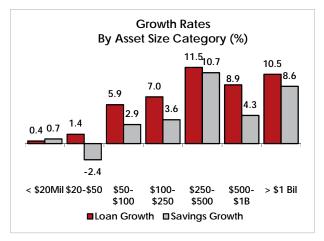
|  | FL         | w. state ne |            |            | nion Asset  | t Groups -  | 2019       |              |
|--|------------|-------------|------------|------------|-------------|-------------|------------|--------------|
| Demographic Information                                      | Mar 19     | < \$20Mil   | \$20-\$50  | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil    |
| Number of CUs  | 132        | 18          | 28         | 22         | 23          | 7           | 16         | 18           |
| Assets per CU (\$ mil)                                       | 531.4      | 9.3         | 31.3       | 73.4       | 157.5       | 347.7       | 665.1      | 2,821.2      |
| Median assets (\$ mil)                                       | 92.5       | 8.7         | 30.3       | 73.8       | 137.9       | 353.5       | 659.0      | 1,914.9      |
| Total assets (\$ mil)  | 70,141     | 168         | 877        | 1,614      | 3,623       | 2,434       | 10,642     | 50,782       |
| Total loans (\$ mil)   | 47,755     | 71          | 457        | 853        | 2,126       | 1,536       | 7,323      | 35,388       |
| Total surplus funds (\$ mil)                                 | 19,096     | 95          | 384        | 692        | 1,294       | 768         | 2,697      | 13,166       |
| Total savings (\$ mil)                                       | 59,688     | 138         | 748        | 1,418      | 3,192       | 2,121       | 9,114      | 42,956       |
| Total memberships (thousands)                                | 5,908      | 20          | 92         | 168        | 354         | 196         | 918        | 4,159        |
| Growth Rates (%)   |            |             |            |            |             |             |            |              |
| Total assets   | 7.9        | 1.1         | -1.8       | 3.6        | 3.9         | 11.4        | 4.3        | 9.2          |
| Total loans  | 9.9        | 0.4         | 1.4        | 5.9        | 7.0         | 11.5        | 8.9        | 10.5         |
| Total surplus funds  | 3.0        | 2.3         | -5.3       | 0.9        | -0.8        | 11.9        | -5.9       | 5.4          |
| Total savings  | 7.4        | 0.7         | -2.4       | 2.9        | 3.6         | 10.7        | 4.3        | 8.6          |
| Total memberships  | 4.3        | -2.4        | 0.1        | 0.5        | 1.8         | 3.0         | 1.7        | 5.6          |
| % CUs with increasing assets                                 | 68.9       | 55.6        | 35.7       | 72.7       | 73.9        | 100.0       | 81.3       | 100.0        |
| Earnings - Basis Pts.  |            |             |            |            |             |             |            |              |
| Yield on total assets  | 375        | 373         | 394        | 391        | 386         | 383         | 388        | 370          |
| Dividend/interest cost of assets                             | 68         | 40          | 34         | 39         | 36          | 47          | 50         | 77           |
| Net interest margin  | 307        | 333         | 361        | 352        | 350         | 337         | 338        | 293          |
| Fee & other income   | 161        | 60          | 143        | 161        | 184         | 151         | 180        | 156          |
| Operating expense  | 328        | 370         | 450        | 411        | 407         | 387         | 398        | 300          |
| Loss Provisions  | 42         | 15          | 31         | 26         | 42          | 25          | 40         | 44           |
| Net Income (ROA) with Stab Exp                               | 98         | 8           | 24         | 75<br>75   | 84          | 75<br>75    | 80         | 106          |
| Net Income (ROA) without Stab Exp<br>% CUs with positive ROA | 98<br>88.6 | 8<br>66.7   | 24<br>75.0 | 75<br>95.5 | 84<br>100.0 | 75<br>100.0 | 80<br>93.8 | 106<br>100.0 |
| Comital Adaguage (0/)  |            |             |            |            |             |             |            |              |
| Capital Adequacy (%) Net worth/assets                        | 10.7       | 16.8        | 14.0       | 10.7       | 10.9        | 10.8        | 10.9       | 10.6         |
| % CUs with NW > 7% of assets                                 | 97.7       | 100.0       | 96.4       | 90.9       | 100.0       | 100.0       | 100.0      | 100.0        |
| Asset Quality  |            |             |            |            |             |             |            |              |
| Delinquencies (60+ day \$)/loans (%)                         | 0.39       | 1.49        | 0.70       | 0.57       | 0.50        | 0.34        | 0.39       | 0.38         |
| Net chargeoffs/average loans (%)                             | 0.60       | 0.21        | 0.93       | 0.47       | 0.79        | 0.39        | 0.71       | 0.57         |
| Total borrower-bankruptcies                                  | 9,164      | 24          | 136        | 232        | 432         | 148         | 2,008      | 6,184        |
| Bankruptcies per CU  | 69.4       | 1.3         | 4.9        | 10.5       | 18.8        | 21.1        | 125.5      | 343.6        |
| Bankruptcies per 1000 members                                | 1.6        | 1.2         | 1.5        | 1.4        | 1.2         | 0.8         | 2.2        | 1.5          |
| Asset/Liability Management (%)                               |            |             |            |            |             |             |            |              |
| Loans/savings  | 80.0       | 51.3        | 61.1       | 60.2       | 66.6        | 72.4        | 80.3       | 82.4         |
| Loans/assets   | 68.1       | 42.1        | 52.1       | 52.9       | 58.7        | 63.1        | 68.8       | 69.7         |
| Net Long-term assets/assets                                  | 27.3       | 12.9        | 18.7       | 20.3       | 23.5        | 29.2        | 31.8       | 26.9         |
| Liquid assets/assets   | 16.9       | 32.7        | 25.4       | 22.4       | 20.5        | 19.7        | 14.1       | 16.7         |
| Core deposits/shares & borrowings                            | 56.1       | 73.9        | 73.2       | 67.2       | 68.7        | 60.2        | 66.8       | 51.9         |
| Productivity   |            |             |            |            |             |             |            |              |
| Members/potential members (%)                                | 2          | 1           | 1          | 2          | 1           | 6           | 1          | 4            |
| Borrowers/members (%)  | 57         | 42          | 56         | 54         | 52          | 58          | 55         | 58           |
| Members/FTE  | 382        | 397         | 324        | 333        | 309         | 316         | 324        | 415          |
| Average shares/member (\$)                                   | 10,102     | 6,817       | 8,115      | 8,441      | 9,009       | 10,823      | 9,927      | 10,327       |
| Average loan balance (\$)                                    | 14,101     | 8,289       | 8,909      | 9,338      | 11,542      | 13,434      | 14,459     | 14,560       |
| Employees per million in assets                              | 0.22       | 0.30        | 0.32       | 0.31       | 0.32        | 0.25        | 0.27       | 0.20         |
| Structure (%)  |            |             |            |            |             |             |            |              |
| Fed CUs w/ single-sponsor                                    | 5.3        | 16.7        | 3.6        | 9.1        | 4.3         | 0.0         | 0.0        | 0.0          |
| Fed CUs w/ community charter                                 | 17.4       | 5.6         | 14.3       | 13.6       | 30.4        | 57.1        | 18.8       | 5.6          |
| Other Fed CUs  | 27.3       | 38.9        | 28.6       | 27.3       | 17.4        | 42.9        | 6.3        | 38.9         |
| CUs state chartered  | 50.0       | 38.9        | 53.6       | 50.0       | 47.8        | 0.0         | 75.0       | 55.6         |

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.

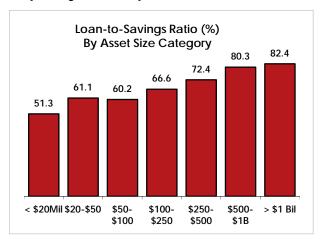
#### First Quarter 2019

### **Results By Asset Size**

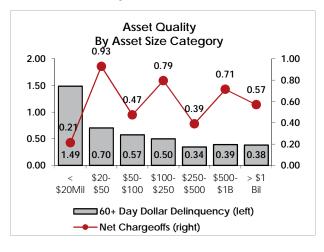
#### Loan and Savings growth



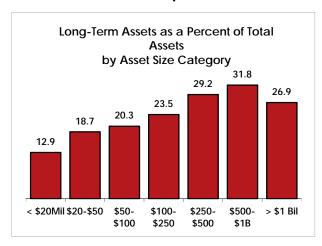
#### **Liquidity Risk Exposure**



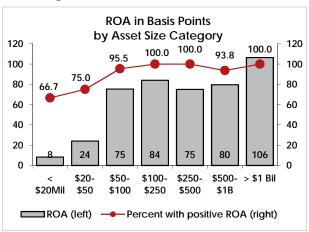
#### **Credit Risk Exposure**



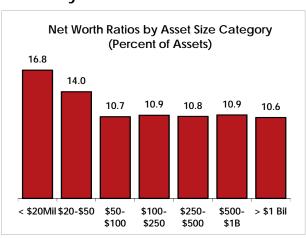
#### **Interest Rate Risk Exposure**



#### **Earnings**



#### Solvency



#### Overview: National Results by Asset Size

|  |                      | . National     |                  | <u> </u>         |                  |                   |                   |                      |
|--|----------------------|----------------|------------------|------------------|------------------|-------------------|-------------------|----------------------|
|  | U.S.                 |                | All U.S.         | Credit U         | nions Asse       | et Groups -       | - 2019            |                      |
| Demographic Information  | Mar 19               | < \$20Mil      | \$20-\$50        | \$50-\$100       | \$100-\$250      | \$250-\$500       | \$500-\$1B        | > \$1 Bil            |
| Number of CUs  | 5,448                | 2,088          | 1,026            | 702              | 705              | 348               | 261               | 318                  |
| Assets per CU (\$ mil)   | 279.7                | 7.5            | 32.5             | 71.9             | 158.7            | 351.4             | 704.1             | 3,164.3              |
| Median assets (\$ mil)   | 34.9                 | 6.4            | 31.4             | 71.0             | 150.5            | 341.2             | 679.3             | 1,761.8              |
| Total assets (\$ mil)  | 1,523,874            | 15,759         | 33,386           | 50,509           | 111,908          | 122,272<br>83,639 | 183,781           | 1,006,260<br>723,772 |
| Total loans (\$ mil) Total surplus funds (\$ mil)                | 1,063,602<br>395,052 | 7,923<br>7,493 | 17,743<br>14,453 | 28,815<br>19,407 | 72,126<br>33,956 | 32,321            | 129,585<br>44,829 | 242,593              |
| Total savings (\$ mil)   | 1,288,326            | 13,379         | 28,986           | 44,059           | 97,611           | 105,765           | 156,598           | 841,927              |
| Total memberships (thousands)                                    | 118,654              | 2,441          | 3,791            | 5,289            | 10,585           | 10,872            | 14,895            | 70,782               |
| Growth Rates (%)   |                      |                |                  |                  |                  |                   |                   |                      |
| Total assets   | 6.3                  | -0.2           | 1.0              | 2.2              | 3.6              | 5.0               | 6.0               | 8.2                  |
| Total loans  | 7.8                  | 5.2            | 5.3              | 5.7              | 7.1              | 7.6               | 8.6               | 8.8                  |
| Total surplus funds  | 1.4                  | -5.4           | -4.0             | -2.9             | -3.7             | -1.9              | -1.4              | 5.1                  |
| Total savings<br>Total memberships                               | 5.8<br>4.0           | -0.8<br>-1.0   | 0.4<br>-0.2      | 1.6<br>0.2       | 2.9<br>1.8       | 4.2<br>2.3        | 5.2<br>3.4        | 7.8<br>6.5           |
| % CUs with increasing assets                                     | 63.4                 | 46.0           | 58.0             | 69.5             | 79.9             | 87.6              | 90.8              | 96.9                 |
| Earnings - Basis Pts.  |                      |                |                  |                  |                  |                   |                   |                      |
| Yield on total assets  | 394                  | 390            | 376              | 377              | 387              | 393               | 393               | 396                  |
| Dividend/interest cost of assets                                 | 82                   | 40             | 40               | 45               | 55               | 62                | 67                | 94                   |
| Net interest margin  | 312                  | 350            | 336              | 332              | 333              | 332               | 326               | 302                  |
| Fee & other income   | 138                  | 80             | 108              | 122              | 138              | 145               | 147               | 139                  |
| Operating expense  | 313                  | 367            | 366              | 371              | 377              | 371               | 357               | 284                  |
| Loss Provisions  | 43                   | 26             | 22               | 26               | 29               | 34                | 34                | 49                   |
| Net Income (ROA) with Stab Exp Net Income (ROA) without Stab Exp | 95<br>95             | 37<br>37       | 56<br>56         | 57<br>57         | 64<br>64         | 72<br>72          | 82<br>82          | 108<br>108           |
| % CUs with positive ROA  | 86.2                 | 75.1           | 88.5             | 91.7             | 94.5             | 97.7              | 97.7              | 99.4                 |
| Capital Adequacy (%)   |                      |                |                  |                  |                  |                   |                   |                      |
| Net worth/assets   | 11.1                 | 14.6           | 12.6             | 11.8             | 11.3             | 11.1              | 11.1              | 11.0                 |
| % CUs with NW > 7% of assets                                     | 98.1                 | 97.1           | 97.9             | 98.4             | 98.9             | 99.1              | 100.0             | 100.0                |
| Asset Quality  |                      |                |                  |                  |                  |                   |                   |                      |
| Delinquencies (60+ day \$)/loans (%)                             | 0.58                 | 1.29           | 0.86             | 0.76             | 0.64             | 0.60              | 0.56              | 0.55                 |
| Net chargeoffs/average loans (%) Total borrower-bankruptcies     | 0.57                 | 0.56           | 0.47             | 0.46             | 0.50             | 0.50              | 0.49              | 0.60                 |
| Bankruptcies per CU  | 222,268<br>40.8      | 5,156<br>2.5   | 7,148<br>7.0     | 9,248<br>13.2    | 20,580<br>29.2   | 21,812<br>62.7    | 38,648<br>148.1   | 119,676<br>376.3     |
| Bankruptcies per 1000 members                                    | 1.9                  | 2.1            | 1.9              | 1.7              | 1.9              | 2.0               | 2.6               | 1.7                  |
| Asset/Liability Management                                       |                      |                |                  |                  |                  |                   |                   |                      |
| Loans/savings  | 82.6                 | 59.2           | 61.2             | 65.4             | 73.9             | 79.1              | 82.8              | 86.0                 |
| Loans/assets   | 69.8                 | 50.3           | 53.1             | 57.0             | 64.5             | 68.4              | 70.5              | 71.9                 |
| Net Long-term assets/assets                                      | 33.2                 | 11.9           | 20.2             | 24.2             | 28.4             | 31.6              | 35.1              | 34.8                 |
| Liquid assets/assets   | 13.7                 | 28.5           | 23.5             | 20.7             | 16.7             | 14.3              | 13.1              | 12.5                 |
| Core deposits/shares & borrowings                                | 50.5                 | 79.9           | 71.5             | 66.6             | 60.9             | 57.4              | 54.4              | 45.7                 |
| Productivity  Members/potential members (%)                      | 2                    | -              | ຳ                | ຳ                | 2                | 2                 | 2                 | 2                    |
| Borrowers/members (%)  | 3<br>58              | 5<br>42        | 3<br>54          | 3<br>53          | 3<br>55          | 3<br>55           | 3<br>56           | 3<br>60              |
| Members/FTE  | 387                  | 395            | 399              | 371              | 340              | 342               | 344               | 414                  |
| Average shares/member (\$)                                       | 10,858               | 5,481          | 7,647            | 8,331            | 9,222            | 9,728             | 10,514            | 11,895               |
| Average loan balance (\$)  | 15,461               | 7,661          | 8,714            | 10,305           | 12,399           | 14,097            | 15,416            | 16,922               |
| Employees per million in assets                                  | 0.20                 | 0.39           | 0.28             | 0.28             | 0.28             | 0.26              | 0.24              | 0.17                 |
| Structure (%)  | 11.7                 | 22.4           | 7.0              | 2.4              | 2.4              | 2.0               | 2.1               | 2.2                  |
| Fed CUs w/ single-sponsor  | 11.7                 | 23.6           | 7.9              | 3.6              | 2.4              | 2.0<br>23.0       | 3.1               | 2.2<br>10.7          |
| Fed CUs w/ community charter Other Fed CUs                       | 16.7<br>33.0         | 8.6<br>36.6    | 20.9<br>34.7     | 23.4<br>32.8     | 28.4<br>27.5     | 23.0<br>25.0      | 15.3<br>24.5      | 32.1                 |
| CUs state chartered  | 38.5                 | 31.1           | 36.5             | 40.3             | 41.7             | 50.0              | 57.1              | 55.0                 |
| 555 state chartered  | 30.3                 | 51.1           | 30.3             | 40.5             | 71.7             | 30.0              | 57.1              | 33.0                 |

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 Uı | nions |       |       |
|-------------------------------------|--------|--------|--------|---------|-----------|-------|-------|-------|
| Growth Rates                        | Mar 19 | 2019   | 2018   | 2017    | 2016      | 2015  | 2014  | 2013  |
| Credit cards                        | 7.7%   | 6.1%   | 4.7%   | 6.5%    | 4.3%      | 1.8%  | 3.1%  | 2.4%  |
| Other unsecured loans               | 8.5%   | 7.1%   | 5.3%   | 11.2%   | 7.1%      | 6.0%  | 7.9%  | 8.7%  |
| New automobile                      | 8.5%   | 14.4%  | 16.0%  | 18.4%   | 20.6%     | 18.9% | 33.8% | 19.5% |
| Used automobile                     | 7.3%   | 10.5%  | 11.0%  | 13.2%   | 19.4%     | 17.7% | 16.8% | 15.6% |
| First mortgage                      | 7.9%   | 8.2%   | 9.2%   | 9.5%    | 6.4%      | 6.7%  | 2.8%  | 5.9%  |
| HEL & 2nd Mtg                       | 8.1%   | 9.4%   | 8.5%   | -7.4%   | 1.0%      | 2.3%  | 1.1%  | -8.1% |
| Commercial loans*                   | 11.7%  | 15.3%  | 16.6%  | 2.0%    | 14.4%     | 18.5% | 14.6% | 12.1% |
| Share drafts                        | 4.8%   | 6.2%   | 6.0%   | 8.3%    | 16.6%     | 15.1% | 8.9%  | 4.1%  |
| Certificates                        | 18.0%  | 23.8%  | 12.4%  | 4.8%    | 3.5%      | 1.7%  | -1.5% | -5.2% |
| IRAs                                | 1.6%   | 2.1%   | -1.0%  | -1.5%   | 4.3%      | 1.0%  | -1.6% | -0.6% |
| Money market shares                 | 0.2%   | -0.7%  | -0.9%  | 4.0%    | 8.0%      | 6.1%  | 2.0%  | 3.4%  |
| Regular shares                      | 4.0%   | 4.9%   | 6.1%   | 10.0%   | 7.5%      | 11.9% | 9.4%  | 9.8%  |
| Portfolio \$ Distribution           | E 00/  | 4 20/  | 4 20/  | 4 70/   | 4 00/     | 7.40/ | 0.10/ | 0.40/ |
| Credit cards/total loans            | 5.8%   | 6.2%   | 6.3%   | 6.7%    | 6.9%      | 7.4%  | 8.1%  | 8.6%  |
| Other unsecured loans/total loans   | 4.1%   | 3.1%   | 3.2%   | 3.4%    | 3.4%      | 3.5%  | 3.7%  | 3.8%  |
| New automobile/total loans          | 13.9%  | 21.7%  | 21.7%  | 20.6%   | 19.3%     | 17.9% | 16.6% | 13.7% |
| Used automobile/total loans         | 21.0%  | 25.0%  | 24.8%  | 24.7%   | 24.2%     | 22.6% | 21.2% | 20.1% |
| First mortgage/total loans          | 41.0%  | 33.3%  | 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        | 7.0%   | 5.6%   | 5.6%   | 5.3%    | 5.7%      | 5.6%  | 5.2%  | 5.0%  |
| Share drafts/total savings          | 14.9%  | 16.8%  | 16.3%  | 16.3%   | 16.1%     | 14.9% | 14.0% | 13.5% |
| Certificates/total savings          | 19.9%  | 17.2%  | 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   | 20.7%  | 17.9%  | 18.7%  | 20.0%   | 20.5%     | 20.5% | 21.0% | 21.5% |
| Regular shares/total savings        | 36.4%  | 39.5%  | 39.6%  | 39.6%   | 38.4%     | 38.6% | 37.4% | 35.7% |
| Percent of CUs Offering             |        |        |        |         |           |       |       |       |
| Credit cards                        | 62.0%  | 84.8%  | 84.8%  | 84.3%   | 84.4%     | 82.7% | 81.4% | 81.0% |
| Other unsecured loans               | 99.4%  | 100.0% | 100.0% | 100.0%  | 99.3%     | 99.3% | 99.4% | 99.4% |
| New automobile                      | 95.7%  | 98.5%  | 98.5%  | 99.3%   | 98.6%     | 98.0% | 98.1% | 97.5% |
| Used automobile                     | 97.0%  | 99.2%  | 99.2%  | 99.3%   | 99.3%     | 98.7% | 98.1% | 98.1% |
| First mortgage                      | 69.0%  | 87.9%  | 87.9%  | 88.1%   | 87.2%     | 85.3% | 84.0% | 84.2% |
| HEL & 2nd Mtg                       | 69.5%  | 83.3%  | 82.6%  | 84.3%   | 83.7%     | 80.7% | 80.1% | 80.4% |
| Commercial loans                    | 34.9%  | 47.7%  | 47.0%  | 47.0%   | 48.9%     | 47.3% | 45.5% | 44.3% |
| Share drafts                        | 80.4%  | 95.5%  | 95.5%  | 94.0%   | 92.9%     | 92.7% | 92.3% | 92.4% |
| Certificates                        | 81.8%  | 93.9%  | 93.9%  | 93.3%   | 92.9%     | 91.3% | 91.0% | 91.1% |
| IRAs                                | 68.7%  | 87.9%  | 87.9%  | 85.8%   | 85.1%     | 82.0% | 82.1% | 82.9% |
| Money market shares                 | 52.3%  | 75.0%  | 75.0%  | 73.1%   | 70.9%     | 68.0% | 66.7% | 65.8% |
| Number of Loans as a Percent of Mer |        |        |        |         |           |       |       |       |
| Credit cards                        | 18.9%  | 20.2%  | 20.4%  | 20.5%   | 19.6%     | 19.6% | 19.4% | 18.8% |
| Other unsecured loans               | 11.4%  | 9.5%   | 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                     | 15.0%  | 14.1%  | 14.1%  | 13.8%   | 12.8%     | 11.9% | 11.5% | 11.0% |
| First mortgage                      | 2.4%   | 2.1%   | 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                        | 57.4%  | 69.9%  | 69.8%  | 69.7%   | 67.2%     | 66.9% | 65.7% | 66.1% |
| Certificates                        | 8.2%   | 6.2%   | 6.0%   | 5.8%    | 6.1%      | 6.4%  | 7.0%  | 7.9%  |
| IRAs                                | 4.1%   | 4.2%   | 4.3%   | 4.7%    | 4.9%      | 5.1%  | 5.3%  | 5.8%  |
| Money market shares                 | 6.9%   | 5.8%   | 5.8%   | 6.1%    | 6.3%      | 6.6%  | 7.0%  | 7.5%  |

Current period flow statistics are trailing four quarters.

<sup>\*</sup>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 |                |                |                |                |               |               |              |  |  |
|--|---|----------------|----------------|----------------|----------------|---------------|---------------|--------------|--|--|
| Growth Rates                                       | Mar 19                                      | < \$20 Mil     | \$20-\$50      | \$50-\$100     | \$100-\$250    | \$250-\$500   | \$500-\$1Bil  | > \$1Bil     |  |  |
| Credit cards                                       | 6.1%  | -2.1%          | -3.5%          | -5.0%          | 2.8%           | -0.4%         | 7.7%          | 6.8%         |  |  |
| Other unsecured loans                              | 7.1%  | -4.9%          | -2.5%          | 3.8%           | -0.7%          | 4.7%          | 12.1%         | 7.9%         |  |  |
| New automobile                                     | 14.4%                                       | 5.4%           | 4.7%           | 12.1%          | 15.9%          | 22.8%         | 7.7%          | 15.3%        |  |  |
| Used automobile                                    | 10.5%                                       | 1.9%           | -0.2%          | 7.2%           | 4.5%           | 10.4%         | 9.7%          | 11.5%        |  |  |
| First mortgage                                     | 8.2%  | -8.5%          | 1.7%           | 2.3%           | 8.3%           | 5.6%          | 8.2%          | 8.4%         |  |  |
| HEL & 2nd Mtg                                      | 9.4%  | -3.8%          | 12.3%          | 1.2%           | 1.8%           | 19.0%         | 11.7%         | 9.3%         |  |  |
| Commercial loans*                                  | 15.3%                                       | 57.4%          | 29.1%          | 10.6%          | 26.2%          | 25.3%         | 11.4%         | 15.7%        |  |  |
| Share drafts                                       | 6.2%  | -5.2%          | 12.0%          | 7.1%           | 6.4%           | 17.3%         | 4.5%          | 5.8%         |  |  |
| Certificates                                       | 23.8%                                       | 9.5%           | -16.9%         | 4.4%           | 2.1%           | 17.6%         | 22.4%         | 26.8%        |  |  |
| IRAs<br>Manay market charas                        | 2.1%<br>-0.7%                               | 5.8%<br>-14.3% | -9.6%<br>-9.2% | -3.7%<br>-6.7% | -5.0%<br>-5.1% | -4.0%<br>2.8% | 2.3%<br>-4.8% | 3.0%<br>0.1% |  |  |
| Money market shares Regular shares                 | 4.9%  | 1.0%           | -9.2%<br>-1.1% | 4.4%           | 6.0%           | 11.7%         | 1.8%          | 5.6%         |  |  |
|  | 4.770                                       | 1.070          | 1.170          | 4.470          | 0.070          | 11.770        | 1.070         | 3.070        |  |  |
| Portfolio \$ Distribution Credit cards/total loans | 6.2%  | 3.4%           | 5.8%           | 5.5%           | 5.3%           | 7.4%          | 4.4%          | 6.6%         |  |  |
| Other unsecured loans/total loans                  | 3.1%  | 15.9%          | 9.5%           | 8.0%           | 6.2%           | 3.5%          | 4.4%          | 2.4%         |  |  |
| New automobile/total loans                         | 21.7%                                       | 21.6%          | 19.6%          | 18.1%          | 16.6%          | 18.4%         | 16.6%         | 23.3%        |  |  |
| Used automobile/total loans                        | 25.0%                                       | 32.2%          | 34.1%          | 33.4%          | 32.4%          | 22.0%         | 25.6%         | 24.3%        |  |  |
| First mortgage/total loans                         | 33.3%                                       | 13.4%          | 18.4%          | 19.1%          | 24.6%          | 31.8%         | 33.8%         | 34.4%        |  |  |
| HEL & 2nd Mtg/total loans                          | 6.2%  | 4.0%           | 3.8%           | 8.3%           | 7.7%           | 6.4%          | 8.3%          | 5.6%         |  |  |
| Commercial loans/total loans                       | 5.6%  | 1.1%           | 1.1%           | 2.3%           | 6.0%           | 6.3%          | 9.2%          | 5.0%         |  |  |
|  |   |                |                |                |                |               |               |              |  |  |
| Share drafts/total savings                         | 16.8%                                       | 9.2%           | 20.3%          | 21.0%          | 22.8%          | 25.4%         | 22.9%         | 14.4%        |  |  |
| Certificates/total savings                         | 17.2%                                       | 14.6%          | 11.3%          | 13.0%          | 11.5%          | 12.5%         | 14.3%         | 18.8%        |  |  |
| IRAs/total savings                                 | 6.6%  | 4.1%           | 6.4%           | 4.6%           | 4.8%           | 4.8%          | 5.5%          | 7.1%         |  |  |
| Money market shares/total savings                  | 17.9%                                       | 6.2%           | 8.0%           | 14.4%          | 13.8%          | 22.0%         | 12.1%         | 19.6%        |  |  |
| Regular shares/total savings                       | 39.5%                                       | 64.7%          | 53.0%          | 46.2%          | 45.9%          | 35.1%         | 44.7%         | 37.5%        |  |  |
| Percent of CUs Offering                            |   |                |                |                |                |               |               |              |  |  |
| Credit cards                                       | 84.8%                                       | 38.9%          | 78.6%          | 95.5%          | 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%                                       | 88.9%          | 100.0%         | 100.0%         | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| Used automobile                                    | 99.2%                                       | 94.4%          | 100.0%         | 100.0%         | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| First mortgage                                     | 87.9%                                       | 38.9%          | 85.7%          | 95.5%          | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| HEL & 2nd Mtg                                      | 83.3%                                       | 16.7%          | 82.1%          | 90.9%          | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| Commercial loans                                   | 47.7%                                       | 16.7%          | 25.0%          | 36.4%          | 52.2%          | 71.4%         | 87.5%         | 77.8%        |  |  |
| Share drafts                                       | 95.5%                                       | 72.2%          | 96.4%          | 100.0%         | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| Certificates                                       | 93.9%                                       | 61.1%          | 96.4%          | 100.0%         | 100.0%         | 100.0%        | 100.0%        | 100.0%       |  |  |
| IRAs   | 87.9%                                       | 50.0%          | 92.9%          | 81.8%          | 95.7%          | 100.0%        | 100.0%        | 100.0%       |  |  |
| Money market shares                                | 75.0%                                       | 16.7%          | 64.3%          | 86.4%          | 87.0%          | 100.0%        | 87.5%         | 100.0%       |  |  |
| Number of Loans as a Percent of Memb               | ers in Offering (                           | CUs            |                |                |                |               |               |              |  |  |
| Credit cards                                       | 20.2%                                       | 12.1%          | 19.4%          | 14.9%          | 17.5%          | 20.4%         | 16.6%         | 21.4%        |  |  |
| Other unsecured loans                              | 9.5%  | 17.7%          | 17.0%          | 15.8%          | 11.8%          | 10.4%         | 11.0%         | 8.5%         |  |  |
| New automobile                                     | 7.9%  | 4.0%           | 4.6%           | 4.5%           | 4.6%           | 7.1%          | 6.5%          | 8.8%         |  |  |
| Used automobile                                    | 14.1%                                       | 10.1%          | 12.7%          | 14.3%          | 14.7%          | 13.1%         | 14.5%         | 14.0%        |  |  |
| First mortgage                                     | 2.1%  | 1.7%           | 1.1%           | 1.2%           | 1.4%           | 2.4%          | 1.9%          | 2.3%         |  |  |
| HEL & 2nd Mtg                                      | 1.5%  | 1.1%           | 0.7%           | 1.2%           | 1.1%           | 1.5%          | 1.7%          | 1.5%         |  |  |
| Commercial loans                                   | 0.1%  | 0.3%           | 0.1%           | 0.2%           | 0.2%           | 0.3%          | 0.2%          | 0.1%         |  |  |
| Share drafts                                       | 69.9%                                       | 30.4%          | 53.3%          | 57.6%          | 63.3%          | 66.4%         | 69.9%         | 71.7%        |  |  |
| Certificates                                       | 6.2%  | 5.1%           | 4.2%           | 4.5%           | 4.7%           | 5.5%          | 5.7%          | 6.6%         |  |  |
| IRAs   | 4.2%  | 2.5%           | 2.7%           | 3.1%           | 2.7%           | 3.7%          | 3.4%          | 4.6%         |  |  |
| Money market shares                                | 5.8%  | 6.8%           | 2.5%           | 3.5%           | 4.2%           | 5.3%          | 4.7%          | 6.3%         |  |  |

Current period flow statistics are trailing four quarters.

<sup>\*</sup>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 Un     | ions Asset    | Groups -      | 2019          |              |
|--------------------------------------|--------------|----------------|---------------|---------------|---------------|---------------|---------------|--------------|
| Growth Rates                         | Mar 19       | < \$20 Mil     | \$20-\$50     | \$50-\$100    | \$100-\$250   | \$250-\$500   | \$500-\$1Bil  | > \$1Bil     |
| Credit cards                         | 7.7%         | -1.7%          | 0.3%          | 0.7%          | 2.8%          | 2.5%          | 4.2%          | 9.4%         |
| Other unsecured loans                | 8.5%         | 0.0%           | 0.4%          | 1.6%          | 3.1%          | 5.8%          | 9.1%          | 11.9%        |
| New automobile                       | 8.5%         | 12.3%          | 13.0%         | 12.0%         | 14.6%         | 11.9%         | 9.4%          | 7.6%         |
| Used automobile                      | 7.3%         | 6.4%           | 6.6%          | 7.1%          | 8.2%          | 7.7%          | 7.4%          | 7.8%         |
| First mortgage                       | 7.9%         | 2.5%           | 5.0%          | 4.0%          | 5.8%          | 7.1%          | 9.4%          | 8.7%         |
| HEL & 2nd Mtg                        | 8.1%         | -2.4%          | -0.1%         | 3.3%          | 4.3%          | 8.3%          | 8.8%          | 9.3%         |
| Commercial loans*                    | 11.7%        | -0.2%          | -2.1%         | 5.9%          | 11.7%         | 11.4%         | 12.3%         | 16.8%        |
| Share drafts                         | 4.8%         | 4.0%           | 5.5%          | 4.1%          | 4.9%          | 6.1%          | 5.3%          | 5.1%         |
| Certificates                         | 18.0%        | -1.1%          | 0.5%          | 5.4%          | 8.9%          | 14.6%         | 17.4%         | 21.8%        |
| IRAs                                 | 1.6%         | -7.5%          | -4.9%         | -3.4%         | -2.4%         | -0.6%         | 0.4%          | 3.9%         |
| Money market shares Regular shares   | 0.2%<br>4.0% | -4.6%<br>-1.1% | -5.2%<br>0.3% | -4.5%<br>1.5% | -3.6%<br>2.6% | -3.1%<br>2.3% | -0.1%<br>3.2% | 1.4%<br>6.0% |
| Portfolio \$ Distribution            |              |                |               |               |               |               |               |              |
| Credit cards/total loans             | 5.8%         | 2.6%           | 3.9%          | 3.9%          | 3.7%          | 4.1%          | 4.1%          | 6.6%         |
| Other unsecured loans/total loans    | 4.1%         | 15.2%          | 8.3%          | 6.5%          | 4.9%          | 4.4%          | 4.3%          | 3.6%         |
| New automobile/total loans           | 13.9%        | 21.7%          | 15.7%         | 14.0%         | 13.3%         | 13.3%         | 13.8%         | 13.9%        |
| Used automobile/total loans          | 21.0%        | 35.7%          | 30.8%         | 28.9%         | 27.5%         | 25.6%         | 23.2%         | 18.6%        |
| First mortgage/total loans           | 41.0%        | 10.6%          | 24.6%         | 29.1%         | 33.3%         | 35.6%         | 39.4%         | 43.8%        |
| HEL & 2nd Mtg/total loans            | 8.4%         | 5.4%           | 9.1%          | 9.6%          | 9.1%          | 10.2%         | 9.0%          | 8.0%         |
| Commercial loans/total loans         | 7.0%         | 0.7%           | 1.7%          | 3.9%          | 5.6%          | 7.0%          | 8.7%          | 7.2%         |
| Share drafts/total savings           | 14.9%        | 10.3%          | 16.2%         | 18.3%         | 19.3%         | 20.0%         | 20.1%         | 12.7%        |
| Certificates/total savings           | 19.9%        | 11.0%          | 12.4%         | 13.9%         | 16.2%         | 18.0%         | 18.6%         | 21.6%        |
| IRAs/total savings                   | 6.2%         | 3.0%           | 5.2%          | 5.8%          | 6.0%          | 5.6%          | 5.7%          | 6.4%         |
| Money market shares/total savings    | 20.7%        | 3.8%           | 8.8%          | 11.6%         | 14.6%         | 16.3%         | 18.8%         | 23.5%        |
| Regular shares/total savings         | 36.4%        | 69.7%          | 55.3%         | 48.5%         | 41.8%         | 37.9%         | 35.2%         | 34.0%        |
| Percent of CUs Offering              |              |                |               |               |               |               |               |              |
| Credit cards                         | 62.0%        | 25.3%          | 75.0%         | 84.8%         | 88.2%         | 91.4%         | 94.3%         | 94.3%        |
| Other unsecured loans                | 99.4%        | 98.6%          | 99.9%         | 99.7%         | 100.0%        | 100.0%        | 100.0%        | 100.0%       |
| New automobile                       | 95.7%        | 89.0%          | 99.8%         | 99.7%         | 100.0%        | 100.0%        | 99.6%         | 100.0%       |
| Used automobile                      | 97.0%        | 92.2%          | 99.8%         | 99.9%         | 100.0%        | 100.0%        | 100.0%        | 99.7%        |
| First mortgage                       | 69.0%        | 28.9%          | 83.8%         | 95.4%         | 99.1%         | 100.0%        | 100.0%        | 99.7%        |
| HEL & 2nd Mtg                        | 69.5%        | 31.9%          | 82.4%         | 93.6%         | 98.3%         | 98.9%         | 100.0%        | 100.0%       |
| Commercial loans                     | 34.9%        | 5.6%           | 23.2%         | 41.9%         | 67.4%         | 78.2%         | 85.1%         | 89.6%        |
| Share drafts                         | 80.4%        | 51.1%          | 96.8%         | 99.0%         | 99.4%         | 100.0%        | 100.0%        | 99.1%        |
| Certificates                         | 81.8%        | 57.8%          | 93.4%         | 96.7%         | 98.7%         | 99.4%         | 99.2%         | 98.7%        |
| IRAs                                 | 68.7%        | 31.4%          | 82.1%         | 91.2%         | 97.6%         | 98.6%         | 99.6%         | 99.4%        |
| Money market shares                  | 52.3%        | 13.6%          | 54.2%         | 74.8%         | 88.1%         | 91.7%         | 93.1%         | 95.3%        |
| Number of Loans as a Percent of Memb |              |                |               |               |               |               |               |              |
| Credit cards                         | 18.9%        | 13.3%          | 13.5%         | 13.9%         | 14.7%         | 15.5%         | 16.5%         | 21.1%        |
| Other unsecured loans                | 11.4%        | 17.2%          | 13.7%         | 12.2%         | 11.1%         | 11.3%         | 11.3%         | 11.2%        |
| New automobile                       | 6.2%         | 4.3%           | 6.2%          | 5.1%          | 5.0%          | 5.0%          | 5.9%          | 6.8%         |
| Used automobile                      | 15.0%        | 12.1%          | 16.6%         | 15.7%         | 16.3%         | 15.5%         | 15.9%         | 14.5%        |
| First mortgage                       | 2.4%         | 1.3%           | 2.0%          | 2.4%          | 2.6%          | 2.6%          | 2.3%          | 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%         | 0.7%           | 0.5%          | 0.4%          | 0.3%          | 0.3%          | 0.3%          | 0.2%         |
| Share drafts                         | 57.4%        | 33.1%          | 43.6%         | 48.5%         | 53.2%         | 55.5%         | 58.7%         | 60.5%        |
| Certificates                         | 8.2%         | 4.8%           | 5.1%          | 5.6%          | 6.5%          | 6.7%          | 7.2%          | 9.3%         |
| IRAs                                 | 4.1%         | 2.3%           | 2.8%          | 3.1%          | 3.5%          | 3.5%          | 3.7%          | 4.5%         |
| Money market shares                  | 6.9%         | 3.8%           | 3.6%          | 3.5%          | 4.4%          | 4.5%          | 6.4%          | 8.0%         |

Current period flow statistics are trailing four quarters.

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

#### Florida CU Profile - Quarterly Trends

|   | U.S.         |              |              |              |               |              |  |  |  |
|---|--------------|--------------|--------------|--------------|---------------|--------------|--|--|--|
| Demographic Information                     | Mar 19       | Mar 19       | Dec 18       | Sep 18       | Jun 18        | Mar 18       |  |  |  |
| Number CUs                                  | 5,447        | 132          | 132          | 133          | 134           | 134          |  |  |  |
| Growth Rates (Quarterly % Change)           |              |              |              |              |               |              |  |  |  |
| Total loans                                 | 0.6          | 1.3          | 2.4          | 2.8          | 3.1           | 1.8          |  |  |  |
| Credit cards                                | -1.2         | -0.4         | 3.7          | 1.8          | 0.9           | -1.7         |  |  |  |
| Other unsecured loans                       | -0.8         | -1.9         | 2.9          | 3.4          | 2.7           | -3.5         |  |  |  |
| New automobile                              | -0.9         | 1.3          | 4.0          | 3.8          | 4.6           | 2.8          |  |  |  |
| Used automobile                             | 1.0          | 2.2          | 2.1          | 2.2          | 3.7           | 2.7          |  |  |  |
| First mortgage                              | 1.1          | 1.4          | 1.7          | 2.5          | 2.4           | 2.3          |  |  |  |
| HEL & 2nd Mtg                               | 0.7          | 0.6          | 3.0          | 4.1          | 1.5           | -0.3         |  |  |  |
| Commercial loans*                           | 3.2          | 2.0          | 2.3          | 5.7          | 4.5           | 3.2          |  |  |  |
| Total savings                               | 4.5          | 5.8          | 1.3          | 0.0          | 0.2           | 4.3          |  |  |  |
| Share drafts                                | -0.1         | 8.6          | 0.3          | -1.4         | -1.1          | 8.3          |  |  |  |
| Certificates                                | 7.0          | 11.2         | 6.3          | 3.2          | 1.4           | 0.9          |  |  |  |
| IRAs  | 1.6          | 2.1          | -0.7         | 1.1          | -0.3          | -1.0         |  |  |  |
| Money market shares                         | 1.0          | 1.1          | 0.3          | -1.3         | -0.9          | 1.0          |  |  |  |
| Regular shares                              | 7.8          | 5.3          | 0.1          | -0.7         | 0.4           | 6.4          |  |  |  |
| Total memberships                           | 1.1          | 1.2          | 0.9          | 1.2          | 1.0           | 1.5          |  |  |  |
|   | 1.1          | 1.2          | 0.9          | 1.2          | 1.0           | 1.3          |  |  |  |
| Earnings (Basis Points)                     |              |              |              |              |               |              |  |  |  |
| Yield on total assets                       | 394          | 375          | 373          | 364          | 346           | 338          |  |  |  |
| Dividend/interest cost of assets            | 82           | 68           | 64           | 53           | 48            | 46           |  |  |  |
| Fee & other income                          | 138          | 161          | 163          | 172          | 167           | 177          |  |  |  |
| Operating expense Loss Provisions           | 313<br>43    | 328<br>42    | 340<br>53    | 331<br>44    | 329<br>43     | 328<br>45    |  |  |  |
| Net Income (ROA)                            | 95           | 98           | 78           | 108          | 91            | 96           |  |  |  |
| % CUs with positive ROA                     | 86           | 89           | 89           | 91           | 91            | 90           |  |  |  |
| •   |              | -            |              |              |               |              |  |  |  |
| Capital Adequacy (%) Net worth/assets       | 11.1         | 10.7         | 10.9         | 10.9         | 10.7          | 10.6         |  |  |  |
| % CUs with NW > 7% of assets                | 98.1         | 97.7         | 97.7         | 98.5         | 98.5          | 99.3         |  |  |  |
| Asset Quality (%)                           |              |              |              |              |               |              |  |  |  |
| Loan delinquency rate - Total loans         | 0.58         | 0.40         | 0.57         | 0.54         | 0.49          | 0.49         |  |  |  |
| Total Consumer                              | 0.75         | 0.38         | 0.50         | 0.45         | 0.40          | 0.43         |  |  |  |
| Credit Cards                                | 1.26         | 0.73         | 0.80         | 0.70         | 0.63          | 0.68         |  |  |  |
| All Other Consumer                          | 0.68         | 0.34         | 0.47         | 0.42         | 0.37          | 0.40         |  |  |  |
| Total Mortgages                             | 0.41         | 0.42         | 0.69         | 0.67         | 0.63          | 0.58         |  |  |  |
| First Mortgages                             | 0.39         | 0.39         | 0.70         | 0.67         | 0.64          | 0.57         |  |  |  |
| All Other Mortgages                         | 0.46         | 0.53         | 0.61         | 0.64         | 0.63          | 0.63         |  |  |  |
| Total Commercial Loans  Commercial Ag Loans | 0.71<br>1.47 | 0.53<br>0.00 | 0.67<br>0.00 | 0.65<br>0.00 | 0.73<br>0.00  | 0.63<br>0.00 |  |  |  |
| All Other Commercial Loans                  | 0.67         | 0.54         | 0.67         | 0.65         | 0.73          | 0.64         |  |  |  |
| All Other Commercial Edans                  |              | 0.54         |              |              |               |              |  |  |  |
| Net chargeoffs/average loans                | 0.57         | 0.60         | 0.65         | 0.55         | 0.57          | 0.63         |  |  |  |
| Total Consumer                              | 1.11         | 0.99         | 1.08         | 0.91         | 0.95          | 1.05         |  |  |  |
| Credit Cards                                | 3.08         | 2.42         | 2.33         | 2.10         | 2.18          | 1.89         |  |  |  |
| All Other Consumer                          | 0.85<br>0.01 | 0.82<br>0.00 | 0.94<br>0.00 | 0.78<br>0.01 | 0.80<br>-0.01 | 0.95<br>0.00 |  |  |  |
| Total Mortgages<br>First Mortgages          | 0.01         | 0.00         | 0.00         | 0.00         | 0.01          | 0.00         |  |  |  |
| All Other Mortgages                         | 0.01         | -0.05        | -0.11        | 0.00         | -0.10         | -0.09        |  |  |  |
| Total Commercial Loans                      | 0.02         | 0.00         | 0.94         | 0.86         | 0.60          | 0.66         |  |  |  |
| Commercial Ag Loans                         | 0.03         | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |  |  |  |
| All Other Commercial Loans                  | 0.14         | 0.00         | 0.94         | 0.86         | 0.60          | 0.66         |  |  |  |
| Asset/Liability Management                  |              |              |              |              |               |              |  |  |  |
| Loans/savings                               | 82.3         | 79.9         | 83.4         | 82.5         | 80.3          | 78.1         |  |  |  |
|   |              |              |              |              |               |              |  |  |  |

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.

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

## **Bank Comparisons**

|  | F            | L Credi      | t Unions     |              |              |              |              |              |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Demographic Information                      | Mar 19       | 2018         | 2017         | 3 Yr Avg     | Mar 19       | 2018         | 2017         | 3 Yr Avg     |
| Number of Institutions                       | 132          | 132          | 134          | 133          | 115          | 116          | 132          | 121          |
| Assets per Institution (\$ mil)              | 531          | 507          | 468          | 502          | 1,682        | 1,741        | 1,484        | 1,636        |
| Total assets (\$ mil)                        | 70.141       | 66,984       | 62,723       | 66,616       | 193,476      | 201,941      | 195,915      | 197,110      |
| Total loans (\$ mil)                         | 47,755       | 47,144       | 42,671       | 45,856       | 141,417      | 148,797      | 145,542      | 145,252      |
| Total surplus funds (\$ mil)                 | 19,096       | 16,674       | 17,052       | 17,607       | 41,759       | 42,534       | 40,093       | 41,462       |
| Total savings (\$ mil)                       | 59,688       | 56,410       | 53,264       | 56,454       | 149,869      | 157,187      | 152,451      | 153,169      |
| Avg number of branches (1)                   | 7            | 7            | 7            | 7            | 8            | 9            | 9            | 9            |
| 12 Month Growth Rates (%)                    |              |              |              |              |              |              |              |              |
| Total assets                                 | 7.9          | 6.8          | 6.8          | 7.2          | 12.3         | 13.5         | 14.1         | 13.3         |
| Total loans                                  | 9.9          | 10.5         | 10.8         | 10.4         | 11.7         | 13.0         | 14.1         | 13.0         |
| Real estate loans                            | 8.4          | 9.1          | 6.4          | 8.0          | 11.3         | 13.5         | 14.9         | 13.2         |
| Commercial loans*                            | 15.3         | 16.6         | 2.0          | 11.3         | 10.3         | 11.5         | 8.7          | 10.2         |
| Total consumer                               | 10.4         | 10.9         | 15.2         | 12.2         | 10.5         | 13.1         | 17.0         | 13.6         |
| Consumer credit card                         | 6.1          | 4.7          | 6.5          | 5.8          | -3.6         | -5.9         | -0.8         | -3.4         |
| Other consumer                               | 11.0         | 11.8         | 16.5         | 13.1         | 11.5         | 14.6         | 18.7         | 14.9         |
| Total surplus funds                          | 3.0          | -2.2         | -1.7         | -0.3         | 15.1         | 15.1         | 13.8         | 14.7         |
| Total savings                                | 7.4          | 5.9          | 6.6          | 6.6          | 10.8         | 13.2         | 14.1         | 12.7         |
| YTD Earnings Annualized (BP)                 | 275          | 255          | 220          | 254          | 407          | 407          | 250          | 200          |
| Yield on Total Assets                        | 375          | 355          | 330          | 354          | 407          | 407          | 350          | 388          |
| Dividend/Interest cost of assets             | 68<br>307    | 53<br>302    | 45<br>286    | 55<br>298    | 109<br>298   | 87<br>319    | 53<br>297    | 83<br>305    |
| Net Interest Margin                          |              | 169          | 280<br>167   |              | 298<br>67    | 68           | 297<br>69    | 305<br>68    |
| Fee and other income (2) Operating expense   | 161<br>328   | 332          | 330          | 166<br>330   | 258          | 271          | 251          | 260          |
| Loss provisions                              | 42           | 46           | 45           | 44           | 9            | 10           | 15           | 11           |
| Net income                                   | 98           | 93           | 79           | 90           | 98           | 106          | 99           | 101          |
| Capital Adequacy (%)                         |              |              |              |              |              |              |              |              |
| Net worth/assets                             | 10.7         | 11.0         | 10.8         | 10.8         | 10.6         | 10.6         | 10.3         | 10.5         |
| Asset Quality (%)                            |              |              |              |              |              |              |              |              |
| Delinquencies/loans (3)                      | 0.39         | 0.57         | 0.67         | 0.54         | 2.53         | 2.46         | 3.18         | 2.72         |
| Real estate loans                            | 0.42         | 0.69         | 0.85         | 0.65         | 3.43         | 3.30         | 4.28         | 3.67         |
| Consumer loans                               | 0.52         | 0.65         | 0.78         | 0.65         | 0.58         | 0.62         | 0.78         | 0.66         |
| Total consumer                               | 0.37         | 0.49         | 0.52         | 0.46         | 0.21         | 0.23         | 0.24         | 0.22         |
| Consumer credit card                         | 0.73         | 0.80         | 0.73         | 0.75         | 1.06         | 1.12         | 1.08         | 1.09         |
| Other consumer                               | 0.32         | 0.44         | 0.49         | 0.42         | 0.16         | 0.17         | 0.17         | 0.17         |
| Net chargeoffs/avg loans                     | 0.60         | 0.60         | 0.62         | 0.61         | 0.07         | 0.10         | 0.11         | 0.10         |
| Real estate loans                            | 0.00         | 0.00         | 0.01         | 0.00         | 0.01<br>0.26 | 0.01         | 0.00         | 0.01         |
| Commercial loans                             | 0.00         | 0.25         | 0.09         | 0.11         |              | 0.42         | 0.59         | 0.43         |
| Total consumer  Consumer credit card         | 1.09<br>2.42 | 1.07<br>2.08 | 1.14<br>2.00 | 1.10<br>2.17 | 0.41<br>4.00 | 0.37<br>3.09 | 0.37<br>2.45 | 0.38<br>3.18 |
| Other consumer                               | 0.91         | 0.93         | 1.02         | 0.96         | 0.18         | 0.17         | 0.19         | 0.18         |
|  | 0.91         | 0.93         | 1.02         | 0.90         | U. 18        | 0.17         | 0.19         | 0.18         |
| Asset Liability Management (%) Loans/savings | 80.0         | 83.6         | 80.1         | 81.2         | 94.4         | 94.7         | 95.5         | 94.8         |
| Loans/assets                                 | 68.1         | 70.4         | 68.0         | 68.8         | 72.5         | 73.1         | 73.7         | 73.1         |
| Core deposits/total deposits                 | 56.2         | 56.0         | 55.9         | 56.0         | 22.9         | 21.3         | 21.9         | 22.0         |
| Productivity                                 |              |              |              |              |              |              |              |              |
| Employees per million assets                 | 0.22         | 0.23         | 0.23         | 0.23         | 0.10         | 0.10         | 0.11         | 0.11         |

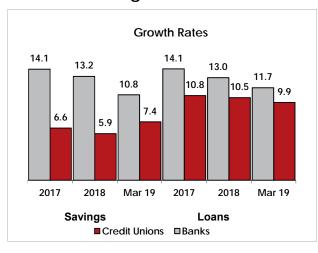
<sup>\*</sup>Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: FDIC, NCUA and CUNA E&S

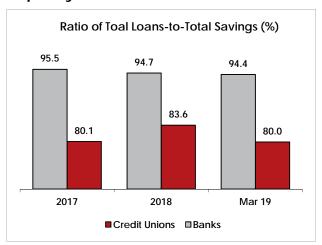
#### First Quarter 2019

#### **Credit Union and Bank Comparisons**

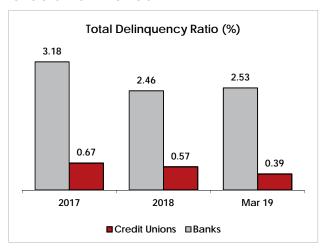
#### **Loan and Savings Growth Trends**



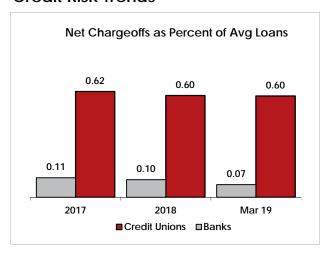
#### **Liquidity Risk Trends**



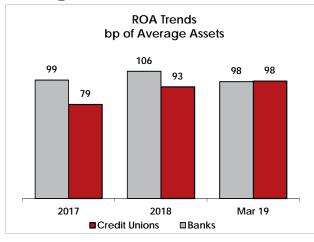
#### **Credit Risk Trends**



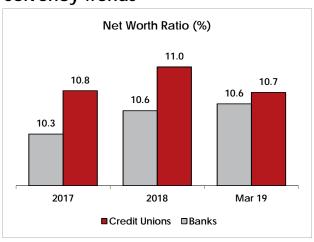
#### **Credit Risk Trends**



#### **Earnings Trends**



#### **Solvency Trends**



First Quarter 2019

# Florida Credit Union Financial Summary Data as of March 2019

| Part   |                                   |       | # of |               |         |          | 12-Month | 12-Month | 12-Month |           | Deling | Net    |        |        | Fixed Rate |
|---|-----------------------------------|-------|------|---------------|---------|----------|----------|----------|----------|-----------|--------|--------|--------|--------|------------|
| Martine   Mart  |                                   |       |      |               |         |          |          |          |          | Networth/ |        |        |        | Loans/ |            |
| unscased CU   | Credit Union Name                 | State |      | Assets        | Members | Branches |          |          |          |           |        |        | ROA    |        |            |
| ysky Chrominam   1  | Suncoast CU                       |       |      |               |         |          |          |          |          |           |        |        |        |        | 24.8%      |
| Part   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 26.7%      |
| MSADOBBAC   F.  | *                                 |       |      |               |         |          |          |          |          |           |        |        |        |        | 12.8%      |
| Page   | •                                 |       |      |               |         |          |          |          |          |           |        |        |        |        | 23.9%      |
| Marches C.   T.   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| TET Frunciscol   I  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| gin FOU PL 2 (2004) 18 (20  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
|   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Audition financial in   | · ·                               |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Lechnew CU   I. 0   11/37/54/23   26,201   29   13.7%   10.6%   3.9%   11.9%   0.6%   0.04%   1.0%   0.33%   22.7    Promomally TSC U   I. 0   51/36/54/23   10.37%   10.9%   14.2%   10.5%   0.04%   0.04%   0.04%   0.04%   0.04%   0.04%    Promomally TSC U   I. 0   51/36/54/24   10.502   17.8   10.9%   10.2%   0.04%  | ·                                 |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Community First CU  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| yeard FCU   FL   0   \$11,400,44773   110,349   14   27.376   44%   1136   544%   1369   0.44%   0.49%  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| en Alf LCU until Flacked Flackment (FQU   FL   0   \$11,476,26,422   105,082   172, 44,86   113%   5.48%   138%   0.48%   0.98%   1.21%   0.74%   0.75%   0.67%   0.85%   0.41%   0.75%   0.65%   0.41%   0.75%   0.65%   0.41%   0.75%   0.65%                                       | *                                 |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Authorities   Company   | •                                 |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Missaulmensaticum R. 0 \$1,110,057,20 86,044 18 7.2% 6.6% 6.6% 11.4% 0.57% 0.67                                       |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Incides CU   FI   0   \$1,770,605,188   101   12 /67   14 /27   10 /87   10 /27   10  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 4.1%       |
| ubbs EFOU         FL         0         \$1,021,853.07         99,028         8         4,8%         2,3%         -0,3%         13,4%         0,49%         0,50%         1,09%         47,0%         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         8,7         9,7         1,1  |                                   |       | -    |               |         |          |          |          |          |           |        |        |        |        |            |
| In Reland County FCU FL 0 \$797-073-222 5-1-0-08 16 10.0% 17.0% 1.8% 1.8% 1.4.2% 0.28% 0.40% 0.83% 8.4% 1.88 fasted County FCU FL 0 \$797-073-022 5-1-0-0-0 5799-072-0 57.2 2.9% 7.9% 2.8% 1.2% 0.2% 0.4% 1.0% 1.2% 7.2% 0.4% 1.0% 1.0% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2% 7.2  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 18.3%      |
| Rede County FCU R. 0 \$797,300,407 97,225 12 2 9% 7.9% 2.8% 12.8% 0.44% 1.10% 1.29% 70.6% 9.44   Community Credit Union of Florida R. 0 \$798,20.464 66,978 14 1.0% 15.5% 4.2% 12.4% 0.24% 0.27% 0.34% 6.55% 9.4   Community Credit Union of Florida R. 0 \$793,034 (984 63.477 12.2% 9.0% 6.1% 12.3% 0.19% 0.19% 0.15% 1.67% 9.29% 23.8   Community Credit Union of Florida R. 1 0 \$793,034 (984 63.477 16.22% 12.3% 10.4% 3.2% 19.8% 0.19% 0.19% 0.56% 82.2% 23.3   Community Credit Union of Florida R. 1 0 \$793,034 (984 63.477 16.22% 12.3% 10.4% 3.2% 19.8% 0.19% 0.19% 0.56% 82.2% 23.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,034 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union of Florida R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Community Credit Union R. 1 0 \$603,004 (71 6.22% 12.3   Communi           |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 8.7%       |
| amen FOL  formularly Credit Union of Florida  | First Florida Credit Union        |       |      |               | 54,048  |          |          |          |          |           | 0.28%  | 0.49%  |        | 88.4%  | 18.8%      |
| Community Credit Union of Florida FL 0 5730,534,794 6,537 7 12,98 9,98 6,18 12,38 0,198 0,28 0,288 0,2  | Dade County FCU                   |       | 0    | \$797,300,407 | 97,725  | 12       | 2.9%     | 7.9%     | 2.8%     | 12.2%     | 0.44%  | 1.10%  | 1.29%  | 70.6%  | 9.4%       |
| regical Financial CU FL 0 \$730,584 984 63.417 15 1.1% 10.4% 3.2% 98% 0.2% 0.09% 0.5% 88.2% 25.5 (a) (a) Winds FCU FL 0 \$693,374,017 62.226 12 3.0% 10.9% 5.7% 11.9% 0.33% 0.39% 0.57% 74.1% 18.4 (over Financial CU FL 0 \$693,374,017 62.226 12 3.0% 10.9% 5.4% 2.6% 11.4% 0.15% 0.39% 0.57% 74.1% 18.4 (over Financial CU FL 0 \$693,374,014 65 1.9% 5.4% 2.6% 11.4% 0.15% 0.05% 0.05% 1.03% 88.2% 4.0.9 (over Financial CU FL 0 \$685,664,599 6.01% 7 3.7% 8.4% 2.6% 11.2% 0.50% 0.06% 1.03% 88.2% 4.0.9 (over Financial CU FL 0 \$633,143,666 53.409 12 8.4% 7.6% 7.2% 11.3% 0.05% 0                                  | Launch FCU                        | FL    | 0    | \$789,620,484 | 66,798  | 14       | 1.0%     | 15.5%    | 4.2%     | 12.4%     | 0.24%  | 0.73%  | 0.34%  | 65.5%  | 20.6%      |
| Earl Winds FCU FL 0 \$693,374,071 62,226 12 3.0% 10.9% 2.7% 11.8% 0.33% 0.39% 0.57% 74.1% 18.4   ower financial CU FL 0 \$660,215.397 31.986 5 1.9% 5.4% 2.6% 11.4% 0.33% 0.39% 0.57% 74.1% 18.4   ower financial CU FL 0 \$660,6499 60.196 7 3.7% 8.4% 2.6% 11.4% 0.50% 0.08% 10.3% 0.99% 90.4% 25.6   int Commerce CU FL 0 \$660,6499 60.196 7 3.7% 8.4% 2.6% 11.4% 0.50% 0.08% 10.3% 0.99% 90.4% 25.6   int Commerce CU FL 0 \$663,014.366 53.429 12 8.4% 7.6% 7.2% 11.3% 0.61% 0.91% 0.65% 84.2% 12.5   ower formation CU FL 0 \$613,474.04 54.65 12 10.8% 20.1% 4.0% 8.8% 0.33% 0.39% 0.65% 0.84% 81.2% 12.5   ower formation CU FL 0 \$603,008,707 66.255 13 2.2% 2.8% 1.9% 0.9% 0.31% 1.14% 2.16% 64.6% 14.9   ower formation CU FL 0 \$551,740,348 53.403 14 0.7% 2.0% 3.5% 9.2% 0.34% 0.65% 0.08% 0.25% 0.44% 13.2   Efficiencial CU FL 0 \$551,726,7324 58.939 7 6.5% 17.1% 3.9% 10.5% 0.35% 1.92% 0.52% 80.44% 13.2   ower formation FL 0 \$469,997.18 36.343 19 2.6% 17.1% 3.9% 10.5% 0.35% 1.92% 0.52% 80.4% 13.4   ower formation FL 0 \$469,997.18 36.343 19 2.6% 12.9% 12.9% 1.9% 8.6% 0.44% 0.88% 0.45% 75.1% 77.   ower folder Credit Union FL 0 \$469,997.18 36.343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.2% 0.4% 0.42% 5.5% 13.4   ower folder Credit Union FL 0 \$350,008,507 3.86 13.8   ower folder Credit Union FL 0 \$350,008,009 3.80 2.1% 3.6% 3.6% 3.8% 1.92% 0.40% 0                          | Community Credit Union of Florida |       | 0    | \$767,914,580 | 46,574  | 7        | 12.9%    | 9.9%     | 6.1%     | 12.3%     | 0.19%  | 0.51%  | 1.67%  | 92.9%  | 23.8%      |
| SFECU FIL O \$660,054.999 60.196 7 3.7% 8.4% 2.6% 11.4% 0.19% 0.08% 10.3% 88.2% 46.99   SFECU FIL O \$660,054.999 60.196 7 3.7% 8.4% 2.6% 10.2% 0.50% 0.62% 0.79% 0.04% 2.0.0   SFECU FIL O \$660,054.999 60.196 7 3.7% 8.4% 2.6% 10.2% 0.50% 0.62% 0.79% 0.04% 2.0.0   SFECU FIL O \$663,054.996 53.429 12 8.4% 7.6% 7.2% 11.3% 0.61% 0.61% 0.65% 81.2% 12.5   SMISION CU FIL O \$663,054.996 53.429 12 10.8% 20.1% 4.0% 8.8% 0.33% 0.63% 0.63% 0.68% 81.2% 23.9   SECOYFECU FIL O \$663,008.070 64.25 13.   SECOYFECU FIL O \$650,057.0916 4.8854 12 10.8% 20.1% 4.0% 8.8% 0.33% 0.63% 0.63% 0.68% 81.2% 23.9   SECOYFECU FIL O \$650,057.0916 4.8854 18 2.2% 2.8% 0.46% 0.66%                                | Tropical Financial CU             | FL    | 0    | \$730,584,984 | 63,417  | 15       | 1.1%     | 10.4%    | 3.2%     | 9.8%      | 0.32%  | 0.08%  | 0.56%  | 88.2%  | 25.3%      |
| SF FCU FL 0 \$685,054,959 60,196 7 3.7% 8.4% 2.6% 10.2% 0.50% 0.62% 0.97% 90.4% 25.0 nst Commerce CU FL 0 \$633,014.366 53.429 12 8.4% 7.6% 7.2% 11.3% 0.61% 0.61% 0.65% 84.2% 12.8 12.8 12.8 12.8 12.8 12.8 12.8 12.8  | Gulf Winds FCU                    | FL    | 0    | \$693,374,071 | 62,226  | 12       | 3.0%     | 10.9%    | 2.7%     | 11.8%     | 0.33%  | 0.39%  | 0.57%  | 74.1%  | 18.4%      |
| Institute Commerce CU FL 0 S63,014,366 S3,429 12 18,48 7,68 7,68 7,28 11,38 0,618 0,918 0,658 84,28 15,5 7,660 FCOY FCU FL 0 S633,014,366 S3,429 S1,466 S1,47,404 S4,456 S1,466 S1,47,404 S4,456 S1,47,404 S4,466 S1,47,404 S4,466 S1,47,404 S4,466 S1,47,404 S4,466 S1,47,404 S4,466 S1,47,404   | Power Financial CU                | FL    | 0    | \$690,215,397 | 31,986  | 5        | 1.9%     | 5.4%     | -2.6%    | 11.4%     | 0.15%  | 0.08%  | 1.03%  | 88.2%  | 46.9%      |
| Invision CU FL 0 \$611,347,404 \$ 54,456 12 10.8% 20.1% 4.0% 8.8% 0.33% 0.63% 0.68% 81.2% 23.9 (AcCoy FCU FL 0 \$603,008,707 66,235 13 2.2% 2.8% 1.9% 9.9% 0.31% 11.4% 2.16% 6.44% 13.9 (AcCoy FCU FL 0 \$571,404,384 \$2.40% 4.90% 4.90% 2.8% 3.5% 9.2% 0.31% 0.83% 0.27% 6.44% 13.2 (AcCoy FCU FL 0 \$550,570,404 4.8% 4.8% 4.90% 4.90% 4.90% 0.28% 0.27% 6.44% 13.2 (AcCoy FCU FL 0 \$550,570,404 4.8% 4.8% 4.90% 4.90% 4.90% 0.28% 0.28% 0.44% 13.3 (AcCoy FCU FL 0 \$517,207,324 8.939 7 6.5% 17.1% 3.9% 10.5% 0.35% 19.2% 0.25% 0.44% 13.3 (Account FL 0 \$517,207,324 8.939 7 6.5% 17.1% 3.9% 10.5% 0.35% 19.2% 0.25% 0.44% 13.3 (Account FL 0 \$509,695,350 55,493 13 9.2% 2.2% 1.9% 8.8% 0.44% 13.3 (Account FL 0 \$469,989,718 3.6% 10.5% 0.29% 11.1% 0.88% 0.44% 13.3 (Account FL 0 \$469,989,718 3.6% 10.5% 0.29% 11.1% 0.88% 0.44% 13.3 (Account FL 0 \$469,889,718 3.6% 1.9% 6.4% 13.3 (Account FL 0 \$469,889,718 3.8% 1.9% 6.4% 13.3 (Account FL 0 \$469,889,889 3.8% 1.9% 6.4% 13.3 (Account FL 0 \$469,889,718 3.8% 1.9% 6.4% 13.3 (Account FL 0 \$ | USF FCU                           | FL    | 0    | \$685,054,959 | 60,196  | 7        | 3.7%     | 8.4%     | 2.6%     | 10.2%     | 0.50%  | 0.62%  | 0.97%  | 90.4%  | 25.0%      |
| ReCoy FCU FL 0 \$603,008,707 66,235 13 2.2% 2.8% 1.9% 9.9% 0.31% 1.14% 2.16% 64.6% 14.9 sight CU FL 0 \$571,404,384 53,403 14 -0.7% 2.8% -1.5% 9.2% 0.34% 0.85% 0.27% 64.4% 13.2 22 financial CU FL 0 \$557,604,48 48.8 4.25% 0.4% 6.6% 9.6% 9.6% 0.4% 0.27% 0.35% 95.1% 21.2 21 financial CU FL 0 \$517,267,324 58,939 7 6.5% 17.1% 3.9% 10.5% 0.35% 1.92% 0.52% 80.4% 13.3 Ver Floridade Financial FL 0 \$517,267,324 58,939 7 6.5% 17.1% 3.9% 10.5% 0.35% 1.92% 0.52% 80.4% 13.3 Ver Floridade Financial FL 0 \$512,023,767 47,313 9 3.0% 4.7% -5.9% 9.8% 0.46%                                  | First Commerce CU                 | FL    | 0    | \$633,014,366 | 53,429  | 12       | 8.4%     | 7.6%     | 7.2%     | 11.3%     | 0.61%  | 0.91%  | 0.65%  | 84.2%  | 15.5%      |
| Sight CU FL 0 \$551,404,384 \$3,403 14 0.7% 2.8% 3.5% 9.2% 0.34% 0.85% 0.27% 64.4% 13.2 21 Financial CU FL 0 \$550,570916 45.864 8 2.5% 0.4% -6.6% 9.6% 0.44% 0.72% 0.35% 95.1% 21.6 rightstar CU FL 0 \$550,570916 45.864 8.98.99 7. 6.5% 0.4% -6.6% 9.6% 0.44% 0.72% 0.35% 95.1% 21.6 rightstar CU FL 0 \$512,023,767 47,313 9 3.0% 4.7% 5.5% 9.8% 0.64% 11.8% 0.82% 82.9% 14.0 loridacentral CU FL 0 \$502,605,350 55.493 13 9.2% 2.7% 1.9% 8.6% 0.41% 0.88% 0.45% 75.1% 77.0 m.   | Envision CU                       | FL    | 0    | \$611,347,404 | 54,456  | 12       | 10.8%    | 20.1%    | 4.0%     | 8.8%      | 0.33%  | 0.63%  | 0.68%  | 81.2%  | 23.9%      |
| 21 Financial CU FL 0 \$550,570,916 45,854 8 -2.5% 0.4% -6.6% 9.6% 0.94% 0.72% 0.35% 95.1% 21.6 rightstar CU FL 0 \$517,267,324 58,939 7 6.5% 17.1% 3.9% 10.5% 0.35% 19.2% 0.52% 80.4% 13.3 verificancial FL 0 \$512,023,767 47,313 9 -3.0% 4.7% -5.5% 9.8% 0.64% 11.8% 0.82% 82.9% 13.0 rightstar CU FL 0 \$509,695,350 55,493 13 9.2% 2.7% 1.9% 8.6% 0.41% 0.88% -0.45% 75.1% 7.7 valistate Federal Credit Union FL 0 \$469,989,718 36,343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.29% 10.1% 91.0% 25.1 km Federal Credit Union FL 0 \$469,989,718 36,343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.29% 10.1% 91.0% 25.1 km Federal Credit Union FL 0 \$303,825,674 36,613 8 1.7% 6.4% 2.9% 11.0% 0.25% 0.29% 10.1% 91.0% 25.1 km Federal Credit Union FL 0 \$305,184,389 21,698 4 3.3% 9.5% 0.9% 11.0% 0.20% 0.48% 0.42% 56.1% 10.0 aliticad and industrial FCU FL 0 \$335,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 13.0 rice and page by FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% 2.28% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7 ricovations FCU FL 0 \$223,508,823 25.061 7 -1.4% 24.2% 5.2% 3.8% 7.9% 0.26% 0.33% 0.9% 6.5% 25.1 rice and page by FCU FL 0 \$223,508,823 25.061 7 -1.4% 24.2% 0.0% 9.4% 0.34% 0.58% 0.33% 1.22% 0.9% 11.5% 0.58% 0.34% 1.25% 0.9% 11.5% 0.58% 0.34% 1.25% 0.9% 11.5% 0.58% 0.34% 1.25% 0.9% 11.5% 0.58% 0.34% 1.25% 0.9% 0.58% 0.34% 1.25% 0.9% 1.7.5 elisticant FCU FL 0 \$228,062,423 26,098 7 3.4% 3.6% 5.5% 1.5% 0.9% 0.4% 0.58% 0.58% 0.58% 0.9% 1.7.5 elisticant FCU FL 0 \$209,001,401 16,339 5 0.6% 5.5% 1.1.6% 0.5% 0.16% 0.59% 0.58% 0.58% 0.9% 1.7.5 elisticant FCU FL 0 \$118,003,225 21,448 4 5.1% 7.6% 6.2% 9.5% 0.4% 0.3% 0.5% 0.5% 0.0% 0.58% 0.9% 1.7.5 elisticant FCU FL 0 \$128,003,225 21,448 4 5.1% 7.6% 6.2% 0.9% 1.4% 0.9% 0.58% 0.0% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.9% 0.58% 0.0% 0.58% 0.0% 0.58% 0.0% 0.58% 0.0% 0.58% 0.0% 0.58% 0.0% 0.58% 0.0% 0.5% 0.0% 0.59% 0.0% 0.58% 0.0% 0.58% 0.0% 0.59% 0.0% 0.59% 0.0% 0.5% 0.0% 0.59% 0.0% 0.58% 0.0% 0.5% 0.0% 0.5% 0.0% 0.5% 0.0% 0.5%                        | McCoy FCU                         | FL    | 0    | \$603,008,707 | 66,235  | 13       | 2.2%     | 2.8%     | 1.9%     | 9.9%      | 0.31%  | 1.14%  | 2.16%  | 64.6%  | 14.9%      |
| rightstar CU FL 0 \$517,267,324 \$8,939 7 6.5% 17.1% 3.9% 10.5% 0.35% 1.92% 0.52% 80.4% 13.3   Ver Florida Financial FL 0 \$512,023,767 47.313 9 3.30% 4.7% 5.9% 9.8% 0.64% 1.18% 0.82% 82.9% 14.0   toindacentral CU FL 0 \$509,695,350 55,493 13 9.2% 4.7% 5.9% 9.8% 0.64% 1.11% 0.82% 82.9% 14.0   toindacentral CU FL 0 \$469,999,718 36,343 10 7.0% 13.9% 6.4% 11.1% 0.25% 0.29% 1.01% 91.0% 25.1   ax FCU FL 0 \$469,999,718 36,343 10 7.0% 13.9% 6.4% 11.1% 0.25% 0.29% 1.01% 91.0% 25.1   ax FCU FL 0 \$403,325,674 36,613 8 1.7% 6.4% 2.9% 11.0% 0.24% 0.43% 0.30% 88.7% 20.0   telecitly Community CU FL 0 \$360,184,389 21,698 4 3.3% 9.5% 0.9% 11.9% 0.20% 0.48% 0.42% 56.1% 16.0   telecitly Community CU FL 0 \$335,3522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.58% 0.4% 56.1% 16.0   telecitly Community FU FL 0 \$330,775,516 29,123 6 11.5% 14.9% -2.8% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7   thronovations FCU FL 0 \$272,468,252 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1   telecitly Community FU FL 0 \$233,508,823 25,061 7 4.1% 24.2% 0.0% 9.4% 0.34% 0.65% 12.2% 79.0% 17.5   toindacentar FCU FL 0 \$233,508,823 25,061 7 3.4% 3.0% 6.2% 5.2% 3.0% 10.2% 0.55% 0.34% 11.5% 45.6% 5.8   toindacentar FCU FL 0 \$223,508,823 25,061 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.76% 91.7% 18.0   toindacentar FCU FL 0 \$223,508,823 25,061 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.76% 91.7% 18.0   toindacentar FCU FL 0 \$223,509,812 11.5% 1.5% 1.5% 9.3% 0.16% 0.55% 3.9% 11.7   tell FL 0 \$224,505,913 16,639 4 5.1% 1.0% 3.3% 1.0% 6.3% 9.5% 0.16% 0.55% 3.9% 11.7   tell FL 0 \$209,014,01 16,339 5 0.06% 5.5% 11.6% 8.0% 11.2% 0.37% 0.65% 0.55% 5.8% 19.4   throwestly CU Fl 0 \$126,000,000,000,000,000,000,000,000,000,0   | Insight CU                        | FL    | 0    | \$571,404,384 | 53,403  | 14       | -0.7%    | -2.8%    | -3.5%    | 9.2%      | 0.34%  | 0.85%  | 0.27%  | 64.4%  | 13.2%      |
| File Official Financial FL 0 \$512,023,767 47,313 9 3.30% 4.7% 5.9% 9.8% 0.64% 1.18% 0.82% 82.9% 14.0 (bridge-central CU FL 0 \$509,069,530 55.493 13 9.2% 2.7% 1.9% 8.6% 0.41% 0.88% 0.45% 75.1% 77.0 (bridge-central CU FL 0 \$469,989,718 36,343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.29% 10.1% 91.0% 25.5 (bridge-central CU FL 0 \$469,989,718 36,343 10 7.6% 13.9% 0.4% 11.1% 0.25% 0.29% 10.1% 91.0% 25.5 (bridge-central CU FL 0 \$469,989,718 36,343 10 7.6% 13.9% 0.4% 11.1% 0.25% 0.29% 0.48% 0.43% 0.36% 88.7% 20.0 (bridge-central CU FL 0 \$360,184,389 21,698 4 3.3% 9.5% 0.9% 11.9% 0.20% 0.48% 0.42% 56.1% 10.0 (bridge-central CU FL 0 \$350,752,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.55% 0.83% 52.1% 13.0 (bridge-central CU FL 0 \$310,755,516 29,123 6 11.1% 14.9% 2.28% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7 (bridge-central CU FL 0 \$2272,488,252 20,259 6 38.9% 82.9% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1 (bridge-central CU FL 0 \$235,508,823 25,061 7 1.4% 24.2% 5.2% 3.0% 10.2% 0.55% 0.33% 0.96% 66.5% 26.1 (bridge-central CU FL 0 \$235,508,823 25,061 7 1.4% 24.2% 0.0% 94.4% 0.34% 0.63% 0.55% 0.79% 17.5% 18.0 (bridge-central CU FL 0 \$228,062,423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.76% 91.7% 18.0 (bridge-central CU FL 0 \$205,071,014 18.685 8 0.5% 11.6% 0.5% 3.3% 10.2% 0.55% 0.56% 0.55% 0.55% 0.58% 0.95% 0.16% 0.55% 0.33% 0.96% 0.16% 0.55% 0.33% 0.96% 0.16% 0.55% 0.33% 0.96% 0.16% 0.55% 0.33% 0.10%                            | 121 Financial CU                  | FL    | 0    | \$550,570,916 | 45,854  | 8        | -2.5%    | 0.4%     | -6.6%    | 9.6%      | 0.94%  | 0.72%  | 0.35%  | 95.1%  | 21.6%      |
| The contacentral CU FL 0 \$509,695,350 \$5,493 13 9.2% 2.7% 1.9% 8.6% 0.41% 0.88% 0.45% 75.1% 7.77 curstate Federal Credit Union FL 0 \$469,989,718 36,343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.25% 0.29% 1.01% 91.0% 25.1 ax FCU FL 0 \$403,325,674 36,613 8 1.7% 6.4% 2.9% 11.0% 0.26% 0.48% 0.43% 0.36% 88.7% 20.0 celeocity Community CU FL 0 \$350,1643,899 21,698 4 3.3% 9.5% 0.9% 11.1% 0.26% 0.48% 0.42% 55.1% 10.0 aliroad and Industrial FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% 2.28% 11.2% 0.67% 0.58% 0.83% 52.1% 13.3 ampa Bay FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% 2.28% 11.2% 0.67% 0.58% 0.83% 0.55% 94.4% 24.7 move attempts FCU FL 0 \$224,585,522 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.66% 94.4% 24.7 move attempts FCU FL 0 \$235,308,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.34% 1.15% 45.6% 5.8 by an Antonio Citters FCU FL 0 \$225,508,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.34% 1.15% 45.6% 5.8 by an Antonio Citters FCU FL 0 \$225,508,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.60% 1.20% 0.70% 91.7% 1.50 by an Antonio Citters FCU FL 0 \$225,508,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.60% 1.20% 0.70% 91.7% 1.75 by an Antonio Citters FCU FL 0 \$225,508,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.60% 1.20% 0.76% 91.7% 1.75 by an Antonio Citters FCU FL 0 \$225,508,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.60% 1.20% 0.55% 0.34% 1.15% 0.34% 1.15% 0.34% 1.15% 0.34% 1.15% 0.34% 1.15% 0.34% 0                          | BrightStar CU                     | FL    | 0    | \$517,267,324 | 58,939  | 7        | 6.5%     | 17.1%    | 3.9%     | 10.5%     | 0.35%  | 1.92%  | 0.52%  | 80.4%  | 13.3%      |
| unstate Federal Credit Union FL 0 \$469,897.18 36,343 10 7.6% 13.9% 6.4% 11.1% 0.25% 0.29% 1.01% 91.0% 25.1 ax FCU FL 0 \$403,325,674 36,613 8 1.7% 6.4% 2.9% 11.0% 0.24% 0.43% 0.36% 88.7% 20.0 califoral and industrial FCU FL 0 \$355,522,128 38,363 9 3.4% 9.5% 0.9% 11.9% 0.20% 0.48% 0.42% 56.1% 16.0 califoral and industrial FCU FL 0 \$355,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 1.3 amps Bay FCU FL 0 \$355,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 1.3 amps Bay FCU FL 0 \$3272,458,522 20,259 6 38.9% 8.2% 11.2% 0.47% 0.37% 0.65% 94.4% 247 nonovations FCU FL 0 \$253,972,104 13,545 6 42.2% 52.2% 3.6% 10.2% 0.56% 0.34% 11.5% 45.6% 5.8 or anahandle Educators FCU FL 0 \$253,972,104 13,545 6 42.2% 52.8% 3.0% 10.2% 0.55% 0.34% 11.5% 45.6% 5.8 or anahandle Educators FCU FL 0 \$253,972,104 13,545 6 42.2% 52.8% 3.0% 10.2% 0.55% 0.34% 11.5% 45.6% 5.8 or anahandle Educators FCU FL 0 \$252,802,423 25.061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 12.2% 79.0% 17.5 or anahandle Educators FCU FL 0 \$252,802,423 25.061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 12.2% 79.0% 17.5 or anahandle Educators FCU FL 0 \$252,802,423 25.098 7 3.4% 3.0% 6.2% 9.7% 0.66% 1.20% 0.65% 91.7% 18.0 or anahandle Educators FCU FL 0 \$252,802,423 25.098 7 3.4% 3.0% 6.2% 9.7% 0.66% 1.20% 0.66% 91.7% 18.0 or anahandle Educators FCU FL 0 \$252,802,423 25.098 7 3.4% 3.0% 6.2% 9.7% 0.66% 1.20% 0.65% 91.7% 18.0 or anahandle Educators FCU FL 0 \$252,802,423 25.098 7 3.4% 3.6% 5.5% 1.1% 9.3% 0.47% 0.38% 0.55% 91.7% 18.0 or anahandle Educators FCU FL 0 \$252,802,423 25.098 7 3.4% 3.6% 5.5% 1.1% 9.3% 0.47% 0.38% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55% 91.7% 1.1% 0.37% 0.16% 0.55%                         | We Florida Financial              | FL    | 0    | \$512,023,767 | 47,313  | 9        | -3.0%    | 4.7%     | -5.9%    | 9.8%      | 0.64%  | 1.18%  | 0.82%  | 82.9%  | 14.0%      |
| Exercise FCU FL 0 \$403,325,674 36,613 8 1.7% 6.4% 2.9% 11.0% 0.24% 0.43% 0.36% 88.7% 20.0   FL 0 \$360,184,389 21,688 4 3.3% 9.5% 0.9% 11.9% 0.20% 0.48% 0.42% 56.1% 16.0   Sampa Bay FCU FL 0 \$353,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 1.3   Sampa Bay FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% 5.2% 11.2% 0.47% 0.37% 0.65% 0.44% 24.7   Sampa Bay FCU FL 0 \$272,458,252 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1   Sampa Bay FCU FL 0 \$225,598,83 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 11.5% 45.6% 5.8   Sampa Bay FCU FL 0 \$235,308,823 25,061 7 -1.4% 24.2% 5.2% 3.0% 10.2% 0.55% 0.34% 11.5% 45.6% 5.8   Sampa Bay FCU FL 0 \$228,602,423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 0.33% 0.63% 12.2% 79.0% 17.5   Sampa Bay FCU FL 0 \$229,014.01 16,339 5 0.6% 5.5% 1.5% 7.6% 6.3% 9.5% 0.16% 0.50% 12.3% 58.8% 19.4   Sampa FCU FL 0 \$209,201,401 16,339 5 0.6% 5.5% 1.5% 1.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7   Sampa FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5   Sampa FCU FL 0 \$174,433,272 30,966 5 5 5.7% 16.2% 4.8% 13.2% 0.3% 0.65% 0.45% 10.03% 3.6   Sampa FCU FL 0 \$174,433,272 30,966 5 5 5.7% 16.2% 4.8% 13.2% 0.3% 0.65% 0.45% 0.52% 70.8% 61.5   Sampa FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.90% 1.41% 0.89 0.00% 0.59% 52.2% 12.0   Sampa FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.90% 1.21% 0.90% 0.25% 0.90% 52.2% 12.0   Sampa FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.90% 1.41% 0.90% 0.00%                         | Floridacentral CU                 | FL    | 0    | \$509,695,350 | 55,493  | 13       | 9.2%     | 2.7%     | 1.9%     | 8.6%      | 0.41%  | 0.88%  | -0.45% | 75.1%  | 7.7%       |
| Relacity Community CU FL 0 \$360,184,389 21,698 4 3.3% 9.5% 0.9% 11.9% 0.20% 0.48% 0.42% 56.1% 16.00 calinoad and industrial FCU FL 0 \$353,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 1.3 ampa Bay FCU FL 0 \$310,775,516 29.123 6 11.5% 14.9% 2.8% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7 monovations FCU FL 0 \$2263,972,104 13.345 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.5% 45.6% 58.26 anhancile Educators FCU FL 0 \$2263,972,104 13.545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 0.63% 1.22% 79.0% 17.5 botal anhancile Educators FCU FL 0 \$2255,308,823 25.061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5 botal anhancile Educators FCU FL 0 \$228,062,423 26.098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.55% 0.34% 1.6% 91.7% 18.0 anh Antonio Citizens FCU FL 0 \$228,062,423 26.098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.50% 1.23% 58.8% 19.4 historial form FCU FL 0 \$228,062,423 26.098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.00% 0.50% 1.23% 58.8% 19.4 historial form FCU FL 0 \$220,020,1401 16.339 5 0.6% 5.5% 1.16% 8.80% 11.2% 0.37% 0.47% 0.38% 0.55% 39.1% 11.7 betStream FCU FL 0 \$200,201,401 18.665 8 0.5% 1.16% 8.80% 11.2% 0.37% 3.15% 0.55% 39.1% 11.7 betStream FCU Florida FL 0 \$1186,203,325 21.648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.64% 0.58% 0.55% 58.3% 6.9 botal construction FL 0 \$1186,203,325 21.648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.65% 0.65% 0.67% 10.03% 3.6 botal analysis for FL 0 \$1186,203,325 21.648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.65% 0.65% 0.67% 10.03% 3.6 botal analysis for FL 0 \$1186,203,325 21.648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.65% 0.                         | SunState Federal Credit Union     | FL    | 0    | \$469,989,718 | 36,343  | 10       | 7.6%     | 13.9%    | 6.4%     | 11.1%     | 0.25%  | 0.29%  | 1.01%  | 91.0%  | 25.1%      |
| Ealiford and Industrial FCU FL 0 \$353,522,128 38,363 9 3.4% 21.9% 5.2% 12.8% 0.67% 0.58% 0.83% 52.1% 1.3 ampa Bay FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% -2.8% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7 movations FCU FL 0 \$272,458,252 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1 anhandie Educators FCU FL 0 \$263,972,104 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8 anhandie Educators FCU FL 0 \$225,308,823 25,061 7 1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5 borida State University Credit Union FL 0 \$228,062,423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 0.63% 1.22% 79.0% 17.5 borida State University Credit Union FL 0 \$225,509,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.23% 58.8% 19.4 anhandie Clutzers FCU FL 0 \$202,201,401 16,339 5 0.6% 5.5% 11.6% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 betStream FCU FL 0 \$201,808,414 18.685 8 0.55% 11.6% 1.8% 0.37% 0.47% 0.38% 0.55% 39.1% 11.7 betStream FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5 boridal State Clut Florida FL 0 \$178,813,138,11 13,981 4 0.6% 1.6% 3.4% 13.2% 0.37% 1.0% 0.58% 0.05% 0.58% 0.03% 0.05% 0.58% 0.03% 0.06% 0.03% 0.05% 0.05% 0.03% 0.00% 0.05% 0.00% 0.03% 0.00%                              | Jax FCU                           | FL    | 0    | \$403,325,674 | 36,613  | 8        | 1.7%     | 6.4%     | 2.9%     | 11.0%     | 0.24%  | 0.43%  | 0.36%  | 88.7%  | 20.0%      |
| Ampa Bay FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% -2.8% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7% (anovations FCU FL 0 \$272,458,252 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1% (anovations FCU FL 0 \$263,972,104 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8% 0.14mdo FCU FL 0 \$235,308,823 25,061 7 -1.4% 24.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8% 0.14mdo FCU FL 0 \$235,308,823 25,061 7 -1.4% 24.2% 5.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5% 0.10mdo FCU FL 0 \$228,062,423 26,098 7 -1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5% 0.10mdo FCU FL 0 \$228,062,423 26,098 7 -1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5% 0.10mdo FCU FL 0 \$228,559,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.23% 58.8% 19.4% 0.10mdo FCU FL 0 \$209,201,401 16,339 5 0.66% 5.5% 1.1.6% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etitream FCU FL 0 \$209,201,401 16,339 5 0.66% 5.5% 1.1.6% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etitream FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.68% 58.3% 6.9 6.9 6.00d Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5% 0.10mdo FCU FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.25% 0.67% 10.0% 3.6 6.20mdo FCU FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 6.1% 0.10mdo FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.35% 0.55% 0.70% 6.51% 18.1% 0.10mdo FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.35% 0.50% 0.5                        | Velocity Community CU             | FL    | 0    | \$360,184,389 | 21,698  | 4        | 3.3%     | 9.5%     | 0.9%     | 11.9%     | 0.20%  | 0.48%  | 0.42%  | 56.1%  | 16.0%      |
| ampa Bay FCU FL 0 \$310,775,516 29,123 6 11.5% 14.9% -2.8% 11.2% 0.47% 0.37% 0.65% 94.4% 24.7 movations FCU FL 0 \$272,458,252 20,259 6 38.9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1 anhandle Educators FCU FL 0 \$263,972,104 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8 dilando FCU FL 0 \$235,308,823 25,061 7 -1.4% 24.2% 0.0% 9.4% 0.34% 0.34% 0.46% 1.22% 79.0% 17.5 doing da State University Credit Union FL 0 \$228,062,423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 0.46% 0.50% 1.20% 0.76% 91.7% 18.0 an Antonio Citizens FCU FL 0 \$229,559,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.20% 0.55% 39.1% 11.7 detStream FCU FL 0 \$209,201,401 16,339 5 0.66% 5.5% -1.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 detStream FCU FL 0 \$3196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.66% 0.61% 0.83% 54.8% 3.5 doild Coast FCU FL 0 \$116,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.66% 0.66% 0.65% 0.58% 58.3% 6.9 detAction FCU Florida FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.25% 0.6% 10.3% 3.5 detAction FCU Florida FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.0% 0.59% 1.0% 0.90% 84.2% 18.1 diversity South Credit Union FL 0 \$135,029,426 10.58 3 13.3% 0.4% 0.6% 1.4% 13.4% 0.39% 1.4% 0.98% 0.55% 70.1% 5.3 death of the South Credit Union FL 0 \$135,029,426 10.658 3 13.3% 0.4% 0.9% 1.4% 13.4% 0.39% 1.4% 0.8% 0.9% 5.2.% 10.2 death Community South Credit Union FL 0 \$134,644,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.9% 0.9% 0.9% 0.92% 0.90%                           | ,                                 |       | 0    |               |         | 9        |          |          | 5.2%     |           |        | 0.58%  |        |        | 1.3%       |
| Annovations FCU FL 0 \$272,458,252 20,259 6 38,9% 8.2% 3.8% 7.9% 0.26% 0.33% 0.96% 66.5% 26.1 annhandle Educators FCU FL 0 \$263,972,104 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8 bland of FCU FL 0 \$225,308,823 25.061 7 -1.4% 24.2% 0.0% 9.4% 0.34% 0.63% 1.22% 79.0% 17.5 lorida State University Credit Union FL 0 \$228,006,2423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.76% 91.7% 18.0 ann Antonio Citizens FCU FL 0 \$225,559,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.23% 58.8% 19.4 historisty Street FCU FL 0 \$209,201,401 16,339 5 0.6% 5.5% -11.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etStream FCU FL 0 \$201,808,414 18,685 8 0.5% -11.6% -8.0% 11.2% 0.37% 3.15% 0.15% 73.1% 16.9 historisty CU of Florida FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 historiate FCU FL 0 \$174,433,272 30.986 5 5.7% 16.2% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 10.1 historiate FCU FL 0 \$174,433,272 30.986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 0.25% 70.8% 6.1 historiate FCU FL 0 \$137,859,710 15,15 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.55% 0.55% 70.1% 5.3 historiate FCU FL 0 \$133,859,710 15,15 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.45% 0.55% 0.50% 0.00%                       |                                   | FL    | 0    |               |         | 6        | 11.5%    | 14.9%    | -2.8%    |           | 0.47%  | 0.37%  |        |        | 24.7%      |
| Anhandle Educators FCU FL 0 \$263,972,104 13,545 6 42.2% 5.2% 3.0% 10.2% 0.55% 0.34% 1.15% 45.6% 5.8% or contact the first of the first  | Innovations FCU                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 26.1%      |
| Arlando FCU FIL O \$235,308,823 Divided State University Credit Union FIL O \$228,062,423 Divided State University Credit Union FIL O \$229,201,401 Divided State University Credit Union FIL O \$209,201,401 Divided State University Credit Union FIL O \$209,201,401 Divided State University Credit Union FIL O \$209,201,401 Divided State University Credit Union FIL O \$201,808,414 Divided State University Credit Union FIL O \$201,808,414 Divided State University Credit Union FIL O \$137,861,494 Divided State University Credit Union FIL O \$137,859,710 Divided State University Credit Union FIL O \$137,859,710 Divided State University Credit Union FIL D \$138,022,004 Divided State University Credit Union FIL D \$148,022 Divided State University    |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 5.8%       |
| lorida State University Credit Union FL 0 \$228,062,423 26,098 7 3.4% 3.0% 6.2% 9.7% 0.96% 1.20% 0.76% 91.7% 18.0 an Antonio Citizens FCU FL 0 \$225,559,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.23% 58.8% 19.4 Iniversity CU FL 0 \$209,201,401 16,339 5 0.6% 5.5% -1.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etStream FCU FL 0 \$201,808,414 18,685 8 0.5% -11.6% -8.0% 11.2% 0.37% 3.15% 0.15% 73.1% 16.9 MembersFirst CU of Florida FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 Sold Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5 Earnesters FCU FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.67% 100.3% 30.6 Soundardians CU of Florida FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.50% 0.51% 1.50% 0.90% 84.2% 18.1 Earnester CU FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.55% 70.1% 53.3 earnester CU FL 0 \$133,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22 for the county of the county FCU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22 for the county four field in field in the county four field in the county four field in the county four field in the county field in the county field in the county four field in the county f                            | Orlando FCU                       |       |      |               |         |          |          |          |          |           |        |        |        |        | 17.5%      |
| an Antonio Citizens FCU FL 0 \$225,559,813 16,639 4 5.1% 7.6% 6.3% 9.5% 0.16% 0.50% 1.23% 58.8% 19.4 Iniversity CU FL 0 \$209,201,401 16,339 5 0.6% 5.5% -1.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etStream FCU FL 0 \$201,808,414 18,685 8 0.5% -11.6% -8.0% 11.2% 0.37% 3.15% 0.15% 73.1% 16.9 Members First CU of Florida FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 Gold Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5 larvesters FCU FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.67% 100.3% 30.6 central CU of Florida FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 16.1 sugardians CU FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 6.1 eys Federal Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.20 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.20 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22   |                                   |       | -    |               |         |          |          |          |          |           |        |        |        |        |            |
| Iniversity CU FL 0 \$209,201,401 16,339 5 0.6% 5.5% -1.5% 9.3% 0.47% 0.38% 0.55% 39.1% 11.7 etstream FCU FL 0 \$201,808,414 18,685 8 0.5% -11.6% -8.0% 11.2% 0.37% 3.15% 0.15% 73.1% 16.9 dembersFirst CU of Florida FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9 dold Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5 darvesters FCU FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.67% 100.3% 30.6 dentral CU of Florida FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 16.1 deys Federal Credit Union FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 6.1 deys Federal Credit Union FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3 dominity South Credit Union FL 0 \$133,029,426 10,658 3 13.3% 6.9% 1.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.20% 11.20% 11.20% 11.20% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.4% 10.20% 11.20% 0.29% 1.27% 0.92% 50.4% 0.22% 10.20% 11.20% 0.29% 1.20% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.20% 11.20% 11.20% 0.29% 1.20% 11.20% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.20% 11.20% 11.20% 0.29% 10.20% 11.20% 0.29% 10.20% 10.20% 11.20% 0.29% 10.20% 10.20% 11.20% 11.20% 0.29% 10.20% 10.20% 11.                           | -                                 |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| etStream FCU FL 0 \$201,808,414 18,685 8 0.5% -11.6% -8.0% 11.2% 0.37% 3.15% 0.15% 73.1% 16.9% dembersFirst CU of Florida FL 0 \$196,718,412 17,529 6 2.9% 10.5% 3.7% 14.0% 0.79% 0.62% 0.58% 58.3% 6.9% 50.00 Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.5% 10.9% 0.62% 0.58% 58.3% 6.9% 10.5% 10.9% 0.62% 0.58% 58.3% 6.9% 10.9% 0.62% 0.58% 58.3% 6.9% 10.9% 0.62% 0.61% 0.61% 0.83% 54.8% 3.5% 10.9% 0.62% 0.65% 0.67% 100.3% 30.6% 10.00 FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 16.1% 10.00 FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 6.1% 10.00 FL 0 \$150,323,311 13,981 4 -0.6% 1.2% 0.9% 8.1% 0.51% 1.50% 0.90% 84.2% 18.1% 10.00 FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3% 10.00 Community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16.671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Service CU FL 0 \$133,222,004 16.671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.22% 10.00 Aliami Postal Ser                      |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| MembersFirst CU of Florida  FL  0  \$196,718,412  17,529  6  2.9%  10.5%  3.7%  14.0%  0.79%  0.62%  0.58%  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.56  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  54.8%  3.58  58.3%  68.5%  10.9%  0.80%  0.80%  0.58%  0.07%  65.1%  16.1  60.37%  10.37%  10.7%  10.5                                       | *                                 |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Sold Coast FCU FL 0 \$186,203,325 21,648 4 2.1% 7.6% 2.1% 10.8% 0.06% 0.61% 0.83% 54.8% 3.55 (arvesters FCU FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.67% 100.3% 30.65 (central CU of Florida FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 16.17 (arresters FCU FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 65.1% 10.9% 1                                    |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| FL 0 \$178,215,931 18,917 9 10.8% 16.9% 3.4% 8.4% 0.98% 0.25% 0.67% 100.3% 30.6 central CU of Florida FL 0 \$175,861,494 17,164 6 12.8% 3.6% 8.5% 10.9% 0.80% 0.58% 0.07% 65.1% 16.1 Guardians CU FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 65.1 eys Federal Credit Union FL 0 \$150,323,311 13,981 4 -0.6% 1.2% 0.9% 8.1% 0.51% 1.50% 0.90% 84.2% 18.1 klive CU FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3 community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Stentral CU of Florida         FL         0         \$175,861,494         17,164         6         12.8%         3.6%         8.5%         10.9%         0.80%         0.58%         0.07%         65.1%         16.1           Guardians CU         FL         0         \$174,433,272         30,986         5         5.7%         16.2%         4.8%         13.2%         0.37%         1.07%         2.25%         70.8%         6.1           Leys Federal Credit Union         FL         0         \$150,323,311         13,981         4         -0.6%         1.2%         0.9%         8.1%         0.51%         1.50%         0.90%         84.2%         18.1           Alive CU         FL         0         \$137,859,710         15,145         8         1.2%         7.7%         1.0%         14.6%         0.45%         0.15%         0.52%         70.1%         5.3           Community South Credit Union         FL         0         \$135,029,426         10,658         3         13.3%         6.9%         1.4%         13.4%         0.39%         1.41%         0.86%         80.0%         10.2           Community South Credit Union         FL         0         \$134,664,712         12,229         5         8.0%  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Suardians CU FL 0 \$174,433,272 30,986 5 5.7% 16.2% 4.8% 13.2% 0.37% 1.07% 2.25% 70.8% 6.1 eys Federal Credit Union FL 0 \$150,323,311 13,981 4 -0.6% 1.2% 0.9% 8.1% 0.51% 1.50% 0.90% 84.2% 18.1 slive CU FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3 community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| eys Federal Credit Union FL 0 \$150,323,311 13,981 4 -0.6% 1.2% 0.9% 8.1% 0.51% 1.50% 0.90% 84.2% 18.1 Nive CU FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3 Community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 Miami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Livie CU FL 0 \$137,859,710 15,145 8 1.2% 7.7% 1.0% 14.6% 0.45% 0.15% 0.52% 70.1% 5.3 Community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 Aliami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2  |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        |            |
| Community South Credit Union FL 0 \$135,029,426 10,658 3 13.3% 6.9% 1.4% 13.4% 0.39% 1.41% 0.86% 80.0% 10.2 anta Rosa County FCU FL 0 \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 diami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 18.1%      |
| anta Rosa County FCU FL <b>0</b> \$134,664,712 12,229 5 8.0% 4.4% 3.3% 12.0% 0.29% 0.02% 0.98% 52.2% 12.0 Miami Postal Service CU FL <b>0</b> \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2   |                                   |       |      |               |         |          |          |          |          |           |        |        |        |        | 5.3%       |
| Miami Postal Service CU FL 0 \$133,222,004 16,671 3 5.0% 14.7% 10.6% 11.1% 0.39% 1.27% 0.92% 50.4% 0.2  | *                                 |       |      |               |         |          |          |          |          |           |        |        |        |        | 10.2%      |
|   | Santa Rosa County FCU             |       |      |               |         |          |          |          |          |           |        |        |        |        | 12.0%      |
| Coastline FCU FL <b>0</b> \$125,530,601 10,475 3 -3.0% -5.5% -2.4% 10.4% 0.17% -0.07% 2.07% 62.9% 3.9   | Miami Postal Service CU           |       |      |               |         |          |          |          |          |           |        |        |        |        | 0.2%       |
|   | Coastline FCU                     | FL    | 0    | \$125,530,601 | 10,475  | 3        | -3.0%    | -5.5%    | -2.4%    | 10.4%     | 0.17%  | -0.07% | 2.07%  | 62.9%  | 3.9%       |

First Quarter 2019

## Florida Credit Union Financial Summary

Data as of March 2019

|   |       | # of        |               |         |          | 12-Month | 12-Month | 12-Month |           | Deling | Net       |        |         | Fixed Rate |
|---|-------|-------------|---------------|---------|----------|----------|----------|----------|-----------|--------|-----------|--------|---------|------------|
|   |       | Mergers     |               |         |          | Asset    | Loan     |          | Networth/ | Loans/ | Chg-offs/ |        | Loans/  | 1st Mtgs.  |
| Credit Union Name                       | State | (Last 12mo) | Assets        | Members | Branches | Growth   | Growth   | Growth   | Assets    | Loans  | Avg Loans | ROA    | Savings | Assets     |
| JM Associates FCU                       | FL    | 0           | \$124,898,040 | 8,058   | 6        | -1.1%    | 4.9%     | 0.5%     | 14.7%     | 0.30%  | 1.18%     | 0.08%  | 49.2%   | 4.6%       |
| Pinellas FCU                            | FL    | 0           | \$124,736,441 | 12,090  | 4        | 2.7%     | 23.3%    | 1.0%     | 13.8%     | 0.35%  | 0.65%     | 0.08%  | 69.1%   | 0.1%       |
| Bay Credit Union                        | FL    | 0           | \$112,385,799 | 8,902   | 4        | 32.6%    | -0.8%    | -8.4%    | 7.8%      | 0.21%  | 0.15%     | 1.12%  | 50.3%   | 8.2%       |
| First Coast Community CU                | FL    | 0           | \$111,179,056 | 11,758  | 2        | -6.0%    | -3.6%    | -5.5%    | 11.9%     | 0.69%  | 0.37%     | 0.94%  | 41.0%   | 4.5%       |
| First Choice CU                         | FL    | 0           | \$110,911,723 | 10,383  | 2        | -0.9%    | 0.0%     | -1.7%    | 10.3%     | 0.65%  | 0.07%     | 1.10%  | 45.6%   | 16.0%      |
| Miami Firefighters FCU                  | FL    | 0           | \$109,580,440 | 4,387   | 1        | 6.1%     | 21.6%    | 3.3%     | 9.8%      | 0.46%  | -0.01%    | 1.16%  | 76.5%   | 21.8%      |
| Buckeye Community FCU                   | FL    | 0           | \$101,379,696 | 10,524  | 2        | 4.3%     | 3.8%     | 2.8%     | 10.3%     | 0.40%  | 0.11%     | 0.41%  | 88.7%   | 8.5%       |
| Priority One CU                         | FL    | 0           | \$97,801,876  | 9,838   | 2        | 4.4%     | 13.5%    | 0.3%     | 10.2%     | 0.21%  | 0.40%     | 1.11%  | 82.5%   | 14.7%      |
| Florida West Coast CU                   | FL    | 0           | \$95,095,672  | 10,019  | 5        | 0.0%     | 4.4%     | 0.0%     | 11.4%     | 0.18%  | 0.14%     | 1.11%  | 57.7%   | 0.0%       |
| Sun CU                                  | FL    | 0           | \$89,843,090  | 6,919   | 3        | 1.6%     | 23.1%    | 4.1%     | 10.3%     | 0.89%  | 0.60%     | 0.47%  | 46.7%   | 3.8%       |
| PowerNet CU                             | FL    | 0           | \$88,535,282  | 3,796   | 2        | -2.3%    | -7.2%    | -3.7%    | 9.1%      | 0.12%  | 0.09%     | 0.63%  | 47.2%   | 5.1%       |
| Okaloosa County Teachers FCU            | FL    | 0           | \$87,148,753  | 9,036   | 4        | 2.9%     | 15.2%    | 2.7%     | 9.9%      | 1.27%  | 0.37%     | 0.58%  | 56.8%   | 2.6%       |
| Country Financial Credit Union          | FL    | 0           | \$85,618,276  | 6,669   | 2        | 6.4%     | 10.8%    | 5.1%     | 9.7%      | 0.25%  | 0.22%     | 1.57%  | 82.3%   | 21.4%      |
| Tampa Postal FCU                        | FL    | 0           | \$83,685,693  | 7,844   | 4        | -2.3%    | -3.2%    | 0.2%     | 13.5%     | 0.20%  | 0.58%     | 0.10%  | 40.5%   | 7.1%       |
| MAGNIFY Credit Union                    | FL    | 0           | \$82,718,142  | 5,701   | 4        | 3.4%     | 4.1%     | -5.0%    | 12.0%     | 0.80%  | 0.89%     | 0.00%  | 72.3%   | 21.1%      |
| Connect CU                              | FL    | 0           | \$78,223,780  | 5,873   | 4        | 0.4%     | 2.7%     | 0.0%     | 11.4%     | 0.45%  | 1.02%     | 0.63%  | 68.0%   | 7.4%       |
| City and Police FCU                     | FL    | 0           | \$77,408,728  | 6,215   | 5        | 3.3%     | -2.1%    | 1.3%     | 9.9%      | 1.26%  | 0.34%     | 0.01%  | 53.7%   | 1.2%       |
| Broward HealthCare FCU                  | FL    | 0           | \$73,969,817  | 9,074   | 6        | -0.5%    | -5.9%    | -1.0%    | 10.9%     | 0.02%  | 0.22%     | 0.56%  | 40.4%   | 3.7%       |
| My Pensacola FCU                        | FL    | 0           | \$73,591,331  | 4,879   | 1        | 8.9%     | 3.4%     | -1.7%    | 17.3%     | 0.53%  | -0.30%    | 1.27%  | 40.4%   | 9.3%       |
| TMH FCU                                 | FL    | 0           | \$70,227,077  | 8,398   | 3        | 2.4%     | 6.5%     | 3.4%     | 10.4%     | 0.59%  | 0.59%     | 1.09%  | 68.8%   | 10.0%      |
| Memorial Employees FCU                  | FL    | 0           | \$67,575,387  | 8,993   | 7        | 1.1%     | 19.9%    | 0.6%     | 11.0%     | 0.03%  | 0.22%     | 0.53%  | 45.1%   | 0.1%       |
| Baptist Health South Florida FCU        | FL    | 0           | \$65,393,129  | 11,422  | 4        | 0.4%     | 6.5%     | -4.9%    | 13.4%     | 0.74%  | 0.89%     | 1.45%  | 81.4%   | 1.8%       |
| Calhoun Liberty ECU                     | FL    | 0           | \$62,512,975  | 5,582   | 2        | 46.3%    | 11.5%    | 6.5%     | 10.3%     | 0.18%  | 0.05%     | 1.03%  | 54.6%   | 8.0%       |
| Priority CU                             | FL    | 0           | \$61,352,002  | 14,283  | 6        | -5.6%    | -9.1%    | -0.7%    | 6.9%      | 0.76%  | 0.52%     | 0.15%  | 74.3%   | 9.3%       |
| Emerald Coast FCU                       | FL    | 0           | \$59,176,144  | 5,378   | 3        | 25.8%    | 0.0%     | 3.9%     | 7.8%      | 0.75%  | 0.36%     | 0.98%  | 46.5%   | 7.1%       |
| Tallahassee-Leon FCU                    | FL    | 0           | \$57,968,227  | 6,301   | 3        | 5.2%     | 4.7%     | 4.6%     | 10.3%     | 0.77%  | 0.60%     | 2.80%  | 63.0%   | 2.8%       |
| Adventhealth CU                         | FL    | 0           | \$53,807,092  | 9,600   | 3        | 8.0%     | 23.1%    | -2.3%    | 11.2%     | 0.05%  | 0.47%     | 0.99%  | 78.9%   | 11.8%      |
| FiCare                                  | FL    | 0           | \$52,123,192  | 6,272   | 7        | -3.3%    | 6.1%     | 5.1%     | 13.0%     | 0.52%  | 0.61%     | 0.08%  | 53.0%   | 0.0%       |
| Alliance Credit Union                   | FL    | 0           | \$50,016,382  | 5,894   | 2        | -1.0%    | 5.4%     | 0.3%     | 7.4%      | 2.13%  | 1.12%     | -0.63% | 77.5%   | 7.4%       |
| Florida Dept of Trans CU                | FL    | 0           | \$49,796,011  | 3,323   | 2        | -2.0%    | 11.0%    | -0.3%    | 17.7%     | 0.29%  | -0.07%    | 0.59%  | 50.2%   | 5.9%       |
| GPCE Credit Union                       | FL    | 0           | \$49,576,683  | 3,385   | 4        | 9.6%     | -4.4%    | -2.5%    | 8.4%      | 0.23%  | 0.09%     | 0.49%  | 41.3%   | 2.2%       |
| United Police FCU                       | FL    | 0           | \$47,070,045  | 4,940   | 2        | -3.2%    | 0.4%     | 5.7%     | 17.4%     | 0.51%  | -0.05%    | -1.87% | 41.7%   | 8.4%       |
| Flag CU                                 | FL    | 0           | \$40,146,811  | 5,739   | 1        | 1.0%     | 9.2%     | 3.3%     | 10.0%     | 1.52%  | 0.87%     | 0.63%  | 73.6%   | 7.8%       |
| Jacksonville Postal and Professional CU |       | 0           | \$39,968,276  | 3,104   | 3        | -8.0%    | 3.7%     | -3.9%    | 21.6%     | 0.24%  | 0.00%     | 0.49%  | 54.5%   | 20.6%      |
| Everglades FCU                          | FL    | 0           | \$38,582,679  | 4,502   | 1        | 0.8%     | 12.9%    | 3.0%     | 13.0%     | 0.92%  | 0.19%     | 1.24%  | 67.4%   | 14.4%      |
| Jackson County Teachers CU              | FL    | 0           | \$36,343,182  | 4,045   | 1        | 29.9%    | 0.4%     | 19.5%    | 20.6%     | 0.19%  | 2.08%     | 0.10%  | 48.7%   | 0.0%       |
| Manatee Community FCU                   | FL    | 0           | \$35,896,475  | 3,918   | 1        | -22.0%   | -12.3%   | -9.1%    | 18.1%     | 0.53%  | 3.02%     | 0.54%  | 69.2%   | 0.0%       |
| Miami FCU                               | FL    | 0           | \$35,646,159  | 2,828   | 4        | 1.8%     | 21.1%    | -0.1%    | 14.3%     | 0.18%  | 0.11%     | 0.30%  | 75.4%   | 28.3%      |
| Jacksonville Firemens CU                | FL    | 0           | \$35,325,434  | 2,616   | 2        | -3.5%    | 1.0%     | -2.0%    | 9.6%      | 0.50%  | 0.21%     | 0.45%  | 44.3%   | 13.0%      |
| Ocala Community CU                      | FL    | 0           | \$34,431,543  | 3,035   | 2        | 10.3%    | 7.3%     | 9.7%     | 11.2%     | 0.43%  | 0.11%     | 0.79%  | 59.8%   | 7.3%       |
| ECU Credit Union                        | FL    | 0           | \$34,059,592  | 3,473   | 3        | -7.2%    | -18.5%   | -5.8%    | 15.3%     | 2.58%  | 0.91%     | 0.28%  | 60.8%   | 5.3%       |
| Coral Community FCU                     | FL    | 0           | \$33,752,775  | 4,493   | 1        | 3.3%     | -2.4%    | -1.5%    | 9.5%      | 0.22%  | 1.12%     | 0.33%  | 48.5%   | 1.3%       |
| 1st Street Credit Union                 | FL    | 0           | \$30,440,972  | 2,433   | 1        | -2.0%    | -3.9%    | 2.2%     | 12.1%     | 0.73%  | 0.84%     | 0.25%  | 39.5%   | 0.0%       |
| Gulf States CU                          | FL    | 0           | \$30,067,071  | 3,473   | 1        | -3.6%    | 4.3%     | -4.0%    | 15.7%     | 0.53%  |           | 0.50%  | 56.2%   | 10.7%      |
| Florida Rural Electric CU               | FL    | 0           | \$29,740,929  | 3,740   | 2        | -3.6%    | 5.0%     | 0.4%     | 19.5%     | 0.23%  | 0.19%     | -0.85% | 73.9%   | 1.9%       |
| South Florida FCU                       | FL    | 0           | \$27,884,199  | 4,087   | 2        | -14.1%   | -14.8%   | 1.2%     | 10.9%     | 1.40%  |           | -0.41% | 80.9%   | 22.1%      |
| My Healthcare FCU                       | FL    | 0           | \$25,016,590  | 4,064   | 2        | -2.0%    | -2.3%    | -8.4%    | 17.9%     | 0.42%  | 2.97%     | 0.11%  | 67.2%   | 3.3%       |
| Florida State EFCU                      | FL    | 0           | \$24,697,589  | 3,032   | 2        | -4.0%    | 16.7%    | -0.7%    | 7.5%      | 1.52%  | 0.96%     | -0.17% | 54.6%   | 2.8%       |
| City County ECU                         | FL    | 0           | \$24,248,341  | 2,719   | 1        | 4.0%     | 7.3%     | 7.7%     | 13.2%     | 0.30%  | 0.15%     | 1.26%  | 83.8%   | 0.0%       |
| Monroe County Teachers FCU              | FL    | 0           | \$23,783,115  | 2,216   | 1        | -14.7%   | -17.7%   | 1.4%     | 10.6%     | 0.62%  | 0.31%     | 0.97%  | 84.7%   | 20.7%      |
| Pompano Beach City ECU                  | FL    | 0           | \$22,766,849  | 2,039   | 1        | 9.0%     | 4.5%     | 6.5%     | 21.3%     | 0.13%  | 0.02%     | 0.69%  | 91.3%   | 0.0%       |
| ECCO CU                                 | FL    | 0           | \$22,583,662  | 1,068   | 1        | -3.9%    | 3.6%     | 0.9%     | 19.2%     | 0.00%  | 0.00%     | 0.71%  | 68.5%   | 39.5%      |
| Compass Financial FCU                   | FL    | 0           | \$21,771,644  | 2,645   | 1        | -8.6%    | -4.7%    | -0.6%    | 15.1%     | 0.53%  | 1.29%     | -0.91% | 85.2%   | 2.3%       |
| Walton County Teachers FCU              | FL    | 0           | \$21,508,883  | 3,317   | 1        | -5.3%    | 0.4%     | 0.5%     | 8.3%      | 2.13%  | 0.37%     | -0.18% | 44.7%   | 1.4%       |
| Florida A and M University FCU          | FL    | 0           | \$20,809,409  | 3,455   | 1        | -1.5%    | 19.4%    | -9.7%    | 4.7%      | 1.80%  | 7.89%     | -1.05% | 83.2%   | 19.3%      |
| Coast 2 Coast                           | FL    | 0           | \$20,703,926  | 1,910   | 1        | -1.9%    | 8.9%     | -0.6%    | 12.4%     | 0.05%  | -0.07%    | 1.44%  | 76.7%   | 15.6%      |

First Quarter 2019

## Florida Credit Union Financial Summary

Data as of March 2019

| Credit Union Name                | State | # of<br>Mergers<br>(Last 12mo) | Assets          | Members Branch | As  | Month<br>sset<br>owth | 12-Month<br>Loan<br>Growth | 12-Month<br>Member<br>Growth | Networth/<br>Assets | Delinq<br>Loans/<br>Loans | Net<br>Chg-offs/<br>Avg Loans | ROA    | Loans/<br>Savings | Fixed Rate 1st Mtgs. Assets |
|----------------------------------|-------|--------------------------------|-----------------|----------------|-----|-----------------------|----------------------------|------------------------------|---------------------|---------------------------|-------------------------------|--------|-------------------|-----------------------------|
| Suwannee River FCU               | FL    | 0                              | \$20,598,451    | 2,635          | 2   | 6.3%                  | 13.7%                      | -1.7%                        | 10.6%               | 1.35%                     | 0.75%                         | 0.01%  | 51.3%             | 14.4%                       |
| Financial Educators FCU          | FL    | 0                              | \$17,928,081    | 2,018          | 1   | -0.9%                 | -1.4%                      | -3.6%                        | 14.6%               | 5.31%                     | 0.64%                         | 0.68%  | 65.4%             | 8.3%                        |
| Metro North FCU                  | FL    | 0                              | \$17,616,021    | 1,585          | 1   | -1.3%                 | -8.9%                      | -7.4%                        | 17.8%               | 1.47%                     | 0.00%                         | 0.39%  | 56.2%             | 22.4%                       |
| Farmers FCU                      | FL    | 0                              | \$15,762,544    | 1,307          | 1   | 6.4%                  | 1.7%                       | 0.5%                         | 12.3%               | 0.85%                     | 0.00%                         | 0.13%  | 35.3%             | 9.3%                        |
| South Atlantic FCU               | FL    | 0                              | \$15,612,220    | 2,579          | 1   | 5.9%                  | 2.6%                       | -3.5%                        | 9.4%                | 1.06%                     | -0.13%                        | 0.13%  | 41.4%             | 0.0%                        |
| Southernmost FCU                 | FL    | 0                              | \$15,302,419    | 1,876          | 1   | -3.2%                 | -6.5%                      | -1.6%                        | 19.2%               | 0.12%                     | 0.40%                         | -0.21% | 61.9%             | 0.0%                        |
| Hialeah Municipal EFCU           | FL    | 0                              | \$11,782,836    | 1,552          | 1   | 0.7%                  | 2.9%                       | -4.2%                        | 31.2%               | 0.00%                     | 1.34%                         | -1.96% | 50.8%             | 0.0%                        |
| Jefferson Co Teachers CU         | FL    | 0                              | \$10,723,970    | 1,056          | 1   | 7.4%                  | 19.9%                      | -0.1%                        | 13.3%               | 0.55%                     | 0.25%                         | 0.85%  | 60.9%             | 0.0%                        |
| Florida Customs FCU              | FL    | 0                              | \$9,993,688     | 1,111          | 1   | 1.8%                  | 9.1%                       | -1.6%                        | 17.6%               | 0.00%                     | -0.18%                        | 0.33%  | 41.9%             | 0.0%                        |
| First Coast FCU                  | FL    | 0                              | \$9,629,093     | 1,737          | 1   | 7.1%                  | 3.7%                       | 1.2%                         | 13.8%               | 0.61%                     | -0.41%                        | 0.19%  | 65.8%             | 0.0%                        |
| Local 606 Electrical Workers FCU | FL    | 0                              | \$7,704,419     | 406            | 1   | 6.2%                  | -3.5%                      | 1.0%                         | 16.8%               | 0.52%                     | -0.09%                        | 0.43%  | 31.5%             | 16.7%                       |
| Container Mutual CU              | FL    | 0                              | \$7,410,672     | 786            | 1   | -2.4%                 | -5.0%                      | -4.5%                        | 36.6%               | 0.11%                     | 0.01%                         | 0.08%  | 73.9%             | 5.5%                        |
| Shaw Ross ECU                    | FL    | 0                              | \$6,300,735     | 817            | 1   | -9.6%                 | 24.0%                      | -4.2%                        | 13.5%               | 2.85%                     | 0.00%                         | 1.03%  | 9.4%              | 0.0%                        |
| Madison Education Assn CU        | FL    | 0                              | \$5,674,052     | 836            | 1   | 2.6%                  | -1.5%                      | 1.5%                         | 15.2%               | 1.87%                     | 0.00%                         | -1.02% | 49.1%             | 0.0%                        |
| Tallahassee Community FCU        | FL    | 0                              | \$4,765,044     | 546            | 1   | 1.1%                  | 24.8%                      | 0.4%                         | 14.6%               | 2.36%                     | 0.45%                         | -0.74% | 62.1%             | 17.3%                       |
| FRSA CU                          | FL    | 0                              | \$4,572,175     | 822            | 1   | -6.7%                 | -2.5%                      | -6.4%                        | 10.3%               | 2.45%                     | -0.12%                        | 0.39%  | 83.6%             | 0.0%                        |
| Electricians Local 349 CU        | FL    | 0                              | \$4,564,950     | 764            | 1   | 4.3%                  | -12.0%                     | 0.8%                         | 17.1%               | 1.50%                     | 1.74%                         | -0.08% | 26.7%             | 0.4%                        |
| Town of Palm Beach FCU           | FL    | 0                              | \$2,699,298     | 374            | 1   | -6.4%                 | -5.9%                      | 0.3%                         | 11.0%               | 0.01%                     | 0.23%                         | 0.52%  | 50.5%             | 0.0%                        |
| Lee County Mosquito Control CU   | FL    | 0                              | \$255,315       | 100            | 1 - | -32.9%                | -85.4%                     | -9.1%                        | 25.3%               | 0.00%                     | 0.00%                         | -0.52% | 2.6%              | 0.0%                        |
| Medians                          |       |                                | \$92,469,381    | 9,337          | 4   | 2.9%                  | 6.1%                       | 1.0%                         | 11.3%               | 0.42%                     | 0.46%                         | 0.63%  | 66.9%             | 9.7%                        |
|                                  |       |                                |                 |                |     |                       |                            |                              |                     |                           |                               |        |                   |                             |
| By Asset Size                    |       | N                              | umber of Insts. |                |     |                       |                            |                              |                     |                           |                               |        |                   |                             |
| \$5 million and less             |       |                                | 5               | 546            | 1   | -2.3%                 | 2.2%                       | -2.1%                        | 13.7%               | 1.96%                     | 0.34%                         | -0.05% | 56.3%             | 5.0%                        |
| \$5 to \$10 million              |       |                                | 6               | 827            | 1   | 1.2%                  | 1.7%                       | -0.9%                        | 18.9%               | 0.62%                     | -0.17%                        | 0.21%  | 45.6%             | 3.6%                        |
| \$10 to \$20 million             |       |                                | 7               | 1,585          | 1   | 1.7%                  | -0.4%                      | -3.1%                        | 16.4%               | 1.73%                     | 0.34%                         | 0.05%  | 52.9%             | 6.6%                        |
| \$20 to \$50 million             |       |                                | 28              | 3,320          | 1   | -1.8%                 | 1.4%                       | 0.1%                         | 14.0%               | 0.70%                     | 0.93%                         | 0.24%  | 61.1%             | 9.2%                        |
| \$50 to \$100 million            |       |                                | 22              | 6,794          | 4   | 3.6%                  | 5.9%                       | 0.5%                         | 10.7%               | 0.57%                     | 0.47%                         | 0.75%  | 60.2%             | 7.3%                        |
| \$100 to \$250 million           |       |                                | 23              | 15,145         | 4   | 3.9%                  | 7.0%                       | 1.8%                         | 10.9%               | 0.50%                     | 0.79%                         | 0.84%  | 66.6%             | 12.1%                       |
| \$250 million+                   |       |                                | 41              | 66,235         | 12  | 8.4%                  | 10.2%                      | 4.8%                         | 10.7%               | 0.38%                     | 0.59%                         | 1.01%  | 81.6%             | 21.3%                       |

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.