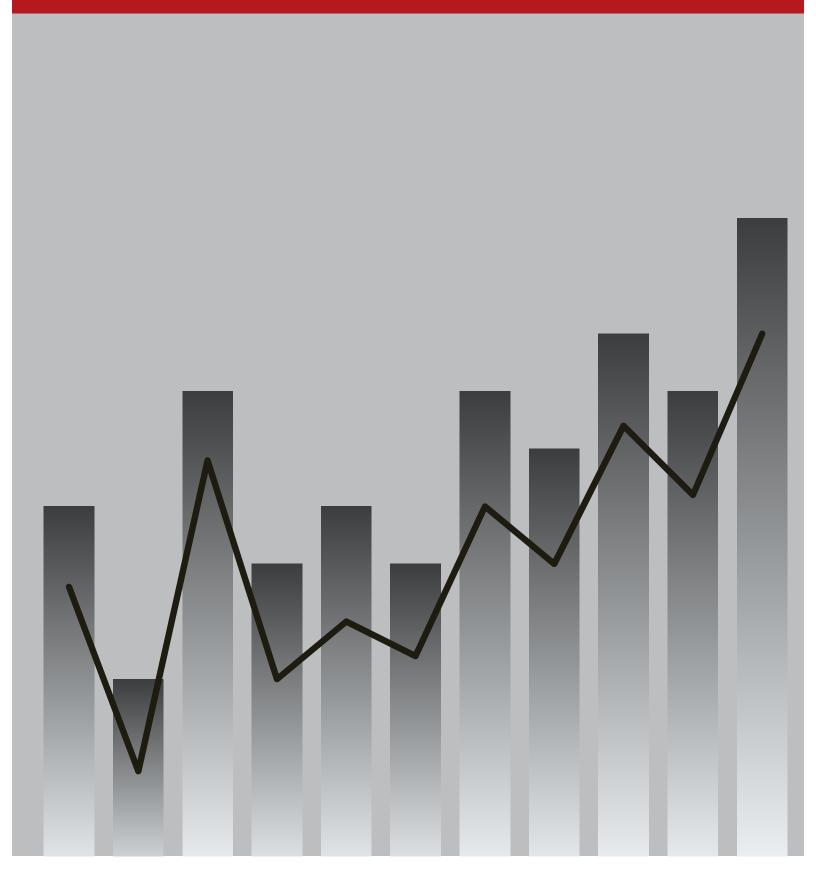
First Quarter 2020 CUNA Economics & Statistics



Early Warning Signs

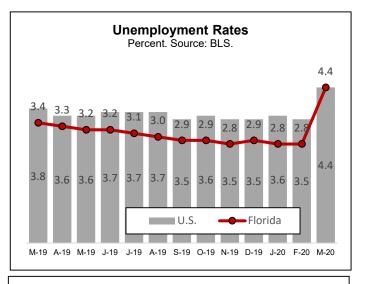
The U.S. economy <u>officially entered a</u> recession in February due to the novel coronavirus (COVID-19), which has caused both widespread human suffering and severe economic disruption. Social distancing, event cancellation, school closures, and "stay at home" orders—all of which are critical to controlling the public health crisis—have dramatically reduced routine economic activity.

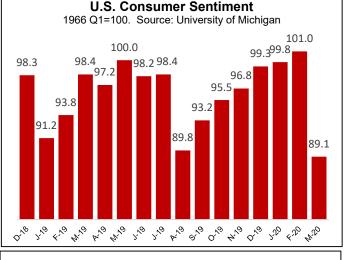
The economy shrank at a 5.0 percent seasonally adjusted annual rate in the first quarter, foreshadowing the tremendous economic dislocation that the pandemic will cause throughout the year.

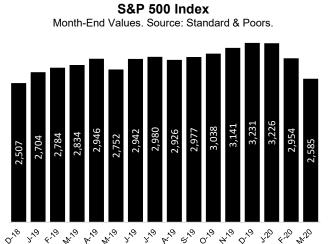
In parallel, the U.S. unemployment rate increased from 3.5 percent to 4.4 percent in March, marking the largest increase in unemployment since the Great Recession. The unemployment rate has since risen even more dramatically and currently sits at 11.1 percent through June 2020, well above the peak of the Great Recession when unemployment reached 10.0 percent. In Florida, the unemployment rate increased from 2.8 percent to 4.4 percent in March, and reached an all-time record of 13.8 percent in April.

Consumer sentiment steadily increased to 101.0 in February but fell dramatically to 89.1 during the onset of the COVID-19 pandemic. The 11.9-point drop represented the largest monthly fall in consumer sentiment since 2008, during the height of the financial crisis. As consumers become less confident, they typically pull back on spending and increase savings, which tends to reduce loan growth at credit unions but increase deposits.

In order to stimulate the economy, in March, the Federal Reserve lowered its federal funds







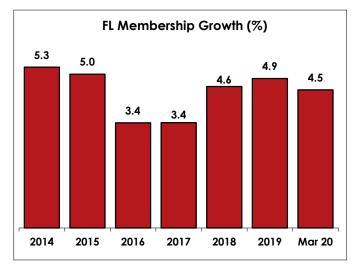
First quarter 2020

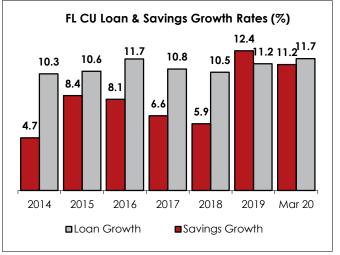
target to a range of 0 to 25 basis points. The Federal Reserve has also engaged in additional quantitative easing, which has helped reduce long-term interest rates as well. The 10-year treasury rate fell from 1.92 percent at the end of December 2019 to 0.70 percent by the end of March, and the average 30-year fixed mortgage rate fell from 3.74 percent to 3.50 percent over that same period. Nonetheless, the stock market took a significant hit in the first quarter, with the S&P 500 Index falling from 3,231 in December to 2,585 by the end of March.

Collectively, Florida's member-owned, not-forprofit depositories reported healthy membership and loan growth during the first quarter and continued strong asset quality. However, as credit unions increased loan loss provisions in anticipation of losses related to the COVID-19 pandemic, earnings have fallen significantly.

Florida credit unions reported a 0.8 percent increase in total memberships in the first quarter of 2020, a 3.2 percent annualized pace. This is slower than the first-quarter membership growth of last year, which is 1.2 percent. However, the figure is still roughly four times the rate of Florida population growth. The full-year increase was 4.5 percent. There are now 6.2 million credit union memberships in Florida.

Florida credit union loan portfolios grew 1.7 percent in the first quarter, a 6.8 percent annualized rate and faster than first quarter of 2019. Loan growth was led by first mortgages, which grew an astounding 4.3 percent in the first quarter. Commercial loans were also up (4.1 percent) as were used automobile loans (1.9 percent), but all other major loan categories fell, including other unsecured loans (-0.2 percent), HEL & second mortgages (-0.5 percent), new automobile loans (-0.9 percent), and credit cards (-1.1 percent).





Looking forward, expect very weak loan portfolio growth in the second quarter against a backdrop of typical seasonal weakness and the growing COVID-19 crisis. CUNA economists expect loan growth to decelerate from an annual 6.5 percent pace in 2019 to 6.0 percent in 2020 and 5.0 percent in 2021. Despite the severity of the current recession, relatively low interest rates and a strong housing market continue to buttress mortgage lending at credit unions, which make up roughly half of credit union loan portfolios. Nonetheless, other loan categories are likely to experience stagnant or negative growth.

At 4.7 percent, Florida credit union savings growth was strong in the first quarter, reflecting an increase in precautionary savings as well as tax refunds. Share drafts increased 28.3 percent,

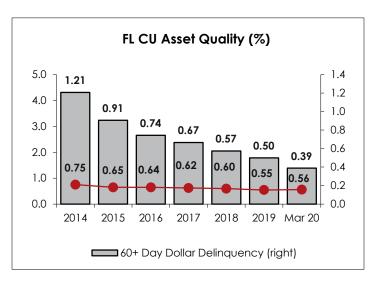
First quarter 2020

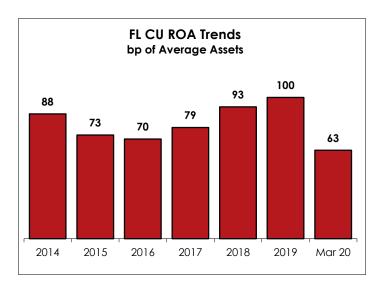
while certificates of deposit (CDs) grew 2.4 percent, individual retirement accounts and regular shares rose 1.0 percent and 0.2 percent, respectively. On the decline during the first quarter were money market accounts (MMAs) (-3.9 percent). Against a backdrop of steeply declining equity markets and anxiety related to the global COVID-19 pandemic, CUNA's baseline forecast has credit union savings rising rapidly with total balances expected to increase 17.0 percent in 2020 and 8.0 percent in 2021.

Florida credit union full-year loan and savings growth were 11.7 percent and 11.2 percent, respectively. The overall Florida credit union loan-share ratio fell from 82.4 percent as of yearend 2019 to 80.1 percent as of March 2020. As the pandemic recession deepens and savings growth increases—due to both precautionary savings and fiscal stimulus—the loan-share ratio will continue to fall to 76.0 percent by year-end 2020 and 73.9 percent by the end of 2021 nationally. This trend improves liquidity, but credit unions will struggle to lend due to the recession and protracted recovery.

Asset quality remained relatively strong in the first quarter of 2020. Florida credit union loan delinquency rates fell from 0.50 percent to 0.39 percent, while net chargeoffs decreased slightly from 0.61 percent to 0.56 percent. Bankruptcies increased modestly, with bankruptcies per thousand credit union members rising from 1.4 at the end of 2019 to 1.6 in the first quarter of 2020. CUNA economists expect the credit union delinquency and charge-off rates to rise to 1.50 percent and 0.75 percent, respectively, by the end of 2020 as the recession continues and unemployment remains high.

The combination of near zero market interest rates and a substantial increase in loan loss provisions has led to significantly lower earnings at credit unions. Florida credit union ROA fell from 100 basis points in 2019 to just 63 basis points in the first quarter of 2020. Expect earnings to fall further as the recession continues and unemployment remains elevated. However, earnings will be buttressed slightly by strong mortgage refinancing and an increase in fees from mortgage sales to the secondary market. CUNA economists expect ROA to fall to 0.35 percent by year-end 2020, a significant





decline from 0.93 percent ROA in 2019 but well above the Great Recession low of 0.18 percent

in 2009. In 2021, earnings will fall even further to 0.10 percent as losses mount, and interest rate margins remain extremely tight, limiting returns on loan portfolios and investments.

Reduced earnings and fast asset growth led to a declining net worth ratio during the first quarter of 2020. The net worth ratio of Florida fell from 12.2 percent to 11.7 percent during the three-month period. Expect the net worth ratio to fall further as earnings fall and asset growth increases. CUNA economists forecast an overall credit union net worth ratio of 10.0 percent at the end of 2020, and 9.5 percent by year-end 2021. Nonetheless, in March, 98.1 percent of credit unions were well capitalized with net worth ratios over 7.0 percent. Credit unions are in generally good financial shape entering the current economic crisis and most should have the wherewithal to continue to serve in meaningful ways as members struggle to make it through the growing health care and financial challenges.

The current recession ended the longest economic expansion since 1854. Given that most stay-at-home orders started in March and lasted through May or June, we expect a significantly larger contraction in the second quarter of -35.0 percent GDP growth (annualized). That would represent the steepest quarterly decline in GDP on record. The economic recovery that began as states opened up in May and early June is stalling due to a resurgence in COVID-19 cases.

Economic growth is likely to remain muted during the fall and winter months and into next year as we adjust to the new normal, which includes continued consumer caution when it comes to travel, tourism, restaurants, large events, and many other activities. Overall, we forecast a 5.3 percent fall in real GDP in 2020.

Under our baseline assumptions, economic growth will rebound relatively quickly with production and service-sector activity resuming, and pent up consumer demand driving growth in 2021. Moreover, unlike the experience in the 2007 – 2009 financial crisis, financial markets are likely to remain intact which—combined with historically low interest rates—will further stimulate the economy. We therefore expect relatively strong growth of 4.0 percent in 2021 followed by a gradual return to the long-term sustainable growth rate of approximately 2.0 percent by 2024.

Unemployment will remain elevated throughout this year and the next. Anticipate unemployment reaching 10.0 percent by the end of 2020—which would mean 9 months of an unemployment rate that was at or higher than the peak of the Great Recession—before falling slightly to 8.0 percent by year-end 2021. This means that the U.S. economy and credit unions should prepare for a protracted recession. However, uncertainty remains high and the speed of the economic recovery depends largely on the path of the virus and whether it is controlled relatively quickly, either by a vaccine or other means.

While no credit union is immune, those serving members on the frontlines, members employed by affected industries and members of the most vulnerable populations (especially women, low-income families and people of color)—as well as smaller credit unions with less diversified loan portfolios—will be most affected by the downturn. However, most credit unions have strong balance sheets and are well-capitalized enough to manage the crisis and continue to serve their members.

	U.S. CUs	Florida CUs
Demographic Information	Mar 20	Mar 20
Number of CUs	5,305	129
Assets per CU (\$ mil)	312.4	597.0
Median assets (\$ mil)	37.5	101.5
Total assets (\$ mil)	1,657,043	77,009
Total loans (\$ mil)	1,137,468	53,338
Total surplus funds (\$ mil)	446,885	19,889
Total savings (\$ mil)	1,392,166	66,346
Total memberships (thousands)	122,736	6,176
Growth Rates (%)		
lotal assets	8.7	9.8
Total loans	6.9	11.7
Total surplus funds	13.1	4.2
Total savings	8.1	11.2
Total memberships	3.4	4.5
% CUs with increasing assets	71.3	77.5
Earnings - Basis Pts.		
Yield on total assets	381	367
Dividend/interest cost of assets	86	75
Net interest margin	296	291
Fee & other income	126	146
Operating expense	316	330
Loss Provisions	53	45
Net Income (ROA) with Stab Exp	53	63
Net Income (ROA) without Stab Exp	53	63
% CUs with positive ROA	80.4	76.7
Capital Adequacy (%)		
Net worth/assets	11.0	10.6
% CUs with NW > 7% of assets	98.1	97.7
Asset Quality	0.40	0.00
Delinquencies (60+ day \$)/loans (%)	0.63	0.39
Net chargeoffs/average loans (%)	0.57	0.56
Total borrower-bankruptcies	218,928	9,720
Bankruptcies per CU	41.3	75.3
Bankruptcies per 1000 members	1.8	1.6
Asset/Liability Management	01.7	00.4
Loans/savings Loans/assets	81.7	80.4
	68.6	69.3
Net Long-term assets/assets	33.5	29.5
Liquid assets/assets Core deposits/shares & borrowings	15.1 49.5	15.8 54.5
	49.0	04.0
Productivity Members/potential members (%)	3	2
Borrowers/members (%)	58	58
Members/FTE	387	373
Average shares/member (\$)	11,343	10,743
Average loan balance (\$)	15,966	14,890
Employees per million in assets	0.19	0.22
Structure (%)		
Fed CUs w/ single-sponsor	11.4	5.4
Fed CUs w/ community charter	17.5	15.5
-	32.4	27.9
Other Fed CUs		
Other Fed CUs CUs state chartered	38.7	51.2

Overview by Year

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

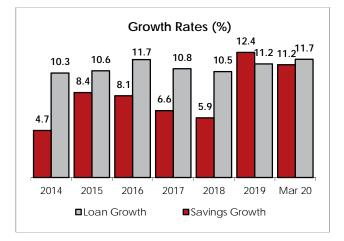
Source: NCUA and CUNA E&S.

	U.S. Florida Credit Unions									
Demographic Information	Mar 20	Mar 20	2019	2018	2017	2016	2015	2014		
Number of CUs	5,305	129	129	132	134	141	150	156		
Assets per CU (\$ mil)	312.4	597.0	573.9	507.5	468.1	416.6	360.1	319.1		
Median assets (\$ mil)	37.5	101.5	99.9	89.1	83.7	78.4	68.2	62.0		
Total assets (\$ mil)	1,657,043	77,009	74,036	66,984	62,723	58,734	54,019	49,783		
Total loans (\$ mil)	1,137,468	53,338	52,440	47,144	42,671	38,524	34,501	31,207		
Total surplus funds (\$ mil)	446,885	19,889	17,965	16,674	17,052	17,352	16,956	16,198		
Total savings (\$ mil)	1,392,166	66,346	63,396	56,410	53,264	49,956	46,219	42,632		
Total memberships (thousands)	122,736	6,176	6,126	5,840	5,581	5,395	5,215	4,965		
Growth Rates (%)										
Total assets	8.7	9.8	10.5	6.8	6.8	8.7	8.5	5.3		
Total loans	6.9	11.7	11.2	10.5	10.8	11.7	10.6	10.3		
Total surplus funds	13.1	4.2	7.7	-2.2	-1.7	2.3	4.7	-3.9		
Total savings	8.1	11.2	12.4	5.9	6.6	8.1	8.4	4.7		
Total memberships	3.4	4.5	4.9	4.6	3.4	3.4	5.0	5.3		
% CUs with increasing assets	71.3	77.5	77.5	69.7	80.6	87.2	82.0	76.3		
Earnings - Basis Pts.										
Yield on total assets	381	367	379	355	330	323	327	333		
Dividend/interest cost of assets	86	75	75	53	45	45	45	45		
Net interest margin	296	291	304	302	286	279	282	288		
Fee & other income	126	146	170	169	167	172	175	182		
Operating expense	316	330	336	332	330	344	351	354		
Loss Provisions	53	45	38	46	45	37	32	28		
Net Income (ROA) with Stab Exp	53	63	100	93	79	70	73	88		
Net Income (ROA) without Stab Exp	53	63	100	93	79	70	73	88		
% CUs with positive ROA	80.4	76.7	88.4	89.4	91.8	85.8	80.7	84.0		
Capital Adequacy (%)							10.0			
Net worth/assets	11.0	10.6	10.8	11.0	10.8	10.7	10.9	11.0		
% CUs with NW > 7% of assets	98.1	97.7	98.4	97.7	99.3	97.9	96.7	98.1		
Asset Quality	0.(3	0.20	0.50	0.57	0.67	0.74	0.01	1 01		
Delinquencies (60+ day \$)/loans (%)	0.63	0.39	0.50				0.91	1.21		
Net chargeoffs/average loans (%)	0.57	0.56	0.55	0.60	0.62	0.64	0.65	0.75		
Total borrower-bankruptcies	218,928	9,720	8,864	8,048	7,130	6,695	7,434	8,621		
Bankruptcies per CU	41.3	75.3	68.7	61.0	53.2	47.5	49.6	55.3		
Bankruptcies per 1000 members	1.8	1.6	1.4	1.4	1.3	1.2	1.4	1.7		
Asset/Liability Management	04.7		00.7		00.4	77.4	74.4	70.0		
Loans/savings	81.7	80.4	82.7	83.6	80.1	77.1	74.6	73.2		
Loans/assets	68.6	69.3	70.8	70.4	68.0	65.6	63.9	62.7		
Net Long-term assets/assets	33.5	29.5	29.5	28.2	28.0	28.1	29.7	32.7		
Liquid assets/assets	15.1	15.8	14.2	13.8	14.3	14.8	15.6	14.4		
Core deposits/shares & borrowings	49.5	54.5	52.6	55.8	55.8	54.3	53.4	51.3		
Productivity			_		_	-	_	-		
Members/potential members (%)	3	2	2	3	3	3	3	3		
Borrowers/members (%)	58	58	59	58	58	55	53	53		
Members/FTE	387	373	375	380	380	375	371	367		
Average shares/member (\$)	11,343	10,743	10,349	9,660	9,544	9,260	8,862	8,587		
Average loan balance (\$)	15,966	14,890	14,613	13,849	13,166	12,931	12,409	11,939		
Employees per million in assets	0.19	0.22	0.22	0.23	0.23	0.25	0.26	0.27		
Structure (%)			- ·							
Fed CUs w/ single-sponsor	11.4	5.4	5.4	5.3	5.2	5.7	6.7	6.4		
Fed CUs w/ community charter	17.5	15.5	15.5	18.2	19.4	19.1	18.0	19.2		
Other Fed CUs	32.4	27.9	27.9	26.5	26.9	27.7	28.7	28.8		
CUs state chartered	38.7	51.2	51.2	50.0	48.5	47.5	46.7	45.5		

Overview: State Trends

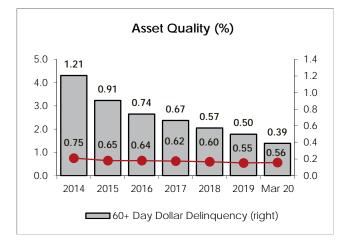
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First Quarter 2020

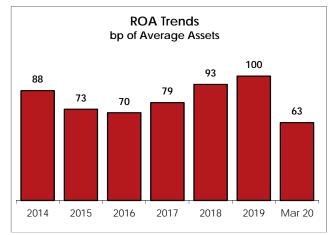


Loan and Savings Growth Trends

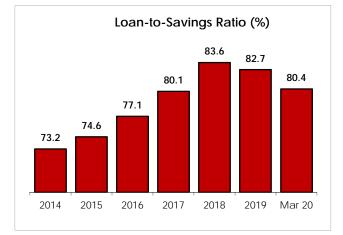
Credit Risk Trends



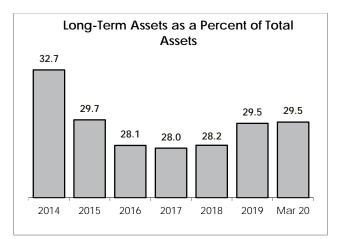
Earnings Trends



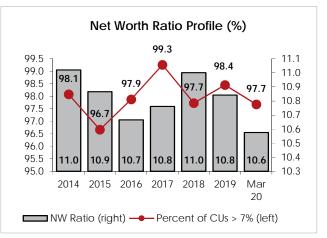
Liquidity Trends



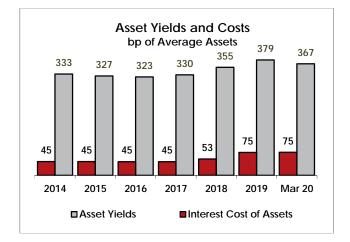
Interest Rate Risk Trends



Solvency Trends

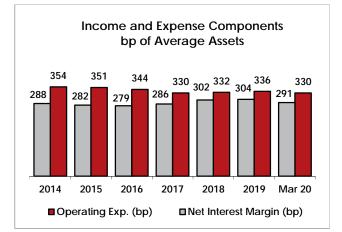


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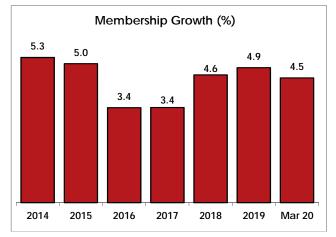


Asset Yields and Funding Costs

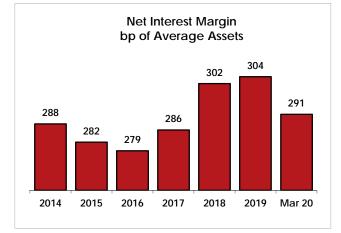
Interest Margins & Overhead



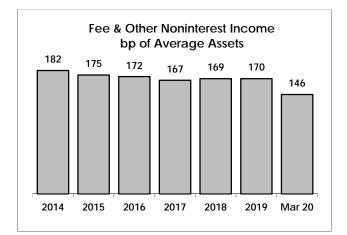
Membership Growth Trends



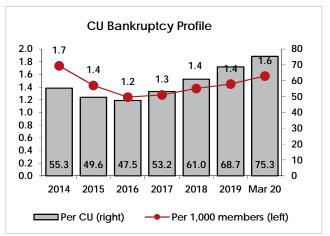
Interest Margins



Noninterest Income



Borrower Bankruptcies



Demographic Information Mar 20 < \$20041		FL		Florida	Credit Ur	nion Asset	Groups -	2020	
Number of CUs 129 17 26 21 23 7 16 Assets per CU (5 mil) 5910 99 300 732 158.1 324.7 673.7 Ictal assets (5 mil) 77,009 168 804 1.537 3.434 2.273 10.779 Ictal assets (5 mil) 53.338 70 426 791 2.082 1.452 7.455 Ictal assets (5 mil) 53.338 70 426 791 2.082 7.455 Ictal synths functs (5 mil) 6.176 20 85 157 3.42 1.976 9.353 Ictal memberships (fnousands) 6.176 20 85 1.00 0.25 9.4 8.2 Ictal assets 9.8 0.0 0.5 3.6 4.3 3.3 6.4 Ictal assets 9.8 0.0 0.5 3.6 4.3 9.30 6.1 Ictal assets 77.5 58.8 6.15 810 91.3 71.4 8.5							-		
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Total surges fund 15338 70 426 791 2.028 1.452 7.655 Total surges funds (5 mi) 16,846 138 688 1.349 3.187 1.976 9.235 Total surges funds 6,176 20 85 157 342 192 931 Total surges funds 117 1.0 2.2 50 2.5 9.4 8.2 Total surges funds 11.7 1.0 2.2 50 2.5 9.4 8.2 Total surges funds 4.2 0.4 1.9 1.7 6.0 -7.2 0.5 Total surges funds 4.5 1.0 0.0 0.9 0.9 3.8 3.4 % CUs with increasing assets 77.5 58.8 61.5 610 91.3 71.4 87.5 Exitings express 367 368 387 370 365 346 386 Dividend/intereasing assets 75 4.2 39 402 40 50 52 Dividend/intereasing assets 76.7 52.9 65.4 76.2									57,814
Total surgius (Lunds (§ mi)) 19.880 96 345 644 1.338 700 2.469 Total savings (Km)) 66.346 138 688 1.349 3.187 1.176 9.353 Total savings (Km) 66.376 20 85 157 342 192 931 Crough Ratios (%) 0 0.5 3.6 4.3 3.3 6.4 Total savings (Km) 4.2 0.4 -1.9 1.7 6.0 -7.2 0.5 Total savings (Km) 4.2 0.4 -1.9 1.7 6.0 -7.2 0.5 Total savings (Km) 8.34 3.9 3.0 6.1 1.17 8.7 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.5 9.4 4.6 5.6 8.10 9.1 9.3 3.4 8.5 5.5 16.1 9.1 9.4 4.0 5.5 5.2 16.1 10.6 15.2 16.1 10.6 15.2 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>40,862</td>									40,862
Total axings (s mi) 66,346 138 688 1,349 3,187 1,976 9,253 Growth Rates (%) 0 0.5 3.6 4.3 3.387 1.976 9,253 Growth Rates (%) 0 0.5 3.6 4.3 3.33 6.4 Total axests 117 -1.0 2.2 50 2.5 9.4 8.2 Total axests 117 -1.0 0.0 0.9 0.9 3.8 3.4 Closi savings (mil) 4.5 -1.0 0.0 0.9 0.9 3.8 3.4 Closi Mith increasing axels 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Earning- 291 327 347 336 346 586 Divide notial axels 367 376 439 405 413 394 415 Loss Provision 45 16 61 30 34 26 54 Operating expense 330	. ,							-	14,257
Total memberships (thousands) 6,176 20 85 157 342 192 931 Growth Rates (%)									49,655
Total lears 9.8 0.0 0.5 3.6 4.3 3.3 6.4 Total lears 11.7 -1.0 2.2 5.0 2.5 9.4 8.2 Total surplus funds 4.2 0.4 -1.9 1.7 6.0 -7.2 0.5 Total surplus funds 1.1.2 0.0 0.8 3.4 3.9 3.0 6.1 Total surplus funds 4.5 -1.0 0.0 0.9 0.9 3.8 3.4 % CLs with increasing assets 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Seaf Inscript 20 3.4 3.9 4.0 50 52 9.6 3.4 Vield on total lassets 367 3.68 3.7 3.26 3.4 3.9 4.0 50 52 Net income (ROA) with stab Exp 63 -4 -2 2.7 33 2.7 26 % CLs with My > Xe of assets 97.7 100.0 92.3 95.2 100.0 100.0 Social classets 97.70 2.4 3.44	-								4,449
Total supplication 11.7 -1.0 2.2 5.0 2.5 9.4 8.2 Total surplix funds 1.2 0.0 0.8 3.4 3.9 3.0 6.1 Total surplix funds 1.2 0.0 0.8 3.4 3.9 3.0 6.1 Total memberships 4.5 1.0 0.0 0.9 3.8 3.4 S Clw with increasing assets 75 58.8 6.15 8.10 0.9 3.8 3.4 Weld on total assets 3.67 3.68 3.87 3.70 3.65 3.46 3.86 Dividend/Interest cost of asets 75 4.2 3.9 4.2 40 50 52 Net income (ROA) with Stab Exp 6.3 16.4 1.3 3.94 415 15 16.4 1.3 3.94 415 15.8 16.1 1.0 1.3 1.97 7.60 16 4.1 3.0 3.4 2.5 7.50 7.50 1.6 4.2 2.7	Growth Rates (%)								
Total sarphar funds 4.2 0.4 1.9 1.7 6.0 -7.2 0.5 Total asvings 11.2 0.0 0.8 3.4 3.9 3.8 3.4 Total savings 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Earning Bask Pts.	Total assets	9.8	0.0	0.5	3.6	4.3	3.3	6.4	11.7
Total swings 11.2 0.0 0.8 3.4 3.9 3.0 6.1 Total memberships 4.5 1.0 0.0 0.9 9.8 3.4 & CLw with increasing assets 367 58.8 61.5 81.0 91.3 71.4 87.5 Earnings- Basis Pts	Total loans	11.7	-1.0	2.2	5.0	2.5	9.4	8.2	13.5
Total memberships 4.5 -1.0 0.0 0.9 0.9 3.8 3.4 % CUs with increasing assets 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Earning- Basis Pis.	Total surplus funds	4.2	0.4	-1.9	1.7	6.0	-7.2	0.5	5.8
% CUs with increasing assets 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Earnings - Basis Pts. 77.5 58.8 61.5 81.0 91.3 71.4 87.5 Vield on total assets 367 368 387 370 365 346 386 Dividend/interest cost of assets 75 42 39 42 40 55 52 Net Interest margin 291 327 347 328 325 296 334 Operating expense 330 376 439 405 413 394 415 Loss Provisions 45 16 41 30 34 26 54 Net Income (ROA) with Stab Exp 63 -4 -2 277 33 277 26 Net worth/vassets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Obling uncircles (60 - day \$)/oans (%) 0.39 129 0.69 0.66 0.47 0.35 0.47 Deling uncircles (60 - day \$)/oans (%) 0.39 129	Total savings	11.2	0.0	0.8	3.4	3.9	3.0	6.1	13.7
Earnings - Basis Pts. Yield on total assets 367 368 387 370 365 346 386 Dividend/interest cost of assets 75 42 39 42 40 50 52 Dividend/interest cost of assets 75 42 39 42 40 50 52 The interst margin 291 327 347 328 325 296 334 Fee & other income 146 62 131 133 155 152 161 Operating expense 330 376 439 405 413 394 415 Loss Provisions 45 16 41 30 34 26 54 Net Income (ROA) without Stab Exp 63 -4 -2 27 33 27 26 % CUs with WeoROA 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Delinquencies (60+ day \$)/bans (%) 0.39 1.29 0.69 0.66		4.5	-1.0	0.0	0.9	0.9	3.8	3.4	5.6
Yield on total assets 367 368 387 370 365 346 386 Dividend/interest cost of assets 75 42 39 42 40 50 52 Net interest margin 291 327 347 328 325 296 334 Fee & other income 146 62 131 133 155 152 161 Operating expense 330 376 439 405 413 394 415 Loss Provisions 45 16 41 30 34 26 54 Net income (ROA) with Stab Exp 63 -4 -2 277 33 27 26 Net income (ROA) with positive ROA 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Case with MV > 7% of assets 97.7 100.0 92.3 95.2 100.0 10.0 10.0 Sectore (ROA) with WV > 7% of assets 97.7 100.0 92.3 95.2 100.0 10.0 10.0 Actional Machine Cis (GA - day \$)/loans (%) 0.39 1.4	% CUs with increasing assets	77.5	58.8	61.5	81.0	91.3	71.4	87.5	89.5
Dividend/interest cast of assets 75 42 39 42 40 50 52 Net interest margin 291 327 347 328 325 296 334 Fee & other income 146 62 131 133 155 152 161 Operating expense 330 376 439 405 413 394 415 Loss Provisions 45 16 41 30 34 26 54 Net income (ROA) with Stab Exp 63 -4 -2 27 33 27 26 ScUs with positive ROA 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Capital Adequacy (%) 76.6 16.9 14.0 11.1 11.3 10.9 10.6 & CLS with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Asset Cuality 0.44 0.77 0.63 0.47 0.35 <td></td> <td>0/7</td> <td>242</td> <td>007</td> <td>070</td> <td>0/5</td> <td>21/</td> <td>00/</td> <td>0/4</td>		0/7	242	007	070	0/5	21/	00/	0/4
Net interest margin 291 327 347 328 325 296 334 Fee & other income 146 62 131 133 155 152 161 Operating expense 330 376 439 405 141 30 34 26 54 Net Income (ROA) with Stab Exp 63 -4 -2 27 33 27 26 <i>& CUs with positive ROA</i> 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Capital Adequacy (%) 100.0 92.3 95.2 100.0 100.0 100.0 Asset Quality 0.47 0.43 0.67 Delinquencies (60+ day \$)/loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Delinquencies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per CU 75.3									364
Fee & other income14662131133155152161Operating expense330376439405413394415Loss Provisions45164130342654Net Income (ROA) with Stab Exp63-4-227332726Net Income (ROA) without Stab Exp63-4-227332726S CLs with positive ROA76.752.965.476.291.385.775.0Capital Adequacy (%)Net worth/assets10.616.914.011.111.310.910.6* CLs with NW > 7% of assets97.7100.092.395.2100.0100.0100.0Association of assetsDelinquencies (60+ day \$)/loans (%)0.560.440.770.630.700.430.67Net chargeoffs/average loans (%)0.560.440.770.630.700.430.67Total borrower-bankupticles9,720241243483922402.124Bankruptcles per CU75.31.44.816.617.034.3132.8Bankruptcles per CU75.31.41.619.923.332.230.7Loans/assets19.513.416.019.923.332.230.7Liquid asset/assets15.834.228.122.421.918.815.3 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>84</td></t<>									84
Operating expense 330 376 439 405 413 394 415 Loss Provisions 45 16 41 30 34 26 54 Net Income (ROA) with Stab Exp 63 -4 -2 27 33 27 26 % CUs with positive ROA 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Capital Adequacy (%) vitic worth/assets 10.6 16.9 14.0 11.1 11.3 10.9 10.6 & Cls with NW > 7% of assets 10.6 16.9 14.0 11.1 11.3 10.9 10.0 Asset Quality 0.23 95.2 100.0 100.0 100.0 100.0 Adata sets assets 97.7 100.0 92.3 95.2 10.4 0.67 Total borrower-bankruptcles 97.7 100.0 72.4 124 348 392 240 2,124 Bankruptcles per CU 75.3 1.4 <	-								279
$\begin{array}{c c c c c c c c c c c c c c c c c c c $									143
Net Income (ROA) with Stab Exp 63 63 -4 -2 -2 27 33 									302
Net Income (ROA) without Stab Exp % Cls with positive ROA 63 76.7 -4 52.9 -2 65.4 27 76.2 33 91.3 27 85.7 26 75.0 Capital Adequacy (%) Net worth/assets 10.6 16.9 14.0 11.1 11.3 10.9 10.6 & Cls with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Delinquencies (60+ day \$)/loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings									46
% CUs with positive ROA 76.7 52.9 65.4 76.2 91.3 85.7 75.0 Capital Adequacy (%) Net worth/assets 10.6 16.9 14.0 11.1 11.3 10.9 10.6 % CUs with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Total borrower-bankruptcies 9,720 24 124 348 392 240 2,124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 2.2 1.1 1.3 2.3 33.2 30.7 10.3 Loans/savings 69.3									75
Capital Adequacy (%) Net worth/assets 10.6 16.9 14.0 11.1 11.3 10.9 10.6 % CUs with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Total borrower-bankruptcies 9,720 24 124 348 392 240 2,124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Loans/savings									75
Net worth/assets 10.6 16.9 14.0 11.1 11.3 10.9 10.6 % Cls with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Otal borrower-bankruptcies 9,720 24 124 348 392 240 2,124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 29.5 13.4	% CUS with positive ROA	/6./	52.9	65.4	76.2	91.3	85.7	75.0	94.7
% CUs with NW > 7% of assets 97.7 100.0 92.3 95.2 100.0 100.0 100.0 Asset Quality Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Dankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Asset/Liability Management (%) 0.39 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Liquid assets/assets 15.8 74.0 72.7 67.1 69.4 59.6 64.9 Productivity Members/(FTE 373 380 347 343 302 336 <t< td=""><td></td><td>10.6</td><td>16.9</td><td>14.0</td><td>11 1</td><td>11 3</td><td>10.9</td><td>10.6</td><td>10.4</td></t<>		10.6	16.9	14.0	11 1	11 3	10.9	10.6	10.4
Delinquencies (60+ day \$)/loans (%) 0.39 1.29 0.69 0.66 0.47 0.35 0.47 Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Total borrower-bankruptcies 9.720 24 124 348 392 240 2.124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Asset/Liability Management (%) 0.64 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0									100.0
Net chargeoffs/average loans (%) 0.56 0.44 0.77 0.63 0.70 0.43 0.67 Total borrower-bankruptcies 9,720 24 124 348 392 240 2,124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Asset/Liability Management (%) Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/sasets 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 29.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity Members/potential members (%) 2 1 1 3 1 2 1	Asset Quality								
Total borrower-bankruptcies 9,720 24 124 348 392 240 2,124 Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Assel/Liability Management (%) Event	Delinquencies (60+ day \$)/loans (%)	0.39	1.29	0.69	0.66	0.47	0.35	0.47	0.36
Bankruptcies per CU 75.3 1.4 4.8 16.6 17.0 34.3 132.8 Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Asset/Liability Management (%) 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/assets 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity 8 42 58 55 54 56 54 Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 <td>Net chargeoffs/average loans (%)</td> <td>0.56</td> <td>0.44</td> <td>0.77</td> <td>0.63</td> <td>0.70</td> <td>0.43</td> <td>0.67</td> <td>0.54</td>	Net chargeoffs/average loans (%)	0.56	0.44	0.77	0.63	0.70	0.43	0.67	0.54
Bankruptcies per 1000 members 1.6 1.2 1.5 2.2 1.1 1.3 2.3 Asset/Liability Management (%) Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/savings 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity 1 1 3 1 2 1 Members/potential members (%) 2 1 1 1 3 1 2 1 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$)	Total borrower-bankruptcies	9,720	24	124	348	392	240	2,124	6,468
Asset/Liability Management (%) Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/assets 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 29.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivily Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 2 1 1 3 1 2 1 Average shares/member (\$) 10.743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) 54 17.6 3.8 9.5 4.3 0.0	Bankruptcies per CU	75.3	1.4	4.8	16.6	17.0	34.3	132.8	340.4
Loans/savings 80.4 50.8 61.9 58.6 65.3 73.5 81.8 Loans/assets 69.3 41.7 53.0 51.5 57.3 63.9 71.0 Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity V V V V V V Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10.743 6.912 8.108 8.586 9.317 10.314 10.044	Bankruptcies per 1000 members	1.6	1.2	1.5	2.2	1.1	1.3	2.3	1.5
Loans/assets69.341.753.051.557.363.971.0Net Long-term assets/assets29.513.416.019.923.332.230.7Liquid assets/assets15.834.228.122.421.918.815.3Core deposits/shares & borrowings54.574.072.767.169.459.664.9ProductivityMembers/potential members (%)2113121Borrowers/members (%)58425855545654Members/FTE373380347343302336320Average shares/member (\$)10.7436.9128.1088.5869.31710.31410.044Average loan balance (\$)14.8908.4408.6409.19111.35513.45815.271Employees per million in assets0.220.310.300.300.310.250.27Fred CUs w/ single-sponsor5.417.63.89.54.30.00.0			50.0	(1.0	50 ((5.0	20.5	01.0	
Net Long-term assets/assets 29.5 13.4 16.0 19.9 23.3 32.2 30.7 Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity Nembers/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 2 1 1 3 1 2 1 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10.743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Fed CUs w/ single-sponsor 5.4 17.6	0								82.3
Liquid assets/assets 15.8 34.2 28.1 22.4 21.9 18.8 15.3 Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10.743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0									70.7
Core deposits/shares & borrowings 54.5 74.0 72.7 67.1 69.4 59.6 64.9 Productivity Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10.743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) 54.4 17.6 3.8 9.5 4.3 0.0 0.0									30.1
Productivity Vertical members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Fted CUs w/ single-sponsor 54 17.6 3.8 9.5 4.3 0.0 0.0	•								15.0
Members/potential members (%) 2 1 1 3 1 2 1 Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0	Core deposits/snares & borrowings	54.5	74.0	12.1	67.1	69.4	59.6	64.9	50.7
Borrowers/members (%) 58 42 58 55 54 56 54 Members/FTE 373 380 347 343 302 336 320 Average shares/member (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0			4	4		4	2	4	_
Members/FTE 373 373 380 347 343 302 336 320 Average shares/member (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%)									3
Average shares/member (\$) 10,743 6,912 8,108 8,586 9,317 10,314 10,044 Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0									59
Average loan balance (\$) 14,890 8,440 8,640 9,191 11,355 13,458 15,271 Employees per million in assets 0.22 0.31 0.30 0.30 0.31 0.25 0.27 Structure (%) Employees per million in assets 5.4 17.6 3.8 9.5 4.3 0.0 0.0									397
Employees per million in assets 0.22 0.31 0.30 0.31 0.25 0.27 Structure (%) End CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0	.								11,161
Structure (%) Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0	8								15,443 0.19
Fed CUs w/ single-sponsor 5.4 17.6 3.8 9.5 4.3 0.0 0.0		0.22	0.31	0.30	0.30	0.31	0.25	0.27	0.19
		5.4	17.6	3.8	95	43	0.0	0.0	0.0
	Fed CUs w/ community charter	15.5	5.9	11.5	14.3	26.1	42.9	25.0	0.0
Other Fed CUs 27.9 41.2 30.8 28.6 17.4 42.9 6.3									36.8
CUs state chartered 51.2 35.3 53.8 47.6 52.2 14.3 68.8									63.2

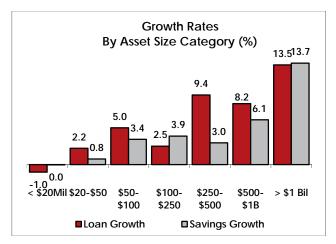
Overview: State Results by Asset Size

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

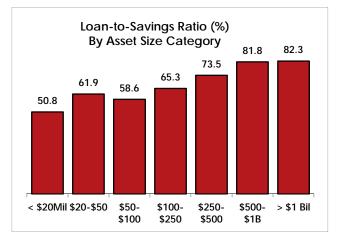
First Quarter 2020

Results By Asset Size

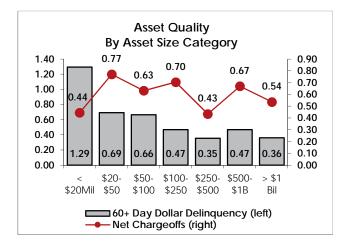
Loan and Savings growth



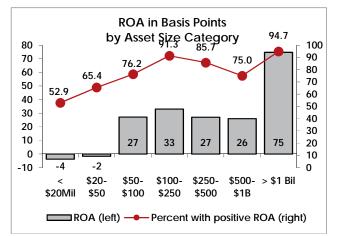
Liquidity Risk Exposure



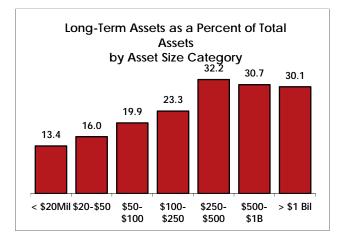
Credit Risk Exposure



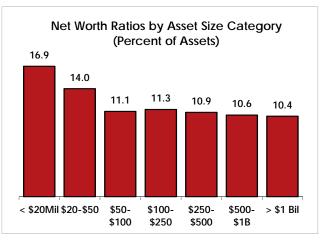
Earnings



Interest Rate Risk Exposure



Solvency



	U.S.		All U.S.	Credit Un	ions Asse	et Groups	- 2020	
Demographic Information	Mar 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,305	1,953	1,004	691	695	358	258	346
Assets per CU (\$ mil)	312.4	7.5	32.6	72.2	158.3	350.5	696.7	3,307.6
Median assets (\$ mil)	37.5	6.5	31.4	70.7	149.3	338.3	681.5	1,816.8
Total assets (\$ mil)	1,657,043	14,735	32,750	49,861	110,031	125,486	179,739	1,144,439
Total loans (\$ mil)	1,137,468	7,319	17,210	28,048	69,288	84,061	124,193	807,350
Total surplus funds (\$ mil)	446,885	7,096	14,348	19,530	34,913	34,615	46,003	290,381
Total savings (\$ mil) Total memberships (thousands)	1,392,166 122,736	12,486 2,244	28,400 3,590	43,386 5,031	95,904 10,011	108,721 10,834	153,451 13,967	949,818 77,059
			-,	- ,	- , -			,
Growth Rates (%) Total assets	8.7	1.0	2.9	3.5	5.0	6.3	7.0	11.0
Total loans	6.9	0.4	2.9	2.0	3.0	5.0	5.3	8.8
Total surplus funds	13.1	1.6	3.6	5.6	7.0	9.0	11.2	17.1
Total savings	8.1	0.9	2.7	3.4	4.8	6.3	7.0	10.1
Total memberships	3.4	-1.8	-0.8	-0.4	0.7	1.7	2.5	5.8
% CUs with increasing assets	71.3	50.5	70.9	79.6	88.2	93.6	94.6	98.3
Earnings - Basis Pts.								
Yield on total assets	381	391	374	371	377	379	377	383
Dividend/interest cost of assets	86	44	45	49	58	66	72	96
Net interest margin	296	347	328	322	319	313	304	287
Fee & other income	126	78	103	120	133	141	136	124
Operating expense	316	374	367	374	378	376	359	292
Loss Provisions	53	32	23	25	31	34	39	62
Net Income (ROA) with Stab Exp	53	18	43	42	43	43	41	57
Net Income (ROA) without Stab Exp % CUs with positive ROA	53 80.3	18 70.3	43 83.7	42 87.0	43 87.6	43 87.7	41 84.5	57 88.7
Capital Adequacy (%)								
Net worth/assets	11.0	14.8	12.8	12.1	11.4	11.2	11.0	10.8
% CUs with NW > 7% of assets	98.1	96.8	98.3	98.3	98.8	99.4	100.0	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.37	0.95	0.75	0.70	0.64	0.60	0.61
Net chargeoffs/average loans (%)	0.57	0.52	0.43	0.44	0.45	0.47	0.47	0.62
Total borrower-bankruptcies	218,928	3,980	6,592	8,132	18,032	21,296	27,736	133,160
Bankruptcies per CU	41.3	2.0	6.6	11.0				384.9
Bankruptcies per 1000 members			0.0	11.8	25.9	59.5	107.5	304.7
	1.8	1.8	1.8	11.8	25.9 1.8	59.5 2.0	107.5 2.0	1.7
Asset/Liability Management	1.8							
Asset/Liability Management Loans/savings	81.7	1.8 58.6	1.8 60.6	1.6 64.6	1.8 72.2	2.0 77.3	2.0 80.9	1.7 85.0
Asset/Liability Management Loans/savings Loans/assets	81.7 68.6	1.8 58.6 49.7	1.8 60.6 52.5	1.6 64.6 56.3	1.8 72.2 63.0	2.0 77.3 67.0	2.0 80.9 69.1	1.7 85.0 70.5
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets	81.7 68.6 33.5	1.8 58.6 49.7 10.9	1.8 60.6 52.5 19.6	1.6 64.6 56.3 23.9	1.8 72.2 63.0 28.5	2.0 77.3 67.0 31.2	2.0 80.9 69.1 35.1	1.7 85.0 70.5 35.1
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets	81.7 68.6 33.5 15.1	1.8 58.6 49.7 10.9 31.2	1.8 60.6 52.5 19.6 25.8	1.6 64.6 56.3 23.9 22.9	1.8 72.2 63.0 28.5 18.6	2.0 77.3 67.0 31.2 16.2	2.0 80.9 69.1 35.1 14.4	1.7 85.0 70.5 35.1 13.9
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings	81.7 68.6 33.5	1.8 58.6 49.7 10.9	1.8 60.6 52.5 19.6	1.6 64.6 56.3 23.9	1.8 72.2 63.0 28.5	2.0 77.3 67.0 31.2	2.0 80.9 69.1 35.1	1.7 85.0 70.5 35.1
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity	81.7 68.6 33.5 15.1 49.5	1.8 58.6 49.7 10.9 31.2 79.6	1.8 60.6 52.5 19.6 25.8 71.2	1.6 64.6 56.3 23.9 22.9 66.6	1.8 72.2 63.0 28.5 18.6 60.9	2.0 77.3 67.0 31.2 16.2 57.1	2.0 80.9 69.1 35.1 14.4 54.6	1.7 85.0 70.5 35.1 13.9 44.8
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%)	81.7 68.6 33.5 15.1 49.5 3	1.8 58.6 49.7 10.9 31.2 79.6	1.8 60.6 52.5 19.6 25.8 71.2 3	1.6 64.6 56.3 23.9 22.9 66.6	1.8 72.2 63.0 28.5 18.6 60.9 2	2.0 77.3 67.0 31.2 16.2 57.1	2.0 80.9 69.1 35.1 14.4 54.6	1.7 85.0 70.5 35.1 13.9 44.8
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%)	81.7 68.6 33.5 15.1 49.5 3 58	1.8 58.6 49.7 10.9 31.2 79.6 5 45	1.8 60.6 52.5 19.6 25.8 71.2 3 59	1.6 64.6 56.3 23.9 22.9 66.6 3 54	1.8 72.2 63.0 28.5 18.6 60.9 2 2 56	2.0 77.3 67.0 31.2 16.2 57.1 3 56	2.0 80.9 69.1 35.1 14.4 54.6 3 56	1.7 85.0 70.5 35.1 13.9 44.8 3 60
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE	81.7 68.6 33.5 15.1 49.5 3 58 387	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338	2.0 80.9 69.1 35.1 14.4 54.6 3 56 339	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$)	81.7 68.6 33.5 15.1 49.5 3 58 387 11,343	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416 5,564	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397 7,911	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370 8,624	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336 9,579	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338 10,035	2.0 80.9 69.1 35.1 14.4 54.6 3 56 339 10,987	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413 12,326
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE	81.7 68.6 33.5 15.1 49.5 3 58 387	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338	2.0 80.9 69.1 35.1 14.4 54.6 3 56 339	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	81.7 68.6 33.5 15.1 49.5 3 58 387 11,343 15,966	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416 5,564 7,311	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397 7,911 8,068	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370 8,624 10,241	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336 9,579 12,361	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338 10,035 13,970	2.0 80.9 69.1 35.1 14.4 54.6 33 56 339 10,987 16,000	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413 12,326 17,557
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets Structure (%)	81.7 68.6 33.5 15.1 49.5 3 58 387 11,343 15,966	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416 5,564 7,311	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397 7,911 8,068 0.28	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370 8,624 10,241 0.27	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336 9,579 12,361	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338 10,035 13,970	2.0 80.9 69.1 35.1 14.4 54.6 33 56 339 10,987 16,000	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413 12,326 17,557
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets	81.7 68.6 33.5 15.1 49.5 3 58 387 11,343 15,966 0.19	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416 5,564 7,311 0.37	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397 7,911 8,068	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370 8,624 10,241	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336 9,579 12,361 0.27	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338 10,035 13,970 0.26	2.0 80.9 69.1 35.1 14.4 54.6 339 10,987 16,000 0.23	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413 12,326 17,557 0.16
Asset/Liability Management Loans/savings Loans/assets Net Long-term assets/assets Liquid assets/assets Core deposits/shares & borrowings Productivity Members/potential members (%) Borrowers/members (%) Members/FTE Average shares/member (\$) Average loan balance (\$) Employees per million in assets Structure (%) Fed CUs w/ single-sponsor	81.7 68.6 33.5 15.1 49.5 3 58 387 11,343 15,966 0.19 11.4	1.8 58.6 49.7 10.9 31.2 79.6 5 45 416 5,564 7,311 0.37 23.6	1.8 60.6 52.5 19.6 25.8 71.2 3 59 397 7,911 8,068 0.28 7.9	1.6 64.6 56.3 23.9 22.9 66.6 3 54 370 8,624 10,241 0.27 3.9	1.8 72.2 63.0 28.5 18.6 60.9 2 56 336 9,579 12,361 0.27 2.7	2.0 77.3 67.0 31.2 16.2 57.1 3 56 338 10,035 13,970 0.26	2.0 80.9 69.1 35.1 14.4 54.6 339 10,987 16,000 0.23	1.7 85.0 70.5 35.1 13.9 44.8 3 60 413 12,326 17,557 0.16 2.3

Overview: National Results by Asset Size

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

	U.S.			Florida	Credit Ur	nions		
Growth Rates	Mar 20	Mar 20	2019	2018	2017	2016	2015	2014
Credit cards	5.4%	6.7%	7.5%	4.7%	6.5%	4.3%	1.8%	3.1%
Other unsecured loans	6.8%	13.2%	11.3%	5.3%	11.2%	7.1%	6.0%	7.9%
New automobile	-0.7%	1.4%	3.7%	16.0%	18.4%	20.6%	18.9%	33.8%
Used automobile	4.0%	5.1%	5.4%	11.0%	13.2%	19.4%	17.7%	16.8%
First mortgage	11.0%	24.9%	21.4%	9.2%	9.5%	6.4%	6.7%	2.8%
HEL & 2nd Mtg	2.3%	4.9%	6.0%	8.5%	-7.4%	1.0%	2.3%	1.1%
Commercial loans*	16.1%	43.7%	40.8%	16.6%	2.0%	14.4%	18.5%	14.6%
Share drafts	19.4%	29.7%	9.7%	6.0%	8.3%	16.6%	15.1%	8.9%
Certificates	15.8%	28.4%	39.5%	12.4%	4.8%	3.5%	1.7%	-1.5%
IRAs	4.2%	6.9%	8.1%	-1.0%	-1.5%	4.3%	1.0%	-1.6%
Money market shares	6.5%	2.7%	8.1%	-0.9%	4.0%	8.0%	6.1%	2.0%
Regular shares	0.6%	-0.9%	4.2%	6.1%	10.0%	7.5%	11.9%	9.4%
Portfolio \$ Distribution	F 70/	F 00/	(10((20((70)	(0%	7 40/	0.1%
Credit cards/total loans	5.7%	5.9%	6.1%	6.3%	6.7%	6.9%	7.4%	8.1%
Other unsecured loans/total loans	4.1%	3.2%	3.2%	3.2%	3.4%	3.4%	3.5%	3.7%
New automobile/total loans Used automobile/total loans	12.9%	19.7%	20.2%	21.7%	20.6%	19.3%	17.9%	16.6%
	20.4% 42.5%	23.6% 37.3%	23.5% 36.4%	24.8% 33.3%	24.7% 33.7%	24.2% 34.1%	22.6% 35.8%	21.2% 37.1%
First mortgage/total loans HEL & 2nd Mtg/total loans	42.5%	5.8%	5.9%	6.2%	6.4%	7.6%	8.4%	9.1%
Commercial loans/total loans	7.7%	7.2%	7.1%	5.6%	5.3%	5.7%	5.6%	5.2%
Share drafts/total savings	16.5%	19.6%	15.9%	16.3%	16.3%	16.1%	14.9%	14.0%
Certificates/total savings	21.4%	19.9%	20.4%	16.4%	15.5%	15.7%	16.4%	17.5%
IRAs/total savings	5.9%	6.3%	6.5%	6.8%	7.3%	7.9%	8.2%	8.8%
Money market shares/total savings	20.4%	16.5%	18.0%	18.7%	20.0%	20.5%	20.5%	21.0%
Regular shares/total savings	33.9%	35.2%	36.7%	39.6%	39.6%	38.4%	38.6%	37.4%
Percent of CUs Offering								
Credit cards	62.7%	85.3%	85.3%	84.8%	84.3%	84.4%	82.7%	81.4%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	99.3%	99.3%	99.4%
New automobile	96.0%	99.2%	99.2%	98.5%	99.3%	98.6%	98.0%	98.1%
Used automobile	96.9%	99.2%	99.2%	99.2%	99.3%	99.3%	98.7%	98.1%
First mortgage	69.7%	89.1%	89.1%	87.9%	88.1%	87.2%	85.3%	84.0%
HEL & 2nd Mtg	69.2%	82.9%	84.5%	82.6%	84.3%	83.7%	80.7%	80.1%
Commercial loans	35.2%	50.4%	48.8%	47.0%	47.0%	48.9%	47.3%	45.5%
Share drafts	81.0%	96.1%	96.1%	95.5%	94.0%	92.9%	92.7%	92.3%
Certificates	82.5%	94.6%	94.6%	93.9%	93.3%	92.9%	91.3%	91.0%
IRAs	69.3%	88.4%	88.4%	87.9%	85.8%	85.1%	82.0%	82.1%
Money market shares	53.2%	74.4%	75.2%	75.0%	73.1%	70.9%	68.0%	66.7%
Number of Loans as a Percent of Mer			00 (0)	00.4%	00.5%	10 (0)	10 (0)	10.1%
Credit cards	18.9%	20.5%	20.6%	20.4%	20.5%	19.6%	19.6%	19.4%
Other unsecured loans	11.4%	9.9%	10.5%	10.2%	10.6%	10.2%	10.0%	10.4%
New automobile	6.2%	7.8%	7.9%	7.9%	7.4%	6.6%	5.9%	5.6%
Used automobile	15.0% 2.5%	14.1% 2.2%	14.0% 2.2%	14.1% 2.1%	13.8% 2.2%	12.8% 2.0%	11.9% 2.1%	11.5% 2.1%
First mortgage	2.5%	2.2% 1.4%	2.2% 1.5%	2.1% 1.5%	2.2% 1.5%	2.0% 1.7%	2.1% 1.7%	2.1% 1.7%
HEL & 2nd Mtg Commercial loans	2.0% 0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%
Share drafts	60.3%	80.2%	71.0%	69.8%	69.7%	67.2%	66.9%	65.7%
Certificates	8.4%	6.4%	6.5%	6.0%	5.8%	6.1%	6.4%	7.0%
IRAs	4.0%	4.1%	4.1%	4.3%	4.7%	4.9%	5.1%	5.3%
Money market shares	7.0%	6.1%	5.8%	5.8%	6.1%	6.3%	6.6%	7.0%

Portfolio: State Trends

Current period flow statistics are trailing four quarters.

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

	FL Florida Credit Union Asset Groups - 2020											
Growth Rates	Mar 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil				
Credit cards	6.7%	-3.5%	-2.8%	-2.6%	6.2%	-1.3%	2.6%	8.1%				
Other unsecured loans	13.2%	-7.3%	0.1%	11.8%	-0.5%	4.1%	8.7%	18.8%				
New automobile	1.4%	-4.4%	0.5%	4.6%	0.3%	-1.6%	2.2%	1.5%				
Used automobile	5.1%	0.4%	-0.8%	5.3%	-2.2%	4.1%	6.9%	5.6%				
First mortgage	24.9%	0.8%	1.8%	4.2%	8.2%	23.0%	15.7%	28.1%				
HEL & 2nd Mtg	4.9%	19.9%	69.1%	4.8%	3.4%	-0.4%	3.7%	5.3%				
Commercial loans*	43.7%	9.0%	18.1%	23.2%	15.0%	15.8%	30.0%	52.3%				
Share drafts	29.7%	2.2%	-6.9%	1.7%	2.1%	-2.3%	2.3%	46.9%				
Certificates	28.4%	2.5%	6.0%	12.7%	8.5%	25.0%	23.6%	30.9%				
IRAs	6.9%	3.7%	-4.2%	-1.5%	-0.7%	-0.2%	-4.2%	9.7%				
Money market shares	2.7%	-1.0%	-1.2%	0.2%	4.3%	-0.9%	4.4%	2.8%				
Regular shares	-0.9%	-0.1%	3.7%	2.8%	4.5%	2.2%	3.6%	-2.6%				
Portfolio \$ Distribution												
Credit cards/total loans	5.9%	3.3%	5.4%	5.6%	5.3%	6.7%	4.4%	6.2%				
Other unsecured loans/total loans	3.2%	14.9%	9.7%	8.7%	6.0%	3.3%	4.4%	2.6%				
New automobile/total loans	19.7%	20.8%	20.0%	19.8%	16.3%	16.7%	15.6%	20.7%				
Used automobile/total loans	23.6%	32.7%	33.6%	33.9%	30.7%	24.0%	24.1%	22.8%				
First mortgage/total loans	37.3%	13.6%	17.5%	17.3%	25.9%	34.5%	36.3%	38.8%				
HEL & 2nd Mtg/total loans	5.8%	4.8%	5.7%	6.8%	8.2%	7.1%	7.9%	5.2%				
Commercial loans/total loans	7.2%	1.2%	0.7%	2.8%	6.8%	3.5%	12.1%	6.6%				
Share drafts/total savings	19.6%	9.4%	18.3%	20.3%	22.6%	23.9%	22.9%	18.6%				
Certificates/total savings	19.9%	15.0%	11.9%	14.2%	12.2%	13.5%	15.9%	21.7%				
IRAs/total savings	6.3%	4.3%	6.3%	4.4%	4.6%	4.8%	4.8%	6.8%				
Money market shares/total savings	16.5%	6.1%	8.1%	13.5%	12.8%	21.3%	12.4%	17.6%				
Regular shares/total savings	35.2%	64.6%	54.4%	46.9%	46.8%	36.1%	43.2%	32.2%				
Percent of CUs Offering												
Credit cards	85.3%	41.2%	76.9%	95.2%	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	99.2%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
Used automobile	99.2%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
First mortgage	89.1%	41.2%	88.5%	95.2%	100.0%	100.0%	100.0%	100.0%				
HEL & 2nd Mtg	82.9%	17.6%	76.9%	90.5%	100.0%	100.0%	100.0%	100.0%				
Commercial loans	50.4%	17.6%	19.2%	47.6%	56.5%	71.4%	87.5%	78.9%				
Share drafts	96.1%	76.5%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%				
Certificates	94.6%	64.7%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%				
IRAs	88.4%	52.9%	92.3%	81.0%	95.7%	100.0%	100.0%	100.0%				
Money market shares	74.4%	17.6%	65.4%	81.0%	87.0%	100.0%	87.5%	94.7%				
Number of Loans as a Percent of Memb												
Credit cards	20.5%	13.7%	20.4%	14.2%	17.7%	20.5%	17.0%	21.6%				
Other unsecured loans	9.9%	16.6%	16.6%	14.8%	12.1%	8.8%	10.5%	9.3%				
New automobile	7.8%	3.9%	5.3%	6.3%	5.2%	6.8%	6.4%	8.5%				
Used automobile	14.1%	9.8%	14.6%	15.8%	15.1%	13.6%	13.5%	14.1%				
First mortgage	2.2%	1.7%	1.1%	1.2%	1.4%	2.4%	1.8%	2.4%				
HEL & 2nd Mtg	1.4%	1.1%	0.7%	0.9%	1.2%	1.5%	1.6%	1.4%				
Commercial loans	0.2%	0.5%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%				
Share drafts	80.2%	29.9%	58.5%	56.6%	71.6%	61.9%	70.0%	85.3%				
Certificates	6.4%	5.0%	4.0%	4.6%	4.7%	5.2%	5.6%	6.9%				
IRAs	4.1%	2.4%	2.7%	2.8%	2.6%	3.4%	3.1%	4.5%				
Money market shares	6.1%	6.6%	2.4%	3.5%	4.0%	5.1%	5.1%	6.6%				

Portfolio Detail: State Results by Asset Size

Current period flow statistics are trailing four quarters.

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

Growth Rates Mar 20 < 520 Mill		U.S.		All U.S.	Credit Unio	ons Asset	Groups - 2	2020	
Credit cands 9.4% -2.7% -2.7% -9.7% 10% 0.1% 0.1% 0.4% 7.8% Other unsecured ions 0.7% 2.7% 3.3% 0.2% 0.5% 2.3% 1.5% 4.6% 3.2% 1.2% 2.3% 1.0% 0.9% 1.7% 3.3% 0.2% 0.5% 1.2% 2.6% 3.4% 2.6% 3.4% 2.6% 1.0% 1.0% 0.9% 0.5% 1.0% 1.0% 0.0% 0.6% 0.6% 0.6% 1.0% 1.0% 0.0% 0.6% 0.6% 0.6% 1.0% 1.0% 0.5% 1.7% 0.4% 0.6% 1.0% 0.1% 1.7% 0.1% 1.0% <t< th=""><th>Growth Rates</th><th>Mar 20</th><th>< \$20 Mil</th><th>\$20-\$50</th><th>\$50-\$100</th><th>\$100-\$250</th><th>\$250-\$500</th><th>\$500-\$1Bil</th><th>> \$1Bil</th></t<>	Growth Rates	Mar 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
New automobile 0.7% 2.7% 3.0% 0.2% 0.5% 1.2% 2.2% 3.2% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 3.4% 2.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 1.0% 0.6% 0.4% 1.0% 0.5% 1.0% 0.4% 1.0% 0.5% 1.0% 0.4% 1.0% 0.4% 1.0% 0.4% 1.0% 0.4% 1.0% 0.4% 1.0% 0.4% 1.0% 0.4% 0.0% 0.4% 0.0%									
Used automobile 4.0% 0.9% 1.8% 1.3% 2.6% 1.9% 1.2% First mortgage 11.0% 0.4% 3.9% 5.9% 1.74% 0.5% 1.0% 1.0% Commercial loans* 16.1% 1.3% 8.9% 10.5% 1.20% 1.2.6% 1.6.1% 1.7% Share drafts 19.4% 3.8% 2.6% 4.4% 4.4% 6.4% 7.9% 3.02% Cartificates 15.8% 8.1% 9.4% 9.4% 1.1% 1.6.4% 1.0% 4.1% 3.0% 2.3% 6.0% 1.0% 1.1% 1.6.4% 3.0% 2.3% 6.0% 1.0% 1.1% 1.4% 3.0% 2.5% 4.4% 3.0% 2.5% 4.0% 3.0% 6.5% 1.0% 1.0% 4.1% 3.0% 7.5% 3.5% 4.4% 3.0% 7.5% 1.2% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0%	Other unsecured loans	6.8%	-2.8%	-0.3%	1.3%	1.5%	4.6%	-3.2%	11.5%
First mortgage 11 0% -0.8% 3.9% 5.9% 7.4% 9.6% 10.9% 12.1% BL & Znd Mthg 2.3% -2.0% 0.0% 0.0% 1.9% 0.1% 1.0%	New automobile	-0.7%	2.7%	3.0%	0.2%	0.5%	1.2%	-2.3%	-0.2%
HEL S And Mig 2.3% -2.0% 0.0% -0.9% 1.9% 0.5% 1.0% 4.0% Commercial loans* 16.1% 1.3% 8.9% 10.5% 12.0% 16.1% 17.2% Share drafts 15.8% 8.6% 2.6% 4.4% 4.8% 6.4% 7.9% 30.2% Cartificaties 15.8% 8.1% 9.4% 9.1% 1.1% 15.1% 16.4% 17.2% Money market shares 6.5% -1.7% 0.1% 1.1% 4.1% 3.4% 4.2% 7.6% Regular shares 0.6% 0.4% 1.9% 2.6% 3.5% 4.4% 3.6% 6.5% 4.9% 4.5% 3.8% 5.5% 4.9% 4.5% 3.8% 5.5% 1.0% 3.7% 3.6% 4.4% 3.6% 4.4% 3.6% 4.4% 3.6% 4.4% 3.8% 3.5% 2.2% 1.6% 3.7% 3.6% 4.4% 3.6% 4.4% 3.8% 3.5% 2.2% 1.6% 4.3% 3.8% 5.8% 3.7% 3.6% 4.4% 3.6% 4.4% 4.	Used automobile	4.0%	0.9%	1.8%	1.3%	2.6%	3.4%	2.6%	5.9%
Commercial bans* 16.1% 1.3% 8.9% 10.5% 12.0% 12.4% 16.1% 17.2% Share drafts 19.4% 3.8% 2.6% 4.4% 4.8% 6.4% 7.9% 30.2% IRAs 4.2% 5.2% 1.9% 1.1% 15.1% 6.4% 7.9% 3.0% 2.3% 6.0% Money market shares 0.6% 0.4% 1.9% 2.6% 3.5% 4.4% 3.6% 0.0% Credit cards/total loans 5.7% 2.5% 3.7% 3.6% 4.0% 3.6% 3.6% 4.0% 3.6% 3.6% 2.2% 3.6% 4.0% 3.6% 4.6% 4.6% 4.6% 4.6%	0 0							10.9%	
Share drafts 19.4% 3.8% 2.6% 4.4% 4.8% 6.4% 7.9% 30.2% Certificates 15.8% 8.1% 9.4% 9.4% 11.1% 15.1% 16.4% 17.0% Money market shares 6.5% -1.7% 0.1% 1.0% 4.1% 3.4% 4.3% 7.9% Regular shares 0.6% -0.4% 1.9% 2.6% 3.5% 4.0% 0.9% 6.5% Other unsecured loans/total loans 5.7% 2.5% 3.7% 3.6% 4.0% 9.9% 5.5% Ther unsecured loans/total loans 12.9% 22.8% 16.0% 13.9% 12.7% 13.0% 12.9% 12.7% Lead automobile/total loans 12.9% 12.9% 12.6% 30.1% 34.5% 36.6% 4.1%<	HEL & 2nd Mtg	2.3%		0.0%	-0.8%	1.9%	0.5%	1.0%	4.0%
Certificaties 15.8% 8.1% 9.4% 9.4% 11.1% 15.1% 16.4% 17.0% RAs 4.2% -5.2% -1.7% 0.1% 1.0% 3.0% 2.3% 0.0% Regular shares 0.6% 0.1% 1.0% 4.1% 3.4% 4.4% 0.6% 0.0% Credit cards/total loans 5.7% 2.5% 3.7% 3.7% 3.6% 4.0% 3.9% 6.5% New automobile/total loans 1.2% 2.28% 16.0% 13.9% 12.7% 13.0% 12.9% 12.7% 13.0% 12.9% 12.7% 13.0% 12.9% 12.7% 13.0% 12.9% 12.7% 13.0% 12.9% 12.7% 13.0% 12.9% 12.8% 10.0% 3.45% 3.6% 4.0% 3.4% 13.4% 14.9% 13.6% 17.7% 14.8% 17.7% 14.8% 17.7% 14.8% 17.7% 14.8% 17.0% 18.9% 20.0% 23.0% 23.0% 23.0% 23.0% 23.0%	Commercial loans*	16.1%	1.3%	8.9%	10.5%	12.0%	12.6%	16.1%	17.2%
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Used automobile15.0%13.1%18.9%16.2%16.5%16.2%15.7%14.3%First mortgage2.5%2.5%1.3%1.9%2.5%2.7%2.6%2.5%2.5%HEL & 2nd Mtg2.0%1.2%1.5%1.6%1.9%2.0%2.0%2.1%Commercial loans0.2%0.7%0.6%0.4%0.4%0.3%0.3%0.2%Share drafts60.3%33.2%44.8%49.0%54.6%56.1%60.3%63.6%Certificates8.4%4.9%5.2%5.7%6.6%6.9%7.4%9.4%IRAs4.0%2.2%2.7%3.0%3.4%3.4%3.6%4.3%									
First mortgage HEL & 2nd Mtg2.5%2.5%2.7%2.6%2.5%2.5%0.2%1.2%1.5%1.6%1.9%2.0%2.0%2.1%Commercial loans0.2%0.7%0.6%0.4%0.4%0.3%0.3%0.2%Share drafts Certificates60.3%33.2%44.8%49.0%54.6%56.1%60.3%63.6%IRAs4.0%2.2%2.7%3.0%3.4%3.4%3.6%4.3%									
HEL & 2nd Mtg2.0%1.2%1.5%1.6%1.9%2.0%2.0%2.1%Commercial loans0.2%0.7%0.6%0.4%0.4%0.3%0.3%0.2%Share drafts60.3%33.2%44.8%49.0%54.6%56.1%60.3%63.6%Certificates8.4%4.9%5.2%5.7%6.6%6.9%7.4%9.4%IRAs4.0%2.2%2.7%3.0%3.4%3.4%3.6%4.3%									
Commercial loans0.2%0.7%0.6%0.4%0.4%0.3%0.3%0.2%Share drafts60.3%33.2%44.8%49.0%54.6%56.1%60.3%63.6%Certificates8.4%4.9%5.2%5.7%6.6%6.9%7.4%9.4%IRAs4.0%2.2%2.7%3.0%3.4%3.4%3.6%4.3%									
Share drafts 60.3% 33.2% 44.8% 49.0% 54.6% 56.1% 60.3% 63.6% Certificates 8.4% 4.9% 5.2% 5.7% 6.6% 6.9% 7.4% 9.4% IRAs 4.0% 2.2% 2.7% 3.0% 3.4% 3.4% 3.6%	-								
Certificates 8.4% 4.9% 5.2% 5.7% 6.6% 6.9% 7.4% 9.4% IRAs 4.0% 2.2% 2.7% 3.0% 3.4% 3.6% 4.3%									
IRAs 4.0% 2.2% 2.7% 3.0% 3.4% 3.4% 3.6% 4.3%									
	Money market shares	7.0%	4.3%	3.5%	3.4%	4.5%	4.5%	5.3%	8.2%

Portfolio Detail: National Results by Asset Size

Current period flow statistics are trailing four quarters.

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

	U.S.		Florida	Credit L	Jnions	
Demographic Information	Mar 20	Mar 20	Dec 19	Sep 19	Jun 19	Mar 19
Number CUs	5,306	129	129	132	132	132
Growth Rates (Quarterly % Change)						
Total loans	1.0	1.7	3.9	3.0	2.6	1.3
Credit cards	-2.3	-1.1	3.8	2.4	1.6	-0.4
Other unsecured loans	-1.0	-0.2	4.4	5.4	3.5	-1.9
New automobile	-1.4	-0.9	0.9	0.9	0.6	1.3
Used automobile	1.1	1.9	-0.1	1.4	2.0	2.2
First mortgage	2.5	4.3	9.9	4.5	4.5	1.4
HEL & 2nd Mtg	-0.4	-0.5	0.2	3.7	1.5	0.6
Commercial loans*	4.0	4.1	17.8	11.3	5.4	2.0
Total savings	4.5	4.7	3.2	1.5	1.5	5.8
Share drafts	9.3	28.3	5.5	-2.5	-1.5	8.6
Certificates	2.8	2.4	6.8	8.4	8.5	11.2
RAs	1.4	1.0	1.8	2.9	1.2	2.1
Voney market shares	2.6	-3.9	3.7	2.3	0.9	1.1
Regular shares	4.9	0.2	0.0	-0.7	-0.2	5.3
lotal memberships	1.1	0.8	1.7	1.2	0.9	1.2
Earnings (Basis Points)						0.75
Yield on total assets	381	367	382	383	377	375
Dividend/interest cost of assets	86	75	80	78	73	68
Fee & other income	128 316	146 330	173 346	166 336	179 334	161 328
Operating expense ∟oss Provisions	53	45	41	35	34	42
Net Income (ROA)	53	63	88	99	114	98
% CUs with positive ROA	80	77	88	88	90	89
Capital Adequacy (%)						
Net worth/assets	11.0	10.6	10.8	10.9	10.8	10.7
% CUs with NW > 7% of assets	98.1	97.7	98.4	98.5	98.5	97.7
Asset Quality (%)	0.40	0.00	0.50	0.50	0.45	0.40
oan delinquency rate - Total loans	0.63	0.39	0.50	0.50	0.45	0.40
Total Consumer Credit Cards	0.80 1.36	0.42	0.50 0.85	0.46 0.77	0.40 0.69	0.38 0.73
All Other Consumer	0.72	0.37	0.85	0.43	0.07	0.73
Total Mortgages	0.48	0.35	0.49	0.54	0.51	0.42
First Mortgages	0.46	0.32	0.47	0.54	0.50	0.39
All Other Mortgages	0.54	0.60	0.63	0.58	0.56	0.53
Total Commercial Loans	0.85	0.27	0.30	0.47	0.36	0.53
Commercial Ag Loans	1.48	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.82	0.27	0.30	0.48	0.36	0.54
Net chargeoffs/average loans	0.58	0.56	0.61	0.52	0.47	0.60
Total Consumer	1.16	0.99	1.04	0.88	0.80	0.99
Credit Cards	3.31	2.55	2.43	2.34	2.37	2.42
All Other Consumer	0.87	0.81	0.88	0.71	0.62	0.82
Total Mortgages	0.01	-0.01	-0.01	-0.01	-0.03	0.00
First Mortgages	0.01	0.01	0.01	0.01	-0.01	0.01
All Other Mortgages	0.01	-0.11	-0.11	-0.15	-0.18	-0.05
Total Commercial Loans Commercial Ag Loans	0.10 0.01	0.00	0.44 0.00	0.06 0.00	0.04 0.00	0.00 0.00
All Other Commercial Loans	0.10	0.00	0.00	0.00	0.00	0.00
Asset/Liability Management						
oans/savings	81.1	80.1	82.4	81.9	80.7	79.9

Florida CU Profile - Quarterly Trends

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

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

Source: NCUA and CUNA E&S.

Bank Comparisons

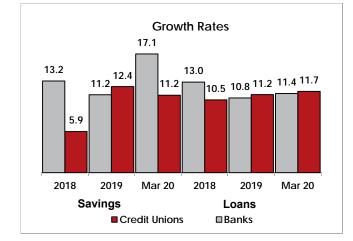
	F	L Credit	Unions		FL Banks						
Demographic Information	Mar 20	2019	2018	3 Yr Avg	Mar 20	2019	2018	3 Yr Avg			
Number of Institutions	129	129	132	130	102	104	116	107			
Assets per Institution (\$ mil)	597	574	507	559	2,119	1,962	1,741	1,941			
Total assets (\$ mil)	77,009	74,036	66,984	72,676	216,189	204,065	201,941	207,398			
Total loans (\$ mil)	53,338	52,440	47,144	50,974	153,145	150,695	148,797	150,879			
Total surplus funds (\$ mil) Total savings (\$ mil)	19,889 66,346	17,965 63,396	16,674 56,410	18,176 62,051	51,947 169,974	42,254 158,312	42,534 157,187	45,579 161,824			
Avg number of branches (1)	8	03,390	50,410	8	9	100,012	157,167	101,024 9			
12 Month Growth Rates (%)					·	-	-				
Total assets	9.8	10.5	6.8	9.0	15.1	10.4	13.5	13.0			
Total loans	11.7	11.2	10.5	11.1	11.4	10.4	13.0	11.7			
Real estate loans	21.8	19.0	9.1	16.6	9.6	10.3	13.5	11.2			
Commercial loans*	43.7	40.8	16.6	33.7	9.8	6.7	11.5	9.3			
Total consumer	1.1	2.6	10.9	4.9	11.0	8.5	13.1	10.9			
Consumer credit card	6.7	7.5	4.7	6.3	-18.5	-8.0	-5.9	-10.8			
Other consumer	0.4	2.0	11.8	4.7	12.9	9.6	14.6	12.4			
Total surplus funds	4.2	7.7	-2.2	3.2	28.9	8.9	15.1	17.6			
Total savings	11.2	12.4	5.9	9.8	17.1	11.2	13.2	13.8			
YTD Earnings Annualized (BP)	2/7	270	255	2/7	2(0	400	407	200			
Yield on Total Assets Dividend/Interest cost of assets	367 75	379 75	355 53	367 68	360 91	402 110	407 87	389 96			
Net Interest Margin	291	304	302	299	268	292	319	293			
Fee and other income (2)	146	170	169	162	70	74	68	71			
Operating expense	330	336	332	333	315	252	271	279			
Loss provisions	45	38	46	43	77	7	10	31			
Net income	63	100	93	85	-54	107	106	53			
Capital Adequacy (%)											
Net worth/assets	10.6	10.8	11.0	10.8	9.8	10.8	10.6	10.4			
Asset Quality (%)											
Delinquencies/loans (3)	0.39	0.50	0.57	0.49	2.84	2.78	2.46	2.70			
Real estate loans	0.35	0.49	0.69	0.51	3.96	3.81	3.30	3.69			
Consumer loans Total consumer	0.25 0.44	0.29 0.53	0.65 0.49	0.40 0.48	0.76 0.19	0.79 0.14	0.62 0.23	0.72 0.19			
Consumer credit card	0.44	0.55	0.49	0.48	0.19	0.14	1.12	0.19			
Other consumer	0.39	0.49	0.44	0.44	0.16	0.10	0.17	0.14			
Net chargeoffs/avg loans	0.56	0.55	0.60	0.57	0.08	0.06	0.10	0.08			
Real estate loans	-0.01	-0.01	0.00	-0.01	0.00	0.00	0.01	0.01			
Commercial loans	0.00	0.12	0.25	0.12	0.29	0.21	0.42	0.31			
Total consumer	1.13	1.02	1.07	1.07	0.42	0.47	0.37	0.42			
Consumer credit card	2.55	2.35	2.08	2.33	3.84	4.69	3.09	3.88			
Other consumer	0.93	0.84	0.93	0.90	0.25	0.21	0.17	0.21			
Asset Liability Management (%)											
Loans/savings	80.4	82.7	83.6	82.2	90.1	95.2	94.7	93.3			
Loans/assets Core deposits/total deposits	69.3 54.7	70.8 52.7	70.4 56.0	70.2 54.5	70.1 22.7	73.3 22.8	73.1 21.3	72.2 22.2			
	01.7	52.7		01.0	~~.,	22.0	21.5				
Productivity Employees per million assets	0.22	0.22	0.23	0.22	0.09	0.10	0.10	0.10			

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

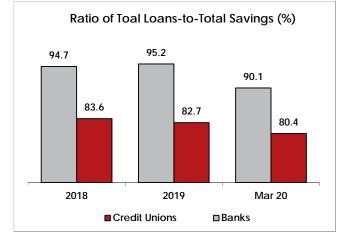
Source: FDIC, NCUA and CUNA E&S

Credit Union and Bank Comparisons

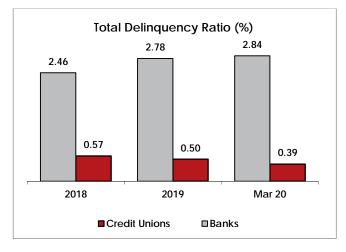
Loan and Savings Growth Trends



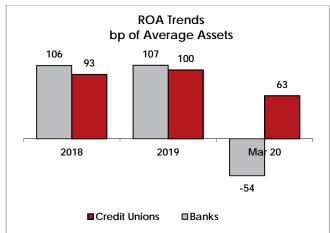
Liquidity Risk Trends



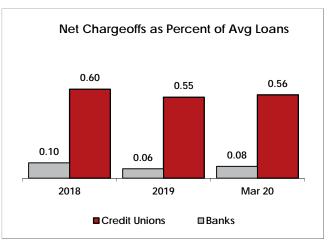
Credit Risk Trends



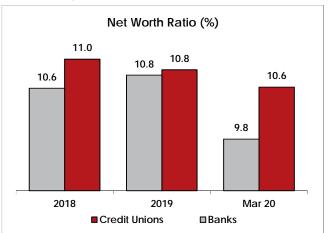
Earnings Trends



Credit Risk Trends



Solvency Trends



Florida Credit Union Financial Summary

Data as of March 2020

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members		Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Suncoast CU VyStar Credit Union	FL FL	0 0	\$11,030,431,024 \$9,371,226,633	887,599 710,222	71 77	11.7% 8.6%	15.0% 17.9%	7.4% 8.0%	9.2% 8.5%	0.34% 0.24%	0.65% 0.35%	0.95% 0.90%	88.5% 91.5%	28.3% 31.8%
Space Coast CU	FL	0	\$5,221,397,849	460,468	62	17.0%	9.5%	7.1%	12.8%	0.24%	0.33%	1.01%	86.3%	17.1%
MIDFLORIDA CU	FL	0	\$4,632,928,187	359,531	67	32.9%	27.4%	12.9%	9.3%	0.23%	0.33%	0.81%	79.0%	25.6%
Fairwinds CU	FL	0	\$2,836,619,807	198,155	32	18.5%	14.1%	3.2%	11.6%	0.25%	0.21%	0.60%	80.3%	39.6%
Grow Financial FCU	FL	0	\$2,760,359,878	207,959	26	-0.5%	3.3%	1.5%	9.5%	0.49%	0.83%	0.01%	89.3%	18.1%
GTE Financial	FL	0	\$2,310,589,647	227,914	24	8.9%	-7.0%	-3.0%	8.7%	0.95%	0.57%	0.17%	83.1%	22.3%
Campus USA CU	FL	0	\$2,163,370,523	120,693	18	12.5%	10.0%	4.0%	11.7%	0.36%	0.56%	0.68%	94.4%	30.4%
Addition Financial	FL	0	\$2,101,396,900	164,845	25	10.2%	22.1%	1.9%	10.5%	0.24%	0.55%	0.66%	78.0%	30.0%
Eglin FCU	FL	0	\$2,083,872,981	121,228	9	4.0%	11.2%	1.0%	12.4%	0.29%	0.25%	0.85%	47.8%	16.3%
Achieva CU	FL	0	\$1,833,869,737	167,311	24	3.7%	1.1%	2.9%	10.9%	0.47%	0.44%	1.01%	81.1%	22.0%
Community First CU	FL	0	\$1,801,784,958	145,243	19	3.8%	15.4%	5.9%	13.3%	0.44%	0.54%	0.79%	88.4%	36.6%
Pen Air FCU	FL	0	\$1,657,163,499	109,837	15	12.3%	8.7%	4.5%	13.3%	0.49%	0.82%	0.55%	72.6%	9.7%
Tyndall FCU	FL	0	\$1,645,224,044	115,442	14	-0.9%	6.2%	-0.8%	10.9%	0.14%	0.29%	0.98%	53.1%	12.4%
Ithink Financial CU	FL	0	\$1,584,845,791	95,349	26	34.2%	41.8%	10.8%	8.5%	0.49%	0.64%	0.36%	92.2%	40.3%
Florida CU	FL	0	\$1,321,162,127	113,563	11	12.9%	12.9%	8.0%	10.5%	0.42%	1.08%	1.16%	97.5%	19.1%
South Florida Educational FCU	FL	0	\$1,264,651,672	88,292	7	5.8%	18.2%	4.2%	18.0%	0.19%	0.45%	0.45%	29.9%	5.8%
Publix EFCU	FL	0	\$1,101,949,174	100,683	7	7.8%	5.1%	1.1%	13.3%	0.44%	0.32%	0.45%	46.4%	10.0%
First Florida Credit Union	FL	0	\$1,091,088,521	54,721	16 9	11.4%	10.2%	1.2%	13.1%	0.33%	0.42%	-0.48%	84.2%	17.0%
Power Financial CU Dade County FCU	FL FL	0	\$852,878,213 \$836,138,428	32,387 99,453	12	23.6% 4.9%	32.3% 8.2%	1.3%	9.9% 12.7%	0.49%	0.07%	1.04% -0.15%	91.6% 73.0%	56.8% 12.8%
Community Credit Union of Florida	FL	0	\$833,035,592	48,437	12	4.9% 8.5%	8.2% 5.7%	4.0%	12.7%	0.42%	0.72%	0.53%	90.1%	23.5%
Launch FCU	FL	0	\$806,173,109	69,093	16	2.1%	18.3%	3.4%	12.5%	0.39%	0.72%	-0.12%	76.1%	26.1%
Tropical Financial CU	FL	0	\$791,996,590	66,008	10	8.4%	9.6%	4.1%	9.4%	0.32%	0.24%	0.23%	88.8%	20.1%
USF FCU	FL	0	\$778,131,272	63,788	6	13.6%	15.3%	6.0%	10.0%	0.57%	0.46%	0.61%	98.5%	28.2%
Gulf Winds CU	FL	1	\$761,810,875	81,025	13	9.9%	13.7%	30.2%	11.4%	0.47%	0.47%	0.58%	76.0%	15.7%
Envision CU	FL	0	\$646,521,456	56,516	11	5.8%	4.4%	3.8%	9.0%	0.74%	0.91%	0.35%	79.6%	24.2%
First Commerce CU	FL	0	\$627,666,999	54,726	16	-0.8%	-0.9%	2.4%	12.0%	0.39%	0.77%	0.37%	81.2%	14.8%
McCoy FCU	FL	0	\$626,810,399	70,554	13	3.9%	0.0%	6.5%	10.2%	0.48%	0.97%	0.33%	63.0%	13.1%
Insight CU	FL	0	\$569,715,227	45,009	14	-0.3%	-3.1%	-15.7%	9.7%	0.41%	0.31%	0.03%	64.2%	14.8%
121 Financial CU	FL	0	\$550,933,605	46,068	8	0.1%	-1.5%	0.5%	9.5%	0.66%	1.13%	-1.15%	92.5%	23.3%
BrightStar CU	FL	0	\$540,367,824	59,159	7	4.5%	3.4%	0.4%	10.3%	0.38%	1.10%	0.20%	80.3%	22.5%
We Florida Financial	FL	0	\$526,871,028	46,038	8	2.9%	13.7%	-2.7%	10.0%	0.49%	0.88%	0.45%	92.8%	13.9%
SunState Federal Credit Union	FL	0	\$518,641,008	38,602	11	10.4%	6.4%	6.2%	10.7%	0.43%	0.54%	0.55%	87.0%	22.2%
Floridacentral CU	FL	0	\$510,932,098	54,311	13	0.2%	-4.9%	-2.1%	8.3%	0.50%	0.52%	-0.16%	71.1%	11.4%
Jax FCU	FL	0	\$430,668,382	38,007	9	6.8%	11.6%	3.8%	10.6%	0.22%	0.36%	0.01%	93.5%	28.3%
Velocity Community CU	FL	0	\$374,891,019	22,130	4	4.1%	7.9%	2.0%	12.1%	0.19%	0.25%	0.84%	58.3%	17.2%
Railroad and Industrial FCU	FL	0	\$368,322,528	39,659	9	4.2%	7.7%	3.4%	13.0%	0.71%	0.61%	0.58%	53.7%	2.3%
Tampa Bay FCU	FL FL	0 0	\$330,802,797 \$259,846,207	32,729	5 7	6.4%	9.3%	12.4%	10.9%	0.38%	0.59%	0.32%	97.2%	24.6%
Orlando Credit Union Innovations FCU	FL	0	\$255,887,837	25,040 20,367	6	-6.1%	8.6% 10.9%	-0.1%	8.5% 9.4%	0.44%	0.54%	-2.05% 0.88%	76.7% 79.0%	20.8%
Panhandle Educators FCU	FL	0	\$252,320,123	13,661	6	-4.4%	7.3%	0.5%	9.4% 12.1%	0.38%	0.21%	1.08%	52.2%	7.5%
San Antonio Citizens FCU	FL	0	\$237,080,848	17,010	4	-4.4%	-9.5%	2.2%	9.6%	0.27%	0.20%	-0.40%	52.2%	16.7%
Florida State University Credit Union	FL	0	\$236,023,899	26,153	7	3.5%	-0.2%	0.2%	10.1%	1.09%	1.23%	0.07%	88.7%	22.3%
Guardians CU	FL	0	\$215,412,937	35,165	7	23.5%	26.2%	13.5%	12.8%	0.37%	0.94%	0.62%	72.8%	7.8%
University CU	FL	0	\$213,532,845	15,849	5	2.1%	17.2%	-3.0%	9.5%	0.28%	0.31%	0.18%	45.2%	17.8%
MembersFirst CU of Florida	FL	0	\$207,909,014	17,758	6	5.7%	-4.3%	1.3%	13.8%	0.88%	0.73%	0.24%	53.0%	6.5%
JetStream FCU	FL	0	\$196,826,846	17,284	8	-2.5%	-10.5%	-7.5%	11.9%	0.36%	2.42%	0.35%	67.6%	18.0%
Gold Coast FCU	FL	0	\$193,232,073	21,407	4	3.8%	-0.8%	-1.1%	11.2%	0.02%	0.31%	0.68%	52.3%	2.9%
Harvesters FCU	FL	0	\$185,300,405	19,762	9	4.0%	0.0%	4.5%	8.7%	0.36%	0.23%	0.28%	95.3%	29.0%
Central CU of Florida	FL	0	\$177,186,039	17,034	5	0.8%	5.7%	-0.8%	11.0%	0.77%	0.59%	0.09%	69.1%	17.8%
Keys Federal Credit Union	FL	0	\$160,244,713	14,091	4	6.6%	1.2%	0.8%	8.8%	0.50%	1.56%	0.19%	80.1%	16.2%
Alive CU	FL	0	\$146,416,422	14,697	8	6.2%	-3.4%	-3.0%	14.0%	0.13%	0.18%	0.00%	63.4%	6.3%
Santa Rosa County FCU	FL	0	\$146,328,268	12,605	5	8.7%	8.7%	3.1%	12.2%	0.52%	0.25%	1.12%	52.6%	11.7%
Miami Postal Service CU	FL	0	\$143,314,635	16,859	3	7.6%	9.2%	1.1%	11.1%	0.71%	1.23%	0.44%	51.0%	0.1%
Community South Credit Union	FL	0	\$141,267,301	11,487	4	4.6%	8.8%	7.8%	13.9%	0.61%	0.94%	0.71%	83.6%	13.2%
Coastline FCU	FL	0	\$127,723,477	10,357	4	1.7%	-3.7%	-1.1%	10.3%	0.06%	0.26%	0.00%	59.4%	3.9%
Pinellas FCU	FL	0	\$127,273,687	12,133	4	2.0%	3.8%	0.4%	13.8%	0.21%	0.25%	0.00%	69.9%	0.1%
JM Associates FCU	FL	0	\$126,996,688	8,079	6	1.7%	0.3%	0.3%	15.1%	0.70%	0.39%	0.32%	48.8%	4.8%
First Choice CU	FL	0	\$115,872,457	10,102	2	4.5%	0.6%	-2.7%	10.7%	0.49%	0.43%	0.68%	44.6%	16.2%

Florida Credit Union Financial Summary

Data as of March 2020

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	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
First Coast Community CU	FL	0	\$113,761,873	11,554	2	2.3%	5.2%	-1.7%	12.7%	0.15%	0.23%	0.96%	42.2%	3.9%
Miami Firefighters FCU	FL	0	\$112,967,821	4,503	1	3.1%	15.7%	2.6%	10.8%	0.56%	0.16%	1.18%	87.0%	26.4%
Priority One CU	FL	0	\$105,521,042	9,899	2	7.9%	10.7%	0.6%	10.1%	0.27%	0.71%	0.17%	84.2%	17.4%
Buckeye Community FCU	FL	0	\$103,828,706	10,180	2	2.4%	-4.8%	-3.3%	10.4%	0.30%	0.25%	0.24%	81.8%	7.2%
Bay Credit Union	FL	0	\$101,497,613	8,086	4	-9.7%	-1.3%	-9.2%	10.5%	0.18%	0.46%	0.21%	56.4%	7.5%
Florida West Coast CU	FL	0	\$99,427,342	10,176	5	4.6%	-1.2%	1.6%	11.9%	0.28%	0.28%	0.63%	55.0%	0.0%
Country Financial Credit Union	FL	0	\$95,575,857	7,164	3	11.6%	2.1%	7.4%	9.9%	0.88%	0.55%	0.71%	74.5%	18.9%
Okaloosa County Teachers FCU	FL	0	\$93,683,537	9,239	4	7.5%	8.3%	2.2%	9.7%	0.76%	0.90%	0.41%	56.6%	2.0%
Sun CU	FL	0	\$93,425,539	7,003	3	4.0%	1.7%	1.2%	10.4%	0.90%	0.47%	0.26%	45.2%	2.8%
PowerNet CU	FL	0	\$92,100,692	3,730	2	4.0%	0.0%	-1.7%	9.3%	0.12%	0.01%	0.52%	45.4%	4.2%
Tampa Postal FCU	FL	0	\$86,248,818	7,219	4	3.1%	-3.0%	-8.0%	13.0%	0.33%	0.19%	-0.13%	38.2%	6.8%
City and Police FCU	FL	0	\$81,851,939	6,393	5	5.7%	12.2%	2.9%	9.7%	1.08%	0.38%	-1.10%	57.4%	1.4%
Connect CU	FL	0	\$80,851,497	5,778	4	3.4%	6.1%	-1.6%	11.4%	0.61%	0.53%	0.54%	70.4%	7.0%
Broward HealthCare FCU	FL	0	\$74,080,624	9,014	5	0.1%	6.2%	-0.7%	11.7%	0.12%	0.53%	0.47%	43.2%	4.1%
Memorial Employees FCU	FL	0	\$70,705,572	9,104	7	4.6%	8.8%	1.2%	11.2%	0.11%	0.34%	0.47%	47.5%	0.0%
My Pensacola FCU TMH FCU	FL FL	0	\$70,374,652 \$40,547,814	4,831	2	-4.4%	-0.3%	-1.0%	19.0%	0.43% 0.79%	0.73%	0.96%	42.9% 68.4%	8.8% 9.9%
	FL	0	\$69,547,816	8,584	4	-1.0% 4.3%	-1.6%	2.2% 2.4%	11.1%	0.79%	1.11% 1.47%	-0.11% 0.23%	81.3%	9.9%
Baptist Health South Florida FCU Calhoun Liberty ECU	FL	0	\$68,214,040 \$66,082,961	11,699 5,749	4	4.3%	3.1% 16.7%	2.4%	14.3% 8.9%	0.29%	0.11%	0.23%	59.9%	1.2%
Adventhealth CU	FL	0	\$63,590,631	9,937	2	18.2%	28.0%	3.5%	10.5%	0.24%	0.42%	0.78%	89.4%	12.5%
Tallahassee-Leon FCU	FL	0	\$58,884,352	6,216	3	1.6%	-2.2%	-1.3%	10.3%	0.24%	1.39%	0.59%	60.5%	3.0%
Priority CU	FL	0	\$57,354,046	14,124	6	-6.5%	4.1%	-1.1%	6.8%	0.70%	1.31%	-0.26%	79.7%	10.6%
Emerald Coast FCU	FL	0	\$55,780,746	5,412	3	-5.7%	-2.4%	0.6%	7.8%	2.52%	0.19%	0.62%	48.8%	8.2%
FiCare	FL	0	\$53,473,652	6,403	7	2.6%	4.8%	2.1%	11.9%	0.53%	-0.09%	0.20%	53.5%	0.0%
Alliance Credit Union	FL	0	\$53,445,220	6,066	2	6.9%	5.9%	2.9%	7.1%	1.54%	1.21%	0.03%	75.9%	6.4%
Florida Dept of Trans CU	FL	0	\$52,047,326	3,290	2	4.5%	12.3%	-1.0%	16.9%	0.69%	0.54%	-1.22%	54.1%	5.2%
GPCE Credit Union	FL	0	\$47,432,412	3,231	3	-4.3%	-1.5%	-4.5%	9.4%	0.45%	0.37%	0.30%	43.2%	1.5%
United Police FCU	FL	0	\$45,891,523	5,008	2	-2.5%	62.2%	1.4%	17.3%	0.14%	0.07%	-0.71%	70.1%	10.1%
Everglades FCU	FL	0	\$41,614,752	4,649	1	7.9%	2.8%	3.3%	12.8%	0.48%	0.58%	0.19%	63.6%	12.5%
Flag CU	FL	0	\$41,285,220	5,975	1	2.8%	15.6%	4.1%	10.5%	0.86%	1.04%	0.63%	82.4%	7.2%
Jacksonville Postal and Professional CU	FL	0	\$41,104,437	2,948	2	2.8%	-5.2%	-5.0%	21.1%	0.41%	0.19%	0.39%	50.2%	18.6%
Jacksonville Firemens CU	FL	0	\$36,620,871	2,706	2	3.7%	6.5%	3.4%	9.5%	0.18%	0.45%	0.13%	45.5%	9.8%
Miami FCU	FL	0	\$36,249,676	2,769	4	1.7%	8.0%	-2.1%	14.2%	0.07%	0.44%	0.19%	80.2%	33.5%
Coral Community FCU	FL	0	\$34,870,454	4,432	1	3.3%	11.8%	-1.4%	9.5%	0.25%	-0.18%	0.47%	52.7%	6.7%
Jackson County Teachers CU	FL	0	\$34,350,962	3,940	1	-5.5%	-6.6%	-2.6%	22.3%	0.50%	1.96%	0.24%	48.7%	0.0%
Ocala Community CU	FL	0	\$34,297,805	3,091	2	-0.4%	4.9%	1.8%	11.4%	1.47%	0.53%	-0.33%	62.6%	9.6%
ECU Credit Union	FL	0	\$34,034,338	3,298	3	-0.1%	-14.1%	-5.0%	15.6%	0.99%	0.10%	0.53%	52.2%	5.3%
Manatee Community FCU	FL	0	\$33,988,581	3,574	1	-5.3%	-6.1%	-8.8%	18.7%	0.78%	3.54%	-3.37%	68.7%	1.9%
1st Street Credit Union	FL	0	\$32,395,891	2,473	1	6.4%	-6.1%	1.6%	11.6%	0.65%	0.39%	0.27%	34.1%	0.0%
Gulf States CU	FL	0	\$30,141,973	3,310	1	0.2%	-3.7%	-4.7%	16.1%	2.60%	0.29%	0.51%	54.2%	11.4%
Florida Rural Electric CU	FL	0	\$29,751,401	3,652	2	0.0%	-1.4%	-2.4%	19.4%	0.15%	0.60%	-0.27%	73.0%	1.0%
My Healthcare FCU	FL	0	\$27,070,494	3,958	2	8.2%	-0.1%	-2.6%	16.6%	0.57%	0.58%	-0.41%	60.7%	2.8%
City County ECU	FL	0	\$25,636,768	2,885	1	5.7%	6.8%	6.1%	12.5%	1.04%	0.67%	0.60%	83.5%	0.0%
Pompano Beach City ECU	FL	0	\$23,466,995	3,578	1	3.1%	2.3%	75.5%	21.3%	0.00%	0.18%	0.71%	90.0%	0.0%
Florida State EFCU	FL	0	\$22,748,195	2,821	2	-7.9%	-3.9%	-7.0%	6.3%	2.70%	3.96%	-2.74%	56.1%	2.7%
ECCO CU	FL	0	\$22,746,552	1,100	1	0.7%	1.5%	3.0%	20.0%	0.00%	0.00%	0.61%	69.6%	39.9%
Monroe County Teachers FCU	FL	0	\$22,555,705	2,081	1	-5.2%	-15.8%	-6.1%	10.9%	0.30%	0.81%	-0.57%	75.3%	18.9%
Coast 2 Coast	FL	0	\$21,890,592	1,878		5.7%	-4.6%	-1.7%	12.9%	0.00%		1.03%	69.5%	11.9%
Walton County Teachers FCU Florida A and M University FCU	FL FL	0 0	\$21,470,498 \$21,270,826	3,292 3,176	1	-0.2% 2.2%	-3.2% -14.3%	-0.8% -8.1%	8.1% 4.9%	1.76% 2.51%	0.77% 1.23%	-0.40% 1.79%	43.5% 65.3%	1.3% 19.1%
Suwannee River FCU	FL	0	\$21,270,826 \$20,720,701	2,601	2	0.6%	-14.3%	-8.1%	4.9%	0.58%	0.07%	0.50%	54.2%	19.1%
Compass Financial FCU	FL	0	\$20,720,701 \$20,117,491	2,801	2	-7.6%	6.2% 1.7%	-1.3%	11.1%	0.58%		-0.57%	54.2% 92.6%	2.4%
Financial Educators FCU	FL	0	\$20,117,491	2,340 1,944	1	-2.0%	6.4%	-3.7%	15.5%	3.36%	0.48%	0.80%	73.2%	9.0%
South Atlantic FCU	FL	0	\$17,366,439 \$17,187,062	2,574	1	-2.0%	-3.1%	-0.2%	8.7%	0.23%	1.07%	0.80%	36.1%	9.0%
Farmers FCU	FL	0	\$16,596,833	1,308	1	5.3%	-3.1%	-0.2%	11.8%	0.23%	0.00%	0.19%	30.1%	8.1%
Metro North FCU	FL	0	\$16,542,062	1,465	1	-6.1%	-3.2%	-7.6%	18.8%	0.67%		-0.88%	58.2%	25.2%
Southernmost FCU	FL	0	\$15,902,573	1,403	1	3.9%	-2.7%	-5.7%	17.9%	0.10%		-0.89%	57.2%	0.0%
Hialeah Municipal EFCU	FL	0	\$11,791,586	1,552	1	0.1%	-6.2%	0.0%	30.1%	0.00%		-0.46%	47.1%	0.0%
Jefferson Co Teachers CU	FL	0	\$11,251,358	1,082	1	4.9%	7.2%	2.5%	13.3%	1.11%		0.76%	60.8%	0.0%
First Coast FCU	FL	0	\$8,834,850	1,744	1	-8.2%	-1.5%	0.4%	15.1%	0.40%	0.24%	-0.25%	71.3%	0.0%
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Florida Credit Union Financial Summary

Data as of March 2020

		# of Mergers				12-Month Asset	12-Month Loan	12-Month Member	Networth/	Delinq Loans/	Net Chq-offs/		Loans/	Fixed Rate 1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Florida Customs FCU	FL	0	\$8,807,231	1,098	1	-11.9%	-15.7%	-1.2%	20.3%	0.77%	0.80%	0.10%	41.6%	0.0%
Container Mutual CU	FL	0	\$7,342,390	856	1	-0.9%	-18.6%	8.9%	37.2%	1.05%	0.47%	-0.03%	61.3%	3.7%
Local 606 Electrical Workers FCU	FL	0	\$7,118,755	417	1	-7.6%	-17.7%	2.7%	18.5%	0.00%	-0.02%	0.37%	28.7%	15.6%
Shaw Ross ECU	FL	0	\$6,416,322	798	1	1.8%	-14.0%	-2.3%	14.6%	0.66%	2.63%	0.95%	8.0%	0.0%
Madison Education Assn CU	FL	0	\$5,975,808	838	1	5.3%	0.9%	0.2%	14.5%	1.37%	1.47%	-0.74%	46.7%	0.0%
Tallahassee Community FCU	FL	0	\$4,983,380	570	1	4.6%	27.9%	4.4%	14.1%	5.84%	0.37%	0.79%	75.6%	21.8%
FRSA CU	FL	0	\$4,768,449	817	1	4.3%	5.4%	-0.6%	10.3%	1.54%	0.56%	-0.04%	84.4%	0.0%
Electricians Local 349 CU	FL	0	\$4,624,821	750	1	1.3%	-10.3%	-1.8%	17.3%	1.43%	-0.20%	0.09%	23.7%	0.1%
Town of Palm Beach FCU	FL	0	\$2,309,276	381	1	-14.4%	8.2%	1.9%	11.1%	2.68%	4.75%	-4.32%	60.5%	0.0%
Medians			\$101,497,613	9,937	4	3.9%	4.4%	1.1%	11.4%	0.44%	0.48%	0.35%	68.4%	10.6%
By Asset Size			Number of Insts.											
\$5 million and less			4	660	1	0.5%	10.8%	0.5%	13.5%	3.23%	5 1.00%	-0.35%	62.3%	6.6%
\$5 to \$10 million			6	847	1	-4.7%	-9.7%	1.0%	20.1%	0.70%	0.61%	0.06%	43.9%	3.1%
\$10 to \$20 million			7	1,552	1	2.0%	0.1%	-2.3%	16.1%	1.11%	0.28%	-0.03%	51.7%	6.6%
\$20 to \$50 million			26	3,204	1	0.5%	2.2%	0.0%	14.0%	0.69%	0.77%	-0.02%	61.9%	9.1%
\$50 to \$100 million			21	7,003	3	3.6%	5.0%	0.9%	11.1%	0.66%	0.63%	0.27%	58.6%	5.9%
\$100 to \$250 million			23	14,091	4	4.3%	2.5%	0.9%	11.3%	0.47%	0.70%	0.33%	65.3%	12.5%
\$250 million+			42	69,824	13	10.6%	12.5%	5.2%	10.5%	0.38%	0.55%	0.66%	81.9%	24.7%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.

	Florida CU Mergers/Liquidations 2010-1Q '20						
Year	No. of FL CUs	No. of FL Mergers/Liquidations	Percentage of FL CUs Mergers/Liquidations				
2010	178	5	2.81%				
2011	174	4	2.30%				
2012	165	9	5.45%				
2013	159	6	3.77%				
2014	158	i	0.63%				
2015	153	5	3.27%				
2016	147	6	4.08%				
2017	139	8	5.76%				
2018	134	5	3.73%				
2019	132	2	1.52%				
2020	129	3	2.33%				

Recent Florida CU Mergers/Liquidations*

Merged/Liquidated CU	City	Assets	Members	Branches	Туре	Surviving CU	City	State	Assets	Members	Branches
MAGNIFY Credit Union	Mulberry	82,718,142	5,701	4	м	Pentagon FCU	Alexandria	VA	25,108,795,493	1,906,288	53
Lee County Mosquito Control CU	LEHIGH ACRES	255,315	100	1	L	-					
South Florida FCU	Miami	27,884,199	4,087	2	M	Guardians CU	West Palm Bch	FL	215,412,937	35,165	7
South Florida FCU *Based on year last call report was t		27,884,199	4,087	2	м	Guardians CU	West Palm Bch	FL	215,412,937	35,165	-

Flouide Home Duise Changes		
Florida Home Price Changes		
By MSA		
Source: FHFA All Transactions Index. NSA.		
	Year	
Metropolitan Area	Ending Qtr- 1 2020	Since Qtr-1 2007
Cape Coral-Fort Myers, FL	4.0%	-9.8%
Crestview-Fort Walton Beach-Destin, FL	6.1%	4.4%
Deltona-Daytona Beach-Ormond Beach, FL	6.5%	-2.1%
Fort Lauderdale-Pompano Beach-Sunrise, FL (MSAD)	5.7%	1.0%
Gainesville, FL	5.7%	2.9%
Homosassa Springs, FL	2.1%	-8.2%
Jacksonville, FL	6.1%	7.2%
Lakeland-Winter Haven, FL	6.8%	0.3%
Miami-Miami Beach-Kendall, FL (MSAD)	6.2%	4.5%
Naples-Marco Island, FL	2.4%	-9.1%
North Port-Sarasota-Bradenton, FL	4.8%	1.8%
Ocala, FL	7.3%	-11.8%
Orlando-Kissimmee-Sanford, FL	6.2%	0.3%
Palm Bay-Melbourne-Titusville, FL	6.8%	5.9%
Panama City, FL	8.2%	3.9%
Pensacola-Ferry Pass-Brent, FL	9.0%	12.9%
Port St. Lucie, FL	4.4%	-0.2%
Punta Gorda, FL	2.7%	-4.3%
Sebastian-Vero Beach, FL	6.8%	2.7%
Sebring-Avon Park, FL	3.9%	-15.5%
Tallahassee, FL	3.0%	-1.1%
Tampa-St. Petersburg-Clearwater, FL	7.3%	11.6%
The Villages, FL	6.5%	29.3%
West Palm Beach-Boca Raton-Boynton Beach, FL		
(MSAD)	6.1%	5.5%