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Credit Union Index

AN ANALYSIS OF FLORIDA CREDIT UNIONS





The Credit Union Index is published by Moss Adams.

For more information on the data presented in this

report, contact **Jane Han, Senior Manager,**

at **(858) 627-1430.**

ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

Group C \$501 million-\$1 billion

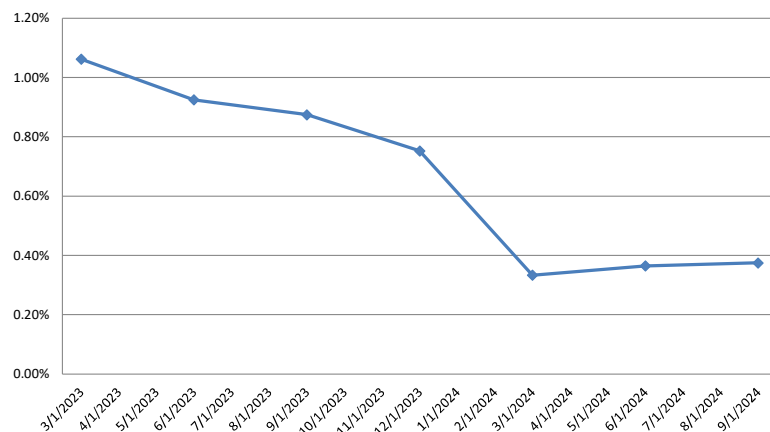
Group D Over \$1 billion

Florida

Performance Analysis

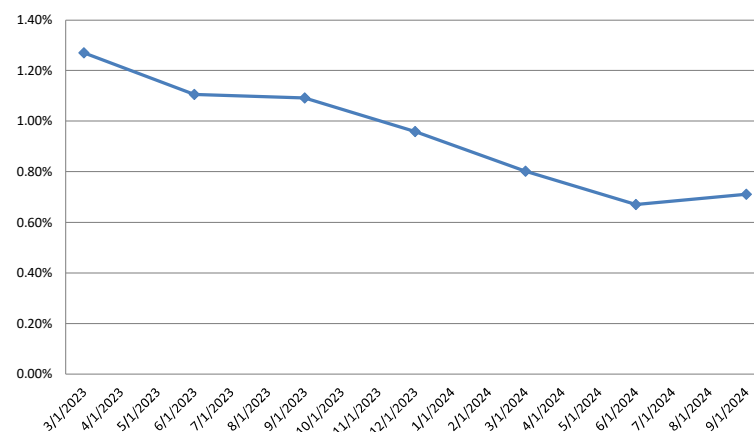
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



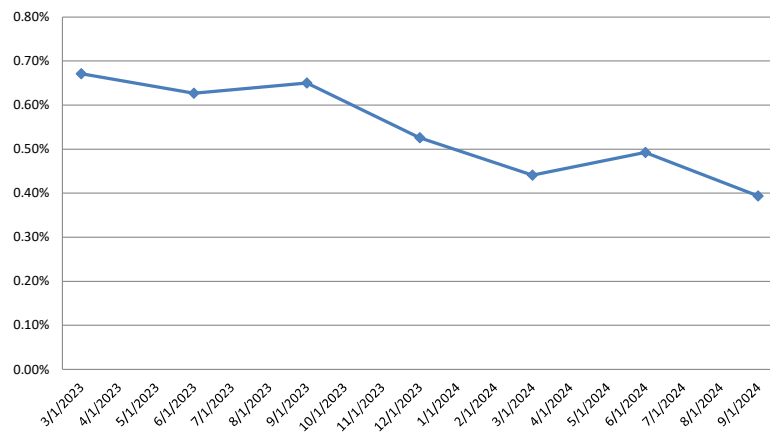
Return on Avg Assets	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
	1.06%	0.92%	0.87%	0.75%	0.33%	0.36%	0.37%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



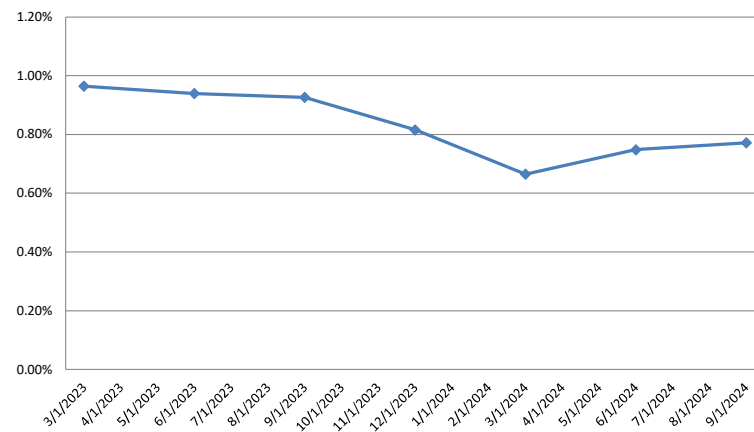
Return on Avg Assets	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
	1.27%	1.11%	1.09%	0.96%	0.80%	0.67%	0.71%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Assets	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
	0.67%	0.63%	0.65%	0.53%	0.44%	0.49%	0.39%

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



Return on Avg Assets	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
	0.96%	0.94%	0.93%	0.82%	0.66%	0.75%	0.77%

Source: SNL Financial

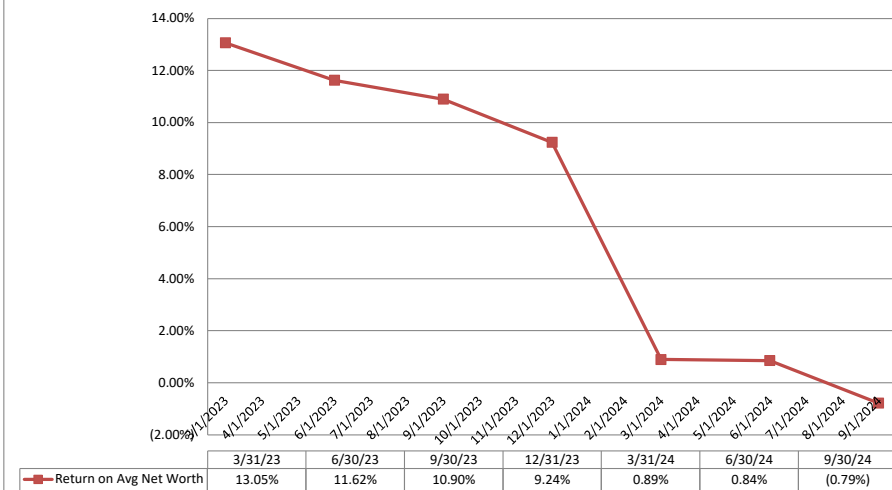
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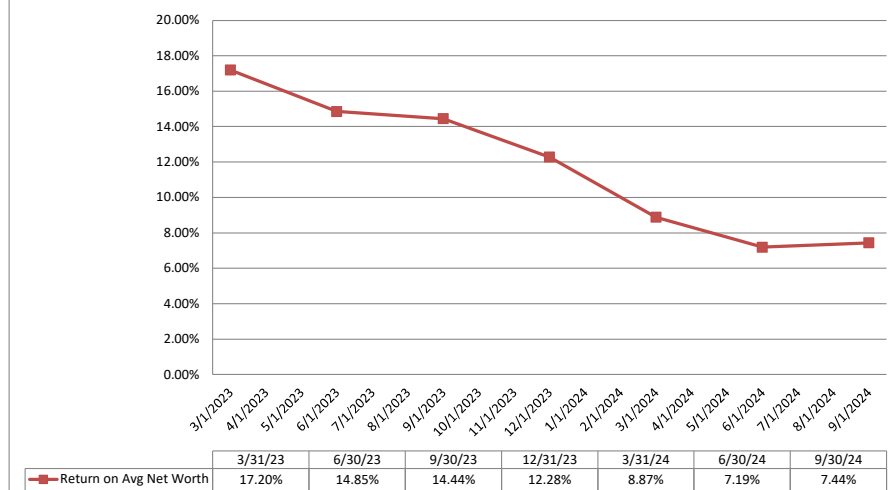
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

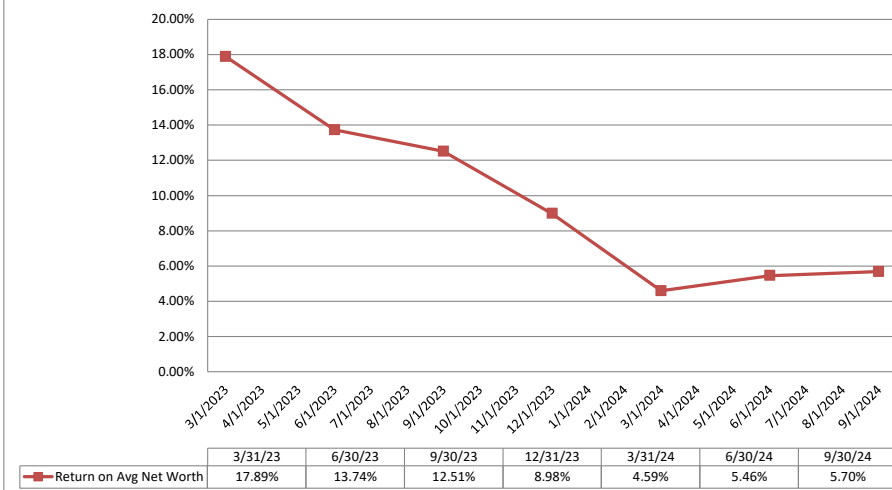
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



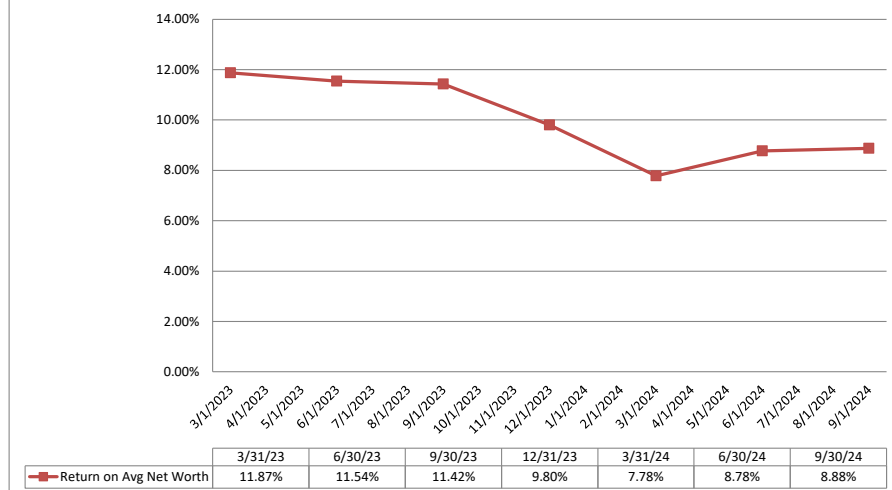
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Ocala Community Credit Union	\$51,102	(\$97)	(0.76%)	(8.57%)	86.58%	\$74	(\$150)	(0.39%)	(4.39%)	90.48%	\$75
	Everglades Federal Credit Union	\$54,833	(\$110)	(0.78%)	(8.36%)	105.75%	\$65	(\$212)	(0.50%)	(5.31%)	102.16%	\$65
	Alliance Credit Union of Florida	\$59,133	(\$1,031)	(6.87%)	(538.38%)	101.81%	\$76	(\$2,372)	(5.18%)	(219.63%)	105.65%	\$78
	Priority Credit Union	\$59,146	\$13	0.09%	0.87%	99.50%	\$79	\$35	0.08%	0.78%	98.82%	\$77
	Emerald Coast Federal Credit Union	\$66,776	\$13	0.08%	1.46%	92.21%	\$64	\$126	0.25%	4.89%	88.72%	\$63
	FiCare Federal Credit Union	\$79,070	\$30	0.15%	1.07%	92.35%	\$74	\$95	0.16%	1.14%	89.15%	\$76
	My Pensacola Federal Credit Union	\$82,788	\$102	0.49%	2.80%	79.77%	\$66	\$540	0.86%	5.02%	75.59%	\$58
	TMH Federal Credit Union	\$85,230	(\$20)	(0.09%)	(0.96%)	87.77%	\$74	\$49	0.08%	0.79%	90.37%	\$72
	Memorial Employees Financial Credit Union	\$93,480	\$35	0.15%	2.59%	95.38%	\$86	\$117	0.17%	3.12%	93.61%	\$90
	Tampa Postal Federal Credit Union	\$95,140	\$11	0.05%	0.80%	92.89%	\$64	(\$33)	(0.05%)	(0.90%)	97.52%	\$68
	Connect Credit Union	\$97,773	\$442	1.81%	16.26%	62.46%	\$96	\$749	1.02%	9.55%	73.19%	\$96
	Broward HealthCare Federal Credit Union	\$97,898	(\$3)	(0.01%)	(0.20%)	99.20%	\$95	\$36	0.05%	0.87%	98.81%	\$93
	AdventHealth Credit Union	\$109,048	\$206	0.77%	10.88%	78.26%	\$78	\$495	0.63%	9.22%	81.85%	\$82
	Powernet Credit Union	\$113,730	\$92	0.32%	3.53%	83.55%	\$86	\$384	0.45%	4.97%	79.58%	\$84
	Baptist Health South Florida Federal Credit Union	\$116,844	\$206	0.72%	6.02%	77.38%	\$78	\$459	0.55%	4.52%	78.25%	\$80
	SUN Credit Union	\$119,634	\$259	0.87%	9.44%	72.41%	\$100	\$629	0.72%	7.90%	75.20%	\$91
	Okaloosa County Teachers Federal Credit Union	\$124,787	\$296	0.95%	10.13%	75.60%	\$71	\$728	0.79%	8.49%	76.86%	\$69
	TRU FI Credit Union	\$126,204	\$495	1.57%	15.95%	71.03%	\$64	\$1,098	1.17%	12.50%	73.45%	\$63
	Florida West Coast Credit Union	\$131,810	\$169	0.52%	5.81%	81.07%	\$81	\$586	0.60%	7.15%	80.91%	\$74
	Coastline Federal Credit Union	\$134,734	\$102	0.30%	3.44%	82.31%	\$63	\$445	0.44%	5.24%	86.94%	\$72
	First Choice Credit Union	\$144,740	\$267	0.74%	10.53%	75.04%	\$70	\$644	0.60%	9.29%	78.36%	\$70
	First Coast Community Credit Union	\$147,959	\$350	0.94%	7.68%	73.46%	\$72	\$1,146	1.02%	8.56%	74.43%	\$70
	Priority One Credit Union of Florida	\$151,367	\$435	1.16%	12.48%	71.45%	\$85	\$1,306	1.19%	13.06%	70.52%	\$77
	JM Associates Federal Credit Union	\$153,945	\$75	0.19%	1.87%	89.30%	\$104	\$433	0.36%	3.81%	85.00%	\$98
	Blue Coast Federal Credit Union	\$156,106	\$270	0.71%	6.69%	83.27%	\$76	\$1,054	0.95%	8.86%	78.54%	\$78
	Calhoun Liberty Credit Union	\$157,020	\$583	1.63%	17.74%	76.54%	\$150	\$1,147	1.15%	14.21%	76.06%	\$94
	Hello Credit Union	\$164,907	\$135	0.32%	2.67%	82.22%	\$72	\$460	0.37%	3.09%	77.56%	\$74
	Miami Firefighters Federal Credit Union	\$169,374	\$590	1.42%	11.99%	60.42%	\$111	\$1,682	1.37%	11.80%	61.49%	\$112
	Pinellas Federal Credit Union	\$169,883	\$133	0.32%	2.65%	87.66%	\$85	\$602	0.48%	4.04%	86.54%	\$89
	Miami Postal Service Credit Union	\$193,729	\$53	0.11%	1.11%	95.20%	\$74	\$264	0.18%	1.89%	90.58%	\$72
	Santa Rosa County Federal Credit Union	\$203,897	\$536	1.05%	10.56%	70.00%	\$79	\$1,718	1.13%	12.14%	70.12%	\$77
	Community South Credit Union	\$235,466	\$849	1.42%	12.38%	81.53%	\$69	\$1,018	0.57%	5.01%	89.42%	\$74
	University Credit Union	\$242,997	\$214	0.35%	6.86%	85.45%	\$65	\$655	0.35%	7.77%	85.42%	\$65
	Keys Federal Credit Union	\$249,937	\$928	1.46%	16.68%	73.79%	\$90	\$2,168	1.12%	13.75%	73.67%	\$87
	Average of Asset Group A	\$130,603	\$195	0.36%	(10.10%)	83.02%	\$80	\$532	0.37%	(0.79%)	83.38%	\$78

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Gold Coast Federal Credit Union	\$265,350	\$566	0.84%	10.64%	78.31%	\$69	\$1,459	0.71%	9.79%	80.09%	\$67
	JetStream Federal Credit Union	\$272,225	\$370	0.54%	5.51%	80.73%	\$92	\$1,263	0.63%	6.40%	79.49%	\$90
	Alive Credit Union	\$284,454	\$530	0.74%	8.03%	78.16%	\$77	\$1,131	0.66%	6.96%	80.19%	\$68
	Harvesters Credit Union	\$289,710	\$233	0.32%	5.24%	90.04%	\$102	\$260	0.12%	1.96%	92.91%	\$103
	Members First Credit Union of Florida	\$291,321	\$979	1.34%	10.56%	65.89%	\$76	\$2,848	1.30%	10.64%	68.53%	\$77
	Loyalty Credit Union	\$293,903	\$598	0.81%	8.26%	74.42%	\$76	\$220	0.10%	1.03%	75.35%	\$77
	Guardians Credit Union	\$297,359	\$1,419	1.90%	12.80%	63.12%	\$57	\$2,803	1.27%	8.62%	70.81%	\$58
	Panhandle Credit Union	\$329,042	\$701	0.86%	7.03%	79.77%	\$89	\$2,051	0.86%	7.03%	78.57%	\$85
	San Antonio Citizens Federal Credit Union	\$375,944	\$1,246	1.34%	19.60%	65.79%	\$86	\$2,856	1.04%	17.35%	69.42%	\$82
	Orlando Credit Union	\$376,885	\$778	0.85%	13.89%	79.61%	\$95	\$1,581	0.60%	9.78%	80.72%	\$98
	Tampa Bay Federal Credit Union	\$427,633	\$886	0.82%	7.50%	73.30%	\$76	\$1,621	0.50%	4.64%	75.34%	\$82
	Innovations Financial Credit Union	\$473,103	\$0	0.00%	0.00%	NA	\$0	\$1,654	0.47%	5.44%	77.28%	\$80
	Champions First Credit Union	\$483,052	\$777	0.65%	6.66%	75.19%	\$88	\$1,857	0.52%	5.42%	79.43%	\$90
	Velocity Community Federal Credit Union	\$492,060	\$806	0.65%	5.62%	79.61%	\$94	\$5,354	1.44%	12.71%	66.38%	\$96
	Trax Federal Credit Union	\$492,797	\$928	0.76%	6.35%	64.19%	\$81	\$1,623	0.45%	3.77%	69.00%	\$81
	Average of Asset Group B	\$362,989	\$721	0.83%	8.51%	74.87%	\$77	\$1,905	0.71%	7.44%	76.23%	\$82

Asset Group C - \$501 million to \$1 billion in total assets

	RadiFi Federal Credit Union	\$599,190	\$498	0.33%	3.84%	79.85%	\$93	\$2,420	0.55%	6.59%	77.24%	\$90
	Florida Central Credit Union	\$604,367	\$346	0.23%	8.94%	88.29%	\$85	\$648	0.14%	6.40%	89.15%	\$84
	Insight Credit Union	\$699,494	\$3,563	2.04%	49.00%	77.71%	\$92	\$2,610	0.51%	13.74%	91.00%	\$87
	We Florida Financial	\$754,631	(\$1,727)	(0.91%)	(13.63%)	103.03%	\$104	(\$1,359)	(0.23%)	(3.63%)	84.03%	\$108
	Radiant Credit Union	\$842,536	\$468	0.22%	2.64%	80.15%	\$95	\$3,828	0.62%	7.40%	76.62%	\$89
	Envision Credit Union	\$871,495	\$732	0.34%	4.42%	84.77%	\$81	\$2,965	0.46%	6.21%	84.55%	\$81
	Power Financial Credit Union	\$874,978	\$2,135	0.98%	7.78%	62.08%	\$90	\$8,651	1.30%	10.93%	61.82%	\$89
	BrightStar Credit Union	\$882,378	\$1,118	0.51%	6.22%	78.02%	\$80	\$5,268	0.81%	10.16%	73.87%	\$81
	Tropical Financial Credit Union	\$984,086	(\$4,481)	(1.83%)	(20.74%)	78.83%	\$103	(\$4,040)	(0.55%)	(6.14%)	79.58%	\$105
	McCoy Federal Credit Union	\$992,447	\$1,217	0.49%	7.43%	75.38%	\$69	\$2,485	0.33%	5.29%	78.84%	\$69
	Average of Asset Group C	\$810,560	\$387	0.24%	5.59%	80.81%	\$89	\$2,348	0.39%	5.70%	79.67%	\$88

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	First Commerce Credit Union	\$1,120,686	\$1,629	0.58%	7.90%	76.22%	\$88	\$3,789	0.46%	6.34%	80.25%	\$93
	USF Federal Credit Union	\$1,143,869	\$381	0.13%	1.44%	80.27%	\$118	\$1,953	0.23%	2.47%	79.19%	\$110
	Gulf Winds Credit Union	\$1,202,490	\$2,377	0.80%	10.81%	70.73%	\$85	\$5,377	0.62%	8.76%	75.26%	\$86
	Community Credit Union of Florida	\$1,367,400	\$1,598	0.47%	4.43%	73.12%	\$107	\$4,293	0.42%	4.01%	73.92%	\$96
	First Florida Credit Union	\$1,375,385	\$1,462	0.43%	4.11%	73.52%	\$99	\$3,724	0.36%	3.66%	75.32%	\$102
	Dade County Federal Credit Union	\$1,378,374	\$5,526	1.60%	18.52%	61.45%	\$104	\$13,815	1.34%	16.78%	67.94%	\$106
	Launch Credit Union	\$1,391,863	\$744	0.21%	2.42%	85.89%	\$101	\$3,707	0.35%	4.06%	84.39%	\$100
	Publix Employees Federal Credit Union	\$1,548,325	(\$2,197)	(0.57%)	(6.33%)	107.76%	\$96	\$3,995	0.36%	4.10%	82.85%	\$100
	Educational Federal Credit Union	\$1,662,845	\$1,585	0.38%	2.78%	79.85%	\$90	\$6,241	0.50%	3.78%	81.51%	\$89
	Tyndall Federal Credit Union	\$1,923,054	\$3,909	0.82%	10.05%	72.59%	\$123	\$22,975	1.60%	21.84%	57.81%	\$113
	Florida Credit Union	\$2,240,597	\$8,594	1.55%	12.15%	54.74%	\$101	\$25,674	1.57%	12.47%	56.00%	\$104
	iTHINK Financial Credit Union	\$2,269,799	\$5,956	1.05%	13.61%	63.90%	\$91	\$15,366	0.91%	12.21%	67.86%	\$96
	Addition Financial Credit Union	\$2,667,042	\$7,284	1.04%	12.51%	71.61%	\$90	\$22,030	1.01%	13.52%	67.85%	\$94
	Pen Air Credit Union	\$2,684,526	\$5,787	0.82%	11.67%	66.12%	\$93	\$9,704	0.43%	6.91%	69.33%	\$90
	Community First Credit Union of Florida	\$2,793,647	\$4,008	0.58%	4.96%	62.32%	\$94	\$12,130	0.59%	5.14%	64.91%	\$93
	Eglin Federal Credit Union	\$2,806,594	\$6,752	0.95%	7.89%	65.38%	\$82	\$21,861	1.03%	8.71%	63.66%	\$81
	Achieva Credit Union	\$2,873,751	\$5,040	0.70%	9.34%	76.09%	\$107	\$12,113	0.57%	7.85%	76.52%	\$104
	GTE Federal Credit Union	\$2,880,875	\$3,252	0.45%	5.28%	72.46%	\$107	\$5,786	0.26%	3.19%	77.15%	\$117
	Campus USA Credit Union	\$3,401,887	\$9,764	1.16%	9.80%	59.63%	\$96	\$32,821	1.33%	11.36%	57.04%	\$95
	Grow Financial Federal Credit Union	\$3,745,610	\$5,393	0.58%	5.60%	71.07%	\$115	\$24,844	0.90%	8.88%	68.27%	\$109
	FAIRWINDS Credit Union	\$4,832,972	\$23,218	1.95%	26.87%	57.36%	\$126	\$47,524	1.35%	19.81%	65.93%	\$127
	MIDFLORIDA Credit Union	\$8,040,523	\$30,045	1.50%	15.28%	57.34%	\$90	\$82,723	1.40%	14.61%	59.90%	\$92
	Space Coast Credit Union	\$8,808,246	\$25,472	1.14%	11.70%	59.25%	\$95	\$45,093	0.66%	7.06%	64.35%	\$97
	VyStar Credit Union	\$14,746,181	\$2,068	0.06%	1.00%	82.26%	\$110	\$16,418	0.15%	2.73%	82.80%	\$105
	Suncoast Credit Union	\$18,435,943	\$54,058	1.17%	15.01%	51.95%	\$89	\$120,723	0.89%	11.69%	53.23%	\$88
	Average of Asset Group D	\$3,893,699	\$8,548	0.78%	8.75%	70.12%	\$100	\$22,587	0.77%	8.88%	70.13%	\$99

Source: SNL Financial

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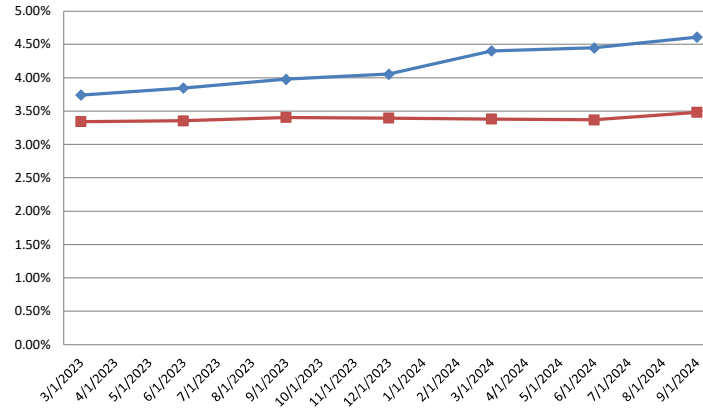
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Balance Sheet & Net Interest Margin

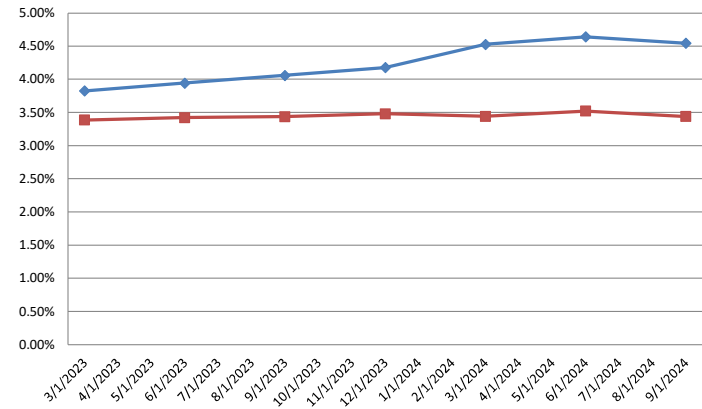
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



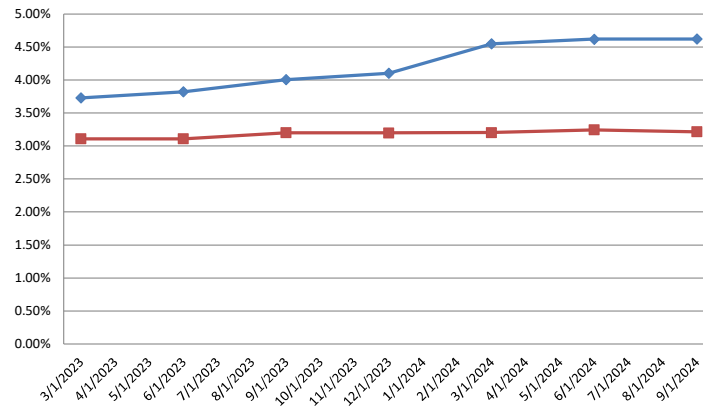
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.74%	3.85%	3.98%	4.05%	4.40%	4.45%	4.61%
Net Interest Income/ Avg Assets	3.34%	3.35%	3.40%	3.39%	3.38%	3.37%	3.48%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



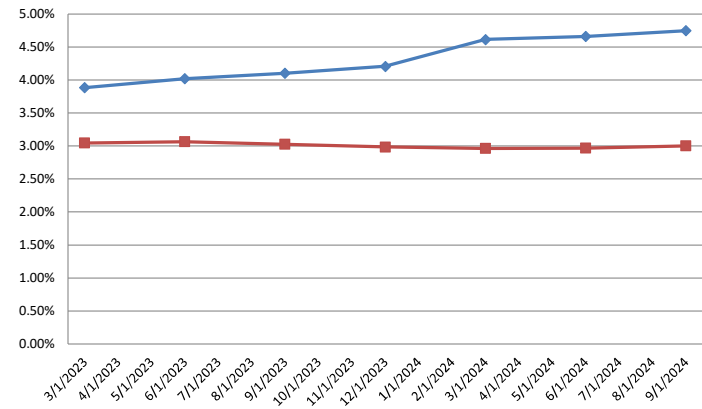
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.82%	3.94%	4.06%	4.18%	4.53%	4.64%	4.54%
Net Interest Income/ Avg Assets	3.39%	3.42%	3.44%	3.48%	3.44%	3.52%	3.44%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.73%	3.82%	4.00%	4.10%	4.55%	4.62%	4.62%
Net Interest Income/ Avg Assets	3.11%	3.11%	3.20%	3.20%	3.20%	3.24%	3.21%

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.88%	4.02%	4.10%	4.20%	4.61%	4.66%	4.74%
Net Interest Income/ Avg Assets	3.04%	3.06%	3.02%	2.98%	2.96%	2.97%	3.00%

Source: SNL Financial

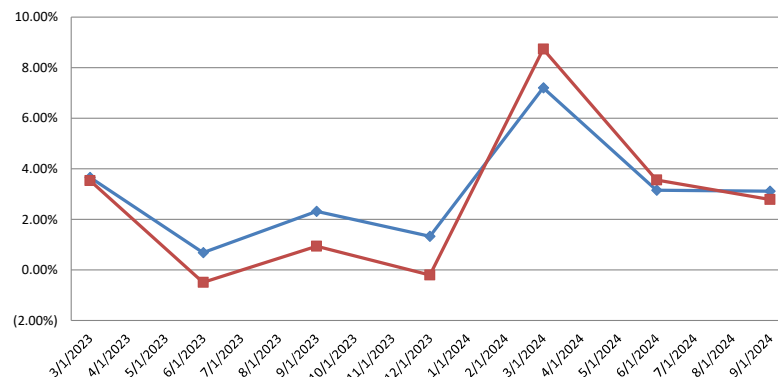
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

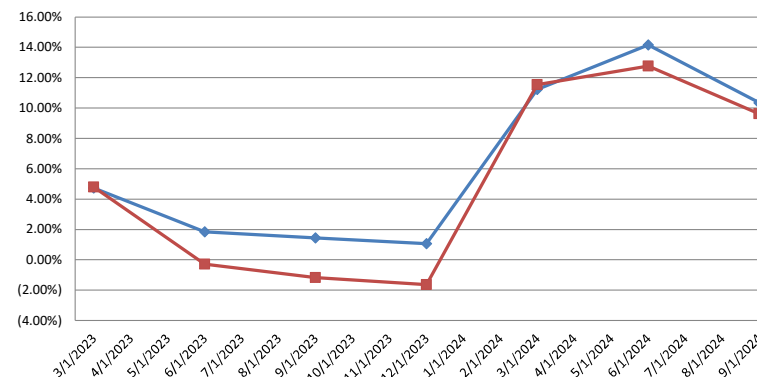
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



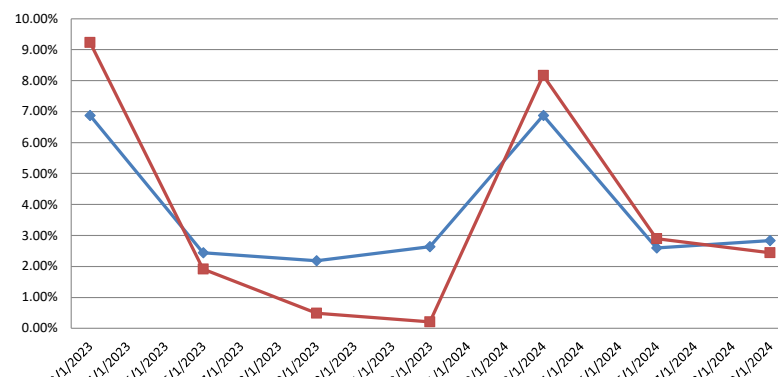
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	3.66%	0.68%	2.32%	1.33%	7.20%	3.15%	3.11%
Market Growth Rate	3.53%	(0.49%)	0.93%	(0.20%)	8.73%	3.56%	2.78%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



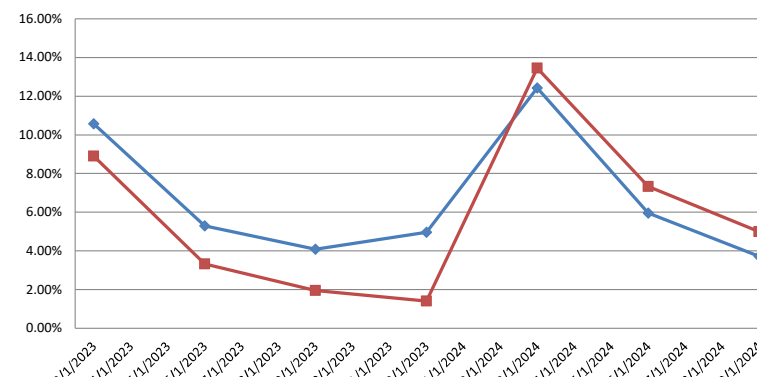
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	4.73%	1.84%	1.45%	1.07%	11.22%	14.16%	10.35%
Market Growth Rate	4.79%	(0.28%)	(1.18%)	(1.64%)	11.55%	12.76%	9.62%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	6.88%	2.44%	2.19%	2.64%	6.87%	2.60%	2.84%
Market Growth Rate	9.23%	1.91%	0.49%	0.21%	8.17%	2.89%	2.44%

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	10.57%	5.30%	4.08%	4.97%	12.43%	5.95%	3.72%
Market Growth Rate	8.90%	3.33%	1.95%	1.41%	13.45%	7.33%	5.01%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Ocala Community Credit Union	\$51,102	\$18,740	\$46,166	40.59%	\$5,678	3.38%	1.33%	2.05%	3.80%	4.68%
	Everglades Federal Credit Union	\$54,833	\$34,674	\$49,240	70.42%	\$3,427	3.86%	1.02%	2.85%	(2.84%)	(1.16%)
	Alliance Credit Union of Florida	\$59,133	\$43,324	\$58,175	74.47%	\$2,957	6.00%	0.80%	5.20%	(7.68%)	(2.21%)
	Priority Credit Union	\$59,146	\$47,096	\$53,765	87.60%	\$3,585	5.10%	0.70%	4.41%	(3.42%)	0.39%
	Emerald Coast Federal Credit Union	\$66,776	\$43,451	\$62,373	69.66%	\$3,424	4.38%	0.95%	3.42%	5.15%	3.60%
	FiCare Federal Credit Union	\$79,070	\$53,771	\$67,413	79.76%	\$2,592	5.20%	0.69%	4.50%	(7.05%)	(8.43%)
	My Pensacola Federal Credit Union	\$82,788	\$33,138	\$67,548	49.06%	\$3,942	3.96%	0.91%	3.05%	(1.82%)	(2.83%)
	TMH Federal Credit Union	\$85,230	\$63,148	\$75,777	83.33%	\$3,964	4.25%	0.83%	3.42%	(2.35%)	(2.72%)
	Memorial Employees Financial Credit Union	\$93,480	\$47,148	\$85,190	55.34%	\$4,920	3.94%	1.03%	2.91%	6.06%	4.28%
	Tampa Postal Federal Credit Union	\$95,140	\$34,013	\$88,169	38.58%	\$4,757	3.74%	0.90%	2.84%	(0.99%)	(2.54%)
	Connect Credit Union	\$97,773	\$72,575	\$85,271	85.11%	\$4,444	4.92%	1.20%	3.72%	2.98%	1.92%
	Broward HealthCare Federal Credit Union	\$97,898	\$35,804	\$90,543	39.54%	\$5,594	3.33%	1.02%	2.30%	4.58%	3.39%
	AdventHealth Credit Union	\$109,048	\$84,216	\$95,536	88.15%	\$4,115	4.91%	1.65%	3.26%	10.47%	12.85%
	Powernet Credit Union	\$113,730	\$33,890	\$102,880	32.94%	\$7,337	3.49%	1.46%	2.03%	3.14%	3.09%
	Baptist Health South Florida Federal Credit Union	\$116,844	\$89,684	\$101,726	88.16%	\$2,686	6.49%	1.34%	5.16%	16.42%	18.90%
	SUN Credit Union	\$119,634	\$51,379	\$107,174	47.94%	\$6,646	4.34%	1.09%	3.25%	7.56%	7.05%
	Okaloosa County Teachers Federal Credit Union	\$124,787	\$61,620	\$111,730	55.15%	\$3,617	4.86%	0.99%	3.87%	3.39%	3.58%
	TRU FI Credit Union	\$126,204	\$76,979	\$112,624	68.35%	\$3,883	5.26%	1.30%	3.96%	3.96%	3.10%
	Florida West Coast Credit Union	\$131,810	\$66,114	\$116,865	56.57%	\$4,545	4.14%	1.09%	3.06%	4.25%	2.34%
	Coastline Federal Credit Union	\$134,734	\$85,941	\$118,246	72.68%	\$3,850	4.35%	0.73%	3.62%	0.15%	(0.19%)
	First Choice Credit Union	\$144,740	\$74,934	\$132,824	56.42%	\$5,567	4.01%	1.10%	2.90%	3.34%	0.80%
	First Coast Community Credit Union	\$147,959	\$49,405	\$127,495	38.75%	\$4,227	3.83%	0.42%	3.42%	(2.26%)	(3.54%)
	Priority One Credit Union of Florida	\$151,367	\$116,870	\$134,930	86.62%	\$4,387	5.25%	1.14%	4.11%	9.07%	7.67%
	JM Associates Federal Credit Union	\$153,945	\$95,896	\$122,399	78.35%	\$5,047	4.99%	1.72%	3.27%	(6.60%)	(10.85%)
	Blue Coast Federal Credit Union	\$156,106	\$115,859	\$136,220	85.05%	\$4,003	5.04%	0.88%	4.16%	12.82%	14.87%
	Calhoun Liberty Credit Union	\$157,020	\$114,919	\$137,010	83.88%	\$4,551	8.17%	2.42%	5.75%	36.67%	33.38%
	Hello Credit Union	\$164,907	\$109,364	\$139,975	78.13%	\$4,123	4.34%	0.79%	3.55%	(2.07%)	(2.84%)
	Miami Firefighters Federal Credit Union	\$169,374	\$120,752	\$148,251	81.45%	\$12,098	4.69%	1.60%	3.10%	7.93%	7.09%
	Pinellas Federal Credit Union	\$169,883	\$95,277	\$148,202	64.29%	\$6,795	3.92%	0.99%	2.93%	1.49%	1.00%
	Miami Postal Service Credit Union	\$193,729	\$114,921	\$170,748	67.30%	\$4,212	4.90%	1.51%	3.39%	2.04%	3.25%
	Santa Rosa County Federal Credit Union	\$203,897	\$88,818	\$181,299	48.99%	\$4,855	4.28%	0.87%	3.41%	2.41%	(0.24%)
	Community South Credit Union	\$235,466	\$185,352	\$206,462	89.78%	\$4,281	4.83%	1.93%	2.90%	3.95%	3.88%
	University Credit Union	\$242,997	\$97,846	\$207,337	47.19%	\$5,718	3.43%	0.94%	2.49%	(6.53%)	(4.79%)
	Keys Federal Credit Union	\$249,937	\$176,333	\$220,634	79.92%	\$4,586	5.18%	0.96%	4.21%	(1.93%)	(4.19%)
	Average of Asset Group A	\$130,603	\$77,449	\$115,006	66.75%	\$4,718	4.61%	1.13%	3.48%	3.11%	2.78%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Gold Coast Federal Credit Union	\$265,350	\$111,465	\$238,866	46.66%	\$4,246	3.55%	0.49%	3.06%	(2.64%)	(4.82%)
	JetStream Federal Credit Union	\$272,225	\$175,933	\$221,893	79.29%	\$4,426	4.78%	1.33%	3.45%	9.30%	9.41%
	Alive Credit Union	\$284,454	\$163,324	\$252,521	64.68%	\$4,410	4.23%	0.92%	3.30%	87.75%	88.56%
	Harvesters Credit Union	\$289,710	\$240,276	\$266,355	90.21%	\$3,667	5.20%	1.27%	3.93%	(2.33%)	(0.81%)
	Members First Credit Union of Florida	\$291,321	\$139,375	\$249,978	55.75%	\$3,964	4.59%	0.65%	3.94%	2.10%	0.35%
	Loyalty Credit Union	\$293,903	\$155,467	\$261,342	59.49%	\$3,302	5.26%	0.70%	4.56%	(3.04%)	(4.44%)
	Guardians Credit Union	\$297,359	\$220,823	\$249,343	88.56%	\$3,147	4.66%	0.44%	4.22%	4.06%	2.70%
	Panhandle Credit Union	\$329,042	\$194,811	\$284,991	68.36%	\$4,734	4.74%	1.19%	3.55%	9.41%	9.18%
	San Antonio Citizens Federal Credit Union	\$375,944	\$160,090	\$340,895	46.96%	\$6,482	4.05%	1.22%	2.83%	10.17%	5.77%
	Orlando Credit Union	\$376,885	\$260,720	\$314,264	82.96%	\$4,596	4.96%	1.26%	3.71%	17.69%	15.23%
	Tampa Bay Federal Credit Union	\$427,633	\$349,677	\$361,075	96.84%	\$4,501	5.32%	1.33%	4.00%	(2.05%)	(1.50%)
	Innovations Financial Credit Union	\$473,103	\$374,543	\$425,475	88.03%	\$6,393	3.50%	1.42%	2.08%	13.91%	14.95%
	Champions First Credit Union	\$483,052	\$373,405	\$432,149	86.41%	\$5,032	4.64%	1.64%	3.00%	4.62%	4.73%
	Velocity Community Federal Credit Union	\$492,060	\$311,581	\$411,522	75.71%	\$5,755	4.33%	1.10%	3.23%	1.11%	(0.78%)
	Trax Federal Credit Union	\$492,797	\$224,139	\$427,919	52.38%	\$5,600	4.35%	1.62%	2.73%	5.23%	5.80%
	Average of Asset Group B	\$362,989	\$230,375	\$315,906	72.15%	\$4,684	4.54%	1.11%	3.44%	10.35%	9.62%
Asset Group C - \$501 million to \$1 billion in total assets											
	RadiFi Federal Credit Union	\$599,190	\$431,791	\$513,350	84.11%	\$4,871	4.87%	1.34%	3.53%	4.10%	1.03%
	Florida Central Credit Union	\$604,367	\$389,430	\$579,808	67.17%	\$4,722	4.25%	1.31%	2.94%	2.09%	1.42%
	Insight Credit Union	\$699,494	\$365,493	\$604,211	60.49%	\$4,841	3.77%	1.14%	2.63%	6.23%	(1.64%)
	We Florida Financial	\$754,631	\$585,559	\$679,024	86.24%	\$6,086	4.79%	2.20%	2.59%	(9.76%)	1.54%
	Radiant Credit Union	\$842,536	\$645,191	\$724,941	89.00%	\$4,617	5.20%	1.74%	3.43%	6.48%	6.68%
	Envision Credit Union	\$871,495	\$609,969	\$750,739	81.25%	\$3,216	4.78%	1.23%	3.55%	5.07%	4.59%
	Power Financial Credit Union	\$874,978	\$662,885	\$701,367	94.51%	\$5,993	4.45%	0.92%	3.53%	(0.54%)	(2.06%)
	BrightStar Credit Union	\$882,378	\$730,528	\$764,007	95.62%	\$5,086	4.88%	1.63%	3.25%	8.29%	7.05%
	Tropical Financial Credit Union	\$984,086	\$792,369	\$878,882	90.16%	\$5,348	5.11%	1.24%	3.87%	2.41%	1.82%
	McCoy Federal Credit Union	\$992,447	\$674,263	\$864,524	77.99%	\$4,913	4.11%	1.29%	2.82%	4.00%	4.01%
	Average of Asset Group C	\$810,560	\$588,748	\$706,085	82.65%	\$4,969	4.62%	1.40%	3.21%	2.84%	2.44%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	First Commerce Credit Union	\$1,120,686	\$812,934	\$949,067	85.66%	\$6,009	4.96%	1.97%	2.99%	6.36%	6.49%
	USF Federal Credit Union	\$1,143,869	\$972,301	\$957,306	101.57%	\$5,283	5.35%	1.64%	3.73%	2.78%	4.95%
	Gulf Winds Credit Union	\$1,202,490	\$836,408	\$1,061,936	78.76%	\$5,063	4.86%	1.72%	3.13%	11.50%	10.32%
	Community Credit Union of Florida	\$1,367,400	\$986,236	\$1,149,181	85.82%	\$8,091	5.11%	2.52%	2.80%	9.25%	11.60%
	First Florida Credit Union	\$1,375,385	\$930,048	\$1,082,461	85.92%	\$6,644	4.22%	1.61%	2.61%	1.31%	2.21%
	Dade County Federal Credit Union	\$1,378,374	\$934,668	\$1,041,553	89.74%	\$5,448	4.85%	1.44%	3.41%	2.11%	(0.34%)
	Launch Credit Union	\$1,391,863	\$1,092,781	\$1,139,567	95.89%	\$4,336	5.05%	1.44%	3.61%	0.66%	0.89%
	Publix Employees Federal Credit Union	\$1,548,325	\$777,894	\$1,310,925	59.34%	\$5,810	4.74%	1.51%	3.23%	9.59%	9.11%
	Educational Federal Credit Union	\$1,662,845	\$927,065	\$1,406,954	65.89%	\$5,093	3.66%	0.83%	2.83%	4.62%	3.75%
	Tyndall Federal Credit Union	\$1,923,054	\$1,009,001	\$1,643,158	61.41%	\$8,566	4.33%	1.82%	2.51%	0.28%	5.06%
	Florida Credit Union	\$2,240,597	\$1,812,827	\$1,882,416	96.30%	\$7,346	6.17%	2.22%	3.96%	8.55%	9.36%
	iTHINK Financial Credit Union	\$2,269,799	\$1,789,526	\$1,788,789	100.04%	\$5,813	4.81%	2.05%	2.77%	5.13%	2.17%
	Addition Financial Credit Union	\$2,667,042	\$1,861,919	\$2,375,497	78.38%	\$5,493	4.71%	1.59%	3.12%	(11.03%)	0.72%
	Pen Air Credit Union	\$2,684,526	\$1,521,546	\$2,172,179	70.05%	\$7,018	5.00%	2.40%	2.60%	(16.96%)	(2.92%)
	Community First Credit Union of Florida	\$2,793,647	\$2,006,852	\$2,367,020	84.78%	\$6,328	4.65%	1.52%	3.13%	3.60%	8.50%
	Eglin Federal Credit Union	\$2,806,594	\$1,035,953	\$2,434,958	42.55%	\$6,512	3.37%	1.05%	2.32%	(0.49%)	(1.44%)
	Achieva Credit Union	\$2,873,751	\$2,072,748	\$2,609,239	79.44%	\$5,794	4.63%	1.68%	2.95%	2.76%	3.82%
	GTE Federal Credit Union	\$2,880,875	\$2,385,581	\$2,438,027	97.85%	\$5,340	5.14%	1.75%	3.39%	(3.79%)	(2.87%)
	Campus USA Credit Union	\$3,401,887	\$2,851,953	\$2,901,441	98.29%	\$7,847	4.88%	2.09%	2.79%	9.52%	7.33%
	Grow Financial Federal Credit Union	\$3,745,610	\$2,731,264	\$2,985,445	91.49%	\$6,392	5.01%	1.79%	3.23%	8.55%	4.79%
	FAIRWINDS Credit Union	\$4,832,972	\$3,069,180	\$4,231,430	72.53%	\$8,398	3.90%	1.67%	2.23%	12.32%	7.45%
	MIDFLORIDA Credit Union	\$8,040,523	\$6,291,591	\$6,855,191	91.78%	\$6,199	4.66%	1.64%	3.03%	9.16%	8.87%
	Space Coast Credit Union	\$8,808,246	\$7,178,164	\$7,259,366	98.88%	\$7,868	4.60%	1.87%	2.74%	(2.05%)	8.70%
	VyStar Credit Union	\$14,746,181	\$10,061,804	\$10,770,260	93.42%	\$6,362	4.93%	2.01%	2.92%	11.46%	9.59%
	Suncoast Credit Union	\$18,435,943	\$13,054,181	\$15,312,808	85.25%	\$7,407	5.02%	2.01%	3.02%	7.89%	7.03%
	Average of Asset Group D	\$3,893,699	\$2,760,177	\$3,205,047	83.64%	\$6,418	4.74%	1.75%	3.00%	3.72%	5.01%

Source: SNL Financial

Note: Report includes only bank-level data.

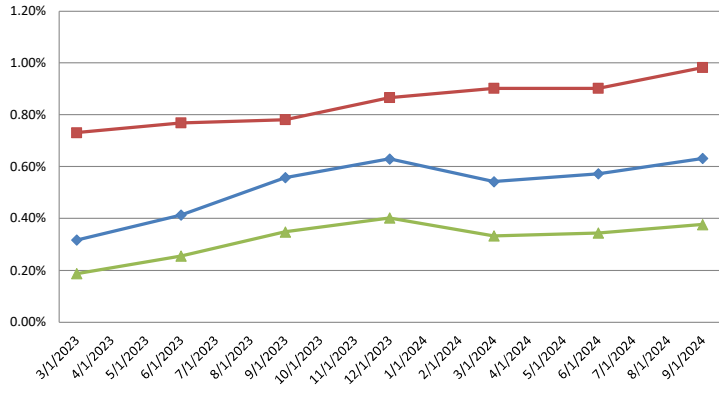
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Asset Quality

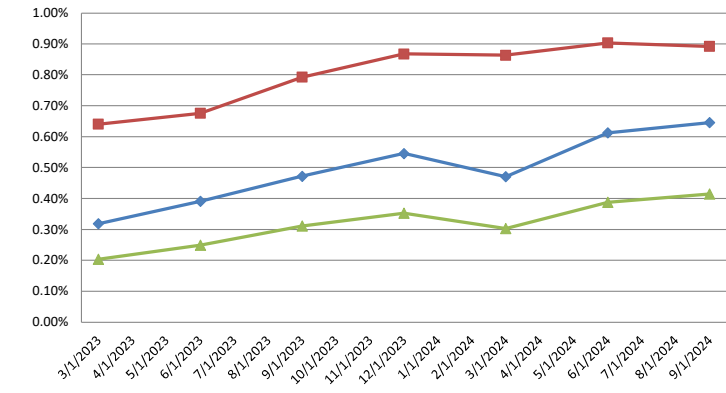
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



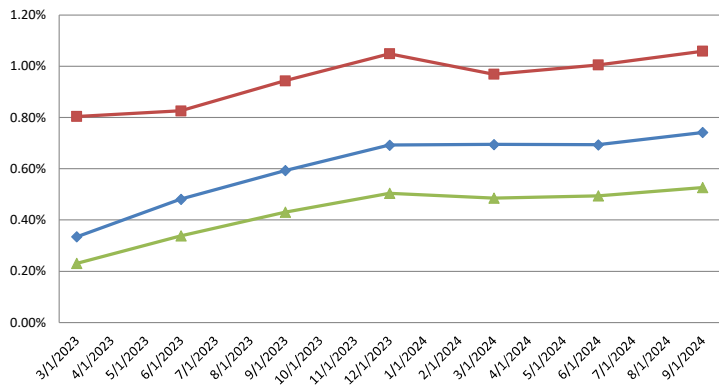
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.32%	0.41%	0.56%	0.63%	0.54%	0.57%	0.63%
Reserves/Loans	0.73%	0.77%	0.78%	0.87%	0.90%	0.90%	0.98%
Delinquent Loans/Total Assets	0.19%	0.26%	0.35%	0.40%	0.33%	0.34%	0.38%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



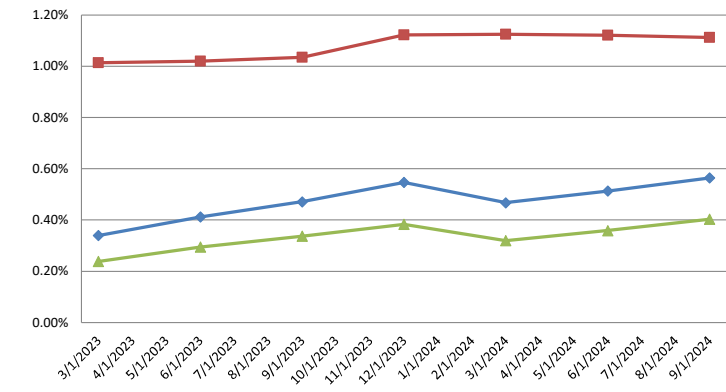
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.32%	0.39%	0.47%	0.55%	0.47%	0.61%	0.65%
Reserves/Loans	0.64%	0.68%	0.79%	0.87%	0.86%	0.90%	0.89%
Delinquent Loans/Total Assets	0.20%	0.25%	0.31%	0.35%	0.30%	0.39%	0.41%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.33%	0.48%	0.59%	0.69%	0.69%	0.69%	0.74%
Reserves/Loans	0.80%	0.83%	0.94%	1.05%	0.97%	1.00%	1.06%
Delinquent Loans/Total Assets	0.23%	0.34%	0.43%	0.50%	0.49%	0.49%	0.53%

Asset Group D - Over \$1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.34%	0.41%	0.47%	0.55%	0.47%	0.51%	0.56%
Reserves/Loans	1.01%	1.02%	1.03%	1.12%	1.12%	1.12%	1.11%
Delinquent Loans/Total Assets	0.24%	0.30%	0.34%	0.38%	0.32%	0.36%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Ocala Community Credit Union	\$51,102	\$275	1.47%	1.65%	112.73%	5.95%	0.54%
	Everglades Federal Credit Union	\$54,833	\$125	0.36%	0.85%	235.20%	2.27%	0.23%
	Alliance Credit Union of Florida	\$59,133	\$1,281	2.96%	3.57%	120.69%	76.69%	2.17%
	Priority Credit Union	\$59,146	\$229	0.49%	1.11%	228.38%	3.52%	0.39%
	Emerald Coast Federal Credit Union	\$66,776	\$494	1.14%	0.54%	47.17%	19.46%	0.74%
	FiCare Federal Credit Union	\$79,070	\$419	0.78%	1.15%	147.02%	3.64%	0.53%
	My Pensacola Federal Credit Union	\$82,788	\$50	0.15%	0.74%	492.00%	0.74%	0.06%
	TMH Federal Credit Union	\$85,230	\$196	0.31%	0.88%	283.16%	2.31%	0.23%
	Memorial Employees Financial Credit Union	\$93,480	\$70	0.15%	0.64%	432.86%	1.12%	0.07%
	Tampa Postal Federal Credit Union	\$95,140	\$264	0.78%	0.65%	84.09%	4.01%	0.28%
	Connect Credit Union	\$97,773	\$343	0.47%	0.97%	204.96%	3.74%	0.35%
	Broward HealthCare Federal Credit Union	\$97,898	\$93	0.26%	0.94%	361.29%	1.33%	0.09%
	AdventHealth Credit Union	\$109,048	\$134	0.16%	0.55%	344.03%	1.64%	0.12%
	Powernet Credit Union	\$113,730	\$274	0.81%	0.72%	89.05%	2.56%	0.24%
	Baptist Health South Florida Federal Credit Union	\$116,844	\$791	0.88%	2.16%	245.13%	5.93%	0.68%
	SUN Credit Union	\$119,634	\$178	0.35%	1.24%	356.74%	1.49%	0.15%
	Okaloosa County Teachers Federal Credit Union	\$124,787	\$956	1.55%	1.00%	64.75%	7.82%	0.77%
	TRU FI Credit Union	\$126,204	\$187	0.24%	0.93%	383.96%	1.36%	0.15%
	Florida West Coast Credit Union	\$131,810	\$168	0.25%	0.91%	356.55%	1.30%	0.13%
	Coastline Federal Credit Union	\$134,734	\$242	0.28%	0.46%	162.40%	2.12%	0.18%
	First Choice Credit Union	\$144,740	\$199	0.27%	0.68%	256.78%	1.72%	0.14%
	First Coast Community Credit Union	\$147,959	\$253	0.51%	0.79%	154.55%	1.67%	0.17%
	Priority One Credit Union of Florida	\$151,367	\$237	0.20%	0.75%	368.78%	1.56%	0.16%
	JM Associates Federal Credit Union	\$153,945	\$477	0.50%	0.67%	133.96%	2.87%	0.31%
	Blue Coast Federal Credit Union	\$156,106	\$1,146	0.99%	0.43%	43.54%	7.11%	0.73%
	Calhoun Liberty Credit Union	\$157,020	\$169	0.15%	0.99%	669.82%	1.30%	0.11%
	Hello Credit Union	\$164,907	\$1,328	1.21%	1.14%	94.28%	6.11%	0.81%
	Miami Firefighters Federal Credit Union	\$169,374	\$276	0.23%	0.22%	97.83%	1.36%	0.16%
	Pinellas Federal Credit Union	\$169,883	\$497	0.52%	0.67%	129.18%	2.39%	0.29%
	Miami Postal Service Credit Union	\$193,729	\$774	0.67%	0.92%	136.82%	17.55%	0.40%
	Santa Rosa County Federal Credit Union	\$203,897	\$858	0.97%	0.73%	75.29%	3.98%	0.42%
	Community South Credit Union	\$235,466	\$922	0.50%	1.23%	246.53%	3.06%	0.39%
	University Credit Union	\$242,997	\$81	0.08%	0.98%	NM	0.53%	0.03%
	Keys Federal Credit Union	\$249,937	\$1,464	0.83%	1.55%	187.16%	5.78%	0.59%
	Average of Asset Group A	\$130,603	\$454	0.63%	0.98%	222.63%	6.06%	0.38%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

September 30, 2024

Run Date: December 5, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

Asset Group B - \$251 to \$500 million in total assets

Gold Coast Federal Credit Union	\$265,350	\$397	0.36%	0.55%	153.15%	1.71%	0.15%
JetStream Federal Credit Union	\$272,225	\$534	0.30%	0.49%	161.05%	2.30%	0.20%
Alive Credit Union	\$284,454	\$1,146	0.70%	0.31%	44.85%	4.14%	0.40%
Harvesters Credit Union	\$289,710	\$685	0.29%	0.86%	301.46%	11.64%	0.24%
Members First Credit Union of Florida	\$291,321	\$387	0.28%	1.03%	370.28%	1.39%	0.13%
Loyalty Credit Union	\$293,903	\$1,766	1.14%	2.35%	207.25%	5.86%	0.60%
Guardians Credit Union	\$297,359	\$693	0.31%	1.19%	379.65%	1.45%	0.23%
Panhandle Credit Union	\$329,042	\$559	0.29%	1.07%	373.52%	1.61%	0.17%
San Antonio Citizens Federal Credit Union	\$375,944	\$206	0.13%	0.94%	733.50%	1.17%	0.05%
Orlando Credit Union	\$376,885	\$2,650	1.02%	0.78%	76.60%	10.43%	0.70%
Tampa Bay Federal Credit Union	\$427,633	\$6,359	1.82%	0.59%	32.19%	13.37%	1.49%
Innovations Financial Credit Union	\$473,103	\$1,018	0.27%	0.44%	163.56%	3.77%	0.22%
Champions First Credit Union	\$483,052	\$3,714	0.99%	0.71%	71.78%	8.35%	0.77%
Velocity Community Federal Credit Union	\$492,060	\$1,045	0.34%	0.46%	137.61%	1.78%	0.21%
Trax Federal Credit Union	\$492,797	\$3,232	1.44%	1.61%	111.42%	5.24%	0.66%
Average of Asset Group B	\$362,989	\$1,626	0.65%	0.89%	221.19%	4.95%	0.41%

Asset Group C - \$501 million to \$1 billion in total assets

RadiFi Federal Credit Union	\$599,190	\$2,591	0.60%	0.70%	116.67%	5.29%	0.43%
Florida Central Credit Union	\$604,367	\$2,626	0.67%	0.61%	90.86%	15.21%	0.43%
Insight Credit Union	\$699,494	\$3,020	0.83%	1.00%	120.86%	7.74%	0.43%
We Florida Financial	\$754,631	\$5,787	0.99%	1.22%	123.19%	12.26%	0.77%
Radiant Credit Union	\$842,536	\$3,967	0.61%	1.04%	168.67%	5.90%	0.47%
Envision Credit Union	\$871,495	\$10,349	1.70%	1.04%	61.40%	13.93%	1.19%
Power Financial Credit Union	\$874,978	\$2,129	0.32%	0.77%	241.10%	1.83%	0.24%
BrightStar Credit Union	\$882,378	\$3,231	0.44%	1.05%	237.60%	4.08%	0.37%
Tropical Financial Credit Union	\$984,086	\$6,106	0.77%	1.72%	223.73%	6.82%	0.62%
McCoy Federal Credit Union	\$992,447	\$3,222	0.48%	1.43%	298.29%	4.06%	0.32%
Average of Asset Group C	\$810,560	\$4,303	0.74%	1.06%	168.24%	7.71%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2024

Run Date: December 5, 2024

Region Institution Name		As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets								
	First Commerce Credit Union	\$1,120,686	\$7,286	0.90%	1.16%	129.36%	10.64%	0.65%
	USF Federal Credit Union	\$1,143,869	\$8,450	0.87%	0.87%	99.72%	7.72%	0.74%
	Gulf Winds Credit Union	\$1,202,490	\$4,518	0.54%	0.98%	181.16%	4.97%	0.38%
	Community Credit Union of Florida	\$1,367,400	\$3,223	0.33%	0.94%	286.57%	2.36%	0.24%
	First Florida Credit Union	\$1,375,385	\$5,933	0.64%	0.87%	136.81%	3.93%	0.43%
	Dade County Federal Credit Union	\$1,378,374	\$3,134	0.34%	1.40%	417.93%	2.36%	0.23%
	Launch Credit Union	\$1,391,863	\$4,115	0.38%	0.72%	191.66%	3.24%	0.30%
	Publix Employees Federal Credit Union	\$1,548,325	\$2,189	0.28%	1.13%	400.78%	1.75%	0.14%
	Educational Federal Credit Union	\$1,662,845	\$4,665	0.50%	0.53%	105.94%	1.95%	0.28%
	Tyndall Federal Credit Union	\$1,923,054	\$1,941	0.19%	0.48%	250.03%	1.14%	0.10%
	Florida Credit Union	\$2,240,597	\$11,932	0.66%	1.09%	165.77%	4.93%	0.53%
	iTHINK Financial Credit Union	\$2,269,799	\$10,843	0.61%	1.03%	169.68%	5.84%	0.48%
	Addition Financial Credit Union	\$2,667,042	\$14,810	0.80%	2.38%	298.76%	6.07%	0.56%
	Pen Air Credit Union	\$2,684,526	\$11,562	0.76%	2.06%	271.51%	6.07%	0.43%
	Community First Credit Union of Florida	\$2,793,647	\$12,336	0.61%	1.48%	240.10%	3.95%	0.44%
	Eglin Federal Credit Union	\$2,806,594	\$4,146	0.40%	0.62%	155.55%	1.31%	0.15%
	Achieva Credit Union	\$2,873,751	\$4,364	0.21%	0.98%	465.67%	1.92%	0.15%
	GTE Federal Credit Union	\$2,880,875	\$25,265	1.06%	1.36%	128.79%	9.62%	0.88%
	Campus USA Credit Union	\$3,401,887	\$14,675	0.51%	0.76%	148.19%	3.61%	0.43%
	Grow Financial Federal Credit Union	\$3,745,610	\$13,569	0.50%	1.53%	306.99%	3.65%	0.36%
	FAIRWINDS Credit Union	\$4,832,972	\$10,198	0.33%	0.61%	185.01%	2.61%	0.21%
	MIDFLORIDA Credit Union	\$8,040,523	\$24,528	0.39%	1.13%	290.15%	3.07%	0.31%
	Space Coast Credit Union	\$8,808,246	\$37,509	0.52%	1.03%	198.03%	4.47%	0.43%
	VyStar Credit Union	\$14,746,181	\$98,880	0.98%	0.82%	83.70%	10.73%	0.67%
	Suncoast Credit Union	\$18,435,943	\$103,762	0.79%	1.85%	233.15%	6.78%	0.56%
	Average of Asset Group D	\$3,893,699	\$17,753	0.56%	1.11%	221.64%	4.59%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

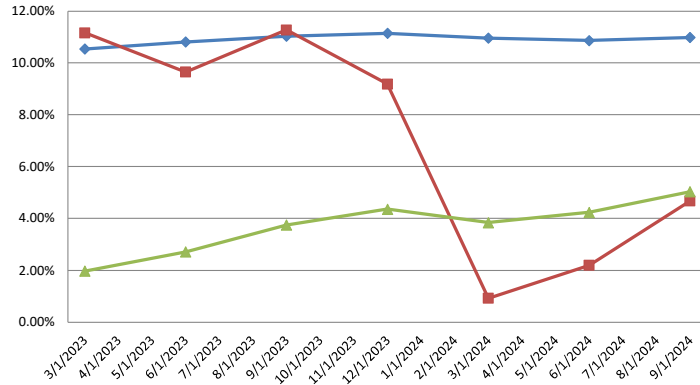
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

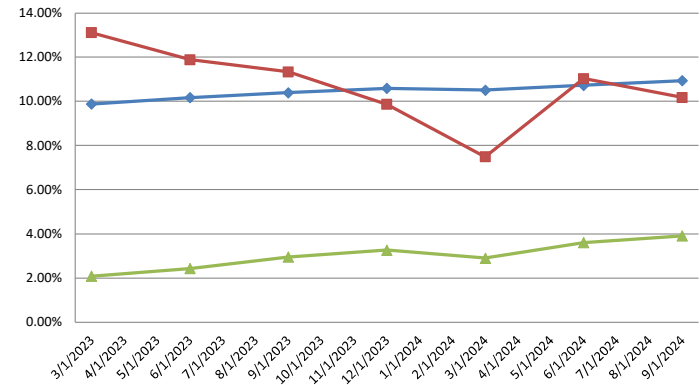
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



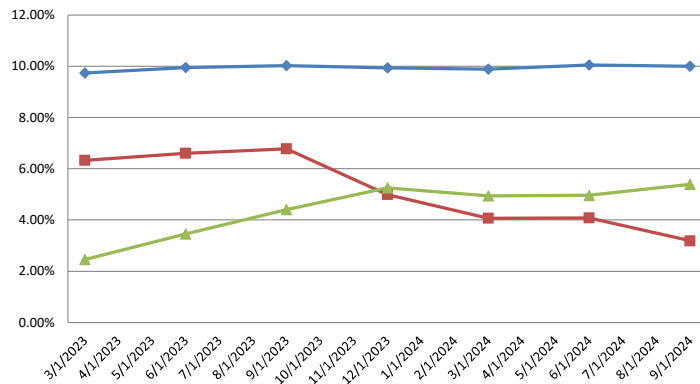
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.54%	10.81%	11.03%	11.15%	10.96%	10.86%	10.98%
Net Worth Growth (Decline) - YTD	11.16%	9.65%	11.27%	9.18%	0.93%	2.20%	4.68%
Total Delinquent Lns/ Net Worth	1.97%	2.71%	3.75%	4.36%	3.84%	4.24%	5.04%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



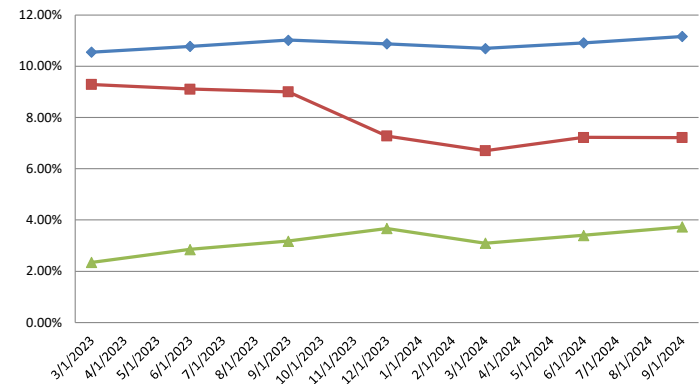
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.88%	10.16%	10.39%	10.59%	10.51%	10.73%	10.94%
Net Worth Growth (Decline) - YTD	13.11%	11.89%	11.33%	9.87%	7.50%	11.03%	10.18%
Total Delinquent Lns/ Net Worth	2.08%	2.43%	2.95%	3.26%	2.90%	3.61%	3.91%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.74%	9.95%	10.02%	9.94%	9.88%	10.05%	10.00%
Net Worth Growth (Decline) - YTD	6.33%	6.61%	6.78%	4.99%	4.07%	4.08%	3.19%
Total Delinquent Lns/ Net Worth	2.46%	3.46%	4.41%	5.25%	4.94%	4.96%	5.39%

Asset Group D - Over \$1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.54%	10.77%	11.01%	10.87%	10.69%	10.90%	11.15%
Net Worth Growth (Decline) - YTD	9.28%	9.10%	8.99%	7.28%	6.71%	7.22%	7.22%
Total Delinquent Lns/ Net Worth	2.35%	2.85%	3.18%	3.67%	3.09%	3.40%	3.73%

Source: SNL Financial

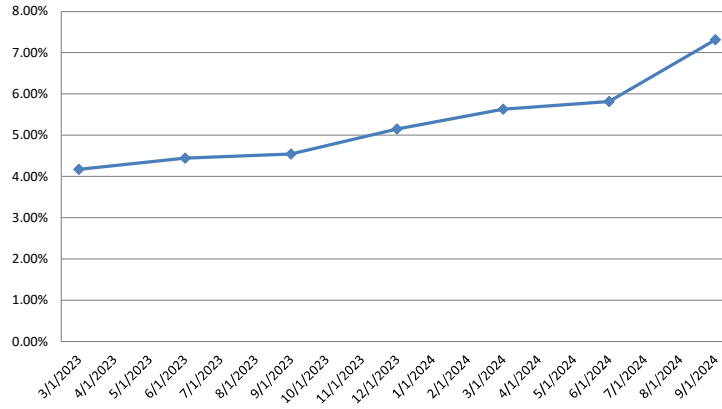
Note: Report includes only bank-level data.

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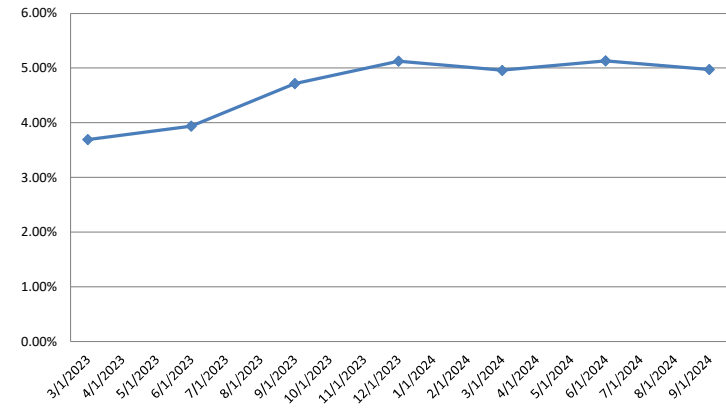
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



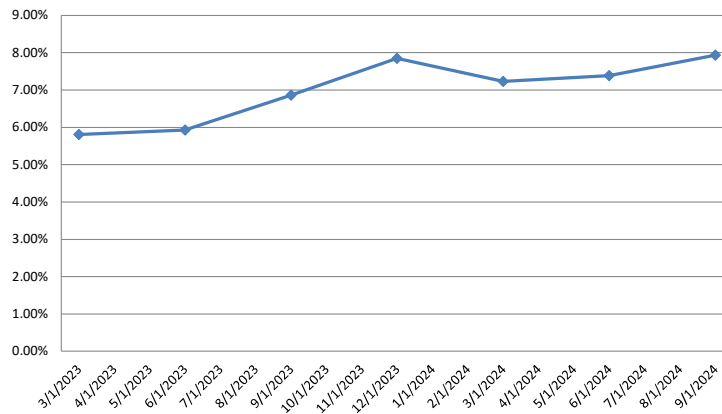
As of Date	Classified Assets/ Net Worth
3/31/23	4.17%
6/30/23	4.45%
9/30/23	4.55%
12/31/23	5.15%
3/31/24	5.63%
6/30/24	5.82%
9/30/24	7.31%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



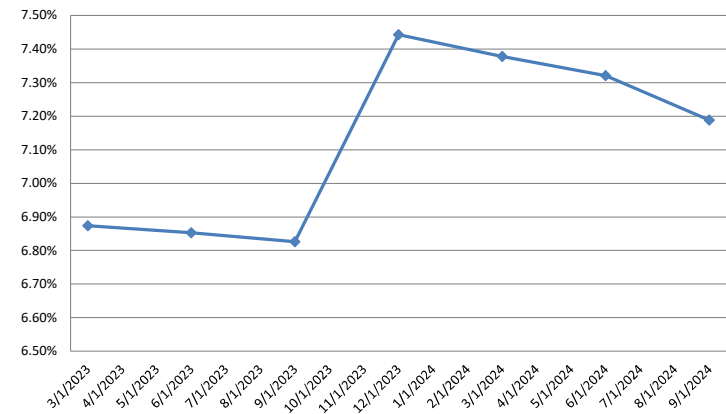
As of Date	Classified Assets/ Net Worth
3/31/23	3.69%
6/30/23	3.94%
9/30/23	4.72%
12/31/23	5.12%
3/31/24	4.96%
6/30/24	5.13%
9/30/24	4.98%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
3/31/23	5.80%
6/30/23	5.93%
9/30/23	6.86%
12/31/23	7.85%
3/31/24	7.23%
6/30/24	7.38%
9/30/24	7.93%

Asset Group D - Over \$1 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
3/31/23	6.87%
6/30/23	6.85%
9/30/23	6.83%
12/31/23	7.44%
3/31/24	7.38%
6/30/24	7.32%
9/30/24	7.19%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2024

Run Date: December 5, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Ocala Community Credit Union	\$51,102	\$4,575	8.95%	(4.21%)	6.01%	6.78%
	Everglades Federal Credit Union	\$54,833	\$5,308	9.68%	(6.23%)	2.35%	5.54%
	Alliance Credit Union of Florida	\$59,133	\$1,742	2.95%	(77.46%)	73.54%	88.75%
	Priority Credit Union	\$59,146	\$5,986	10.12%	0.81%	3.83%	8.74%
	Emerald Coast Federal Credit Union	\$66,776	\$5,499	8.23%	3.13%	8.98%	4.24%
	FiCare Federal Credit Union	\$79,070	\$10,456	13.22%	1.22%	4.01%	5.89%
	My Pensacola Federal Credit Union	\$82,788	\$15,678	18.94%	4.76%	0.32%	1.57%
	TMH Federal Credit Union	\$85,230	\$8,506	9.98%	0.77%	2.30%	6.52%
	Memorial Employees Financial Credit Union	\$93,480	\$9,752	10.43%	1.49%	0.72%	3.11%
	Tampa Postal Federal Credit Union	\$95,140	\$10,767	11.32%	(0.41%)	2.45%	2.06%
	Connect Credit Union	\$97,773	\$11,923	12.19%	8.94%	2.88%	5.90%
	Broward HealthCare Federal Credit Union	\$97,898	\$9,582	9.79%	0.49%	0.97%	3.51%
	AdventHealth Credit Union	\$109,048	\$10,144	9.30%	6.43%	1.32%	4.54%
	Powernet Credit Union	\$113,730	\$10,507	9.24%	4.76%	2.61%	2.32%
	Baptist Health South Florida Federal Credit Union	\$116,844	\$14,088	12.06%	3.17%	5.61%	13.76%
	SUN Credit Union	\$119,634	\$11,717	9.79%	7.56%	1.52%	5.42%
	Okaloosa County Teachers Federal Credit Union	\$124,787	\$12,045	9.65%	8.59%	7.94%	5.14%
	TRU FI Credit Union	\$126,204	\$14,450	11.45%	11.28%	1.29%	4.97%
	Florida West Coast Credit Union	\$131,810	\$15,606	11.84%	5.20%	1.08%	3.84%
	Coastline Federal Credit Union	\$134,734	\$15,093	11.20%	3.07%	1.60%	2.60%
	First Choice Credit Union	\$144,740	\$15,785	10.91%	5.66%	1.26%	3.24%
	First Coast Community Credit Union	\$147,959	\$18,720	12.65%	7.97%	1.35%	2.09%
	Priority One Credit Union of Florida	\$151,367	\$14,669	9.69%	8.61%	1.62%	5.96%
	JM Associates Federal Credit Union	\$153,945	\$22,013	14.30%	2.41%	2.17%	2.90%
	Blue Coast Federal Credit Union	\$156,106	\$16,099	10.31%	8.41%	7.12%	3.10%
	Calhoun Liberty Credit Union	\$157,020	\$16,574	10.56%	98.97%	1.02%	6.83%
	Hello Credit Union	\$164,907	\$21,979	13.33%	2.85%	6.04%	5.70%
	Miami Firefighters Federal Credit Union	\$169,374	\$20,169	11.91%	12.12%	1.37%	1.34%
	Pinellas Federal Credit Union	\$169,883	\$20,528	12.08%	2.76%	2.42%	3.13%
	Miami Postal Service Credit Union	\$193,729	\$22,147	11.43%	0.45%	3.49%	4.78%
	Santa Rosa County Federal Credit Union	\$203,897	\$26,324	12.91%	9.32%	3.26%	2.45%
	Community South Credit Union	\$235,466	\$29,174	12.39%	4.82%	3.16%	7.79%
	University Credit Union	\$242,997	\$23,747	9.77%	3.78%	0.34%	4.02%
	Keys Federal Credit Union	\$249,937	\$27,191	10.88%	7.55%	5.38%	10.08%
	Average of Asset Group A	\$130,603	\$14,663	10.98%	4.68%	5.04%	7.31%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth **September 30, 2024** **Run Date: December 5, 2024**

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

Asset Group B - \$251 to \$500 million in total assets

Gold Coast Federal Credit Union	\$265,350	\$28,852	10.87%	6.91%	1.38%	2.11%
JetStream Federal Credit Union	\$272,225	\$27,838	10.23%	5.47%	1.92%	3.09%
Alive Credit Union	\$284,454	\$30,307	10.65%	46.38%	3.78%	1.70%
Harvesters Credit Union	\$289,710	\$24,666	8.51%	4.72%	2.78%	8.37%
Members First Credit Union of Florida	\$291,321	\$40,438	13.88%	10.10%	0.96%	3.54%
Loyalty Credit Union	\$293,903	\$30,874	10.50%	1.84%	5.72%	11.85%
Guardians Credit Union	\$297,359	\$40,477	13.61%	9.92%	1.71%	6.50%
Panhandle Credit Union	\$329,042	\$42,905	13.04%	5.44%	1.30%	4.87%
San Antonio Citizens Federal Credit Union	\$375,944	\$36,719	9.77%	11.25%	0.56%	4.12%
Orlando Credit Union	\$376,885	\$30,613	8.12%	19.62%	8.66%	6.63%
Tampa Bay Federal Credit Union	\$427,633	\$49,183	11.50%	4.43%	12.93%	4.16%
Innovations Financial Credit Union	\$473,103	\$41,390	8.75%	5.27%	2.46%	4.02%
Champions First Credit Union	\$483,052	\$50,132	10.38%	4.28%	7.41%	5.32%
Velocity Community Federal Credit Union	\$492,060	\$57,898	11.77%	13.39%	1.80%	2.48%
Trax Federal Credit Union	\$492,797	\$61,348	12.45%	3.62%	5.27%	5.87%
Average of Asset Group B	\$362,989	\$39,576	10.94%	10.18%	3.91%	4.98%

Asset Group C - \$501 million to \$1 billion in total assets

RadiFi Federal Credit Union	\$599,190	\$63,616	10.62%	5.27%	4.07%	4.75%
Florida Central Credit Union	\$604,367	\$46,284	7.66%	1.89%	5.67%	5.16%
Insight Credit Union	\$699,494	\$66,719	9.54%	1.93%	4.53%	5.47%
We Florida Financial	\$754,631	\$77,686	10.29%	(2.29%)	7.45%	9.18%
Radiant Credit Union	\$842,536	\$76,068	9.03%	6.33%	5.22%	8.80%
Envision Credit Union	\$871,495	\$95,223	10.93%	4.29%	10.87%	6.67%
Power Financial Credit Union	\$874,978	\$123,754	14.14%	10.02%	1.72%	4.15%
BrightStar Credit Union	\$882,378	\$81,110	9.19%	6.93%	3.98%	9.46%
Tropical Financial Credit Union	\$984,086	\$86,437	8.78%	(5.95%)	7.06%	15.80%
McCoy Federal Credit Union	\$992,447	\$97,457	9.82%	3.48%	3.31%	9.86%
Average of Asset Group C	\$810,560	\$81,435	10.00%	3.19%	5.39%	7.93%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets							
	First Commerce Credit Union	\$1,120,686	\$113,761	10.15%	4.60%	6.40%	8.28%
	USF Federal Credit Union	\$1,143,869	\$106,980	9.35%	2.02%	7.90%	7.88%
	Gulf Winds Credit Union	\$1,202,490	\$115,947	9.64%	5.83%	3.90%	7.06%
	Community Credit Union of Florida	\$1,367,400	\$152,277	11.14%	3.87%	2.12%	6.07%
	First Florida Credit Union	\$1,375,385	\$178,865	13.00%	1.68%	3.32%	4.54%
	Dade County Federal Credit Union	\$1,378,374	\$161,626	11.73%	12.46%	1.94%	8.10%
	Launch Credit Union	\$1,391,863	\$124,366	8.94%	3.60%	3.31%	6.34%
	Publix Employees Federal Credit Union	\$1,548,325	\$177,766	11.48%	3.07%	1.23%	4.94%
	Educational Federal Credit Union	\$1,662,845	\$261,891	15.75%	3.19%	1.78%	1.89%
	Tyndall Federal Credit Union	\$1,923,054	\$232,354	12.08%	14.63%	0.84%	2.09%
	Florida Credit Union	\$2,240,597	\$287,365	12.83%	13.07%	4.15%	6.88%
	iTHINK Financial Credit Union	\$2,269,799	\$228,914	10.09%	9.59%	4.74%	8.04%
	Addition Financial Credit Union	\$2,667,042	\$292,850	10.98%	5.58%	5.06%	15.11%
	Pen Air Credit Union	\$2,684,526	\$307,557	11.46%	4.34%	3.76%	10.21%
	Community First Credit Union of Florida	\$2,793,647	\$357,586	12.80%	4.68%	3.45%	8.28%
	Eglin Federal Credit Union	\$2,806,594	\$352,901	12.57%	8.80%	1.17%	1.83%
	Achieva Credit Union	\$2,873,751	\$284,099	9.89%	5.94%	1.54%	7.15%
	GTE Federal Credit Union	\$2,880,875	\$331,770	11.52%	2.37%	7.62%	9.81%
	Campus USA Credit Union	\$3,401,887	\$425,740	12.51%	11.14%	3.45%	5.11%
	Grow Financial Federal Credit Union	\$3,745,610	\$404,648	10.80%	8.72%	3.35%	10.29%
	FAIRWINDS Credit Union	\$4,832,972	\$496,858	10.28%	13.99%	2.05%	3.80%
	MIDFLORIDA Credit Union	\$8,040,523	\$847,125	10.54%	14.41%	2.90%	8.40%
	Space Coast Credit Union	\$8,808,246	\$940,367	10.68%	6.72%	3.99%	7.90%
	VyStar Credit Union	\$14,746,181	\$1,298,248	8.80%	6.59%	7.62%	6.38%
	Suncoast Credit Union	\$18,435,943	\$1,816,165	9.85%	9.49%	5.71%	13.32%
	Average of Asset Group D	\$3,893,699	\$411,921	11.15%	7.22%	3.73%	7.19%

Source: SNL Financial

Note: Report includes only bank-level data.

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Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
		Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.