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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 **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

ASSET SIZE DEFINITION

Group A \$50-\$250 million

Group B \$251 million-\$500 million

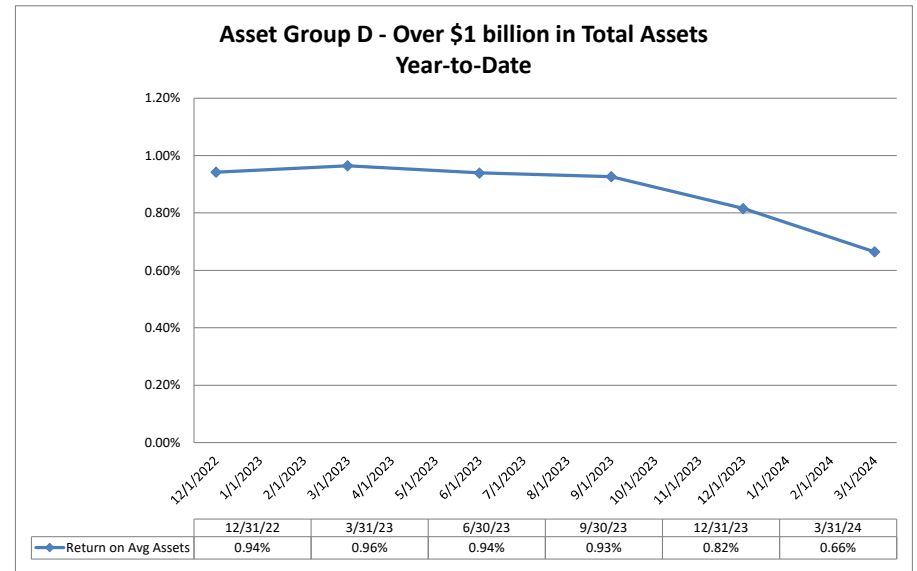
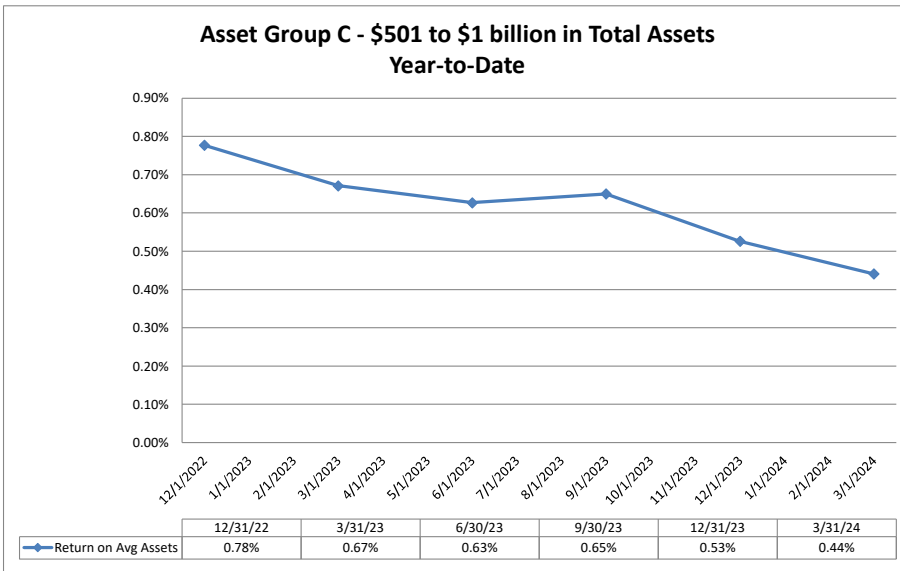
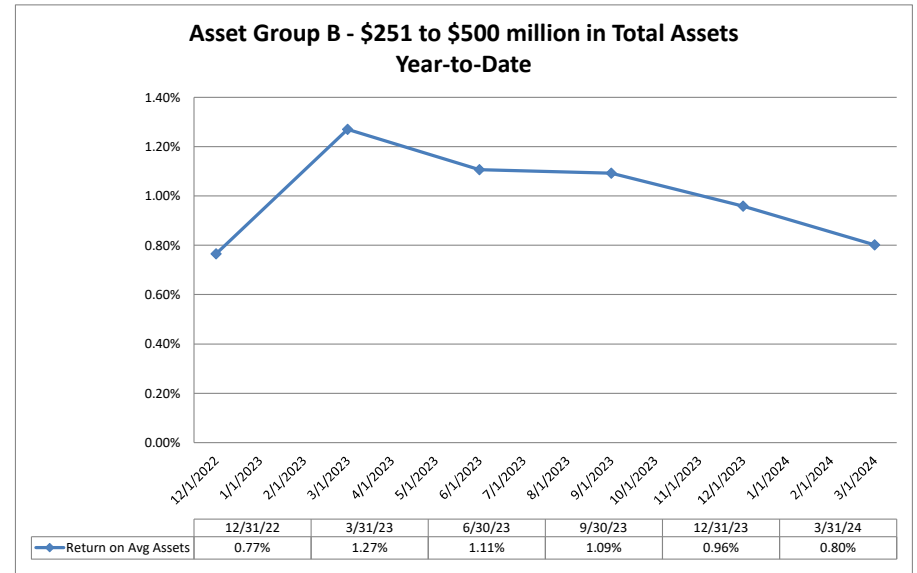
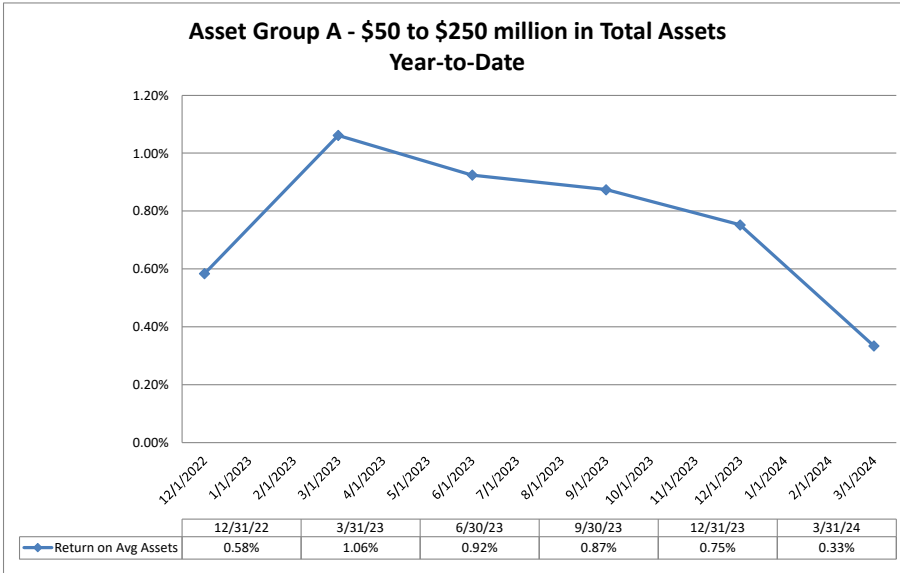
Group C \$501 million-\$1 billion

Group D Over \$1 billion

Florida

Performance Analysis

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



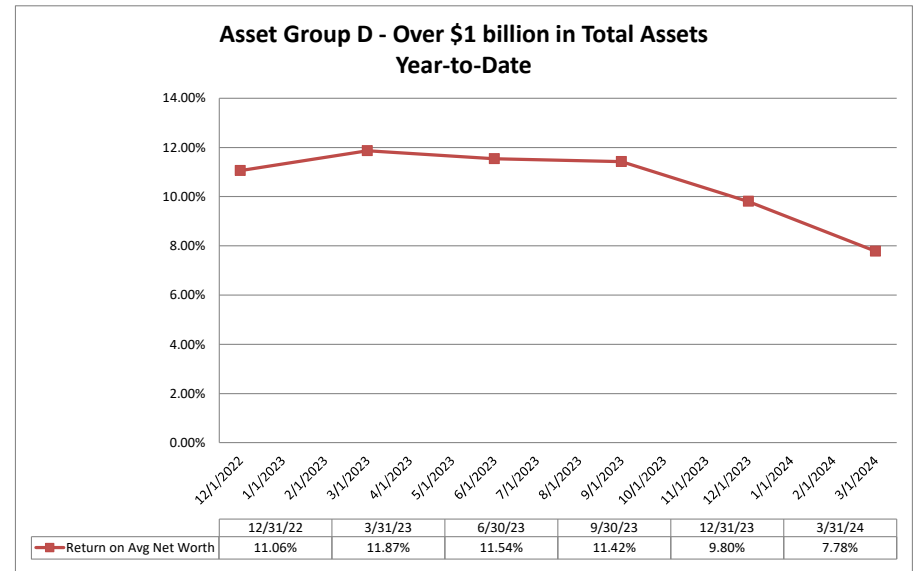
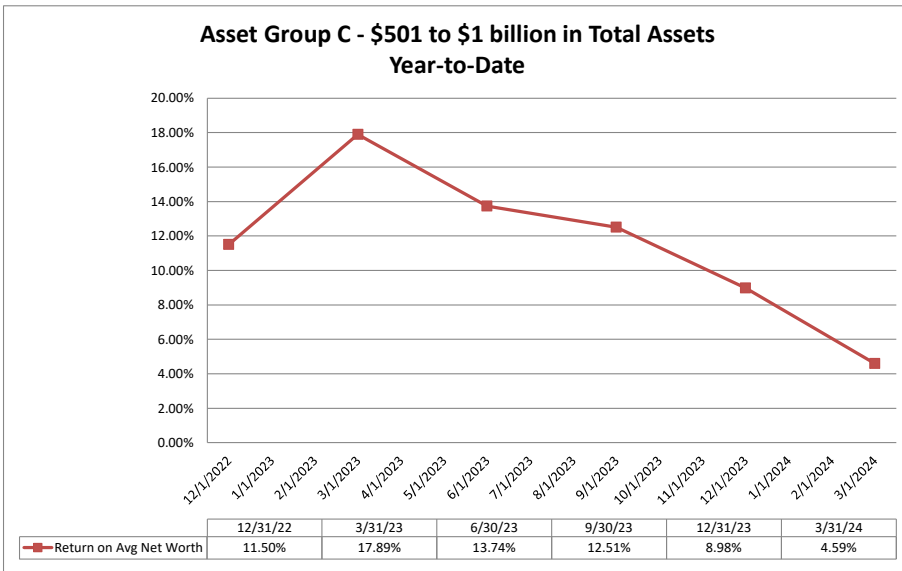
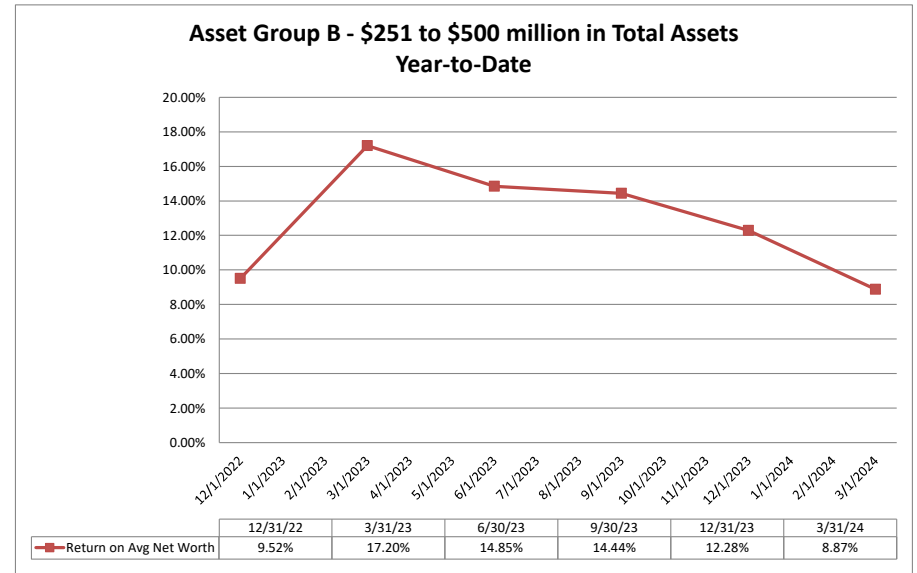
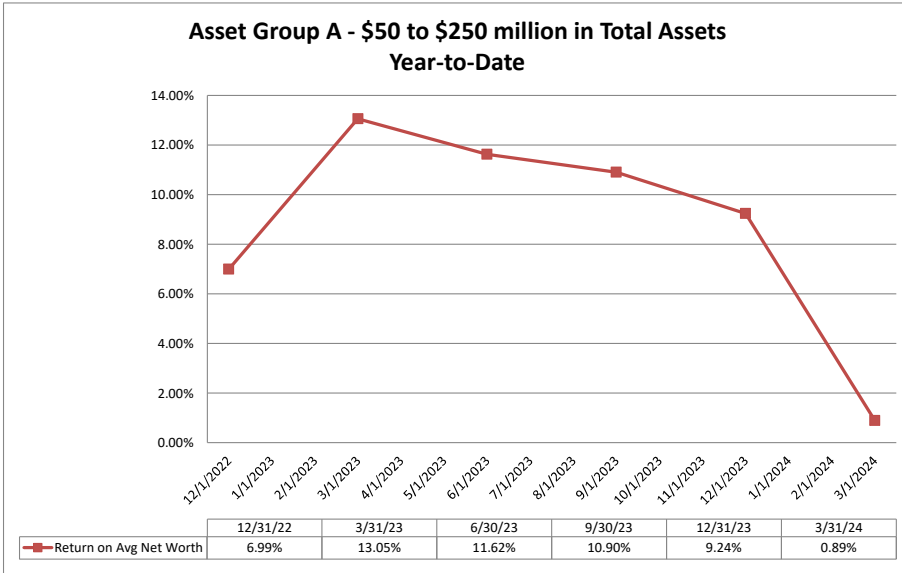
Source: SNL Financial

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: Return on Average Net Worth



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 28, 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	\$50,513	(\$83)	0.66%	(7.24%)	98.39%	\$75	(\$83)	0.66%	(7.24%)	98.39%	\$75
	Law Enforcement & Technology Federal Credit Union	\$52,739	\$63	0.47%	3.13%	86.46%	\$107	\$63	0.47%	3.13%	86.46%	\$107
	Everglades Federal Credit Union	\$57,996	(\$88)	(0.62%)	(6.54%)	102.22%	\$63	(\$88)	(0.62%)	(6.54%)	102.22%	\$63
	Priority Credit Union	\$61,032	\$5	0.03%	0.34%	99.03%	\$75	\$5	0.03%	0.34%	99.03%	\$75
	Alliance Credit Union of Florida	\$61,202	(\$808)	(5.22%)	(151.17%)	111.56%	\$75	(\$808)	(5.22%)	(151.17%)	111.56%	\$75
	Emerald Coast Federal Credit Union	\$67,092	\$81	0.49%	9.71%	85.56%	\$59	\$81	0.49%	9.71%	85.56%	\$59
	FiCare Federal Credit Union	\$82,165	(\$132)	(0.64%)	(4.80%)	93.34%	\$94	(\$132)	(0.64%)	(4.80%)	93.34%	\$94
	My Pensacola Federal Credit Union	\$84,132	\$209	0.99%	5.93%	74.02%	\$70	\$209	0.99%	5.93%	74.02%	\$70
	TMH Federal Credit Union	\$88,190	(\$13)	(0.06%)	(0.63%)	94.09%	\$83	(\$13)	(0.06%)	(0.63%)	94.09%	\$83
	Memorial Employees Financial Credit Union	\$93,486	\$28	0.12%	2.34%	91.78%	\$85	\$28	0.12%	2.34%	91.78%	\$85
	Broward HealthCare Federal Credit Union	\$95,768	\$15	0.06%	1.17%	100.59%	\$95	\$15	0.06%	1.17%	100.59%	\$95
	Tampa Postal Federal Credit Union	\$98,038	\$28	0.12%	2.42%	95.32%	\$74	\$28	0.12%	2.42%	95.32%	\$74
	Connect Credit Union	\$98,846	\$96	0.39%	3.78%	81.95%	\$94	\$96	0.39%	3.78%	81.95%	\$94
	AdventHealth Credit Union	\$103,161	\$148	0.58%	8.56%	84.64%	\$75	\$148	0.58%	8.56%	84.64%	\$75
	Baptist Health South Florida Federal Credit Union	\$109,291	\$98	0.37%	2.93%	79.55%	\$80	\$98	0.37%	2.93%	79.55%	\$80
	Powernet Credit Union	\$113,905	\$182	0.65%	7.16%	74.34%	\$81	\$182	0.65%	7.16%	74.34%	\$81
	SUN Credit Union	\$116,884	\$192	0.67%	7.44%	77.83%	\$84	\$192	0.67%	7.44%	77.83%	\$84
	Okaloosa County Teachers Federal Credit Union	\$123,224	\$187	0.61%	6.68%	76.05%	\$67	\$187	0.61%	6.68%	76.05%	\$67
	TRU FI Credit Union	\$124,805	\$449	1.45%	16.14%	73.29%	\$67	\$449	1.45%	16.14%	73.29%	\$67
	Calhoun Liberty Employees Credit Union	\$127,646	\$233	0.74%	9.89%	85.70%	\$83	\$233	0.74%	9.89%	85.70%	\$83
	Florida West Coast Credit Union	\$129,349	\$238	0.74%	9.12%	79.51%	\$77	\$238	0.74%	9.12%	79.51%	\$77
	Coastline Federal Credit Union	\$136,495	\$112	0.33%	4.12%	92.63%	\$70	\$112	0.33%	4.12%	92.63%	\$70
	First Choice Credit Union	\$143,527	\$219	0.62%	10.17%	76.87%	\$66	\$219	0.62%	10.17%	76.87%	\$66
	Blue Coast Federal Credit Union	\$143,643	\$527	1.47%	13.57%	71.14%	\$76	\$527	1.47%	13.57%	71.14%	\$76
	Priority One Credit Union of Florida	\$144,176	\$326	0.91%	10.21%	72.59%	\$74	\$326	0.91%	10.21%	72.59%	\$74
	First Coast Community Credit Union	\$150,921	\$423	1.12%	9.68%	74.92%	\$75	\$423	1.12%	9.68%	74.92%	\$75
	Miami Firefighters Federal Credit Union	\$163,873	\$543	1.34%	11.85%	61.50%	\$79	\$543	1.34%	11.85%	61.50%	\$79
	JM Associates Federal Credit Union	\$166,304	\$93	0.23%	2.55%	86.49%	\$95	\$93	0.23%	2.55%	86.49%	\$95
	Hello Credit Union	\$167,257	\$207	0.49%	4.23%	70.26%	\$79	\$207	0.49%	4.23%	70.26%	\$79
	Pinellas Federal Credit Union	\$167,894	\$199	0.47%	4.05%	84.31%	\$91	\$199	0.47%	4.05%	84.31%	\$91
	Alive Credit Union	\$174,171	\$81	0.19%	1.86%	91.09%	\$70	\$81	0.19%	1.86%	91.09%	\$70
	Santa Rosa County Federal Credit Union	\$200,955	\$635	1.27%	14.24%	68.13%	\$72	\$635	1.27%	14.24%	68.13%	\$72
	Miami Postal Service Credit Union	\$201,699	\$764	1.56%	16.78%	65.67%	\$63	\$764	1.56%	16.78%	65.67%	\$63
	Community South Credit Union	\$243,428	\$43	0.07%	0.64%	93.54%	\$73	\$43	0.07%	0.64%	93.54%	\$73
	Average of Asset Group A	\$121,877	\$156	0.33%	0.89%	83.95%	\$78	\$156	0.33%	0.89%	83.95%	\$78

Source: SNL Financial

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Performance Analysis

March 31, 2024

Run Date: May 28, 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

University Credit Union	\$255,603	\$191	0.30%	7.14%	89.42%	\$71	\$191	0.30%	7.14%	89.42%	\$71
JetStream Federal Credit Union	\$262,322	\$535	0.83%	8.30%	77.07%	\$89	\$535	0.83%	8.30%	77.07%	\$89
Keys Federal Credit Union	\$262,799	\$672	1.04%	13.43%	75.57%	\$88	\$672	1.04%	13.43%	75.57%	\$88
Gold Coast Federal Credit Union	\$280,640	\$468	0.68%	9.92%	81.72%	\$65	\$468	0.68%	9.92%	81.72%	\$65
Harvesters Credit Union	\$291,944	(\$70)	(0.10%)	(1.51%)	95.59%	\$105	(\$70)	(0.10%)	(1.51%)	95.59%	\$105
Guardians Credit Union	\$293,717	\$621	0.85%	5.84%	76.86%	\$63	\$621	0.85%	5.84%	76.86%	\$63
Members First Credit Union of Florida	\$293,838	\$966	1.33%	11.19%	69.32%	\$72	\$966	1.33%	11.19%	69.32%	\$72
Loyalty Credit Union	\$301,844	\$521	0.69%	7.23%	74.40%	\$73	\$521	0.69%	7.23%	74.40%	\$73
Panhandle Credit Union	\$314,620	\$553	0.71%	5.82%	81.19%	\$80	\$553	0.71%	5.82%	81.19%	\$80
Orlando Credit Union	\$348,766	\$511	0.60%	9.76%	79.88%	\$99	\$511	0.60%	9.76%	79.88%	\$99
San Antonio Citizens Federal Credit Union	\$366,676	\$942	1.05%	19.06%	68.90%	\$79	\$942	1.05%	19.06%	68.90%	\$79
Tampa Bay Federal Credit Union	\$443,828	\$274	0.25%	2.38%	72.30%	\$86	\$274	0.25%	2.38%	72.30%	\$86
Florida State University Credit Union	\$471,842	\$525	0.45%	4.68%	84.39%	\$92	\$525	0.45%	4.68%	84.39%	\$92
Innovations Financial Credit Union	\$479,042	\$623	0.55%	6.26%	79.96%	\$127	\$623	0.55%	6.26%	79.96%	\$127
Trax Federal Credit Union	\$485,627	\$325	0.27%	2.30%	73.30%	\$87	\$325	0.27%	2.30%	73.30%	\$87
Velocity Community Federal Credit Union	\$496,719	\$4,105	3.33%	30.16%	47.15%	\$103	\$4,105	3.33%	30.16%	47.15%	\$103
Average of Asset Group B	\$353,114	\$735	0.80%	8.87%	76.69%	\$86	\$735	0.80%	8.87%	76.69%	\$86

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

RadiFi Federal Credit Union	\$594,410	\$1,899	1.29%	16.40%	65.08%	\$100	\$1,899	1.29%	16.40%	65.08%	\$100
Florida Central Credit Union	\$599,409	\$39	0.03%	1.24%	88.88%	\$82	\$39	0.03%	1.24%	88.88%	\$82
Insight Credit Union	\$672,072	(\$197)	(0.12%)	(3.04%)	100.76%	\$88	(\$197)	(0.12%)	(3.04%)	100.76%	\$88
We Florida Financial	\$803,361	(\$1,389)	(0.69%)	(11.23%)	90.17%	\$110	(\$1,389)	(0.69%)	(11.23%)	90.17%	\$110
Radiant Credit Union	\$829,054	\$1,549	0.76%	9.23%	75.24%	\$94	\$1,549	0.76%	9.23%	75.24%	\$94
BrightStar Credit Union	\$862,692	\$1,094	0.52%	6.55%	78.81%	\$78	\$1,094	0.52%	6.55%	78.81%	\$78
Envision Credit Union	\$866,940	\$1,226	0.57%	7.97%	84.97%	\$82	\$1,226	0.57%	7.97%	84.97%	\$82
Power Financial Credit Union	\$900,572	\$3,500	1.57%	13.74%	61.44%	\$89	\$3,500	1.57%	13.74%	61.44%	\$89
Tropical Financial Credit Union	\$973,802	\$108	0.04%	0.49%	79.97%	\$107	\$108	0.04%	0.49%	79.97%	\$107
Average of Asset Group C	\$789,146	\$870	0.44%	4.59%	80.59%	\$92	\$870	0.44%	4.59%	80.59%	\$92

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Performance Analysis

March 31, 2024

Run Date: May 28, 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												
	McCoy Federal Credit Union	\$1,000,569	\$938	0.38%	6.12%	77.69%	\$70	\$938	0.38%	6.12%	77.69%	\$70
	First Commerce Credit Union	\$1,091,285	\$1,095	0.41%	5.63%	80.85%	\$90	\$1,095	0.41%	5.63%	80.85%	\$90
	USF Federal Credit Union	\$1,139,994	\$663	0.23%	2.54%	77.25%	\$113	\$663	0.23%	2.54%	77.25%	\$113
	Gulf Winds Credit Union	\$1,153,106	\$1,271	0.45%	6.58%	81.25%	\$87	\$1,271	0.45%	6.58%	81.25%	\$87
	Community Credit Union of Florida	\$1,367,345	\$1,492	0.45%	4.22%	73.21%	\$89	\$1,492	0.45%	4.22%	73.21%	\$89
	Dade County Federal Credit Union	\$1,374,413	\$4,322	1.27%	16.91%	72.13%	\$110	\$4,322	1.27%	16.91%	72.13%	\$110
	First Florida Credit Union	\$1,387,807	(\$295)	(0.09%)	(0.90%)	81.66%	\$99	(\$295)	(0.09%)	(0.90%)	81.66%	\$99
	Launch Credit Union	\$1,404,240	\$1,521	0.44%	5.05%	81.31%	\$104	\$1,521	0.44%	5.05%	81.31%	\$104
	Publix Employees Federal Credit Union	\$1,487,879	\$2,649	0.72%	8.52%	75.41%	\$107	\$2,649	0.72%	8.52%	75.41%	\$107
	Educational Federal Credit Union	\$1,641,128	\$2,944	0.73%	5.49%	80.53%	\$87	\$2,944	0.73%	5.49%	80.53%	\$87
	Tyndall Federal Credit Union	\$1,922,181	\$4,725	0.98%	14.86%	64.58%	\$103	\$4,725	0.98%	14.86%	64.58%	\$103
	Florida Credit Union	\$2,153,759	\$8,497	1.60%	12.78%	56.78%	\$102	\$8,497	1.60%	12.78%	56.78%	\$102
	iTHINK Financial Credit Union	\$2,255,042	\$2,877	0.52%	7.12%	76.96%	\$96	\$2,877	0.52%	7.12%	76.96%	\$96
	Community First Credit Union of Florida	\$2,797,143	\$3,701	0.54%	4.80%	65.54%	\$90	\$3,701	0.54%	4.80%	65.54%	\$90
	Achieva Credit Union	\$2,853,050	\$4,247	0.60%	8.55%	76.52%	\$108	\$4,247	0.60%	8.55%	76.52%	\$108
	Eglin Federal Credit Union	\$2,858,460	\$6,660	0.94%	8.14%	65.85%	\$84	\$6,660	0.94%	8.14%	65.85%	\$84
	GTE Federal Credit Union	\$2,962,768	\$1,620	0.22%	2.71%	81.21%	\$127	\$1,620	0.22%	2.71%	81.21%	\$127
	Addition Financial Credit Union	\$2,977,001	\$4,105	0.56%	8.00%	75.20%	\$88	\$4,105	0.56%	8.00%	75.20%	\$88
	Pen Air Credit Union	\$3,119,475	\$1,785	0.23%	3.93%	69.52%	\$90	\$1,785	0.23%	3.93%	69.52%	\$90
	Campus USA Credit Union	\$3,281,899	\$10,131	1.26%	10.87%	59.67%	\$93	\$10,131	1.26%	10.87%	59.67%	\$93
	Grow Financial Federal Credit Union	\$3,720,686	\$7,645	0.84%	8.44%	70.83%	\$110	\$7,645	0.84%	8.44%	70.83%	\$110
	FAIRWINDS Credit Union	\$4,748,248	\$12,547	1.09%	16.58%	70.43%	\$130	\$12,547	1.09%	16.58%	70.43%	\$130
	MIDFLORIDA Credit Union	\$7,888,480	\$25,335	1.32%	13.96%	62.24%	\$92	\$25,335	1.32%	13.96%	62.24%	\$92
	Space Coast Credit Union	\$9,212,040	\$11,198	0.49%	5.35%	67.41%	\$101	\$11,198	0.49%	5.35%	67.41%	\$101
	VyStar Credit Union	\$14,766,888	\$8,191	0.23%	4.22%	82.77%	\$99	\$8,191	0.23%	4.22%	82.77%	\$99
	Suncoast Credit Union	\$18,174,220	\$38,722	0.87%	11.74%	51.36%	\$86	\$38,722	0.87%	11.74%	51.36%	\$86
	Average of Asset Group D	\$3,797,658	\$6,484	0.66%	7.78%	72.24%	\$98	\$6,484	0.66%	7.78%	72.24%	\$98

Source: SNL Financial

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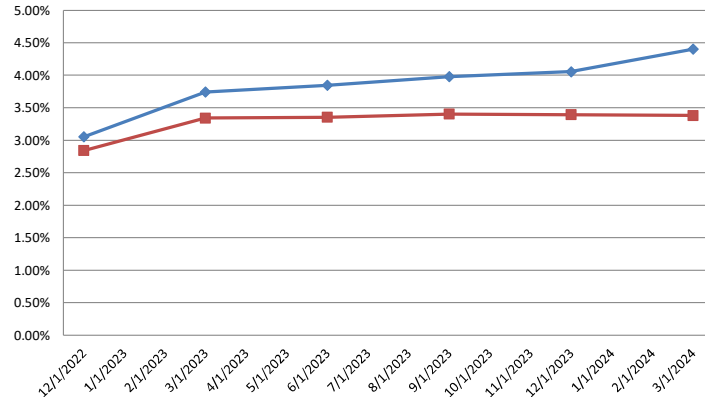
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Balance Sheet & Net Interest Margin

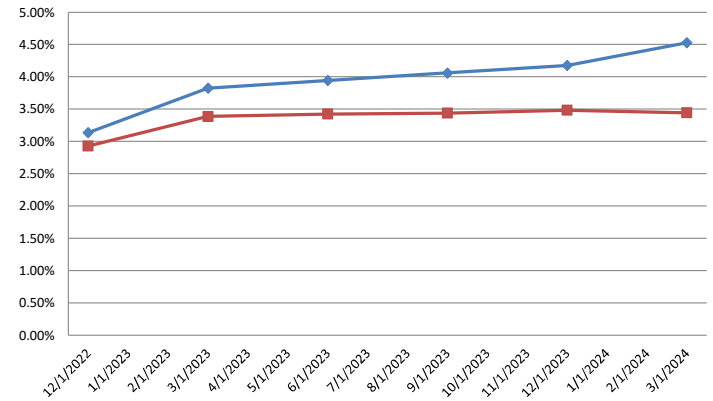
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



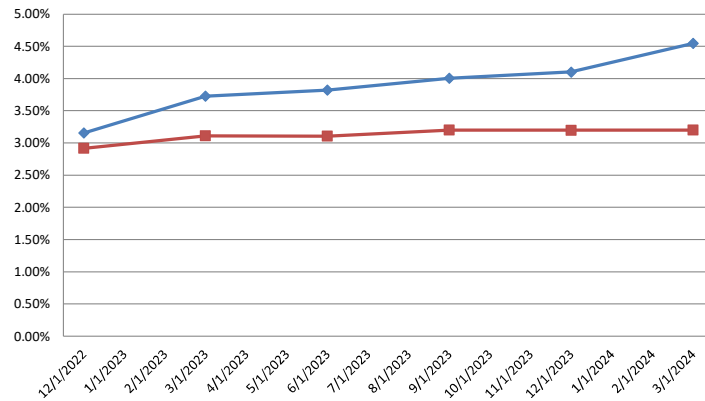
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Yield on Avg Assets	3.05%	3.74%	3.85%	3.98%	4.05%	4.40%
Net Interest Income/ Avg Assets	2.84%	3.34%	3.35%	3.40%	3.39%	3.38%

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



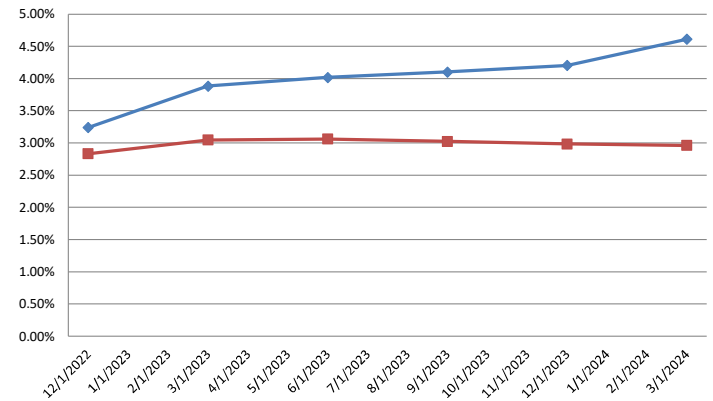
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Yield on Avg Assets	3.14%	3.82%	3.94%	4.06%	4.18%	4.53%
Net Interest Income/ Avg Assets	2.93%	3.39%	3.42%	3.44%	3.48%	3.44%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Yield on Avg Assets	3.16%	3.73%	3.82%	4.00%	4.10%	4.55%
Net Interest Income/ Avg Assets	2.92%	3.11%	3.11%	3.20%	3.20%	3.20%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Yield on Avg Assets	3.24%	3.88%	4.02%	4.10%	4.20%	4.61%
Net Interest Income/ Avg Assets	2.83%	3.04%	3.06%	3.02%	2.98%	2.96%

Source: SNL Financial

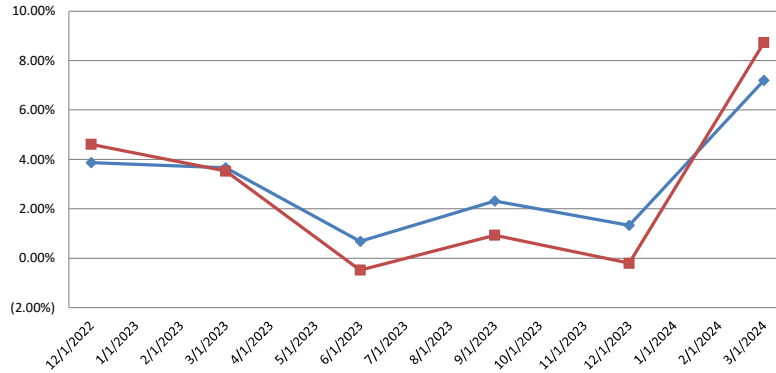
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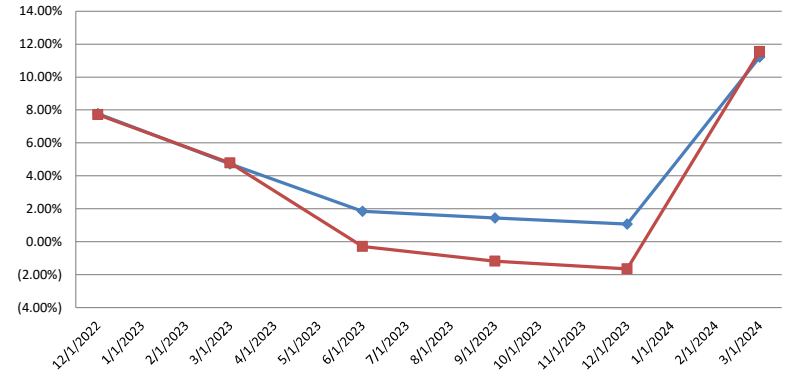
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



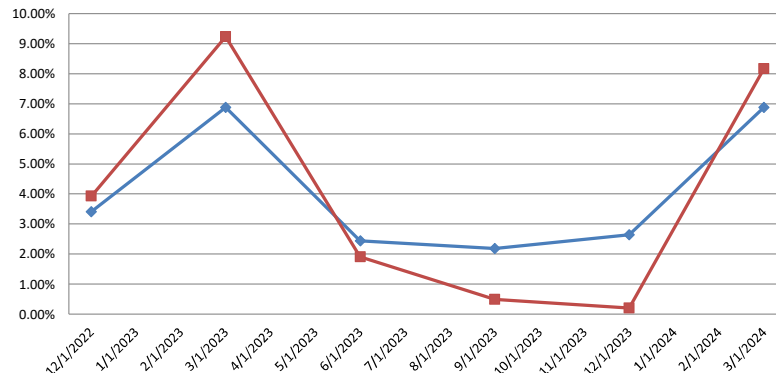
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	3.87%	3.66%	0.68%	2.32%	1.33%	7.20%
Market Growth Rate	4.61%	3.53%	(0.49%)	0.93%	(0.20%)	8.73%

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



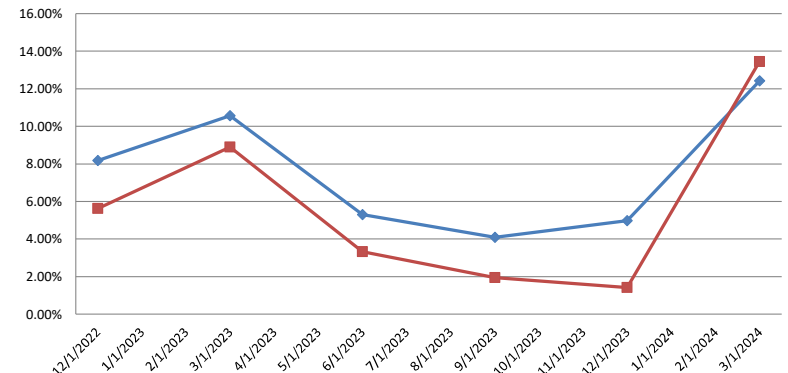
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	7.78%	4.73%	1.84%	1.45%	1.07%	11.22%
Market Growth Rate	7.72%	4.79%	(0.28%)	(1.18%)	(1.64%)	11.55%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	3.41%	6.88%	2.44%	2.19%	2.64%	6.87%
Market Growth Rate	3.93%	9.23%	1.91%	0.49%	0.21%	8.17%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	8.17%	10.57%	5.30%	4.08%	4.97%	12.43%
Market Growth Rate	5.63%	8.90%	3.33%	1.95%	1.41%	13.45%

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.

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 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	\$50,513	\$19,495	\$45,396	42.94%	\$5,613	3.17%	1.38%	1.80%	6.66%	7.12%
	Law Enforcement & Technology Federal Credit Union	\$52,739	\$25,786	\$43,238	59.64%	\$6,592	5.01%	0.71%	4.31%	(14.57%)	(1.15%)
	Everglades Federal Credit Union	\$57,996	\$35,219	\$51,901	67.86%	\$3,412	3.82%	1.00%	2.81%	14.07%	17.94%
	Priority Credit Union	\$61,032	\$47,173	\$55,308	85.29%	\$3,590	4.94%	0.64%	4.30%	2.15%	12.67%
	Alliance Credit Union of Florida	\$61,202	\$47,246	\$58,692	80.50%	\$3,221	5.78%	0.87%	4.91%	(9.85%)	(3.52%)
	Emerald Coast Federal Credit Union	\$67,092	\$45,571	\$63,162	72.15%	\$3,273	4.35%	0.88%	3.47%	17.41%	15.99%
	FiCare Federal Credit Union	\$82,165	\$56,745	\$70,829	80.12%	\$3,160	5.15%	0.65%	4.49%	(6.32%)	(6.31%)
	My Pensacola Federal Credit Union	\$84,132	\$33,432	\$68,844	48.56%	\$4,949	3.89%	0.85%	3.04%	0.93%	(0.98%)
	TMH Federal Credit Union	\$88,190	\$65,650	\$78,189	83.96%	\$4,642	4.22%	0.86%	3.36%	6.61%	4.31%
	Memorial Employees Financial Credit Union	\$93,486	\$46,375	\$86,579	53.56%	\$4,674	3.78%	0.89%	2.89%	18.20%	19.58%
	Broward HealthCare Federal Credit Union	\$95,768	\$36,992	\$89,203	41.47%	\$5,472	3.15%	0.89%	2.26%	4.75%	4.11%
	Tampa Postal Federal Credit Union	\$98,038	\$35,531	\$92,950	38.23%	\$4,902	3.64%	0.94%	2.70%	9.12%	13.66%
	Connect Credit Union	\$98,846	\$72,771	\$87,035	83.61%	\$4,298	4.78%	1.16%	3.62%	12.50%	14.16%
	AdventHealth Credit Union	\$103,161	\$78,738	\$90,176	87.32%	\$3,497	4.71%	1.46%	3.25%	8.13%	13.95%
	Baptist Health South Florida Federal Credit Union	\$109,291	\$84,839	\$94,302	89.97%	\$2,402	6.38%	1.08%	5.30%	20.23%	23.37%
	Powernet Credit Union	\$113,905	\$34,782	\$103,311	33.67%	\$7,349	3.53%	1.36%	2.18%	10.04%	10.97%
	SUN Credit Union	\$116,884	\$44,368	\$105,173	42.19%	\$6,494	4.04%	0.94%	3.10%	12.96%	13.30%
	Okaloosa County Teachers Federal Credit Union	\$123,224	\$61,212	\$110,137	55.58%	\$3,572	4.62%	0.85%	3.77%	5.03%	4.88%
	TRU FI Credit Union	\$124,805	\$75,531	\$111,124	67.97%	\$4,160	5.11%	1.13%	3.98%	7.30%	3.84%
	Calhoun Liberty Employees Credit Union	\$127,646	\$91,506	\$113,918	80.33%	\$4,559	5.56%	1.96%	3.60%	14.59%	15.85%
	Florida West Coast Credit Union	\$129,349	\$64,168	\$116,225	55.21%	\$4,539	4.04%	0.98%	3.05%	5.05%	4.79%
	Coastline Federal Credit Union	\$136,495	\$83,777	\$120,342	69.62%	\$3,545	4.20%	0.66%	3.54%	5.67%	6.50%
	First Choice Credit Union	\$143,527	\$70,120	\$133,714	52.44%	\$5,316	3.88%	0.97%	2.90%	6.59%	5.10%
	Blue Coast Federal Credit Union	\$143,643	\$108,474	\$124,199	87.34%	\$3,637	4.89%	0.57%	4.32%	3.46%	5.38%
	Priority One Credit Union of Florida	\$144,176	\$113,656	\$129,583	87.71%	\$4,005	5.01%	1.00%	4.00%	6.92%	6.26%
	First Coast Community Credit Union	\$150,921	\$49,272	\$130,966	37.62%	\$4,868	3.63%	0.35%	3.28%	1.09%	(0.03%)
	Miami Firefighters Federal Credit Union	\$163,873	\$116,679	\$143,447	81.34%	\$9,104	4.51%	1.48%	3.03%	10.03%	7.63%
	JM Associates Federal Credit Union	\$166,304	\$94,383	\$137,912	68.44%	\$5,835	4.72%	1.64%	3.08%	10.74%	14.03%
	Hello Credit Union	\$167,257	\$109,087	\$142,777	76.40%	\$4,181	4.21%	0.71%	3.51%	(0.60%)	(0.70%)
	Pinellas Federal Credit Union	\$167,894	\$100,004	\$146,499	68.26%	\$6,716	3.82%	0.93%	2.88%	(0.28%)	(1.64%)
	Alive Credit Union	\$174,171	\$92,894	\$154,297	60.20%	\$3,629	3.59%	0.87%	2.73%	6.11%	6.75%
	Santa Rosa County Federal Credit Union	\$200,955	\$90,454	\$182,509	49.56%	\$4,728	4.16%	0.81%	3.36%	1.36%	1.94%
	Miami Postal Service Credit Union	\$201,699	\$116,170	\$178,059	65.24%	\$4,338	4.80%	1.43%	3.37%	22.81%	27.28%
	Community South Credit Union	\$243,428	\$185,910	\$215,521	86.26%	\$4,426	4.59%	1.88%	2.71%	25.76%	29.70%
	Average of Asset Group A	\$121,877	\$71,589	\$108,103	65.90%	\$4,668	4.40%	1.02%	3.38%	7.20%	8.73%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 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											
	University Credit Union	\$255,603	\$104,131	\$218,590	47.64%	\$6,390	3.31%	0.94%	2.37%	0.15%	6.55%
	JetStream Federal Credit Union	\$262,322	\$168,504	\$212,029	79.47%	\$4,300	4.76%	1.23%	3.53%	12.34%	9.19%
	Keys Federal Credit Union	\$262,799	\$180,991	\$235,853	76.74%	\$4,912	5.02%	0.96%	4.05%	14.50%	14.14%
	Gold Coast Federal Credit Union	\$280,640	\$112,658	\$257,520	43.75%	\$4,490	3.42%	0.63%	2.79%	14.67%	15.65%
	Harvesters Credit Union	\$291,944	\$249,505	\$267,589	93.24%	\$3,791	5.03%	1.30%	3.73%	(5.31%)	(0.58%)
	Guardians Credit Union	\$293,717	\$222,431	\$246,501	90.24%	\$3,319	4.43%	0.35%	4.09%	7.12%	3.45%
	Members First Credit Union of Florida	\$293,838	\$142,237	\$255,770	55.61%	\$3,767	4.49%	0.62%	3.87%	9.81%	10.33%
	Loyalty Credit Union	\$301,844	\$157,611	\$270,664	58.23%	\$3,354	5.26%	0.69%	4.57%	0.54%	0.48%
	Panhandle Credit Union	\$314,620	\$190,849	\$272,862	69.94%	\$4,340	4.59%	1.12%	3.47%	9.47%	9.35%
	Orlando Credit Union	\$348,766	\$264,510	\$291,358	90.79%	\$4,360	4.85%	1.04%	3.81%	19.28%	13.21%
	San Antonio Citizens Federal Credit Union	\$366,676	\$154,212	\$344,150	44.81%	\$6,548	3.89%	1.09%	2.80%	19.89%	21.30%
	Tampa Bay Federal Credit Union	\$443,828	\$355,506	\$373,593	95.16%	\$4,798	5.25%	1.23%	4.02%	8.78%	9.21%
	Florida State University Credit Union	\$471,842	\$358,770	\$422,419	84.93%	\$4,915	4.48%	1.59%	2.89%	4.25%	4.87%
	Innovations Financial Credit Union	\$479,042	\$373,782	\$433,290	86.27%	\$6,653	5.26%	2.08%	3.17%	47.29%	53.03%
	Trax Federal Credit Union	\$485,627	\$238,823	\$420,280	56.82%	\$5,713	4.23%	1.47%	2.76%	9.64%	9.95%
	Velocity Community Federal Credit Union	\$496,719	\$292,583	\$418,750	69.87%	\$6,132	4.16%	1.01%	3.15%	7.15%	4.65%
	Average of Asset Group B	\$353,114	\$222,944	\$308,826	71.47%	\$4,861	4.53%	1.08%	3.44%	11.22%	11.55%
Asset Group C - \$501 million to \$1 billion in total assets											
	RadiFi Federal Credit Union	\$594,410	\$415,922	\$518,486	80.22%	\$5,504	4.62%	1.26%	3.36%	9.01%	7.11%
	Florida Central Credit Union	\$599,409	\$385,044	\$579,632	66.43%	\$4,683	4.07%	1.27%	2.80%	2.95%	4.15%
	Insight Credit Union	\$672,072	\$350,645	\$613,346	57.17%	\$4,572	3.67%	1.01%	2.67%	1.08%	1.04%
	We Florida Financial	\$803,361	\$639,615	\$682,188	93.76%	\$6,040	4.92%	2.18%	2.73%	(5.34%)	6.49%
	Radiant Credit Union	\$829,054	\$634,448	\$712,252	89.08%	\$4,920	5.15%	1.66%	3.47%	12.73%	12.69%
	BrightStar Credit Union	\$862,692	\$676,737	\$756,394	89.47%	\$4,916	4.62%	1.52%	3.10%	15.39%	16.95%
	Envision Credit Union	\$866,940	\$604,456	\$746,185	81.01%	\$3,102	4.65%	1.20%	3.45%	13.04%	11.27%
	Power Financial Credit Union	\$900,572	\$658,115	\$735,513	89.48%	\$6,298	4.26%	0.91%	3.35%	10.05%	13.00%
	Tropical Financial Credit Union	\$973,802	\$755,503	\$868,787	86.96%	\$5,351	4.97%	1.08%	3.89%	2.96%	0.82%
	Average of Asset Group C	\$789,146	\$568,943	\$690,309	81.51%	\$5,043	4.55%	1.34%	3.20%	6.87%	8.17%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 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											
	McCoy Federal Credit Union	\$1,000,569	\$662,223	\$878,268	75.40%	\$4,929	3.98%	1.14%	2.84%	15.36%	18.58%
	First Commerce Credit Union	\$1,091,285	\$767,609	\$918,490	83.57%	\$5,568	4.87%	1.90%	2.97%	8.10%	5.95%
	USF Federal Credit Union	\$1,139,994	\$905,544	\$950,460	95.27%	\$5,658	5.13%	1.52%	3.63%	6.96%	11.87%
	Gulf Winds Credit Union	\$1,153,106	\$736,158	\$1,032,720	71.28%	\$4,835	4.69%	1.58%	3.11%	16.65%	19.10%
	Community Credit Union of Florida	\$1,367,345	\$966,797	\$1,144,801	84.45%	\$8,337	4.90%	2.37%	2.76%	27.72%	33.14%
	Dade County Federal Credit Union	\$1,374,413	\$872,925	\$1,059,812	82.37%	\$5,487	4.81%	1.40%	3.42%	5.17%	5.96%
	First Florida Credit Union	\$1,387,807	\$882,897	\$1,092,563	80.81%	\$6,425	4.16%	1.50%	2.66%	7.57%	10.42%
	Launch Credit Union	\$1,404,240	\$1,126,691	\$1,148,181	98.13%	\$4,402	5.20%	1.40%	3.80%	5.56%	5.71%
	Publix Employees Federal Credit Union	\$1,487,879	\$733,006	\$1,273,082	57.58%	\$5,869	4.54%	1.31%	3.23%	12.04%	15.00%
	Educational Federal Credit Union	\$1,641,128	\$849,987	\$1,400,040	60.71%	\$5,145	3.50%	0.69%	2.81%	8.47%	9.23%
	Tyndall Federal Credit Union	\$1,922,181	\$1,008,651	\$1,595,385	63.22%	\$8,431	4.24%	1.78%	2.46%	0.64%	3.12%
	Florida Credit Union	\$2,153,759	\$1,724,193	\$1,805,978	95.47%	\$7,038	5.99%	2.07%	3.92%	9.16%	10.71%
	iTHINK Financial Credit Union	\$2,255,042	\$1,778,933	\$1,783,464	99.75%	\$5,873	4.67%	1.95%	2.72%	12.68%	5.30%
	Community First Credit Union of Florida	\$2,797,143	\$1,927,097	\$2,298,250	83.85%	\$6,195	4.54%	1.49%	3.05%	11.32%	13.12%
	Achieva Credit Union	\$2,853,050	\$2,062,361	\$2,611,411	78.97%	\$6,038	4.41%	1.65%	2.77%	5.34%	11.79%
	Eglin Federal Credit Union	\$2,858,460	\$1,018,252	\$2,495,576	40.80%	\$6,863	3.24%	0.99%	2.24%	5.90%	5.53%
	GTE Federal Credit Union	\$2,962,768	\$2,392,023	\$2,534,477	94.38%	\$5,512	5.07%	1.74%	3.33%	(0.34%)	6.86%
	Addition Financial Credit Union	\$2,977,001	\$1,979,731	\$2,427,513	81.55%	\$5,606	4.74%	1.58%	3.16%	9.56%	10.97%
	Pen Air Credit Union	\$3,119,475	\$1,505,645	\$2,295,970	65.58%	\$8,397	4.97%	2.48%	2.49%	5.67%	13.53%
	Campus USA Credit Union	\$3,281,899	\$2,745,926	\$2,855,223	96.17%	\$7,615	4.78%	2.01%	2.77%	13.46%	15.26%
	Grow Financial Federal Credit Union	\$3,720,686	\$2,643,315	\$2,897,033	91.24%	\$6,585	5.00%	1.77%	3.23%	22.83%	2.09%
	FAIRWINDS Credit Union	\$4,748,248	\$2,975,377	\$4,163,019	71.47%	\$8,279	3.82%	1.64%	2.18%	29.30%	15.54%
	MIDFLORIDA Credit Union	\$7,888,480	\$6,029,258	\$6,764,905	89.13%	\$6,106	4.52%	1.57%	2.95%	19.41%	20.99%
	Space Coast Credit Union	\$9,212,040	\$7,458,215	\$7,388,806	100.94%	\$8,545	4.48%	1.79%	2.68%	11.89%	33.71%
	VyStar Credit Union	\$14,766,888	\$9,929,215	\$10,762,395	92.26%	\$6,305	4.87%	2.03%	2.84%	35.00%	28.47%
	Suncoast Credit Union	\$18,174,220	\$12,843,933	\$15,190,066	84.55%	\$7,379	4.80%	1.83%	2.97%	17.64%	17.73%
	Average of Asset Group D	\$3,797,658	\$2,635,614	\$3,106,457	81.50%	\$6,439	4.61%	1.66%	2.96%	12.43%	13.45%

Source: SNL Financial

Note: Report includes only bank-level data.

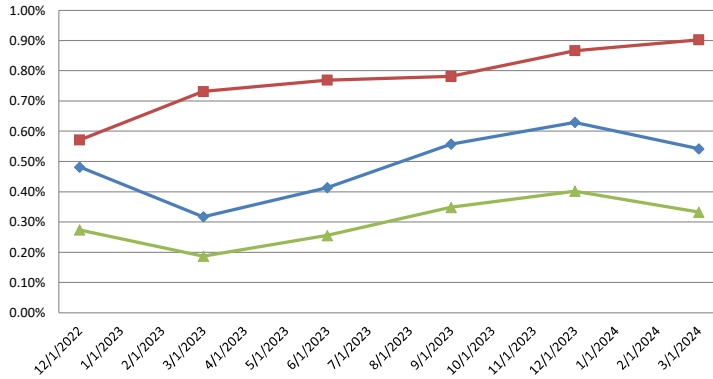
NA = data was not available.

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Asset Quality

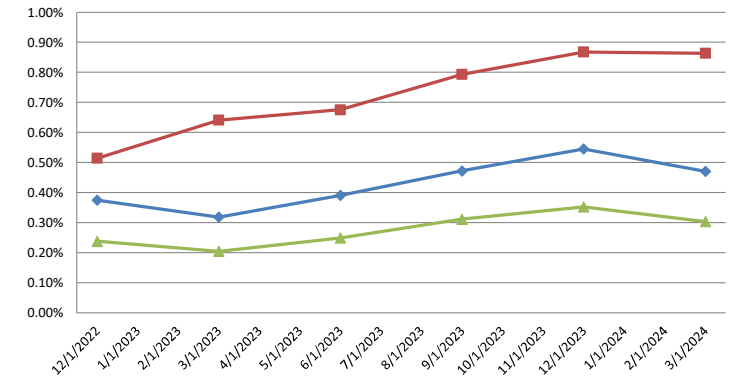
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



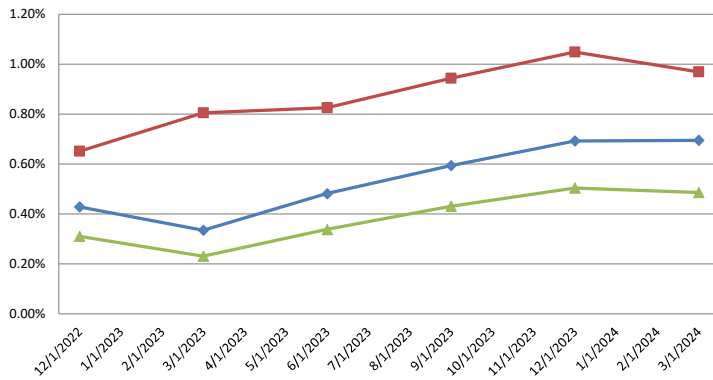
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.48%	0.32%	0.41%	0.56%	0.63%	0.54%
Reserves/Loans	0.57%	0.73%	0.77%	0.78%	0.87%	0.90%
Delinquent Loans/Total Assets	0.27%	0.19%	0.26%	0.35%	0.40%	0.33%

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



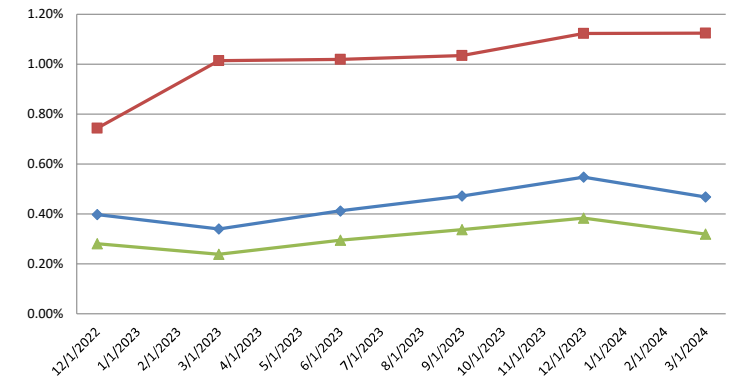
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.37%	0.32%	0.39%	0.47%	0.55%	0.47%
Reserves/Loans	0.51%	0.64%	0.68%	0.79%	0.87%	0.86%
Delinquent Loans/Total Assets	0.24%	0.20%	0.25%	0.31%	0.35%	0.30%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.43%	0.33%	0.48%	0.59%	0.69%	0.69%
Reserves/Loans	0.65%	0.80%	0.83%	0.94%	1.05%	0.97%
Delinquent Loans/Total Assets	0.31%	0.23%	0.34%	0.43%	0.50%	0.49%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.40%	0.34%	0.41%	0.47%	0.55%	0.47%
Reserves/Loans	0.74%	1.01%	1.02%	1.03%	1.12%	1.12%
Delinquent Loans/Total Assets	0.28%	0.24%	0.30%	0.34%	0.38%	0.32%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 28, 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	\$50,513	\$221	1.13%	1.13%	99.55%	4.64%	0.44%
	Law Enforcement & Technology Federal Credit Union	\$52,739	\$19	0.07%	0.33%	447.37%	0.23%	0.04%
	Everglades Federal Credit Union	\$57,996	\$27	0.08%	0.79%	NM	0.48%	0.05%
	Priority Credit Union	\$61,032	\$205	0.43%	1.33%	306.83%	3.11%	0.34%
	Alliance Credit Union of Florida	\$61,202	\$1,672	3.54%	2.45%	69.20%	63.77%	2.73%
	Emerald Coast Federal Credit Union	\$67,092	\$268	0.59%	0.66%	111.94%	13.38%	0.40%
	FiCare Federal Credit Union	\$82,165	\$327	0.58%	1.14%	197.25%	2.86%	0.40%
	My Pensacola Federal Credit Union	\$84,132	\$151	0.45%	0.77%	170.20%	1.16%	0.18%
	TMH Federal Credit Union	\$88,190	\$280	0.43%	0.93%	217.86%	3.23%	0.32%
	Memorial Employees Financial Credit Union	\$93,486	\$23	0.05%	0.64%	NM	0.70%	0.02%
	Broward HealthCare Federal Credit Union	\$95,768	\$81	0.22%	0.92%	420.99%	1.45%	0.08%
	Tampa Postal Federal Credit Union	\$98,038	\$123	0.35%	0.63%	182.93%	2.64%	0.13%
	Connect Credit Union	\$98,846	\$396	0.54%	0.87%	159.85%	3.65%	0.40%
	AdventHealth Credit Union	\$103,161	\$179	0.23%	0.59%	260.34%	2.44%	0.17%
	Baptist Health South Florida Federal Credit Union	\$109,291	\$793	0.93%	2.16%	231.15%	5.87%	0.73%
	Powernet Credit Union	\$113,905	\$283	0.81%	0.64%	78.45%	2.70%	0.25%
	SUN Credit Union	\$116,884	\$127	0.29%	1.13%	395.28%	1.16%	0.11%
	Okaloosa County Teachers Federal Credit Union	\$123,224	\$949	1.55%	1.14%	73.76%	7.91%	0.77%
	TRU FI Credit Union	\$124,805	\$285	0.38%	0.88%	233.68%	2.36%	0.23%
	Calhoun Liberty Employees Credit Union	\$127,646	\$221	0.24%	0.95%	391.86%	3.66%	0.17%
	Florida West Coast Credit Union	\$129,349	\$52	0.08%	0.78%	965.38%	0.48%	0.04%
	Coastline Federal Credit Union	\$136,495	\$217	0.26%	0.59%	226.73%	1.89%	0.16%
	First Choice Credit Union	\$143,527	\$169	0.24%	0.68%	280.47%	1.83%	0.12%
	Blue Coast Federal Credit Union	\$143,643	\$769	0.71%	0.44%	62.42%	5.03%	0.54%
	Priority One Credit Union of Florida	\$144,176	\$333	0.29%	0.78%	266.37%	2.40%	0.23%
	First Coast Community Credit Union	\$150,921	\$77	0.16%	0.70%	450.65%	0.50%	0.05%
	Miami Firefighters Federal Credit Union	\$163,873	\$180	0.15%	0.24%	157.22%	0.95%	0.11%
	JM Associates Federal Credit Union	\$166,304	\$384	0.41%	0.66%	161.20%	2.53%	0.23%
	Hello Credit Union	\$167,257	\$757	0.69%	1.48%	212.95%	3.55%	0.45%
	Pinellas Federal Credit Union	\$167,894	\$562	0.56%	0.76%	135.94%	2.74%	0.33%
	Alive Credit Union	\$174,171	\$136	0.15%	0.45%	308.82%	0.77%	0.08%
	Santa Rosa County Federal Credit Union	\$200,955	\$810	0.90%	0.59%	66.05%	4.92%	0.40%
	Miami Postal Service Credit Union	\$201,699	\$627	0.54%	0.90%	167.46%	9.83%	0.31%
	Community South Credit Union	\$243,428	\$739	0.40%	1.54%	386.60%	2.49%	0.30%
	Average of Asset Group A	\$121,877	\$366	0.54%	0.90%	246.77%	4.92%	0.33%

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

March 31, 2024

Run Date: May 28, 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

University Credit Union	\$255,603	\$222	0.21%	0.95%	447.75%	2.15%	0.09%
JetStream Federal Credit Union	\$262,322	\$392	0.23%	0.49%	209.18%	1.56%	0.15%
Keys Federal Credit Union	\$262,799	\$1,171	0.65%	1.82%	281.38%	5.03%	0.45%
Gold Coast Federal Credit Union	\$280,640	\$0	0.00%	0.45%	0.00%	0.00%	0.00%
Harvesters Credit Union	\$291,944	\$788	0.32%	0.44%	139.47%	11.62%	0.27%
Guardians Credit Union	\$293,717	\$649	0.29%	1.26%	430.97%	1.42%	0.22%
Members First Credit Union of Florida	\$293,838	\$697	0.49%	0.96%	195.98%	1.94%	0.24%
Loyalty Credit Union	\$301,844	\$1,810	1.15%	0.95%	82.76%	6.30%	0.60%
Panhandle Credit Union	\$314,620	\$573	0.30%	1.20%	398.60%	1.90%	0.18%
Orlando Credit Union	\$348,766	\$1,034	0.39%	0.54%	138.68%	4.59%	0.30%
San Antonio Citizens Federal Credit Union	\$366,676	\$332	0.22%	1.06%	493.98%	2.07%	0.09%
Tampa Bay Federal Credit Union	\$443,828	\$4,114	1.16%	0.61%	52.53%	8.87%	0.93%
Florida State University Credit Union	\$471,842	\$2,898	0.81%	0.71%	87.85%	6.87%	0.61%
Innovations Financial Credit Union	\$479,042	\$686	0.18%	0.45%	242.71%	2.76%	0.14%
Trax Federal Credit Union	\$485,627	\$2,225	0.93%	1.42%	152.85%	3.94%	0.46%
Velocity Community Federal Credit Union	\$496,719	\$572	0.20%	0.50%	254.20%	1.03%	0.12%
Average of Asset Group B	\$353,114	\$1,135	0.47%	0.86%	225.56%	3.88%	0.30%

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

RadiFi Federal Credit Union	\$594,410	\$2,314	0.56%	0.78%	139.37%	5.50%	0.39%
Florida Central Credit Union	\$599,409	\$1,768	0.46%	0.61%	132.98%	13.71%	0.29%
Insight Credit Union	\$672,072	\$3,039	0.87%	1.03%	118.85%	10.62%	0.45%
We Florida Financial	\$803,361	\$4,537	0.71%	1.12%	158.45%	11.44%	0.56%
Radiant Credit Union	\$829,054	\$4,486	0.71%	1.12%	159.01%	7.44%	0.54%
BrightStar Credit Union	\$862,692	\$1,694	0.25%	1.10%	438.02%	2.34%	0.20%
Envision Credit Union	\$866,940	\$10,709	1.77%	1.00%	56.29%	15.70%	1.24%
Power Financial Credit Union	\$900,572	\$2,093	0.32%	0.66%	206.45%	1.98%	0.23%
Tropical Financial Credit Union	\$973,802	\$4,568	0.60%	1.30%	215.19%	5.01%	0.47%
Average of Asset Group C	\$789,146	\$3,912	0.69%	0.97%	180.51%	8.19%	0.49%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2024

Run Date: May 28, 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								
	McCoy Federal Credit Union	\$1,000,569	\$3,277	0.49%	1.35%	272.26%	4.69%	0.33%
	First Commerce Credit Union	\$1,091,285	\$7,615	0.99%	1.24%	125.37%	9.13%	0.70%
	USF Federal Credit Union	\$1,139,994	\$7,765	0.86%	0.94%	109.84%	7.13%	0.68%
	Gulf Winds Credit Union	\$1,153,106	\$3,897	0.53%	0.97%	184.01%	5.07%	0.34%
	Community Credit Union of Florida	\$1,367,345	\$1,215	0.13%	0.94%	748.31%	0.95%	0.09%
	Dade County Federal Credit Union	\$1,374,413	\$3,391	0.39%	1.36%	348.86%	3.04%	0.25%
	First Florida Credit Union	\$1,387,807	\$5,100	0.58%	0.96%	166.06%	3.85%	0.37%
	Launch Credit Union	\$1,404,240	\$2,583	0.23%	0.74%	321.25%	2.30%	0.18%
	Publix Employees Federal Credit Union	\$1,487,879	\$1,845	0.25%	1.16%	462.22%	1.72%	0.12%
	Educational Federal Credit Union	\$1,641,128	\$2,862	0.34%	0.45%	133.33%	1.32%	0.17%
	Tyndall Federal Credit Union	\$1,922,181	\$1,193	0.12%	0.53%	445.93%	0.88%	0.06%
	Florida Credit Union	\$2,153,759	\$7,907	0.46%	1.04%	227.04%	4.03%	0.37%
	iTHINK Financial Credit Union	\$2,255,042	\$8,717	0.49%	0.99%	201.09%	5.36%	0.39%
	Community First Credit Union of Florida	\$2,797,143	\$11,522	0.60%	1.46%	243.71%	3.80%	0.41%
	Achieva Credit Union	\$2,853,050	\$3,483	0.17%	0.94%	559.03%	1.70%	0.12%
	Eglin Federal Credit Union	\$2,858,460	\$2,830	0.28%	0.54%	195.30%	0.96%	0.10%
	GTE Federal Credit Union	\$2,962,768	\$15,961	0.67%	1.20%	180.57%	6.65%	0.54%
	Addition Financial Credit Union	\$2,977,001	\$12,880	0.65%	2.61%	401.39%	5.86%	0.43%
	Pen Air Credit Union	\$3,119,475	\$14,538	0.97%	2.17%	224.72%	8.49%	0.47%
	Campus USA Credit Union	\$3,281,899	\$13,125	0.48%	0.86%	180.42%	3.58%	0.40%
	Grow Financial Federal Credit Union	\$3,720,686	\$9,119	0.34%	1.45%	421.29%	2.65%	0.25%
	FAIRWINDS Credit Union	\$4,748,248	\$4,692	0.16%	0.64%	404.22%	1.47%	0.10%
	MIDFLORIDA Credit Union	\$7,888,480	\$20,190	0.33%	1.11%	331.13%	2.90%	0.26%
	Space Coast Credit Union	\$9,212,040	\$29,903	0.40%	1.01%	251.07%	3.69%	0.32%
	VyStar Credit Union	\$14,766,888	\$83,714	0.84%	0.91%	108.09%	9.94%	0.57%
	Suncoast Credit Union	\$18,174,220	\$51,269	0.40%	1.66%	415.46%	3.89%	0.28%
	Average of Asset Group D	\$3,797,658	\$12,715	0.47%	1.12%	294.69%	4.04%	0.32%

Source: SNL Financial

Note: Report includes only bank-level data.

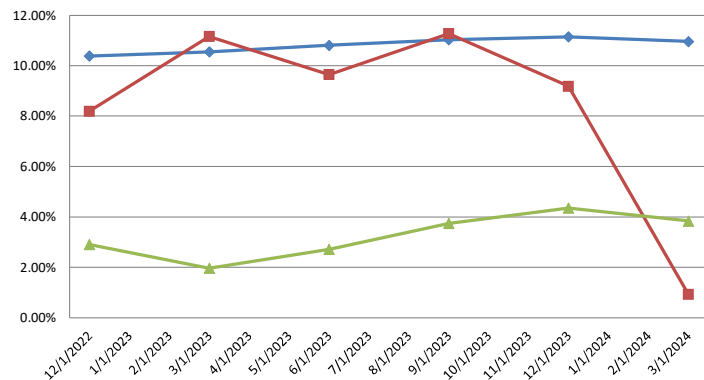
NA = data was not available.

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Net Worth

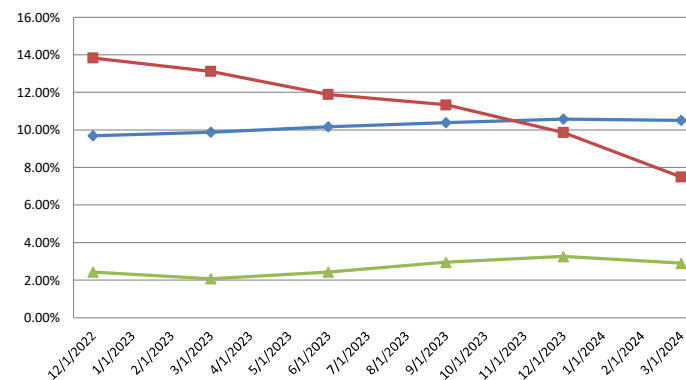
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



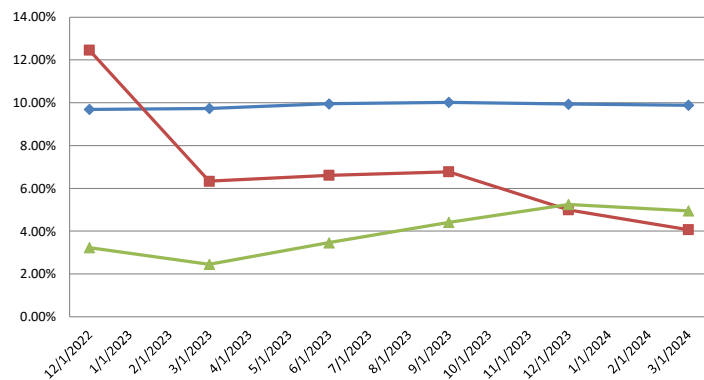
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.38%	10.54%	10.81%	11.03%	11.15%	10.96%
Net Worth Growth (Decline) - YTD	8.19%	11.16%	9.65%	11.27%	9.18%	0.93%
Total Delinquent Lns/ Net Worth	2.91%	1.97%	2.71%	3.75%	4.36%	3.84%

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



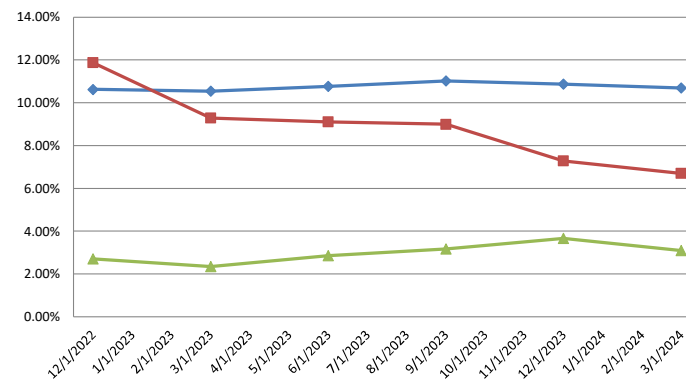
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	9.69%	9.88%	10.16%	10.39%	10.59%	10.51%
Net Worth Growth (Decline) - YTD	13.83%	13.11%	11.89%	11.33%	9.87%	7.50%
Total Delinquent Lns/ Net Worth	2.44%	2.08%	2.43%	2.95%	3.26%	2.90%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	9.69%	9.74%	9.95%	10.02%	9.94%	9.88%
Net Worth Growth (Decline) - YTD	12.46%	6.33%	6.61%	6.78%	4.99%	4.07%
Total Delinquent Lns/ Net Worth	3.23%	2.46%	3.46%	4.41%	5.25%	4.94%

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



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.62%	10.54%	10.77%	11.01%	10.87%	10.69%
Net Worth Growth (Decline) - YTD	11.88%	9.28%	9.10%	8.99%	7.28%	6.71%
Total Delinquent Lns/ Net Worth	2.70%	2.35%	2.85%	3.18%	3.67%	3.09%

Source: SNL Financial

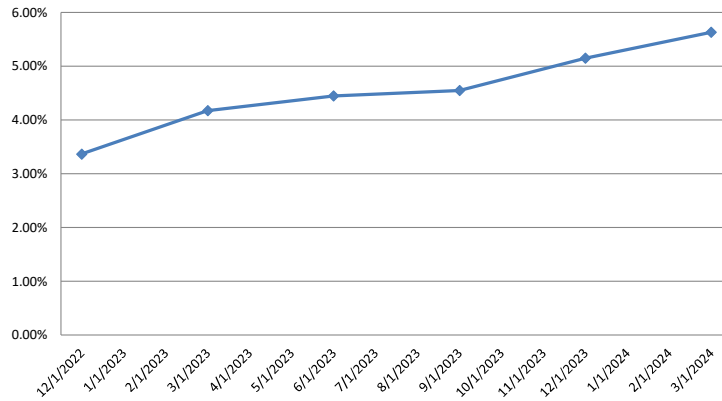
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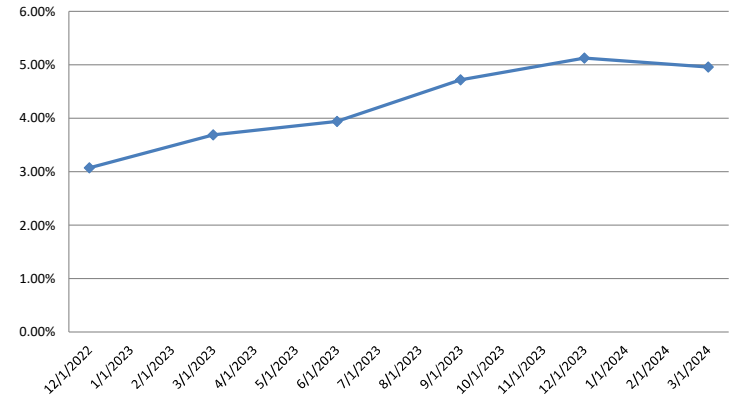
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



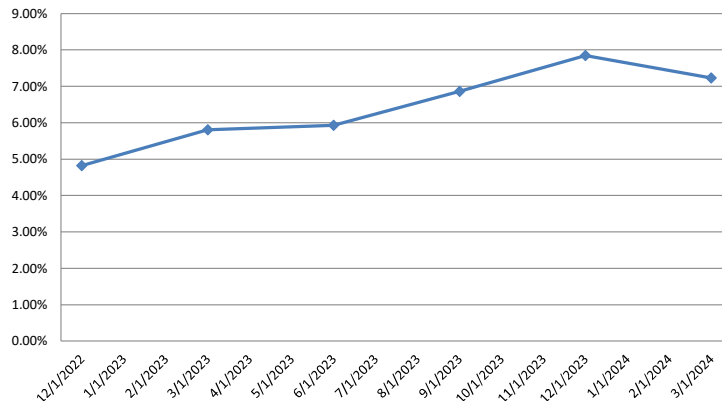
As of Date	Classified Assets/ Net Worth
12/31/22	3.37%
3/31/23	4.17%
6/30/23	4.45%
9/30/23	4.55%
12/31/23	5.15%
3/31/24	5.63%

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



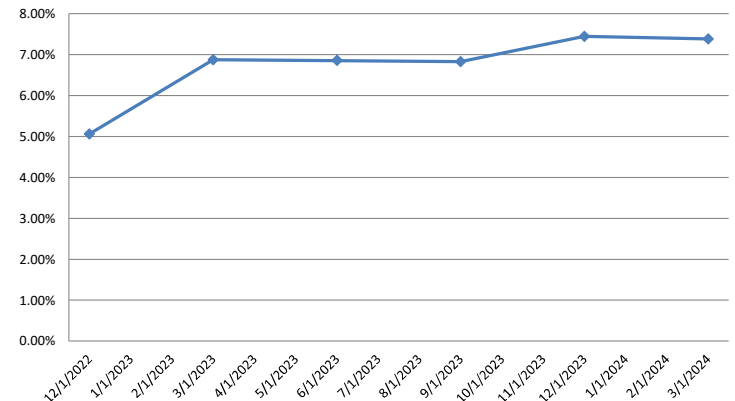
As of Date	Classified Assets/ Net Worth
12/31/22	3.07%
3/31/23	3.69%
6/30/23	3.94%
9/30/23	4.72%
12/31/23	5.12%
3/31/24	4.96%

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



As of Date	Classified Assets/ Net Worth
12/31/22	4.82%
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%

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



As of Date	Classified Assets/ Net Worth
12/31/22	5.06%
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%

Source: SNL Financial

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Net Worth

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					
		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	\$50,513	\$4,641	9.19%	(7.03%)	4.76%	4.74%
	Law Enforcement & Technology Federal Credit Union	\$52,739	\$8,112	15.38%	3.18%	0.23%	1.05%
	Everglades Federal Credit Union	\$57,996	\$5,432	9.37%	(9.77%)	0.50%	5.10%
	Priority Credit Union	\$61,032	\$5,955	9.76%	0.34%	3.44%	10.56%
	Alliance Credit Union of Florida	\$61,202	\$3,306	5.40%	(81.89%)	50.57%	35.00%
	Emerald Coast Federal Credit Union	\$67,092	\$5,453	8.13%	5.96%	4.91%	5.50%
	FiCare Federal Credit Union	\$82,165	\$10,229	12.45%	(5.10%)	3.20%	6.31%
	My Pensacola Federal Credit Union	\$84,132	\$15,347	18.24%	5.52%	0.98%	1.67%
	TMH Federal Credit Union	\$88,190	\$8,445	9.58%	(0.57%)	3.32%	7.22%
	Memorial Employees Financial Credit Union	\$93,486	\$9,663	10.34%	0.79%	0.24%	3.07%
	Broward HealthCare Federal Credit Union	\$95,768	\$9,561	9.98%	0.59%	0.85%	3.57%
	Tampa Postal Federal Credit Union	\$98,038	\$10,829	11.05%	1.07%	1.14%	2.08%
	Connect Credit Union	\$98,846	\$11,270	11.40%	3.44%	3.51%	5.62%
	AdventHealth Credit Union	\$103,161	\$9,825	9.52%	6.12%	1.82%	4.74%
	Baptist Health South Florida Federal Credit Union	\$109,291	\$13,859	12.68%	2.85%	5.72%	13.23%
	Powernet Credit Union	\$113,905	\$10,327	9.07%	7.18%	2.74%	2.15%
	SUN Credit Union	\$116,884	\$11,280	9.65%	6.93%	1.13%	4.45%
	Okaloosa County Teachers Federal Credit Union	\$123,224	\$11,503	9.34%	6.61%	8.25%	6.09%
	TRU FI Credit Union	\$124,805	\$13,671	10.95%	10.45%	2.08%	4.87%
	Calhoun Liberty Employees Credit Union	\$127,646	\$9,746	7.64%	9.80%	2.27%	8.89%
	Florida West Coast Credit Union	\$129,349	\$15,258	11.80%	6.34%	0.34%	3.29%
	Coastline Federal Credit Union	\$136,495	\$14,760	10.81%	0.19%	1.47%	3.33%
	First Choice Credit Union	\$143,527	\$15,360	10.70%	5.76%	1.10%	3.09%
	Blue Coast Federal Credit Union	\$143,643	\$15,591	10.85%	11.81%	4.93%	3.08%
	Priority One Credit Union of Florida	\$144,176	\$13,708	9.51%	(2.06%)	2.43%	6.47%
	First Coast Community Credit Union	\$150,921	\$17,997	11.92%	7.54%	0.43%	1.93%
	Miami Firefighters Federal Credit Union	\$163,873	\$19,031	11.61%	11.75%	0.95%	1.49%
	JM Associates Federal Credit Union	\$166,304	\$21,715	13.06%	1.72%	1.77%	2.85%
	Hello Credit Union	\$167,257	\$21,726	12.99%	3.85%	3.48%	7.42%
	Pinellas Federal Credit Union	\$167,894	\$20,310	12.10%	3.96%	2.77%	3.76%
	Alive Credit Union	\$174,171	\$22,567	12.96%	1.44%	0.60%	1.86%
	Santa Rosa County Federal Credit Union	\$200,955	\$25,240	12.56%	10.32%	3.21%	2.12%
	Miami Postal Service Credit Union	\$201,699	\$22,178	11.00%	1.92%	2.83%	4.73%
	Community South Credit Union	\$243,428	\$28,199	11.58%	0.61%	2.62%	10.13%
	Average of Asset Group A	\$121,877	\$13,591	10.96%	0.93%	3.84%	5.63%

Source: SNL Financial

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Net Worth

March 31, 2024

Run Date: May 28, 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							
	University Credit Union	\$255,603	\$23,283	9.11%	3.31%	0.95%	4.27%
	JetStream Federal Credit Union	\$262,322	\$27,110	10.33%	5.53%	1.45%	3.02%
	Keys Federal Credit Union	\$262,799	\$26,404	10.05%	10.43%	4.43%	12.48%
	Gold Coast Federal Credit Union	\$280,640	\$27,898	9.94%	6.82%	0.00%	1.83%
	Harvesters Credit Union	\$291,944	\$23,750	8.14%	(0.24%)	3.32%	4.63%
	Guardians Credit Union	\$293,717	\$38,295	13.04%	6.59%	1.69%	7.30%
	Members First Credit Union of Florida	\$293,838	\$38,556	13.12%	10.28%	1.81%	3.54%
	Loyalty Credit Union	\$301,844	\$31,325	10.38%	6.77%	5.78%	4.78%
	Panhandle Credit Union	\$314,620	\$41,775	13.28%	5.37%	1.37%	5.47%
	Orlando Credit Union	\$348,766	\$27,198	7.80%	7.67%	3.80%	5.27%
	San Antonio Citizens Federal Credit Union	\$366,676	\$34,805	9.49%	11.13%	0.95%	4.71%
	Tampa Bay Federal Credit Union	\$443,828	\$47,875	10.79%	2.30%	8.59%	4.51%
	Florida State University Credit Union	\$471,842	\$49,098	10.41%	4.32%	5.90%	5.19%
	Innovations Financial Credit Union	\$479,042	\$40,438	8.44%	6.26%	1.70%	4.12%
	Trax Federal Credit Union	\$485,627	\$60,050	12.37%	2.18%	3.71%	5.66%
	Velocity Community Federal Credit Union	\$496,719	\$56,720	11.42%	31.21%	1.01%	2.56%
	Average of Asset Group B	\$353,114	\$37,161	10.51%	7.50%	2.90%	4.96%
Asset Group C - \$501 million to \$1 billion in total assets							
	RadiFi Federal Credit Union	\$594,410	\$63,084	10.61%	12.34%	3.67%	5.11%
	Florida Central Credit Union	\$599,409	\$45,675	7.62%	0.34%	3.87%	5.15%
	Insight Credit Union	\$672,072	\$65,569	9.76%	(1.19%)	4.63%	5.51%
	We Florida Financial	\$803,361	\$77,656	9.67%	(7.02%)	5.84%	9.26%
	Radiant Credit Union	\$829,054	\$74,168	8.95%	8.53%	6.05%	9.62%
	BrightStar Credit Union	\$862,692	\$78,198	9.06%	5.68%	2.17%	9.49%
	Envision Credit Union	\$866,940	\$93,484	10.78%	5.32%	11.46%	6.45%
	Power Financial Credit Union	\$900,572	\$118,604	13.17%	12.16%	1.76%	3.64%
	Tropical Financial Credit Union	\$973,802	\$90,586	9.30%	0.48%	5.04%	10.85%
	Average of Asset Group C	\$789,146	\$78,558	9.88%	4.07%	4.94%	7.23%

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

March 31, 2024

Run Date: May 28, 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 D - Over \$1 billion in total assets							
	McCoy Federal Credit Union	\$1,000,569	\$95,918	9.59%	3.95%	3.42%	9.30%
	First Commerce Credit Union	\$1,091,285	\$111,066	10.18%	3.98%	6.86%	8.60%
	USF Federal Credit Union	\$1,139,994	\$105,689	9.27%	1.16%	7.35%	8.07%
	Gulf Winds Credit Union	\$1,153,106	\$112,359	9.74%	4.58%	3.47%	6.38%
	Community Credit Union of Florida	\$1,367,345	\$149,476	10.93%	4.03%	0.81%	6.08%
	Dade County Federal Credit Union	\$1,374,413	\$152,133	11.07%	11.70%	2.23%	7.78%
	First Florida Credit Union	\$1,387,807	\$176,343	12.71%	(0.67%)	2.89%	4.80%
	Launch Credit Union	\$1,404,240	\$122,617	8.73%	5.02%	2.11%	6.77%
	Publix Employees Federal Credit Union	\$1,487,879	\$176,420	11.86%	6.10%	1.05%	4.83%
	Educational Federal Credit Union	\$1,641,128	\$258,594	15.76%	4.42%	1.11%	1.48%
	Tyndall Federal Credit Union	\$1,922,181	\$214,104	11.14%	9.03%	0.56%	2.48%
	Florida Credit Union	\$2,153,759	\$270,202	12.55%	12.99%	2.93%	6.64%
	iTHINK Financial Credit Union	\$2,255,042	\$216,425	9.60%	5.39%	4.03%	8.10%
	Community First Credit Union of Florida	\$2,797,143	\$349,157	12.48%	4.29%	3.30%	8.04%
	Achieva Credit Union	\$2,853,050	\$276,233	9.68%	6.25%	1.26%	7.05%
	Eglin Federal Credit Union	\$2,858,460	\$337,700	11.81%	8.05%	0.84%	1.64%
	GTE Federal Credit Union	\$2,962,768	\$327,604	11.06%	1.99%	4.87%	8.80%
	Addition Financial Credit Union	\$2,977,001	\$285,193	9.58%	5.84%	4.52%	18.13%
	Pen Air Credit Union	\$3,119,475	\$299,638	9.61%	2.40%	4.85%	10.90%
	Campus USA Credit Union	\$3,281,899	\$403,049	12.28%	10.31%	3.26%	5.88%
	Grow Financial Federal Credit Union	\$3,720,686	\$387,449	10.41%	8.05%	2.35%	9.92%
	FAIRWINDS Credit Union	\$4,748,248	\$462,223	9.73%	11.16%	1.02%	4.10%
	MIDFLORIDA Credit Union	\$7,888,480	\$789,825	10.01%	13.25%	2.56%	8.46%
	Space Coast Credit Union	\$9,212,040	\$906,472	9.84%	5.00%	3.30%	8.28%
	VyStar Credit Union	\$14,766,888	\$1,290,022	8.74%	17.11%	6.49%	7.01%
	Suncoast Credit Union	\$18,174,220	\$1,733,454	9.54%	8.97%	2.96%	12.29%
	Average of Asset Group D	\$3,797,658	\$384,976	10.69%	6.71%	3.09%	7.38%

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.

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	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.
Net income (\$000)	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.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net 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 unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	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.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.