



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

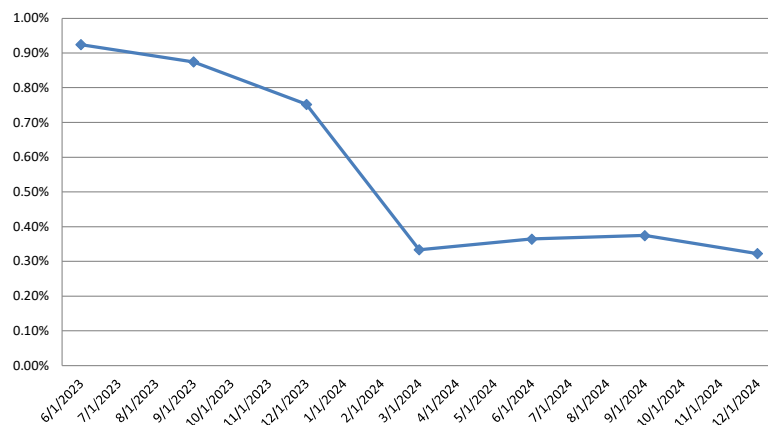
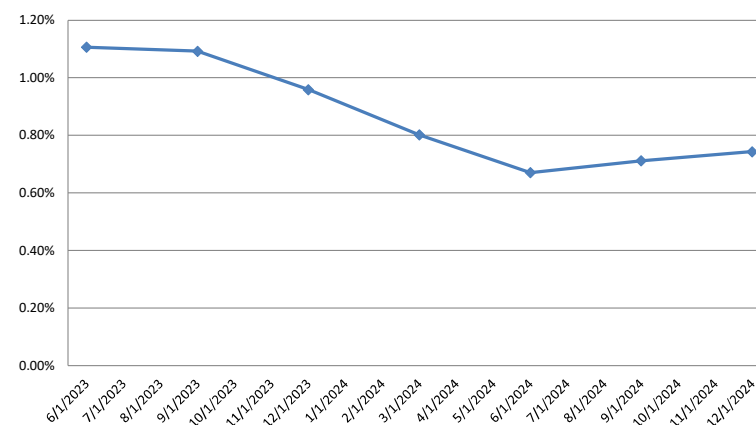
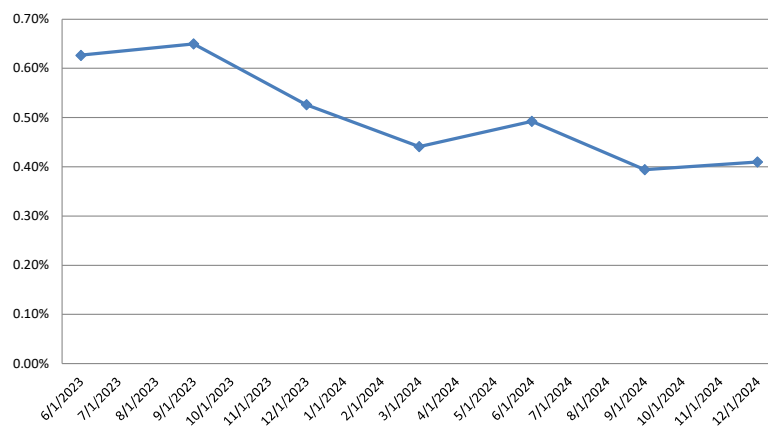
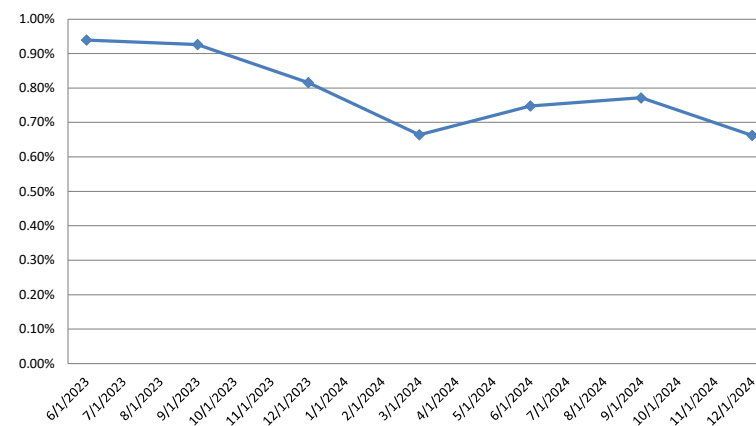
Group C \$501 million–\$1 billion

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**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

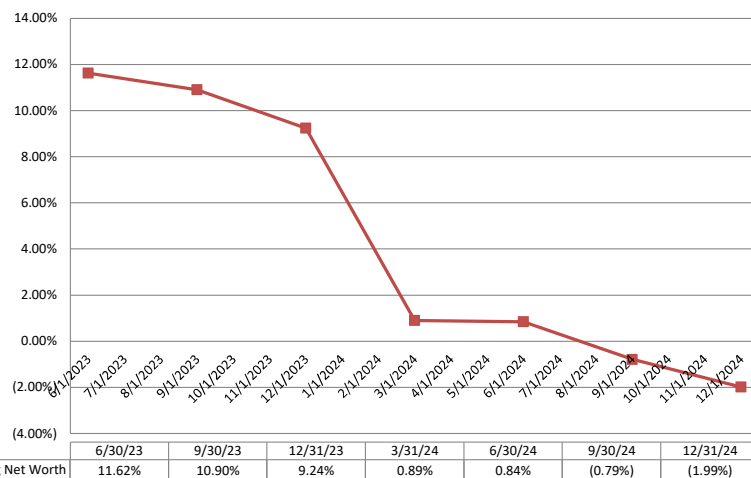
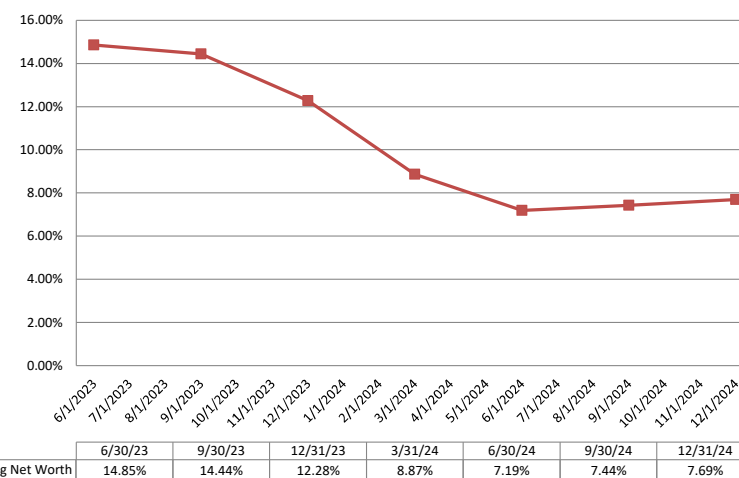
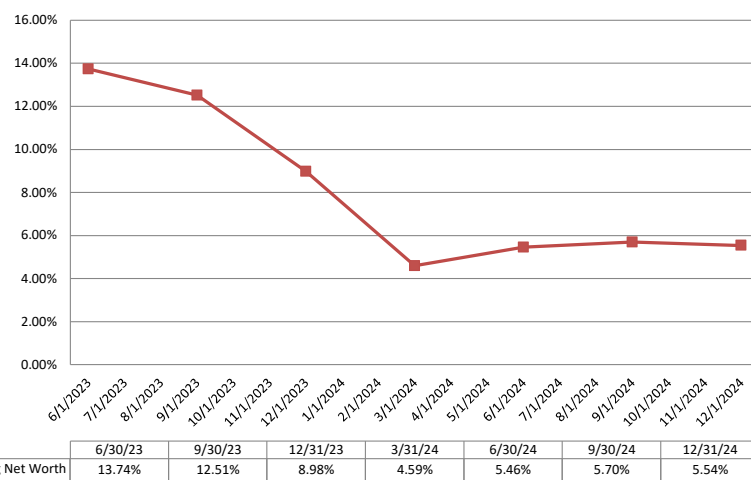
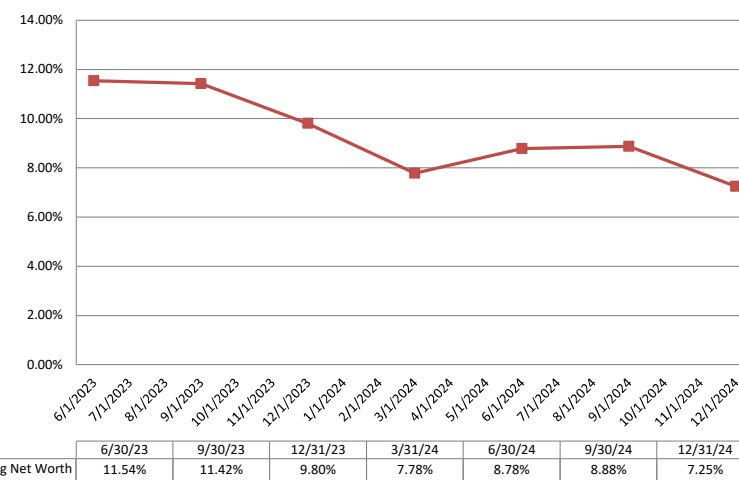
Source: SNL Financial

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

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

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2024

Run Date: February 22, 2025

| | | 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) |
| Region | Institution Name | | | | | | | | | | | |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | | | | | |
| | Ocala Community Credit Union | \$49,134 | \$70 | 0.56% | 6.20% | 72.35% | \$77 | (\$80) | (0.16%) | (1.76%) | 85.77% | \$82 |
| | Everglades Federal Credit Union | \$54,457 | \$80 | 0.59% | 6.09% | 80.06% | \$60 | (\$132) | (0.23%) | (2.49%) | 96.00% | \$64 |
| | Priority Credit Union | \$57,425 | (\$310) | (2.13%) | (21.27%) | 109.88% | \$91 | (\$275) | (0.46%) | (4.64%) | 101.56% | \$81 |
| | Alliance Credit Union of Florida | \$57,600 | (\$213) | (1.46%) | (409.62%) | 114.15% | \$91 | (\$2,585) | (4.28%) | (228.36%) | 107.44% | \$106 |
| | Emerald Coast Federal Credit Union | \$63,825 | (\$125) | (0.77%) | (14.32%) | 93.78% | \$69 | \$1 | 0.00% | 0.03% | 89.99% | \$63 |
| | FiCare Federal Credit Union | \$80,034 | \$60 | 0.30% | 2.13% | 95.03% | \$85 | \$155 | 0.19% | 1.39% | 90.55% | \$90 |
| | My Pensacola Federal Credit Union | \$83,562 | (\$105) | (0.50%) | (2.84%) | 97.13% | \$84 | \$435 | 0.52% | 3.01% | 80.73% | \$64 |
| | TMH Federal Credit Union | \$83,984 | \$91 | 0.43% | 4.37% | 86.17% | \$78 | \$140 | 0.16% | 1.69% | 89.30% | \$73 |
| | Memorial Employees Financial Credit Union | \$89,035 | \$106 | 0.46% | 7.50% | 86.02% | \$86 | \$223 | 0.24% | 4.32% | 91.63% | \$89 |
| | Tampa Postal Federal Credit Union | \$93,953 | (\$37) | (0.16%) | (2.52%) | 95.04% | \$75 | (\$70) | (0.07%) | (1.36%) | 96.87% | \$72 |
| | Broward HealthCare Federal Credit Union | \$93,983 | (\$21) | (0.09%) | (1.36%) | 96.26% | \$95 | \$15 | 0.02% | 0.26% | 98.14% | \$90 |
| | Connect Credit Union | \$97,954 | \$255 | 1.04% | 9.00% | 77.39% | \$102 | \$1,004 | 1.03% | 9.40% | 74.22% | \$101 |
| | AdventHealth Credit Union | \$110,322 | \$270 | 0.98% | 13.60% | 75.56% | \$85 | \$765 | 0.72% | 10.40% | 80.14% | \$88 |
| | Powernet Credit Union | \$112,686 | \$111 | 0.39% | 4.22% | 81.14% | \$90 | \$495 | 0.44% | 4.78% | 79.96% | \$88 |
| | Baptist Health South Florida Federal Credit Union | \$118,397 | (\$44) | (0.15%) | (1.28%) | 81.37% | \$78 | \$415 | 0.37% | 3.05% | 79.04% | \$75 |
| | SUN Credit Union | \$119,406 | \$312 | 1.04% | 10.96% | 70.36% | \$93 | \$941 | 0.80% | 8.70% | 73.89% | \$91 |
| | Okaloosa County Teachers Federal Credit Union | \$128,069 | \$158 | 0.50% | 5.30% | 76.23% | \$75 | \$886 | 0.71% | 7.67% | 76.70% | \$74 |
| | TRU FI Credit Union | \$128,523 | \$300 | 0.94% | 9.11% | 70.80% | \$69 | \$1,398 | 1.11% | 11.58% | 72.74% | \$67 |
| | Coastline Federal Credit Union | \$131,390 | \$227 | 0.68% | 7.50% | 80.95% | \$74 | \$672 | 0.50% | 5.83% | 85.38% | \$74 |
| | Florida West Coast Credit Union | \$132,176 | \$256 | 0.78% | 8.60% | 79.57% | \$76 | \$842 | 0.65% | 7.54% | 80.58% | \$79 |
| | First Choice Credit Union | \$145,073 | \$158 | 0.44% | 5.89% | 78.60% | \$75 | \$802 | 0.56% | 8.34% | 78.42% | \$72 |
| | First Coast Community Credit Union | \$146,711 | \$251 | 0.68% | 5.42% | 84.25% | \$85 | \$1,397 | 0.94% | 7.75% | 76.89% | \$74 |
| | JM Associates Federal Credit Union | \$151,184 | (\$124) | (0.33%) | (3.03%) | 87.08% | \$110 | \$309 | 0.20% | 2.00% | 85.51% | \$104 |
| | Priority One Credit Union of Florida | \$153,183 | \$173 | 0.45% | 4.82% | 83.22% | \$82 | \$1,479 | 1.00% | 10.89% | 73.78% | \$77 |
| | Calhoun Liberty Credit Union | \$160,014 | \$64 | 0.16% | 1.55% | 63.28% | \$31 | \$1,211 | 0.87% | 9.93% | 75.14% | \$80 |
| | Hello Credit Union | \$163,318 | \$204 | 0.50% | 3.94% | 70.30% | \$71 | \$664 | 0.40% | 3.31% | 75.73% | \$74 |
| | Blue Coast Federal Credit Union | \$164,557 | \$208 | 0.52% | 5.08% | 80.28% | \$74 | \$1,262 | 0.84% | 7.89% | 78.97% | \$77 |
| | Pinellas Federal Credit Union | \$174,384 | \$197 | 0.46% | 3.89% | 87.37% | \$96 | \$799 | 0.47% | 4.00% | 86.75% | \$94 |
| | Miami Firefighters Federal Credit Union | \$180,200 | \$532 | 1.22% | 10.46% | 64.86% | \$91 | \$2,214 | 1.33% | 11.45% | 62.36% | \$88 |
| | Miami Postal Service Credit Union | \$182,802 | (\$2,188) | (4.65%) | (47.35%) | NA | \$82 | (\$1,924) | (0.98%) | (10.36%) | 124.12% | \$76 |
| | Santa Rosa County Federal Credit Union | \$202,262 | \$470 | 0.93% | 8.94% | 69.88% | \$83 | \$2,188 | 1.08% | 11.27% | 70.06% | \$79 |
| | Community South Credit Union | \$234,176 | \$442 | 0.75% | 6.24% | 82.34% | \$75 | \$1,460 | 0.61% | 5.33% | 87.54% | \$75 |
| | University Credit Union | \$238,683 | \$217 | 0.36% | 6.51% | 85.68% | \$65 | \$872 | 0.35% | 7.41% | 85.48% | \$64 |
| | Keys Federal Credit Union | \$248,953 | \$449 | 0.72% | 7.74% | 69.41% | \$87 | \$2,617 | 1.03% | 12.13% | 72.55% | \$85 |
| Average of Asset Group A | | \$130,336 | \$73 | 0.17% | (9.96%) | 82.60% | \$81 | \$606 | 0.32% | (1.99%) | 84.23% | \$80 |

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 22, 2025

| 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 | \$256,155 | \$336 | 0.52% | 6.12% | 83.83% | \$72 | \$1,795 | 0.66% | 8.80% | 81.07% | \$68 |
| | JetStream Federal Credit Union | \$260,361 | \$241 | 0.36% | 3.53% | 81.17% | \$97 | \$1,504 | 0.56% | 5.66% | 79.94% | \$92 |
| | Alive Credit Union | \$280,225 | \$519 | 0.74% | 7.69% | 80.24% | \$81 | \$1,650 | 0.68% | 7.18% | 80.20% | \$72 |
| | Harvesters Credit Union | \$284,311 | \$332 | 0.46% | 7.34% | 87.11% | \$104 | \$592 | 0.20% | 3.33% | 91.38% | \$103 |
| | Loyalty Credit Union | \$288,867 | \$493 | 0.68% | 6.61% | 77.20% | \$80 | \$713 | 0.24% | 2.48% | 75.80% | \$80 |
| | Members First Credit Union of Florida | \$293,131 | \$1,064 | 1.46% | 11.18% | 62.05% | \$68 | \$3,912 | 1.34% | 10.78% | 66.90% | \$73 |
| | Guardians Credit Union | \$302,582 | \$801 | 1.07% | 7.05% | 72.37% | \$73 | \$3,604 | 1.22% | 8.21% | 71.21% | \$63 |
| | Panhandle Credit Union | \$327,956 | \$859 | 1.05% | 8.41% | 76.14% | \$100 | \$2,910 | 0.91% | 7.39% | 77.93% | \$88 |
| | San Antonio Citizens Federal Credit Union | \$381,954 | \$826 | 0.87% | 11.57% | 78.27% | \$90 | \$3,682 | 1.00% | 15.60% | 71.66% | \$83 |
| | Orlando Credit Union | \$385,738 | \$349 | 0.37% | 6.04% | 82.10% | \$98 | \$1,930 | 0.54% | 8.94% | 81.07% | \$97 |
| | Tampa Bay Federal Credit Union | \$442,113 | \$926 | 0.85% | 7.69% | 72.65% | \$73 | \$2,547 | 0.58% | 5.43% | 74.69% | \$80 |
| | Velocity Community Federal Credit Union | \$480,933 | \$46 | 0.04% | 0.32% | 89.14% | \$113 | \$5,400 | 1.10% | 9.55% | 71.46% | \$100 |
| | Champions First Credit Union | \$496,857 | \$1,175 | 0.96% | 9.94% | 72.42% | \$91 | \$3,032 | 0.63% | 6.63% | 77.49% | \$93 |
| | Average of Asset Group B | \$344,706 | \$613 | 0.73% | 7.19% | 78.05% | \$88 | \$2,559 | 0.74% | 7.69% | 76.98% | \$84 |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | | | | |
| | Trax Federal Credit Union | \$504,481 | \$473 | 0.38% | 3.23% | 71.34% | \$86 | \$2,096 | 0.43% | 3.63% | 69.56% | \$84 |
| | Florida Central Credit Union | \$600,540 | \$358 | 0.24% | 8.71% | 87.10% | \$87 | \$1,006 | 0.17% | 7.07% | 88.62% | \$86 |
| | RadiFi Federal Credit Union | \$605,294 | \$412 | 0.27% | 3.15% | 79.56% | \$92 | \$2,832 | 0.48% | 5.69% | 77.84% | \$88 |
| | Innovations Financial Credit Union | \$615,038 | \$618 | 0.39% | 5.96% | 84.14% | \$125 | \$2,538 | 0.48% | 6.22% | 81.18% | \$105 |
| | Insight Credit Union | \$685,976 | \$1,181 | 0.68% | 14.31% | 84.01% | \$83 | \$3,791 | 0.55% | 13.91% | 89.05% | \$84 |
| | We Florida Financial | \$744,151 | (\$1,570) | (0.84%) | (13.01%) | 91.34% | \$100 | (\$2,929) | (0.38%) | (5.92%) | 85.60% | \$108 |
| | Envision Credit Union | \$842,769 | \$774 | 0.36% | 4.58% | 83.58% | \$74 | \$3,739 | 0.43% | 5.78% | 84.30% | \$77 |
| | Radiant Credit Union | \$855,284 | \$1,116 | 0.53% | 6.21% | 75.63% | \$92 | \$4,944 | 0.59% | 7.10% | 76.36% | \$91 |
| | Power Financial Credit Union | \$869,383 | \$2,532 | 1.16% | 8.93% | 64.90% | \$89 | \$11,183 | 1.27% | 10.40% | 62.57% | \$89 |
| | BrightStar Credit Union | \$907,260 | \$1,609 | 0.72% | 8.74% | 73.15% | \$81 | \$6,877 | 0.79% | 9.79% | 73.68% | \$77 |
| | McCoy Federal Credit Union | \$967,606 | \$1,211 | 0.49% | 7.14% | 74.52% | \$75 | \$3,696 | 0.37% | 5.78% | 77.71% | \$70 |
| | Tropical Financial Credit Union | \$983,933 | \$1,470 | 0.60% | 6.90% | 70.04% | \$77 | (\$2,570) | (0.26%) | (2.95%) | 77.23% | \$97 |
| | Average of Asset Group C | \$765,143 | \$849 | 0.42% | 5.40% | 78.28% | \$88 | \$3,100 | 0.41% | 5.54% | 78.64% | \$88 |

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 22, 2025

| 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 | \$1,096,208 | \$1,289 | 0.47% | 6.13% | 76.60% | \$93 | \$5,078 | 0.46% | 6.29% | 79.34% | \$92 |
| | Gulf Winds Credit Union | \$1,188,174 | \$2,459 | 0.82% | 10.81% | 66.77% | \$88 | \$7,836 | 0.67% | 9.31% | 72.94% | \$89 |
| | USF Federal Credit Union | \$1,204,304 | \$1,244 | 0.42% | 4.66% | 73.66% | \$121 | \$3,197 | 0.28% | 3.03% | 77.75% | \$113 |
| | Dade County Federal Credit Union | \$1,353,190 | \$4,882 | 1.43% | 15.00% | 68.66% | \$129 | \$18,697 | 1.36% | 16.28% | 68.13% | \$112 |
| | Community Credit Union of Florida | \$1,372,263 | \$121 | 0.04% | 0.33% | 80.59% | \$112 | \$4,414 | 0.33% | 3.08% | 75.54% | \$100 |
| | First Florida Credit Union | \$1,382,449 | \$1,086 | 0.32% | 2.99% | 80.75% | \$109 | \$4,810 | 0.35% | 3.49% | 76.63% | \$104 |
| | Launch Credit Union | \$1,395,174 | \$1,050 | 0.30% | 3.39% | 87.72% | \$102 | \$4,757 | 0.34% | 3.89% | 85.21% | \$101 |
| | Publix Employees Federal Credit Union | \$1,539,737 | \$3,353 | 0.87% | 9.46% | 76.90% | \$104 | \$7,348 | 0.49% | 5.53% | 81.20% | \$106 |
| | Educational Federal Credit Union | \$1,675,471 | \$2,296 | 0.55% | 3.91% | 76.98% | \$90 | \$8,537 | 0.52% | 3.81% | 80.34% | \$90 |
| | Tyndall Federal Credit Union | \$1,892,541 | (\$4,244) | (0.89%) | (10.76%) | 141.68% | \$111 | \$18,731 | 0.98% | 12.95% | 68.27% | \$111 |
| | iTHINK Financial Credit Union | \$2,214,503 | \$3,915 | 0.70% | 8.59% | 72.82% | \$95 | \$19,281 | 0.86% | 11.25% | 69.02% | \$97 |
| | Florida Credit Union | \$2,290,696 | \$9,480 | 1.67% | 12.98% | 53.82% | \$106 | \$35,154 | 1.60% | 12.61% | 55.43% | \$105 |
| | Pen Air Credit Union | \$2,554,438 | \$6,121 | 0.93% | 11.77% | 72.00% | \$98 | \$15,825 | 0.55% | 8.23% | 70.00% | \$93 |
| | Addition Financial Credit Union | \$2,730,783 | (\$4,741) | (0.70%) | (8.05%) | 83.69% | \$96 | \$17,289 | 0.61% | 7.79% | 71.64% | \$95 |
| | Community First Credit Union of Florida | \$2,752,371 | (\$5,243) | (0.76%) | (6.45%) | 64.62% | \$90 | \$6,887 | 0.25% | 2.17% | 64.84% | \$91 |
| | Eglin Federal Credit Union | \$2,895,944 | \$4,846 | 0.68% | 5.50% | 70.40% | \$82 | \$26,707 | 0.94% | 7.88% | 65.24% | \$81 |
| | Achieva Credit Union | \$2,897,087 | \$4,226 | 0.59% | 7.64% | 77.03% | \$110 | \$16,339 | 0.57% | 7.80% | 76.66% | \$106 |
| | GTE Federal Credit Union | \$2,942,687 | \$3,455 | 0.47% | 5.52% | 63.19% | \$99 | \$9,241 | 0.32% | 3.78% | 73.63% | \$115 |
| | Campus USA Credit Union | \$3,414,009 | \$5,188 | 0.61% | 5.04% | 65.98% | \$110 | \$38,009 | 1.14% | 9.70% | 59.27% | \$98 |
| | Grow Financial Federal Credit Union | \$3,716,077 | (\$620) | (0.07%) | (0.64%) | 82.05% | \$117 | \$24,224 | 0.66% | 6.42% | 71.56% | \$110 |
| | FAIRWINDS Credit Union | \$4,725,517 | \$8,120 | 0.68% | 8.81% | 75.32% | \$121 | \$55,644 | 1.18% | 16.75% | 68.05% | \$125 |
| | MIDFLORIDA Credit Union | \$8,141,992 | \$27,157 | 1.34% | 13.23% | 58.49% | \$87 | \$109,880 | 1.39% | 14.25% | 59.54% | \$89 |
| | Space Coast Credit Union | \$8,804,691 | \$3,666 | 0.17% | 1.65% | 72.71% | \$105 | \$48,759 | 0.54% | 5.66% | 66.34% | \$97 |
| | VyStar Credit Union | \$13,974,902 | (\$100,265) | (2.79%) | (50.80%) | 89.56% | \$116 | (\$83,847) | (0.58%) | (10.50%) | 84.58% | \$108 |
| | Suncoast Credit Union | \$17,839,723 | \$15,295 | 0.34% | 4.13% | 61.94% | \$111 | \$136,018 | 0.75% | 9.70% | 55.43% | \$94 |
| | Average of Asset Group D | \$3,839,797 | (\$235) | 0.33% | 2.59% | 75.76% | \$104 | \$22,353 | 0.66% | 7.25% | 71.06% | \$101 |

Source: SNL Financial

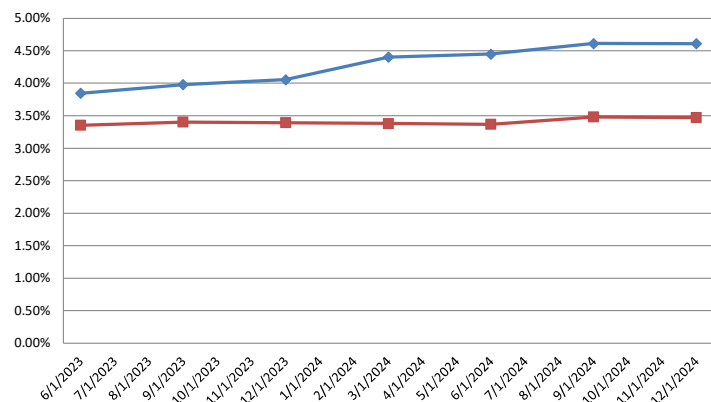
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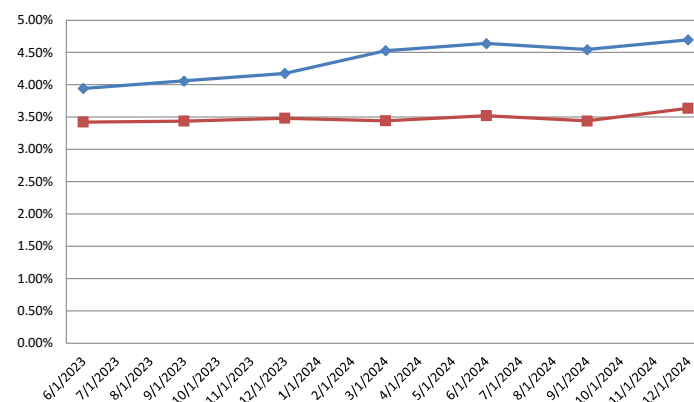
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Balance Sheet & Net Interest Margin

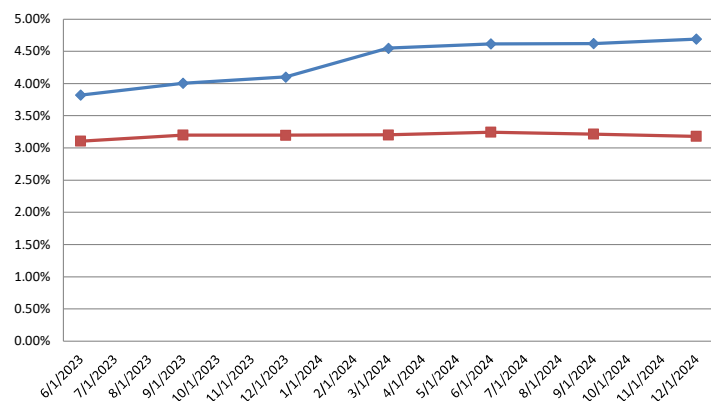
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

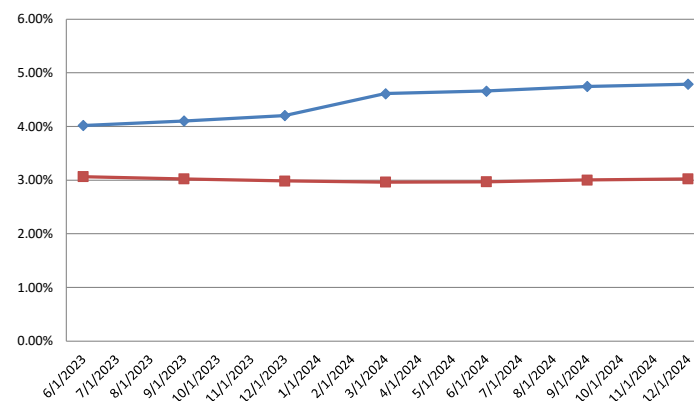
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|---------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Yield on Avg Assets | 3.85% | 3.98% | 4.05% | 4.40% | 4.45% | 4.61% | 4.61% |
| Net Interest Income/ Avg Assets | 3.35% | 3.40% | 3.39% | 3.38% | 3.37% | 3.48% | 3.47% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|---------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Yield on Avg Assets | 3.94% | 4.06% | 4.18% | 4.53% | 4.64% | 4.54% | 4.70% |
| Net Interest Income/ Avg Assets | 3.42% | 3.44% | 3.48% | 3.44% | 3.52% | 3.44% | 3.64% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|---------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Yield on Avg Assets | 3.82% | 4.00% | 4.10% | 4.55% | 4.62% | 4.62% | 4.69% |
| Net Interest Income/ Avg Assets | 3.11% | 3.20% | 3.20% | 3.20% | 3.24% | 3.21% | 3.18% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|---------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Yield on Avg Assets | 4.02% | 4.10% | 4.20% | 4.61% | 4.66% | 4.74% | 4.79% |
| Net Interest Income/ Avg Assets | 3.06% | 3.02% | 2.98% | 2.96% | 2.97% | 3.00% | 3.02% |

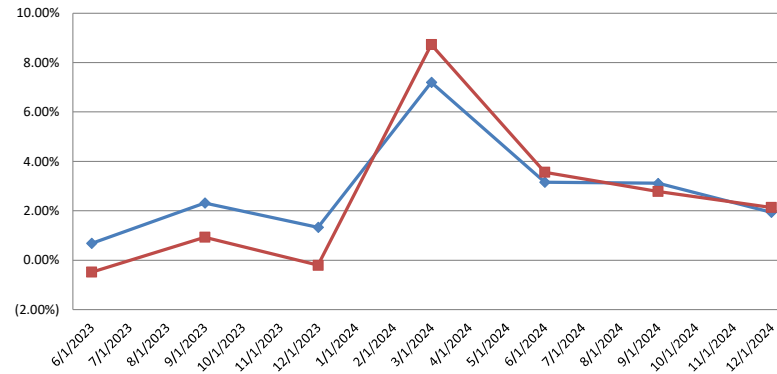
Source: SNL Financial

Note: Report includes only bank-level data.

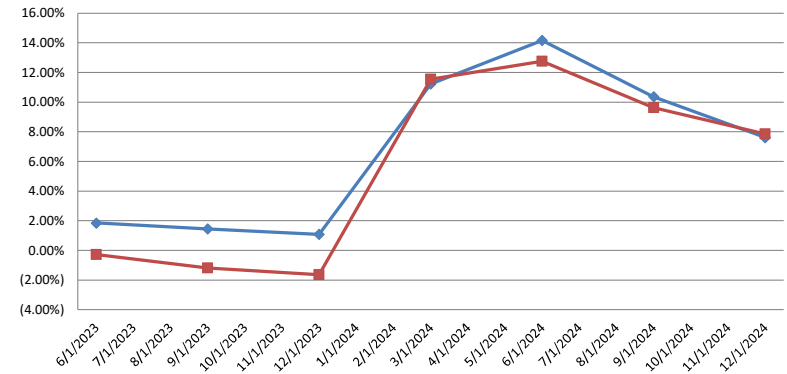
NA = data was not available.

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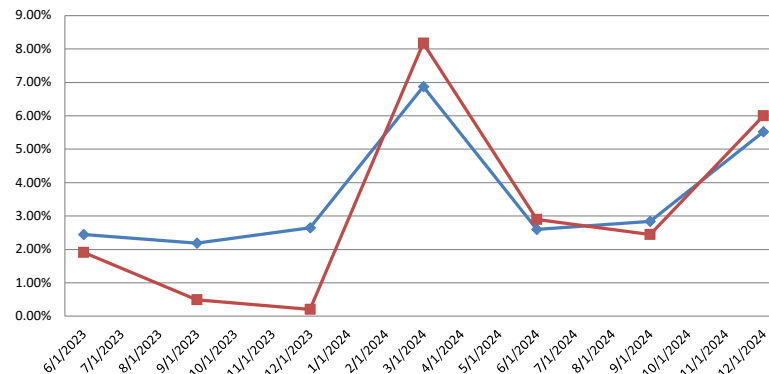
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

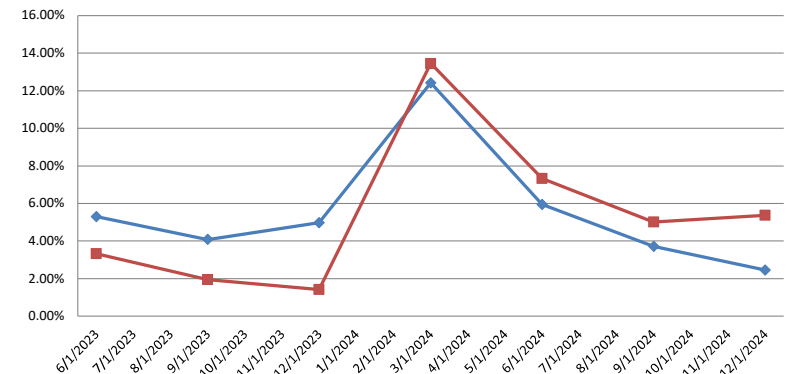
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|--------------------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 0.68% | 2.32% | 1.33% | 7.20% | 3.15% | 3.11% | 1.94% |
| Market Growth Rate | (0.49%) | 0.93% | (0.20%) | 8.73% | 3.56% | 2.78% | 2.13% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|--------------------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 1.84% | 1.45% | 1.07% | 11.22% | 14.16% | 10.35% | 7.61% |
| Market Growth Rate | (0.28%) | (1.18%) | (1.64%) | 11.55% | 12.76% | 9.62% | 7.86% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|--------------------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 2.44% | 2.19% | 2.64% | 6.87% | 2.60% | 2.84% | 5.52% |
| Market Growth Rate | 1.91% | 0.49% | 0.21% | 8.17% | 2.89% | 2.44% | 6.00% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|--------------------|---------|---------|----------|---------|---------|---------|----------|
| Asset Growth Rate | 5.30% | 4.08% | 4.97% | 12.43% | 5.95% | 3.72% | 2.45% |
| Market Growth Rate | 3.33% | 1.95% | 1.41% | 13.45% | 7.33% | 5.01% | 5.37% |

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

December 31, 2024

Run Date: February 22, 2025

| 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 | \$49,134 | \$18,442 | \$44,032 | 41.88% | \$6,142 | 3.46% | 1.32% | 2.14% | (1.11%) | (1.28%) |
| | Everglades Federal Credit Union | \$54,457 | \$33,948 | \$48,923 | 69.39% | \$3,404 | 3.98% | 1.01% | 2.98% | (2.80%) | (1.51%) |
| | Priority Credit Union | \$57,425 | \$45,655 | \$50,987 | 89.54% | \$3,480 | 5.12% | 0.70% | 4.42% | (5.40%) | (4.89%) |
| | Alliance Credit Union of Florida | \$57,600 | \$41,536 | \$57,238 | 72.57% | \$4,114 | 5.95% | 0.83% | 5.12% | (8.20%) | (3.24%) |
| | Emerald Coast Federal Credit Union | \$63,825 | \$44,372 | \$60,021 | 73.93% | \$3,191 | 4.40% | 0.99% | 3.42% | (0.73%) | (1.17%) |
| | FiCare Federal Credit Union | \$80,034 | \$53,006 | \$68,400 | 77.49% | \$3,139 | 5.23% | 0.71% | 4.51% | (4.13%) | (4.95%) |
| | My Pensacola Federal Credit Union | \$83,562 | \$31,796 | \$68,112 | 46.68% | \$3,979 | 3.96% | 0.95% | 3.01% | (0.45%) | (1.31%) |
| | TMH Federal Credit Union | \$83,984 | \$62,096 | \$74,824 | 82.99% | \$3,906 | 4.34% | 0.83% | 3.51% | (3.20%) | (3.27%) |
| | Memorial Employees Financial Credit Union | \$89,035 | \$46,005 | \$81,749 | 56.28% | \$4,686 | 3.98% | 1.01% | 2.97% | (0.43%) | (0.96%) |
| | Tampa Postal Federal Credit Union | \$93,953 | \$33,434 | \$87,975 | 38.00% | \$4,945 | 3.79% | 0.88% | 2.91% | (1.98%) | (2.12%) |
| | Broward HealthCare Federal Credit Union | \$93,983 | \$34,935 | \$87,553 | 39.90% | \$5,080 | 3.38% | 1.06% | 2.32% | (0.70%) | (0.84%) |
| | Connect Credit Union | \$97,954 | \$73,548 | \$85,925 | 85.60% | \$4,664 | 4.98% | 1.19% | 3.79% | 2.20% | 2.22% |
| | AdventHealth Credit Union | \$110,322 | \$87,300 | \$97,762 | 89.30% | \$4,503 | 4.99% | 1.71% | 3.28% | 9.12% | 12.19% |
| | Powernet Credit Union | \$112,686 | \$33,363 | \$101,786 | 32.78% | \$7,512 | 3.48% | 1.46% | 2.02% | 1.41% | 1.23% |
| | Baptist Health South Florida Federal Credit Union | \$118,397 | \$90,951 | \$103,099 | 88.22% | \$2,519 | 6.53% | 1.44% | 5.09% | 13.81% | 15.72% |
| | SUN Credit Union | \$119,406 | \$54,132 | \$106,833 | 50.67% | \$6,634 | 4.47% | 1.12% | 3.35% | 5.47% | 4.96% |
| | Okaloosa County Teachers Federal Credit Union | \$128,069 | \$61,274 | \$114,643 | 53.45% | \$3,941 | 4.92% | 1.04% | 3.87% | 5.24% | 5.36% |
| | TRU FI Credit Union | \$128,523 | \$79,513 | \$114,050 | 69.72% | \$4,146 | 5.39% | 1.34% | 4.05% | 4.86% | 3.62% |
| | Coastline Federal Credit Union | \$131,390 | \$86,288 | \$116,630 | 73.98% | \$3,864 | 4.46% | 0.76% | 3.70% | (2.37%) | (1.51%) |
| | Florida West Coast Credit Union | \$132,176 | \$66,152 | \$118,230 | 55.95% | \$4,895 | 4.20% | 1.14% | 3.07% | 3.48% | 2.94% |
| | First Choice Credit Union | \$145,073 | \$75,925 | \$133,988 | 56.67% | \$5,580 | 4.04% | 1.13% | 2.91% | 2.74% | 1.48% |
| | First Coast Community Credit Union | \$146,711 | \$48,874 | \$126,679 | 38.58% | \$4,192 | 3.90% | 0.43% | 3.46% | (2.52%) | (3.28%) |
| | JM Associates Federal Credit Union | \$151,184 | \$95,488 | \$127,116 | 75.12% | \$5,125 | 5.05% | 1.76% | 3.29% | (6.65%) | (4.60%) |
| | Priority One Credit Union of Florida | \$153,183 | \$118,131 | \$136,907 | 86.29% | \$4,315 | 5.31% | 1.20% | 4.09% | 8.08% | 7.31% |
| | Calhoun Liberty Credit Union | \$160,014 | \$115,960 | \$139,440 | 83.16% | \$4,777 | 6.60% | 2.17% | 4.43% | 29.93% | 27.25% |
| | Hello Credit Union | \$163,318 | \$108,805 | \$138,095 | 78.79% | \$4,188 | 4.37% | 0.79% | 3.57% | (2.50%) | (3.45%) |
| | Blue Coast Federal Credit Union | \$164,557 | \$114,217 | \$145,159 | 78.68% | \$4,219 | 5.07% | 1.00% | 4.07% | 15.55% | 18.45% |
| | Pinellas Federal Credit Union | \$174,384 | \$93,289 | \$152,633 | 61.12% | \$7,266 | 3.95% | 1.01% | 2.94% | 3.79% | 3.76% |
| | Miami Firefighters Federal Credit Union | \$180,200 | \$121,241 | \$158,002 | 76.73% | \$10,011 | 4.74% | 1.64% | 3.09% | 12.72% | 12.25% |
| | Miami Postal Service Credit Union | \$182,802 | \$115,013 | \$162,870 | 70.62% | \$4,062 | 4.87% | 1.44% | 3.43% | (4.20%) | (2.29%) |
| | Santa Rosa County Federal Credit Union | \$202,262 | \$87,630 | \$180,897 | 48.44% | \$4,816 | 4.31% | 0.91% | 3.41% | 0.99% | (0.40%) |
| | Community South Credit Union | \$234,176 | \$186,674 | \$204,018 | 91.50% | \$4,337 | 4.93% | 1.91% | 3.02% | 2.39% | 1.69% |
| | University Credit Union | \$238,683 | \$94,184 | \$207,220 | 45.45% | \$5,487 | 3.43% | 0.93% | 2.50% | (6.58%) | (3.65%) |
| | Keys Federal Credit Union | \$248,953 | \$177,638 | \$220,299 | 80.63% | \$4,406 | 5.22% | 0.94% | 4.28% | (1.83%) | (3.29%) |
| | Average of Asset Group A | \$130,336 | \$77,377 | \$115,356 | 66.47% | \$4,751 | 4.61% | 1.14% | 3.47% | 1.94% | 2.13% |

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

December 31, 2024

Run Date: February 22, 2025

| 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 | \$256,155 | \$110,297 | \$231,239 | 47.70% | \$4,034 | 3.59% | 0.43% | 3.16% | (5.38%) | (6.69%) |
| JetStream Federal Credit Union | \$260,361 | \$193,720 | \$225,256 | 86.00% | \$4,268 | 4.84% | 1.33% | 3.52% | 2.32% | 8.68% |
| Alive Credit Union | \$280,225 | \$161,338 | \$249,970 | 64.54% | \$4,379 | 4.22% | 0.93% | 3.30% | 63.35% | 64.74% |
| Harvesters Credit Union | \$284,311 | \$234,865 | \$260,586 | 90.13% | \$3,599 | 5.27% | 1.26% | 4.01% | (3.58%) | (2.76%) |
| Loyalty Credit Union | \$288,867 | \$157,248 | \$257,285 | 61.12% | \$3,359 | 5.27% | 0.70% | 4.58% | (3.95%) | (4.83%) |
| Members First Credit Union of Florida | \$293,131 | \$140,860 | \$251,728 | 55.96% | \$3,857 | 4.60% | 0.65% | 3.94% | 2.21% | 0.96% |
| Guardians Credit Union | \$302,582 | \$217,740 | \$254,341 | 85.61% | \$3,289 | 4.75% | 0.49% | 4.26% | 4.85% | 4.07% |
| Panhandle Credit Union | \$327,956 | \$194,287 | \$283,804 | 68.46% | \$4,685 | 4.78% | 1.23% | 3.56% | 6.71% | 6.44% |
| San Antonio Citizens Federal Credit Union | \$381,954 | \$159,809 | \$348,714 | 45.83% | \$6,529 | 4.22% | 1.24% | 2.98% | 9.35% | 6.72% |
| Orlando Credit Union | \$385,738 | \$254,276 | \$322,954 | 78.73% | \$4,647 | 5.02% | 1.36% | 3.66% | 16.13% | 14.51% |
| Tampa Bay Federal Credit Union | \$442,113 | \$347,872 | \$375,709 | 92.59% | \$4,629 | 5.34% | 1.37% | 3.97% | 1.80% | 2.88% |
| Velocity Community Federal Credit Union | \$480,933 | \$307,703 | \$417,444 | 73.71% | \$5,592 | 4.40% | 1.12% | 3.28% | (1.45%) | 0.85% |
| Champions First Credit Union | \$496,857 | \$377,989 | \$444,872 | 84.97% | \$5,343 | 4.74% | 1.67% | 3.07% | 6.53% | 6.60% |
| Average of Asset Group B | \$344,706 | \$219,846 | \$301,839 | 71.95% | \$4,478 | 4.70% | 1.06% | 3.64% | 7.61% | 7.86% |

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

| | | | | | | | | | | |
|------------------------------------|-----------|-----------|-----------|--------|---------|-------|-------|-------|---------|---------|
| Trax Federal Credit Union | \$504,481 | \$215,662 | \$439,881 | 49.03% | \$5,900 | 4.37% | 1.69% | 2.68% | 6.39% | 7.27% |
| Florida Central Credit Union | \$600,540 | \$389,274 | \$577,743 | 67.38% | \$4,804 | 4.28% | 1.31% | 2.97% | 0.93% | 0.71% |
| RadiFi Federal Credit Union | \$605,294 | \$438,920 | \$524,809 | 83.63% | \$4,710 | 4.95% | 1.38% | 3.57% | 4.13% | 3.02% |
| Innovations Financial Credit Union | \$615,038 | \$448,771 | \$554,884 | 80.88% | \$6,181 | 5.27% | 2.15% | 3.12% | 43.57% | 45.04% |
| Insight Credit Union | \$685,976 | \$356,887 | \$595,403 | 59.94% | \$4,604 | 3.81% | 1.14% | 2.67% | 2.65% | (2.67%) |
| We Florida Financial | \$744,151 | \$568,476 | \$675,108 | 84.21% | \$6,150 | 4.78% | 2.19% | 2.59% | (8.61%) | 0.57% |
| Envision Credit Union | \$842,769 | \$609,071 | \$741,732 | 82.11% | \$3,021 | 4.82% | 1.24% | 3.58% | 0.38% | 2.20% |
| Radiant Credit Union | \$855,284 | \$653,545 | \$738,856 | 88.45% | \$4,765 | 5.22% | 1.78% | 3.41% | 6.45% | 7.03% |
| Power Financial Credit Union | \$869,383 | \$664,020 | \$703,708 | 94.36% | \$5,955 | 4.49% | 0.94% | 3.55% | (1.04%) | (1.22%) |
| BrightStar Credit Union | \$907,260 | \$758,795 | \$785,272 | 96.63% | \$4,931 | 4.98% | 1.67% | 3.30% | 9.21% | 8.22% |
| McCoy Federal Credit Union | \$967,606 | \$673,158 | \$842,488 | 79.90% | \$4,826 | 4.15% | 1.30% | 2.85% | 0.42% | 0.38% |
| Tropical Financial Credit Union | \$983,933 | \$786,644 | \$879,186 | 89.47% | \$5,290 | 5.15% | 1.28% | 3.86% | 1.79% | 1.40% |
| Average of Asset Group C | \$765,143 | \$546,935 | \$671,589 | 79.67% | \$5,095 | 4.69% | 1.51% | 3.18% | 5.52% | 6.00% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

| 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 | \$1,096,208 | \$828,659 | \$975,994 | 84.90% | \$5,831 | 4.97% | 1.97% | 3.00% | 2.49% | 7.84% |
| | Gulf Winds Credit Union | \$1,188,174 | \$853,762 | \$1,062,818 | 80.33% | \$5,211 | 4.94% | 1.73% | 3.21% | 7.33% | 7.83% |
| | USF Federal Credit Union | \$1,204,304 | \$1,005,041 | \$1,021,632 | 98.38% | \$5,601 | 5.42% | 1.66% | 3.79% | 7.48% | 10.68% |
| | Dade County Federal Credit Union | \$1,353,190 | \$951,536 | \$1,054,273 | 90.26% | \$5,402 | 4.96% | 1.42% | 3.54% | (0.27%) | 0.96% |
| | Community Credit Union of Florida | \$1,372,263 | \$1,023,331 | \$1,155,145 | 88.59% | \$8,025 | 5.11% | 2.56% | 2.75% | 7.31% | 9.26% |
| | First Florida Credit Union | \$1,382,449 | \$959,145 | \$1,067,581 | 89.84% | \$6,678 | 4.25% | 1.63% | 2.62% | 1.50% | 0.26% |
| | Launch Credit Union | \$1,395,174 | \$1,079,192 | \$1,142,232 | 94.48% | \$4,401 | 5.05% | 1.45% | 3.59% | 0.73% | 0.90% |
| | Publix Employees Federal Credit Union | \$1,539,737 | \$803,516 | \$1,381,523 | 58.16% | \$6,110 | 4.84% | 1.55% | 3.29% | 6.60% | 12.59% |
| | Educational Federal Credit Union | \$1,675,471 | \$946,517 | \$1,421,590 | 66.58% | \$5,171 | 3.73% | 0.87% | 2.86% | 4.25% | 3.88% |
| | Tyndall Federal Credit Union | \$1,892,541 | \$999,041 | \$1,647,684 | 60.63% | \$8,282 | 4.33% | 2.27% | 2.06% | (1.38%) | 4.08% |
| | iTHINK Financial Credit Union | \$2,214,503 | \$1,786,900 | \$1,797,151 | 99.43% | \$5,782 | 4.84% | 2.07% | 2.77% | 1.31% | 2.10% |
| | Florida Credit Union | \$2,290,696 | \$1,866,006 | \$1,926,578 | 96.86% | \$7,573 | 6.21% | 2.26% | 3.95% | 8.79% | 9.53% |
| | Pen Air Credit Union | \$2,554,438 | \$1,530,189 | \$2,129,956 | 71.84% | \$6,740 | 4.99% | 2.29% | 2.70% | (16.95%) | (4.09%) |
| | Addition Financial Credit Union | \$2,730,783 | \$1,850,738 | \$2,420,984 | 76.45% | \$5,642 | 4.67% | 1.54% | 3.12% | (6.08%) | 2.47% |
| | Community First Credit Union of Florida | \$2,752,371 | \$2,031,788 | \$2,398,307 | 84.72% | \$6,144 | 4.73% | 1.54% | 3.19% | 1.18% | 7.78% |
| | Eglin Federal Credit Union | \$2,895,944 | \$1,027,359 | \$2,513,473 | 40.87% | \$6,696 | 3.44% | 1.08% | 2.36% | 2.81% | 2.11% |
| | Achieva Credit Union | \$2,897,087 | \$2,139,524 | \$2,645,476 | 80.87% | \$5,876 | 4.72% | 1.66% | 3.06% | 2.90% | 4.29% |
| | GTE Federal Credit Union | \$2,942,687 | \$2,433,308 | \$2,560,396 | 95.04% | \$5,616 | 5.17% | 1.78% | 3.40% | (0.76%) | 2.76% |
| | Campus USA Credit Union | \$3,414,009 | \$2,874,708 | \$2,933,148 | 98.01% | \$7,733 | 4.93% | 2.11% | 2.82% | 7.53% | 6.65% |
| | Grow Financial Federal Credit Union | \$3,716,077 | \$2,754,978 | \$3,055,291 | 90.17% | \$6,277 | 5.07% | 1.81% | 3.26% | 5.58% | 6.01% |
| | FAIRWINDS Credit Union | \$4,725,517 | \$3,119,805 | \$4,301,209 | 72.53% | \$8,176 | 3.94% | 1.69% | 2.25% | 6.81% | 7.33% |
| | MIDFLORIDA Credit Union | \$8,141,992 | \$6,423,779 | \$6,941,613 | 92.54% | \$6,180 | 4.71% | 1.67% | 3.05% | 8.22% | 8.00% |
| | Space Coast Credit Union | \$8,804,691 | \$7,403,567 | \$7,219,027 | 102.56% | \$7,717 | 4.68% | 1.86% | 2.82% | (1.58%) | 5.94% |
| | VyStar Credit Union | \$13,974,902 | \$9,966,889 | \$10,698,379 | 93.16% | \$6,048 | 4.93% | 1.96% | 2.98% | 2.92% | 6.48% |
| | Suncoast Credit Union | \$17,839,723 | \$13,581,134 | \$15,805,143 | 85.93% | \$7,188 | 5.12% | 2.02% | 3.10% | 2.49% | 8.66% |
| | Average of Asset Group D | \$3,839,797 | \$2,809,616 | \$3,251,064 | 83.73% | \$6,404 | 4.79% | 1.78% | 3.02% | 2.45% | 5.37% |

Source: SNL Financial

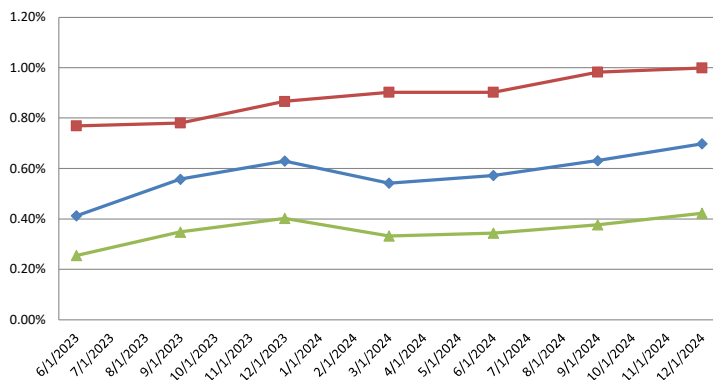
Note: Report includes only bank-level data.

NA = data was not available.

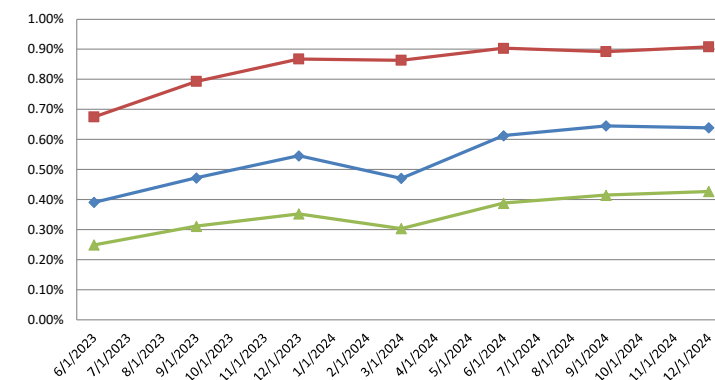
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

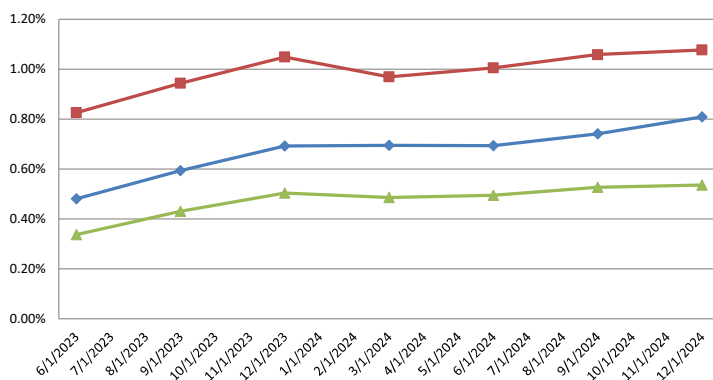
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

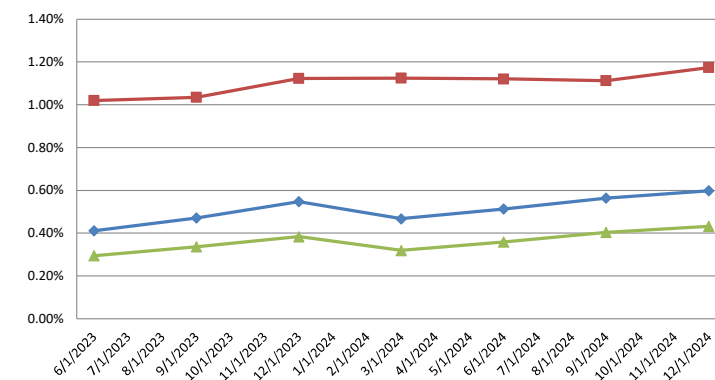
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|-------------------------------|---------|---------|----------|---------|---------|---------|----------|
| NPLs/Loans | 0.41% | 0.56% | 0.63% | 0.54% | 0.57% | 0.63% | 0.70% |
| Reserves/Loans | 0.77% | 0.78% | 0.87% | 0.90% | 0.90% | 0.98% | 1.00% |
| Delinquent Loans/Total Assets | 0.26% | 0.35% | 0.40% | 0.33% | 0.34% | 0.38% | 0.42% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|-------------------------------|---------|---------|----------|---------|---------|---------|----------|
| NPLs/Loans | 0.39% | 0.47% | 0.55% | 0.47% | 0.61% | 0.65% | 0.64% |
| Reserves/Loans | 0.68% | 0.79% | 0.87% | 0.86% | 0.90% | 0.89% | 0.91% |
| Delinquent Loans/Total Assets | 0.25% | 0.31% | 0.35% | 0.30% | 0.39% | 0.41% | 0.43% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|-------------------------------|---------|---------|----------|---------|---------|---------|----------|
| NPLs/Loans | 0.48% | 0.59% | 0.69% | 0.69% | 0.69% | 0.74% | 0.81% |
| Reserves/Loans | 0.83% | 0.94% | 1.05% | 0.97% | 1.00% | 1.06% | 1.08% |
| Delinquent Loans/Total Assets | 0.34% | 0.43% | 0.50% | 0.49% | 0.49% | 0.53% | 0.54% |

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

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|-------------------------------|---------|---------|----------|---------|---------|---------|----------|
| NPLs/Loans | 0.41% | 0.47% | 0.55% | 0.47% | 0.51% | 0.56% | 0.60% |
| Reserves/Loans | 1.02% | 1.03% | 1.12% | 1.12% | 1.12% | 1.11% | 1.17% |
| Delinquent Loans/Total Assets | 0.30% | 0.34% | 0.38% | 0.32% | 0.36% | 0.40% | 0.43% |

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

December 31, 2024

Run Date: February 22, 2025

| | | 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 (%) |
| Region | Institution Name | | | | | | | |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | |
| | Ocala Community Credit Union | \$49,134 | \$211 | 1.14% | 1.27% | 111.37% | 4.41% | 0.43% |
| | Everglades Federal Credit Union | \$54,457 | \$211 | 0.62% | 0.88% | 141.71% | 3.77% | 0.39% |
| | Priority Credit Union | \$57,425 | \$313 | 0.69% | 1.37% | 200.32% | 4.97% | 0.55% |
| | Alliance Credit Union of Florida | \$57,600 | \$1,497 | 3.60% | 3.18% | 88.11% | 112.58% | 2.60% |
| | Emerald Coast Federal Credit Union | \$63,825 | \$682 | 1.54% | 0.69% | 44.87% | 20.21% | 1.07% |
| | FiCare Federal Credit Union | \$80,034 | \$246 | 0.46% | 0.84% | 181.71% | 2.10% | 0.31% |
| | My Pensacola Federal Credit Union | \$83,562 | \$133 | 0.42% | 1.08% | 258.65% | 0.99% | 0.16% |
| | TMH Federal Credit Union | \$83,984 | \$227 | 0.37% | 0.90% | 246.70% | 2.77% | 0.27% |
| | Memorial Employees Financial Credit Union | \$89,035 | \$110 | 0.24% | 0.68% | 282.73% | 1.95% | 0.12% |
| | Tampa Postal Federal Credit Union | \$93,953 | \$158 | 0.47% | 0.66% | 139.24% | 2.81% | 0.17% |
| | Broward HealthCare Federal Credit Union | \$93,983 | \$118 | 0.34% | 1.04% | 307.63% | 2.18% | 0.13% |
| | Connect Credit Union | \$97,954 | \$212 | 0.29% | 0.83% | 286.79% | 1.76% | 0.22% |
| | AdventHealth Credit Union | \$110,322 | \$131 | 0.15% | 0.54% | 362.60% | 1.57% | 0.12% |
| | Powernet Credit Union | \$112,686 | \$181 | 0.54% | 0.79% | 144.75% | 1.67% | 0.16% |
| | Baptist Health South Florida Federal Credit Union | \$118,397 | \$640 | 0.70% | 2.33% | 330.78% | 4.26% | 0.54% |
| | SUN Credit Union | \$119,406 | \$172 | 0.32% | 1.26% | 395.93% | 1.42% | 0.14% |
| | Okaloosa County Teachers Federal Credit Union | \$128,069 | \$972 | 1.59% | 1.09% | 68.62% | 7.83% | 0.76% |
| | TRU FI Credit Union | \$128,523 | \$148 | 0.19% | 0.98% | 525.68% | 1.05% | 0.12% |
| | Coastline Federal Credit Union | \$131,390 | \$289 | 0.33% | 0.49% | 145.67% | 2.42% | 0.22% |
| | Florida West Coast Credit Union | \$132,176 | \$133 | 0.20% | 0.92% | 457.14% | 1.10% | 0.10% |
| | First Choice Credit Union | \$145,073 | \$252 | 0.33% | 0.77% | 233.33% | 2.30% | 0.17% |
| | First Coast Community Credit Union | \$146,711 | \$295 | 0.60% | 0.78% | 128.47% | 1.67% | 0.20% |
| | JM Associates Federal Credit Union | \$151,184 | \$504 | 0.53% | 0.89% | 169.44% | 3.01% | 0.33% |
| | Priority One Credit Union of Florida | \$153,183 | \$635 | 0.54% | 0.77% | 142.52% | 4.14% | 0.41% |
| | Calhoun Liberty Credit Union | \$160,014 | \$43 | 0.04% | 0.98% | NM | 0.67% | 0.03% |
| | Hello Credit Union | \$163,318 | \$1,118 | 1.03% | 1.22% | 118.69% | 5.01% | 0.68% |
| | Blue Coast Federal Credit Union | \$164,557 | \$970 | 0.85% | 0.51% | 60.31% | 6.72% | 0.59% |
| | Pinellas Federal Credit Union | \$174,384 | \$653 | 0.70% | 0.65% | 92.50% | 3.12% | 0.37% |
| | Miami Firefighters Federal Credit Union | \$180,200 | \$174 | 0.14% | 0.21% | 144.25% | 0.83% | 0.10% |
| | Miami Postal Service Credit Union | \$182,802 | \$993 | 0.86% | 0.95% | 110.07% | 12.36% | 0.54% |
| | Santa Rosa County Federal Credit Union | \$202,262 | \$1,204 | 1.37% | 0.89% | 65.03% | 5.85% | 0.60% |
| | Community South Credit Union | \$234,176 | \$553 | 0.30% | 1.10% | 371.25% | 1.79% | 0.24% |
| | University Credit Union | \$238,683 | \$210 | 0.22% | 0.96% | 429.05% | 1.57% | 0.09% |
| | Keys Federal Credit Union | \$248,953 | \$3,589 | 2.02% | 1.48% | 73.47% | 13.98% | 1.44% |
| Average of Asset Group A | | \$130,336 | \$529 | 0.70% | 1.00% | 207.86% | 7.20% | 0.42% |

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

December 31, 2024

Run Date: February 22, 2025

| 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 | \$256,155 | \$462 | 0.42% | 0.60% | 143.07% | 2.10% | 0.18% |
| JetStream Federal Credit Union | \$260,361 | \$1,060 | 0.55% | 0.51% | 93.11% | 3.89% | 0.41% |
| Alive Credit Union | \$280,225 | \$1,254 | 0.78% | 0.33% | 42.66% | 5.04% | 0.45% |
| Harvesters Credit Union | \$284,311 | \$729 | 0.31% | 0.89% | 285.87% | 13.24% | 0.26% |
| Loyalty Credit Union | \$288,867 | \$1,425 | 0.91% | 2.34% | 257.96% | 4.52% | 0.49% |
| Members First Credit Union of Florida | \$293,131 | \$479 | 0.34% | 1.19% | 350.94% | 1.47% | 0.16% |
| Guardians Credit Union | \$302,582 | \$623 | 0.29% | 1.23% | 431.14% | 1.28% | 0.21% |
| Panhandle Credit Union | \$327,956 | \$411 | 0.21% | 1.03% | 489.05% | 1.09% | 0.13% |
| San Antonio Citizens Federal Credit Union | \$381,954 | \$353 | 0.22% | 0.99% | 446.74% | 1.43% | 0.09% |
| Orlando Credit Union | \$385,738 | \$2,452 | 0.96% | 0.81% | 83.77% | 9.85% | 0.64% |
| Tampa Bay Federal Credit Union | \$442,113 | \$7,795 | 2.24% | 0.51% | 22.89% | 16.03% | 1.76% |
| Velocity Community Federal Credit Union | \$480,933 | \$1,082 | 0.35% | 0.55% | 156.01% | 1.84% | 0.22% |
| Champions First Credit Union | \$496,857 | \$2,739 | 0.72% | 0.83% | 114.53% | 7.74% | 0.55% |
| Average of Asset Group B | \$344,706 | \$1,605 | 0.64% | 0.91% | 224.44% | 5.35% | 0.43% |

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

| | | | | | | | |
|------------------------------------|-----------|----------|-------|-------|---------|--------|-------|
| Trax Federal Credit Union | \$504,481 | \$3,832 | 1.78% | 1.51% | 84.94% | 6.39% | 0.76% |
| Florida Central Credit Union | \$600,540 | \$2,066 | 0.53% | 0.58% | 110.21% | 15.51% | 0.34% |
| RadiFi Federal Credit Union | \$605,294 | \$2,656 | 0.61% | 0.72% | 118.86% | 5.65% | 0.44% |
| Innovations Financial Credit Union | \$615,038 | \$504 | 0.11% | 0.44% | 393.65% | 2.99% | 0.08% |
| Insight Credit Union | \$685,976 | \$3,356 | 0.94% | 0.98% | 104.44% | 10.03% | 0.49% |
| We Florida Financial | \$744,151 | \$7,057 | 1.24% | 1.61% | 129.94% | 15.86% | 0.95% |
| Envision Credit Union | \$842,769 | \$11,539 | 1.89% | 1.08% | 57.20% | 15.94% | 1.37% |
| Radiant Credit Union | \$855,284 | \$3,880 | 0.59% | 1.02% | 172.24% | 5.84% | 0.45% |
| Power Financial Credit Union | \$869,383 | \$2,356 | 0.35% | 0.79% | 221.82% | 1.99% | 0.27% |
| BrightStar Credit Union | \$907,260 | \$2,802 | 0.37% | 1.04% | 281.76% | 3.49% | 0.31% |
| McCoy Federal Credit Union | \$967,606 | \$3,678 | 0.55% | 1.49% | 272.19% | 4.84% | 0.38% |
| Tropical Financial Credit Union | \$983,933 | \$5,839 | 0.74% | 1.66% | 224.10% | 6.34% | 0.59% |
| Average of Asset Group C | \$765,143 | \$4,130 | 0.81% | 1.08% | 180.95% | 7.91% | 0.54% |

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

December 31, 2024

Run Date: February 22, 2025

| | | 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 (%) |
| Region | Institution Name | | | | | | | |
| Asset Group D - Over \$1 billion in total assets | | | | | | | | |
| | First Commerce Credit Union | \$1,096,208 | \$6,440 | 0.78% | 1.16% | 148.66% | 10.13% | 0.59% |
| | Gulf Winds Credit Union | \$1,188,174 | \$5,343 | 0.63% | 1.06% | 169.70% | 6.11% | 0.45% |
| | USF Federal Credit Union | \$1,204,304 | \$6,758 | 0.67% | 0.84% | 125.38% | 6.07% | 0.56% |
| | Dade County Federal Credit Union | \$1,353,190 | \$3,080 | 0.32% | 1.41% | 434.74% | 2.28% | 0.23% |
| | Community Credit Union of Florida | \$1,372,263 | \$2,719 | 0.27% | 0.94% | 354.36% | 2.05% | 0.20% |
| | First Florida Credit Union | \$1,382,449 | \$5,781 | 0.60% | 0.80% | 133.35% | 3.95% | 0.42% |
| | Launch Credit Union | \$1,395,174 | \$4,159 | 0.39% | 0.69% | 179.75% | 3.25% | 0.30% |
| | Publix Employees Federal Credit Union | \$1,539,737 | \$2,825 | 0.35% | 1.03% | 292.42% | 2.41% | 0.18% |
| | Educational Federal Credit Union | \$1,675,471 | \$5,560 | 0.59% | 0.59% | 101.22% | 2.38% | 0.33% |
| | Tyndall Federal Credit Union | \$1,892,541 | \$2,549 | 0.26% | 0.47% | 183.64% | 1.65% | 0.13% |
| | iTHINK Financial Credit Union | \$2,214,503 | \$14,164 | 0.79% | 1.01% | 127.31% | 7.47% | 0.64% |
| | Florida Credit Union | \$2,290,696 | \$12,894 | 0.69% | 1.11% | 160.83% | 5.33% | 0.56% |
| | Pen Air Credit Union | \$2,554,438 | \$12,087 | 0.79% | 1.93% | 243.92% | 6.99% | 0.47% |
| | Addition Financial Credit Union | \$2,730,783 | \$15,210 | 0.82% | 2.50% | 304.31% | 6.62% | 0.56% |
| | Community First Credit Union of Florida | \$2,752,371 | \$15,742 | 0.77% | 1.99% | 256.26% | 4.60% | 0.57% |
| | Eglin Federal Credit Union | \$2,895,944 | \$4,395 | 0.43% | 0.64% | 150.15% | 1.39% | 0.15% |
| | Achieva Credit Union | \$2,897,087 | \$9,535 | 0.45% | 0.95% | 213.54% | 4.23% | 0.33% |
| | GTE Federal Credit Union | \$2,942,687 | \$25,033 | 1.03% | 1.51% | 146.81% | 9.45% | 0.85% |
| | Campus USA Credit Union | \$3,414,009 | \$13,762 | 0.48% | 0.82% | 170.49% | 3.36% | 0.40% |
| | Grow Financial Federal Credit Union | \$3,716,077 | \$16,783 | 0.61% | 1.57% | 257.86% | 4.33% | 0.45% |
| | FAIRWINDS Credit Union | \$4,725,517 | \$11,575 | 0.37% | 0.64% | 173.19% | 3.08% | 0.24% |
| | MIDFLORIDA Credit Union | \$8,141,992 | \$25,850 | 0.40% | 1.17% | 290.07% | 3.13% | 0.32% |
| | Space Coast Credit Union | \$8,804,691 | \$46,796 | 0.63% | 1.05% | 166.29% | 5.23% | 0.53% |
| | VyStar Credit Union | \$13,974,902 | \$101,397 | 1.02% | 1.62% | 158.85% | 11.68% | 0.73% |
| | Suncoast Credit Union | \$17,839,723 | \$112,753 | 0.83% | 1.86% | 223.74% | 7.39% | 0.63% |
| | Average of Asset Group D | \$3,839,797 | \$19,328 | 0.60% | 1.17% | 206.67% | 4.98% | 0.43% |

Source: SNL Financial

Note: Report includes only bank-level data.

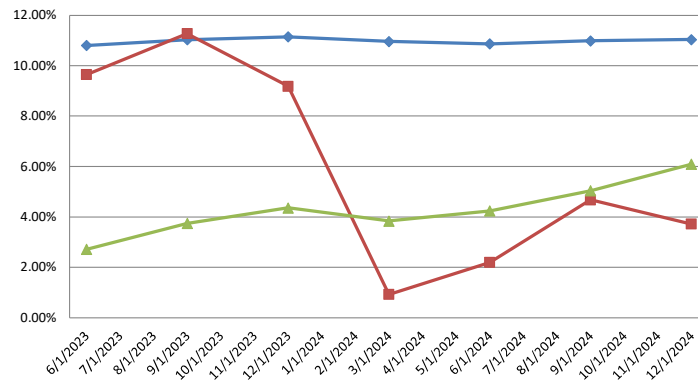
NA = data was not available.

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

Net Worth

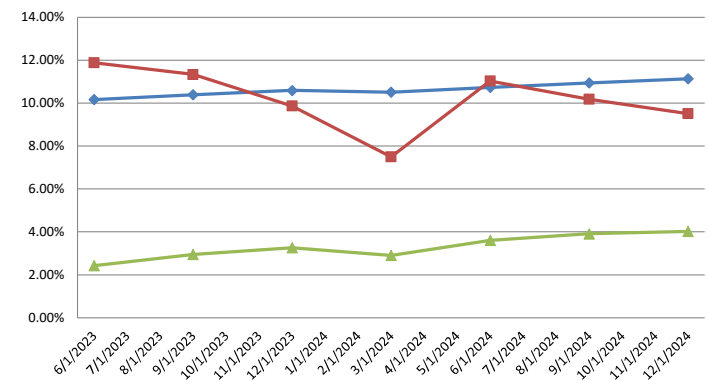
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



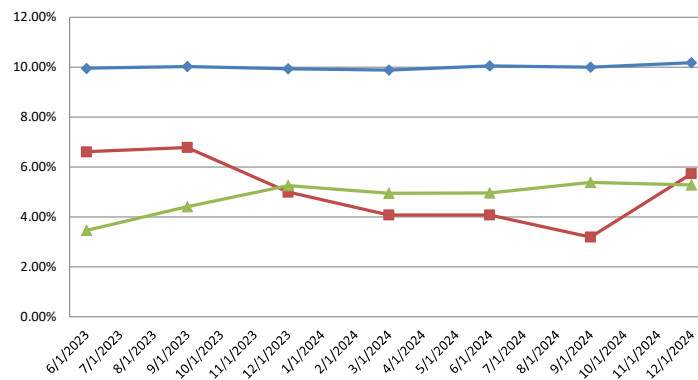
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|----------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Net Worth/ Assets | 10.81% | 11.03% | 11.15% | 10.96% | 10.86% | 10.98% | 11.04% |
| Net Worth Growth (Decline) - YTD | 9.65% | 11.27% | 9.18% | 0.93% | 2.20% | 4.68% | 3.72% |
| Total Delinquent Lns/ Net Worth | 2.71% | 3.75% | 4.36% | 3.84% | 4.24% | 5.04% | 6.09% |

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



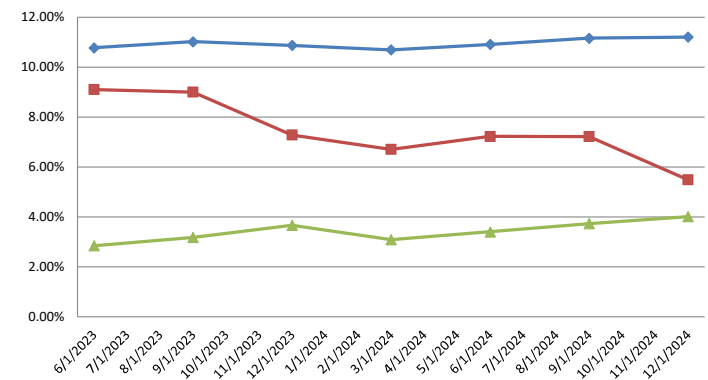
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|----------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Net Worth/ Assets | 10.16% | 10.39% | 10.59% | 10.51% | 10.73% | 10.94% | 11.14% |
| Net Worth Growth (Decline) - YTD | 11.89% | 11.33% | 9.87% | 7.50% | 11.03% | 10.18% | 9.51% |
| Total Delinquent Lns/ Net Worth | 2.43% | 2.95% | 3.26% | 2.90% | 3.61% | 3.91% | 4.02% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|----------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Net Worth/ Assets | 9.95% | 10.02% | 9.94% | 9.88% | 10.05% | 10.00% | 10.17% |
| Net Worth Growth (Decline) - YTD | 6.61% | 6.78% | 4.99% | 4.07% | 4.08% | 3.19% | 5.73% |
| Total Delinquent Lns/ Net Worth | 3.46% | 4.41% | 5.25% | 4.94% | 4.96% | 5.39% | 5.28% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
|----------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Net Worth/ Assets | 10.77% | 11.01% | 10.87% | 10.69% | 10.90% | 11.15% | 11.20% |
| Net Worth Growth (Decline) - YTD | 9.10% | 8.99% | 7.28% | 6.71% | 7.22% | 7.22% | 5.49% |
| Total Delinquent Lns/ Net Worth | 2.85% | 3.18% | 3.67% | 3.09% | 3.40% | 3.73% | 4.01% |

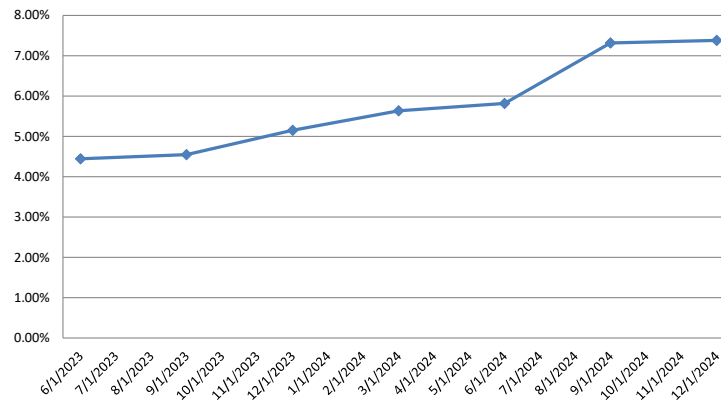
Source: SNL Financial

Note: Report includes only bank-level data.

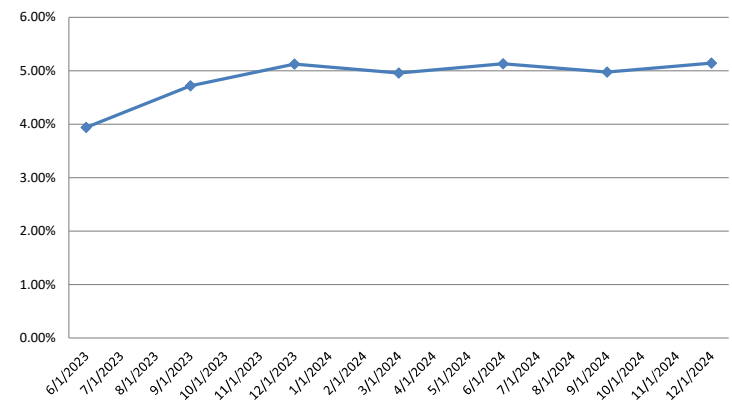
NA = data was not available.

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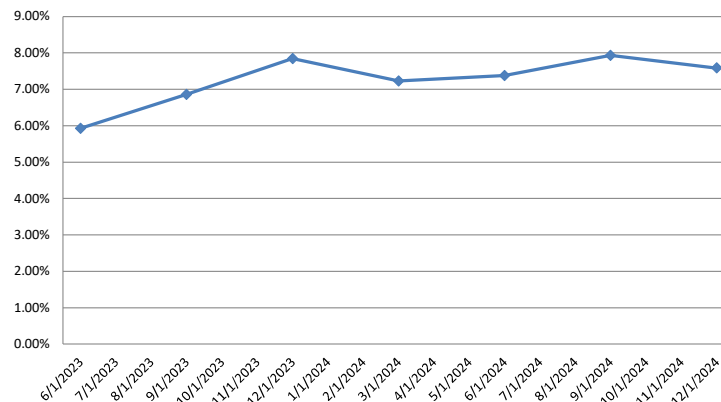
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

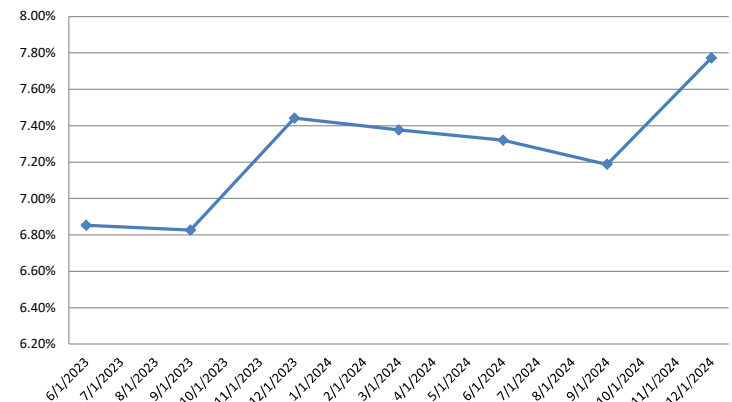
| | | | | | | | |
|------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Classified Assets/ Net Worth | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
| | 4.45% | 4.55% | 5.15% | 5.63% | 5.82% | 7.31% | 7.38% |

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

| | | | | | | | |
|------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Classified Assets/ Net Worth | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
| | 3.94% | 4.72% | 5.12% | 4.96% | 5.13% | 4.98% | 5.14% |

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

| | | | | | | | |
|------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Classified Assets/ Net Worth | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
| | 5.93% | 6.86% | 7.85% | 7.23% | 7.38% | 7.93% | 7.59% |

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

| | | | | | | | |
|------------------------------|---------|---------|----------|---------|---------|---------|----------|
| Classified Assets/ Net Worth | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 |
| | 6.85% | 6.83% | 7.44% | 7.38% | 7.32% | 7.19% | 7.77% |

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

December 31, 2024

Run Date: February 22, 2025

| 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 (%) |

Asset Group A - \$50 to \$250 million in total assets

| | | | | | | |
|---|-----------|----------|--------|----------|--------|--------|
| Ocala Community Credit Union | \$49,134 | \$4,596 | 9.35% | (2.71%) | 4.59% | 5.11% |
| Everglades Federal Credit Union | \$54,457 | \$5,389 | 9.90% | (3.21%) | 3.92% | 5.55% |
| Priority Credit Union | \$57,425 | \$5,675 | 9.88% | (4.62%) | 5.52% | 11.05% |
| Alliance Credit Union of Florida | \$57,600 | \$1,529 | 2.65% | (63.22%) | 97.91% | 86.27% |
| Emerald Coast Federal Credit Union | \$63,825 | \$5,343 | 8.37% | (0.56%) | 12.76% | 5.73% |
| FiCare Federal Credit Union | \$80,034 | \$10,343 | 12.92% | (0.17%) | 2.38% | 4.32% |
| My Pensacola Federal Credit Union | \$83,562 | \$15,556 | 18.62% | 2.76% | 0.85% | 2.21% |
| TMH Federal Credit Union | \$83,984 | \$8,483 | 10.10% | 0.31% | 2.68% | 6.60% |
| Memorial Employees Financial Credit Union | \$89,035 | \$9,859 | 11.07% | 2.23% | 1.12% | 3.15% |
| Tampa Postal Federal Credit Union | \$93,953 | \$10,679 | 11.37% | (1.12%) | 1.48% | 2.06% |
| Broward HealthCare Federal Credit Union | \$93,983 | \$9,473 | 10.08% | (0.78%) | 1.25% | 3.83% |
| Connect Credit Union | \$97,954 | \$12,111 | 12.36% | 8.39% | 1.75% | 5.02% |
| AdventHealth Credit Union | \$110,322 | \$10,414 | 9.44% | 7.62% | 1.26% | 4.56% |
| Powernet Credit Union | \$112,686 | \$10,618 | 9.42% | 4.66% | 1.70% | 2.47% |
| Baptist Health South Florida Federal Credit Union | \$118,397 | \$14,023 | 11.84% | 1.90% | 4.56% | 15.10% |
| SUN Credit Union | \$119,406 | \$12,029 | 10.07% | 8.49% | 1.43% | 5.66% |
| Okaloosa County Teachers Federal Credit Union | \$128,069 | \$12,121 | 9.46% | 7.11% | 8.02% | 5.50% |
| TRU FI Credit Union | \$128,523 | \$14,878 | 11.58% | 11.67% | 0.99% | 5.23% |
| Coastline Federal Credit Union | \$131,390 | \$15,321 | 11.66% | 3.85% | 1.89% | 2.75% |
| Florida West Coast Credit Union | \$132,176 | \$15,862 | 12.00% | 5.61% | 0.84% | 3.83% |
| First Choice Credit Union | \$145,073 | \$15,944 | 10.99% | 5.30% | 1.58% | 3.69% |
| First Coast Community Credit Union | \$146,711 | \$18,971 | 12.93% | 7.40% | 1.56% | 2.00% |
| JM Associates Federal Credit Union | \$151,184 | \$21,888 | 14.48% | 1.23% | 2.30% | 3.90% |
| Priority One Credit Union of Florida | \$153,183 | \$14,842 | 9.69% | 7.71% | 4.28% | 6.10% |
| Calhoun Liberty Credit Union | \$160,014 | \$16,922 | 10.58% | 77.88% | 0.25% | 6.70% |
| Hello Credit Union | \$163,318 | \$21,860 | 13.38% | 1.58% | 5.11% | 6.07% |
| Blue Coast Federal Credit Union | \$164,557 | \$16,306 | 9.91% | 7.67% | 5.95% | 3.59% |
| Pinellas Federal Credit Union | \$174,384 | \$20,725 | 11.88% | 3.05% | 3.15% | 2.91% |
| Miami Firefighters Federal Credit Union | \$180,200 | \$20,702 | 11.49% | 11.98% | 0.84% | 1.21% |
| Miami Postal Service Credit Union | \$182,802 | \$19,960 | 10.92% | (9.57%) | 4.97% | 5.48% |
| Santa Rosa County Federal Credit Union | \$202,262 | \$26,793 | 13.25% | 8.89% | 4.49% | 2.92% |
| Community South Credit Union | \$234,176 | \$29,380 | 12.55% | 4.35% | 1.88% | 6.99% |
| University Credit Union | \$238,683 | \$23,863 | 10.00% | 3.34% | 0.88% | 3.78% |
| Keys Federal Credit Union | \$248,953 | \$27,631 | 11.10% | 7.38% | 12.99% | 9.54% |
| Average of Asset Group A | \$130,336 | \$14,709 | 11.04% | 3.72% | 6.09% | 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.

Net Worth

December 31, 2024

Run Date: February 22, 2025

| 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 B - \$251 to \$500 million in total assets

| | | | | | | |
|---|-----------|----------|--------|---------|--------|--------|
| Gold Coast Federal Credit Union | \$256,155 | \$29,189 | 11.40% | 6.41% | 1.58% | 2.26% |
| JetStream Federal Credit Union | \$260,361 | \$28,079 | 10.78% | 5.01% | 3.78% | 3.52% |
| Alive Credit Union | \$280,225 | \$30,818 | 11.00% | 37.05% | 4.07% | 1.74% |
| Harvesters Credit Union | \$284,311 | \$23,405 | 8.23% | (1.75%) | 3.11% | 8.90% |
| Loyalty Credit Union | \$288,867 | \$30,752 | 10.65% | 0.98% | 4.63% | 11.95% |
| Members First Credit Union of Florida | \$293,131 | \$41,271 | 14.08% | 9.79% | 1.16% | 4.07% |
| Guardians Credit Union | \$302,582 | \$41,278 | 13.64% | 9.57% | 1.51% | 6.51% |
| Panhandle Credit Union | \$327,956 | \$43,765 | 13.34% | 6.17% | 0.94% | 4.59% |
| San Antonio Citizens Federal Credit Union | \$381,954 | \$37,545 | 9.83% | 10.87% | 0.94% | 4.20% |
| Orlando Credit Union | \$385,738 | \$31,706 | 8.22% | 18.81% | 7.73% | 6.48% |
| Tampa Bay Federal Credit Union | \$442,113 | \$50,109 | 11.33% | 5.27% | 15.56% | 3.56% |
| Velocity Community Federal Credit Union | \$480,933 | \$57,943 | 12.05% | 10.13% | 1.87% | 2.91% |
| Champions First Credit Union | \$496,857 | \$51,141 | 10.29% | 5.29% | 5.36% | 6.13% |
| Average of Asset Group B | \$344,706 | \$38,231 | 11.14% | 9.51% | 4.02% | 5.14% |

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

| | | | | | | |
|------------------------------------|-----------|-----------|--------|---------|--------|--------|
| Trax Federal Credit Union | \$504,481 | \$61,133 | 12.12% | 2.36% | 6.27% | 5.32% |
| Florida Central Credit Union | \$600,540 | \$46,326 | 7.71% | 1.51% | 4.46% | 4.92% |
| RadiFi Federal Credit Union | \$605,294 | \$63,964 | 10.57% | 4.52% | 4.15% | 4.94% |
| Innovations Financial Credit Union | \$615,038 | \$55,273 | 8.99% | 38.82% | 0.91% | 3.59% |
| Insight Credit Union | \$685,976 | \$67,900 | 9.90% | 3.25% | 4.94% | 5.16% |
| We Florida Financial | \$744,151 | \$72,190 | 9.70% | (8.67%) | 9.78% | 12.70% |
| Envision Credit Union | \$842,769 | \$95,453 | 11.33% | 3.46% | 12.09% | 6.91% |
| Radiant Credit Union | \$855,284 | \$77,185 | 9.02% | 6.29% | 5.03% | 8.66% |
| Power Financial Credit Union | \$869,383 | \$126,287 | 14.53% | 9.72% | 1.87% | 4.14% |
| BrightStar Credit Union | \$907,260 | \$82,719 | 9.12% | 7.28% | 3.39% | 9.54% |
| McCoy Federal Credit Union | \$967,606 | \$98,668 | 10.20% | 3.88% | 3.73% | 10.15% |
| Tropical Financial Credit Union | \$983,933 | \$87,165 | 8.86% | (3.66%) | 6.70% | 15.01% |
| Average of Asset Group C | \$765,143 | \$77,855 | 10.17% | 5.73% | 5.28% | 7.59% |

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

December 31, 2024

Run Date: February 22, 2025

| 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 D - Over \$1 billion in total assets | | | | | | | |
| | First Commerce Credit Union | \$1,096,208 | \$115,050 | 10.50% | 4.62% | 5.60% | 8.32% |
| | Gulf Winds Credit Union | \$1,188,174 | \$118,406 | 9.97% | 6.59% | 4.51% | 7.66% |
| | USF Federal Credit Union | \$1,204,304 | \$108,224 | 8.99% | 2.69% | 6.24% | 7.83% |
| | Dade County Federal Credit Union | \$1,353,190 | \$165,956 | 12.26% | 12.28% | 1.86% | 8.07% |
| | Community Credit Union of Florida | \$1,372,263 | \$152,058 | 11.08% | 2.75% | 1.79% | 6.34% |
| | First Florida Credit Union | \$1,382,449 | \$179,951 | 13.02% | 1.88% | 3.21% | 4.28% |
| | Launch Credit Union | \$1,395,174 | \$125,416 | 8.99% | 3.57% | 3.32% | 5.96% |
| | Publix Employees Federal Credit Union | \$1,539,737 | \$178,778 | 11.61% | 2.88% | 1.58% | 4.62% |
| | Educational Federal Credit Union | \$1,675,471 | \$264,187 | 15.77% | 3.29% | 2.10% | 2.13% |
| | Tyndall Federal Credit Union | \$1,892,541 | \$227,137 | 12.00% | 8.48% | 1.12% | 2.06% |
| | iTHINK Financial Credit Union | \$2,214,503 | \$229,993 | 10.39% | 7.70% | 6.16% | 7.84% |
| | Florida Credit Union | \$2,290,696 | \$296,845 | 12.96% | 13.43% | 4.34% | 6.99% |
| | Pen Air Credit Union | \$2,554,438 | \$307,675 | 12.04% | 3.30% | 3.93% | 9.58% |
| | Addition Financial Credit Union | \$2,730,783 | \$288,109 | 10.55% | 2.50% | 5.28% | 16.07% |
| | Community First Credit Union of Florida | \$2,752,371 | \$352,024 | 12.79% | 1.90% | 4.47% | 11.46% |
| | Eglin Federal Credit Union | \$2,895,944 | \$357,222 | 12.34% | 7.91% | 1.23% | 1.85% |
| | Achieva Credit Union | \$2,897,087 | \$285,740 | 9.86% | 5.06% | 3.34% | 7.13% |
| | GTE Federal Credit Union | \$2,942,687 | \$328,527 | 11.16% | 0.78% | 7.62% | 11.19% |
| | Campus USA Credit Union | \$3,414,009 | \$427,020 | 12.51% | 8.68% | 3.22% | 5.49% |
| | Grow Financial Federal Credit Union | \$3,716,077 | \$395,826 | 10.65% | 4.22% | 4.24% | 10.93% |
| | FAIRWINDS Credit Union | \$4,725,517 | \$504,978 | 10.69% | 12.30% | 2.29% | 3.97% |
| | MIDFLORIDA Credit Union | \$8,141,992 | \$868,085 | 10.66% | 13.55% | 2.98% | 8.64% |
| | Space Coast Credit Union | \$8,804,691 | \$939,063 | 10.67% | 4.89% | 4.98% | 8.29% |
| | VyStar Credit Union | \$13,974,902 | \$1,174,993 | 8.41% | (5.02%) | 8.63% | 13.71% |
| | Suncoast Credit Union | \$17,839,723 | \$1,814,120 | 10.17% | 7.00% | 6.22% | 13.91% |
| Average of Asset Group D | | \$3,839,797 | \$408,215 | 11.20% | 5.49% | 4.01% | 7.77% |

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 | All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles. |
| 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. |
| Return on average assets (%) | Return on average assets; net income as a percent of average assets. |
| Return on average equity (%) | Return on average equity; net income as a percent of average equity. |
| 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. |
| Salary expense ÷ employees | Salary and benefits expense divided by number of full-time equivalent employees at end of period. |
| 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. |
| 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. |
| 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. |
| Total assets ÷ employees | Total assets divided by number of full-time equivalent employees at end of period. |
| Loans ÷ deposits (%) | Loans held for investment, before reserves, as a percent of total insured deposits. |
| Yield on earning assets (%) | Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets. |
| 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. |

| | |
|---|---|
| Cost of funds (%) | Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities. |
| Net interest margin (FTE) (%) | Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning 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. |
| 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. |
| Total loans and leases nonaccrual | Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing. |
| Nonaccrual loans ÷ total loans (%) | Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans. |
| Reserves ÷ loans (%) | Reserves for loan losses as a percent of loans before reserves. |
| Reserves ÷ nonperforming loans (%) | Loan loss reserves as a percent of nonperforming loans. |
| Nonperforming assets / total assets (%) | Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets. |
| 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. |
| 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. |
| 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. |
| 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. |