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Credit Union Index

AN ANAYLISIS OF FLORIDA CREDIT UNIONS

The Credit Union Index is published by Baker Tilly.

For more information on the data presented in this report, contact **Jane Han**, **Senior Manager**, at **(858) 627-1430**.

ASSET SIZE DEFINITION

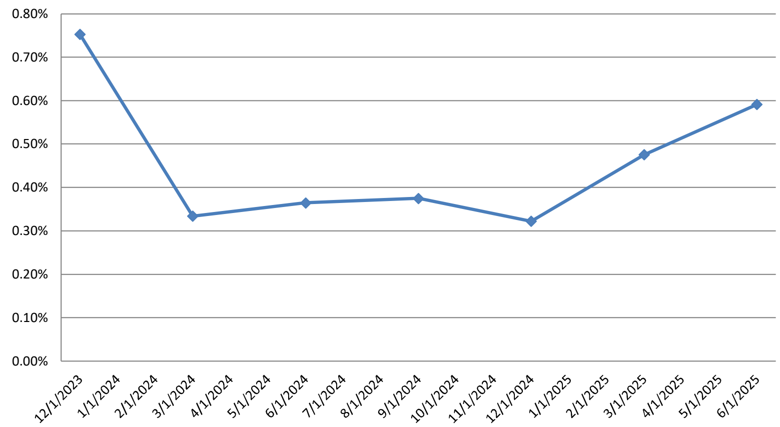
Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

Florida

Performance Analysis

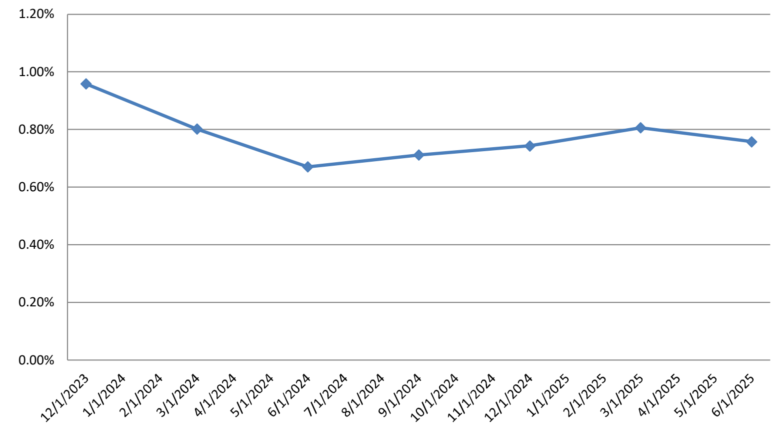
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



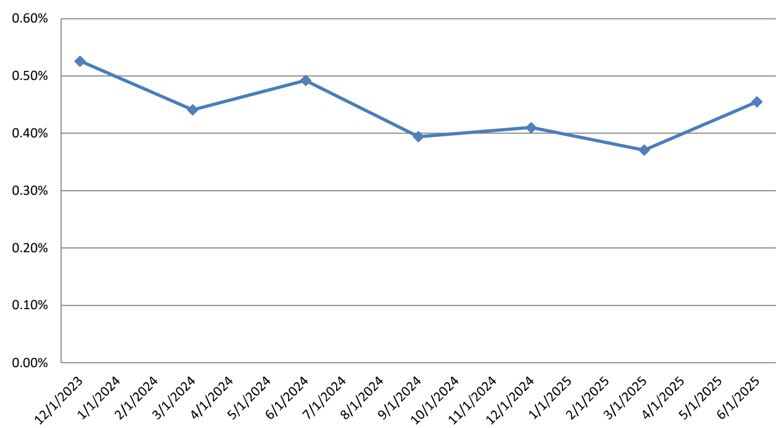
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.75%	0.33%	0.36%	0.37%	0.32%	0.48%	0.59%

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



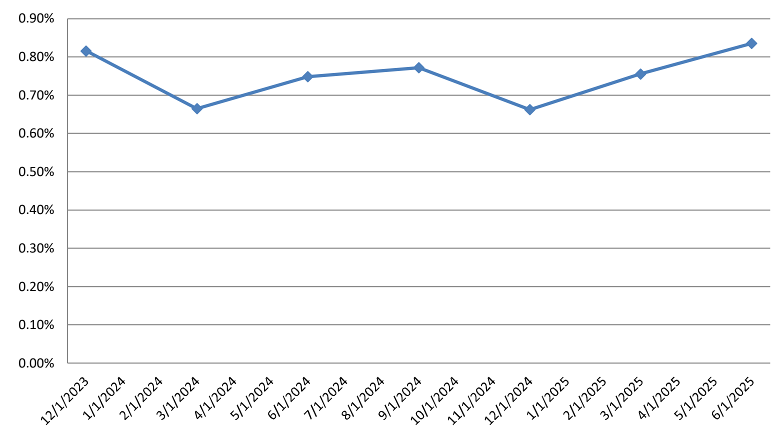
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.96%	0.80%	0.67%	0.71%	0.74%	0.81%	0.76%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.53%	0.44%	0.49%	0.39%	0.41%	0.37%	0.46%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.82%	0.66%	0.75%	0.77%	0.66%	0.76%	0.84%

Source: SNL Financial

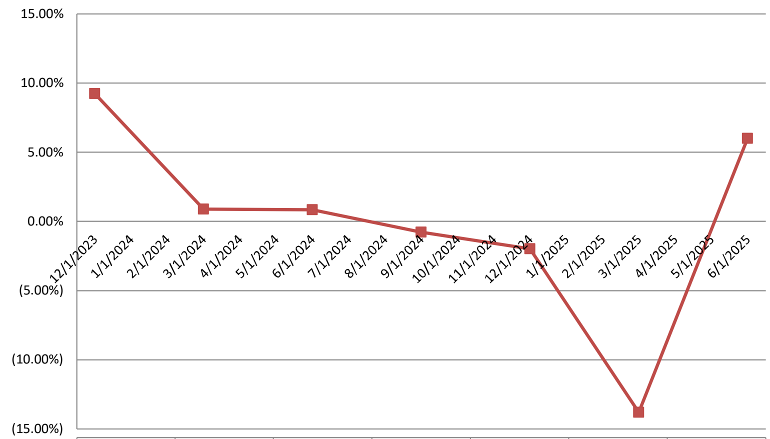
Note: Report includes only bank-level data.

NA = data was not available.

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

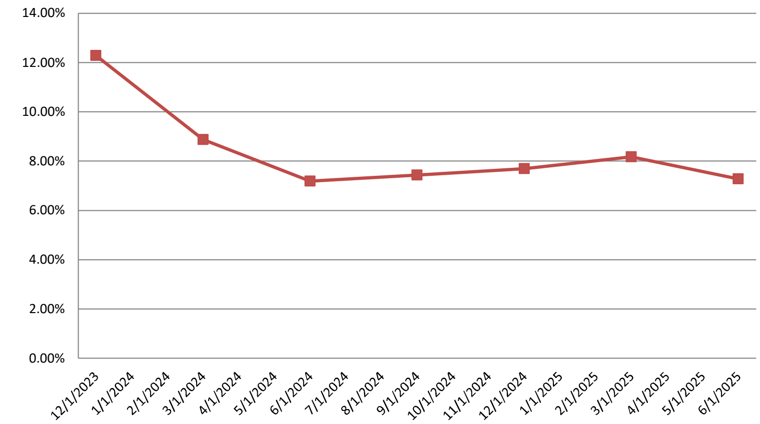
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



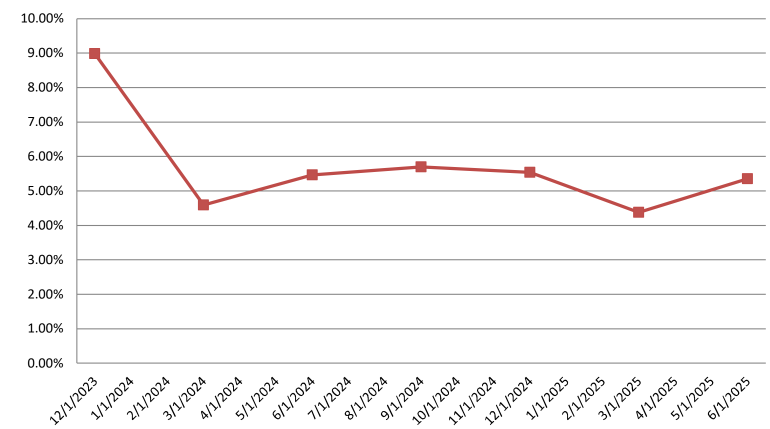
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	9.24%	0.89%	0.84%	(0.79%)	(1.99%)	(13.80%)	6.00%

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



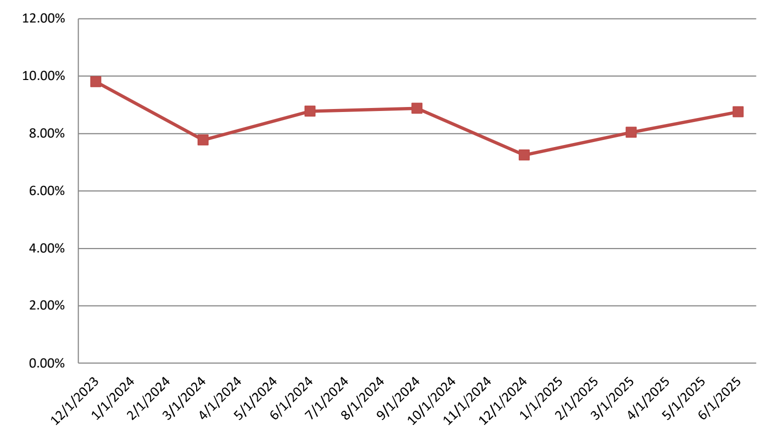
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	12.28%	8.87%	7.19%	7.44%	7.69%	8.18%	7.28%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.98%	4.59%	5.46%	5.70%	5.54%	4.37%	5.35%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	9.80%	7.78%	8.78%	8.88%	7.25%	8.04%	8.75%

Source: SNL Financial

Note: Report includes only bank-level data.

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		As of Date	Quarter to Date					Year to Date				
Region	Institution Name	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

Region	Institution Name	Total Assets ($000)	QTD Net Income (Loss) ($000)	QTD Return on Avg Assets (%)	QTD Return on Avg Net Worth (%)	QTD Oper Exp/ Oper Rev (%)	QTD Salary&Benefits/ Employees ($000)	YTD Net Income (Loss) ($000)	YTD Return on Avg Assets (%)	YTD Return on Avg Net Worth (%)	YTD Oper Exp/ Oper Rev (%)	YTD Salary&Benefits/ Employees ($000)
	Priority Credit Union	$56,443	($568)	(3.97%)	(42.48%)	133.37%	$85	($611)	(2.13%)	(22.21%)	116.01%	$80
	Everglades Federal Credit Union	$56,955	$142	1.00%	10.64%	76.13%	$67	$159	0.57%	5.99%	83.78%	$70
	Emerald Coast Federal Credit Union	$65,801	($58)	(0.35%)	(6.78%)	88.95%	$65	($55)	(0.17%)	(3.23%)	91.09%	$64
	FiCare Federal Credit Union	$81,408	$87	0.43%	3.14%	91.87%	$80	$91	0.23%	1.65%	92.27%	$78
	TMH Federal Credit Union	$85,113	$135	0.63%	6.32%	82.70%	$75	$241	0.56%	5.68%	80.63%	$73
	My Pensacola Federal Credit Union	$87,707	$46	0.21%	1.23%	95.54%	$71	$126	0.29%	1.69%	91.18%	$70
	Memorial Employees Financial Credit Union	$91,766	$17	0.07%	1.12%	91.48%	$89	$82	0.18%	2.80%	90.88%	$97
	Broward HealthCare Federal Credit Union	$95,944	$87	0.36%	5.41%	98.83%	$85	$115	0.24%	3.68%	98.54%	$83
	Connect Credit Union	$98,330	$264	1.06%	8.75%	75.30%	$102	$632	1.27%	10.65%	66.78%	$92
	Tampa Postal Federal Credit Union	$100,942	$577	2.31%	35.93%	65.80%	$71	$660	1.35%	21.69%	70.19%	$71
	Powernet Credit Union	$114,325	$175	0.61%	6.43%	74.25%	$88	$406	0.71%	7.52%	71.98%	$88
	AdventHealth Credit Union	$117,022	$289	0.98%	13.57%	73.59%	$80	$569	0.98%	13.67%	74.88%	$80
	SUN Credit Union	$122,834	$370	1.22%	12.16%	69.60%	$86	$672	1.12%	11.25%	72.02%	$87
	Baptist Health South Florida Federal Credit Union	$126,958	$346	1.09%	9.89%	79.63%	$81	$461	0.74%	6.64%	80.42%	$84
	Okaloosa County Teachers Federal Credit Union	$131,015	$206	0.63%	6.73%	83.09%	$77	$318	0.49%	5.23%	81.55%	$76
	Coastline Federal Credit Union	$132,148	$183	0.55%	5.91%	86.08%	$79	$251	0.38%	4.10%	86.31%	$74
	TRU FI Credit Union	$134,090	$624	1.87%	17.31%	66.63%	$62	$1,105	1.67%	15.75%	69.70%	$64
	Florida West Coast Credit Union	$135,757	$242	0.71%	7.71%	83.46%	$82	$396	0.58%	6.46%	84.50%	$74
	JM Associates Federal Credit Union	$147,161	$511	1.36%	12.17%	69.63%	$119	$515	0.68%	6.25%	78.05%	$116
	First Choice Credit Union	$149,444	$138	0.37%	4.98%	78.56%	$75	$260	0.35%	4.78%	78.28%	$74
	First Coast Community Credit Union	$151,817	$318	0.84%	6.63%	76.51%	$73	$692	0.92%	7.28%	77.48%	$73
	Priority One Credit Union of Florida	$158,707	$492	1.24%	12.94%	70.55%	$71	$940	1.20%	12.58%	71.27%	$71
	Hello Credit Union	$160,223	$277	0.69%	5.19%	68.66%	$75	$407	0.50%	3.84%	73.68%	$73
	Calhoun Liberty Credit Union	$162,558	$408	1.00%	9.49%	78.94%	$84	$777	0.96%	9.15%	78.74%	$79
	Blue Coast Federal Credit Union	$166,865	$274	0.66%	6.45%	76.96%	$85	$642	0.77%	7.63%	75.57%	$85
	Pinellas Federal Credit Union	$175,529	$254	0.58%	4.82%	84.40%	$101	$842	0.96%	8.07%	76.84%	$102
	Miami Firefighters Federal Credit Union	$183,182	$503	1.09%	9.23%	67.10%	$102	$1,080	1.18%	10.07%	64.79%	$92
	Miami Postal Service Credit Union	$193,531	$516	1.07%	12.13%	62.91%	$78	($182)	(0.19%)	(2.13%)	77.98%	$75
	Santa Rosa County Federal Credit Union	$211,983	$591	1.12%	10.55%	68.77%	$78	$1,109	1.06%	10.17%	69.68%	$77
	Community South Credit Union	$234,844	$630	1.06%	8.64%	83.91%	$80	$731	0.62%	5.04%	83.06%	$86
	University Credit Union	$235,460	$160	0.27%	4.32%	88.83%	$73	$304	0.25%	4.31%	90.67%	$71
	Average of Asset Group A	$134,383	$266	0.67%	6.79%	80.39%	$81	$443	0.59%	6.00%	80.61%	$80

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis June 30, 2025 Run Date: August 21, 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												
	Keys Federal Credit Union	$256,519	$203	0.31%	3.34%	75.38%	$87	$418	0.32%	3.49%	72.57%	$86
	Gold Coast Federal Credit Union	$260,412	$339	0.52%	5.85%	83.00%	$68	$729	0.56%	6.43%	83.26%	$69
	JetStream Federal Credit Union	$265,520	$746	1.12%	10.49%	75.82%	$98	$1,296	0.98%	9.23%	77.49%	$97
	Alive Credit Union	$280,401	$365	0.51%	5.12%	81.95%	$84	$1,141	0.80%	8.18%	72.68%	$83
	Harvesters Federal Credit Union	$291,552	($122)	(0.17%)	(2.62%)	98.34%	$112	$269	0.18%	2.90%	92.73%	$109
	Loyalty Credit Union	$295,553	$647	0.87%	8.17%	77.98%	$84	$1,827	1.24%	11.78%	70.95%	$81
	Guardians Credit Union	$304,722	$954	1.25%	8.13%	72.76%	$62	$1,562	1.02%	6.71%	75.32%	$63
	Members First Credit Union of Florida	$305,680	$1,104	1.46%	10.86%	68.20%	$76	$2,364	1.58%	11.86%	64.76%	$75
	Panhandle Credit Union	$339,224	$1,062	1.26%	9.95%	72.93%	$93	$1,626	0.98%	7.72%	77.21%	$94
	Orlando Credit Union	$359,356	$212	0.23%	3.51%	84.35%	$104	$506	0.28%	4.26%	85.11%	$103
	San Antonio Citizens Federal Credit Union	$388,543	$1,265	1.29%	15.75%	67.08%	$94	$2,688	1.38%	17.43%	66.04%	$89
	Velocity Community Federal Credit Union	$482,551	$534	0.44%	3.65%	80.81%	$106	$954	0.39%	3.28%	81.07%	$103
	Tampa Bay Federal Credit Union	$490,198	$183	0.15%	1.56%	81.95%	$89	$331	0.14%	1.41%	82.29%	$87
	Average of Asset Group B	$332,325	$576	0.71%	6.44%	78.50%	$89	$1,209	0.76%	7.28%	77.04%	$88
Asset Group C - $501 million to $1 billion in total assets												
	Trax Federal Credit Union	$501,068	$241	0.19%	1.63%	78.62%	$81	$396	0.15%	1.35%	78.80%	$81
	Champions First Credit Union	$502,486	$1,249	0.99%	10.10%	70.35%	$92	$2,034	0.81%	8.33%	73.90%	$94
	Floridacentral Credit Union	$608,368	$404	0.26%	8.66%	86.87%	$86	$805	0.26%	9.20%	85.37%	$82
	Innovations Financial Credit Union	$620,337	$759	0.49%	6.85%	80.39%	$130	$2,650	0.86%	12.17%	75.82%	$128
	RadiFi Federal Credit Union	$652,370	$764	0.48%	5.66%	80.04%	$95	$944	0.30%	3.56%	81.77%	$99
	Insight Credit Union	$682,198	($458)	(0.26%)	(5.37%)	96.33%	$94	($1,188)	(0.34%)	(7.17%)	98.14%	$94
	We Florida Financial	$723,299	$531	0.29%	4.54%	71.73%	$81	($210)	(0.06%)	(0.91%)	79.16%	$91
	Envision Credit Union	$846,689	$730	0.34%	4.18%	83.39%	$80	$1,107	0.26%	3.21%	85.37%	$77
	Power Financial Credit Union	$892,073	$3,064	1.37%	10.24%	64.69%	$90	$5,394	1.21%	9.16%	65.84%	$88
	Radiant Credit Union	$895,485	$1,652	0.74%	8.81%	75.75%	$100	$2,842	0.65%	7.68%	77.21%	$98
	BrightStar Credit Union	$961,828	$2,175	0.91%	11.20%	69.42%	$78	$3,589	0.76%	9.40%	72.08%	$76
	McCoy Federal Credit Union	$988,473	$1,669	0.68%	9.14%	72.23%	$68	$2,922	0.60%	8.25%	72.63%	$68
	Average of Asset Group C	$739,556	$1,065	0.54%	6.30%	77.48%	$90	$1,774	0.46%	5.35%	78.84%	$90

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group D - Over $1 billion in total assets												
	Tropical Financial Credit Union	$1,017,850	$914	0.36%	4.15%	81.46%	$106	$2,216	0.44%	5.06%	80.93%	$104
	First Commerce Credit Union	$1,122,085	$1,584	0.56%	7.28%	79.24%	$98	$2,563	0.46%	5.99%	79.42%	$97
	Gulf Winds Credit Union	$1,211,751	$3,755	1.23%	15.00%	64.70%	$84	$6,646	1.10%	13.77%	65.41%	$85
	USF Federal Credit Union	$1,281,934	$869	0.27%	3.19%	75.18%	$118	$1,953	0.31%	3.60%	76.67%	$118
	First Florida Credit Union	$1,412,071	$1,495	0.43%	4.02%	82.61%	$107	$2,580	0.37%	3.52%	81.20%	$105
	Launch Credit Union	$1,416,833	$778	0.22%	2.48%	90.88%	$112	$1,502	0.21%	2.40%	89.03%	$110
	Community Credit Union of Florida	$1,422,426	$2,235	0.64%	6.04%	71.98%	$116	$2,919	0.42%	3.96%	75.92%	$118
	Dade County Federal Credit Union	$1,435,333	$5,468	1.54%	15.18%	67.20%	$118	$10,480	1.50%	14.94%	67.70%	$116
	Publix Employees Federal Credit Union	$1,612,861	$4,634	1.16%	12.22%	70.78%	$110	$8,980	1.14%	12.20%	70.05%	$107
	Educational Federal Credit Union	$1,744,605	$3,805	0.88%	6.21%	74.63%	$101	$6,978	0.81%	5.78%	74.37%	$98
	Tyndall Federal Credit Union	$1,941,150	$8,030	1.65%	19.27%	56.52%	$108	$11,749	1.21%	14.60%	62.13%	$108
	iTHINK Financial Credit Union	$2,247,855	$4,256	0.76%	8.81%	69.38%	$102	$7,624	0.68%	8.01%	70.92%	$98
	Florida Credit Union	$2,431,155	$9,764	1.62%	12.58%	53.53%	$103	$18,493	1.55%	12.09%	54.58%	$105
	Pen Air Credit Union	$2,569,967	$4,096	0.65%	7.34%	73.88%	$102	$6,818	0.54%	6.30%	76.12%	$101
	Community First Credit Union of Florida	$2,808,441	$8,839	1.26%	10.51%	57.78%	$95	$13,935	0.99%	8.43%	61.42%	$96
	GTE Federal Credit Union	$2,913,991	$4,130	0.56%	6.41%	72.52%	$120	$5,936	0.40%	4.65%	75.30%	$123
	Addition Financial Credit Union	$2,929,916	$2,595	0.36%	4.15%	72.18%	$84	$13,567	0.96%	11.15%	67.24%	$88
	Eglin Federal Credit Union	$2,957,746	$7,077	0.96%	7.68%	65.69%	$86	$13,226	0.90%	7.25%	67.20%	$85
	Achieva Credit Union	$3,048,657	$8,942	1.18%	15.47%	71.90%	$111	$13,869	0.93%	12.25%	73.18%	$110
	Campus USA Credit Union	$3,652,291	$10,956	1.22%	10.01%	59.59%	$113	$21,964	1.25%	10.19%	59.82%	$104
	Grow Financial Federal Credit Union	$3,780,784	$16,607	1.75%	16.46%	58.65%	$117	$23,172	1.22%	11.67%	65.03%	$115
	FAIRWINDS Credit Union	$5,059,166	$9,385	0.75%	9.32%	76.94%	$130	$20,238	0.82%	10.39%	74.88%	$126
	MIDFLORIDA Credit Union	$8,653,743	$30,888	1.43%	13.92%	59.53%	$97	$58,398	1.38%	13.42%	59.95%	$94
	Space Coast Credit Union	$9,162,360	$20,435	0.90%	8.85%	65.13%	$99	$33,812	0.75%	7.42%	66.21%	$101
	VyStar Credit Union	$13,987,775	$8,403	0.24%	4.38%	80.22%	$110	$20,120	0.29%	5.32%	79.07%	$108
	Suncoast Credit Union	$18,888,342	$57,311	1.22%	14.52%	52.15%	$103	$101,938	1.10%	13.22%	53.43%	$100
	Average of Asset Group D	$3,873,503	$9,125	0.92%	9.44%	69.39%	$106	$16,603	0.84%	8.75%	70.28%	$105

Source: SNL Financial

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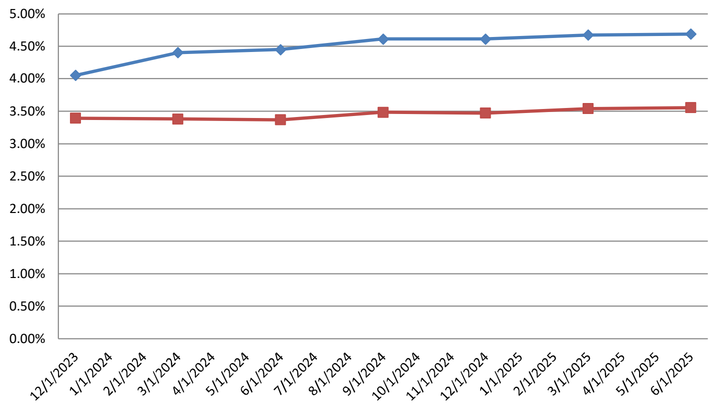
Balance Sheet & Net Interest Margin

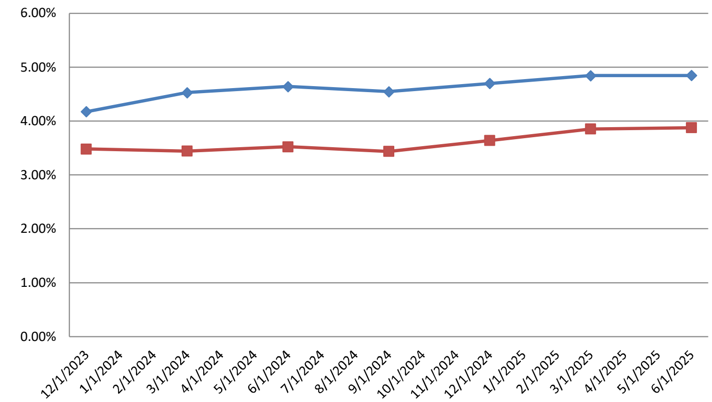
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



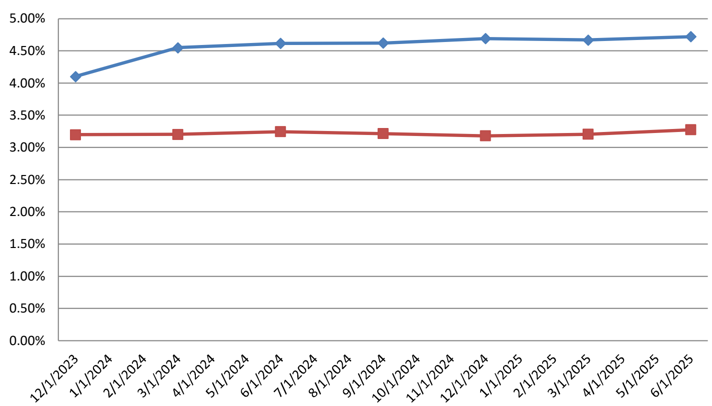
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.05%	4.40%	4.45%	4.61%	4.61%	4.67%	4.69%
Net Interest Income/ Avg Assets	3.39%	3.38%	3.37%	3.48%	3.47%	3.54%	3.55%

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



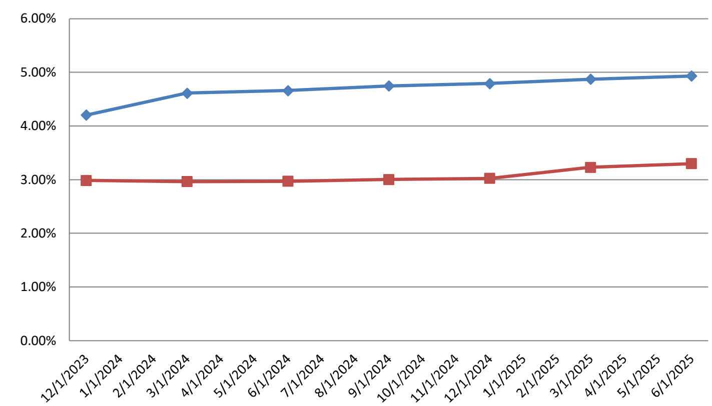
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.18%	4.53%	4.64%	4.54%	4.70%	4.84%	4.85%
Net Interest Income/ Avg Assets	3.48%	3.44%	3.52%	3.44%	3.64%	3.85%	3.88%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.10%	4.55%	4.62%	4.62%	4.69%	4.67%	4.72%
Net Interest Income/ Avg Assets	3.20%	3.20%	3.24%	3.21%	3.18%	3.21%	3.27%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.20%	4.61%	4.66%	4.74%	4.79%	4.87%	4.93%
Net Interest Income/ Avg Assets	2.98%	2.96%	2.97%	3.00%	3.02%	3.23%	3.30%

Source: SNL Financial

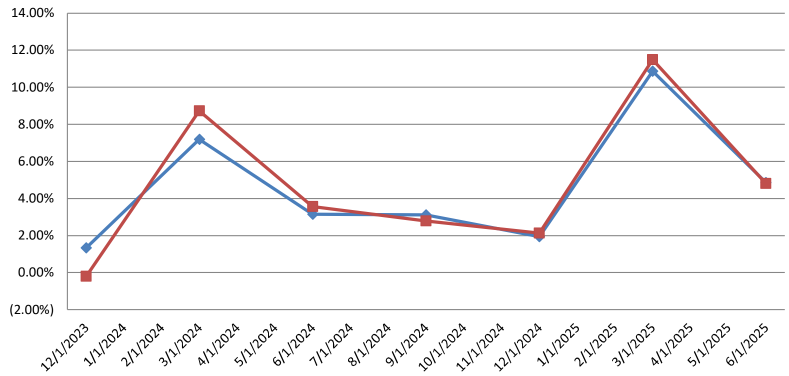
Note: Report includes only bank-level data.

NA = data was not available.

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

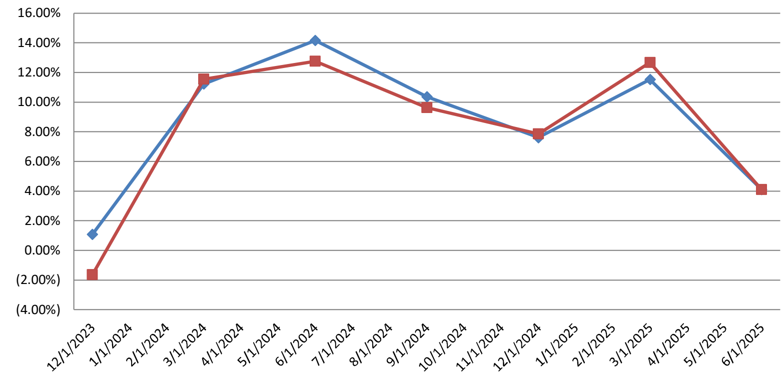
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



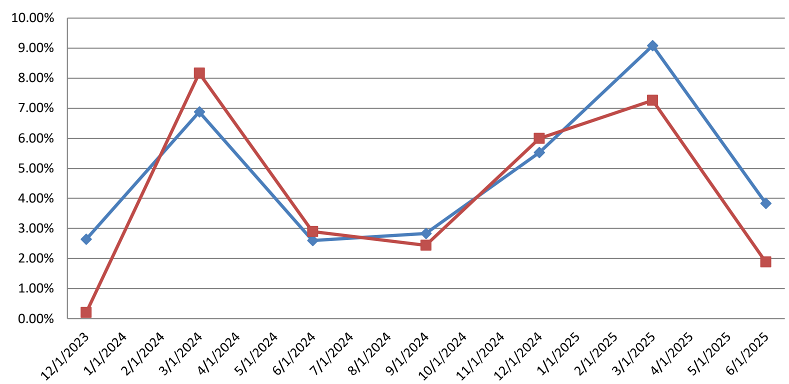
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	1.33%	7.20%	3.15%	3.11%	1.94%	10.87%	4.86%
Market Growth Rate	(0.20%)	8.73%	3.56%	2.78%	2.13%	11.49%	4.80%

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



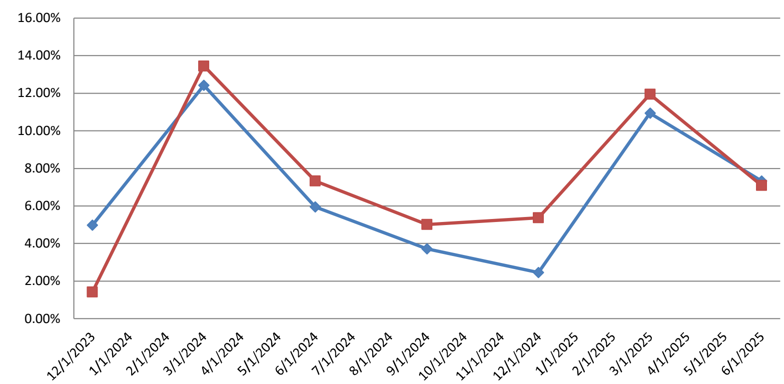
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	1.07%	11.22%	14.16%	10.35%	7.61%	11.52%	4.10%
Market Growth Rate	(1.64%)	11.55%	12.76%	9.62%	7.86%	12.68%	4.11%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	2.64%	6.87%	2.60%	2.84%	5.52%	9.08%	3.83%
Market Growth Rate	0.21%	8.17%	2.89%	2.44%	6.00%	7.26%	1.88%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	4.97%	12.43%	5.95%	3.72%	2.45%	10.94%	7.32%
Market Growth Rate	1.41%	13.45%	7.33%	5.01%	5.37%	11.94%	7.09%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 21, 2025

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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											
	Priority Credit Union	$56,443	$43,801	$52,200	83.91%	$3,421	5.60%	0.61%	4.99%	(3.42%)	4.76%
	Everglades Federal Credit Union	$56,955	$34,905	$51,326	68.01%	$3,560	4.10%	0.81%	3.28%	9.17%	9.82%
	Emerald Coast Federal Credit Union	$65,801	$42,586	$61,666	69.06%	$3,374	4.39%	0.88%	3.51%	6.19%	5.48%
	FiCare Federal Credit Union	$81,408	$51,213	$69,628	73.55%	$3,072	5.28%	0.73%	4.54%	4.07%	3.59%
	TMH Federal Credit Union	$85,113	$61,932	$75,667	81.85%	$4,152	4.68%	0.82%	3.87%	2.69%	2.25%
	My Pensacola Federal Credit Union	$87,707	$31,727	$72,154	43.97%	$4,385	3.82%	0.88%	2.93%	9.92%	11.87%
	Memorial Employees Financial Credit Union	$91,766	$44,135	$83,643	52.77%	$5,098	4.06%	0.89%	3.16%	6.13%	4.63%
	Broward HealthCare Federal Credit Union	$95,944	$33,703	$88,700	38.00%	$4,920	3.62%	1.04%	2.58%	4.17%	2.62%
	Connect Credit Union	$98,330	$70,749	$85,029	83.21%	$4,275	5.05%	1.06%	3.99%	0.77%	(2.09%)
	Tampa Postal Federal Credit Union	$100,942	$34,829	$93,575	37.22%	$5,313	3.80%	0.76%	3.03%	14.88%	12.73%
	Powernet Credit Union	$114,325	$32,706	$103,023	31.75%	$7,622	3.59%	1.29%	2.30%	2.91%	2.43%
	AdventHealth Credit Union	$117,022	$85,317	$104,174	81.90%	$4,179	5.17%	1.82%	3.36%	12.15%	13.12%
	SUN Credit Union	$122,834	$54,264	$109,408	49.60%	$6,142	4.89%	1.08%	3.80%	5.74%	4.82%
	Baptist Health South Florida Federal Credit Union	$126,958	$93,166	$110,951	83.97%	$2,701	6.62%	1.75%	4.86%	14.46%	15.23%
	Okaloosa County Teachers Federal Credit Union	$131,015	$57,883	$117,414	49.30%	$4,031	4.92%	1.23%	3.69%	4.60%	4.83%
	Coastline Federal Credit Union	$132,148	$88,600	$117,668	75.30%	$3,776	4.70%	0.83%	3.88%	1.15%	1.78%
	TRU FI Credit Union	$134,090	$81,926	$117,293	69.85%	$4,325	5.30%	1.33%	3.97%	8.66%	5.69%
	Florida West Coast Credit Union	$135,757	$68,888	$120,731	57.06%	$4,525	4.41%	1.27%	3.13%	5.42%	4.23%
	JM Associates Federal Credit Union	$147,161	$97,648	$127,210	76.76%	$4,905	5.31%	1.66%	3.66%	(5.32%)	0.15%
	First Choice Credit Union	$149,444	$77,480	$136,754	56.66%	$5,434	4.13%	1.23%	2.90%	6.03%	4.13%
	First Coast Community Credit Union	$151,817	$48,301	$130,900	36.90%	$4,277	4.17%	0.49%	3.68%	6.96%	6.66%
	Priority One Credit Union of Florida	$158,707	$121,917	$140,893	86.53%	$4,232	5.45%	1.34%	4.11%	7.21%	5.82%
	Hello Credit Union	$160,223	$106,717	$134,727	79.21%	$3,956	4.42%	0.64%	3.78%	(3.79%)	(4.88%)
	Calhoun Liberty Credit Union	$162,558	$117,091	$140,987	83.05%	$4,278	6.08%	1.74%	4.34%	3.18%	2.22%
	Blue Coast Federal Credit Union	$166,865	$118,849	$147,073	80.81%	$4,510	5.21%	1.29%	3.92%	2.81%	2.64%
	Pinellas Federal Credit Union	$175,529	$94,080	$153,186	61.42%	$7,632	3.96%	0.96%	3.00%	1.31%	0.72%
	Miami Firefighters Federal Credit Union	$183,182	$129,904	$160,137	81.12%	$9,159	4.84%	1.85%	2.99%	3.31%	2.70%
	Miami Postal Service Credit Union	$193,531	$115,736	$173,659	66.65%	$4,608	4.68%	1.30%	3.38%	11.74%	13.25%
	Santa Rosa County Federal Credit Union	$211,983	$84,634	$188,416	44.92%	$4,930	4.49%	0.99%	3.50%	9.61%	8.31%
	Community South Credit Union	$234,844	$185,256	$203,463	91.05%	$4,270	5.26%	1.73%	3.54%	0.57%	(0.54%)
	University Credit Union	$235,460	$93,114	$207,101	44.96%	$5,606	3.36%	0.85%	2.51%	(2.70%)	(0.11%)
	Average of Asset Group A	$134,383	$77,518	$118,670	65.17%	$4,731	4.69%	1.13%	3.55%	4.86%	4.80%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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											
	Keys Federal Credit Union	$256,519	$182,066	$223,633	81.41%	$4,423	5.40%	0.81%	4.59%	6.08%	3.03%
	Gold Coast Federal Credit Union	$260,412	$115,192	$232,687	49.51%	$3,946	3.72%	0.12%	3.60%	3.32%	1.25%
	JetStream Federal Credit Union	$265,520	$218,586	$229,398	95.29%	$4,353	5.26%	1.11%	4.15%	3.96%	3.68%
	Alive Credit Union	$280,401	$165,718	$248,982	66.56%	$4,635	4.10%	0.92%	3.18%	0.13%	(0.79%)
	Harvesters Federal Credit Union	$291,552	$235,064	$266,744	88.12%	$3,714	5.50%	1.17%	4.33%	5.09%	4.73%
	Loyalty Credit Union	$295,553	$155,861	$260,654	59.80%	$3,789	5.19%	0.68%	4.51%	4.63%	2.62%
	Guardians Credit Union	$304,722	$213,795	$253,419	84.36%	$3,125	4.80%	0.68%	4.12%	1.41%	(0.73%)
	Members First Credit Union of Florida	$305,680	$139,474	$260,915	53.46%	$4,131	4.55%	0.66%	3.89%	8.56%	7.30%
	Panhandle Credit Union	$339,224	$198,512	$290,726	68.28%	$4,744	4.83%	1.12%	3.71%	6.87%	4.88%
	Orlando Credit Union	$359,356	$248,632	$317,304	78.36%	$4,382	4.98%	1.38%	3.60%	(13.68%)	(3.50%)
	San Antonio Citizens Federal Credit Union	$388,543	$157,321	$350,168	44.93%	$6,642	4.58%	1.09%	3.49%	3.45%	0.83%
	Velocity Community Federal Credit Union	$482,551	$337,399	$417,331	80.85%	$5,611	4.71%	1.08%	3.63%	0.67%	(0.05%)
	Tampa Bay Federal Credit Union	$490,198	$374,355	$432,324	86.59%	$5,002	5.39%	1.76%	3.63%	22.76%	30.14%
	Average of Asset Group B	$332,325	$210,921	$291,099	72.12%	$4,500	4.85%	0.97%	3.88%	4.10%	4.11%
Asset Group C - $501 million to $1 billion in total assets											
	Trax Federal Credit Union	$501,068	$200,870	$435,021	46.17%	$5,662	4.32%	1.76%	2.56%	(1.35%)	(2.21%)
	Champions First Credit Union	$502,486	$392,361	$447,945	87.59%	$5,462	4.93%	1.64%	3.29%	2.27%	1.38%
	Floridacentral Credit Union	$608,368	$397,944	$581,681	68.41%	$4,591	4.28%	1.20%	3.07%	2.61%	1.36%
	Innovations Financial Credit Union	$620,337	$485,572	$555,190	87.46%	$6,298	5.38%	1.99%	3.39%	1.72%	0.11%
	RadiFi Federal Credit Union	$652,370	$487,674	$536,704	90.86%	$5,077	5.14%	1.44%	3.70%	15.55%	4.53%
	Insight Credit Union	$682,198	$390,321	$587,842	66.40%	$5,208	3.90%	1.00%	2.90%	(1.10%)	(2.54%)
	We Florida Financial	$723,299	$496,175	$650,820	76.24%	$6,345	4.62%	1.76%	2.85%	(5.60%)	(7.20%)
	Envision Credit Union	$846,689	$592,976	$744,080	79.69%	$2,767	4.85%	1.06%	3.79%	0.93%	0.63%
	Power Financial Credit Union	$892,073	$680,572	$717,259	94.89%	$5,831	4.55%	1.02%	3.54%	5.22%	3.85%
	Radiant Credit Union	$895,485	$677,234	$772,828	87.63%	$4,827	5.23%	1.60%	3.58%	9.40%	9.20%
	BrightStar Credit Union	$961,828	$806,363	$825,007	97.74%	$4,738	5.15%	1.67%	3.48%	12.03%	10.12%
	McCoy Federal Credit Union	$988,473	$669,101	$856,602	78.11%	$4,641	4.28%	1.16%	3.12%	4.31%	3.35%
	Average of Asset Group C	$739,556	$523,097	$642,582	80.10%	$5,121	4.72%	1.44%	3.27%	3.83%	1.88%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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

Region	Institution Name	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 (%)
	Tropical Financial Credit Union	$1,017,850	$788,800	$905,869	87.08%	$5,502	5.09%	1.35%	3.75%	6.89%	6.07%
	First Commerce Credit Union	$1,122,085	$875,789	$978,518	89.50%	$5,984	5.03%	1.87%	3.16%	4.72%	0.52%
	Gulf Winds Credit Union	$1,211,751	$863,699	$1,080,442	79.94%	$5,135	5.15%	1.46%	3.70%	3.97%	3.32%
	USF Federal Credit Union	$1,281,934	$1,089,752	$1,078,279	101.06%	$5,854	5.63%	1.77%	3.88%	12.89%	11.09%
	First Florida Credit Union	$1,412,071	$999,002	$1,084,151	92.15%	$6,838	4.39%	1.65%	2.74%	4.29%	3.10%
	Launch Credit Union	$1,416,833	$1,071,072	$1,175,305	91.13%	$4,645	4.94%	1.41%	3.52%	3.10%	5.79%
	Community Credit Union of Florida	$1,422,426	$1,046,649	$1,197,125	87.43%	$8,014	5.34%	2.37%	3.17%	7.31%	7.27%
	Dade County Federal Credit Union	$1,435,333	$1,021,692	$1,117,218	91.45%	$5,895	5.20%	1.27%	3.94%	12.14%	11.94%
	Publix Employees Federal Credit Union	$1,612,861	$963,975	$1,435,466	67.15%	$5,941	5.09%	1.50%	3.59%	9.50%	7.81%
	Educational Federal Credit Union	$1,744,605	$993,386	$1,475,353	67.33%	$5,530	4.08%	0.88%	3.20%	8.25%	7.56%
	Tyndall Federal Credit Union	$1,941,150	$961,270	$1,653,270	58.14%	$8,421	4.29%	1.57%	2.71%	5.14%	0.68%
	iTHINK Financial Credit Union	$2,247,855	$1,805,709	$1,833,024	98.51%	$5,793	4.98%	1.96%	3.02%	3.01%	3.99%
	Florida Credit Union	$2,431,155	$2,003,921	$2,042,763	98.10%	$7,633	6.22%	2.27%	3.95%	12.26%	12.06%
	Pen Air Credit Union	$2,569,967	$1,577,642	$2,214,012	71.26%	$6,736	4.88%	1.66%	3.22%	1.22%	7.89%
	Community First Credit Union of Florida	$2,808,441	$2,142,227	$2,426,945	88.27%	$6,283	4.98%	1.42%	3.56%	4.07%	2.39%
	GTE Federal Credit Union	$2,913,991	$2,471,057	$2,558,822	96.57%	$5,519	5.40%	1.72%	3.68%	(1.95%)	(0.12%)
	Addition Financial Credit Union	$2,929,916	$1,667,045	$2,610,860	63.85%	$6,091	4.42%	1.40%	3.01%	14.58%	15.69%
	Eglin Federal Credit Union	$2,957,746	$989,242	$2,559,890	38.64%	$6,847	3.70%	1.18%	2.52%	4.27%	3.69%
	Achieva Credit Union	$3,048,657	$2,254,038	$2,770,270	81.37%	$5,604	4.97%	1.49%	3.48%	10.46%	9.43%
	Campus USA Credit Union	$3,652,291	$2,953,688	$3,110,879	94.95%	$8,162	5.01%	2.06%	2.96%	13.96%	12.12%
	Grow Financial Federal Credit Union	$3,780,784	$2,845,777	$3,150,416	90.33%	$6,254	5.18%	1.67%	3.51%	3.48%	6.23%
	FAIRWINDS Credit Union	$5,059,166	$3,263,118	$4,585,694	71.16%	$8,355	4.13%	1.66%	2.46%	14.12%	13.23%
	MIDFLORIDA Credit Union	$8,653,743	$6,887,556	$7,404,883	93.01%	$6,398	4.87%	1.72%	3.16%	12.57%	13.35%
	Space Coast Credit Union	$9,162,360	$7,864,190	$7,285,593	107.94%	$7,690	4.86%	1.69%	3.17%	8.12%	1.84%
	VyStar Credit Union	$13,987,775	$9,990,210	$11,047,926	90.43%	$5,982	4.94%	1.77%	3.17%	0.18%	6.53%
	Suncoast Credit Union	$18,888,342	$14,403,237	$16,667,622	86.41%	$7,555	5.51%	1.97%	3.54%	11.76%	10.91%
	Average of Asset Group D	$3,873,503	$2,838,221	$3,286,561	83.97%	$6,487	4.93%	1.64%	3.30%	7.32%	7.09%

Source: SNL Financial

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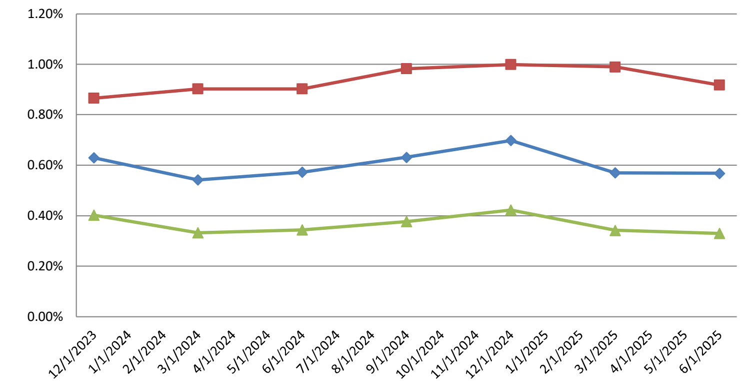
Asset Quality

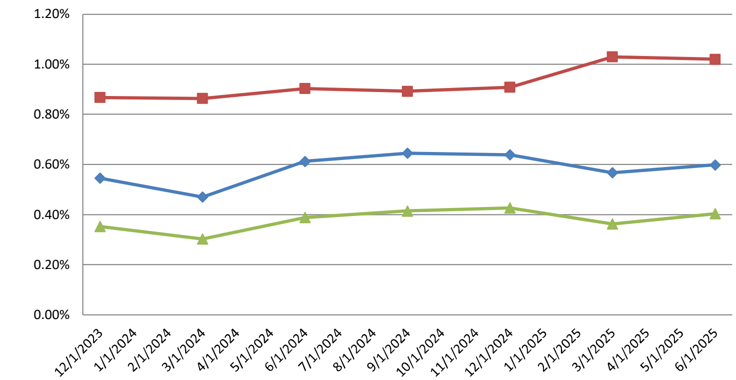
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



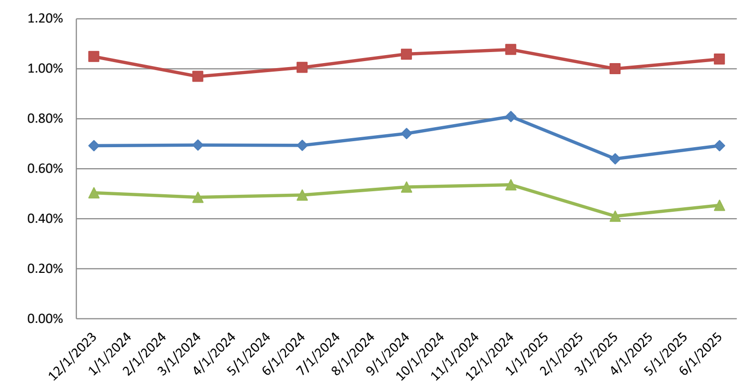
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.63%	0.54%	0.57%	0.63%	0.70%	0.57%	0.57%
Reserves/Loans	0.87%	0.90%	0.90%	0.98%	1.00%	0.99%	0.92%
Delinquent Loans/Total Assets	0.40%	0.33%	0.34%	0.38%	0.42%	0.34%	0.33%

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



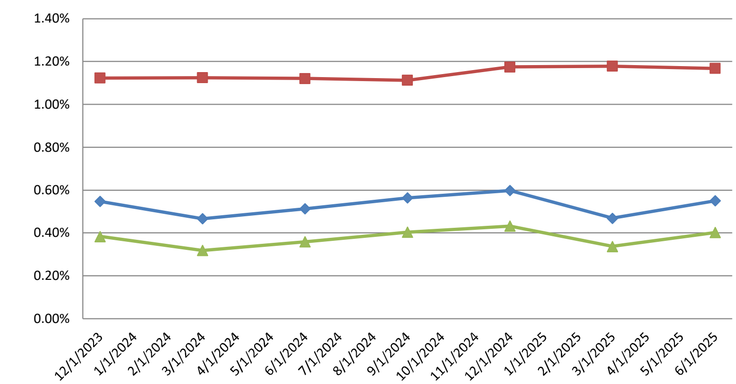
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.55%	0.47%	0.61%	0.65%	0.64%	0.57%	0.60%
Reserves/Loans	0.87%	0.86%	0.90%	0.89%	0.91%	1.03%	1.02%
Delinquent Loans/Total Assets	0.35%	0.30%	0.39%	0.41%	0.43%	0.36%	0.40%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.69%	0.69%	0.69%	0.74%	0.81%	0.64%	0.69%
Reserves/Loans	1.05%	0.97%	1.00%	1.06%	1.08%	1.00%	1.04%
Delinquent Loans/Total Assets	0.50%	0.49%	0.49%	0.53%	0.54%	0.41%	0.45%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.55%	0.47%	0.51%	0.56%	0.60%	0.47%	0.55%
Reserves/Loans	1.12%	1.12%	1.12%	1.11%	1.17%	1.18%	1.17%
Delinquent Loans/Total Assets	0.38%	0.32%	0.36%	0.40%	0.43%	0.34%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Region	Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
		As of Date						
Asset Group A - $50 to $250 million in total assets								
	Priority Credit Union	$56,443	$944	2.16%	1.91%	88.45%	16.00%	1.67%
	Everglades Federal Credit Union	$56,955	$81	0.23%	0.77%	332.10%	1.43%	0.14%
	Emerald Coast Federal Credit Union	$65,801	$774	1.82%	0.78%	43.02%	26.71%	1.18%
	FiCare Federal Credit Union	$81,408	$380	0.74%	0.82%	111.05%	3.29%	0.47%
	TMH Federal Credit Union	$85,113	$376	0.61%	1.02%	167.82%	4.09%	0.44%
	My Pensacola Federal Credit Union	$87,707	$40	0.13%	1.08%	857.50%	0.36%	0.05%
	Memorial Employees Financial Credit Union	$91,766	$139	0.31%	0.57%	182.01%	2.45%	0.15%
	Broward HealthCare Federal Credit Union	$95,944	$186	0.55%	0.80%	145.70%	2.74%	0.19%
	Connect Credit Union	$98,330	$284	0.40%	0.89%	221.13%	2.39%	0.29%
	Tampa Postal Federal Credit Union	$100,942	$138	0.40%	0.74%	186.23%	1.97%	0.14%
	Powernet Credit Union	$114,325	$188	0.57%	0.89%	154.79%	1.67%	0.16%
	AdventHealth Credit Union	$117,022	$55	0.06%	0.55%	852.73%	0.60%	0.05%
	SUN Credit Union	$122,834	$275	0.51%	1.31%	259.27%	2.10%	0.22%
	Baptist Health South Florida Federal Credit Union	$126,958	$810	0.87%	2.22%	255.19%	5.69%	0.64%
	Okaloosa County Teachers Federal Credit Union	$131,015	$715	1.24%	0.98%	79.16%	5.99%	0.55%
	Coastline Federal Credit Union	$132,148	$234	0.26%	0.59%	225.21%	1.88%	0.18%
	TRU FI Credit Union	$134,090	$59	0.07%	0.95%	NM	0.38%	0.04%
	Florida West Coast Credit Union	$135,757	$155	0.23%	0.84%	373.55%	1.17%	0.11%
	JM Associates Federal Credit Union	$147,161	$496	0.51%	1.06%	208.87%	2.72%	0.34%
	First Choice Credit Union	$149,444	$438	0.57%	0.81%	143.61%	3.70%	0.29%
	First Coast Community Credit Union	$151,817	$214	0.44%	0.81%	182.24%	1.21%	0.14%
	Priority One Credit Union of Florida	$158,707	$172	0.14%	0.74%	523.84%	1.05%	0.11%
	Hello Credit Union	$160,223	$898	0.84%	1.30%	154.01%	3.92%	0.56%
	Calhoun Liberty Credit Union	$162,558	$0	0.00%	1.04%	NA	0.07%	0.00%
	Blue Coast Federal Credit Union	$166,865	$570	0.48%	0.63%	130.88%	4.68%	0.34%
	Pinellas Federal Credit Union	$175,529	$606	0.64%	0.48%	75.25%	3.00%	0.35%
	Miami Firefighters Federal Credit Union	$183,182	$199	0.15%	0.09%	60.80%	0.90%	0.11%
	Miami Postal Service Credit Union	$193,531	$933	0.81%	0.83%	102.68%	6.83%	0.48%
	Santa Rosa County Federal Credit Union	$211,983	$989	1.17%	0.96%	82.51%	4.47%	0.47%
	Community South Credit Union	$234,844	$429	0.23%	1.08%	468.07%	1.36%	0.18%
	University Credit Union	$235,460	$435	0.47%	0.91%	194.48%	2.69%	0.18%
	Average of Asset Group A	$134,383	$394	0.57%	0.92%	236.63%	3.79%	0.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
		As of Date						
Asset Group B - $251 to $500 million in total assets								
	Keys Federal Credit Union	$256,519	$1,620	0.89%	1.52%	171.17%	6.20%	0.63%
	Gold Coast Federal Credit Union	$260,412	$284	0.25%	0.77%	312.32%	1.17%	0.11%
	JetStream Federal Credit Union	$265,520	$509	0.23%	0.47%	203.34%	1.70%	0.19%
	Alive Credit Union	$280,401	$1,180	0.71%	0.42%	59.41%	4.01%	0.42%
	Harvesters Federal Credit Union	$291,552	$955	0.41%	0.87%	214.14%	14.76%	0.33%
	Loyalty Credit Union	$295,553	$1,264	0.81%	2.33%	287.18%	3.64%	0.43%
	Guardians Credit Union	$304,722	$787	0.37%	1.15%	313.21%	1.58%	0.26%
	Members First Credit Union of Florida	$305,680	$242	0.17%	1.26%	727.69%	0.61%	0.08%
	Panhandle Credit Union	$339,224	$516	0.26%	1.00%	385.27%	1.25%	0.15%
	Orlando Credit Union	$359,356	$3,053	1.23%	0.86%	70.00%	11.49%	0.85%
	San Antonio Citizens Federal Credit Union	$388,543	$240	0.15%	1.03%	675.00%	0.82%	0.06%
	Velocity Community Federal Credit Union	$482,551	$1,138	0.34%	0.68%	201.32%	1.91%	0.24%
	Tampa Bay Federal Credit Union	$490,198	$7,343	1.96%	0.90%	45.84%	14.81%	1.50%
	Average of Asset Group B	$332,325	$1,472	0.60%	1.02%	281.99%	4.92%	0.40%
Asset Group C - $501 million to $1 billion in total assets								
	Trax Federal Credit Union	$501,068	$2,916	1.45%	1.31%	90.29%	5.31%	0.58%
	Champions First Credit Union	$502,486	$2,450	0.62%	0.80%	127.71%	5.35%	0.49%
	Floridacentral Credit Union	$608,368	$1,714	0.43%	0.57%	131.86%	9.31%	0.28%
	Innovations Financial Credit Union	$620,337	$698	0.14%	0.41%	282.38%	2.45%	0.11%
	RadiFi Federal Credit Union	$652,370	$1,934	0.40%	0.70%	176.47%	3.67%	0.30%
	Insight Credit Union	$682,198	$3,723	0.95%	1.09%	114.29%	9.92%	0.55%
	We Florida Financial	$723,299	$4,677	0.94%	1.83%	194.12%	12.83%	0.65%
	Envision Credit Union	$846,689	$8,468	1.43%	1.24%	86.93%	11.40%	1.00%
	Power Financial Credit Union	$892,073	$2,852	0.42%	0.78%	185.03%	2.43%	0.32%
	Radiant Credit Union	$895,485	$3,429	0.51%	1.00%	196.97%	4.94%	0.38%
	BrightStar Credit Union	$961,828	$4,711	0.58%	1.05%	180.53%	5.39%	0.49%
	McCoy Federal Credit Union	$988,473	$2,859	0.43%	1.68%	393.42%	3.32%	0.29%
	Average of Asset Group C	$739,556	$3,369	0.69%	1.04%	180.00%	6.36%	0.45%

Source: SNL Financial

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

Asset Group D - Over $1 billion in total assets

Region	Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	Tropical Financial Credit Union	$1,017,850	$3,826	0.49%	1.50%	308.29%	4.67%	0.38%
	First Commerce Credit Union	$1,122,085	$4,946	0.56%	1.16%	205.12%	5.70%	0.44%
	Gulf Winds Credit Union	$1,211,751	$5,647	0.65%	1.15%	176.00%	5.74%	0.47%
	USF Federal Credit Union	$1,281,934	$8,466	0.78%	0.86%	110.16%	7.37%	0.66%
	First Florida Credit Union	$1,412,071	$6,339	0.63%	0.75%	118.82%	4.10%	0.45%
	Launch Credit Union	$1,416,833	$3,050	0.28%	0.67%	233.67%	2.39%	0.22%
	Community Credit Union of Florida	$1,422,426	$3,501	0.33%	0.96%	287.40%	2.39%	0.25%
	Dade County Federal Credit Union	$1,435,333	$3,597	0.35%	1.39%	394.13%	2.32%	0.25%
	Publix Employees Federal Credit Union	$1,612,861	$1,909	0.20%	0.87%	440.81%	1.32%	0.12%
	Educational Federal Credit Union	$1,744,605	$5,971	0.60%	0.61%	101.47%	2.41%	0.34%
	Tyndall Federal Credit Union	$1,941,150	$2,443	0.25%	0.47%	186.57%	1.38%	0.13%
	iTHINK Financial Credit Union	$2,247,855	$14,268	0.79%	1.07%	135.91%	6.88%	0.63%
	Florida Credit Union	$2,431,155	$12,661	0.63%	1.11%	176.24%	4.70%	0.52%
	Pen Air Credit Union	$2,569,967	$8,722	0.55%	1.75%	316.89%	4.51%	0.34%
	Community First Credit Union of Florida	$2,808,441	$15,846	0.74%	1.97%	266.79%	4.46%	0.56%
	GTE Federal Credit Union	$2,913,991	$23,521	0.95%	1.55%	162.51%	8.35%	0.81%
	Addition Financial Credit Union	$2,929,916	$11,820	0.71%	2.44%	343.98%	4.76%	0.40%
	Eglin Federal Credit Union	$2,957,746	$3,831	0.39%	0.75%	194.21%	1.16%	0.13%
	Achieva Credit Union	$3,048,657	$6,450	0.29%	0.89%	309.63%	2.67%	0.21%
	Campus USA Credit Union	$3,652,291	$12,810	0.43%	0.74%	171.34%	2.88%	0.35%
	Grow Financial Federal Credit Union	$3,780,784	$13,308	0.47%	1.49%	317.97%	3.37%	0.35%
	FAIRWINDS Credit Union	$5,059,166	$9,314	0.29%	0.63%	219.59%	2.23%	0.18%
	MIDFLORIDA Credit Union	$8,653,743	$23,955	0.35%	1.18%	338.71%	2.73%	0.28%
	Space Coast Credit Union	$9,162,360	$48,062	0.61%	1.06%	172.87%	5.19%	0.52%
	VyStar Credit Union	$13,987,775	$123,132	1.23%	1.54%	124.71%	13.74%	0.88%
	Suncoast Credit Union	$18,888,342	$109,824	0.76%	1.80%	235.44%	6.76%	0.58%
	Average of Asset Group D	$3,873,503	$18,739	0.55%	1.17%	232.66%	4.39%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

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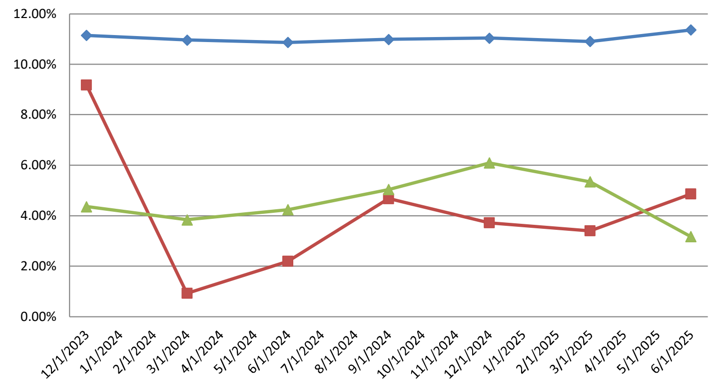
Net Worth

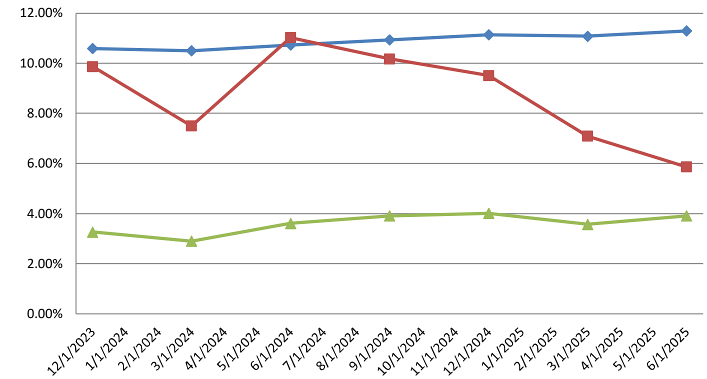
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



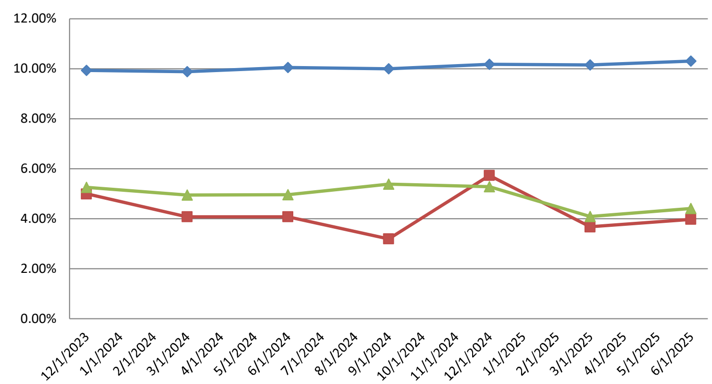
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.15%	10.96%	10.86%	10.98%	11.04%	10.90%	11.36%
Net Worth Growth (Decline) - YTD	9.18%	0.93%	2.20%	4.68%	3.72%	3.40%	4.86%
Total Delinquent Lns/ Net Worth	4.36%	3.84%	4.24%	5.04%	6.09%	5.35%	3.17%

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



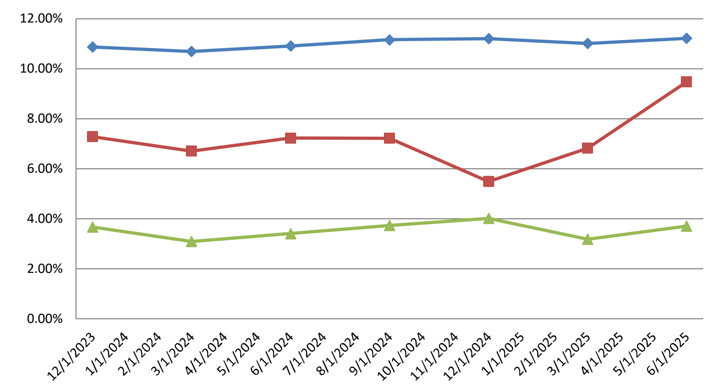
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.59%	10.51%	10.73%	10.94%	11.14%	11.08%	11.29%
Net Worth Growth (Decline) - YTD	9.87%	7.50%	11.03%	10.18%	9.51%	7.09%	5.86%
Total Delinquent Lns/ Net Worth	3.26%	2.90%	3.61%	3.91%	4.02%	3.57%	3.91%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	9.94%	9.88%	10.05%	10.00%	10.17%	10.15%	10.31%
Net Worth Growth (Decline) - YTD	4.99%	4.07%	4.08%	3.19%	5.73%	3.67%	3.97%
Total Delinquent Lns/ Net Worth	5.25%	4.94%	4.96%	5.39%	5.28%	4.08%	4.41%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.87%	10.69%	10.90%	11.15%	11.20%	11.01%	11.21%
Net Worth Growth (Decline) - YTD	7.28%	6.71%	7.22%	7.22%	5.49%	6.82%	9.47%
Total Delinquent Lns/ Net Worth	3.67%	3.09%	3.40%	3.73%	4.01%	3.18%	3.70%

Source: SNL Financial

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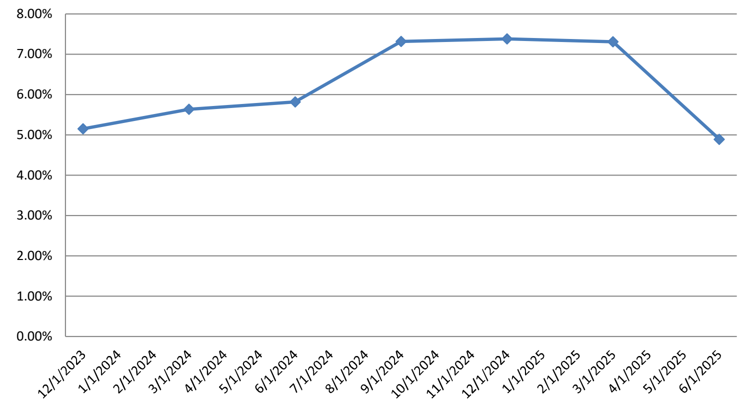
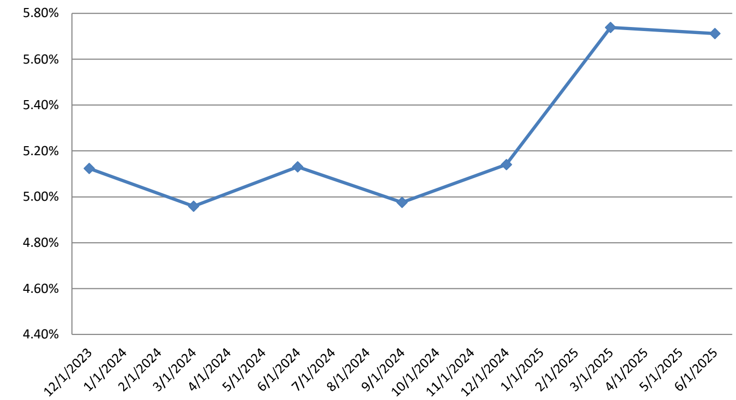
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



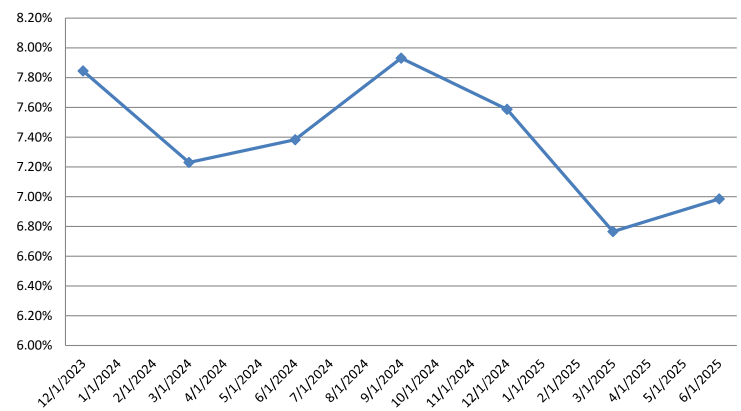
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	5.15%	5.63%	5.82%	7.31%	7.38%	7.31%	4.89%

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



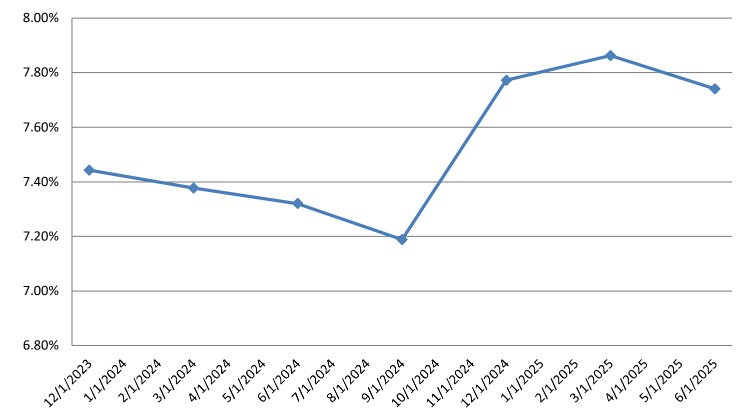
	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	5.12%	4.96%	5.13%	4.98%	5.14%	5.74%	5.71%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	7.85%	7.23%	7.38%	7.93%	7.59%	6.77%	6.99%

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



	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	7.44%	7.38%	7.32%	7.19%	7.77%	7.86%	7.74%

Source: SNL Financial

Note: Report includes only bank-level data.

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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 (%)
		As of Date					

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

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 (%)
	Priority Credit Union	$56,443	$5,065	8.97%	(21.50%)	18.64%	16.49%
	Everglades Federal Credit Union	$56,955	$5,445	9.56%	3.06%	1.49%	4.94%
	Emerald Coast Federal Credit Union	$65,801	$5,289	8.04%	(2.02%)	14.63%	6.30%
	FiCare Federal Credit Union	$81,408	$10,180	12.50%	1.80%	3.73%	4.15%
	TMH Federal Credit Union	$85,113	$8,724	10.25%	5.68%	4.31%	7.23%
	My Pensacola Federal Credit Union	$87,707	$15,682	17.88%	1.62%	0.26%	2.19%
	Memorial Employees Financial Credit Union	$91,766	$9,932	10.82%	1.48%	1.40%	2.55%
	Broward HealthCare Federal Credit Union	$95,944	$9,587	9.99%	2.41%	1.94%	2.83%
	Connect Credit Union	$98,330	$12,742	12.96%	10.42%	2.23%	4.93%
	Tampa Postal Federal Credit Union	$100,942	$11,339	11.23%	12.36%	1.22%	2.27%
	Powernet Credit Union	$114,325	$11,024	9.64%	7.65%	1.71%	2.64%
	AdventHealth Credit Union	$117,022	$10,983	9.39%	10.93%	0.50%	4.27%
	SUN Credit Union	$122,834	$12,701	10.34%	11.17%	2.17%	5.61%
	Baptist Health South Florida Federal Credit Union	$126,958	$14,484	11.41%	6.57%	5.59%	14.27%
	Okaloosa County Teachers Federal Credit Union	$131,015	$12,440	9.50%	5.26%	5.75%	4.55%
	Coastline Federal Credit Union	$132,148	$15,464	11.70%	1.87%	1.51%	3.41%
	TRU FI Credit Union	$134,090	$15,878	11.84%	13.44%	0.37%	4.88%
	Florida West Coast Credit Union	$135,757	$16,258	11.98%	4.99%	0.95%	3.56%
	JM Associates Federal Credit Union	$147,161	$22,402	15.22%	4.70%	2.21%	4.62%
	First Choice Credit Union	$149,444	$16,204	10.84%	3.26%	2.70%	3.88%
	First Coast Community Credit Union	$151,817	$19,571	12.89%	6.33%	1.09%	1.99%
	Priority One Credit Union of Florida	$158,707	$15,782	9.94%	12.67%	1.09%	5.71%
	Hello Credit Union	$160,223	$22,267	13.90%	3.72%	4.03%	6.21%
	Calhoun Liberty Credit Union	$162,558	$17,555	10.80%	9.25%	0.00%	6.95%
	Blue Coast Federal Credit Union	$166,865	$16,865	10.11%	6.86%	3.38%	4.42%
	Pinellas Federal Credit Union	$175,529	$21,568	12.29%	8.14%	2.81%	2.11%
	Miami Firefighters Federal Credit Union	$183,182	$22,087	12.06%	13.38%	0.90%	0.55%
	Miami Postal Service Credit Union	$193,531	$18,889	9.76%	(10.73%)	4.94%	5.07%
	Santa Rosa County Federal Credit Union	$211,983	$27,902	13.16%	8.28%	3.54%	2.92%
	Community South Credit Union	$234,844	$30,111	12.82%	4.98%	1.42%	6.67%
	University Credit Union	$235,460	$24,166	10.26%	2.54%	1.80%	3.50%
	Average of Asset Group A	$134,383	$15,438	11.36%	4.86%	3.17%	4.89%

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.

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 (%)
		As of Date					
Asset Group B - $251 to $500 million in total assets							
	Keys Federal Credit Union	$256,519	$27,307	10.65%	(2.35%)	5.93%	10.15%
	Gold Coast Federal Credit Union	$260,412	$29,918	11.49%	5.00%	0.95%	2.96%
	JetStream Federal Credit Union	$265,520	$29,206	11.00%	8.03%	1.74%	3.54%
	Alive Credit Union	$280,401	$31,959	11.40%	7.40%	3.69%	2.19%
	Harvesters Federal Credit Union	$291,552	$23,686	8.12%	2.40%	4.03%	8.63%
	Loyalty Credit Union	$295,553	$32,579	11.02%	11.88%	3.88%	11.14%
	Guardians Credit Union	$304,722	$42,840	14.06%	7.57%	1.84%	5.75%
	Members First Credit Union of Florida	$305,680	$43,635	14.27%	11.46%	0.55%	4.04%
	Panhandle Credit Union	$339,224	$45,391	13.38%	7.43%	1.14%	4.38%
	Orlando Credit Union	$359,356	$31,928	8.88%	1.40%	9.56%	6.69%
	San Antonio Citizens Federal Credit Union	$388,543	$40,233	10.35%	14.32%	0.60%	4.03%
	Velocity Community Federal Credit Union	$482,551	$58,897	12.21%	3.29%	1.93%	3.89%
	Tampa Bay Federal Credit Union	$490,198	$49,039	10.00%	(1.66%)	14.97%	6.86%
	Average of Asset Group B	$332,325	$37,432	11.29%	5.86%	3.91%	5.71%
Asset Group C - $501 million to $1 billion in total assets							
	Trax Federal Credit Union	$501,068	$61,530	12.28%	1.30%	4.74%	4.28%
	Champions First Credit Union	$502,486	$53,175	10.58%	7.95%	4.61%	5.88%
	Floridacentral Credit Union	$608,368	$47,131	7.75%	3.48%	3.64%	4.80%
	Innovations Financial Credit Union	$620,337	$57,841	9.32%	9.29%	1.21%	3.41%
	RadiFi Federal Credit Union	$652,370	$64,908	9.95%	2.95%	2.98%	5.26%
	Insight Credit Union	$682,198	$65,007	9.53%	(8.52%)	5.73%	6.55%
	We Florida Financial	$723,299	$71,980	9.95%	(0.58%)	6.50%	12.61%
	Envision Credit Union	$846,689	$96,560	11.40%	2.32%	8.77%	7.62%
	Power Financial Credit Union	$892,073	$131,681	14.76%	8.54%	2.17%	4.01%
	Radiant Credit Union	$895,485	$79,638	8.89%	6.36%	4.31%	8.48%
	BrightStar Credit Union	$961,828	$86,308	8.97%	8.68%	5.46%	9.85%
	McCoy Federal Credit Union	$988,473	$101,590	10.28%	5.92%	2.81%	11.07%
	Average of Asset Group C	$739,556	$76,446	10.31%	3.97%	4.41%	6.99%

Source: SNL Financial

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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 (%)
		As of Date					

Asset Group D - Over $1 billion in total assets

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 (%)
	Tropical Financial Credit Union	$1,017,850	$89,351	8.78%	5.09%	4.28%	13.20%
	First Commerce Credit Union	$1,122,085	$117,612	10.48%	4.45%	4.21%	8.63%
	Gulf Winds Credit Union	$1,211,751	$124,519	10.28%	10.33%	4.54%	7.98%
	USF Federal Credit Union	$1,281,934	$136,810	10.67%	52.83%	6.19%	6.82%
	First Florida Credit Union	$1,412,071	$182,531	12.93%	2.87%	3.47%	4.13%
	Launch Credit Union	$1,416,833	$126,466	8.93%	1.67%	2.41%	5.64%
	Community Credit Union of Florida	$1,422,426	$154,977	10.90%	3.84%	2.26%	6.49%
	Dade County Federal Credit Union	$1,435,333	$176,436	12.29%	12.63%	2.04%	8.04%
	Publix Employees Federal Credit Union	$1,612,861	$187,759	11.64%	10.05%	1.02%	4.48%
	Educational Federal Credit Union	$1,744,605	$271,043	15.54%	5.19%	2.20%	2.24%
	Tyndall Federal Credit Union	$1,941,150	$238,885	12.31%	10.34%	1.02%	1.91%
	iTHINK Financial Credit Union	$2,247,855	$237,617	10.57%	6.63%	6.00%	8.16%
	Florida Credit Union	$2,431,155	$315,338	12.97%	12.46%	4.02%	7.08%
	Pen Air Credit Union	$2,569,967	$314,553	12.24%	4.47%	2.77%	8.79%
	Community First Credit Union of Florida	$2,808,441	$365,959	13.03%	7.92%	4.33%	11.55%
	GTE Federal Credit Union	$2,913,991	$334,463	11.48%	3.61%	7.03%	11.43%
	Addition Financial Credit Union	$2,929,916	$301,676	10.30%	9.42%	3.92%	13.48%
	Eglin Federal Credit Union	$2,957,746	$370,448	12.52%	7.40%	1.03%	2.01%
	Achieva Credit Union	$3,048,657	$299,608	9.83%	9.71%	2.15%	6.67%
	Campus USA Credit Union	$3,652,291	$448,984	12.29%	10.29%	2.85%	4.89%
	Grow Financial Federal Credit Union	$3,780,784	$418,997	11.08%	11.71%	3.18%	10.10%
	FAIRWINDS Credit Union	$5,059,166	$525,216	10.38%	8.02%	1.77%	3.89%
	MIDFLORIDA Credit Union	$8,653,743	$926,414	10.71%	13.44%	2.59%	8.76%
	Space Coast Credit Union	$9,162,360	$972,875	10.62%	7.20%	4.94%	8.54%
	VyStar Credit Union	$13,987,775	$1,195,113	8.54%	3.42%	10.30%	12.85%
	Suncoast Credit Union	$18,888,342	$1,916,057	10.14%	11.24%	5.73%	13.49%
	Average of Asset Group D	$3,873,503	$413,450	11.21%	9.47%	3.70%	7.74%

Source: SNL Financial

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Definitions

Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
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.