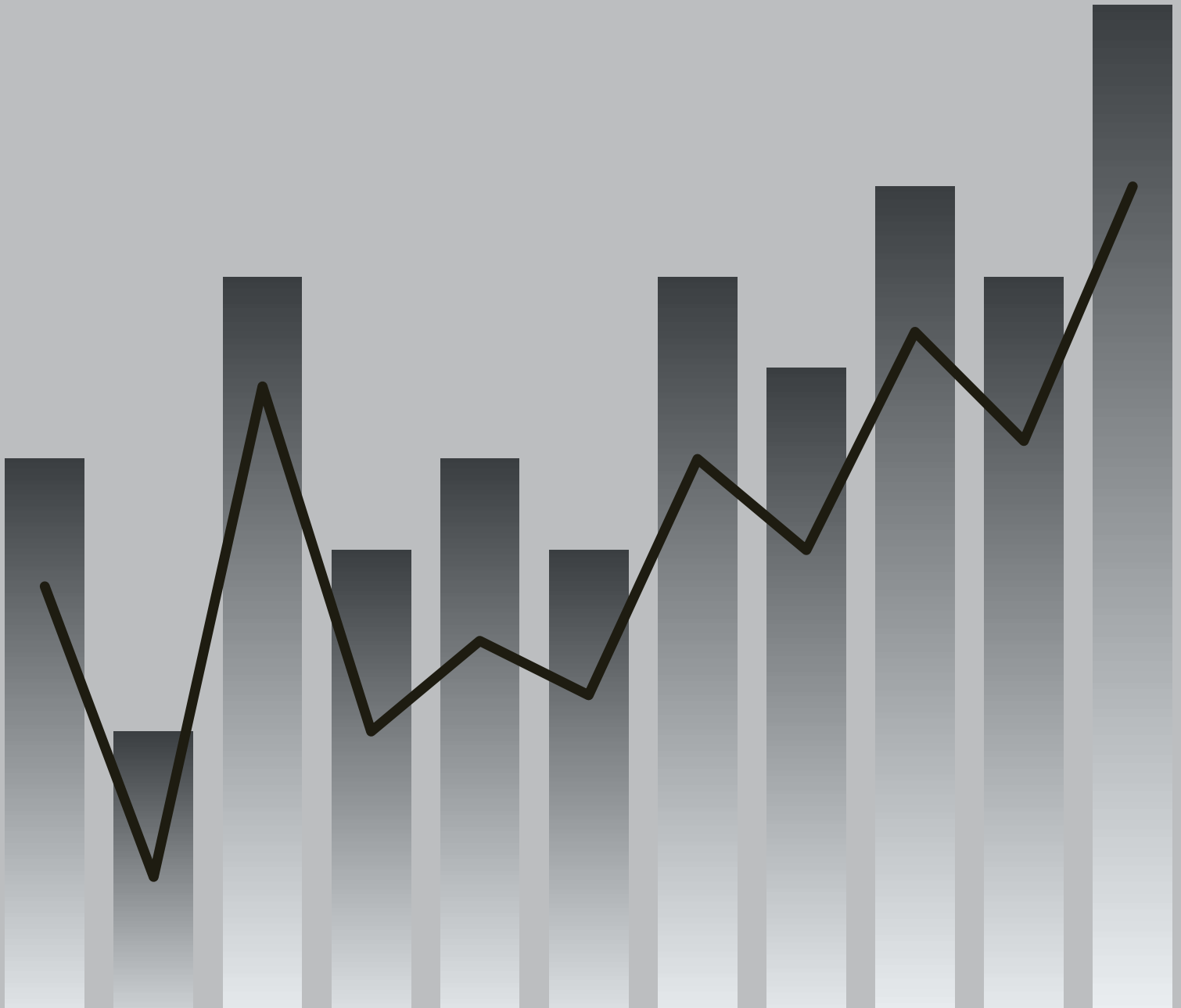


Delaware Credit Union Profile

Mid-Year 2023

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Delaware CUs
Demographic Information		
	Jun 23	Jun 23
Number of CUs	4,783	17
Assets per CU (\$ mil)	468.6	178.7
Median assets (\$ mil)	55.4	76.8
Total assets (\$ mil)	2,241,145	3,037
Total loans (\$ mil)	1,579,413	1,786
Total surplus funds (\$ mil)	572,935	1,099
Total savings (\$ mil)	1,897,097	2,768
Total memberships (thousands)	139,076	261
Growth Rates (%)		
Total assets	3.8	-2.0
Total loans	12.5	13.8
Total surplus funds	-12.8	-18.4
Total savings	1.2	-3.2
Total memberships	3.9	2.2
% CUs with increasing assets	43.3	17.6
Earnings - Basis Pts.		
Yield on total assets	421	366
Dividend/interest cost of assets	119	64
Net interest margin	302	302
Fee & other income	111	126
Operating expense	292	345
Loss Provisions	42	23
Net Income (ROA=, with Stab Exp)	78	60
Net Income (ROA=, without Stab Exp)	78	60
% CUs with positive ROA	86.6	82.4
Capital Adequacy (%)		
Net worth/assets	10.8	10.3
% CUs with NW > 7% of assets	97.4	94.1
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.52
Net chargeoffs/average loans (%)	0.53	0.44
Asset/Liability Management		
Loans/savings	83.3	64.5
Loans/assets	70.5	58.8
Net Long-term assets/assets	41.8	43.1
Liquid assets/assets	11.0	9.9
Core deposits/shares & borrowings	53.2	66.4
Productivity		
Members/potential members (%)	3	5
Borrowers/members (%)	65	43
Members/FTE	397	467
Average shares/member (\$)	13,641	10,597
Average loan balance (\$)	17,433	16,072
Employees per million in assets	0.16	0.18
Structure (%)		
Fed CUs w/ single-sponsor	10.8	11.8
Fed CUs w/ community charter	18.0	23.5
Other Fed CUs	32.4	64.7
CUs state chartered	38.8	0.0

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

Source: NCUA and CUNA E&S.

Overview: State Trends

	U.S.	Delaware Credit Unions						
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Demographic Information								
Number of CUs	4,783	17	17	17	17	17	17	18
Assets per CU (\$ mil)	468.6	178.7	179.8	181.6	165.5	140.2	132.6	124.9
Median assets (\$ mil)	55.4	76.8	78.6	84.4	78.4	67.5	62.2	54.2
Total assets (\$ mil)	2,241,145	3,037	3,056	3,088	2,814	2,384	2,254	2,247
Total loans (\$ mil)	1,579,413	1,786	1,697	1,486	1,458	1,427	1,307	1,257
Total surplus funds (\$ mil)	572,935	1,099	1,204	1,459	1,208	818	820	876
Total savings (\$ mil)	1,897,097	2,768	2,784	2,794	2,524	2,104	1,994	1,984
Total memberships (thousands)	139,076	261	257	255	253	252	246	248
Growth Rates (%)								
Total assets	3.8	-2.0	-1.0	9.7	18.1	5.7	0.3	2.2
Total loans	12.5	13.8	14.2	1.9	2.2	9.2	3.9	4.2
Total surplus funds	-12.8	-18.4	-17.5	20.8	47.6	-0.2	-6.4	-1.2
Total savings	1.2	-3.2	-0.4	10.7	20.0	5.5	0.5	2.2
Total memberships	3.9	2.2	1.1	0.8	0.2	2.6	-0.8	3.1
% CUs with increasing assets	43.3	17.6	35.3	100.0	100.0	76.5	41.2	72.2
Earnings - Basis Pts.								
Yield on total assets	421	366	304	276	333	385	366	354
Dividend/interest cost of assets	119	64	30	32	53	57	43	38
Net interest margin	302	302	275	243	281	328	322	316
Fee & other income	111	126	141	144	135	150	147	131
Operating expense	292	345	331	326	357	391	372	362
Loss Provisions	42	23	12	7	31	39	43	45
Net Income (ROA=, with Stab Exp)	78	60	72	55	27	48	55	39
Net Income (ROA=, without Stab Exp)	78	60	72	55	27	48	55	39
% CUs with positive ROA	86.6	82.4	94.1	94.1	82.4	88.2	94.1	77.8
Capital Adequacy (%)								
Net worth/assets	10.8	10.3	10.1	9.3	9.6	11.0	11.2	10.7
% CUs with NW > 7% of assets	97.4	94.1	94.1	88.2	94.1	94.1	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.52	0.63	0.51	0.78	0.74	1.17	1.35
Net chargeoffs/average loans (%)	0.53	0.44	0.27	0.29	0.56	0.80	0.93	0.86
Asset/Liability Management								
Loans/savings	83.3	64.5	61.0	53.2	57.8	67.8	65.5	63.4
Loans/assets	70.5	58.8	55.5	48.1	51.8	59.9	58.0	55.9
Net Long-term assets/assets	41.8	43.1	42.9	32.6	28.5	29.9	34.1	33.7
Liquid assets/assets	11.0	9.9	12.3	25.2	22.5	14.9	13.4	13.2
Core deposits/shares & borrowings	53.2	66.4	67.4	66.4	64.3	61.2	62.0	61.5
Productivity								
Members/potential members (%)	3	5	5	5	6	6	7	6
Borrowers/members (%)	65	43	43	44	41	42	43	44
Members/FTE	397	467	457	450	449	419	428	427
Average shares/member (\$)	13,641	10,597	10,814	10,967	9,985	8,342	8,110	8,008
Average loan balance (\$)	17,433	16,072	15,307	13,179	14,236	13,429	12,252	11,573
Employees per million in assets	0.16	0.18	0.18	0.18	0.20	0.25	0.25	0.26
Structure (%)								
Fed CUs w/ single-sponsor	10.8	11.8	11.8	11.8	11.8	11.8	11.8	11.1
Fed CUs w/ community charter	18.0	23.5	23.5	23.5	23.5	23.5	23.5	22.2
Other Fed CUs	32.4	64.7	64.7	64.7	64.7	64.7	64.7	66.7
CUs state chartered	38.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

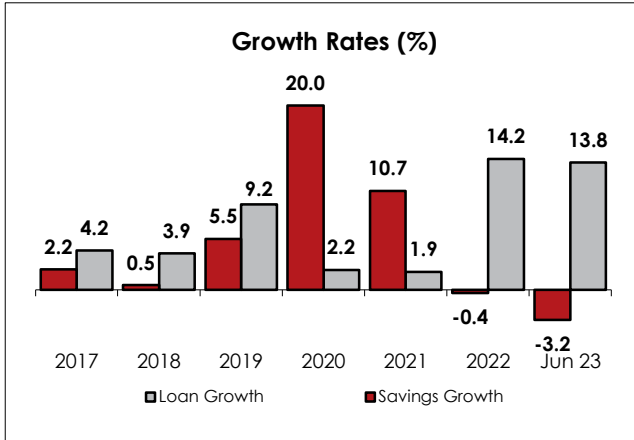
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

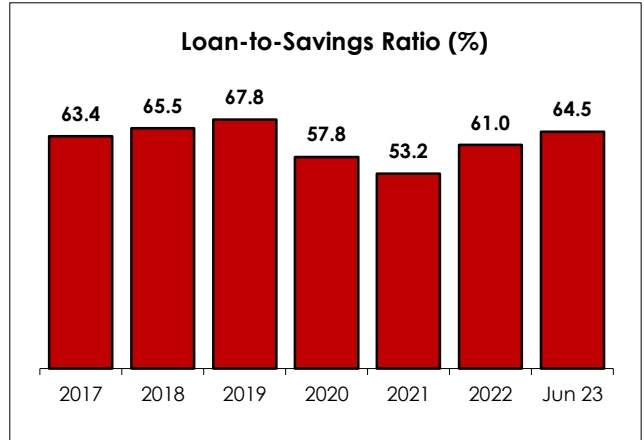
Delaware Credit Union Profile

Mid-Year 2023

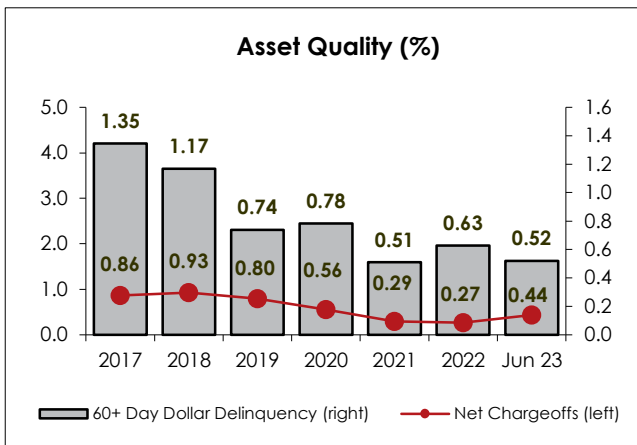
Loan and Savings Growth Trends



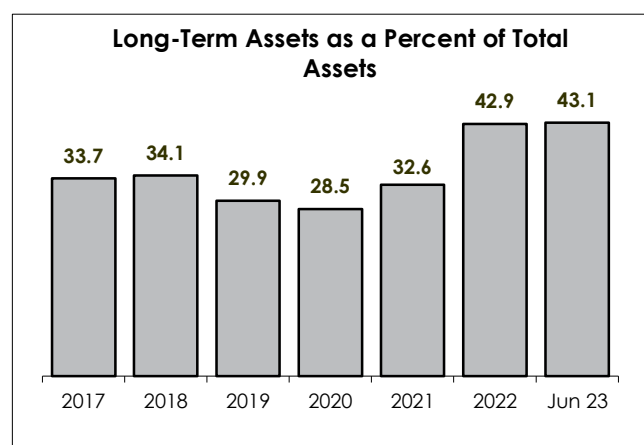
Liquidity Trends



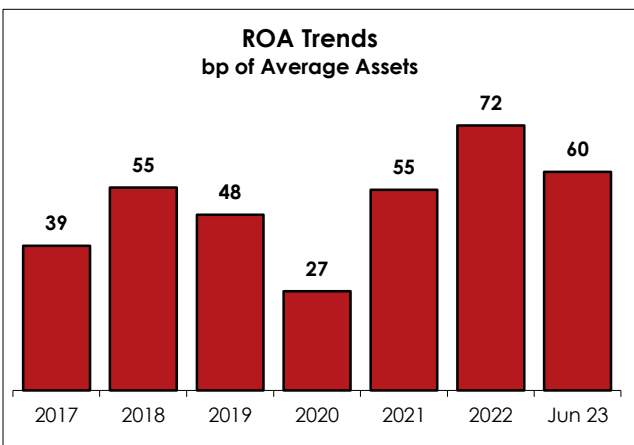
Credit Risk Trends



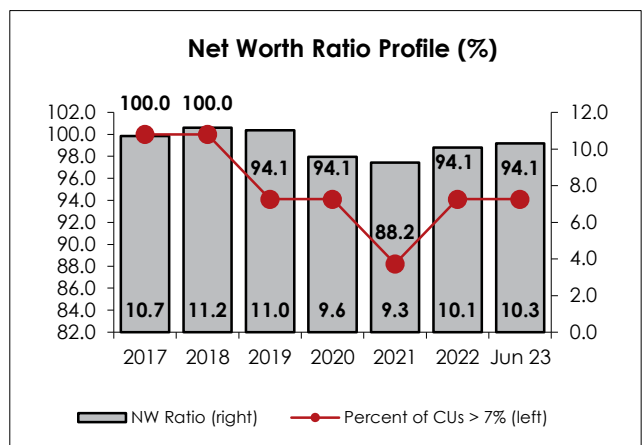
Interest Rate Risk Trends



Earnings Trends



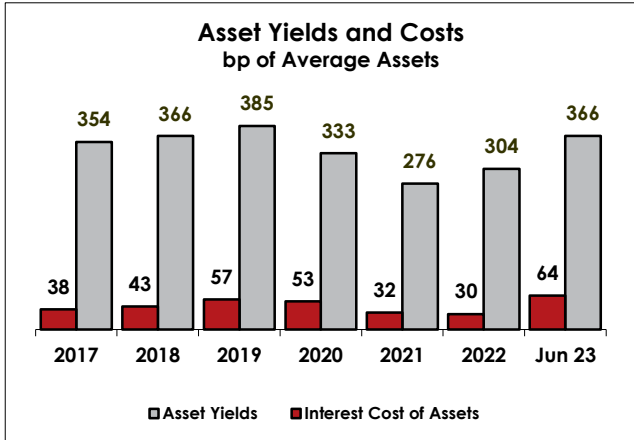
Solvency Trends



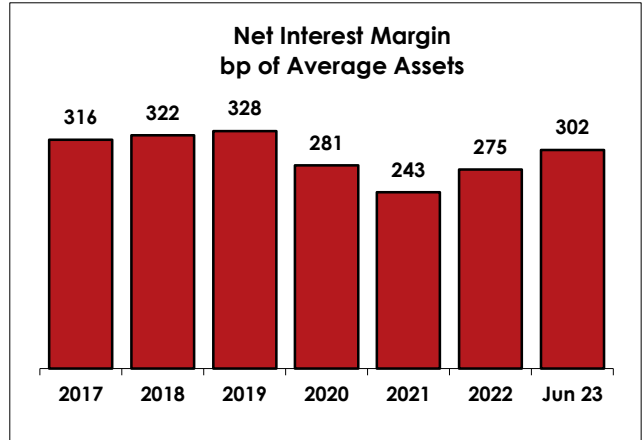
Delaware Credit Union Profile

Mid-Year 2023

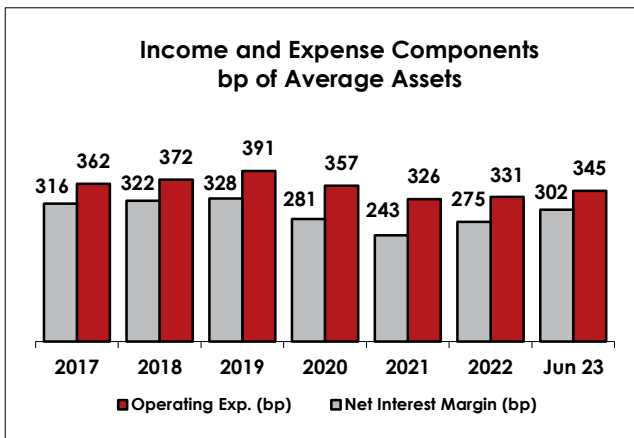
Asset Yields and Funding Costs



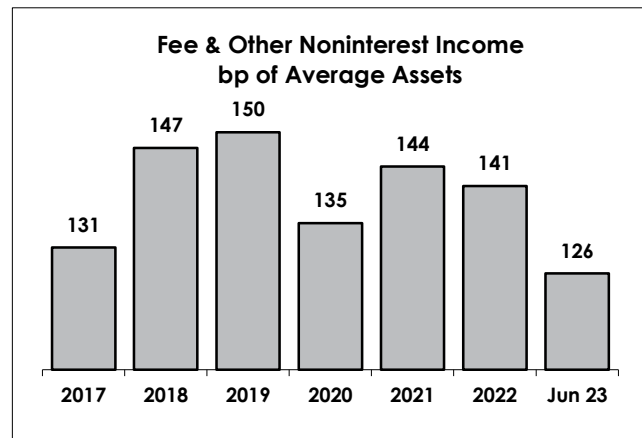
Interest Margins



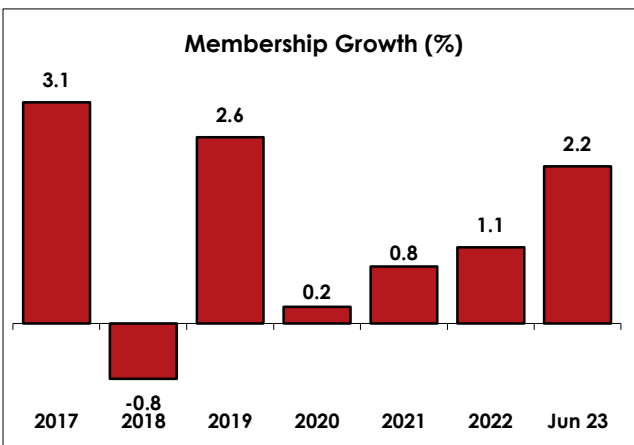
Interest Margins & Overhead



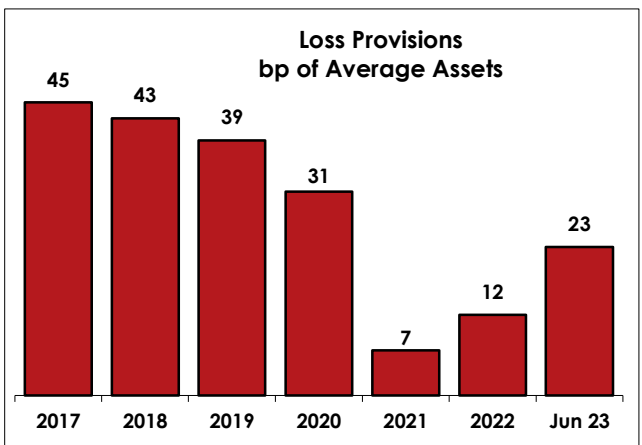
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	DE	Delaware Credit Union Asset Groups - 2023						
	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	4	3	3	2	3	2	17	0
Assets per CU (\$ mil)	9.6	27.0	73.7	130.2	373.9	657.5	178.7	0.0
Median assets (\$ mil)	9.1	26.0	76.8	130.2	413.4	657.5	76.8	0.0
Total assets (\$ mil)	38	81	221	260	1,122	1,315	3,037	0
Total loans (\$ mil)	10	20	98	111	523	1,024	1,786	0
Total surplus funds (\$ mil)	28	60	114	136	541	221	1,099	0
Total savings (\$ mil)	33	71	197	240	1,022	1,206	2,768	0
Total memberships (thousands)	8	7	32	16	74	124	261	0
Growth Rates (%)								
Total assets	-1.3	-2.3	-2.7	-9.5	-2.9	0.6	-2.0	0.0
Total loans	0.1	13.7	3.0	7.0	8.8	18.7	13.8	0.0
Total surplus funds	-2.4	-6.7	-6.4	-20.1	-12.4	-36.1	-18.4	0.0
Total savings	0.6	-4.6	-3.9	-11.2	-5.3	0.5	-3.2	0.0
Total memberships	22.8	-3.3	-2.3	-2.3	0.4	4.4	2.2	0.0
% CUs with increasing assets	0.0	0.0	33.3	0.0	33.3	50.0	17.6	0.0
Earnings - Basis Pts.								
Yield on total assets	343	273	368	351	321	414	366	0
Dividend/interest cost of assets	25	20	53	25	88	58	64	0
Net interest margin	318	253	316	325	233	356	302	0
Fee & other income	80	81	138	88	71	184	126	0
Operating expense	370	254	385	303	247	438	345	0
Loss Provisions	13	-9	53	0	19	28	23	0
Net Income (ROA=, with Stab Exp)	14	88	15	110	39	75	60	0
Net Income (ROA=, without Stab Exp)	14	88	15	110	39	75	60	0
% CUs with positive ROA	75.0	100.0	33.3	100.0	100.0	100.0	82.4	0.0
Capital Adequacy (%)								
Net worth/assets	14.8	12.6	11.4	11.3	12.0	8.2	10.3	0.0
% CUs with NW > 7% of assets	100.0	100.0	66.7	100.0	100.0	100.0	94.1	0.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	3.84	0.20	1.52	0.41	0.59	0.37	0.52	0.00
Net chargeoffs/average loans (%)	1.08	0.06	1.28	0.00	0.44	0.40	0.44	0.00
Asset/Liability Management (%)								
Loans/savings	31.2	27.9	49.6	46.3	51.2	84.9	64.5	0.0
Loans/assets	26.6	24.3	44.3	42.7	46.7	77.8	58.8	0.0
Net Long-term assets/assets	26.5	35.0	40.7	51.5	43.5	42.5	43.1	0.0
Liquid assets/assets	26.2	18.2	16.7	20.5	6.2	8.7	9.9	0.0
Core deposits/shares & borrowings	82.8	70.8	77.4	70.4	57.7	70.4	66.4	0.0
Productivity								
Members/potential members (%)	10	3	3	3	5	6	5	0
Borrowers/members (%)	22	37	32	35	41	49	43	0
Members/FTE	808	603	713	394	511	404	467	0
Average shares/member (\$)	4,031	9,743	6,216	14,697	13,895	9,702	10,597	0
Average loan balance (\$)	5,687	7,400	9,765	19,394	17,248	16,899	16,072	0
Employees per million in assets	0.26	0.15	0.20	0.16	0.13	0.23	0.18	0.00
Structure (%)								
Fed CUs w/ single-sponsor	25.0	33.3	0.0	0.0	0.0	0.0	11.8	0.0
Fed CUs w/ community charter	25.0	0.0	0.0	50.0	66.7	0.0	23.5	0.0
Other Fed CUs	50.0	66.7	100.0	50.0	33.3	100.0	64.7	0.0
CUs state chartered	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

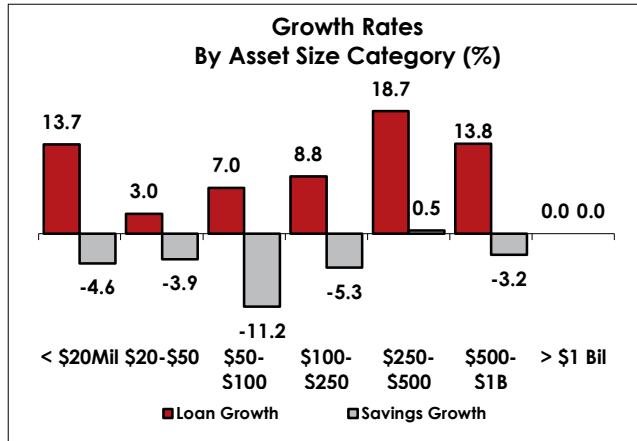
Source: NCUA and CUNA E&S.

Delaware Credit Union Profile

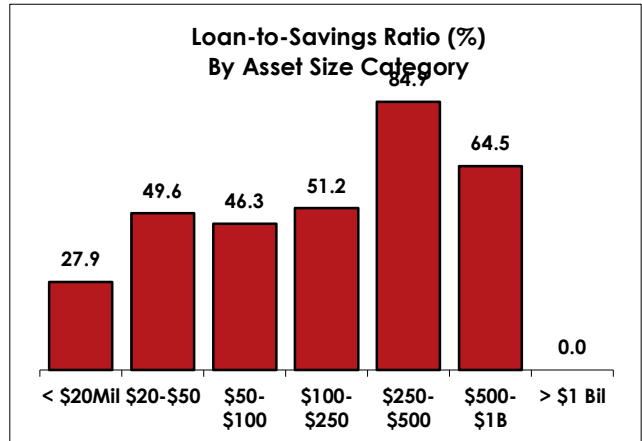
Mid-Year 2023

Results By Asset Size

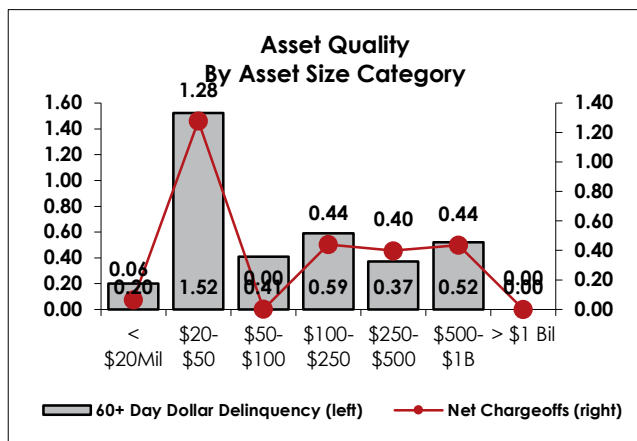
Loan and Savings growth



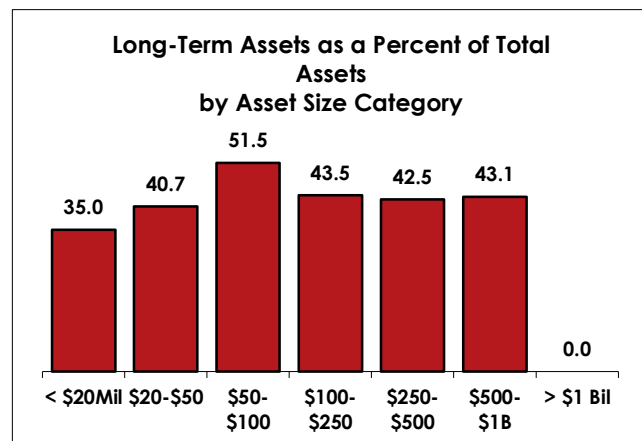
Liquidity Risk Exposure



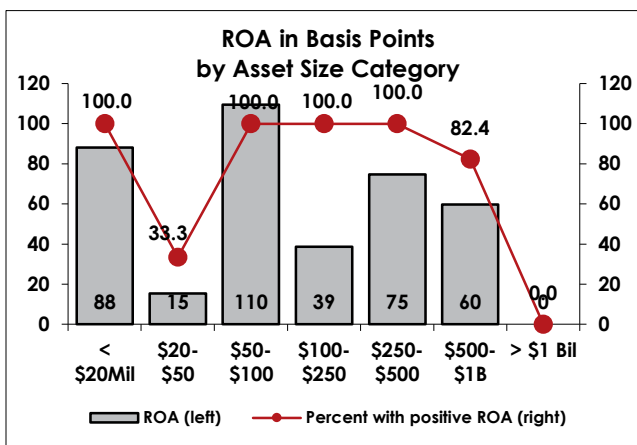
Credit Risk Exposure



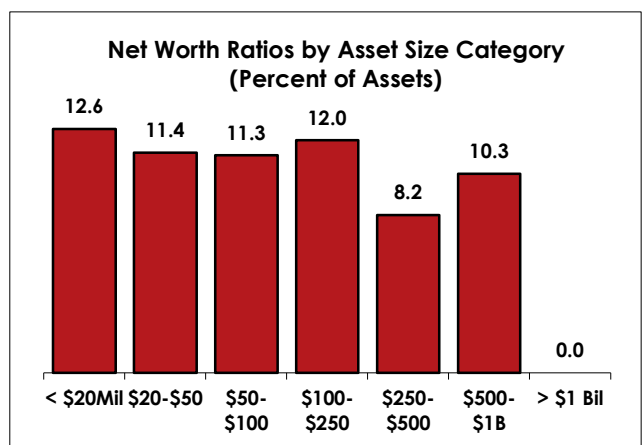
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,783	1,445	855	668	700	396	293	426
Assets per CU (\$ mil)	468.6	7.7	33.0	72.7	159.4	355.8	731.4	3,958.9
Median assets (\$ mil)	55.4	6.6	32.3	71.0	152.3	348.3	715.8	2,160.1
Total assets (\$ mil)	2,241,145	11,108	28,181	48,570	111,591	140,907	214,297	1,686,492
Total loans (\$ mil)	1,579,413	5,574	14,435	27,153	68,996	94,135	150,931	1,218,188
Total surplus funds (\$ mil)	572,935	5,313	12,829	19,402	36,891	39,272	52,181	407,048
Total savings (\$ mil)	1,897,097	9,361	24,646	42,507	98,323	123,271	183,750	1,415,239
Total memberships (thousands)	139,076	1,452	2,541	4,007	8,219	9,784	14,063	99,011
Growth Rates (%)								
Total assets	3.8	-3.3	-2.0	-0.9	1.0	2.4	3.9	5.3
Total loans	12.5	12.6	11.6	11.4	11.3	12.0	11.3	13.7
Total surplus funds	-12.8	-15.9	-13.9	-14.3	-13.9	-14.7	-12.2	-11.7
Total savings	1.2	-4.6	-3.0	-2.1	-0.4	0.4	1.2	2.5
Total memberships	3.9	-0.8	-0.5	-0.1	1.6	2.2	2.9	5.7
% CUs with increasing assets	43.3	29.0	32.3	37.9	48.0	62.4	71.3	77.9
Earnings - Basis Pts.								
Yield on total assets	421	381	364	369	385	393	404	431
Dividend/interest cost of assets	119	45	46	52	67	82	97	133
Net interest margin	302	336	318	317	318	311	308	298
Fee & other income	111	69	95	115	117	126	123	108
Operating expense	292	338	328	334	341	339	337	277
Loss Provisions	42	17	18	17	20	24	27	48
Net Income (ROA=, with Stab Exp)	78	50	67	80	75	74	66	81
Net Income (ROA=, without Stab Exp)	78	50	67	80	75	74	66	81
% CUs with positive ROA	86.6	74.3	88.4	90.7	93.7	93.2	91.8	97.2
Capital Adequacy (%)								
Net worth/assets	10.8	15.1	12.1	11.9	11.2	10.7	10.7	10.7
% CUs with NW > 7% of assets	97.4	95.7	96.6	97.8	98.0	99.0	99.7	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.13	0.82	0.68	0.59	0.54	0.58	0.63
Net chargeoffs/average loans (%)	0.53	0.36	0.37	0.34	0.32	0.34	0.37	0.58
Asset/Liability Management								
Loans/savings	83.3	59.5	58.6	63.9	70.2	76.4	82.1	86.1
Loans/assets	70.5	50.2	51.2	55.9	61.8	66.8	70.4	72.2
Net Long-term assets/assets	41.8	12.5	23.0	28.8	33.1	38.8	42.4	43.5
Liquid assets/assets	11.0	28.0	21.8	18.0	14.6	11.2	10.4	10.3
Core deposits/shares & borrowings	53.2	82.8	75.5	71.6	65.5	61.8	58.1	49.8
Productivity								
Members/potential members (%)	3	6	2	2	2	2	2	3
Borrowers/members (%)	65	60	159	102	93	78	60	59
Members/FTE	397	412	408	384	337	338	346	419
Average shares/member (\$)	13,641	6,448	9,700	10,609	11,963	12,599	13,066	14,294
Average loan balance (\$)	17,433	6,421	3,575	6,666	9,019	12,360	18,027	21,010
Employees per million in assets	0.16	0.32	0.22	0.21	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	10.8	25.7	9.0	3.6	3.4	1.8	1.7	2.1
Fed CUs w/ community charter	18.0	8.4	21.1	25.4	29.4	24.7	17.4	8.7
Other Fed CUs	32.4	37.2	34.4	32.9	26.0	25.3	27.3	31.5
CUs state chartered	38.8	28.7	35.6	38.0	41.1	48.2	53.6	57.7

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

Source: NCUA and CUNA E&S.

Portfolio: State Trends

	U.S.		Delaware Credit Unions					
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Growth Rates								
Credit cards	13.9%	8.5%	8.0%	-3.4%	-9.8%	2.9%	1.9%	2.0%
Other unsecured loans	15.7%	-7.0%	-13.3%	-5.7%	8.9%	-3.0%	-5.0%	-1.6%
New automobile	12.9%	10.1%	4.8%	4.9%	1.3%	16.7%	25.3%	14.5%
Used automobile	10.5%	14.0%	15.2%	2.3%	2.7%	13.5%	-5.5%	-4.2%
First mortgage**	8.6%	16.0%	7.3%	-4.1%	-0.4%	21.7%	6.2%	7.9%
HEL & 2nd Mtg**	33.5%	16.0%	-26.6%	31.5%	15.3%	-21.6%	-0.1%	7.9%
Commercial loans*	17.9%	18.8%	27.4%	23.5%	28.1%	9.9%	12.4%	24.9%
Share drafts	0.1%	-5.2%	0.1%	13.0%	38.0%	7.8%	7.3%	6.6%
Certificates	68.4%	56.8%	0.8%	-17.0%	0.2%	17.7%	-1.4%	-10.1%
IRAs	0.3%	-7.9%	-4.5%	-1.2%	5.6%	0.4%	-5.4%	-3.1%
Money market shares	-17.7%	-24.4%	-5.4%	24.5%	26.9%	-1.7%	-0.4%	0.6%
Regular shares	-10.8%	-5.5%	2.7%	15.1%	21.0%	2.7%	-0.8%	6.8%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	3.8%	4.0%	4.2%	4.5%	5.0%	5.4%	5.5%
Other unsecured loans/total loans	4.2%	4.6%	4.9%	6.5%	7.0%	6.6%	7.4%	8.1%
New automobile/total loans	11.3%	19.7%	19.6%	21.4%	20.8%	21.0%	19.6%	16.3%
Used automobile/total loans	20.5%	24.5%	24.3%	24.0%	24.0%	23.8%	22.9%	25.2%
First mortgage/total loans	36.3%	27.1%	27.6%	29.3%	31.2%	32.0%	28.7%	28.1%
HEL & 2nd Mtg/total loans	7.6%	9.1%	8.3%	12.9%	10.0%	8.8%	12.3%	12.8%
Commercial loans/total loans	9.6%	9.5%	9.7%	8.7%	7.2%	5.7%	5.7%	5.3%
Share drafts/total savings	20.5%	21.2%	21.2%	21.2%	20.7%	18.0%	17.6%	16.5%
Certificates/total savings	21.5%	14.7%	10.3%	10.1%	13.5%	16.2%	14.5%	14.8%
IRAs/total savings	4.4%	4.7%	4.9%	5.1%	5.8%	6.5%	6.9%	7.3%
Money market shares/total savings	18.7%	13.5%	16.3%	17.2%	15.3%	14.4%	15.5%	15.6%
Regular shares/total savings	32.8%	45.2%	46.7%	45.3%	43.6%	43.2%	44.4%	45.0%
Percent of CUs Offering								
Credit cards	64.6%	82.4%	82.4%	82.4%	82.4%	82.4%	82.4%	77.8%
Other unsecured loans	99.3%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.2%	88.2%	88.2%	88.2%	88.2%	88.2%	88.2%	88.9%
Used automobile	97.0%	94.1%	94.1%	94.1%	94.1%	94.1%	94.1%	88.9%
First mortgage	73.2%	82.4%	82.4%	76.5%	76.5%	76.5%	76.5%	72.2%
HEL & 2nd Mtg	70.3%	88.2%	88.2%	88.2%	88.2%	88.2%	88.2%	83.3%
Commercial loans	37.9%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	44.4%
Share drafts	82.9%	94.1%	94.1%	94.1%	94.1%	88.2%	88.2%	88.9%
Certificates	84.4%	94.1%	94.1%	94.1%	94.1%	94.1%	94.1%	94.4%
IRAs	70.8%	76.5%	76.5%	76.5%	76.5%	76.5%	76.5%	72.2%
Money market shares	55.7%	70.6%	70.6%	70.6%	70.6%	70.6%	70.6%	66.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	13.1%	13.2%	13.9%	13.7%	12.8%	13.6%	13.5%
Other unsecured loans	11.5%	10.5%	11.2%	12.1%	8.6%	10.3%	10.5%	11.0%
New automobile	7.7%	5.6%	5.6%	5.8%	5.4%	5.3%	4.7%	3.8%
Used automobile	19.8%	9.9%	9.7%	9.4%	9.4%	10.2%	10.7%	11.5%
First mortgage	19.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%
HEL & 2nd Mtg	2.0%	1.5%	1.4%	1.4%	1.4%	1.4%	1.6%	1.6%
Commercial loans	0.3%	0.3%	0.4%	0.2%	0.2%	0.2%	0.2%	0.3%
Share drafts	62.0%	56.5%	56.1%	55.0%	51.6%	52.4%	51.9%	49.6%
Certificates	8.5%	5.4%	4.5%	4.5%	5.6%	6.0%	5.8%	5.8%
IRAs	3.2%	3.1%	3.2%	3.6%	3.4%	3.5%	3.7%	3.6%
Money market shares	7.3%	3.3%	3.4%	3.3%	3.6%	3.4%	3.5%	3.5%

Current period flow statistics are trailing four quarters.

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

**Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	Delaware Credit Union Asset Groups - 2023								
	DE	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	23.7%	-2.5%	0.9%	-2.5%	9.7%	11.9%	8.5%	0.0%	
Other unsecured loans	-35.3%	-3.0%	-3.0%	-6.9%	-12.2%	-0.2%	-7.0%	0.0%	
New automobile	17.8%	20.8%	39.9%	16.5%	5.8%	11.2%	10.1%	0.0%	
Used automobile	11.6%	15.1%	-12.7%	18.8%	10.5%	17.3%	14.0%	0.0%	
First mortgage**	512.8%	-19.9%	-6.1%	1.4%	7.2%	25.8%	16.0%	0.0%	
HEL & 2nd Mtg**	69.2%	35.1%	-35.6%	19.5%	33.4%	12.8%	16.0%	0.0%	
Commercial loans*	0.0%	0.0%	20.7%	7.4%	17.0%	20.9%	18.8%	0.0%	
Share drafts	0.9%	-4.0%	0.9%	-3.2%	-6.6%	-5.6%	-5.2%	0.0%	
Certificates	-22.8%	21.5%	44.3%	-22.2%	80.2%	60.2%	56.8%	0.0%	
IRAs	2.1%	4.7%	-3.0%	-15.9%	-5.5%	-9.4%	-7.9%	0.0%	
Money market shares	0.0%	-9.8%	-25.6%	-17.2%	-26.7%	-22.9%	-24.4%	0.0%	
Regular shares	1.1%	-5.9%	-8.1%	-8.3%	-8.1%	-2.3%	-5.5%	0.0%	
Portfolio \$ Distribution									
Credit cards/total loans	3.7%	7.7%	8.7%	3.7%	4.1%	3.2%	3.8%	0.0%	
Other unsecured loans/total loans	28.9%	10.4%	10.9%	5.8%	5.1%	3.3%	4.6%	0.0%	
New automobile/total loans	16.2%	23.2%	10.1%	7.6%	24.0%	19.7%	19.7%	0.0%	
Used automobile/total loans	38.9%	38.1%	14.8%	16.0%	23.7%	26.3%	24.5%	0.0%	
First mortgage/total loans	1.4%	2.4%	15.6%	38.2%	27.6%	27.5%	27.1%	0.0%	
HEL & 2nd Mtg/total loans	1.4%	16.7%	5.5%	12.8%	8.9%	9.1%	9.1%	0.0%	
Commercial loans/total loans	0.0%	0.0%	32.6%	15.1%	4.9%	9.4%	9.5%	0.0%	
Share drafts/total savings	10.8%	12.7%	18.7%	20.9%	17.3%	25.7%	21.2%	0.0%	
Certificates/total savings	7.3%	8.2%	9.9%	7.9%	15.7%	16.6%	14.7%	0.0%	
IRAs/total savings	2.6%	2.6%	2.5%	6.8%	6.3%	3.5%	4.7%	0.0%	
Money market shares/total savings	0.0%	16.5%	6.1%	12.1%	20.2%	9.5%	13.5%	0.0%	
Regular shares/total savings	72.0%	58.2%	58.7%	49.5%	40.4%	44.7%	45.2%	0.0%	
Percent of CUs Offering									
Credit cards	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	82.4%	0.0%	
Other unsecured loans	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.1%	0.0%	
New automobile	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	88.2%	0.0%	
Used automobile	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.1%	0.0%	
First mortgage	50.0%	66.7%	100.0%	100.0%	100.0%	100.0%	82.4%	0.0%	
HEL & 2nd Mtg	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	88.2%	0.0%	
Commercial loans	0.0%	0.0%	66.7%	100.0%	66.7%	100.0%	47.1%	0.0%	
Share drafts	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.1%	0.0%	
Certificates	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.1%	0.0%	
IRAs	25.0%	66.7%	100.0%	100.0%	100.0%	100.0%	76.5%	0.0%	
Money market shares	0.0%	100.0%	100.0%	100.0%	66.7%	100.0%	70.6%	0.0%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	19.2%	14.7%	11.8%	14.2%	14.0%	12.5%	13.1%	0.0%	
Other unsecured loans	11.1%	9.8%	12.5%	7.0%	6.6%	12.7%	10.5%	0.0%	
New automobile	1.6%	3.0%	1.4%	2.2%	7.4%	6.5%	5.6%	0.0%	
Used automobile	3.8%	7.0%	3.2%	7.0%	9.4%	12.8%	9.9%	0.0%	
First mortgage	0.1%	0.2%	0.6%	1.4%	1.2%	1.6%	1.3%	0.0%	
HEL & 2nd Mtg	0.2%	1.5%	0.5%	1.9%	1.6%	1.7%	1.5%	0.0%	
Commercial loans	0.0%	0.0%	1.3%	0.1%	0.2%	0.2%	0.3%	0.0%	
Share drafts	19.4%	41.3%	39.4%	64.7%	48.0%	68.1%	56.5%	0.0%	
Certificates	2.5%	4.6%	3.2%	5.4%	6.3%	5.7%	5.4%	0.0%	
IRAs	2.5%	2.1%	1.5%	5.0%	4.2%	2.7%	3.1%	0.0%	
Money market shares	0.0%	3.7%	0.9%	3.1%	7.7%	1.9%	3.3%	0.0%	

Current period flow statistics are trailing four quarters.

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

**Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023							
	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	13.9%	2.9%	5.2%	4.7%	7.2%	10.1%	9.1%	15.4%	
Other unsecured loans	15.7%	5.1%	6.3%	5.2%	10.0%	12.3%	10.2%	18.7%	
New automobile	12.9%	23.2%	24.1%	25.2%	22.1%	19.5%	15.2%	11.5%	
Used automobile	10.5%	13.1%	12.9%	12.7%	11.2%	11.7%	10.8%	10.8%	
First mortgage**	8.6%	3.4%	2.2%	3.7%	5.4%	5.7%	6.9%	10.2%	
HEL & 2nd Mtg**	33.5%	20.7%	22.3%	27.2%	25.9%	28.0%	28.4%	36.8%	
Commercial loans*	17.9%	14.6%	10.5%	5.4%	13.4%	14.7%	13.7%	20.0%	
Share drafts	0.1%	4.3%	2.1%	1.2%	1.0%	0.1%	-2.0%	1.1%	
Certificates	68.4%	9.7%	22.3%	31.3%	42.0%	53.4%	65.7%	74.2%	
IRAs	0.3%	-8.1%	-7.0%	-4.2%	-2.6%	-1.4%	0.7%	1.7%	
Money market shares	-17.7%	-14.3%	-15.2%	-15.3%	-14.9%	-17.4%	-18.1%	-17.3%	
Regular shares	-10.8%	-7.3%	-7.2%	-7.6%	-7.0%	-8.0%	-9.4%	-11.1%	
Portfolio \$ Distribution									
Credit cards/total loans	4.9%	1.6%	2.8%	2.8%	2.7%	3.0%	2.9%	5.5%	
Other unsecured loans/total loans	4.2%	12.7%	7.5%	5.5%	4.7%	4.2%	4.1%	4.1%	
New automobile/total loans	11.3%	24.3%	17.9%	14.5%	12.4%	12.5%	11.1%	11.0%	
Used automobile/total loans	20.5%	38.6%	32.9%	30.3%	28.1%	26.0%	24.1%	18.8%	
First mortgage/total loans	36.3%	9.1%	22.5%	28.6%	30.4%	31.6%	32.7%	37.8%	
HEL & 2nd Mtg/total loans	7.6%	3.6%	7.4%	8.1%	8.4%	8.8%	8.1%	7.4%	
Commercial loans/total loans	9.6%	0.7%	1.5%	3.5%	6.2%	8.0%	11.7%	9.9%	
Share drafts/total savings	20.5%	10.2%	17.8%	19.8%	20.6%	21.6%	22.5%	20.2%	
Certificates/total savings	21.5%	10.7%	11.6%	13.0%	15.4%	17.9%	20.2%	22.9%	
IRAs/total savings	4.4%	1.8%	3.6%	4.2%	4.4%	4.2%	4.1%	4.5%	
Money market shares/total savings	18.7%	2.6%	6.9%	9.2%	12.5%	13.9%	15.2%	20.6%	
Regular shares/total savings	32.8%	72.6%	57.7%	51.8%	45.0%	40.2%	35.7%	29.6%	
Percent of CUs Offering									
Credit cards	64.6%	19.9%	71.5%	83.7%	87.0%	90.2%	91.1%	94.1%	
Other unsecured loans	99.3%	97.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.2%	87.6%	99.5%	99.9%	100.0%	100.0%	100.0%	100.0%	
Used automobile	97.0%	90.4%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%	
First mortgage	73.2%	25.5%	81.5%	94.9%	98.7%	99.7%	100.0%	99.5%	
HEL & 2nd Mtg	70.3%	22.8%	75.1%	90.1%	96.7%	99.5%	99.7%	100.0%	
Commercial loans	37.9%	4.4%	17.4%	34.4%	59.6%	79.0%	86.3%	91.3%	
Share drafts	82.9%	46.6%	96.3%	99.4%	99.1%	100.0%	100.0%	99.5%	
Certificates	84.4%	54.9%	93.7%	96.1%	98.6%	99.5%	99.7%	99.3%	
IRAs	70.8%	25.9%	75.9%	88.3%	95.7%	98.5%	99.0%	99.5%	
Money market shares	55.7%	10.6%	49.2%	68.0%	85.3%	90.4%	93.2%	96.2%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	19.3%	13.4%	13.6%	14.1%	14.8%	15.9%	15.8%	20.8%	
Other unsecured loans	11.5%	18.4%	15.4%	15.2%	13.5%	11.8%	10.6%	11.0%	
New automobile	7.7%	10.6%	39.2%	18.4%	16.1%	11.7%	6.5%	5.5%	
Used automobile	19.8%	24.2%	88.3%	48.1%	41.1%	30.7%	19.5%	14.1%	
First mortgage	19.0%	1.4%	1.8%	2.4%	2.8%	2.8%	2.5%	25.4%	
HEL & 2nd Mtg	2.0%	1.3%	1.6%	1.6%	2.0%	2.2%	2.1%	2.0%	
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	
Share drafts	62.0%	33.0%	46.1%	49.9%	56.1%	57.8%	60.0%	64.4%	
Certificates	8.5%	4.7%	4.7%	5.2%	6.4%	7.0%	7.5%	9.2%	
IRAs	3.2%	2.0%	2.4%	2.6%	2.9%	3.0%	3.0%	3.4%	
Money market shares	7.3%	3.7%	3.6%	3.2%	4.3%	4.4%	5.0%	8.3%	

Current period flow statistics are trailing four quarters.

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

**Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Delaware CU Profile - Quarterly Trends

	U.S.	Delaware Credit Unions				
	Jun 23	Jun 23	Mar 23	Dec 22	Sep 22	Jun 22
Demographic Information						
Number CUs	4,779	17	17	17	17	17
Growth Rates (Quarterly % Change)						
Total loans	2.2	3.2	1.9	3.0	4.9	4.8
Credit cards	3.5	2.0	-0.9	4.2	3.0	3.1
Other unsecured loans	3.0	2.0	-2.6	-4.5	-2.0	2.4
New automobile	0.7	4.9	0.6	1.3	2.9	1.6
used automobile	1.4	2.1	3.9	4.0	3.3	6.6
First mortgage**	1.6	2.5	1.0	7.1	4.8	5.2
HEL & 2nd Mtg**	6.4	9.9	5.2	-9.1	10.4	10.7
Commercial loans*	3.4	0.1	3.4	9.3	5.1	5.5
Total savings	-0.5	-1.3	0.7	-1.3	-1.4	-0.5
Share drafts	-2.4	-3.0	2.1	-0.8	-3.6	-0.9
Certificates	11.8	15.7	23.2	10.3	-0.3	-3.8
IRAs	1.2	0.1	-4.3	-2.0	-1.9	0.5
Money market shares	-4.7	-8.5	-10.1	-7.3	-0.9	1.0
Regular shares	-4.1	-3.0	-0.8	-1.2	-0.6	-0.1
Total memberships	1.0	1.2	0.3	0.1	0.6	1.0
Earnings (Basis Points)						
Yield on total assets	432	376	354	353	318	281
Dividend/interest cost of assets	132	73	55	41	28	24
Fee & other income	110	124	128	155	132	138
Operating expense	292	350	339	351	335	313
Loss Provisions	44	21	25	22	14	11
Net Income (ROA)	77	55	64	93	72	73
% CUs with positive ROA	87	82	71	94	88	88
Capital Adequacy (%)						
Net worth/assets	11.2	11.0	10.8	10.6	10.3	10.0
% CUs with NW > 7% of assets	97.8	94.1	94.1	94.1	88.2	88.2
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.52	0.53	0.63	0.52	0.52
Total Consumer	0.78	0.60	0.57	0.71	0.57	0.47
Credit Cards	1.54	1.52	1.58	1.33	1.00	0.97
All Other Consumer	0.70	0.54	0.50	0.67	0.54	0.43
Total Mortgages	0.43	0.37	0.47	0.48	0.44	0.61
First Mortgages	0.43	0.33	0.40	0.46	0.45	0.67
All Other Mortgages	0.44	0.49	0.72	0.57	0.42	0.45
Total Commercial Loans	0.41	0.18	0.10	0.05	0.05	0.17
Commercial Ag Loans	0.95	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.39	0.19	0.10	0.06	0.05	0.18
Net chargeoffs/average loans	0.54	0.46	0.42	0.41	0.24	0.23
Total Consumer	0.96	0.71	0.67	0.62	0.46	0.36
Credit Cards	3.67	2.74	2.18	2.28	1.89	1.55
All Other Consumer	0.70	0.58	0.57	0.51	0.37	0.28
Total Mortgages	0.00	0.00	-0.03	0.04	-0.16	-0.02
First Mortgages	0.00	-0.05	0.01	0.14	-0.15	-0.02
All Other Mortgages	-0.01	0.14	-0.13	-0.27	-0.18	-0.03
Total Commercial Loans	0.03	0.22	0.00	0.20	0.43	0.07
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.03	0.24	0.00	0.22	0.47	0.08
Asset/Liability Management						
Loans/savings	83.1	64.5	61.7	61.0	58.4	54.9

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

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

**Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Delaware Credit Union Profile

Mid-Year 2023

Bank Comparisons

	Credit Unions				Banks			
	Jun 23	2022	2021	3 Yr Avg	Jun 23	2022	2021	3 Yr Avg
Demographic Information								
Number of Institutions	17	17	17	17	18	20	20	19
Assets per Institution (\$ mil)	179	180	182	180	72,238	63,877	64,642	66,919
Total assets (\$ mil)	3,037	3,056	3,088	3,060	1,300,291	1,277,541	1,292,849	1,290,227
Total loans (\$ mil)	1,786	1,697	1,486	1,656	731,140	704,709	646,153	694,001
Total surplus funds (\$ mil)	1,099	1,204	1,459	1,254	462,209	485,398	572,889	506,832
Total savings (\$ mil)	2,768	2,784	2,794	2,782	1,017,682	1,040,715	1,074,594	1,044,330
12 Month Growth Rates (%)								
Total assets	-2.0	-1.0	9.7	2.2	3.9	-1.2	11.0	4.6
Total loans	13.8	14.2	1.9	10.0	7.5	9.1	6.4	7.7
Real estate loans**	16.0	-3.0	4.6	5.8	6.5	8.0	11.9	8.8
Commercial loans*	18.8	27.4	23.5	23.2	6.8	12.0	0.5	6.4
Total consumer	11.5	26.6	-3.2	11.7	8.0	8.0	5.0	7.0
Consumer credit card	8.5	8.0	-3.4	4.4	10.4	11.1	3.2	8.3
Other consumer	11.8	28.4	-3.1	12.3	4.0	3.3	7.8	5.1
Total surplus funds	-18.4	-17.5	20.8	-5.0	-5.2	-15.3	15.7	-1.6
Total savings	-3.2	-0.4	10.7	2.4	-1.8	-3.2	11.6	2.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	366	304	276	315	271	267	310	283
Dividend/Interest cost of assets	64	30	32	42	83	27	17	42
Net Interest Margin	302	275	243	273	188	240	293	240
Fee and other income (2)	126	141	144	137	40	79	100	73
Operating expense	345	331	326	334	140	204	271	205
Loss provisions	23	12	7	14	33	22	-6	16
Net income	60	73	55	62	55	93	127	91
Capital Adequacy (%)								
Net worth/assets	10.3	10.1	9.3	9.9	9.8	9.5	10.7	10.0
Asset Quality (%)								
Delinquencies/loans (3)	0.52	0.63	0.51	0.55	0.93	0.91	1.08	0.97
Real estate loans	0.37	0.48	0.42	0.42	1.31	1.35	1.89	1.52
Consumer loans	0.18	0.40	0.48	0.35	0.40	0.56	0.62	0.53
Total consumer	0.68	0.76	0.60	0.68	1.26	1.01	0.91	1.06
Consumer credit card	0.93	0.78	0.69	0.80	1.60	1.21	1.05	1.29
Other consumer	0.66	0.76	0.59	0.67	0.67	0.68	0.69	0.68
Net chargeoffs/avg loans	0.44	0.27	0.29	0.33	0.47	0.41	0.64	0.51
Real estate loans	-0.01	-0.05	-0.07	-0.04	0.01	-0.03	-0.02	-0.01
Commercial loans	0.11	0.13	0.05	0.10	0.09	0.07	0.26	0.14
Total consumer	0.79	0.53	0.63	0.65	1.34	1.20	1.70	1.41
Consumer credit card	2.44	1.59	1.43	1.82	1.78	1.64	2.38	1.93
Other consumer	0.66	0.44	0.56	0.55	0.58	0.51	0.66	0.58
Asset Liability Management (%)								
Loans/savings	64.5	61.0	53.2	59.6	71.8	67.7	60.1	66.6
Loans/assets	58.8	55.5	48.1	54.2	54.7	53.7	48.6	52.3
Core deposits/total deposits	66.4	67.9	66.4	66.9	41.9	41.9	42.1	42.0

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

**Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.

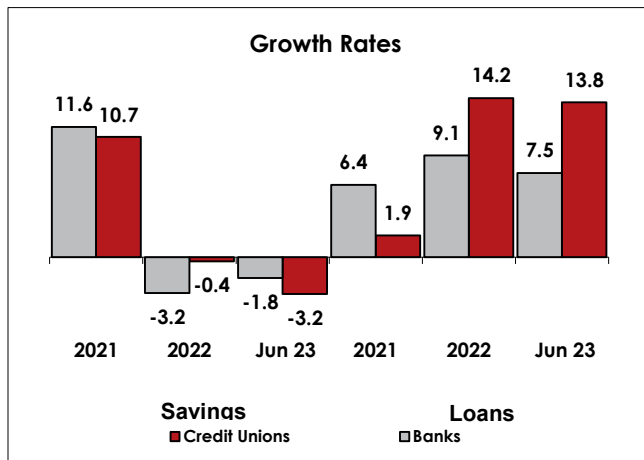
Source: FDIC, NCUA and CUNA E&S

Delaware Credit Union Profile

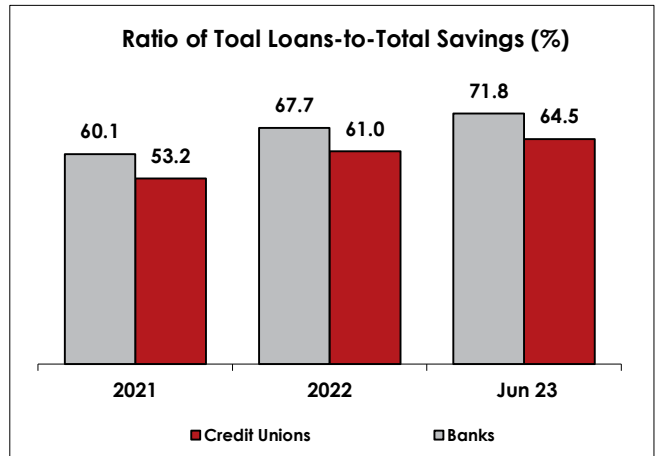
Mid-Year 2023

Credit Union and Bank Comparisons

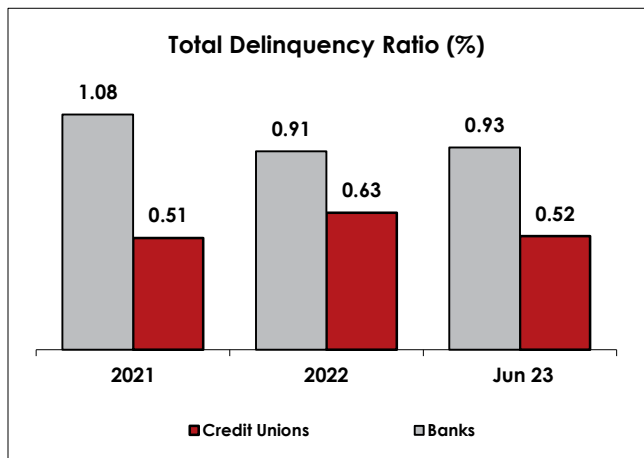
Loan and Savings Growth Trends



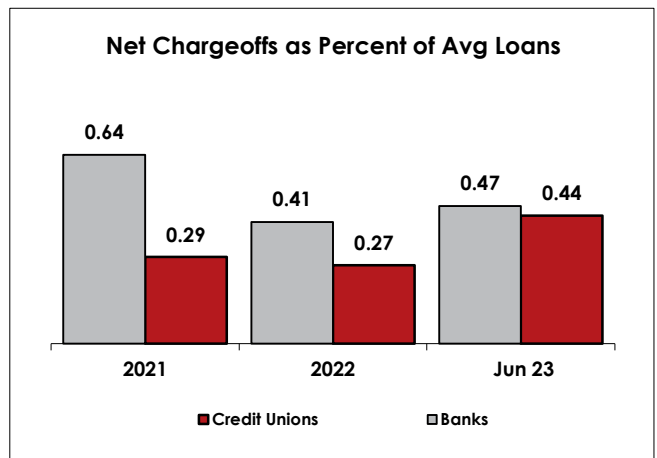
Liquidity Risk Trends



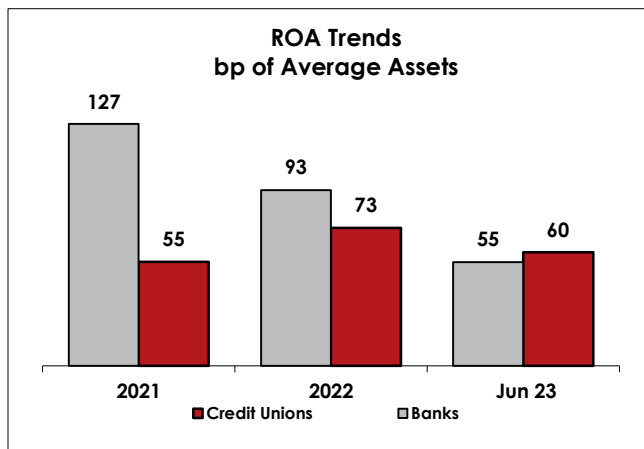
Credit Risk Trends



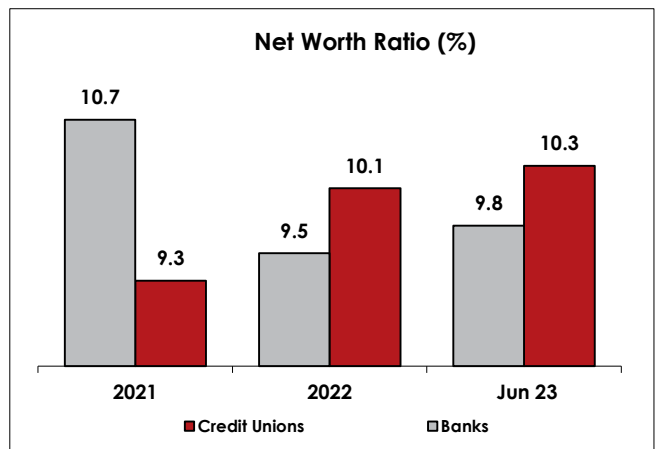
Credit Risk Trends



Earnings Trends



Solvency Trends



Delaware Credit Union Profile

Mid-Year 2023

Delaware Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets
Dover FCU	DE	0	\$664,768,136	44,632	9	6.0%	12.3%	1.3%	8.0%	0.52%	0.41%	0.73%	86.9%	9.7%
Del-One FCU	DE	0	\$650,320,775	79,625	14	-4.4%	26.7%	6.1%	9.3%	0.21%	0.27%	0.77%	82.8%	24.5%
Tidemark FCU	DE	0	\$448,907,239	19,620	5	-2.7%	12.2%	4.1%	13.4%	0.15%	0.03%	0.25%	45.2%	1.5%
DEXSTA FCU	DE	0	\$413,394,227	36,573	5	0.9%	7.8%	-0.4%	9.0%	0.81%	0.60%	0.38%	77.7%	5.4%
Louviers FCU	DE	0	\$259,312,869	17,354	4	-8.4%	3.3%	-2.1%	14.5%	0.87%	0.03%	0.60%	21.4%	7.4%
Delaware State Police FCU	DE	0	\$132,426,462	8,423	3	-7.4%	18.1%	-2.9%	9.4%	0.65%	-0.03%	0.77%	44.8%	18.0%
Community Powered FCU	DE	0	\$127,875,440	7,911	3	-11.6%	-2.6%	-1.5%	13.6%	0.15%	0.03%	1.43%	48.1%	14.6%
Eagle One FCU	DE	0	\$93,008,584	9,153	5	-3.3%	-1.9%	-4.1%	9.7%	1.41%	1.13%	-0.32%	59.6%	8.2%
American Spirit FCU	DE	0	\$76,782,551	13,310	3	-4.2%	3.8%	0.6%	17.3%	1.93%	0.62%	0.85%	51.1%	9.0%
edU FCU	DE	0	\$51,189,127	9,285	3	0.7%	22.2%	-4.6%	6.0%	0.98%	0.29%	-0.05%	30.1%	0.0%
New Castle Co Delaware EFCU	DE	0	\$31,271,411	2,404	2	-1.6%	20.1%	-0.8%	9.0%	0.00%	0.00%	0.98%	21.3%	0.0%
All4u FCU	DE	0	\$25,965,846	2,887	1	-3.8%	-0.4%	-7.2%	13.4%	0.10%	0.08%	0.83%	22.7%	0.9%
Priority Plus FCU	DE	0	\$23,667,690	1,948	1	-1.6%	19.2%	-0.1%	16.5%	0.41%	0.00%	0.78%	43.2%	1.0%
Wilmington Police and Fire FCU	DE	0	\$15,370,806	3,857	1	-0.5%	21.6%	34.2%	16.0%	4.08%	-0.02%	-0.54%	30.2%	0.0%
Provident FCU	DE	0	\$12,857,074	1,667	1	-0.2%	1.4%	2.7%	12.3%	2.24%	0.85%	0.60%	45.0%	0.0%
Delaware River and Bay Authority EFCU	DE	0	\$5,426,640	481	3	-5.7%	-14.7%	-10.6%	19.3%	2.96%	0.50%	0.99%	9.7%	0.0%
Stepping Stones Community FCU	DE	0	\$4,591,822	2,075	1	-1.7%	-47.4%	34.0%	13.0%	13.80%	0.68%	0.09%	19.1%	2.6%
Medians			\$76,782,551	8,423	3	-2.7%	7.8%	-0.4%	13.0%	0.81%	0.27%	0.73%	44.8%	2.6%
By Asset Size			Number of Insts.											
\$5 million and less			1	2,075	1	-1.7%	-47.4%	34.0%	13.0%	13.80%	0.68%	0.09%	19.1%	2.6%
\$5 to \$10 million			1	481	3	-5.7%	-14.7%	-10.6%	19.3%	2.96%	0.50%	0.99%	9.7%	0.0%
\$10 to \$20 million			2	2,762	1	-0.3%	9.3%	22.9%	14.3%	3.04%	0.40%	-0.02%	37.1%	0.0%
\$20 to \$50 million			3	2,404	1	-2.3%	13.7%	-3.3%	12.6%	0.20%	0.02%	0.88%	27.9%	0.6%
\$50 to \$100 million			3	9,285	3	-2.7%	3.0%	-2.3%	11.5%	1.52%	0.79%	0.15%	49.6%	6.6%
\$100 to \$250 million			2	8,167	3	-9.5%	7.0%	-2.3%	11.5%	0.41%	0.00%	1.09%	46.3%	16.3%
\$250 million+			5	36,573	5	-1.0%	15.2%	2.8%	10.2%	0.45%	0.31%	0.58%	69.4%	11.2%

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