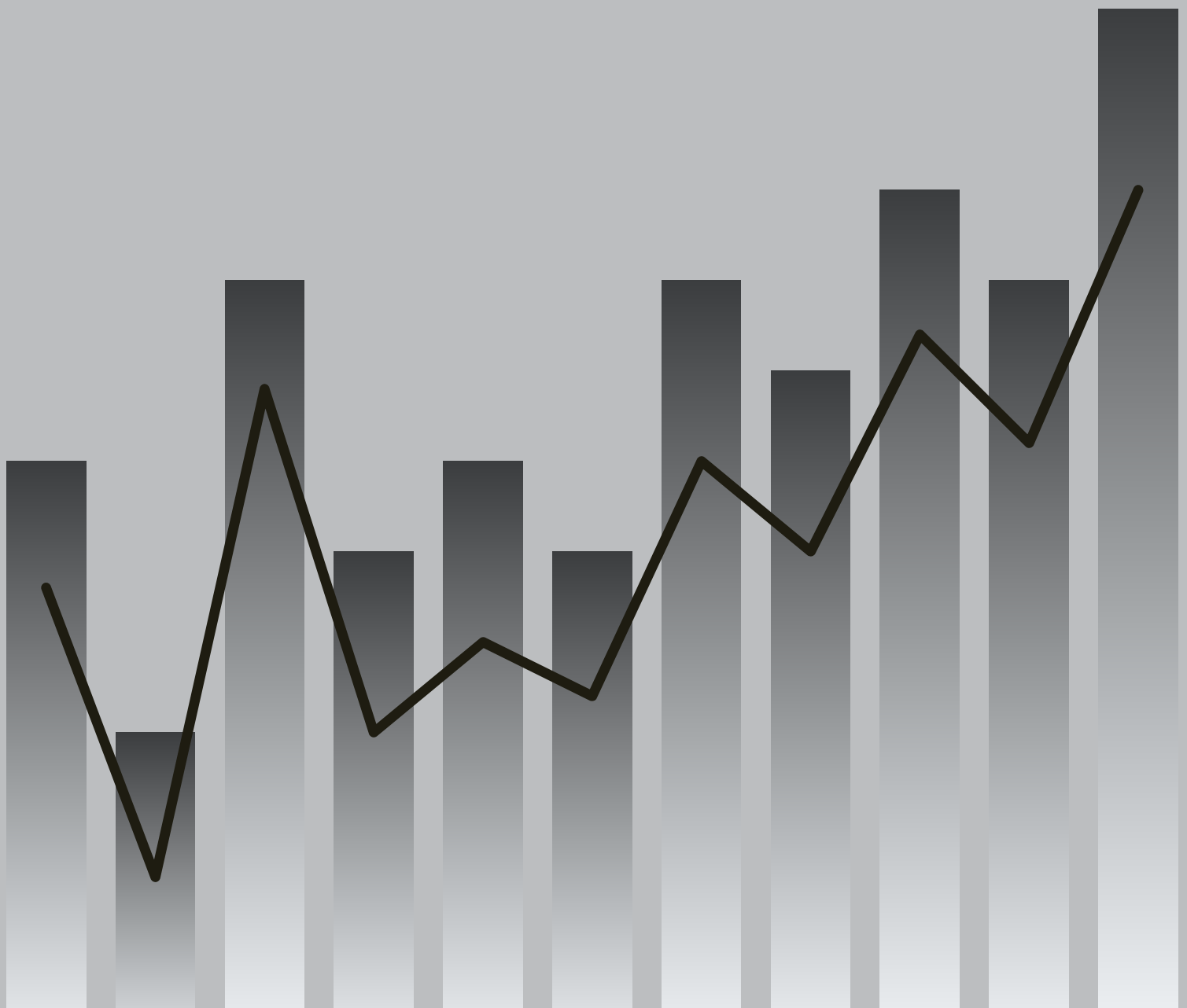


Delaware Credit Union Profile

Year-End 2018

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Delaware CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	17
Assets per CU (\$ mil)	268.0	132.6
Median assets (\$ mil)	33.4	62.2
Total assets (\$ mil)	1,470,839	2,254
Total loans (\$ mil)	1,058,922	1,307
Total surplus funds (\$ mil)	350,554	820
Total savings (\$ mil)	1,234,750	1,994
Total memberships (thousands)	117,549	246
Growth Rates (%)		
Total assets	5.4	0.3
Total loans	8.9	3.9
Total surplus funds	-4.1	-6.4
Total savings	5.2	0.5
Total memberships	4.4	-0.8
% CUs with increasing assets	63.4	41.2
Earnings - Basis Pts.		
Yield on total assets	380	366
Dividend/interest cost of assets	68	43
Net interest margin	311	322
Fee & other income	139	147
Operating expense	313	372
Loss Provisions	46	43
Net Income (ROA) with Stab Exp	91	55
Net Income (ROA) without Stab Exp	91	55
% CUs with positive ROA	88.2	94.1
Capital Adequacy (%)		
Net worth/assets	11.3	11.2
% CUs with NW > 7% of assets	98.5	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	1.17
Net chargeoffs/average loans (%)	0.57	0.93
Total borrower-bankruptcies	173,214	286
Bankruptcies per CU	31.6	16.8
Bankruptcies per 1000 members	1.5	1.2
Asset/Liability Management		
Loans/savings	85.8	65.5
Loans/assets	72.0	58.0
Net Long-term assets/assets	33.1	33.2
Liquid assets/assets	11.4	13.4
Core deposits/shares & borrowings	50.0	62.0
Productivity		
Members/potential members (%)	3	7
Borrowers/members (%)	59	43
Members/FTE	386	428
Average shares/member (\$)	10,504	8,110
Average loan balance (\$)	15,347	12,252
Employees per million in assets	0.21	0.25
Structure (%)		
Fed CUs w/ single-sponsor	11.7	11.8
Fed CUs w/ community charter	18.0	23.5
Other Fed CUs	31.8	64.7
CUs state chartered	38.5	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

Year-End 2018

Overview: State Trends

	U.S.	Delaware Credit Unions						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	17	18	19	22	24	24	26
Assets per CU (\$ mil)	268.0	132.6	124.9	115.8	95.6	85.7	82.1	75.8
Median assets (\$ mil)	33.4	62.2	54.2	45.5	33.3	20.4	20.1	18.7
Total assets (\$ mil)	1,470,839	2,254	2,247	2,200	2,104	2,057	1,970	1,971
Total loans (\$ mil)	1,058,922	1,307	1,257	1,206	1,087	978	843	803
Total surplus funds (\$ mil)	350,554	820	876	887	920	984	1,037	1,075
Total savings (\$ mil)	1,234,750	1,994	1,984	1,941	1,868	1,831	1,768	1,749
Total memberships (thousands)	117,549	246	248	240	230	224	209	208
Growth Rates (%)								
Total assets	5.4	0.3	2.2	4.6	2.3	4.4	-0.1	7.6
Total loans	8.9	3.9	4.2	10.9	11.2	16.0	5.0	5.3
Total surplus funds	-4.1	-6.4	-1.2	-3.5	-6.5	-5.1	-3.5	9.2
Total savings	5.2	0.5	2.2	3.9	2.0	3.6	1.1	7.8
Total memberships	4.4	-0.8	3.1	4.5	2.7	6.9	0.8	-1.2
% CUs with increasing assets	63.4	41.2	72.2	78.9	72.7	50.0	70.8	73.1
Earnings - Basis Pts.								
Yield on total assets	380	366	354	346	332	322	312	344
Dividend/interest cost of assets	68	43	38	40	40	43	52	69
Net interest margin	311	322	316	306	292	280	260	275
Fee & other income	139	147	131	131	125	127	115	122
Operating expense	313	372	362	358	336	321	309	309
Loss Provisions	46	43	45	69	39	35	40	42
Net Income (ROA) with Stab Exp	91	55	39	11	43	51	26	47
Net Income (ROA) without Stab Exp	91	55	39	11	43	51	32	53
% CUs with positive ROA	88.2	94.1	77.8	68.4	59.1	75.0	62.5	61.5
Capital Adequacy (%)								
Net worth/assets	11.3	11.2	10.7	10.6	10.9	10.8	10.4	10.1
% CUs with NW > 7% of assets	98.5	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.17	1.35	1.19	1.49	1.50	2.12	2.62
Net chargeoffs/average loans (%)	0.57	0.93	0.86	1.10	0.57	0.90	0.95	1.14
Total borrower-bankruptcies	173,214	286	384	216	346	380	342	349
Bankruptcies per CU	31.6	16.8	21.3	11.4	15.7	15.8	14.3	13.4
Bankruptcies per 1000 members	1.5	1.2	1.5	0.9	1.5	1.7	1.6	1.7
Asset/Liability Management								
Loans/savings	85.8	65.5	63.4	62.1	58.2	53.4	47.7	45.9
Loans/assets	72.0	58.0	55.9	54.8	51.7	47.5	42.8	40.7
Net Long-term assets/assets	33.1	33.2	32.7	30.5	31.1	36.7	44.5	41.3
Liquid assets/assets	11.4	13.4	13.2	14.4	15.4	15.0	14.0	16.8
Core deposits/shares & borrowings	50.0	62.0	61.5	58.9	57.7	55.1	47.2	45.1
Productivity								
Members/potential members (%)	3	7	6	7	7	11	9	9
Borrowers/members (%)	59	43	44	45	45	45	38	36
Members/FTE	386	428	427	434	445	432	430	422
Average shares/member (\$)	10,504	8,110	8,008	8,074	8,119	8,174	8,440	8,419
Average loan balance (\$)	15,347	12,252	11,573	11,077	10,400	9,790	10,590	10,718
Employees per million in assets	0.21	0.25	0.26	0.25	0.25	0.25	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.7	11.8	11.1	10.5	18.2	29.2	29.2	26.9
Fed CUs w/ community charter	18.0	23.5	22.2	21.1	18.2	16.7	20.8	23.1
Other Fed CUs	31.8	64.7	66.7	68.4	63.6	54.2	50.0	50.0
CUs state chartered	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0

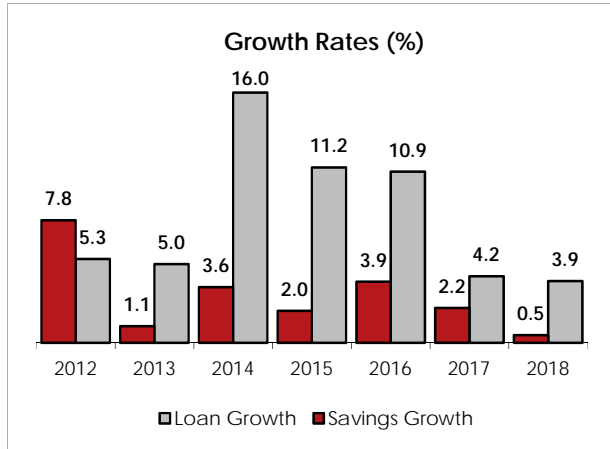
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

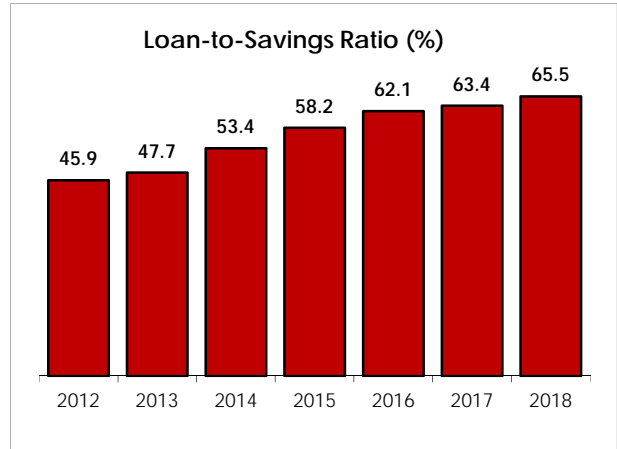
Delaware Credit Union Profile

Year-End 2018

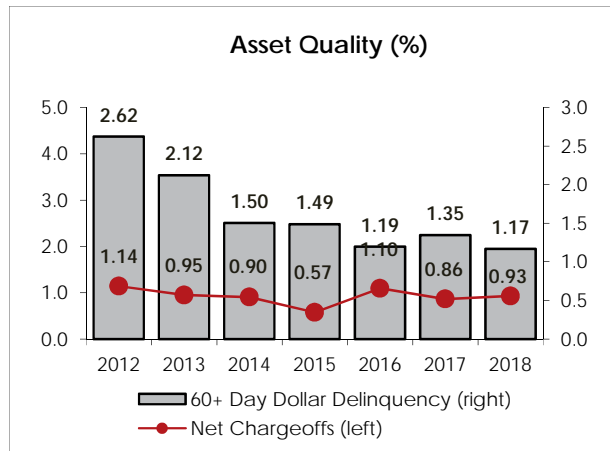
Loan and Savings Growth Trends



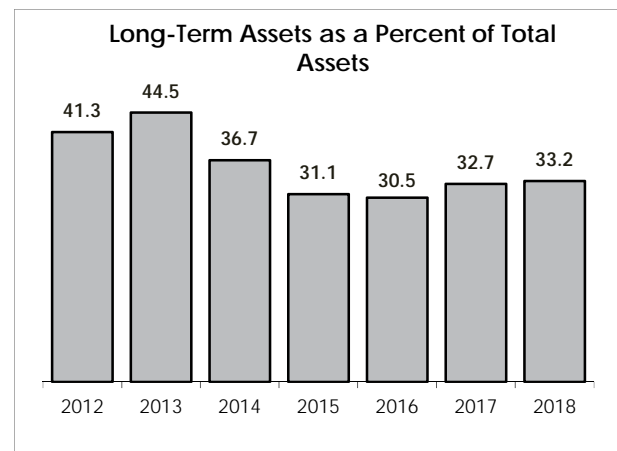
Liquidity Trends



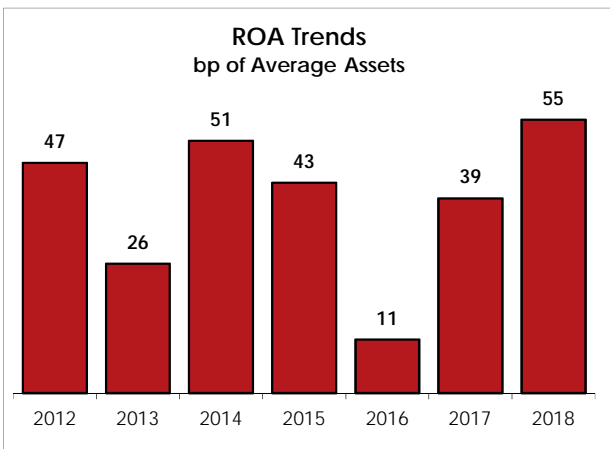
Credit Risk Trends



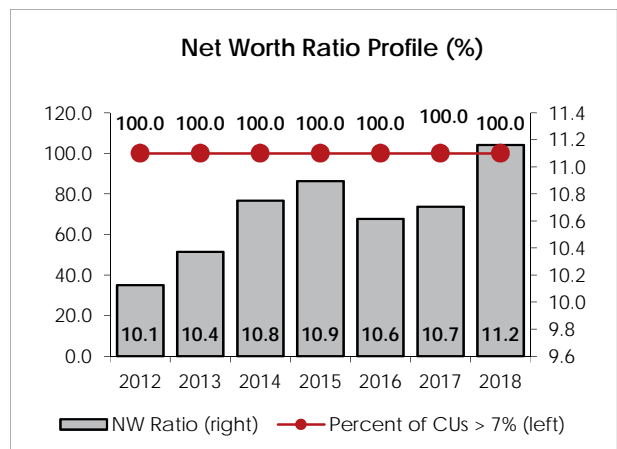
Interest Rate Risk Trends



Earnings Trends



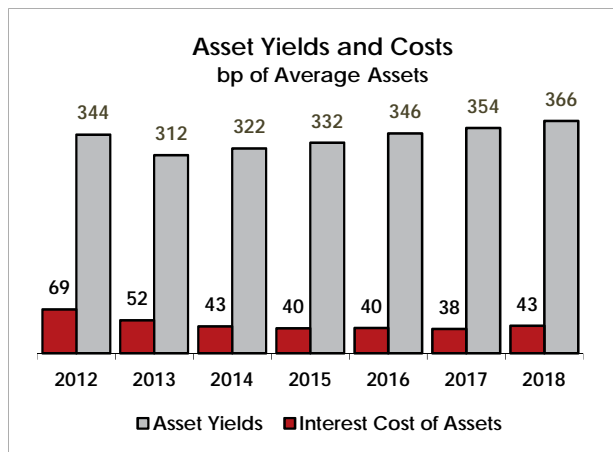
Solvency Trends



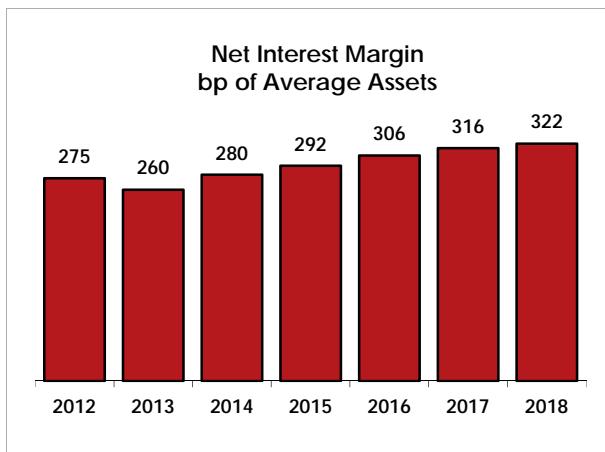
Delaware Credit Union Profile

Year-End 2018

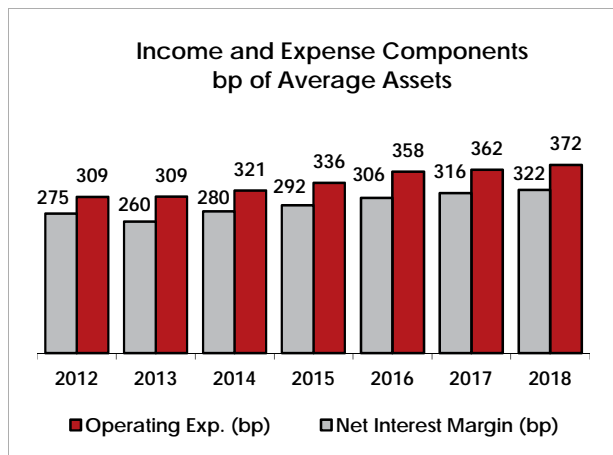
Asset Yields and Funding Costs



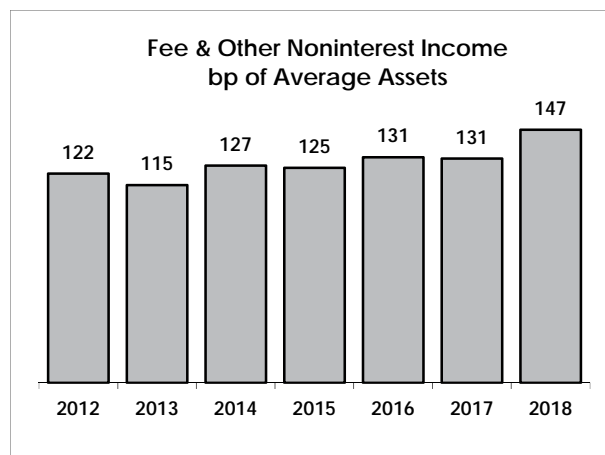
Interest Margins



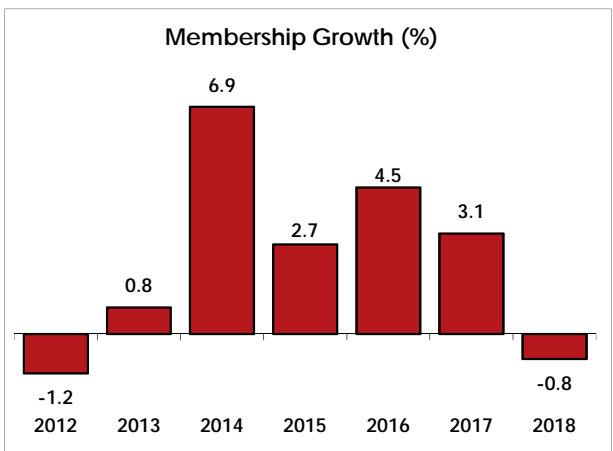
Interest Margins & Overhead



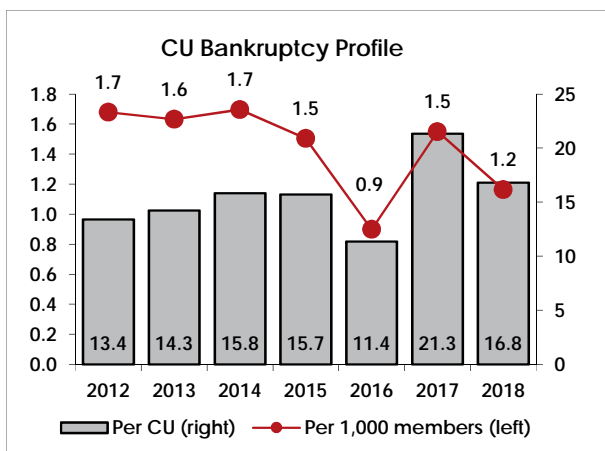
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	DE	Delaware Credit Union Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	17	5	3	2	2	5		
Assets per CU (\$ mil)	132.6	9.8	29.1	70.6	118.4	347.9		
Median assets (\$ mil)	62.2	10.3	22.9	70.6	118.4	285.3		
Total assets (\$ mil)	2,254	49	87	141	237	1,740		
Total loans (\$ mil)	1,307	17	29	76	113	1,071		
Total surplus funds (\$ mil)	820	31	57	59	106	567		
Total savings (\$ mil)	1,994	40	79	123	211	1,540		
Total memberships (thousands)	246	8	17	25	19	178		
Growth Rates (%)								
Total assets	0.3	0.6	-3.2	-1.0	-5.0	1.6		
Total loans	3.9	9.2	-7.1	10.1	1.8	4.2		
Total surplus funds	-6.4	-3.5	-0.3	-12.4	-13.4	-4.7		
Total savings	0.5	0.1	-2.4	2.5	-5.8	1.6		
Total memberships	-0.8	0.6	-1.6	-1.1	-0.9	-0.1		
% CUs with increasing assets	41.2	80.0	0.0	0.0	0.0	60.0		
Earnings - Basis Pts.								
Yield on total assets	366	341	356	430	315	369		
Dividend/interest cost of assets	43	29	5	43	40	46		
Net interest margin	322	312	351	388	275	322		
Fee & other income	147	99	91	219	111	151		
Operating expense	372	358	368	465	321	372		
Loss Provisions	43	46	53	78	29	41		
Net Income (ROA) with Stab Exp	55	7	21	63	35	61		
Net Income (ROA) without Stab Exp	55	7	21	63	35	61		
% CUs with positive ROA	94.1	80.0	100.0	100.0	100.0	100.0		
Capital Adequacy (%)								
Net worth/assets	11.2	17.3	9.9	13.0	11.6	10.8		
% CUs with NW > 7% of assets	100.0	100.0	100.0	100.0	100.0	100.0		
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	1.17	1.14	1.67	1.68	2.57	0.97		
Net chargeoffs/average loans (%)	0.93	0.65	1.70	1.48	0.34	0.94		
Total borrower-bankruptcies	286	8	14	13	15	236		
Bankruptcies per CU	16.8	1.6	4.7	6.5	7.5	47.2		
Bankruptcies per 1000 members	1.2	1.0	0.8	0.5	0.8	1.3		
Asset/Liability Management (%)								
Loans/savings	65.5	42.7	37.0	61.6	53.6	69.6		
Loans/assets	58.0	35.1	33.5	53.5	47.8	61.6		
Net Long-term assets/assets	33.2	26.1	28.6	37.6	43.2	31.9		
Liquid assets/assets	13.4	17.9	15.9	19.8	18.6	11.9		
Core deposits/shares & borrowings	62.0	74.3	83.7	67.4	54.2	61.2		
Productivity								
Members/potential members (%)	7	43	5	2	4	10		
Borrowers/members (%)	43	38	27	38	41	46		
Members/FTE	428	524	558	551	330	416		
Average shares/member (\$)	8,110	4,978	4,726	5,009	11,255	8,667		
Average loan balance (\$)	12,252	5,623	6,420	8,187	14,589	13,061		
Employees per million in assets	0.25	0.32	0.34	0.32	0.24	0.25		
Structure (%)								
Fed CUs w/ single-sponsor	11.8	20.0	33.3	0.0	0.0	0.0		
Fed CUs w/ community charter	23.5	20.0	0.0	0.0	50.0	40.0		
Other Fed CUs	64.7	60.0	66.7	100.0	50.0	60.0		
CUs state chartered	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.

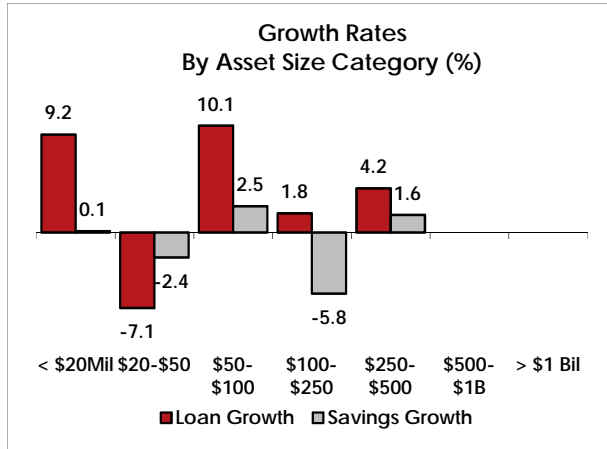
Source: NCUA and CUNA E&S.

Delaware Credit Union Profile

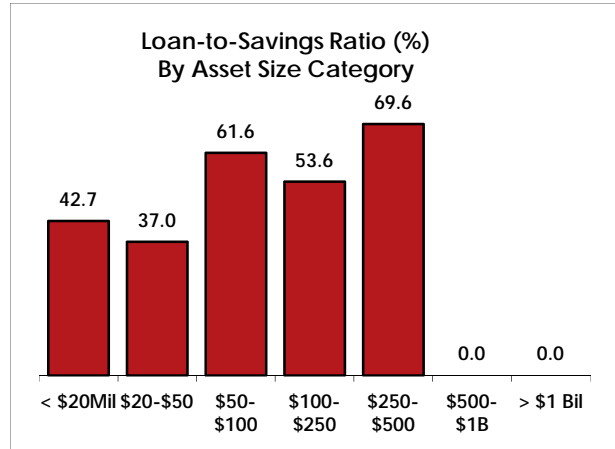
Year-End 2018

Results By Asset Size

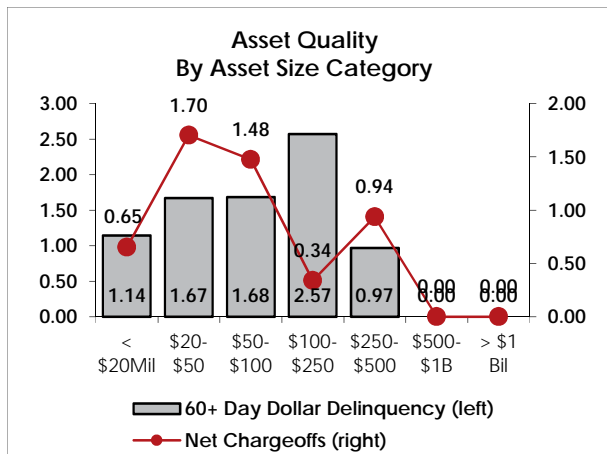
Loan and Savings growth



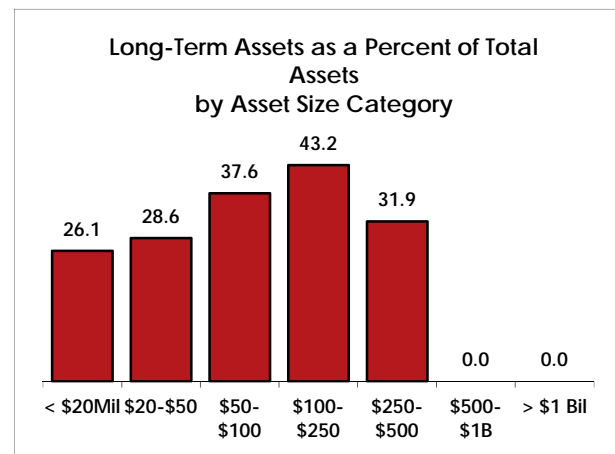
Liquidity Risk Exposure



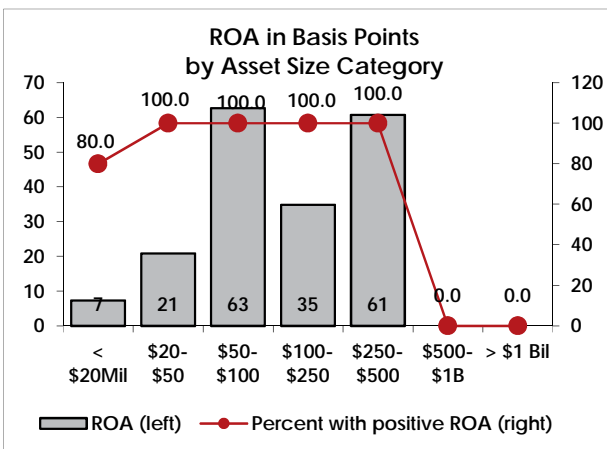
Credit Risk Exposure



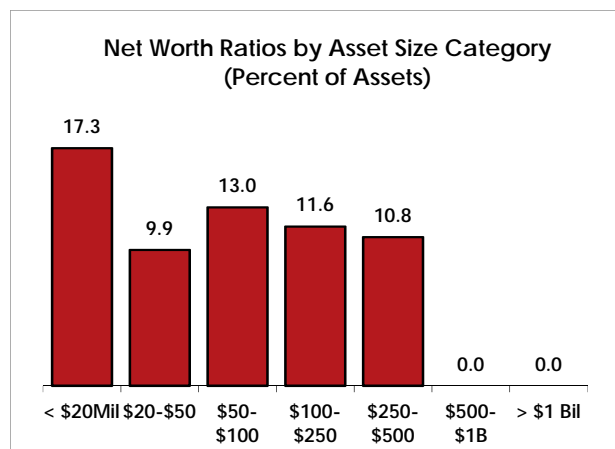
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
<i>% CUs with increasing assets</i>	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
<i>% CUs with positive ROA</i>	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
<i>% CUs with NW > 7% of assets</i>	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

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					
Growth Rates	2018	2018	2017	2016	2015	2014	2013	2012
Credit cards	7.5%	1.9%	2.0%	0.3%	-1.2%	6.2%	1.0%	0.4%
Other unsecured loans	6.9%	-5.0%	-1.6%	2.5%	3.7%	18.2%	4.2%	-1.2%
New automobile	11.7%	25.3%	14.5%	28.3%	24.6%	20.3%	10.7%	-6.2%
Used automobile	9.1%	-5.5%	-4.2%	17.8%	34.0%	54.3%	9.2%	-4.4%
First mortgage	9.2%	6.2%	7.9%	5.8%	3.0%	7.0%	9.2%	24.9%
HEL & 2nd Mtg	7.0%	-0.1%	7.9%	0.8%	-2.7%	1.3%	-8.8%	-7.5%
Commercial loans*	12.0%	12.4%	24.9%	24.8%	27.6%	37.4%	130.4%	113.2%
Share drafts	12.7%	7.3%	6.6%	7.3%	13.8%	15.6%	7.1%	13.0%
Certificates	12.2%	-1.4%	-10.1%	1.5%	-7.2%	-6.4%	-8.3%	3.0%
IRAs	-0.1%	-5.4%	-3.1%	-1.0%	-5.4%	-1.7%	-0.5%	6.9%
Money market shares	0.9%	-0.4%	0.6%	1.0%	1.8%	-21.4%	3.5%	8.4%
Regular shares	2.0%	-0.8%	6.8%	5.5%	4.7%	22.6%	5.2%	8.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	5.4%	5.5%	5.6%	6.2%	6.9%	7.6%	7.9%
Other unsecured loans/total loans	4.1%	7.4%	8.1%	8.6%	9.3%	9.9%	9.8%	9.8%
New automobile/total loans	14.1%	19.6%	16.3%	14.8%	12.8%	11.4%	11.0%	10.5%
Used automobile/total loans	20.9%	22.9%	25.2%	27.4%	25.8%	21.4%	16.1%	15.5%
First mortgage/total loans	40.8%	28.7%	28.1%	27.2%	28.5%	30.7%	33.3%	32.0%
HEL & 2nd Mtg/total loans	8.4%	12.3%	12.8%	12.4%	13.6%	15.6%	17.8%	20.5%
Commercial loans/total loans	6.9%	5.7%	5.3%	4.4%	3.9%	3.4%	2.9%	1.3%
Share drafts/total savings	15.6%	17.6%	16.5%	15.8%	15.3%	13.8%	12.3%	11.6%
Certificates/total savings	19.5%	14.5%	14.8%	16.8%	17.2%	18.9%	20.9%	23.1%
IRAs/total savings	6.3%	6.9%	7.3%	7.7%	8.1%	8.7%	9.2%	9.3%
Money market shares/total savings	21.4%	15.5%	15.6%	15.9%	16.4%	16.4%	21.6%	21.1%
Regular shares/total savings	35.3%	44.4%	45.0%	43.0%	42.4%	41.3%	34.9%	33.5%
Percent of CUs Offering								
Credit cards	61.9%	82.4%	77.8%	73.7%	68.2%	66.7%	66.7%	69.2%
Other unsecured loans	99.4%	100.0%	100.0%	94.7%	95.5%	95.8%	95.8%	100.0%
New automobile	95.7%	88.2%	88.9%	89.5%	90.9%	91.7%	91.7%	92.3%
Used automobile	97.0%	94.1%	88.9%	89.5%	90.9%	91.7%	91.7%	92.3%
First mortgage	69.0%	76.5%	72.2%	68.4%	59.1%	58.3%	58.3%	57.7%
HEL & 2nd Mtg	69.8%	88.2%	83.3%	78.9%	72.7%	75.0%	75.0%	76.9%
Commercial loans	34.6%	47.1%	44.4%	36.8%	31.8%	29.2%	25.0%	23.1%
Share drafts	80.4%	88.2%	88.9%	84.2%	77.3%	75.0%	75.0%	76.9%
Certificates	81.7%	94.1%	94.4%	94.7%	95.5%	95.8%	95.8%	96.2%
IRAs	68.7%	76.5%	72.2%	68.4%	68.2%	66.7%	66.7%	69.2%
Money market shares	52.2%	70.6%	66.7%	63.2%	54.5%	54.2%	58.3%	57.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.6%	13.5%	14.5%	15.3%	14.9%	14.0%	13.7%
Other unsecured loans	12.0%	10.5%	11.0%	11.2%	11.2%	11.2%	10.3%	10.1%
New automobile	6.2%	4.7%	3.8%	2.7%	2.6%	2.7%	2.7%	2.7%
Used automobile	15.0%	10.7%	11.5%	12.8%	12.7%	12.2%	7.3%	5.9%
First mortgage	2.5%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.1%
HEL & 2nd Mtg	2.1%	1.6%	1.6%	1.7%	1.8%	1.9%	2.1%	2.3%
Commercial loans	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
Share drafts	58.3%	51.9%	49.6%	46.4%	48.6%	48.7%	45.7%	42.5%
Certificates	7.8%	5.8%	5.8%	6.5%	6.9%	7.6%	8.3%	9.4%
IRAs	4.1%	3.7%	3.6%	4.1%	4.5%	4.9%	5.3%	5.4%
Money market shares	6.9%	3.5%	3.5%	3.3%	3.8%	4.0%	4.9%	4.8%

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.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	DE	Delaware Credit Union Asset Groups - 2018						
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	1.9%	-6.7%	-2.5%	16.7%	-3.6%	0.8%		
Other unsecured loans	-5.0%	5.1%	-9.7%	-11.0%	-9.8%	-1.6%		
New automobile	25.3%	15.1%	-4.1%	-12.1%	82.5%	26.0%		
Used automobile	-5.5%	22.3%	-1.8%	8.8%	-20.1%	-5.7%		
First mortgage	6.2%	-29.5%	-2.5%	42.5%	12.5%	2.6%		
HEL & 2nd Mtg	-0.1%	-13.2%	-17.4%	-17.4%	-20.6%	5.0%		
Commercial loans*	12.4%			7.7%	21.2%	12.8%		
Share drafts	7.3%	9.5%	1.1%	1.5%	1.4%	8.7%		
Certificates	-1.4%	7.0%	-7.8%	0.9%	-17.6%	0.9%		
IRAs	-5.4%	-8.1%	-8.2%	-21.4%	-3.8%	-4.8%		
Money market shares	-0.4%	-11.2%	-2.9%	-10.4%	-11.3%	2.0%		
Regular shares	-0.8%	-0.3%	-2.4%	0.5%	-4.2%	0.1%		
Portfolio \$ Distribution								
Credit cards/total loans	5.4%	4.7%	12.8%	11.9%	5.2%	4.7%		
Other unsecured loans/total loans	7.4%	30.4%	31.8%	14.0%	11.8%	5.4%		
New automobile/total loans	19.6%	22.8%	18.4%	3.8%	7.7%	22.0%		
Used automobile/total loans	22.9%	29.2%	20.8%	16.1%	10.7%	24.7%		
First mortgage/total loans	28.7%	1.0%	4.0%	36.4%	50.4%	27.0%		
HEL & 2nd Mtg/total loans	12.3%	8.6%	11.2%	15.2%	10.6%	12.4%		
Commercial loans/total loans	5.7%	0.0%	0.0%	20.9%	6.4%	4.8%		
Share drafts/total savings	17.6%	8.4%	12.4%	15.2%	14.3%	18.8%		
Certificates/total savings	14.5%	15.1%	2.2%	13.8%	14.0%	15.3%		
IRAs/total savings	6.9%	2.0%	3.3%	3.5%	10.4%	7.0%		
Money market shares/total savings	15.5%	4.8%	9.7%	9.6%	15.8%	16.5%		
Regular shares/total savings	44.4%	66.2%	71.3%	52.3%	39.9%	42.4%		
Percent of CUs Offering								
Credit cards	82.4%	40.0%	100.0%	100.0%	100.0%	100.0%		
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
New automobile	88.2%	60.0%	100.0%	100.0%	100.0%	100.0%		
Used automobile	94.1%	80.0%	100.0%	100.0%	100.0%	100.0%		
First mortgage	76.5%	40.0%	66.7%	100.0%	100.0%	100.0%		
HEL & 2nd Mtg	88.2%	60.0%	100.0%	100.0%	100.0%	100.0%		
Commercial loans	47.1%	0.0%	0.0%	100.0%	100.0%	80.0%		
Share drafts	88.2%	60.0%	100.0%	100.0%	100.0%	100.0%		
Certificates	94.1%	80.0%	100.0%	100.0%	100.0%	100.0%		
IRAs	76.5%	20.0%	100.0%	100.0%	100.0%	100.0%		
Money market shares	70.6%	20.0%	100.0%	100.0%	100.0%	80.0%		
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	13.6%	12.6%	11.7%	11.0%	17.1%	13.8%		
Other unsecured loans	10.5%	22.8%	8.7%	18.2%	9.6%	9.1%		
New automobile	4.7%	3.1%	2.2%	0.7%	2.3%	5.9%		
Used automobile	10.7%	5.6%	3.2%	4.0%	5.3%	13.0%		
First mortgage	1.2%	0.3%	0.2%	1.1%	1.6%	1.3%		
HEL & 2nd Mtg	1.6%	0.7%	0.9%	1.1%	1.9%	1.7%		
Commercial loans	0.2%			0.4%	0.1%	0.2%		
Share drafts	51.9%	21.4%	29.6%	64.5%	49.7%	53.7%		
Certificates	5.8%	6.1%	0.7%	4.6%	7.2%	6.3%		
IRAs	3.7%	3.1%	1.4%	1.5%	5.9%	3.9%		
Money market shares	3.5%	2.9%	1.4%	4.6%	3.4%	3.6%		

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.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%
Percent of CUs Offering								
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	8.0%

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.

Source: NCUA and CUNA E&S.

Delaware CU Profile - Quarterly Trends

	U.S.	Delaware Credit Unions				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	17	17	18	18	18
Growth Rates (Quarterly % Change)						
Total loans	1.9	1.0	1.4	2.2	-0.6	1.6
Credit cards	4.3	2.4	0.8	3.1	-4.2	5.3
Other unsecured loans	3.4	-0.6	-0.7	0.4	-3.9	1.9
New automobile	2.4	4.8	6.4	8.0	4.3	1.8
Used automobile	0.7	-2.1	-0.9	1.0	-3.5	0.4
First mortgage	1.7	2.7	0.6	1.8	1.0	4.5
HEL & 2nd Mtg	2.6	-0.7	1.6	0.2	-1.1	-3.5
Commercial loans*	3.5	0.4	6.7	1.2	3.7	7.6
Total savings	1.1	-0.3	-1.0	-1.3	3.2	0.0
Share drafts	8.1	1.8	-2.1	-2.7	10.8	0.4
Certificates	5.0	1.2	-0.2	-0.9	-1.4	-3.9
IRAs	-0.1	-0.8	-0.8	-1.9	-2.0	-1.0
Money market shares	0.4	-0.6	0.7	0.6	-1.0	-1.2
Regular shares	-3.0	-1.4	-1.3	-1.6	3.9	1.4
Total memberships	0.9	-0.1	0.9	-2.5	1.3	1.0
Earnings (Basis Points)						
Yield on total assets	396	370	375	360	357	373
Dividend/interest cost of assets	82	49	45	41	38	38
Fee & other income	137	149	157	141	143	138
Operating expense	323	386	368	363	370	378
Loss Provisions	49	44	43	36	47	45
Net Income (ROA)	78	39	75	61	45	50
% CUs with positive ROA	88	94	94	89	94	78
Capital Adequacy (%)						
Net worth/assets	11.3	11.1	11.0	10.7	10.4	10.6
% CUs with NW > 7% of assets	98.5	100.0	94.1	94.4	94.4	100.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	1.17	1.06	1.04	0.97	1.35
Total Consumer	0.88	1.09	1.12	0.92	0.99	1.24
Credit Cards	1.35	1.33	1.25	1.18	1.17	1.19
All Other Consumer	0.81	1.07	1.11	0.89	0.97	1.25
Total Mortgages	0.54	1.27	0.97	1.22	0.95	1.50
First Mortgages	0.55	1.18	0.86	1.25	0.87	1.60
All Other Mortgages	0.52	1.48	1.20	1.15	1.15	1.28
Total Commercial Loans	0.75	1.67	2.35	1.26	1.04	2.14
Commercial Ag Loans	1.29	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.72	1.70	2.40	1.27	1.05	2.16
Net chargeoffs/average loans	0.61	0.79	0.75	0.80	1.39	0.81
Total Consumer	1.17	1.32	1.13	1.06	1.80	1.28
Credit Cards	2.99	3.11	1.92	2.09	2.09	1.97
All Other Consumer	0.94	1.14	1.05	0.95	1.77	1.21
Total Mortgages	0.02	0.03	0.21	0.42	0.80	0.14
First Mortgages	0.02	-0.01	0.29	0.44	0.99	0.13
All Other Mortgages	0.03	0.11	0.04	0.39	0.38	0.17
Total Commercial Loans	1.39	2.98	3.09	0.00	0.00	0.00
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.46	3.04	3.13	0.00	0.00	0.00
Asset/Liability Management						
Loans/savings	85.5	65.5	64.7	63.2	61.0	63.4

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.

Source: NCUA and CUNA E&S.

Delaware Credit Union Profile

Year-End 2018

Bank Comparisons

	DE Credit Unions				DE Banks			
	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Demographic Information								
Number of Institutions	17	18	19	18	22	22	22	22
Assets per Institution (\$ mil)	133	125	116	124	48,999	48,510	46,396	47,968
Total assets (\$ mil)	2,254	2,247	2,200	2,234	1,077,980	1,067,216	1,020,708	1,055,302
Total loans (\$ mil)	1,307	1,257	1,206	1,257	685,568	666,102	638,823	663,498
Total surplus funds (\$ mil)	820	876	887	861	309,268	318,123	293,981	307,124
Total savings (\$ mil)	1,994	1,984	1,941	1,973	767,017	754,116	702,378	741,170
Avg number of branches (1)	4	4	3	4	206	211	219	212
12 Month Growth Rates (%)								
Total assets	0.3	2.2	4.6	2.3	1.0	4.6	2.8	2.8
Total loans	3.9	4.2	10.9	6.4	2.9	4.3	4.7	4.0
Real estate loans	4.2	7.9	4.1	5.4	-0.6	0.6	1.7	0.6
Commercial loans*	12.4	24.9	24.8	20.7	9.9	3.8	5.7	6.5
Total consumer	2.9	0.1	15.2	6.1	2.8	5.6	6.6	5.0
Consumer credit card	1.9	2.0	0.3	1.4	2.2	5.9	6.9	5.0
Other consumer	3.0	-0.2	17.1	6.7	4.9	4.6	5.5	5.0
Total surplus funds	-6.4	-1.2	-3.5	-3.7	-2.8	8.2	0.1	1.8
Total savings	0.5	2.2	3.9	2.2	1.7	7.4	2.3	3.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	366	354	346	355	529	478	446	484
Dividend/Interest cost of assets	43	38	40	40	98	68	52	73
Net Interest Margin	322	316	306	315	431	410	395	412
Fee and other income (2)	147	131	131	136	120	112	120	117
Operating expense	372	362	358	364	321	345	341	336
Loss provisions	43	45	69	52	90	92	77	86
Net income	55	39	11	35	138	84	94	105
Capital Adequacy (%)								
Net worth/assets	11.2	10.7	10.6	10.8	14.0	13.6	13.3	13.6
Asset Quality (%)								
Delinquencies/loans (3)	1.17	1.35	1.19	1.24	1.17	1.25	1.30	1.24
Real estate loans	1.27	1.50	1.45	1.41	1.99	2.23	2.55	2.26
Consumer loans	1.67	2.14	0.00	1.27	0.48	0.60	0.68	0.59
Total consumer	1.03	1.15	1.11	1.10	1.24	1.17	1.03	1.15
Consumer credit card	1.33	1.19	1.01	1.18	1.35	1.25	1.07	1.22
Other consumer	1.00	1.15	1.12	1.09	0.84	0.89	0.87	0.87
Net chargeoffs/avg loans	0.93	0.86	1.10	0.96	1.37	1.26	1.14	1.26
Real estate loans	0.36	0.10	0.33	0.26	0.00	0.04	0.03	0.02
Commercial loans	0.79	0.00	0.19	0.33	0.22	0.27	0.42	0.31
Total consumer	1.37	1.49	1.74	1.53	2.92	2.65	2.37	2.64
Consumer credit card	2.26	1.80	1.86	1.97	3.38	3.08	2.80	3.09
Other consumer	1.27	1.46	1.73	1.49	1.32	1.10	0.87	1.10
Asset Liability Management (%)								
Loans/savings	65.5	63.4	62.1	63.7	89.4	88.3	91.0	89.6
Loans/assets	58.0	55.9	54.8	56.2	62.3	61.2	61.5	61.7
Core deposits/total deposits	62.0	61.5	58.9	60.8	32.5	31.4	31.4	31.8
Productivity								
Employees per million assets	0.25	0.26	0.25	0.25	0.11	0.11	0.11	0.11

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

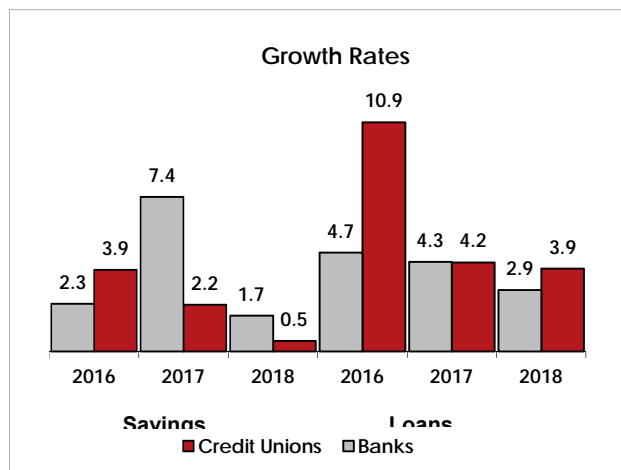
Source: FDIC, NCUA and CUNA E&S

Delaware Credit Union Profile

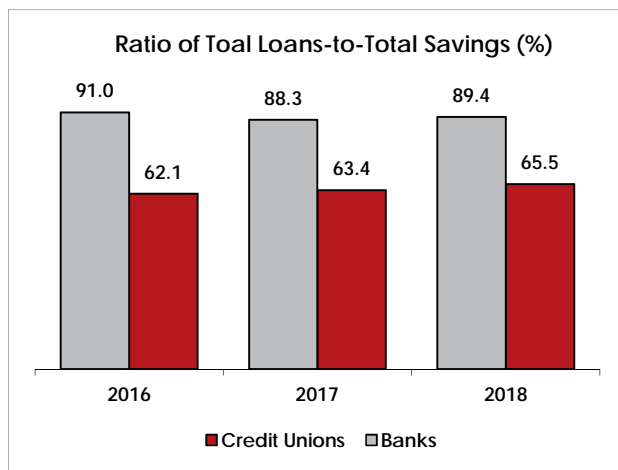
Year-End 2018

Credit Union and Bank Comparisons

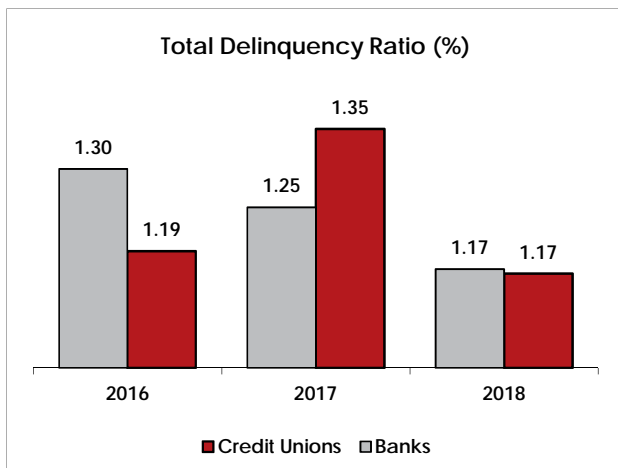
Loan and Savings Growth Trends



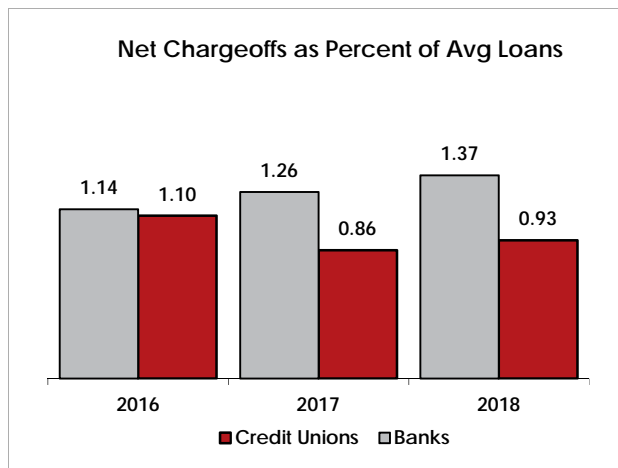
Liquidity Risk Trends



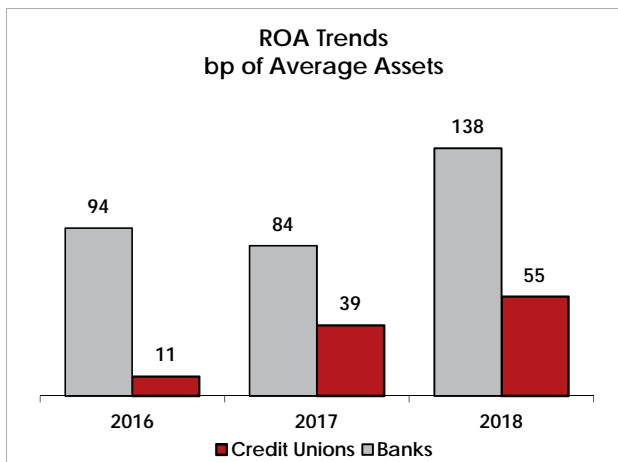
Credit Risk Trends



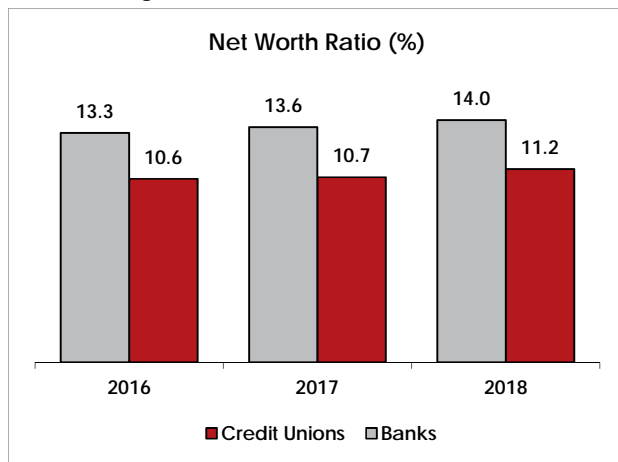
Credit Risk Trends



Earnings Trends



Solvency Trends



Delaware Credit Union Profile

Year-End 2018

Delaware Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets	
Del-One FCU	DE	0	\$456,667,937	66,162	12	4.4%	1.3%	8.1%	9.9%	0.74%	0.66%	0.69%	94.5%	19.5%	
Dover FCU	DE	0	\$454,058,980	40,470	7	-1.9%	4.0%	-13.5%	8.5%	1.43%	0.97%	0.31%	70.9%	7.2%	
DEXSTA FCU	DE	0	\$285,330,657	36,207	6	4.7%	11.9%	3.5%	9.8%	0.91%	0.54%	0.79%	75.1%	1.8%	
Tidemark FCU	DE	1	\$279,445,637	15,200	4	7.1%	3.9%	4.7%	15.9%	0.93%	0.93%	0.86%	66.7%	5.2%	
Louviers FCU	DE	0	\$264,072,741	19,645	6	-5.3%	0.7%	-4.0%	12.3%	0.40%	0.12%	0.54%	22.3%	9.0%	
Community Powered FCU	DE	0	\$124,767,387	8,989	5	-1.3%	8.0%	-0.5%	11.7%	0.60%	0.21%	0.33%	57.0%	28.9%	
Delaware State Police FCU	DE	0	\$112,042,898	9,802	3	-8.8%	-5.2%	-1.3%	11.5%	5.10%	0.21%	0.37%	49.7%	18.3%	
Eagle One FCU	DE	0	\$79,062,725	11,371	6	-0.8%	9.0%	-3.4%	10.1%	1.81%	0.75%	0.95%	68.2%	15.6%	
American Spirit FCU	DE	0	\$62,200,997	13,147	3	-1.3%	12.0%	0.9%	16.7%	1.45%	1.30%	0.20%	52.6%	3.7%	
New Castle Co School EFCU	DE	0	\$43,303,682	10,656	4	-4.6%	-8.1%	-0.2%	7.1%	1.96%	1.40%	0.03%	44.1%	0.0%	
New Castle Co Delaware EFCU	DE	0	\$22,911,989	2,489	2	-1.2%	1.9%	-1.8%	10.5%	0.25%	0.03%	0.47%	24.3%	0.0%	
Delaware Alliance FCU	DE	0	\$21,065,522	3,594	1	-2.2%	-10.7%	-5.4%	15.0%	2.02%	0.41%	0.31%	35.8%	4.4%	
Priority Plus FCU	DE	0	\$17,911,424	1,941	1	3.8%	11.9%	-0.9%	18.7%	1.05%	0.06%	0.76%	53.1%	0.4%	
Wilmington Police and Fire FCU	DE	0	\$13,174,423	3,637	1	0.0%	15.0%	1.3%	19.2%	0.03%	0.38%	0.10%	32.2%	0.0%	
Provident FCU	DE	0	\$10,250,565	1,548	1	1.2%	0.5%	2.9%	13.8%	2.08%	0.57%	-1.53%	61.8%	0.8%	
Delaware River and Bay Authority EFCU	DE	0	\$6,145,670	579	3	-7.3%	18.5%	1.6%	14.4%	0.00%	0.38%	0.63%	11.6%	0.0%	
Stepping Stones Community FCU	DE	0	\$1,720,743	414	1	0.5%	116.8%	-7.0%	20.6%	1.89%	0.92%	0.57%	11.4%	0.0%	
Medians			\$62,200,997	9,802	3	-1.2%	4.0%	-0.5%	12.3%	1.05%	0.54%	0.47%	52.6%	3.7%	
By Asset Size			Number of Insts.												
\$5 million and less			1	414	1	0.5%	116.8%	-7.0%	20.6%	1.89%	0.64%	0.57%	11.4%	0.0%	
\$5 to \$10 million			1	579	3	-7.3%	18.5%	1.6%	14.4%	0.00%	0.27%	0.63%	11.6%	0.0%	
\$10 to \$20 million			3	1,941	1	1.9%	8.4%	1.0%	17.6%	1.18%	0.24%	-0.03%	48.8%	0.4%	
\$20 to \$50 million			3	3,594	2	-3.2%	-7.1%	-1.6%	9.9%	1.67%	0.69%	0.21%	37.0%	1.1%	
\$50 to \$100 million			2	12,259	5	-1.0%	10.1%	-1.1%	13.0%	1.68%	0.85%	0.62%	61.6%	10.4%	
\$100 to \$250 million			2	9,396	4	-5.0%	1.8%	-0.9%	11.6%	2.57%	0.18%	0.35%	53.6%	23.9%	
\$250 million+			5	36,207	6	1.6%	4.2%	-0.1%	10.8%	0.97%	0.63%	0.61%	69.6%	9.5%	

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.