

Delaware State Credit Statistical Overview 1Q2019

Total Credit Unions	17	CUs <\$5 M Total Assets	1
Federal Charters	17	CUs \$5-100 M Total Assets	9
State Charters	0	CUs >\$100 M Total Assets	7

	1Q2019		
Assets*	\$2,343,533	1Q2019 Growth	3.97%
Members (actual)	246,734		0.36%
Savings *	\$2,080,341		4.34%
Loans*	\$1,293,131		-1.04%
Total Capital*	\$236,928		0.86%
Investments*	\$681,086		-1.65%
Capital/Assets	10.11%		
Delinquency Ratio	0.94%		
Average Share Balance/Member	\$8,432		
Average Loan Balance/Loan	\$12,320		
Full-time Employees	543	Part-time Employees	70
Employee Wages*	\$9,553	Volunteers	210
Population of Delaware^	960,616	Percent of DE population with CU memberships	25.68%

1Q2019 MBL/Commercial Lending Totals

Total MBLs	\$72,814,930	Number MBLs	444
Average MBL	\$163,998		
CUs with MBLs	8	Percent CUs with MBLs	47.1%

Estimated Financial Benefits for Delaware Credit Union Members^o

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$16,309,888
Total CU member benefit/member	\$66
Total CU member benefit/member household	\$139

Estimated Cost of Regulatory Burden in 2017

Total Cost (\$Mil)	\$11
Average Total Cost Per Credit Union	\$629,519
Average Total Cost per Member Household	\$98

Source: National Credit Union Administration Call Report Data as March 31, 2019 (1Q2019)

*(\$000)

^o Source: CUNA Delaware Membership Benefits Report (Year-End 2018)

[^]Source: US Census data estimate as of July, 2017