

## Delaware State Credit Statistical Overview 3Q2018

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

	<b>3Q2018</b>		<b>3Q2018 Growth</b>
Assets*	\$2,255,696		-0.87%
Members (actual)	246,036		0.89%
Savings *	\$1,999,421		-0.96%
Loans*	\$1,293,957		1.39%
Total Capital*	\$231,944		1.72%
Investments*	\$701,016		-2.90%
Capital/Assets	10.28		
Delinquency Ratio	1.06%		
Average Share Balance/Member	\$8,127		
Average Loan Balance/Loan	\$12,034		
Full-time Employees	549	Part-time Employees	65
Employee Wages*	\$9,049	Volunteers	220
Population of Delaware^	960,616	Percent of DE population with CU memberships	25.61%

### 3Q2018 MBL/Commercial Lending Totals

Total MBLs	\$74,089,018	Number MBLs	458
Average MBL	\$161,766		
CUs with MBLs	8	Percent CUs with MBLs	47.1%

### Estimated Financial Benefits for Delaware Credit Union Members<sup>o</sup>

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$17,113,830
Total CU member benefit/member	\$70
Total CU member benefit/member household	\$147

### 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 September 30, 2018 (3Q2018)

\*((\$000)

<sup>o</sup> Source: CUNA Delaware Membership Benefits Report (3Q2018)

<sup>^</sup>Source: US Census data estimate as of July, 2017