

Delaware State Credit Statistical Overview 3Q2020

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

	3Q2020		3Q2020 Growth
Assets*	\$2,724,555		1.48%
Members (actual)	254,254		0.30%
Savings *	\$2,435,266		1.93%
Loans*	\$1,450,875		0.76%
Total Capital*	\$248,424		0.43%
Investments*	\$720,503		6.91%
Capital/Assets	9.12%		
Delinquency Ratio	0.74%		
Average Share Balance/Member	\$9,578		
Average Loan Balance/Loan	\$14,071		
Full-time Employees	567	Part-time Employees	42
Employee Wages*	\$9,876	Volunteers	210
Population of Delaware^	980,164	Percent of DE population with CU memberships	25.94%

MBL/Commercial Lending Totals**

Total MBLs	\$85,519,004	Number MBLs	417
Average MBL	\$205,082		
CUs with MBLs	8	Percent CUs with MBLs	47.06%

Estimated Financial Benefits for Delaware Credit Union Members^o

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$19,318,093
Total CU member benefit/member	\$77
Total CU member benefit/member household	\$162

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 Sept. 30, 2020 (3Q2020)

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** Source: NCUA Call Report Data as of June 30, 2020

^o Source: CUNA Delaware Membership Benefits Report (June 2020)

^Source: US Census data estimate as of July 2020