

Delaware State Credit Statistical Overview 3Q2021

Source: NCUA 5300 Call Reports, CUNA

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

	3Q2021	Growth QTR	Growth YoY
Assets	\$3,039,993,124	1.3%	11.6%
Members	257,372	5.0%	1.2%
Savings	\$2,742,250,749	1.4%	12.6%
Loans	\$1,483,564,423	0.6%	2.1%
Investments	\$858,804,396	-1.9%	19.2%
Total Capital	\$281,555,561		

Dividends paid to members	\$101,649		
# Branches In State	61	# Branches Outside State	5
# Shared* Branches	29	# ATMs on Shared* Network	201
Capital/Assets	9.3%		
Delinquency Ratio	0.6%		
Average Share Balance/Member	\$10,655		
Average Loan Balance/Loan	13,141		
Full-time Employees	543	Part-time Employees	39
Average Employee Wages/Benefits	\$54,210	Volunteers	210
Population of Delaware [^]	1,003,384	Percent of DE population with CU memberships	25.65%

MBL/Commercial Lending Totals

Total MBLs	\$126,587,668	Number MBLs	420
Average MBL	\$301,399		
CUs with MBLs	8	Percent CUs with MBLs	47.1%

Financial Benefits for Delaware Credit Union Members

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$26,355,166
Total CU member benefit/member	\$103
Total CU member benefit/member household	\$216

Estimated Cost of Regulatory Burden**

Total Cost	\$15,324,876
Average Total Cost Per Credit Union	\$901,463
Average Total Cost per Member Household	\$156

Source: National Credit Union Administration Call Report Data as Sept. 30, 2021 (3Q2021)

**Shared - network of credit union branches and ATMs that members can access (CO-OP FS: Jan. 2022)*

**NCUA 5300 Call Reports, CUNA, Regulatory Burden Estimates as percentage of Assets from 2016 Survey*

[^]Source: US Census data estimate as of July 2021