

Delaware State Credit Statistical Overview 4Q2018

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

	4Q2018		4Q2018 Growth
Assets*	\$2,254,136		-0.07%
Members (actual)	245,851		-0.08%
Savings *	\$1,993,778		-0.28%
Loans*	\$1,306,720		0.99%
Total Capital*	\$235,045		1.34%
Investments*	\$692,535		-1.21%
Capital/Assets	10.43%		
Delinquency Ratio	1.17%		
Average Share Balance/Member	\$8,110		
Average Loan Balance/Loan	\$12,252		
Full-time Employees	538	Part-time Employees	72
Employee Wages*	\$9,977	Volunteers	210
Population of Delaware^	960,616	Percent of DE population with CU memberships	25.59%

4Q2018 MBL/Commercial Lending Totals

Total MBLs	\$74,412,374	Number MBLs	433
Average MBL	\$171,853		
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 December 31, 2018 (4Q2018)

*(\$000)

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

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