

2016 Participating Banks

- AIG Bank
- Applied Bank
- Artisans' Bank
- Bank of America
- Bank of New Castle
- BNY Mellon Trust of Delaware
- Barclays Bank Delaware
- The Bryn Mawr Trust Company
- Capital One, N.A.
- Citi
- CNB
- Comenity Bank
- Community Bank Delaware
- County Bank
- Deutsche Bank Trust Company Delaware
- Discover Bank
- Fulton Bank, N.A.
- JPMorgan Chase
- M&T Bank
- MidCoast Community Bank
- PNC Bank Delaware
- TD Bank, N.A.
- Wells Fargo Bank, N.A.
- WSFS Bank



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The Delaware Bankers Association is a not-for-profit trade association that represents financial institutions chartered to do banking business in Delaware.



Delaware Banks

2016

Only in Delaware!



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Delaware may be the second smallest state, but we prove that good things definitely come in small packages. In the area of banking, not only good things but unique things set the First State apart from the rest! What makes banking in Delaware so special?

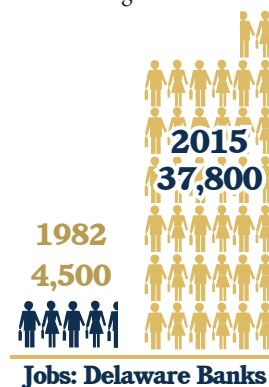
Delaware's business-friendly environment and responsive legislature provide a great climate for banking, including its vibrant trust industry. In turn, Delaware's financial institutions provide stability that benefits all of the State's citizens. Since 1981, when the Financial Center Development Act ushered in Delaware's modern era of banking, jobs in banking and financial services have increased over 740%. As of December 31, 2015 banks employed over 37,800 individuals, an increase of 6% from the previous year. That's a growth rate that would make any state envious.

In addition to providing good-paying jobs, Delaware banks provide mortgages to homeowners and loans to businesses. Delaware's banks also provide much-needed tax revenue, paying \$95 million in bank franchise taxes in 2015. Delaware's banks also demonstrate their commitment to the First State by being good corporate citizens. They do this by investing in the community. Delaware's banks not only provide monetary support through grants to civic organizations and charities, but bank employees back up those dollars by volunteering their time for those causes. In 2015 banks provided over \$28.2 million to hundreds of non-profit groups and community agencies all across the State. And bank employees contributed over 254,000 hours in service to the community.

In all these ways, Delaware and Delaware's banks enjoy a unique relationship that benefits the First State and its citizens. Here are some of the many contributions banks are making:

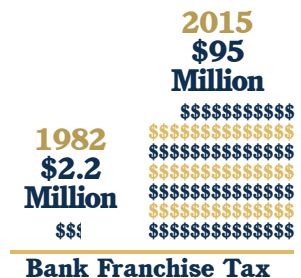
Employment

Banks employ over 37,000 individuals in Delaware.¹ In addition, Delaware's banking industry indirectly generates jobs in such sectors as construction, manufacturing, retail, service, and others.



Revenue

In Fiscal Year 2015, Delaware's banks paid \$95 million in bank franchise taxes.² That's more than 42 times greater than the amount paid in 1982.



Housing

	# of Loans	Amount
Government Loans, Home Mortgages, Mobile Homes, Refinanced Mortgage Loans & Home Improvement Loans ³	8,790	\$1.97 billion
Low- and moderate-income mortgages originated and refinanced ³	2,004	\$300 million
Loans made under Delaware State Housing Authority (DSHA) ⁴ programs	604	\$90.6 million

Business

	# of Loans	Amount
Small Business Loans under \$1 million		
Small Business Loans originated ³	8,135	\$503 million
Small Business Administration (SBA) Guaranteed Loans ⁵	204	\$41.7 million
Small Business Lending in low- and moderate-income communities ³	1,644	\$117 million

Investments

Community Development Loans ³	\$169.5 million
Cinnaire (DCIC) Program Participation ⁶	\$442 million
Other CRA Eligible Investments ³	\$60.3 million

1- State of Delaware, Department of Labor as of 12/31/15, financial institutions in the Credit Intermediation and Depository Credit Intermediation categories.
 2- State of Delaware, Office of the State Bank Commissioner FY 2015.
 3- Data provided by 2015 Participating Banks.
 4- Statistics provided by the Delaware State Housing Authority for all Delaware programs for FY 2015 ending 6/30/15.
 5- Statistics provided by the Delaware Small Business Administration for FY 2015 ending 9/30/15.
 6- Data as published by Cinnaire, formerly known as the Delaware Community Investment Corporation (DCIC). Investment amounts are as of 12/31/15. Cinnaire is a full-service community development financial partner that supports community stabilization and economic development by developing and nurturing partnerships with investors and mission-focused organizations. Cinnaire provides creative loans, investments, and best-in-class services to partners. Cinnaire provides Delaware banks with high quality CRA investment and loan opportunities with excellent ongoing reporting and asset management.

In the Community!

In 2015 Delaware's banks donated over \$28.2 million in grants and contributions to local charities and community organizations. In addition, bank employees volunteered over 254,000 hours of service to over 500 non-profit organizations throughout the State.³ That's more than 28 years of service. Here is a partial listing of organizations that have benefited:

Aetna Hose Hook & Ladder Co.
 AIDS Delaware
 Alfred I. duPont Hospital for Children
 ALS Association
 American Cancer Society
 American Diabetes Association
 American Heart Association
 American Lung Association
 American Red Cross of Delaware
 Andrew McDonough B+ Foundation
 Arthur J. Turner Jr. Scholarship Foundation
 Association of Fundraising Professionals
 August Quarterly Festival
 Autism Society of Delaware
 Bay Health Foundation/Medical Center
 Beebe Medical Foundation
 Bellevue Community Center
 Best Buddies Delaware
 Better Business Bureau of Delaware
 Big Brothers/Big Sisters
 Biggs Museum of American Art
 Blood Bank of Delmarva
 Boys and Girls Club
 Boy Scouts
 Brandywine Community Resource Council
 Brandywine Little League
 Camden-Wyoming Fire Company
 Camp Barnes
 Canal Little League

Cancer Care Connection
 Cancer Support Community Delaware
 Carlisle Fire Company
 Cathedral Choir School of DE
 Catholic Charities



Scoring for Easter Seals at the Volleyball Challenge

Center for Economic Education and Entrepreneurship
 Central Baptist Community Devel. Corp.
 Challenge Program
 CHILD, Inc.
 Children and Families First of DE
 Children's Beach House
 Chinese American Community Center
 Christiana Care Foundation
 Christina Cultural Arts Center
 Christiana Fire Company
 City Theatre Company
 Claymont Community Center
 Clothing Bank of Delaware
 Communities in Schools
 Compassionate Care Hospice Foundation
 Connections CSP, Inc.
 Consumer Credit Counseling Services of MD & DE
 Cornerstone West CDC
 Cranston Heights Fire Company
 Delaware Adolescent Program, Inc.
 Delaware Alliance for Nonprofit Advancement (DANA)
 Delaware Art Museum
 Delaware Association for the Blind



Cleaning Up with Urban Promise

Delaware Breast Cancer Coalition
 Delaware Business Roundtable
 Delaware Center for Horticulture
 Delaware Center for the Contemporary Arts
 Delaware Children's Museum
 Delaware Children's Theater
 DE Coalition Against Domestic Violence
 Delaware College of Art & Design
 DE Community Development Corp.
 Delaware Community Foundation
 Delaware Community Investment Corp.
 Delaware Community Reinvestment Action Council, Inc. (DCRAC)
 Delaware Federation of Housing Counselors
 Delaware Financial Education Alliance
 Delaware Financial Literacy Institute
 Delaware Foundation for Retarded Children
 Delaware Futures, Inc.
 Delaware Grantmakers Association
 Delaware Guidance Services
 Delaware Historical Society
 Delaware Hospice
 Delaware Housing Coalition
 Delaware Humane Association
 Delaware KIDS Fund



Replenishing the Cupboard for Family Promise

Delaware Museum of Natural History
 Delaware Nature Society, Inc.
 Delaware Public Policy Institute
 Delaware Safety Council
 Delaware Seaside Railroad Club
 DE Small Business Devel. Resource Centers
 Delaware Special Olympics
 Delaware State Chamber of Commerce
 Delaware State Fair
 Delaware State Parks
 Delaware State University
 Delaware Symphony Association
 Delaware Tech. & Comm. College
 Delaware Theatre Company



Fighting MS at the Thanksgiving Day Run

Delaware Vol. Firefighters Assoc.
 Delaware Wild Lands
 Delaware Youth for Christ
 Diamond State Community Land Trust
 Dover Fire Department
 Dover Interfaith Mission for Housing
 Dover Little League
 Down Syndrome Association of Delaware
 Downtown Milford, Inc.
 Downtown Visions
 Duffy's Hope
 Easter Seals Society
 Eastside Community Learning Center
 Emerging Enterprise Center
 Emmanuel Dining Room
 Epilepsy Foundation of Delaware
 Exceptional Care for Children
 Faithful Friends
 Family Promise of Northern New Castle Co.
 First State Community Action Agency
 First State Community Loan Fund
 First State Innovation
 First Steps Primeros Pasos
 First Tee of Delaware
 Food Bank of Delaware
 Forum to Advance Minorities in Engineering, Inc.
 Fresh Start Scholarship Foundation
 Friends of Milford Aquarium



Volunteering with the Food Bank of Delaware

Friends of Wilmington Parks
 Friends of Woodlawn Library
 Friendship House, Inc.
 Georgetown-Millsboro Rotary Club
 Girls, Inc.
 Girls on the Run Delaware
 Girl Scouts
 Goldey-Beacom College
 Goodwill Industries
 Grand Opera House
 Habitat for Humanity
 Hagley Museum & Library
 Harvest Community Development Corp.
 Healthy Food for Healthy Kids
 Henrietta Johnson Medical Center
 Hilltop Lutheran Neighborhood Center
 Historical Society of Delaware
 Historic Red Clay Valley, Inc.
 Hockessin Community Center
 Homeless Planning Council of Delaware



Helping Cancer Survivors to "A Prom to Remember"

Homeward Bound
 Housing Opportunities of Northern Delaware
 Independent Resources
 Ingelside Homes
 Innovative Schools
 Interfaith Community Housing of Delaware
 Inter-Neighborhood Foundation
 Jefferson Awards Foundation
 Jewish Family Services
 Jobs for Delaware Graduates
 Joshua M. Freeman Foundation
 Junior Achievement of Delaware, Inc.
 Justin's Beach House
 Juvenile Diabetes Research Foundation
 Kalmar Nyckel Foundation
 Kay's Kamp

Kent-Sussex Industries, Inc.
 Kind to Kids
 Knollwood Community Center
 La Esperanza
 La Red Health Center
 Latin American Community Center
 Leukemia & Lymphoma Society of DE
 Light Up the Queen Foundation



Serving Meals at the Ronald McDonald House

Little Sisters of the Poor
 Lower Sussex Little League
 Lutheran Community Services
 March of Dimes
 Mary Campbell Center
 Meals on Wheels
 Metropolitan Wilmington Urban League
 Middletown Historical Society
 Midway Girls Softball
 Mike Clark Legacy Foundation
 Milford Housing Development Corporation
 Milford Little League
 Millcreek Fire Company
 Millville Volunteer Fire Company
 Ministry of Caring
 Multiple Sclerosis Society Delaware Chapter
 Music School of Delaware
 NAACP
 Nanticoke Memorial Hospital
 National Alliance on Mental Illness DE
 National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL)
 Nehemiah Gateway CDC
 Neighborhood House, Inc.
 Nemours Fund for Children's Health
 Newark Evening Rotary Club
 Newark Senior Center
 New Castle County Chamber of Commerce
 Opera Delaware
 Operation SEAs the Day

Opportunity Center Inc.
 Paws for People
 People's Place, Inc.
 Prevent Child Abuse Delaware
 Primeros Pasos
 Public Allies
 Read-Aloud Delaware
 Reading ASSIST Institute
 Rehoboth Art League
 Rehoboth Beach Historical Society
 Rehoboth Beach Main Street
 Rehoboth Beach Volunteer Fire Co.
 Ronald McDonald House
 Rose Hill Community Center
 St. Anthony Italian Festival
 St. Francis Foundation
 St. Michael's School and Nursery
 St. Patrick's Center, Inc.
 Salesianum School
 The Salvation Army
 Second Street Players
 ServiceSource
 SCORE Delaware
 SmartDrive Foundation
 Smyrna Opera House
 SOAR, Inc.
 Sojourner's Place
 Southern DE Therapeutic Riding
 Supportive Transitional & Emergency Housing Ministry (STEHM)
 Sunday Breakfast Mission
 Supporting K.I.D.D.S.
 Sussex Community Crisis Housing Service
 Sussex County Senior Services, Inc.
 Talleyville Fire Company
 Talleyville Girls Softball
 Teach for America
 Toys for Tots
 Tri-State Bird Rescue & Research
 United Cerebral Palsy of DE



Bell Ringing with the Salvation Army



Teaching Kids through Junior Achievement

United Way of Delaware, Inc.
 University of Delaware
 U of D Small Business Development Center
 Urban Promise of Wilmington
 Wesley College
 West End Neighborhood House, Inc.
 West Rehoboth Community Land Trust



Building with Habitat for Humanity

Westside Health Services
 William P. Frank Scholarship Fund
 Wilmington Economic Development Corp.
 Wilmington Flower Market
 Wilmington Garden Day
 Wilmington HOPE Commission
 Wilmington Housing Partnership
 Wilmington Little League
 Wilmington Renaissance Corporation
 Wilmington Senior Center
 Winterthur Museum
 WJBR Turkey Thon
 YMCA
 YWCA
 Zip Code Wilmington