

2017 Member Banks

- Applied Bank / Applied Card Systems
- Artisans' Bank
- Bank of America, N.A.
- Bank of New Castle
- Barclays Bank Delaware
- Bessemer Trust Company of Delaware, N.A.
- BNY Mellon Trust of DE, N.A. / BNY Mellon Investment Servicing Trust Co.
- Brandywine Trust Company, LLC
- Brown Brothers Harriman Trust Company, N.A.
- The Bryn Mawr Trust Company / The Bryn Mawr Trust Co. of DE
- Calvin B. Taylor Bank
- Capital One, N.A.
- Charles Schwab Trust Company of Delaware
- Chase Bank USA, N.A.
- Citibank, N.A. / Citicorp Trust Delaware, N.A.
- Comenity Bank
- Commonwealth Trust Company
- Community Bank Delaware
- County Bank
- Deutsche Bank Trust Company Delaware
- Discover Bank
- Fulton Bank, N.A.
- Glenmede
- HSBC Bank USA, N.A. / HSBC Trust Company (Delaware) N.A.
- J.P.Morgan Trust Company of Delaware
- Key National Trust Company of Delaware
- M&T Bank
- MidCoast Community Bank
- New York Private Trust Company
- PNC Bank, N.A. / PNC Delaware Trust Company
- RBC Trust Company (Delaware) Limited / Royal Bank of Canada
- Shore United Bank
- Stifel Trust Company of Delaware, N.A.
- TD Bank, N.A.
- U.S. Bank Trust N.A.
- U.S. Trust Company of Delaware
- Wells Fargo Bank, N.A. / Wells Fargo DE Trust Company, N.A.
- Wilmington Trust Company
- WSFS Bank / WSFS Wealth/Christiana Trust



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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's Banks

2017

Growing with the First State

Growing...with You!

The First State is growing and Delaware's banks are a vital participant in that growth. Just like the official Delaware state tree, the American Holly, the state's financial institutions are hearty and evergreen in all seasons.

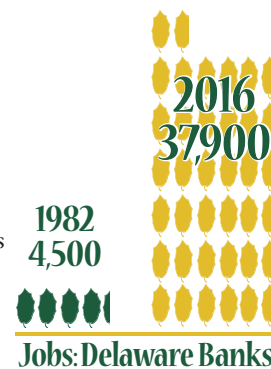
Delaware and banking have been partners in growth for over 200 years. The state and the banking industry enjoyed a significant growth spurt in 1981 with the passage of the Financial Center Development Act. That ground-breaking legislation made Delaware one of the premiere states in the nation for financial services. In addition, the Act ushered in many benefits to the First State.

One of the most visible effects of this growth is in the area of employment. Delaware's banks represent one of the largest employment sectors in the state, providing solid, good-paying jobs to many thousands of Delawareans. The State's banks also contribute significantly in the area of revenue though bank franchise taxes. But it's not just jobs and taxes where banks contribute to Delaware. The state's financial institutions foster growth throughout the community providing mortgages to homeowners, small business loans, community development loans, and other products that add vitality to the First State.

Banks are also good corporate citizens. In the past year Delaware's banks provided over \$13.9 million in grants and donations to community organizations, charities, and other non-profit groups. In addition, bank employees volunteered over 205,000 hours to efforts in the community. In all these ways, Delaware and Delaware's banks help grow a better life for the First State and its citizens. Here are some of the many areas we grow together:

Employment

Banks employ 37,900 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 2016, Delaware's banks paid \$92.5 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	7,363	\$1.79 billion
Low- and moderate-income mortgages originated and refinanced ³	1,891	\$298 million
Loans made under Delaware State Housing Authority (DSHA) ⁴ programs	963	\$168.7 million

Business

	# of Loans	Amount
Small Business Loans under \$1 million		
Small Business Loans originated ³	8,079	\$476 million
Small Business Administration (SBA) Guaranteed Loans ⁵	127	\$28.9 million
Small Business Lending in low- and moderate-income communities ³	1,713	\$133 million

Investments

Community Development Loans ³	\$106.7 million
Cinnaire (DCIC) Program Participation ⁶	\$523 million
Other CRA Eligible Investments ³	\$41 million

1- State of Delaware, Department of Labor as of 12/31/16, financial institutions in the Credit Intermediation and Depository Credit Intermediation categories.
 2- State of Delaware, Office of the State Bank Commissioner FY 2016.
 3- Data provided by 2016 Participating Banks.
 4- Statistics provided by the Delaware State Housing Authority for all Delaware programs for FY 2016 ending 6/30/16.
 5- Statistics provided by the Delaware Small Business Administration for FY 2016 ending 9/30/16.
 6- Data as published by Cinnaire, formerly known as the Delaware Community Investment Corporation (DCIC). Investment amounts are as of 12/31/16. 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.

Growing with the Community!

In 2016 Delaware's banks donated over \$13.9 million in grants and contributions to local charities and community organizations. In addition, bank employees volunteered over 205,000 hours of service to over 500 non-profit organizations throughout the State.³ That's more than 23 years of service. Here is a partial listing of organizations that have benefited:

Aetna Hose Hook & Ladder Co.
 African American Heritage Center
 AIDS Delaware
 Alfred I. duPont Hospital for Children
 Alzheimer's Association
 American Cancer Society
 American Diabetes Association
 American Heart Association
 American Red Cross of Delaware
 Andrew McDonough B+ Foundation
 Apple Scapple Festival
 Assoc. for the Rights of Citizens with
 Mental Retardation of Delaware (ARC)
 ArtACK Addiction
 Autism Delaware
 Bay Health Foundation/Medical Center
 Beau Biden Foundation
 Beebe Medical Foundation
 Best Buddies Delaware
 Better Business Bureau of Delaware
 Big Brothers/Big Sisters
 Biggs Museum of American Art
 Blindsight Delaware
 Blood Bank of Delmarva
 Boys and Girls Club
 Boy Scouts
 Brandywine Community Resource Council
 Camden-Wyoming Fire Company
 Camp Barnes
 Camp Colwell
 Canal Little League

Cancer Support Community Delaware
 Cape Community Fund
 Carlisle Fire Company



Celebrating with the Ministry of Caring

Cathedral Choir School of DE
 Catholic Charities
 Catholic Youth Ministry
 Center for Econ. Ed. & Entrepreneurship
 Central Baptist Comm. Development 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
 Christmas Shop Foundation
 Cinnaire
 City Theatre Company
 Claymont Community Center
 Clothing Bank of Delaware
 Coastal Concerts
 Communities in Schools
 Connecting Generations
 Connections CSP, Inc.
 Consumer Credit Counseling Services - Clarif
 Cornerstone West CDC
 Cranston Heights Fire Company
 Da Vinci Society of Delaware

Delaware Adolescent Program, Inc.
 DE Alliance for Nonprofit Advancement (DANA)
 Delaware Art Museum
 Delaware Breast Cancer Coalition
 Delaware Business Roundtable
 Delaware Center for Homeless Veterans
 Delaware Center for Horticulture
 Delaware Center for the Contemporary Arts
 Delaware Center for the Inland Bays
 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 Legal Aid Society
 Delaware Community Reinvestment Action
 Council, Inc. (DCRAC)
 Delaware Disabled American Veterans
 Delaware Federation of Housing Counselors
 Delaware Financial Education Alliance
 Delaware Financial Literacy Institute
 Delaware Foundation for Retarded Children
 Delaware Futures, Inc.



Restocking the Food Bank's Mobile Food Pantry

Delaware Seaside Railroad Club
 Delaware Shakespeare Festival
 Delaware Small Business Development
 Resource Centers
 Delaware SPCA
 Delaware Special Olympics
 Delaware State Chamber of Commerce
 Delaware State Fair
 Delaware State University
 Delaware Symphony Association
 Delaware Tech. & Comm. College
 Delaware Theatre Company
 Delaware Vol. Firefighters Assoc.
 Delaware Wild Lands
 Delaware Zoological Society Inc
 Delmarva Teen Challenge
 Diamond State Community Land Trust
 Disabled American Veterans
 Dover Fire Department
 Dover Interfaith Mission for Housing
 Dover Little League
 Downtown Milford, Inc.
 Downtown Visions
 Ducks Unlimited
 Easter Seals Society
 Eastside Charter School
 Eleutherian Mills-Hagley Foundation Inc
 Emerging Enterprise Center
 Emmanuel Dining Room
 Delaware Humane Association
 Everett Theater
 Exceptional Care for Children
 Faithful Friends
 Family Promise of Northern New Castle Co.
 First Book
 First State Community Action Agency
 First State Community Loan Fund
 First State Innovation



Building Strong Communities with Habitat for Humanity

Delaware Grantmakers Association
 Delaware Guidance Services
 Delaware Head Start
 Delaware Historical Society
 Delaware Hospice
 Delaware Housing Coalition
 Delaware Humane Association
 Delaware Institute for the Arts In Education
 Delaware Museum of Natural History
 Delaware Nature Society, Inc.
 Delaware Pathways
 Delaware Prostate Cancer Coalition
 Delaware Public Policy Institute
 Delaware Safety Council

First State Robotics
 First Steps Primeros Pasos
 First Tee of Delaware
 Food Bank of Delaware
 Forum to Advance Minorities in
 Engineering, Inc.
 4-H Clubs of Delaware
 Frederica Senior Center
 Fresh Start Scholarship Foundation
 Friends of Milford Aquarium
 Friends of Wilmington Parks
 Friendship House, Inc.
 Girls, Inc.
 Girls on the Run Delaware
 Girl Scouts
 Goldey-Beacom College
 Goodwill Industries
 Grand Opera House
 Greater Dover Foundation
 Habitat for Humanity



Building Playgrounds for the Boys and Girls Club

Hagley Museum & Library
 Harry K Foundation
 Harvest Community Development Corp.
 Healthy Food for Healthy Kids
 Henrietta Johnson Medical Center
 Hilltop Lutheran Neighborhood Center
 Historical Society of Delaware
 Hockessin Community Center
 Home of the Brave Foundation
 Housing Opportunities of Northern DE
 Independent Resources
 Ingelside Homes
 In Her Shoes, Inc.
 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
 Kent-Sussex Industries, Inc.



Supporting Education

Kids Runway for Research
 Kind to Kids
 Knollwood Community Center
 La Esperanza
 La Red Health Center
 Latin American Community Center
 Leadership Delaware
 Lewis Fire Department
 Lewis Historical Society
 Lewes Public Library
 Light Up the Queen Foundation
 Little Sisters of the Poor
 Longwood Foundation
 Lower Sussex Little League
 Lutheran Community Services
 March of Dimes
 Mary Campbell Center
 Meals on Wheels
 Mental Health Association of DE
 Metropolitan Wilmington Urban League
 Middletown Historical Society
 Midway Girls Softball
 Mike Clark Legacy Foundation
 Milford Housing Development Corporation
 Millcreek Fire Company
 Millville Volunteer Fire Company
 Milton Fire Department
 Milton Historical Society
 Ministry of Caring
 Modern Maturity Center
 Multiple Sclerosis Society DE Chapter
 Music School of Delaware
 Nanticoke Memorial Hospital

Nanticoke Senior Center
 Nanticoke Young Life
 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 Rotary Foundation
 Newark Senior Center
 New Castle Co. Chamber of Commerce
 Opera Delaware
 Operation SEAs the Day
 Operation Warm
 Paws for People
 People's Place, Inc.
 Police Athletic League
 Produce For Better Health Foundation
 Project New Start
 Public Allies
 Quaker Hill Historic Preservation
 Foundation
 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
 St. Anthony Italian Festival
 St. Michael's School and Nursery
 St. Patrick's Center, Inc.
 Salesianum School
 The Salvation Army
 ServiceSource
 SmartDrive Foundation
 SOAR, Inc.
 Sojourner's Place
 Southern DE Therapeutic Riding
 Summer Learning Collaborative
 Sunday Breakfast Mission



Helping at Ronald McDonald House



Holding a Hat and Mitten Drive at the Latin American Community Center

Supporting K.I.D.S.
 Sussex Community Crisis Housing Service
 Sussex County Senior Services, Inc.
 Talleyville Fire Company
 Teach for America
 TeenSHARP
 Toys for Tots
 Tri-State Bird Rescue & Research
 United Cerebral Palsy of DE



Volunteering with Milford Housing Development

United Way of Delaware, Inc.
 University of Delaware
 U of D Small Business Development Center
 Urban Promise of Wilmington
 VSA Delaware
 Warriors Helping Warriors
 West End Neighborhood House, Inc.
 Westside Health Services
 William P. Frank Scholarship Fund
 Wilmington Cityfest
 Wilmington Economic Development Corp.
 Wilmington Flower Market
 Wilmington Garden Day
 Wilmington HOPE Commission
 Wilmington Housing Partnership
 Wilmington Renaissance Corporation
 Wilmington Senior Center
 Winterthur Museum
 YMCA & YWCA
 YWCA Centers for Home Ownership
 Zip Code Wilmington

Lending a Hand at Head Start