

**Financial Institutions on Delmarva (13)**

Selected Balance Sheet, Loan, and Income Statement Data

As of June 30, 2023

*Dollar amounts in thousands*

	Chesapeake Bank and Trust Co.	Community Bank Delaware	The Peoples Bank	First Shore Federal S & L	Farmers Bk of Willards	County Bank	Bank of Ocean City	Artisans Bank	Queenstwn Bank of Maryland	Hebron Savings Bank	Calvin B. Taylor Banking Co.	The Bank of Delmarva	Shore United Bank
<b>Total Assets</b>	122,685	316,385	319,859	330,033	549,991	593,654	629,468	674,309	676,818	750,974	884,795	906,979	3,639,919
<b>Net Deferred Tax Assets (DTA)</b>	-	1,168	1,832	1,207	2,075	5,072	1,275	6,572	9,932	5,808	4,382	4,418	7,932
<b>Total Equity Capital</b>	11,492	27,969	28,568	53,805	49,891	52,057	57,337	50,752	58,582	72,855	96,781	95,729	391,302
<b>Equity Capital Less DTA</b>	11,492	26,801	26,736	52,598	47,816	46,985	56,062	44,180	48,650	67,047	92,399	91,311	383,370
<b>Tier I Capital Leverage Ratio</b>	9.50%	9.65%	10.67%	16.45%	9.86%	11.10%	9.86%	9.52%	11.14%	10.60%	12.37%	10.57%	9.38%
<b>Total Deposits</b>	99,820	278,155	289,314	275,748	453,030	507,407	570,544	606,950	594,144	662,212	784,435	805,613	2,949,462
<b>Gross Loans</b>	86,010	271,854	185,241	264,205	355,946	393,047	396,224	465,478	447,112	498,547	560,033	758,111	2,753,223
<b>Allowance for Credit Losses</b>	1,289	2,950	2,873	4,413	3,554	3,655	2,680	4,867	7,586	8,600	3,456	9,949	29,014
As a % of Loans	1.50%	1.09%	1.55%	1.67%	1.00%	0.93%	0.68%	1.05%	1.70%	1.73%	0.62%	1.31%	1.05%
<b>Net Loan Charge-offs</b>	(10)	-	(33)	(50)	19	402	5	22	(89)	190	44	(73)	70
<b>TDRs - Performing</b>	237	115	366	-	522	1,810	-	-	4,415	-	354	2,298	3,246
<b>TDRs - Nonperforming</b>	32	-	591	129	-	106	-	-	86	-	445	1,011	681
<b>Total TDRs</b>	269	115	957	129	522	1,916	-	-	4,501	-	799	3,309	3,927
<b>Past Due and Nonaccrual Loans</b>													
30 - 89 Days and Accruing	447	143	-	2,706	1,483	720	597	1,600	371	1,230	1,667	3,214	7,357
>90 Days and Accruing	-	141	-	-	323	48	-	466	385	-	294	-	1,065
Nonaccrual	447	26	605	1,173	-	178	-	1,057	101	1,422	90	2,442	3,963
<b>Total Past Due and Nonaccrual</b>	894	310	605	3,879	1,806	946	597	3,123	857	2,652	2,051	5,656	12,385
<b>Other Real Estate Owned</b>	-	-	-	349	2,061	-	-	-	-	58	-	-	179
	894	310	605	4,228	3,867	946	597	3,123	857	2,710	2,051	5,656	12,564
As a % of Loans	1.04%	0.11%	0.33%	1.60%	1.09%	0.24%	0.15%	0.67%	0.19%	0.54%	0.37%	0.75%	0.46%
<b>Nonperforming as a % of Loans</b>	0.52%	0.06%	0.33%	0.58%	0.67%	0.06%	0.00%	0.33%	0.11%	0.30%	0.07%	0.32%	0.19%
<b>TX Ratio (PD&gt;90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL)</b>	3.50%	0.54%	1.92%	2.61%	4.46%	0.41%	0.00%	2.74%	0.73%	1.82%	0.38%	2.31%	1.24%
<b>6 Months Ended June 30, 2023</b>													
<b>Interest Income</b>	2,777	7,085	6,568	7,492	12,060	13,083	10,622	14,543	13,446	18,204	17,360	22,060	71,695
<b>Interest Expense</b>	285	1,810	219	1,413	2,079	1,223	2,362	3,223	3,291	1,323	2,531	2,458	22,005
<b>Net interest Income</b>	2,492	5,275	6,349	6,079	9,981	11,860	8,260	11,320	10,155	16,881	14,829	19,602	49,690
<b>Provision for Credit Losses</b>	75	96	-	-	158	419	94	(149)	-	190	420	225	1,880
<b>Other Operating Income</b>	228	276	3,246	1,104	1,016	2,110	627	1,168	879	1,455	1,928	1,931	9,524
<b>Other Operating Expenses</b>	1,542	3,581	6,395	3,829	6,788	7,185	4,417	9,057	6,800	9,270	7,702	12,175	39,372
<b>Income Before Income Taxes</b>	1,103	1,874	3,200	3,354	4,051	6,366	4,376	3,580	4,234	8,876	8,635	9,133	17,962
<b>Income Taxes</b>	-	468	723	727	1,022	1,535	1,090	871	1,094	2,290	1,990	2,324	4,896
<b>Net Income (Loss) - 6/30/23</b>	1,103	1,406	2,477	2,627	3,029	4,831	3,286	2,709	3,140	6,586	6,645	6,809	13,066
<b>Net Income (Loss) - 6/30/22</b>	715	1,193	1,082	1,121	1,793	3,245	3,853	2,062	3,090	3,065	4,994	4,743	14,521
	388	213	1,395	1,506	1,236	1,586	(567)	647	50	3,521	1,651	2,066	(1,455)
<b>Return on Assets (EOP)</b>	1.80	0.89	1.55	1.59	1.10	1.63	1.04	0.80	0.93	1.75	1.50	1.50	0.72
<b>Return on Equity (EOP)</b>	19.20	10.05	17.34	9.76	12.14	18.56	11.46	10.68	10.72	18.08	13.73	14.23	6.68
<b>Number of Full-Service Branches</b>	3	2	7	7	7	7	6	13	8	13	11	14	30