

**Financial Institutions on Delmarva (14)**

As Reflected on Regulatory Filings

December 31, 2022

In \$000's

	Chesapeake Bank and Trust Co.	Community Bank Delaware	First Shore Federal S & L	The Peoples Bank	Farmers Bk of Willards	Provident State Bank	County Bank	Bank of Ocean City	Queenstown Bank of Maryland	Artisans Bank	Hebron Savings Bank	Calvin B. Taylor Banking Co.	The Bank of Delmarva	Shore United Bank
<b>Total assets</b>	134,921	311,835	344,147	354,731	521,189	580,265	601,767	619,836	650,619	662,318	807,397	904,402	932,149	3,476,775
<b>Net deferred tax assets (DTA)</b>	-	1,123	1,256	1,814	2,227	7,297	5,306	1,202	10,284	6,846	5,556	4,472	4,435	4,216
<b>Total equity capital</b>	10,776	24,709	53,214	26,342	46,686	42,054	47,179	54,525	55,471	47,812	67,599	91,886	90,149	395,594
<b>Equity capital less DTA</b>	10,776	23,586	51,958	24,528	44,459	34,757	41,873	53,323	45,187	40,966	62,043	87,414	85,714	391,378
<b>Tier I capital leverage ratio</b>	8.72%	8.98%	16.03%	9.02%	9.67%	9.75%	10.28%	8.82%	11.27%	9.26%	9.03%	11.20%	9.33%	9.92%
<b>Total deposits</b>	115,936	278,551	290,447	324,963	448,872	509,976	541,394	563,947	586,228	597,687	722,441	809,107	837,752	3,019,158
<b>Gross loans</b>	80,889	261,631	259,683	175,195	336,821	380,675	380,328	354,625	429,306	469,157	517,311	513,026	741,541	2,556,107
<b>Allowance for credit losses</b>	1,204	2,686	2,504	2,980	3,281	4,095	4,247	2,591	7,565	4,985	8,600	2,624	9,652	16,643
<b>As a % of Loans</b>	1.49%	1.03%	0.96%	1.70%	0.97%	1.08%	1.12%	0.73%	1.76%	1.06%	1.66%	0.51%	1.30%	0.65%
<b>Net loan charge-offs</b>	-	2	95	(229)	209	(103)	127	(7)	(164)	(17)	817	(521)	1,631	(774)
<b>TDRs - performing</b>	221	184	-	596	648	971	1,848	122	4,930	224	6,531	355	2,333	3,556
<b>TDRs - nonperforming</b>	36	-	167	577	101	205	-	-	38	-	1,145	450	1,057	560
<b>Total TDRs</b>	257	184	167	1,173	749	1,176	1,848	122	4,968	224	7,676	805	3,390	4,116
<b>Past due and nonaccrual loans</b>														
<b>30 - 89 days and accruing</b>	383	125	1,506	-	279	443	639	483	496	982	564	2,200	530	15,193
<b>&gt;90 days and accruing</b>	64	21	-	-	108	-	131	-	94	231	-	109	-	3,026
<b>Nonaccrual</b>	524	28	790	749	1,084	734	188	-	106	860	2,068	95	2,102	1,912
<b>Total past due &amp; nonaccrual</b>	971	174	2,296	749	1,471	1,177	958	483	696	2,073	2,632	2,404	2,632	20,131
<b>Other real estate owned</b>	-	-	410	-	2,769	-	-	-	-	-	175	-	-	197
<b>Total</b>	971	174	2,706	749	4,240	1,177	958	483	696	2,073	2,807	2,404	2,632	20,328
<b>As a % of Loans</b>	1.20%	0.07%	1.04%	0.43%	1.26%	0.31%	0.25%	0.14%	0.16%	0.44%	0.54%	0.47%	0.35%	0.80%
<b>Nonperforming as a % of Loans</b>	0.73%	0.02%	0.46%	0.43%	1.18%	0.19%	0.08%	0.00%	0.05%	0.23%	0.43%	0.04%	0.28%	0.20%
<b>TX Ratio (PD&gt;90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL)</b>	4.91%	0.18%	2.15%	2.55%	7.93%	1.59%	0.62%	0.00%	0.32%	2.07%	2.94%	0.22%	2.11%	1.25%
<b><u>12 Months Ended December 31, 2022</u></b>														
<b>Interest income</b>	4,324	11,278	12,933	10,526	19,835	20,107	21,710	19,612	22,529	23,197	30,238	28,000	38,015	113,844
<b>Interest expense</b>	191	1,032	1,968	443	1,573	1,849	426	1,853	1,550	1,511	3,288	1,598	2,734	10,092
<b>Net interest income</b>	4,133	10,246	10,965	10,083	18,262	18,258	21,284	17,759	20,979	21,686	26,950	26,402	35,281	103,752
<b>Provision for credit losses</b>	100	350	-	(700)	564	100	150	170	-	348	117	105	(25)	1,925
<b>Other operating income</b>	485	697	1,179	5,666	1,516	2,909	3,940	1,309	1,709	2,420	2,819	3,393	3,914	20,534
<b>Other operating expenses</b>	2,814	6,753	7,829	12,335	12,743	14,558	14,073	7,993	13,187	17,443	16,809	14,225	23,698	75,626
<b>Income before income taxes</b>	1,704	3,840	4,315	4,114	6,471	6,509	11,001	10,905	9,501	6,315	12,843	15,465	15,522	46,735
<b>Income taxes</b>	-	913	1,154	962	1,654	1,497	2,510	2,700	2,455	1,522	3,280	3,693	3,798	11,938
<b>Net income (loss) - 12/31/22</b>	1,704	2,927	3,161	3,152	4,817	5,012	8,491	8,205	7,046	4,793	9,563	11,772	11,724	34,797
<b>Net income (loss) - 12/31/21</b>	1,481	2,395	1,605	1,505	3,755	5,555	5,250	6,201	6,974	4,522	5,728	9,490	7,706	18,764
	223	332	1,556	1,647	1,062	(543)	3,241	2,004	72	271	3,835	2,282	4,018	16,033
<b>Return on Assets (EOP)</b>	1.26	0.94	0.92	0.89	0.92	0.86	1.41	1.32	1.08	0.72	1.18	1.30	1.26	1.00
<b>Return on Equity (EOP)</b>	15.81	11.85	5.94	11.97	10.32	11.92	18.00	15.05	12.70	10.02	14.15	12.81	13.01	8.80
<b>Number of full-service branches</b>	3	2	7	7	7	10	7	5	8	13	13	11	14	30