

Financial Institutions on Delmarva (13)
As Reflected on 6/30/2022 Regulatory Filings
Prepared by UHY LLC (items * internally prepared)**

In \$000's

	Chesapeake Bank and Trust Co.	Community Bank Delaware	The Peoples Bank	First Shore Federal S & L	Farmers Bk of Willards	Provident State Bank	County Bank	Bank of Ocean City	Queenstown Bank of Maryland	Hebron Savings Bank	Calvin B. Taylor Banking Co.	The Bank of Delmarva	Shore United Bank
Total assets	125,373	294,346	346,990	355,756	521,528	580,644	600,149	641,983	667,642	820,757	923,837	1,029,633	3,441,358
Net deferred tax assets (DTA)	-	837	1,286	1,092	1,546	5,713	4,389	1,308	8,485	5,036	2,904	5,133	3,161
Total equity capital	10,525	24,088	27,048	51,710	46,360	43,803	45,979	50,504	58,787	64,825	91,675	85,732	380,189
Equity capital less DTA	10,525	23,251	25,762	50,618	44,814	38,090	41,590	49,196	50,302	59,789	88,771	80,599	377,028
Tier I capital leverage ratio	8.71%	9.14%	8.66%	14.98%	9.46%	9.54%	9.59%	8.64%	10.86%	8.39%	10.79%	8.27%	9.45%
Total deposits ***	101,774	267,323	317,166	303,778	472,263	507,432	541,843	590,676	605,665	737,990	827,555	932,467	3,025,617
Gross loans	74,712	241,929	179,162	244,630	307,215	371,036	347,733	327,485	404,736	514,639	489,367	727,168	2,264,579
Allowance for credit losses	1,129	2,536	3,285	2,605	3,052	3,973	4,334	2,248	7,487	8,600	2,185	10,155	15,483
As a % of Loans	1.51%	1.05%	1.83%	1.06%	0.99%	1.07%	1.25%	0.69%	1.85%	1.67%	0.45%	1.40%	0.68%
Net loan charge-offs	-	-	(134)	-	(21)	9	-	(2)	(85)	725	38	902	(739)
TDRs - performing	194	186	779	-	737	1,079	3,011	124	4,774	6,510	360	2,414	3,635
TDRs - other	69	-	778	1,764	230	248	-	-	679	3,452	573	3,359	212
Total TDRs	263	186	1,557	1,764	967	1,327	3,011	124	5,453	9,962	933	5,773	3,847
Past due and nonaccrual loans													
30 - 89 days and accruing	470	148	135	1,336	832	459	127	560	355	474	603	1,195	2,708
>90 days and accruing	64	2	-	476	261	61	198	-	464	-	133	-	1,130
Nonaccrual	257	30	828	2,476	1,419	2,182	199	-	663	3,942	219	4,478	2,693
Total past due & nonaccrual	791	180	963	4,288	2,512	2,702	524	560	1,482	4,416	955	5,673	6,531
Other real estate owned	-	-	-	-	2,870	-	56	-	104	235	-	-	197
	791	180	963	4,288	5,382	2,702	580	560	1,586	4,651	955	5,673	6,728
As a % of Loans ***	1.06%	0.07%	0.54%	1.75%	1.75%	0.73%	0.17%	0.17%	0.39%	0.90%	0.20%	0.78%	0.30%
Nonperforming as a % of Loans***	0.43%	0.01%	0.46%	1.21%	1.48%	0.60%	0.13%	0.00%	0.30%	0.81%	0.07%	0.62%	0.18%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	2.75%	0.12%	2.73%	5.43%	9.21%	4.69%	0.90%	0.00%	1.86%	5.69%	0.38%	4.67%	1.02%
6 Months Ended June 30, 2022													
Interest income	1,970	5,043	4,495	5,945	8,896	9,395	9,613	8,972	10,263	12,786	11,934	17,114	50,990
Interest expense	93	423	224	981	744	875	207	715	619	1,879	447	1,411	2,900
Net interest income	1,877	4,620	4,271	4,964	8,152	8,520	9,406	8,257	9,644	10,907	11,487	15,703	48,090
Provision for credit losses	25	198	(300)	-	105	90	125	(168)	-	25	225	(250)	800
Other operating income	266	429	3,176	378	715	1,456	1,622	622	836	1,370	1,913	2,011	10,637
Other operating expenses	1,403	3,265	6,305	3,797	6,340	7,069	6,591	3,845	6,340	8,165	6,596	11,732	38,318
Income before income taxes	715	1,586	1,442	1,545	2,422	2,817	4,312	5,202	4,140	4,087	6,579	6,232	19,609
Income taxes	-	393	360	424	629	642	1,067	1,349	1,050	1,022	1,585	1,489	5,088
Net income (loss)	715	1,193	1,082	1,121	1,793	2,175	3,245	3,853	3,090	3,065	4,994	4,743	14,521
Net income (loss) - 6/30/21***	792	1,348	644	970	1,653	2,841	2,574	3,114	3,252	3,165	4,685	2,699	9,181
Return on Assets (EOP) ***	1.14	0.81	0.62	0.63	0.69	0.75	1.08	1.20	0.93	0.75	1.08	0.92	0.84
Return on Equity (EOP) ***	13.59	9.91	8.00	4.34	7.74	9.93	14.12	15.26	10.51	9.46	10.90	11.06	7.64
Number of full-service branches ***	3	2	7	7	7	10	7	5	8	13	11	15	29