

Financial Institutions on Delmarva (13)
As Reflected on 3/31/2022 Regulatory Filings
Prepared by UHY LLC (items *** internally prepared)

Dollar amounts in thousands

	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	129,915	281,710	344,409	353,912	510,201	576,136	604,144	608,915	675,712	834,684	903,928	1,016,118	3,493,106
Net deferred tax assets (DTA)	-	604	963	924	1,479	4,135	3,071	888	6,526	4,037	2,076	4,532	3,161
Total equity capital	10,629	24,686	28,260	51,416	45,535	47,260	49,491	49,774	62,929	65,914	92,134	85,391	379,449
Equity capital less DTA	10,629	24,082	27,297	50,492	44,056	43,125	46,420	48,886	56,403	61,877	90,058	80,859	376,288
Tier I capital leverage ratio	8.29%	9.33%	8.57%	14.89%	9.61%	9.53%	9.46%	8.27%	10.98%	8.32%	11.00%	8.16%	9.14%
Total deposits ***	106,417	253,969	312,717	302,138	461,748	493,608	541,540	557,901	609,183	750,445	806,741	918,829	3,079,328
Gross loans ***	71,314	225,291	173,223	240,130	294,930	362,321	335,319	326,637	390,035	497,862	464,356	719,029	2,194,012
Allowance for credit losses	1,104	2,371	3,462	2,602	3,015	3,880	4,254	2,325	7,423	8,600	2,053	10,902	14,710
As a % of Loans	1.55%	1.05%	2.00%	1.08%	1.02%	1.07%	1.27%	0.71%	1.90%	1.73%	0.44%	1.52%	0.67%
Net loan charge-offs	-	-	(111)	(4)	(37)	37	20	2	(22)	700	21	155	(166)
TDRs - performing	404	187	921	-	750	1,090	3,078	126	4,893	6,737	363	2,594	3,687
TDRs - other	72	-	678	1,872	262	260	-	-	747	4,371	593	4,089	541
Total TDRs	476	187	1,599	1,872	1,012	1,350	3,078	126	5,640	11,108	956	6,683	4,228
Past due and nonaccrual loans													
30 - 89 days and accruing	1,123	151	162	1,079	698	542	161	559	452	821	1,723	576	6,294
>90 days and accruing	-	-	-	-	182	1,485	-	-	568	-	-	-	459
Nonaccrual	209	31	897	2,670	1,452	1,065	234	-	679	5,414	240	5,959	2,848
Total past due & nonaccrual	1,332	182	1,059	3,749	2,332	3,092	395	559	1,699	6,235	1,963	6,535	9,601
Other real estate owned	-	-	-	-	2,895	-	56	-	-	235	-	-	561
Total	1,332	182	1,059	3,749	5,227	3,092	451	559	1,699	6,470	1,963	6,535	10,162
As a % of Loans ***	1.87%	0.08%	0.61%	1.56%	1.77%	0.85%	0.13%	0.17%	0.44%	1.30%	0.42%	0.91%	0.46%
Nonperforming as a % of Loans***	0.29%	0.01%	0.52%	1.11%	1.54%	0.70%	0.09%	0.00%	0.32%	1.13%	0.05%	0.83%	0.18%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	1.78%	0.11%	2.83%	4.94%	9.33%	4.99%	0.54%	0.00%	1.77%	7.58%	0.25%	6.19%	0.98%
<u>3 Months Ended March 31, 2022</u>													
Interest income	925	2,427	2,201	2,840	4,274	4,584	4,565	4,266	4,961	5,936	5,485	8,289	24,323
Interest expense	53	201	111	495	375	455	107	352	318	977	212	724	1,375
Net interest income	872	2,226	2,090	2,345	3,899	4,129	4,458	3,914	4,643	4,959	5,273	7,565	22,948
Provision for credit losses	-	33	(100)	-	52	25	50	(87)	-	-	75	(250)	600
Other operating income	136	287	2,052	135	223	751	751	299	404	659	1,035	994	5,524
Other operating expenses	693	1,567	3,309	1,951	3,133	3,484	3,246	1,932	3,070	4,163	3,259	5,857	19,393
Income before income taxes	315	913	933	529	937	1,371	1,913	2,368	1,977	1,455	2,974	2,952	8,479
Income taxes	-	226	244	145	240	309	481	582	504	357	680	733	2,176
Net income (loss) - 3/31/22	315	687	689	384	697	1,062	1,432	1,786	1,473	1,098	2,294	2,219	6,303
Net income (loss) - 3/31/21***	451	747	430	489	880	1,256	1,161	1,441	1,554	1,447	2,603	1,006	4,534
Return on Assets (EOP) ***	0.97	0.98	0.80	0.43	0.55	0.74	0.95	1.17	0.87	0.53	1.02	0.87	0.72
Return on Equity (EOP) ***	11.85	11.13	9.75	2.99	6.12	8.99	11.57	14.35	9.36	6.66	9.96	10.39	6.64
Number of full-service branches ***	3	2	7	7	7	10	7	5	8	13	11	15	29