

**Financial Institutions on Delmarva (14)**  
**Selected Balance Sheet, Loan, and Income Statement Data**  
**As Reflected on Regulatory Filings as of March 31, 2023**

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	Bank of Ocean City	County Bank	Artisans Bank	Queenstown Bank of Maryland	Hebron Savings Bank	Calvin B. Taylor Banking Co.	The Bank of Delmarva	Shore United Bank
<b>Total assets</b>	129,896	321,708	325,024	339,412	529,421	568,274	585,919	599,576	680,032	694,183	772,305	889,443	913,273	3,555,604
<b>Net deferred tax assets (DTA)</b>	-	1,096	1,650	1,141	1,933	7,377	1,241	4,528	6,126	9,450	5,081	3,825	4,193	7,668
<b>Total equity capital</b>	11,265	27,826	28,097	52,357	48,800	40,423	56,125	52,159	51,021	59,223	72,075	95,553	93,507	392,397
<b>Equity capital less DTA</b>	11,265	26,730	26,447	51,216	46,867	33,046	54,884	47,631	44,895	49,773	66,994	91,728	89,314	384,729
<b>Tier I capital leverage ratio</b>	8.97%	9.60%	9.76%	15.95%	9.80%	9.32%	9.70%	10.91%	9.30%	11.39%	9.91%	11.89%	10.08%	9.64%
<b>Total deposits</b>	107,760	279,907	294,664	286,325	451,855	498,022	517,392	513,136	612,519	610,483	684,265	789,138	813,533	3,003,931
<b>Gross loans</b>	85,379	267,820	175,412	261,754	345,655	381,918	375,553	389,700	471,421	445,948	501,056	546,598	747,759	2,668,681
<b>Allowance for credit losses</b>	1,234	2,949	2,853	4,409	3,494	3,341	2,678	3,565	4,994	7,517	8,600	3,260	9,933	28,464
<b>As a % of Loans</b>	1.45%	1.10%	1.63%	1.68%	1.01%	0.87%	0.71%	0.91%	1.06%	1.69%	1.72%	0.60%	1.33%	1.07%
<b>Net loan charge-offs</b>	(5)	-	(13)	(46)	44	5	7	238	20	(20)	124	31	(57)	20
<b>TDRs - performing</b>	245	183	584	-	530	586	-	1,827	-	5,056	-	352	2,316	3,283
<b>TDRs - nonperforming</b>	6	-	548	82	-	574	-	-	-	37	-	447	1,029	697
<b>Total TDRs</b>	251	183	1,132	82	530	1,160	-	1,827	-	5,093	-	799	3,345	3,980
<b>Past due and nonaccrual loans</b>														
<b>30 - 89 days and accruing</b>	414	266	-	936	1,466	839	3,782	977	922	682	499	920	1,956	8,017
<b>&gt;90 days and accruing</b>	-	20	-	-	218	2	-	63	96	100	-	130	-	611
<b>Nonaccrual</b>	507	27	624	860	2	451	-	181	1,069	103	2,246	91	2,089	2,387
<b>Total past due &amp; nonaccrual</b>	921	313	624	1,796	1,686	1,292	3,782	1,221	2,087	885	2,745	1,141	4,045	11,015
<b>Other real estate owned</b>	-	-	-	321	2,768	-	-	-	-	-	175	-	-	179
<b>Total</b>	921	313	624	2,117	4,454	1,292	3,782	1,221	2,087	885	2,920	1,141	4,045	11,194
<b>As a % of Loans</b>	1.08%	0.12%	0.36%	0.81%	1.29%	0.34%	1.01%	0.31%	0.44%	0.20%	0.58%	0.21%	0.54%	0.42%
<b>Nonperforming as a % of Loans</b>	0.59%	0.02%	0.36%	0.45%	0.86%	0.12%	0.00%	0.06%	0.25%	0.05%	0.48%	0.04%	0.28%	0.12%
<b>TX Ratio (PD&gt;90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL)</b>	4.06%	0.15%	2.02%	2.08%	5.71%	1.04%	0.00%	0.44%	2.08%	0.30%	3.00%	0.22%	2.02%	0.75%
<b>3 Months Ended March 31, 2023</b>														
<b>Interest income</b>	1,368	3,446	3,316	3,664	5,832	5,455	5,141	6,400	7,094	6,415	8,977	8,576	10,863	35,062
<b>Interest expense</b>	121	776	100	593	831	958	944	383	1,380	1,309	632	1,162	1,019	8,642
<b>Net interest income</b>	1,247	2,670	3,216	3,071	5,001	4,497	4,197	6,017	5,714	5,106	8,345	7,414	9,844	26,420
<b>Provision for credit losses</b>	25	56	-	-	141	-	94	135	(23)	-	124	180	225	1,213
<b>Other operating income</b>	104	120	2,028	209	464	597	307	971	573	412	768	948	1,003	4,647
<b>Other operating expenses</b>	742	1,747	3,386	1,916	3,425	6,185	2,143	3,601	4,590	3,347	4,590	3,800	6,134	19,172
<b>Income before income taxes</b>	584	987	1,858	1,364	1,899	(1,091)	2,267	3,252	1,720	2,171	4,399	4,382	4,488	10,682
<b>Income taxes</b>	-	248	427	360	475	(337)	565	782	420	558	1,126	1,050	1,166	2,921
<b>Net income (loss) - 3/31/23</b>	584	739	1,431	1,004	1,424	(754)	1,702	2,470	1,300	1,613	3,273	3,332	3,322	7,761
<b>Net income (loss) - 3/31/22</b>	315	687	689	384	697	1,062	1,786	1,432	931	1,473	1,098	2,294	2,219	6,303
	269	52	742	620	727	(1,816)	(84)	1,038	369	140	2,175	1,038	1,103	1,458
<b>Return on Assets (EOP)</b>	1.80	0.92	1.76	1.18	1.08	(0.53)	1.16	1.65	0.76	0.93	1.70	1.50	1.45	0.87
<b>Return on Equity (EOP)</b>	20.74	10.62	20.37	7.67	11.67	(7.46)	12.13	18.94	10.19	10.89	18.16	13.95	14.21	7.91
<b>Number of full-service branches</b>	3	2	7	7	7	10	5	7	13	8	13	11	14	31