

Financial Institutions on Delmarva (13)
As Reflected on 12/31/2020 Regulatory Filings
Prepared by TGM Group 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	County Bank	Bank of Ocean City	Provident State Bank	Queenstown Bank of Maryland	Calvin B. Taylor Banking Co.	Hebron Savings Bank	The Bank of Delmarva	Shore United Bank
Total assets	118,733	243,443	305,194	327,969	445,551	494,524	494,559	549,338	576,950	709,621	720,411	945,166	1,932,470
Net deferred tax assets (DTA)	-	335	336	526	442	1,657	478	230	2,410	-	2,883	2,369	4,893
Total equity capital	10,842	23,785	29,981	50,394	45,600	51,558	43,717	51,881	68,135	92,370	64,144	84,749	201,462
Equity capital less DTA	10,842	23,450	29,645	49,868	45,158	49,901	43,239	51,651	65,725	92,370	61,261	82,380	196,569
Tier I capital leverage ratio	8.46%	9.74%	9.21%	15.26%	10.15%	10.63%	8.86%	9.35%	11.89%	13.05%	8.91%	8.07%	9.73%
Total deposits ***	94,411	198,542	269,473	273,184	367,738	432,690	449,430	449,462	505,718	614,659	626,263	843,174	1,717,357
Gross loans	78,288	204,115	177,086	246,259	312,720	297,159	291,137	388,557	401,680	423,468	556,656	652,816	1,454,256
Allowance for credit losses (ALLL)	1,109	2,135	3,248	2,560	3,176	3,405	2,520	3,583	7,170	1,836	9,300	11,503	13,888
As a % of Loans	1.42%	1.05%	1.83%	1.04%	1.02%	1.15%	0.87%	0.92%	1.79%	0.43%	1.67%	1.76%	0.95%
Net loan charge-offs	-	3	(103)	(48)	921	153	(53)	245	182	(18)	587	960	519
TDRs - performing	167	195	1,235	160	1,528	4,226	1,180	1,156	5,073	1,133	9,399	4,877	4,108
TDRs - nonperforming	915	40	1,010	2,109	382	-	-	136	1,500	1,710	3,316	1,824	485
Total TDRs	1,082	235	2,245	2,269	1,910	4,226	1,180	1,292	6,573	2,843	12,715	6,701	4,593
Past due and nonaccrual loans													
30 - 89 days and accruing	363	678	287	850	324	558	1,435	593	1,681	1,593	2,027	6,174	2,236
>90 days and accruing	380	-	-	-	4	-	-	-	696	237	-	2	804
Nonaccrual	1,755	682	1,899	3,240	595	209	-	1,738	2,028	1,441	5,882	4,452	5,455
Tot past due & nonaccrual	2,498	1,360	2,186	4,090	923	767	1,435	2,331	4,405	3,271	7,909	10,628	8,495
Other real estate owned	75	-	351	-	3,300	316	-	84	-	-	675	2,677	-
	2,573	1,360	2,537	4,090	4,223	1,083	1,435	2,415	4,405	3,271	8,584	13,305	8,495
As a % of Loans ***	3.29%	0.67%	1.43%	1.66%	1.35%	0.36%	0.49%	0.62%	1.10%	0.77%	1.54%	2.04%	0.58%
Nonperforming as a % of Loans***	2.82%	0.33%	1.27%	1.32%	1.25%	0.18%	0.00%	0.47%	0.68%	0.40%	1.18%	1.09%	0.43%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	18.49%	2.63%	6.77%	6.12%	7.99%	0.96%	0.00%	3.29%	3.62%	1.78%	8.93%	7.41%	2.91%
Year Ended December 31, 2020													
Interest income	4,040	9,502	8,964	12,094	18,880	16,069	14,818	20,517	20,888	20,487	27,094	34,275	59,677
Interest expense	360	2,243	535	2,981	3,088	519	1,833	3,358	2,720	715	5,571	6,374	6,558
Net interest income	3,680	7,259	8,429	9,113	15,792	15,550	12,985	17,159	18,168	19,772	21,523	27,901	53,119
Provision for credit losses	145	180	-	50	875	603	395	449	1,600	965	1,062	5,400	3,900
Other operating income	475	1,189	5,188	615	1,482	2,247	1,596	3,260	1,403	2,814	2,263	3,489	10,570
Other operating expenses	2,661	5,587	10,627	7,962	11,181	10,950	6,999	13,337	10,707	11,952	15,418	20,838	37,172
Income before income taxes	1,349	2,681	2,990	1,716	5,218	6,244	7,187	6,633	7,264	9,669	7,306	5,152	22,617
Income taxes	-	653	780	415	1,342	1,429	1,884	1,638	1,850	2,370	1,774	1,249	5,660
Net income (loss) - 2020	1,349	2,028	2,210	1,301	3,876	4,815	5,303	4,995	5,414	7,299	5,532	3,903	16,957
Net income (loss) - 2019	1,722	1,265	2,572	2,111	4,155	5,427	5,448	3,753	7,539	8,334	5,636	7,796	16,568
Return on Assets (EOP) ***	1.14	0.83	0.72	0.40	0.87	0.97	1.07	0.91	0.94	1.03	0.77	0.41	0.88
Return on Equity (EOP) ***	12.44	8.53	7.37	2.58	8.50	9.34	12.13	9.63	7.95	7.90	8.62	4.61	8.42
Number of full-service branches ***	3	2	7	8	8	7	5	10	8	12	13	14	22