

Financial Institutions on Delmarva (13)
As Reflected on 12/31/2021 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	138,765	288,113	345,529	349,225	498,280	584,950	592,646	625,565	658,073	822,820	903,080	1,018,749	3,458,367
Net deferred tax assets (DTA)	-	325	226	643	1,183	1,394	1,673	598	3,365	2,926	-	3,529	3,220
Total equity capital	10,971	25,272	30,708	51,770	45,684	54,141	53,688	48,753	69,781	67,757	96,685	89,466	375,116
Equity capital less DTA	10,971	24,947	30,482	51,127	44,501	52,747	52,015	48,155	66,416	64,831	96,685	85,937	371,896
Tier I capital leverage ratio	8.06%	8.90%	8.50%	14.98%	9.47%	9.45%	9.31%	7.72%	10.77%	8.33%	10.69%	8.11%	9.47%
Total deposits ***	113,952	249,953	310,966	297,060	433,175	494,626	527,693	575,431	584,909	736,418	803,507	918,110	3,040,485
Gross loans	70,671	220,334	164,407	244,846	290,018	359,680	333,519	302,222	385,104	507,352	434,866	705,258	2,119,175
Allowance for credit losses	1,104	2,338	3,451	2,598	2,926	3,892	4,224	2,414	7,401	9,300	1,998	11,307	13,944
As a % of Loans	1.56%	1.06%	2.10%	1.06%	1.01%	1.08%	1.27%	0.80%	1.92%	1.83%	0.46%	1.60%	0.66%
Net loan charge-offs	-	(3)	(503)	(38)	180	251	-	(20)	(231)	126	(37)	796	(414)
TDRs - performing	404	189	969	-	848	1,111	3,093	127	4,196	8,137	270	3,922	8,601
TDRs - other	34	-	709	1,905	264	251	-	-	1,539	2,481	711	3,932	1,047
Total TDRs	438	189	1,678	1,905	1,112	1,362	3,093	127	5,735	10,618	981	7,854	9,648
Past due and nonaccrual loans													
30 - 89 days and accruing	54	273	505	3,832	723	1,267	218	184	369	789	1,670	526	3,791
>90 days and accruing	1	-	-	27	-	56	105	-	418	-	179	-	508
Nonaccrual	217	32	942	2,834	482	915	191	-	1,465	4,830	247	8,696	2,785
Total past due & nonaccrual	272	305	1,447	6,693	1,205	2,238	514	184	2,252	5,619	2,096	9,222	7,084
Other real estate owned	-	-	-	-	2,895	-	121	-	-	235	-	837	532
	272	305	1,447	6,693	4,100	2,238	635	184	2,252	5,854	2,096	10,059	7,616
As a % of Loans ***	0.38%	0.14%	0.88%	2.73%	1.41%	0.62%	0.19%	0.06%	0.58%	1.15%	0.48%	1.43%	0.36%
Nonperforming as a % of Loans***	0.31%	0.01%	0.57%	1.17%	1.16%	0.27%	0.13%	0.00%	0.49%	1.00%	0.10%	1.35%	0.18%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	1.81%	0.12%	2.76%	5.26%	6.95%	1.67%	0.72%	0.00%	2.44%	6.57%	0.43%	9.46%	0.98%
12 Months Ended December 31, 2021													
Interest income	3,888	9,492	8,307	11,639	17,888	21,312	16,773	16,193	21,275	25,673	22,461	32,738	70,169
Interest expense	273	1,060	460	2,297	2,313	2,523	486	1,596	1,764	4,809	783	3,871	4,479
Net interest income	3,615	8,432	7,847	9,342	15,575	18,789	16,287	14,597	19,511	20,864	21,678	28,867	65,690
Provision for credit losses	-	200	(300)	-	(70)	560	(300)	(126)	-	126	125	600	(358)
Other operating income	519	1,265	5,146	683	1,725	3,404	2,642	1,044	1,659	2,479	3,987	4,250	13,233
Other operating expenses	2,653	6,067	11,282	7,868	12,303	14,317	12,424	7,441	11,768	15,623	13,127	22,683	53,486
Income before income taxes	1,481	3,430	2,011	2,157	5,067	7,316	6,805	8,326	9,402	7,594	12,413	9,834	25,795
Income taxes	-	835	506	552	1,312	1,761	1,555	2,125	2,428	1,866	2,923	2,128	7,031
Net income (loss) - 2021	1,481	2,595	1,505	1,605	3,755	5,555	5,250	6,201	6,974	5,728	9,490	7,706	18,764
Net income (loss) - 2020***	1,349	2,028	2,210	1,301	3,876	4,995	4,815	5,303	5,414	5,532	7,299	3,903	16,957
Return on Assets (EOP) ***	1.07	0.90	0.44	0.46	0.75	0.95	0.89	0.99	1.06	0.70	1.05	0.76	0.54
Return on Equity (EOP) ***	13.50	10.27	4.90	3.10	8.22	10.26	9.78	12.72	9.99	8.45	9.82	8.61	5.00
Number of full-service branches ***	3	2	7	7	7	10	7	5	8	13	12	15	29