

Financial Institutions on Delmarva (13)
As Reflected on 06/30/2021 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	Provident State 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	126,719	278,966	317,585	341,456	489,234	562,340	570,407	582,276	621,924	778,798	836,871	1,013,846	2,119,309
Net deferred tax assets (DTA)	-	363	326	569	598	1,901	583	573	2,689	2,943	-	3,783	5,429
Total equity capital	11,028	24,690	30,352	51,252	46,694	52,570	53,391	46,360	70,053	66,717	94,729	85,935	209,720
Equity capital less DTA	11,028	24,327	30,026	50,683	46,096	50,669	52,808	45,787	67,364	63,774	94,729	82,152	204,291
Tier I capital leverage ratio	8.58%	9.20%	8.86%	15.10%	9.83%	9.69%	9.24%	8.57%	11.45%	8.55%	12.06%	7.91%	9.32%
Total deposits ***	126,719	238,424	282,196	289,951	411,874	498,008	477,036	535,076	548,860	685,014	740,076	915,092	1,891,491
Gross loans	73,789	212,450	167,271	241,778	298,919	320,695	376,526	301,713	397,767	521,534	457,348	674,149	1,472,429
Allowance for credit losses	1,109	2,205	3,478	2,585	3,009	3,860	3,791	2,330	7,179	9,300	1,948	12,587	15,088
As a % of Loans	1.50%	1.04%	2.08%	1.07%	1.01%	1.20%	1.01%	0.77%	1.80%	1.78%	0.43%	1.87%	1.02%
Net loan charge-offs	-	(3)	(231)	-	167	-	-	(6)	(9)	100	13	416	(125)
TDRs - performing	202	250	1,146	-	935	4,132	1,133	231	4,797	9,272	393	3,977	3,809
TDRs - other	335	-	771	1,976	266	-	309	-	1,465	3,609	802	1,575	267
Total TDRs	537	250	1,917	1,976	1,201	4,132	1,442	231	6,262	12,881	1,195	5,552	4,076
Past due and nonaccrual loans													
30 - 89 days and accruing	49	278	250	375	431	44	1,370	212	1,108	341	471	1,089	1,098
>90 days and accruing	-	-	-	-	138	-	146	-	602	-	179	-	752
Nonaccrual	723	680	1,556	2,922	448	200	1,152	-	1,472	4,593	523	6,188	3,947
Total past due & nonaccrual	772	958	1,806	3,297	1,017	244	2,668	212	3,182	4,934	1,173	7,277	5,797
Other real estate owned	-	-	439	-	3,045	186	-	-	-	736	-	2,257	203
As a % of Loans ***	1.05%	0.45%	1.34%	1.36%	1.36%	0.13%	0.71%	0.07%	0.80%	1.09%	0.26%	1.41%	0.41%
Nonperforming as a % of Loans***	0.98%	0.32%	1.19%	1.21%	1.21%	0.12%	0.34%	0.00%	0.52%	1.02%	0.15%	1.25%	0.33%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	5.96%	2.53%	5.90%	5.43%	7.31%	0.68%	2.27%	0.00%	2.69%	7.01%	0.73%	8.57%	2.18%
6 Months Ended June 30, 2021													
Interest income	1,974	4,620	3,951	5,930	8,810	8,147	10,653	7,979	10,301	13,168	10,575	16,153	30,875
Interest expense	138	554	231	1,201	1,261	246	1,383	802	994	2,398	373	2,116	2,243
Net interest income	1,836	4,066	3,720	4,729	7,549	7,901	9,270	7,177	9,307	10,770	10,202	14,037	28,632
Provision for credit losses	-	67	-	-	-	(300)	210	(196)	-	100	125	1,500	1,075
Other operating income	272	716	2,602	314	802	1,189	1,553	438	834	1,144	2,112	2,107	5,392
Other operating expenses	1,316	2,923	5,463	3,721	6,121	5,959	6,819	3,572	5,776	7,594	6,139	11,110	20,469
Income before income taxes	792	1,792	859	1,322	2,230	3,431	3,794	4,239	4,365	4,220	6,050	3,534	12,480
Income taxes	-	444	215	352	577	857	953	1,125	1,113	1,055	1,365	835	3,299
Net income (loss) - 6/30/21	792	1,348	644	970	1,653	2,574	2,841	3,114	3,252	3,165	4,685	2,699	9,181
Net income (loss) - 6/30/20	575	809	1,440	657	1,595	2,261	2,179	2,701	3,045	2,601	3,981	2,394	8,850
Return on Assets (EOP) ***	1.25	0.97	0.41	0.57	0.68	0.92	1.00	1.07	1.05	0.81	1.12	0.53	0.87
Return on Equity (EOP) ***	14.36	10.92	4.24	3.79	7.08	9.79	10.64	13.43	9.28	9.49	9.89	6.28	8.76
Number of full-service branches ***	3	2	7	8	8	7	10	5	8	13	12	14	22