

Financial Institutions on Delmarva (14)
As Reflected on 9/30/2022 Regulatory Filings
Prepared by UHY LLC (items * internally prepared)**

In \$000's

	Chesapeake Bank and Trust Co.	Community Bank Delaware	First Shore Federal S & L	The Peoples Bank	Farmers Bk of Willards	Provident State Bank	County Bank	Queenstown Bank of Maryland	Artisans Bank	Bank of Ocean City	Hebron Savings Bank	Calvin B. Taylor Banking Co.	The Bank of Delmarva	Shore United Bank
Total assets	120,997	304,486	347,702	352,832	524,462	593,624	614,538	657,179	664,493	669,713	828,856	931,320	981,892	3,454,680
Net deferred tax assets (DTA)	-	1,045	1,382	2,067	1,934	7,555	5,490	10,705	7,455	1,318	6,305	5,011	5,967	3,965
Total equity capital	10,459	23,832	52,140	24,416	46,811	39,896	44,082	54,671	45,406	52,749	64,294	88,501	86,347	384,802
Equity capital less DTA	10,459	22,787	50,758	22,349	44,877	32,341	38,592	43,966	37,951	51,431	57,989	83,490	80,380	380,837
Tier I capital leverage ratio	9.00%	8.75%	15.47%	8.63%	9.57%	9.66%	9.67%	11.15%	8.94%	8.12%	8.70%	10.84%	8.69%	9.59%
Total deposits ***	101,129	277,523	295,222	324,495	474,130	522,475	557,520	599,089	601,375	615,828	747,104	839,790	883,732	3,035,026
Gross loans	76,524	253,366	252,831	176,246	319,679	383,079	355,151	421,832	453,248	330,846	517,819	488,548	731,372	2,401,883
Allowance for credit losses	1,154	2,637	2,501	3,104	3,186	4,129	4,298	7,509	4,890	2,461	8,600	2,205	9,461	16,277
As a % of Loans	1.51%	1.04%	0.99%	1.76%	1.00%	1.08%	1.21%	1.78%	1.08%	0.74%	1.66%	0.45%	1.29%	0.68%
Net loan charge-offs	-	-	-	(153)	(2)	(47)	-	(107)	9	(3)	744	69	1,597	(858)
TDRs - performing	259	185	-	763	661	979	1,869	4,536	226	123	6,885	357	2,396	3,494
TDRs - nonperforming	66	-	137	746	120	213	-	658	-	-	1,866	567	2,673	303
Total TDRs	325	185	137	1,509	781	1,192	1,869	5,194	226	123	8,751	924	5,069	3,797
Past due and nonaccrual loans														
30 - 89 days and accruing	131	523	1,338	135	594	246	445	1,043	588	329	1,023	953	1,496	4,895
>90 days and accruing	64	23	24	-	149	-	122	150	135	93	-	109	-	1,848
Nonaccrual	542	29	798	611	1,342	2,010	200	650	1,316	-	1,907	214	4,000	1,952
Total past due & nonaccrual	737	575	2,160	746	2,085	2,256	767	1,843	2,039	422	2,930	1,276	5,496	8,695
Other real estate owned	-	-	410	-	2,869	-	-	104	-	-	235	-	-	197
	737	575	2,570	746	4,954	2,256	767	1,947	2,039	422	3,165	1,276	5,496	8,892
As a % of Loans ***	0.96%	0.23%	1.02%	0.42%	1.55%	0.59%	0.22%	0.46%	0.45%	0.13%	0.61%	0.26%	0.75%	0.37%
Nonperforming as a % of Loans***	0.79%	0.02%	0.49%	0.35%	1.36%	0.52%	0.09%	0.21%	0.32%	0.03%	0.41%	0.07%	0.55%	0.17%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	5.22%	0.20%	2.25%	2.22%	8.72%	4.57%	0.67%	1.45%	2.88%	0.17%	2.94%	0.36%	4.18%	1.00%
9 Months Ended September 30, 2022														
Interest income	3,028	7,998	9,337	7,154	14,184	14,566	15,544	16,171	16,533	14,223	20,944	19,489	27,194	81,568
Interest expense	133	684	1,468	336	1,105	1,290	308	976	861	1,167	2,602	846	2,074	5,477
Net interest income	2,895	7,314	7,869	6,818	13,079	13,276	15,236	15,195	15,672	13,056	18,342	18,643	25,120	76,091
Provision for credit losses	50	299	-	(500)	258	190	150	-	279	44	44	275	(250)	1,475
Other operating income	376	553	992	4,505	1,186	2,295	2,809	1,265	1,862	994	2,079	3,099	2,995	15,289
Other operating expenses	2,091	4,981	5,672	9,411	9,598	10,884	10,100	9,709	12,688	5,797	12,502	9,986	17,633	56,417
Income before income taxes	1,130	2,587	3,189	2,412	4,409	4,497	7,795	6,751	4,567	8,209	7,875	11,481	10,732	33,488
Income taxes	-	641	872	584	1,132	1,034	1,932	1,729	1,094	2,085	1,969	2,775	2,565	8,723
Net income (loss)	1,130	1,946	2,317	1,828	3,277	3,463	5,863	5,022	3,473	6,124	5,906	8,706	8,167	24,765
Net income (loss) - 9/30/21***	1,173	1,974	1,215	1,052	2,605	4,445	3,686	5,168	2,739	4,754	4,362	7,378	4,938	14,465
	(43)	(28)	1,102	776	672	(982)	2,177	(146)	734	1,370	1,544	1,328	3,229	10,300
Return on Assets (EOP) ***	1.25	0.85	0.89	0.69	0.83	0.78	1.27	1.02	0.70	1.22	0.95	1.25	1.11	0.96
Return on Equity (EOP) ***	14.41	10.89	5.93	9.98	9.33	11.57	17.73	12.25	10.20	15.48	12.25	13.12	12.61	8.58
Number of full-service branches ***	3	2	7	7	7	10	7	8	13	5	13	11	15	29