

Financial Institutions on Delmarva (13)
As Reflected on 09/30/2021 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	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	138,238	284,523	330,983	342,750	493,094	581,595	588,958	651,618	663,811	795,952	911,884	1,025,075	2,259,654
Net deferred tax assets (DTA)	-	370	301	582	793	909	1,903	559	3,041	2,980	-	3,898	5,185
Total equity capital	11,103	25,061	30,268	51,462	46,829	54,471	53,348	48,036	71,040	67,802	96,377	87,348	214,627
Equity capital less DTA	11,103	24,691	29,967	50,880	46,036	53,562	51,445	47,477	67,999	64,822	96,377	83,450	209,442
Tier I capital leverage ratio	8.39%	8.80%	8.69%	15.11%	9.60%	9.44%	9.23%	7.57%	11.11%	8.46%	10.99%	7.90%	9.04%
Total deposits ***	109,037	243,683	294,082	291,011	423,438	485,009	523,819	602,713	589,535	707,488	808,127	924,532	2,026,503
Gross loans	72,574	213,566	170,625	238,199	293,520	352,009	321,815	291,321	381,054	502,479	445,838	692,775	1,494,897
Allowance for credit losses	1,104	2,223	3,639	2,592	3,016	3,923	4,214	2,351	7,228	9,300	2,010	11,888	15,525
As a % of Loans	1.52%	1.04%	2.13%	1.09%	1.03%	1.11%	1.31%	0.81%	1.90%	1.85%	0.45%	1.72%	1.04%
Net loan charge-offs	-	(3)	(391)	-	160	-	-	(23)	(58)	102	(49)	665	(272)
TDRs - performing	403	189	1,136	-	927	1,121	4,132	129	4,623	9,738	389	3,948	3,771
TDRs - other	82	-	741	2,033	266	288	114	-	1,381	2,393	608	3,948	255
Total TDRs	485	189	1,877	2,033	1,193	1,409	4,246	129	6,004	12,131	997	7,896	4,026
Past due and nonaccrual loans													
30 - 89 days and accruing	559	275	106	1,445	691	455	194	342	2,081	1,375	1,237	4,417	1,279
>90 days and accruing	-	-	-	-	11	-	-	-	766	-	179	-	748
Nonaccrual	228	33	867	2,985	495	1,211	195	-	1,549	3,437	320	6,401	3,457
Total past due & nonaccrual	787	308	973	4,430	1,197	1,666	389	342	4,396	4,812	1,736	10,818	5,484
Other real estate owned	-	-	123	-	2,937	-	186	-	-	736	-	1,303	203
	787	308	1,096	4,430	4,134	1,666	575	342	4,396	5,548	1,736	12,121	5,687
As a % of Loans ***	1.08%	0.14%	0.64%	1.86%	1.41%	0.47%	0.18%	0.12%	1.15%	1.10%	0.39%	1.75%	0.38%
Nonperforming as a % of Loans***	0.31%	0.02%	0.58%	1.25%	1.17%	0.34%	0.12%	0.00%	0.61%	0.83%	0.11%	1.11%	0.29%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	1.87%	0.12%	2.92%	5.52%	6.91%	2.07%	0.66%	0.00%	2.96%	5.41%	0.51%	7.76%	1.92%
9 Months Ended September 30, 2021													
Interest income	2,972	7,049	6,217	8,771	13,364	16,369	12,262	12,077	15,724	19,415	16,531	24,386	47,773
Interest expense	210	804	346	1,764	1,809	1,985	373	1,210	1,394	3,699	572	3,054	3,194
Net interest income	2,762	6,245	5,871	7,007	11,555	14,384	11,889	10,867	14,330	15,716	15,959	21,332	44,579
Provision for credit losses	-	85	-	-	-	330	(300)	(192)	-	102	125	1,050	1,365
Other operating income	399	929	3,799	469	1,245	2,521	1,883	749	1,256	1,770	3,139	3,136	8,310
Other operating expenses	1,988	4,465	8,265	5,822	9,289	10,627	9,162	5,346	8,635	11,568	9,289	16,948	31,863
Income before income taxes	1,173	2,624	1,405	1,654	3,511	5,948	4,910	6,462	6,951	5,816	9,684	6,470	19,661
Income taxes	-	650	353	439	906	1,503	1,224	1,708	1,783	1,454	2,306	1,532	5,196
Net income (loss) - 9/30/21	1,173	1,974	1,052	1,215	2,605	4,445	3,686	4,754	5,168	4,362	7,378	4,938	14,465
Net income (loss) - 9/30/20***	961	1,438	1,898	1,014	2,588	3,472	3,325	3,969	4,308	3,967	5,908	3,090	12,513
Return on Assets (EOP) ***	1.13	0.93	0.42	0.47	0.70	1.02	0.83	0.97	1.04	0.73	1.08	0.64	0.85
Return on Equity (EOP) ***	14.09	10.50	4.63	3.15	7.42	10.88	9.21	13.20	9.70	8.58	10.21	7.54	8.99
Number of full-service branches ***	3	2	7	8	8	10	7	5	8	13	12	15	22