

Financial Institutions on Delmarva (13)
As Reflected on 03/31/2021 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	Bank of Ocean City	County Bank	Provident State Bank	Queenstown Bank of Maryland	Calvin B. Taylor Banking Co.	Hebron Savings Bank	The Bank of Delmarva	Shore United Bank
Total assets	131,493	252,109	310,744	334,016	462,318	520,319	531,658	571,673	605,306	749,273	768,514	991,476	2,038,544
Net deferred tax assets (DTA)	-	376	373	588	640	558	2,000	728	2,937	-	2,928	3,929	5,369
Total equity capital	10,987	24,219	30,118	50,720	45,959	44,948	51,104	51,626	68,301	93,329	65,457	84,361	205,215
Equity capital less DTA	10,987	23,843	29,745	50,132	45,319	44,390	49,104	50,898	65,364	93,329	62,529	80,432	199,846
Tier I capital leverage ratio	8.80%	9.83%	9.22%	15.28%	10.32%	8.99%	10.14%	9.32%	11.85%	12.93%	8.79%	8.21%	9.49%
Total deposits ***	104,772	211,704	275,844	282,882	385,370	474,128	469,634	473,805	533,197	653,722	674,720	888,697	1,813,114
Gross loans	79,881	207,532	176,691	245,948	301,108	313,463	317,321	384,463	404,515	455,677	544,784	663,000	1,461,522
Allowance for credit losses	1,109	2,182	3,290	2,566	3,228	2,527	3,868	3,675	7,215	1,955	9,300	12,511	14,313
As a % of Loans	1.39%	1.05%	1.86%	1.04%	1.07%	0.81%	1.22%	0.96%	1.78%	0.43%	1.71%	1.89%	0.98%
Net loan charge-offs	-	(2)	(42)	(6)	(52)	(5)	-	(2)	(45)	6	100	192	-
TDRs - performing	204	3	1,155	-	967	1,183	4,177	1,146	4,897	888	9,279	4,004	3,844
TDRs - other	341	-	961	2,009	268	-	-	135	1,451	1,693	3,864	1,672	280
Total TDRs	545	3	2,116	2,009	1,235	1,183	4,177	1,281	6,348	2,581	13,143	5,676	4,124
Past due and nonaccrual loans													
30 - 89 days and accruing	129	280	229	432	729	2,448	207	333	453	926	494	3,470	1,096
>90 days and accruing	9	-	-	-	-	-	-	299	706	179	-	702	1,188
Nonaccrual	737	681	1,760	2,916	452	-	207	1,296	1,888	1,416	5,371	4,114	4,880
Tot past due & nonaccrual	875	961	1,989	3,348	1,181	2,448	414	1,928	3,047	2,521	5,865	8,286	7,164
Other real estate owned	-	-	351	-	3,066	-	316	-	-	-	850	2,397	205
	875	961	2,340	3,348	4,247	2,448	730	1,928	3,047	2,521	6,715	10,683	7,369
As a % of Loans ***	1.10%	0.46%	1.32%	1.36%	1.41%	0.78%	0.23%	0.50%	0.75%	0.55%	1.23%	1.61%	0.50%
Nonperforming as a % of Loans***	0.93%	0.33%	1.19%	1.19%	1.17%	0.00%	0.16%	0.41%	0.64%	0.35%	1.14%	1.09%	0.43%
TX Ratio (PD>90, nonaccruals, plus OREO as % of tot eqty capital plus ALLL) ***	6.17%	2.58%	6.32%	5.47%	7.15%	0.00%	0.95%	2.88%	3.44%	1.67%	8.32%	7.45%	2.86%
3 Months Ended March 31, 2021													
Interest income	1,036	2,314	1,985	2,964	4,458	3,975	4,056	5,193	5,147	5,263	6,519	8,088	15,345
Interest expense	70	301	116	621	648	396	119	711	543	187	1,208	1,109	1,185
Net interest income	966	2,013	1,869	2,343	3,810	3,579	3,937	4,482	4,604	5,076	5,311	6,979	14,160
Provision for credit losses	-	44	-	-	-	2	-	90	-	125	100	1,200	425
Other operating income	147	449	1,499	161	322	185	544	694	364	1,338	491	1,101	2,530
Other operating expenses	662	1,425	2,784	1,835	2,947	1,797	2,917	3,417	2,866	3,021	3,773	5,567	10,102
Income before income taxes	451	993	584	669	1,185	1,965	1,564	1,669	2,102	3,268	1,929	1,313	6,163
Income taxes	-	246	154	180	305	524	403	413	548	665	482	307	1,629
Net income (loss) - 3/31/21	451	747	430	489	880	1,441	1,161	1,256	1,554	2,603	1,447	1,006	4,534
Net income (loss) - 3/31/20	275	331	850	493	801	1,441	1,230	988	1,665	1,925	1,391	1,980	3,340
Return on Assets (EOP) ***	1.37	1.19	0.55	0.59	0.76	1.11	0.87	0.88	1.03	1.39	0.75	0.41	0.89
Return on Equity (EOP) ***	16.42	12.34	5.71	3.86	7.66	12.82	9.09	9.73	9.10	11.16	8.84	4.77	8.84
Number of full-service branches **:	3	2	7	8	8	5	7	10	8	12	13	14	22