

DELMAR BANCORP

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 1249918	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$430	\$416	-3.3%	
Loans	\$326	\$346	6.3%	
<i>Construction & development</i>	\$32	\$30	-4.9%	
<i>Closed-end 1-4 family residential</i>	\$87	\$82	-5.4%	
<i>Home equity</i>	\$13	\$12	-6.0%	
<i>Credit card</i>	\$0	\$0	5.2%	
<i>Other consumer</i>	\$1	\$1	-23.6%	
<i>Commercial & Industrial</i>	\$25	\$25	1.5%	
<i>Commercial real estate</i>	\$138	\$167	20.9%	
Unused commitments	\$38	\$51	33.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$18	-13.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$20	-17.9%	
Cash & balances due	\$28	\$17	-39.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$392	\$375	-4.2%	
Deposits	\$369	\$354	-4.1%	
Total other borrowings	\$22	\$21	-6.5%	
FHLB advances	\$20	\$19	-5.0%	
Equity				
Equity capital at quarter end	\$38	\$41	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.3%	--	
Tier 1 risk based capital ratio	11.2%	10.4%	--	
Total risk based capital ratio	12.5%	11.6%	--	
Return on equity ¹	2.3%	-60.7%	--	
Return on assets ¹	0.2%	-5.7%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	52.7%	124.0%	--	
Loss provision to net charge-offs (qtr)	113.0%	129.9%	--	
Net charge-offs to average loans and leases ¹	1.2%	6.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	18.5%	1.3%	1.2%	4.5%
<i>Closed-end 1-4 family residential</i>	4.9%	4.6%	0.3%	2.5%
<i>Home equity</i>	3.9%	0.8%	1.4%	1.6%
<i>Credit card</i>	0.9%	1.4%	0.6%	0.0%
<i>Other consumer</i>	0.2%	0.0%	0.4%	0.0%
<i>Commercial & Industrial</i>	1.0%	1.1%	0.1%	0.2%
<i>Commercial real estate</i>	1.3%	1.2%	0.1%	0.9%
<i>Total loans</i>	3.9%	1.9%	0.3%	1.5%