

CODORUS VALLEY BANCORP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1142475	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$697	\$888	27.4%	
Loans	\$582	\$649	11.4%	
<i>Construction & development</i>	\$88	\$94	6.6%	
<i>Closed-end 1-4 family residential</i>	\$108	\$100	-7.4%	
<i>Home equity</i>	\$47	\$52	10.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$8	0.7%	
<i>Commercial & Industrial</i>	\$61	\$65	6.4%	
<i>Commercial real estate</i>	\$228	\$278	22.3%	
Unused commitments	\$173	\$169	-2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$34	\$84	148.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$90	126.4%	
Cash & balances due	\$15	\$23	55.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$12		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$13		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$639	\$811	26.9%	
Deposits	\$599	\$724	20.8%	
Total other borrowings	\$36	\$82	130.3%	
FHLB advances	\$35	\$74	108.3%	
Equity				
Equity capital at quarter end	\$58	\$78	32.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$17	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.7%	--	
Tier 1 risk based capital ratio	9.5%	11.3%	--	
Total risk based capital ratio	10.3%	12.3%	--	
Return on equity ¹	7.1%	6.3%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	3.4%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.5%	28.0%	--	
Loss provision to net charge-offs (qtr)	362.7%	215.8%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.7%	16.4%	0.0%	0.3%
<i>Closed-end 1-4 family residential</i>	0.6%	0.5%	0.0%	0.0%
<i>Home equity</i>	0.2%	0.3%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.0%	1.2%	0.5%
<i>Commercial & Industrial</i>	0.0%	0.1%	0.0%	0.4%
<i>Commercial real estate</i>	1.1%	3.4%	0.0%	0.0%
<i>Total loans</i>	1.5%	3.9%	0.0%	0.1%