

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$383	\$429	12.1%	
Loans	\$320	\$347	8.5%	
<i>Construction & development</i>	\$79	\$67	-14.4%	
<i>Closed-end 1-4 family residential</i>	\$66	\$79	19.7%	
<i>Home equity</i>	\$4	\$7	68.5%	
<i>Credit card</i>	\$0	\$0	-20.9%	
<i>Other consumer</i>	\$3	\$3	5.5%	
<i>Commercial & Industrial</i>	\$32	\$32	1.4%	
<i>Commercial real estate</i>	\$114	\$135	17.8%	
Unused commitments	\$46	\$50	7.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$11	-11.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$27	10.4%	
Cash & balances due	\$11	\$13	24.0%	
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	\$354	\$389	10.0%	
Deposits	\$321	\$357	11.2%	
Total other borrowings	\$31	\$31	-0.8%	
FHLB advances	\$30	\$30	0.0%	
Equity				
Equity capital at quarter end	\$29	\$40	37.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	10.0%	--	
Tier 1 risk based capital ratio	10.0%	11.6%	--	
Total risk based capital ratio	11.2%	12.8%	--	
Return on equity ¹	7.0%	1.9%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.7%	62.4%	--	
Loss provision to net charge-offs (qtr)	394.7%	101.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.2%	4.2%	0.0%	0.5%
<i>Closed-end 1-4 family residential</i>	0.8%	1.6%	0.0%	0.1%
<i>Home equity</i>	0.1%	3.1%	0.0%	0.0%
<i>Credit card</i>	1.8%	4.1%	0.8%	11.7%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	1.8%	2.0%	0.3%	0.8%
<i>Commercial real estate</i>	2.3%	1.5%	0.0%	0.6%
<i>Total loans</i>	1.9%	2.3%	0.1%	0.5%