

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$429	\$435	1.4%	
Loans	\$347	\$353	1.7%	
Construction & development	\$67	\$58	-14.1%	
Closed-end 1-4 family residential	\$79	\$87	10.5%	
Home equity	\$7	\$9	22.9%	
Credit card	\$0	\$0	16.8%	
Other consumer	\$3	\$3	-6.6%	
Commercial & Industrial	\$32	\$30	-7.2%	
Commercial real estate	\$135	\$145	7.3%	
Unused commitments	\$50	\$38	-23.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$10	-5.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$26	-0.9%	
Cash & balances due	\$13	\$12	-9.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$389	\$395	1.7%	
Deposits	\$357	\$368	3.0%	
Total other borrowings	\$31	\$27	-13.7%	
FHLB advances	\$30	\$25	-16.7%	
Equity				
Equity capital at quarter end	\$40	\$40	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.6%	--	
Tier 1 risk based capital ratio	11.6%	11.6%	--	
Total risk based capital ratio	12.8%	12.9%	--	
Return on equity ¹	1.9%	2.3%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.4%	36.3%	--	
Loss provision to net charge-offs (qtr)	101.3%	164.4%	--	
Net charge-offs to average loans and leases ¹	1.8%	0.8%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	4.2%	15.9%	0.5%	0.7%
Closed-end 1-4 family residential	1.6%	2.0%	0.1%	0.0%
Home equity	3.1%	9.9%	0.0%	0.0%
Credit card	4.1%	0.5%	11.7%	1.7%
Other consumer	0.0%	0.0%	0.0%	0.1%
Commercial & Industrial	2.0%	0.7%	0.8%	1.1%
Commercial real estate	1.5%	2.3%	0.6%	0.1%
Total loans	2.3%	4.3%	0.5%	0.2%