

ANNAPOLIS BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1472257	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$432	\$442	2.2%	
Loans	\$280	\$290	3.8%	
Construction & development	\$33	\$35	5.2%	
Closed-end 1-4 family residential	\$53	\$48	-10.5%	
Home equity	\$37	\$36	-1.9%	
Credit card	\$0	\$0		
Other consumer	\$11	\$9	-19.3%	
Commercial & Industrial	\$51	\$48	-5.9%	
Commercial real estate	\$95	\$115	21.1%	
Unused commitments	\$65	\$68	4.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$38	-7.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$55	\$50	-10.2%	
Cash & balances due	\$25	\$20	-17.8%	
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	\$393	\$400	1.8%	
Deposits	\$341	\$351	2.8%	
Total other borrowings	\$50	\$46	-6.5%	
FHLB advances	\$35	\$35	0.0%	
Equity				
Equity capital at quarter end	\$40	\$42	6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.3%	--	
Tier 1 risk based capital ratio	12.7%	12.7%	--	
Total risk based capital ratio	14.0%	13.9%	--	
Return on equity ¹	3.3%	6.9%	--	
Return on assets ¹	0.3%	0.7%	--	
Net interest margin ¹	3.9%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	81.7%	116.2%	--	
Loss provision to net charge-offs (qtr)	63.1%	64.8%	--	
Net charge-offs to average loans and leases ¹	2.1%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	4.8%	3.3%	3.7%	0.0%
Closed-end 1-4 family residential	3.9%	5.2%	0.0%	0.0%
Home equity	2.0%	1.2%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.9%	5.5%	1.8%	0.6%
Commercial & Industrial	4.2%	0.8%	0.1%	0.6%
Commercial real estate	1.5%	1.1%	0.0%	0.5%
Total loans	3.0%	2.1%	0.5%	0.3%