

BALTIMORE COUNTY SB FSB

	CPP Disbursement Date 12/23/2008	Cert 32341	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$582	\$620	6.5%	
Loans	\$401	\$389	-2.9%	
<i>Construction & development</i>	\$23	\$26	12.6%	
<i>Closed-end 1-4 family residential</i>	\$188	\$160	-14.8%	
<i>Home equity</i>	\$32	\$35	9.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$4	-48.0%	
<i>Commercial & Industrial</i>	\$7	\$8	14.2%	
<i>Commercial real estate</i>	\$136	\$143	5.6%	
Unused commitments	\$47	\$42	-10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$87	\$68	-21.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$58	\$113	92.8%	
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	\$517	\$553	7.0%	
Deposits	\$512	\$548	7.0%	
Total other borrowings	\$1	\$1	-10.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$65	\$67	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.4%	10.9%	--	
Tier 1 risk based capital ratio	17.5%	17.2%	--	
Total risk based capital ratio	18.4%	18.3%	--	
Return on equity ¹	4.9%	1.0%	--	
Return on assets ¹	0.5%	0.1%	--	
Net interest margin ¹	3.8%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.6%	39.7%	--	
Loss provision to net charge-offs (qtr)	-2727.3%	95.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	14.3%	12.8%	0.0%	-0.1%
<i>Closed-end 1-4 family residential</i>	0.7%	1.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	2.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.5%	0.3%	0.6%
<i>Commercial & Industrial</i>	0.3%	1.7%	0.0%	2.0%
<i>Commercial real estate</i>	1.2%	3.0%	0.0%	-0.1%
<i>Total loans</i>	1.6%	2.6%	0.0%	0.2%