

CECIL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3135190	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$439	\$356	-19.0%	
Loans	\$307	\$238	-22.4%	
<i>Construction & development</i>	\$58	\$37	-36.3%	
<i>Closed-end 1-4 family residential</i>	\$86	\$76	-11.7%	
<i>Home equity</i>	\$5	\$3	-24.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-29.1%	
<i>Commercial & Industrial</i>	\$8	\$9	11.3%	
<i>Commercial real estate</i>	\$138	\$105	-24.1%	
Unused commitments	\$6	\$5	-19.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$37	27.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$7	-11.7%	
Cash & balances due	\$41	\$25	-40.3%	
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	\$406	\$335	-17.5%	
Deposits	\$343	\$276	-19.6%	
Total other borrowings	\$55	\$54	-2.3%	
FHLB advances	\$54	\$54	0.0%	
Equity				
Equity capital at quarter end	\$33	\$21	-36.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	5.9%	--	
Tier 1 risk based capital ratio	9.4%	8.4%	--	
Total risk based capital ratio	10.7%	9.6%	--	
Return on equity ¹	-30.8%	-97.3%	--	
Return on assets ¹	-2.4%	-6.2%	--	
Net interest margin ¹	3.5%	2.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	25.4%	23.0%	--	
Loss provision to net charge-offs (qtr)	154.5%	542.0%	--	
Net charge-offs to average loans and leases ¹	1.3%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	37.2%	38.0%	2.2%	1.5%
<i>Closed-end 1-4 family residential</i>	14.5%	17.7%	0.2%	0.3%
<i>Home equity</i>	11.7%	22.0%	0.9%	2.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	2.0%	2.9%
<i>Commercial & Industrial</i>	6.2%	1.3%	0.3%	0.0%
<i>Commercial real estate</i>	4.0%	21.8%	0.0%	0.1%
<i>Total loans</i>	13.2%	21.5%	0.5%	0.4%