

MARYLAND FINANCIAL BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions		
	03/27/2009	57821	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$70	\$62	-11.0%		
Loans	\$51	\$44	-13.6%		
Construction & development	\$2	\$1	-56.6%		
Closed-end 1-4 family residential	\$6	\$7	3.2%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$1			
Commercial & Industrial	\$4	\$2	-33.3%		
Commercial real estate	\$32	\$27	-14.4%		
Unused commitments	\$3	\$3	3.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$11	48.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$6	-39.3%		
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	\$63	\$56	-11.2%		
Deposits	\$52	\$44	-15.4%		
Total other borrowings	\$12	\$12	7.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$6	-8.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.0%	--		
Tier 1 risk based capital ratio	12.9%	14.2%	--		
Total risk based capital ratio	14.2%	15.5%	--		
Return on equity ¹	-5.4%	-28.3%	--		
Return on assets ¹	-0.5%	-2.9%	--		
Net interest margin ¹	3.3%	3.5%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	44.8%	64.6%	--		
Loss provision to net charge-offs (qtr)	189.9%	1561.5%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2012	2013	2012	2013	
Construction & development	19.9%	29.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.2%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	4.7%	0.0%	--
Commercial & Industrial	8.4%	12.6%	0.0%	0.0%	--
Commercial real estate	1.8%	2.2%	0.0%	0.1%	--
Total loans	3.9%	2.7%	0.2%	0.1%	--