

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$395	\$444	12.5%	
Loans	\$268	\$282	5.1%	
Construction & development	\$28	\$36	27.5%	
Closed-end 1-4 family residential	\$67	\$57	-14.8%	
Home equity	\$27	\$34	26.6%	
Credit card	\$0	\$0		
Other consumer	\$15	\$13	-13.2%	
Commercial & Industrial	\$53	\$60	12.4%	
Commercial real estate	\$78	\$82	5.1%	
Unused commitments	\$57	\$51	-10.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$32	\$61	91.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$56	16.0%	
Cash & balances due	\$5	\$16	198.1%	
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	\$363	\$407	12.0%	
Deposits	\$301	\$351	16.6%	
Total other borrowings	\$53	\$55	3.8%	
FHLB advances	\$40	\$40	0.0%	
Equity				
Equity capital at quarter end	\$32	\$37	18.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.6%	--	
Tier 1 risk based capital ratio	11.4%	12.4%	--	
Total risk based capital ratio	12.6%	13.7%	--	
Return on equity ¹	3.3%	5.3%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	3.7%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.5%	47.2%	--	
Loss provision to net charge-offs (qtr)	270.1%	26.8%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	13.5%	15.6%	0.0%	2.7%
Closed-end 1-4 family residential	2.1%	2.1%	0.0%	0.7%
Home equity	0.6%	1.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	4.1%	4.1%	1.7%	0.3%
Commercial & Industrial	0.5%	11.3%	0.2%	0.3%
Commercial real estate	0.0%	2.9%	0.0%	0.0%
Total loans	2.3%	6.0%	0.1%	0.6%