

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$575	\$582	1.2%	
Loans	\$398	\$401	0.6%	
<i>Construction & development</i>	\$25	\$23	-8.6%	
<i>Closed-end 1-4 family residential</i>	\$203	\$188	-7.3%	
<i>Home equity</i>	\$22	\$32	46.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$8	-45.6%	
<i>Commercial & Industrial</i>	\$9	\$7	-20.5%	
<i>Commercial real estate</i>	\$116	\$136	16.8%	
Unused commitments	\$41	\$47	16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$94	\$87	-7.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$10	\$58	510.7%	
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	\$512	\$517	1.0%	
Deposits	\$496	\$512	3.4%	
Total other borrowings	\$11	\$1	-89.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$63	\$65	2.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	11.4%	--	
Tier 1 risk based capital ratio	17.7%	17.5%	--	
Total risk based capital ratio	18.4%	18.4%	--	
Return on equity ¹	3.2%	4.9%	--	
Return on assets ¹	0.3%	0.5%	--	
Net interest margin ¹	3.1%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	198.3%	52.6%	--	
Loss provision to net charge-offs (qtr)	-1363.6%	-2727.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.5%	14.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.1%	0.2%	0.3%
<i>Commercial & Industrial</i>	0.5%	0.3%	0.3%	0.0%
<i>Commercial real estate</i>	0.9%	1.2%	0.0%	0.0%
<i>Total loans</i>	0.3%	1.6%	0.0%	0.0%