

HOWARD BANCORP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3386910	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$229	\$286	24.8%	
Loans	\$204	\$253	24.1%	
<i>Construction & development</i>	\$31	\$33	5.5%	
<i>Closed-end 1-4 family residential</i>	\$21	\$23	5.1%	
<i>Home equity</i>	\$7	\$8	18.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-39.9%	
<i>Commercial & Industrial</i>	\$77	\$91	17.8%	
<i>Commercial real estate</i>	\$64	\$94	47.9%	
Unused commitments	\$51	\$58	14.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-46.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$14	95.9%	
Cash & balances due	\$8	\$6	-23.1%	
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	\$207	\$260	26.0%	
Deposits	\$184	\$235	27.6%	
Total other borrowings	\$22	\$25	12.9%	
FHLB advances	\$6	\$10	81.8%	
Equity				
Equity capital at quarter end	\$23	\$26	13.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	9.2%	--	
Tier 1 risk based capital ratio	11.3%	10.3%	--	
Total risk based capital ratio	12.6%	11.5%	--	
Return on equity ¹	2.5%	-33.9%	--	
Return on assets ¹	0.2%	-3.3%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.3%	71.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	112.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	4.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.7%	0.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.9%	0.0%	0.0%
<i>Commercial & Industrial</i>	1.7%	1.6%	0.0%	2.9%
<i>Commercial real estate</i>	4.9%	3.6%	0.0%	0.0%
<i>Total loans</i>	2.2%	1.9%	0.0%	1.1%