

**MARYLAND FINANCIAL BANK**

	CPP Disbursement Date 03/27/2009	Cert 57821	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$68	\$83	22.2%	
Loans	\$54	\$62	15.7%	
<i>Construction &amp; development</i>	\$19	\$18	-4.2%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	4.4%	
<i>Home equity</i>	\$1	\$1	-0.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	11.2%	
<i>Commercial &amp; Industrial</i>	\$3	\$2	-11.8%	
<i>Commercial real estate</i>	\$24	\$34	38.9%	
Unused commitments	\$8	\$5	-40.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-34.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$4	58.9%	
Cash & balances due	\$11	\$17	59.3%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$63	\$76	21.8%	
Deposits	\$39	\$50	29.4%	
Total other borrowings	\$24	\$26	10.5%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$5	\$7	27.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.9%	7.5%	--	
Tier 1 risk based capital ratio	8.9%	10.4%	--	
Total risk based capital ratio	10.2%	11.6%	--	
Return on equity <sup>1</sup>	-9.6%	1.9%	--	
Return on assets <sup>1</sup>	-0.8%	0.1%	--	
Net interest margin <sup>1</sup>	2.3%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.4%	55.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	5.0%	17.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.7%	4.9%	0.0%	0.0%