

OLD LINE BANCSHARES, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3200221	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$309	\$349	12.8%	
Loans	\$232	\$267	14.9%	
Construction & development	\$27	\$29	7.7%	
Closed-end 1-4 family residential	\$31	\$36	13.6%	
Home equity	\$8	\$11	47.8%	
Credit card	\$0	\$0	-11.4%	
Other consumer	\$16	\$15	-5.9%	
Commercial & Industrial	\$36	\$42	13.9%	
Commercial real estate	\$108	\$131	20.6%	
Unused commitments	\$56	\$44	-21.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$23	-1.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$11	-23.8%	
Cash & balances due	\$22	\$26	18.1%	
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	\$269	\$315	16.8%	
Deposits	\$232	\$287	23.6%	
Total other borrowings	\$33	\$26	-20.2%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$40	\$34	-14.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	-\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	13.5%	9.6%	--	
Tier 1 risk based capital ratio	16.0%	12.3%	--	
Total risk based capital ratio	16.8%	13.2%	--	
Return on equity ¹	4.4%	5.8%	--	
Return on assets ¹	0.5%	0.6%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	212.2%	156.5%	--	
Loss provision to net charge-offs (qtr)	3500.0%	2000.0%	--	
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
Construction & development	0.0%	2.7%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	3.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.9%	0.6%	0.0%	0.0%
Total loans	0.4%	0.6%	0.0%	0.0%