

**PATAPSCO BANCORP, INC.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	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>	\$268	\$260	-2.7%	
Loans	\$235	\$216	-8.2%	
<i>Construction &amp; development</i>	\$28	\$23	-18.6%	
<i>Closed-end 1-4 family residential</i>	\$69	\$62	-9.3%	
<i>Home equity</i>	\$6	\$6	-0.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$11	-24.5%	
<i>Commercial &amp; Industrial</i>	\$45	\$43	-4.4%	
<i>Commercial real estate</i>	\$54	\$55	2.4%	
Unused commitments	\$36	\$24	-33.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$6	-0.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$11	290.2%	
Cash & balances due	\$7	\$12	79.2%	
<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>	\$242	\$238	-1.4%	
Deposits	\$200	\$215	7.5%	
Total other borrowings	\$40	\$22	-45.2%	
FHLB advances	\$40	\$22	-45.2%	
<b>Equity</b>				
Equity capital at quarter end	\$26	\$22	-14.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	8.3%	--	
Tier 1 risk based capital ratio	10.5%	10.7%	--	
Total risk based capital ratio	11.7%	12.0%	--	
Return on equity <sup>1</sup>	-7.4%	1.7%	--	
Return on assets <sup>1</sup>	-0.7%	0.1%	--	
Net interest margin <sup>1</sup>	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.7%	32.1%	--	
Loss provision to net charge-offs (qtr)	532.5%	139.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.5%	--	
<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>	7.1%	9.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.0%	0.0%	0.0%
<i>Home equity</i>	2.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.5%	0.6%	1.3%
<i>Commercial &amp; Industrial</i>	3.0%	11.6%	0.0%	0.3%
<i>Commercial real estate</i>	1.2%	3.6%	0.0%	0.0%
<i>Total loans</i>	1.8%	4.8%	0.1%	0.1%