

SHORE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2429838	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,022	\$1,135	11.1%	
Loans	\$889	\$917	3.1%	
<i>Construction & development</i>	\$180	\$161	-10.2%	
<i>Closed-end 1-4 family residential</i>	\$206	\$253	22.3%	
<i>Home equity</i>	\$67	\$57	-14.0%	
<i>Credit card</i>	\$1	\$1	-5.5%	
<i>Other consumer</i>	\$20	\$11	-45.7%	
<i>Commercial & Industrial</i>	\$80	\$83	2.9%	
<i>Commercial real estate</i>	\$280	\$282	0.8%	
Unused commitments	\$211	\$150	-28.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$36	58.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$63	\$70	11.1%	
Cash & balances due	\$17	\$15	-13.8%	
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	\$914	\$1,023	11.9%	
Deposits	\$848	\$993	17.1%	
Total other borrowings	\$60	\$18	-70.8%	
FHLB advances	\$30	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$108	\$112	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	9.4%	--	
Tier 1 risk based capital ratio	11.4%	11.6%	--	
Total risk based capital ratio	12.5%	12.7%	--	
Return on equity ¹	9.6%	5.0%	--	
Return on assets ¹	1.0%	0.5%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.1%	45.8%	--	
Loss provision to net charge-offs (qtr)	202.5%	104.3%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.0%	7.6%	0.1%	0.2%
<i>Closed-end 1-4 family residential</i>	0.8%	1.9%	0.0%	0.3%
<i>Home equity</i>	0.0%	2.0%	0.1%	0.1%
<i>Credit card</i>	0.1%	5.1%	0.6%	1.8%
<i>Other consumer</i>	0.0%	0.5%	0.2%	0.2%
<i>Commercial & Industrial</i>	0.2%	2.5%	0.1%	1.6%
<i>Commercial real estate</i>	0.9%	1.0%	0.1%	0.4%
<i>Total loans</i>	1.1%	2.6%	0.1%	0.4%