

MARYLAND FINANCIAL BANK

	CPP Disbursement Date 03/27/2009	Cert 57821	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$70	\$70	0.1%	
Loans	\$47	\$51	10.0%	
Construction & development	\$4	\$2	-36.1%	
Closed-end 1-4 family residential	\$3	\$6	82.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-100.0%	
Commercial & Industrial	\$3	\$4	4.3%	
Commercial real estate	\$30	\$32	5.6%	
Unused commitments	\$2	\$3	27.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$7	-1.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$14	\$10	-25.0%	
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	\$63	\$63	0.5%	
Deposits	\$46	\$52	11.0%	
Total other borrowings	\$16	\$12	-29.6%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$7	\$7	-3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.1%	--	
Tier 1 risk based capital ratio	14.2%	12.9%	--	
Total risk based capital ratio	15.3%	14.2%	--	
Return on equity ¹	0.2%	-5.4%	--	
Return on assets ¹	0.0%	-0.5%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	21.8%	44.7%	--	
Loss provision to net charge-offs (qtr)	14.4%	189.9%	--	
Net charge-offs to average loans and leases ¹	6.2%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	20.9%	19.9%	5.2%	0.0%
Closed-end 1-4 family residential	0.0%	5.2%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	4.7%
Commercial & Industrial	8.8%	8.4%	11.3%	0.0%
Commercial real estate	3.3%	1.8%	0.4%	0.0%
Total loans	5.2%	3.9%	1.5%	0.2%