

SEVERN SAVINGS BANK FSB

	CPP Disbursement Date 11/21/2008	Cert 32367	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$897	\$846	-5.7%		
Loans	\$708	\$677	-4.3%		
Construction & development	\$142	\$112	-21.1%		
Closed-end 1-4 family residential	\$294	\$280	-4.7%		
Home equity	\$53	\$46	-14.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	25.5%		
Commercial & Industrial	\$9	\$12	38.9%		
Commercial real estate	\$199	\$217	8.8%		
Unused commitments	\$56	\$47	-15.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-21.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$34			
Cash & balances due	\$77	\$93	21.6%		
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	\$774	\$719	-7.1%		
Deposits	\$658	\$603	-8.3%		
Total other borrowings	\$115	\$115	0.0%		
FHLB advances	\$0	\$115			
Equity					
Equity capital at quarter end	\$122	\$126	3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.0%	14.5%	--		
Tier 1 risk based capital ratio	17.2%	19.4%	--		
Total risk based capital ratio	18.4%	20.7%	--		
Return on equity ¹	3.6%	5.4%	--		
Return on assets ¹	0.5%	0.8%	--		
Net interest margin ¹	3.5%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.0%	30.3%	--		
Loss provision to net charge-offs (qtr)	-829.4%	-25.5%	--		
Net charge-offs to average loans and leases ¹	0.0%	-0.7%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	10.3%	23.2%	-1.7%	-0.4%	--
Closed-end 1-4 family residential	2.4%	6.0%	0.1%	-0.2%	--
Home equity	3.5%	10.3%	2.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.0%	4.5%	57.6%	0.0%	--
Commercial & Industrial	0.1%	1.1%	-1.5%	0.0%	--
Commercial real estate	0.9%	4.0%	0.1%	0.0%	--
Total loans	3.6%	8.5%	0.0%	-0.2%	--