

**CECIL BANCORP, INC.**

|   | CPP Disbursement Date<br>12/23/2008 | RSSD (Holding Company)<br>3135190 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2013</b><br>\$ millions          | <b>2014</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$356                               | \$340                             | -4.6%   |             |
| Loans   | \$238                               | \$192                             | -19.3%  |             |
| Construction & development  | \$37                                | \$27                              | -25.3%  |             |
| Closed-end 1-4 family residential   | \$76                                | \$64                              | -16.1%  |             |
| Home equity   | \$3                                 | \$3                               | -18.3%  |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$1                                 | \$1                               | -40.0%  |             |
| Commercial & Industrial   | \$9                                 | \$6                               | -33.3%  |             |
| Commercial real estate  | \$105                               | \$86                              | -18.2%  |             |
| Unused commitments  | \$5                                 | \$3                               | -31.1%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$37                                | \$68                              | 83.9%   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$7                                 | \$14                              | 87.3%   |             |
| Cash & balances due   | \$25                                | \$29                              | 16.4%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| 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                               |   |             |
| <b>Liabilities</b>  | \$335                               | \$324                             | -3.2%   |             |
| Deposits  | \$276                               | \$268                             | -2.8%   |             |
| Total other borrowings  | \$54                                | \$54                              | 0.0%  |             |
| FHLB advances   | \$54                                | \$54                              | 0.0%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$21                                | \$16                              | -26.5%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$2                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 5.9%                                | 4.3%                              | --  |             |
| Tier 1 risk based capital ratio   | 8.4%                                | 6.7%                              | --  |             |
| Total risk based capital ratio  | 9.6%                                | 8.0%                              | --  |             |
| Return on equity <sup>1</sup>   | -97.3%                              | -118.4%                           | --  |             |
| Return on assets <sup>1</sup>   | -6.2%                               | -5.7%                             | --  |             |
| Net interest margin <sup>1</sup>  | 2.0%                                | 3.1%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 23.0%                               | 32.1%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 542.0%                              | 176.0%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 1.1%                                | 3.6%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2013</b>                         | <b>2014</b>                       | <b>2013</b>                                       | <b>2014</b> |
| Construction & development  | 38.0%                               | 24.9%                             | 1.5%  | 0.0%        |
| Closed-end 1-4 family residential   | 17.7%                               | 11.9%                             | 0.3%  | 0.2%        |
| Home equity   | 22.0%                               | 18.1%                             | 2.5%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.0%                                | 0.0%                              | 2.9%  | 0.2%        |
| Commercial & Industrial   | 1.3%                                | 24.7%                             | 0.0%  | 2.5%        |
| Commercial real estate  | 21.8%                               | 16.6%                             | 0.1%  | 1.9%        |
| Total loans   | 21.5%                               | 15.9%                             | 0.4%  | 1.0%        |