

MARYLAND FINANCIAL BANK

	CPP Disbursement Date 03/27/2009	Cert 57821	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$62	\$57	-8.6%	
Loans	\$44	\$41	-6.6%	
Construction & development	\$1	\$1	-14.5%	
Closed-end 1-4 family residential	\$7	\$6	-13.6%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-6.0%	
Commercial & Industrial	\$2	\$4	47.0%	
Commercial real estate	\$27	\$26	-4.6%	
Unused commitments	\$3	\$1	-65.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$9	-15.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$6	-7.3%	
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	\$56	\$51	-9.8%	
Deposits	\$44	\$33	-23.3%	
Total other borrowings	\$12	\$17	37.7%	
FHLB advances	\$0	\$5		
Equity				
Equity capital at quarter end	\$6	\$6	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	10.6%	--	
Tier 1 risk based capital ratio	14.2%	15.5%	--	
Total risk based capital ratio	15.5%	16.8%	--	
Return on equity ¹	-28.3%	5.7%	--	
Return on assets ¹	-2.9%	0.6%	--	
Net interest margin ¹	3.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.6%	86.0%	--	
Loss provision to net charge-offs (qtr)	1561.5%	4000.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	29.6%	16.9%	0.0%	2.6%
Closed-end 1-4 family residential	0.0%	0.0%	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%	34.7%	0.0%	0.0%
Commercial & Industrial	12.6%	8.6%	0.0%	0.0%
Commercial real estate	2.2%	0.1%	0.1%	0.0%
Total loans	2.7%	2.1%	0.1%	0.1%