

PATAPSCO BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$230	\$226	-1.4%	
Loans	\$164	\$171	4.3%	
Construction & development	\$5	\$6	14.6%	
Closed-end 1-4 family residential	\$85	\$96	12.8%	
Home equity	\$5	\$5	-11.7%	
Credit card	\$0	\$0		
Other consumer	\$3	\$1	-42.6%	
Commercial & Industrial	\$8	\$7	-12.6%	
Commercial real estate	\$54	\$55	2.5%	
Unused commitments	\$17	\$16	-7.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$20	19.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$30	\$16	-47.3%	
Cash & balances due	\$10	\$9	-6.6%	
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	\$210	\$204	-2.8%	
Deposits	\$195	\$184	-5.5%	
Total other borrowings	\$14	\$19	35.7%	
FHLB advances	\$14	\$19	35.7%	
Equity				
Equity capital at quarter end	\$20	\$22	12.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.3%	--	
Tier 1 risk based capital ratio	14.3%	15.4%	--	
Total risk based capital ratio	15.6%	16.7%	--	
Return on equity ¹	6.1%	6.7%	--	
Return on assets ¹	0.5%	0.6%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.9%	94.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
	Noncurrent Loans		Gross Charge-Offs	
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.4%	0.1%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.4%	2.7%	0.3%
Commercial & Industrial	0.8%	0.8%	0.0%	0.0%
Commercial real estate	5.4%	4.2%	0.0%	0.6%
Total loans	2.0%	1.6%	0.1%	0.3%