

HARBOR BANK OF MARYLAND

	Disbursement Date 07/17/2009	RSSD (Holding Company) 2008130	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2016 \$ millions	2017 \$ millions	%chg from prev		
Assets	\$211	\$194	-7.9%		
Loans	\$9	\$1	-91.5%		
<i>Construction & development</i>	\$63	\$69	8.6%		
<i>Closed-end 1-4 family residential</i>	\$2	\$2	-2.6%		
<i>Home equity</i>	\$1	\$1	-1.2%		
<i>Credit card</i>	\$0	\$0	33.0%		
<i>Other consumer</i>	\$31	\$36	13.8%		
<i>Commercial & Industrial</i>	\$95	\$78	-18.0%		
<i>Commercial real estate</i>	\$33	\$32	-4.2%		
Unused commitments	\$0	\$0			
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$30	\$30	-0.4%		
Other securities	\$12	\$21	79.2%		
Cash & balances due	\$0	\$0			
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$246	\$241	-2.0%		
Liabilities	\$223	\$233	4.4%		
Deposits	\$20	\$5	-75.0%		
Total other borrowings	\$20	\$5	-75.0%		
FHLB advances	\$21	\$18	-12.4%		
Equity					
Equity capital at quarter end	\$2	\$0	-93.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	9.8%	--		
Tier 1 risk based capital ratio	11.5%	11.1%	--		
Total risk based capital ratio	1.3%	-116.1%	--		
Return on equity ¹	0.1%	-9.9%	--		
Return on assets ¹	4.3%	4.1%	--		
Net interest margin ¹	103.3%	201.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2016	2017	2016	2017	
<i>Construction & development</i>	0.7%	0.0%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	1.3%	1.1%	0.0%	0.0%	--
<i>Home equity</i>	2.1%	2.3%	0.7%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	1.2%	0.0%	--
<i>Other consumer</i>	3.5%	1.7%	1.1%	0.0%	--
<i>Commercial & Industrial</i>	0.6%	0.8%	0.0%	0.0%	--
<i>Commercial real estate</i>	1.0%	0.7%	0.2%	0.0%	--
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%	--