

Interbank Liabilities Report

Maryland Financial Bank
Towson
MD

Reg ID

57821

Balance Sheet	SEP11	SEP10	Key Capital Ratios:	SEP11	SEP10
Assets			Tier 1 Leverage Ratio	8.18	8.13
Cash & Due from Depository Inst	24572	12373	Tier 1 Risk-Based Capital Ratio	12.88	10.57
Securities	5341	5802	Total Risk-Based Capital Ratio	14.14	11.83
Fed Funds Sold & Sec Purchased	0	0			
Ln&Lse:Net Unearned&All&ATR	50336	56504	Asset Quality Ratios:		
Trading Assets	0	0	Nonperforming Assets/Total Assets	8.98	7.44
Premises & Fixed Assets	19	47	Nonperf Assets/EqtyCap&LLR&ATR	94.21	72.60
Other Real Estate Owned	2022	1535	Repossessed Assets/Total Equity	0.00	0.00
Investment in Unconsol Subs	0	0	Nonperf Lns&Leases/Tot. Equity	0.45	0.65
Intangible Assets	0	0	Nonperf Lns&Leases/Total Loans	0.06	0.07
Other Assets	723	1525	Net Charge-Offs/Average Loans	1.30	2.35
Total Assets	83013	77786	Reserves/Gross Loans	2.29	2.51
			Loan Loss Reserve/Nonperf Loans	39.25	34.16
Liabilities			Additional Ratios:		
Total Deposits	50796	51486	Gross Loans/Total Deposits	101.41	112.57
Fed Funds Purchased & Secs Sold	25403	19375	Brokered Deposits/TD	0.79	10.06
Demand Notes Issued to US Trsy	N/A	N/A	Intangible Assets/Total Equity	0.00	0.00
Trading Liabilities	0	0	Investments in Subs/Total Equity	0.00	0.00
Other Borrowed Money	0	0			
Banks Liab on Acceptances Out	N/A	N/A	Profitability Ratios:		
Subordinated Notes & Debentures	0	0	Net Income (Loss)	-792.00	-312.00
Other Liabilities	81	405	Return on Average Assets	-1.28	-0.52
Total Liabilities	76280	71266	Return on Average Equity	-15.66	-6.24
Owner's Equity			Historical Data:		
Perpetual Preferred Stock	1738	1719	%CH:Total Assets	6.72	-11.61
Common Stock	5781	3737	%CH:Total Bank Equity Capital	3.27	-4.52
Surplus	2845	3678			
Retained Earnings	-3666	-2626			
Accumulated Oth Comprehensv Inc	35	12			
Other Equity Capital Components	0	0			
Total Equity Cap Incl Min Int	6733	6520			
Total Liabilities & Equity Cap	83013	77786			
Income Statement					
Total Interest Income	2430	2583			
Total Interest Expense	725	825			
Net Interest Income	1705	1758			
Provision for Loan & Lease Loss	519	814			
Total Noninterest Income	-287	102			
Total Noninterest Expense	1688	1358			
Realized Gain(Loss)on Secs	0	0			
Applicable Income Taxes	3	0			
Net Income (Loss)	-792	-312			