

Interbank Liabilities Report

Reg ID

Maryland Financial Bank
Towson
MD

57821

Balance Sheet	MAR10	MAR09	Key Capital Ratios:	MAR10	MAR09
Assets			Tier 1 Leverage Ratio	8.33	9.83
Cash & Due from Depository Inst	13752	21601	Tier 1 Risk-Based Capital Ratio	10.73	12.06
Securities	5399	3762	Total Risk-Based Capital Ratio	12.00	13.31
Fed Funds Sold & Sec Purchased	0	10			
Ln&Lse:Net Unearned&All&ATR	58916	52833	Asset Quality Ratios:		
Trading Assets	0	0	Nonperforming Assets/Total Assets	4.95	2.42
Premises & Fixed Assets	72	100	Nonperf Assets/EqtyCap&LLR&ATR	44.93	23.95
Other Real Estate Owned	0	0	Repossessed Assets/Total Equity	0	0
Investment in Unconsol Subs	0	0	Nonperf Lns&Leases/Tot. Equity	0.57	0.27
Intangible Assets	0	0	Nonperf Lns&Leases/Total Loans	0.06	0.04
Other Assets	983	626	Net Charge-Offs(YTD)/Average Loans	0	0
Total Assets	79122	78932	Reserves/Gross Loans	3.1	1.48
			Loan Loss Reserve/Nonperf Loans	48.11	41.55
Liabilities			Additional Ratios:		
Total Deposits	53599	38387	Gross Loans/Total Deposits	113.43	139.7
Fed Funds Purchased & Secs Sold	18247	32919	Brokered Deposits/TD	9.63	5.16
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)	-8	110
Other Liabilities	445	442	Return on Average Assets	-0.04	0.6
Total Liabilities	72291	71748	Return on Average Equity	-0.47	7
Owner's Equity			Historical Data:		
Perpetual Preferred Stock	1709	1597	%CH:Total Assets	0.24	11.35
Common Stock	3737	3829	%CH:Total Bank Equity Capital	-4.91	30.05
Surplus	3675	3662			
Retained Earnings	-2313	-1939			
Accumulated Oth Comprehensv Inc	23	35			
Other Equity Capital Components	0	0			
Total Equity Cap Incl Min Int	6831	7184			
Total Liabilities & Equity Cap	79122	78932			
Income Statement					
Total Interest Income	900	768			
Total Interest Expense	275	336			
Net Interest Income	625	432			
Provision for Loan & Lease Loss	191	4			
Total Noninterest Income	35	55			
Total Noninterest Expense	477	373			
Realized Gain(Loss)on Secs	0	0			
Applicable Income Taxes	0	0			
Net Income (Loss)	-8	110			