

CARROLLTON BANCORP

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1469800	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$403	\$422	4.9%	
Loans	\$305	\$318	4.3%	
<i>Construction & development</i>	\$56	\$54	-3.0%	
<i>Closed-end 1-4 family residential</i>	\$70	\$76	8.9%	
<i>Home equity</i>	\$33	\$40	19.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-54.9%	
<i>Commercial & Industrial</i>	\$34	\$34	1.1%	
<i>Commercial real estate</i>	\$108	\$106	-2.3%	
Unused commitments	\$106	\$81	-23.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$26	-15.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$31	-9.5%	
Cash & balances due	\$6	\$23	258.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$48	\$95	100.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$46	\$100	119.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$377	\$389	3.1%	
Deposits	\$292	\$336	14.9%	
Total other borrowings	\$79	\$50	-37.3%	
FHLB advances	\$65	\$43	-33.6%	
Equity				
Equity capital at quarter end	\$26	\$34	31.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.7%	--	
Tier 1 risk based capital ratio	9.4%	9.8%	--	
Total risk based capital ratio	10.4%	11.0%	--	
Return on equity ¹	-3.2%	-6.6%	--	
Return on assets ¹	-0.2%	-0.5%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.2%	54.7%	--	
Loss provision to net charge-offs (qtr)	68.6%	85.8%	--	
Net charge-offs to average loans and leases ¹	2.1%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.9%	7.6%	1.5%	3.4%
<i>Closed-end 1-4 family residential</i>	1.3%	1.6%	0.2%	0.1%
<i>Home equity</i>	0.6%	0.6%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	0.0%	0.0%	1.6%
<i>Commercial & Industrial</i>	2.7%	2.6%	0.7%	0.5%
<i>Commercial real estate</i>	1.3%	1.0%	0.2%	0.0%
<i>Total loans</i>	2.4%	2.4%	0.5%	0.7%