

CECIL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3135190	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$491	\$509	3.6%	
Loans	\$410	\$440	7.4%	
<i>Construction & development</i>	\$108	\$105	-2.8%	
<i>Closed-end 1-4 family residential</i>	\$112	\$110	-1.3%	
<i>Home equity</i>	\$18	\$20	7.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	-7.6%	
<i>Commercial & Industrial</i>	\$16	\$20	22.0%	
<i>Commercial real estate</i>	\$133	\$162	21.8%	
Unused commitments	\$38	\$23	-37.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$4	4759.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$2	-82.0%	
Cash & balances due	\$41	\$35	-14.6%	
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>	\$0	\$0		
Liabilities	\$448	\$468	4.5%	
Deposits	\$366	\$383	4.6%	
Total other borrowings	\$64	\$64	-0.2%	
FHLB advances	\$64	\$64	-0.2%	
Equity				
Equity capital at quarter end	\$43	\$41	-5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	7.1%	--	
Tier 1 risk based capital ratio	10.2%	8.4%	--	
Total risk based capital ratio	14.6%	12.6%	--	
Return on equity ¹	-7.4%	-2.2%	--	
Return on assets ¹	-0.6%	-0.2%	--	
Net interest margin ¹	3.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.4%	43.9%	--	
Loss provision to net charge-offs (qtr)	4950.0%	450.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.1%	17.8%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.3%	4.0%	0.0%	0.0%
<i>Home equity</i>	1.9%	4.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	4.2%	0.0%	0.1%	1.1%
<i>Commercial & Industrial</i>	0.2%	0.5%	0.3%	0.0%
<i>Commercial real estate</i>	2.5%	4.4%	0.0%	0.0%
<i>Total loans</i>	2.6%	7.4%	0.0%	0.0%