

SHORE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2429838	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$716	\$688	-3.9%	
Loans	\$592	\$585	-1.2%	
Construction & development	\$99	\$88	-11.1%	
Closed-end 1-4 family residential	\$159	\$131	-17.9%	
Home equity	\$39	\$64	61.9%	
Credit card	\$1	\$1	4.9%	
Other consumer	\$7	\$7	2.7%	
Commercial & Industrial	\$62	\$56	-8.5%	
Commercial real estate	\$194	\$195	0.5%	
Unused commitments	\$106	\$94	-12.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$13	-12.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$37	\$26	-28.2%	
Cash & balances due	\$7	\$28	276.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$649	\$625	-3.7%	
Deposits	\$624	\$606	-2.9%	
Total other borrowings	\$16	\$15	-6.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$68	\$63	-6.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.6%	--	
Tier 1 risk based capital ratio	11.2%	11.2%	--	
Total risk based capital ratio	12.3%	12.4%	--	
Return on equity ¹	7.8%	2.2%	--	
Return on assets ¹	0.7%	0.2%	--	
Net interest margin ¹	3.9%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.2%	34.0%	--	
Loss provision to net charge-offs (qtr)	142.4%	138.3%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.8%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	6.1%	11.8%	0.0%	1.4%
Closed-end 1-4 family residential	2.2%	7.2%	0.2%	0.6%
Home equity	1.4%	0.7%	0.2%	0.1%
Credit card	5.1%	3.4%	1.6%	0.5%
Other consumer	0.7%	1.2%	0.2%	0.3%
Commercial & Industrial	3.3%	6.0%	1.4%	0.4%
Commercial real estate	0.7%	1.7%	0.1%	0.1%
Total loans	2.3%	4.7%	0.3%	0.5%