CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Severn Savings Bank
Person to be contacted about this report: Thomas G. Bevivino, CFO
Submission date: April 6, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): 08190
FDIC Certificate Number (for depository institutions): 32367

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$721,743	$714,142		**Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals.**
b. Average Commercial Loans	$303,775	$303,051		**Commercial loans included all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises.**
c. Total Loans (sum of lines a and b)	$1,025,518	$1,017,193		

2. General Market Commentary (optional)