

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:58 AM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		47	47	47	47	47
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,363,526	\$ 1,289,876	\$ 1,361,421	\$ 1,384,822	\$ 1,352,770
Cash and Non-Interest-Earning Deposits	SC110	\$ 106,054	\$ 119,708	\$ 146,069	\$ 112,524	\$ 98,825
Interest-Earning Deposits in FHLBs	SC112	\$ 306,048	\$ 208,250	\$ 256,005	\$ 318,374	\$ 281,812
Other Interest-Earning Deposits	SC118	\$ 59,947	\$ 62,432	\$ 62,846	\$ 63,214	\$ 72,511
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 94,660	\$ 137,907	\$ 125,984	\$ 104,116	\$ 105,580
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 447,918	\$ 562,387	\$ 562,037	\$ 566,174	\$ 573,989
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 196,324	\$ 112,471	\$ 119,768	\$ 128,748	\$ 124,839
State and Municipal Obligations	SC180	\$ 46,004	\$ 14,482	\$ 13,502	\$ 11,940	\$ 12,384
Securities Backed by Nonmortgage Loans	SC182	\$ 16,031	\$ 17,250	\$ 16,400	\$ 17,452	\$ 18,662
Other Investment Securities	SC185	\$ 83,817	\$ 48,750	\$ 52,271	\$ 56,395	\$ 57,573
Accrued Interest Receivable	SC191	\$ 6,723	\$ 6,239	\$ 6,539	\$ 5,885	\$ 6,595
Mortgage-Backed Securities - Gross	SUB0072	\$ 708,003	\$ 743,035	\$ 776,687	\$ 772,937	\$ 763,112
Mortgage-Backed Securities - Total	SC22	\$ 708,003	\$ 743,035	\$ 776,687	\$ 772,937	\$ 763,112
Pass-Through - Total	SUB0073	\$ 616,808	\$ 649,384	\$ 676,226	\$ 680,189	\$ 675,835
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 595,832	\$ 625,136	\$ 652,122	\$ 656,385	\$ 653,463
Other Pass-Through	SC215	\$ 20,976	\$ 24,248	\$ 24,104	\$ 23,804	\$ 22,372
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 88,490	\$ 90,797	\$ 97,279	\$ 89,486	\$ 84,475
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 33,854	\$ 34,645	\$ 34,249	\$ 41,139	\$ 31,253
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 43,352	\$ 46,823	\$ 53,319	\$ 41,968	\$ 51,144
Other	SC222	\$ 11,284	\$ 9,329	\$ 9,711	\$ 6,379	\$ 2,078
Accrued Interest Receivable	SC228	\$ 2,705	\$ 2,854	\$ 3,182	\$ 3,262	\$ 2,802

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,557,472	\$ 6,448,657	\$ 6,226,558	\$ 6,069,340	\$ 5,958,662
Mortgage Loans - Total	SC26	\$ 6,516,421	\$ 6,409,517	\$ 6,187,206	\$ 6,033,303	\$ 5,923,536
Construction Loans - Total	SUB0100	\$ 836,558	\$ 798,560	\$ 779,619	\$ 736,652	\$ 730,935
Residential - Total	SUB0110	\$ 700,900	\$ 675,753	\$ 671,663	\$ 653,811	\$ 671,052
1-4 Dwelling Units	SC230	\$ 689,950	\$ 662,004	\$ 658,966	\$ 640,442	\$ 653,616
Multifamily (5 or more) Dwelling Units	SC235	\$ 10,950	\$ 13,749	\$ 12,697	\$ 13,369	\$ 17,436
Nonresidential Property	SC240	\$ 135,658	\$ 122,807	\$ 107,956	\$ 82,841	\$ 59,883
Permanent Loans - Total	SUB0121	\$ 5,685,815	\$ 5,616,343	\$ 5,414,137	\$ 5,300,844	\$ 5,195,985
Residential - Total	SUB0131	\$ 4,375,684	\$ 4,368,093	\$ 4,211,994	\$ 4,160,886	\$ 4,096,443
1-4 Dwelling Units - Total	SUB0141	\$ 4,233,012	\$ 4,230,324	\$ 4,082,075	\$ 4,036,889	\$ 3,975,179
Revolving Open-End Loans	SC251	\$ 274,028	\$ 270,703	\$ 258,343	\$ 264,412	\$ 246,426
All Other - First Liens	SC254	\$ 3,786,894	\$ 3,794,530	\$ 3,667,018	\$ 3,615,288	\$ 3,576,789
All Other - Junior Liens	SC255	\$ 172,090	\$ 165,091	\$ 156,714	\$ 157,189	\$ 151,964
Multifamily (5 or more) Dwelling Units	SC256	\$ 142,672	\$ 137,769	\$ 129,919	\$ 123,997	\$ 121,264
Nonresidential Property (Except Land)	SC260	\$ 843,597	\$ 825,306	\$ 805,310	\$ 764,021	\$ 776,421
Land	SC265	\$ 466,534	\$ 422,944	\$ 396,833	\$ 375,937	\$ 323,121
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 107,470	\$ 221,147	\$ 156,260	\$ 110,576	\$ 253,547
Accrued Interest Receivable	SC272	\$ 31,055	\$ 29,715	\$ 28,886	\$ 27,496	\$ 27,743
Advances for Taxes and Insurance	SC275	\$ 4,044	\$ 4,039	\$ 3,916	\$ 4,348	\$ 3,999
Allowance for Loan and Lease Losses	SC283	\$ 41,051	\$ 39,140	\$ 39,352	\$ 36,037	\$ 35,126
Nonmortgage Loans - Gross	SUB0162	\$ 492,686	\$ 471,618	\$ 454,166	\$ 479,229	\$ 459,849
Nonmortgage Loans - Total	SC31	\$ 484,281	\$ 463,154	\$ 445,631	\$ 471,504	\$ 452,176
Commercial Loans - Total	SC32	\$ 225,592	\$ 214,670	\$ 210,614	\$ 203,644	\$ 185,164
Secured	SC300	\$ 187,648	\$ 176,566	\$ 175,533	\$ 170,039	\$ 154,488
Unsecured	SC303	\$ 6,584	\$ 7,443	\$ 6,282	\$ 4,073	\$ 4,113
Lease Receivables	SC306	\$ 31,360	\$ 30,661	\$ 28,799	\$ 29,532	\$ 26,563
Consumer Loans - Total	SC35	\$ 264,683	\$ 254,909	\$ 241,507	\$ 274,004	\$ 272,784
Loans on Deposits	SC310	\$ 12,584	\$ 12,034	\$ 12,397	\$ 12,595	\$ 12,484
Home Improvement Loans (Not secured by real estate)	SC316	\$ 4,986	\$ 7,822	\$ 5,729	\$ 4,152	\$ 3,902
Education Loans	SC320	\$ 1,212	\$ 1,331	\$ 1,531	\$ 1,618	\$ 1,824
Auto Loans	SC323	\$ 117,511	\$ 113,125	\$ 108,610	\$ 139,561	\$ 138,204
Mobile Home Loans	SC326	\$ 30,029	\$ 27,661	\$ 25,926	\$ 26,607	\$ 25,827
Credit Cards	SC328	\$ 69	\$ 137	\$ 75	\$ 181	\$ 59

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 98,292	\$ 92,799	\$ 87,239	\$ 89,290	\$ 90,484
Accrued Interest Receivable	SC348	\$ 2,411	\$ 2,039	\$ 2,045	\$ 1,581	\$ 1,901
Allowance for Loan and Lease Losses	SC357	\$ 8,405	\$ 8,464	\$ 8,535	\$ 7,725	\$ 7,673
Repossessed Assets - Gross	SUB0201	\$ 26,150	\$ 32,516	\$ 24,312	\$ 28,369	\$ 26,530
Repossessed Assets - Total	SC40	\$ 26,127	\$ 32,514	\$ 24,310	\$ 28,367	\$ 26,530
Real Estate - Total	SUB0210	\$ 25,698	\$ 32,077	\$ 23,917	\$ 27,984	\$ 26,183
Construction	SC405	\$ 1,043	\$ 1,669	\$ 1,589	\$ 1,260	\$ 1,672
Residential - Total	SUB0225	\$ 20,755	\$ 25,585	\$ 17,437	\$ 21,484	\$ 19,668
1-4 Dwelling Units	SC415	\$ 20,521	\$ 25,448	\$ 17,183	\$ 21,139	\$ 19,323
Multifamily (5 or more) Dwelling Units	SC425	\$ 234	\$ 137	\$ 254	\$ 345	\$ 345
Nonresidential (Except Land)	SC426	\$ 471	\$ 706	\$ 651	\$ 889	\$ 869
Land	SC428	\$ 3,429	\$ 4,117	\$ 4,240	\$ 4,351	\$ 3,974
Other Repossessed Assets	SC430	\$ 452	\$ 439	\$ 395	\$ 385	\$ 347
General Valuation Allowances	SC441	\$ 23	\$ 2	\$ 2	\$ 2	\$ 0
Real Estate Held for Investment	SC45	\$ 1,843	\$ 2,101	\$ 2,209	\$ 1,966	\$ 2,046
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 48,220	\$ 46,689	\$ 43,941	\$ 41,217	\$ 57,172
Federal Home Loan Bank Stock	SC510	\$ 47,419	\$ 46,289	\$ 43,817	\$ 41,094	\$ 57,048
Other	SC540	\$ 801	\$ 400	\$ 124	\$ 123	\$ 124
Office Premises and Equipment	SC55	\$ 115,284	\$ 109,500	\$ 104,432	\$ 101,070	\$ 98,407
Other Assets - Gross	SUB0262	\$ 124,633	\$ 116,168	\$ 100,428	\$ 89,220	\$ 87,828
Other Assets - Total	SC59	\$ 124,511	\$ 116,060	\$ 100,333	\$ 89,130	\$ 87,738
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,986	\$ 18,757	\$ 18,576	\$ 18,373	\$ 18,655
Bank-Owned Life Insurance - Other	SC625	\$ 9,241	\$ 9,095	\$ 8,986	\$ 8,926	\$ 5,057
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 397	\$ 424	\$ 513	\$ 563	\$ 786
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 68,625	\$ 60,269	\$ 64,856	\$ 53,655	\$ 55,302
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 122	\$ 108	\$ 95	\$ 90	\$ 90
General Valuation Allowances - Total	SUB2092	\$ 49,601	\$ 47,714	\$ 47,984	\$ 43,854	\$ 42,889
Total Assets - Gross	SUB0283	\$ 9,437,817	\$ 9,260,160	\$ 9,094,154	\$ 8,968,170	\$ 8,806,376
Total Assets	SC60	\$ 9,388,216	\$ 9,212,446	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,442,341	\$ 7,287,241	\$ 7,193,593	\$ 7,190,268	\$ 7,012,558
Deposits	SC710	\$ 7,421,132	\$ 7,243,122	\$ 7,162,631	\$ 7,139,589	\$ 6,990,841
Escrows	SC712	\$ 22,873	\$ 44,863	\$ 31,516	\$ 51,004	\$ 21,760
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,664	\$- 744	\$- 554	\$- 325	\$- 43
Borrowings - Total	SC72	\$ 854,791	\$ 855,378	\$ 836,968	\$ 734,539	\$ 786,915
Advances from FHLBank	SC720	\$ 662,163	\$ 647,937	\$ 587,051	\$ 565,994	\$ 625,837
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 166,870	\$ 152,960	\$ 220,977	\$ 165,769	\$ 159,465
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 25,758	\$ 54,481	\$ 28,940	\$ 2,776	\$ 1,613
Other Liabilities - Total	SC75	\$ 58,590	\$ 53,696	\$ 53,472	\$ 48,437	\$ 47,781
Accrued Interest Payable - Deposits	SC763	\$ 3,431	\$ 2,495	\$ 5,492	\$ 2,166	\$ 3,358
Accrued Interest Payable - Other	SC766	\$ 3,398	\$ 3,155	\$ 3,739	\$ 3,449	\$ 2,890
Accrued Taxes	SC776	\$ 4,160	\$ 6,448	\$ 5,989	\$ 5,406	\$ 6,383
Accounts Payable	SC780	\$ 21,609	\$ 17,343	\$ 15,869	\$ 12,790	\$ 12,563
Deferred Income Taxes	SC790	\$ 3,288	\$ 4,464	\$ 4,097	\$ 5,320	\$ 3,758
Other Liabilities and Deferred Income	SC796	\$ 22,704	\$ 19,791	\$ 18,286	\$ 19,306	\$ 18,829
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 8,355,722	\$ 8,196,315	\$ 8,084,033	\$ 7,973,244	\$ 7,847,254

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 101	\$ 206	\$ 149	\$ 4,154	\$ 4,134
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,032,393	\$ 1,015,926	\$ 961,992	\$ 946,923	\$ 912,093
Stock - Total	SUB0311	\$ 210,363	\$ 207,082	\$ 183,665	\$ 175,841	\$ 151,798
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 12,729	\$ 12,719	\$ 12,706	\$ 12,692	\$ 12,676
Common Stock - Paid in Excess of Par	SC830	\$ 197,634	\$ 194,363	\$ 170,959	\$ 163,149	\$ 139,122
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,339	\$ 2,883	\$- 1,965	\$ 4,859	\$ 5,568
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,278	\$ 2,928	\$- 1,907	\$ 4,859	\$ 5,568
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 61	\$- 45	\$- 58	\$ 0	\$ 0
Retained Earnings	SC880	\$ 825,812	\$ 807,687	\$ 782,099	\$ 767,002	\$ 754,383
Other Components of Equity Capital	SC891	\$- 1,443	\$- 1,726	\$- 1,807	\$- 779	\$ 344
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,388,216	\$ 9,212,447	\$ 9,046,174	\$ 8,924,321	\$ 8,763,481

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 76
3	Federal, State, or other taxes receivable	15	\$ 5,345
4	Net deferred tax assets	20	\$ 16,462
6	Prepaid deposit insurance premiums	8	\$ 219
7	Prepaid expenses	38	\$ 9,644
8	Deposits for utilities and other services	1	\$ 40
9	Advances for loans serviced for others	2	\$ 106
12	Amounts receivable under interest rate swap agreem	1	\$ 905
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 943
14	Other noninterest-bearing short-term accounts recv	11	\$ 5,519
19	Receivables fr a broker for unsettled transactions	1	\$ 1,634
20	F/V of all derivative instru. reportable as assets	1	\$ 218
22	Unapplied loan disbursements	2	\$ 3,430
99	Other	26	\$ 15,362

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 276
7	Deferred gains from the sale of real estate	1	\$ 113
10	Amounts due brokers for unsettled transactions	1	\$ 2,992
11	The liability recorded for post-retirement benefit	17	\$ 3,869
14	Unapplied loan payments received	1	\$ 2
20	F/V of all derivative instru. reportable as liab.	1	\$ 330
99	Other	43	\$ 14,336

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 145,364	\$ 140,715	\$ 131,933	\$ 130,023	\$ 126,693
Deposits and Investment Securities	SO115	\$ 11,221	\$ 10,270	\$ 9,784	\$ 9,495	\$ 8,980
Mortgage-Backed Securities	SO125	\$ 7,758	\$ 8,025	\$ 8,016	\$ 7,866	\$ 7,828
Mortgage Loans	SO141	\$ 117,333	\$ 114,313	\$ 106,632	\$ 104,806	\$ 102,517
Nonmortgage Loans - Total	SUB0950	\$ 9,052	\$ 8,107	\$ 7,501	\$ 7,856	\$ 7,368
Commercial Loans and Leases	SO160	\$ 4,767	\$ 3,834	\$ 3,713	\$ 3,398	\$ 2,999
Consumer Loans and Leases	SO171	\$ 4,285	\$ 4,273	\$ 3,788	\$ 4,458	\$ 4,369
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 441	\$ 513	\$ 439	\$ 492	\$ 482
Federal Home Loan Bank Stock	SO181	\$ 437	\$ 513	\$ 439	\$ 492	\$ 482
Other	SO185	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 60,514	\$ 55,708	\$ 51,657	\$ 50,920	\$ 48,775
Deposits	SO215	\$ 51,320	\$ 47,303	\$ 44,906	\$ 44,501	\$ 42,806
Escrows	SO225	\$ 19	\$ 20	\$ 10	\$ 12	\$ 22
Advances from FHLBank	SO230	\$ 6,982	\$ 6,193	\$ 5,451	\$ 5,318	\$ 4,993
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,193	\$ 2,192	\$ 1,290	\$ 1,089	\$ 954
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 85,291	\$ 85,520	\$ 80,715	\$ 79,595	\$ 78,400
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,801	\$ 1,586	\$ 4,732	\$ 1,150	\$ 1,869
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 82,490	\$ 83,934	\$ 75,983	\$ 78,445	\$ 76,531
Noninterest Income - Total	SO42	\$ 37,291	\$ 36,345	\$ 29,211	\$ 24,212	\$ 24,861
Mortgage Loan Serving Fees	SO410	\$ 110	\$ 524	\$ 57	\$ 48	\$ 2
Other Fees and Charges	SO420	\$ 22,703	\$ 22,924	\$ 19,578	\$ 15,415	\$ 14,894
Net Income (Loss) from Other - Total	SUB0451	\$ 13,519	\$ 11,093	\$ 8,668	\$ 6,873	\$ 8,387
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 10,053	\$ 10,356	\$ 7,572	\$ 6,883	\$ 5,666
Operations & Sale of Repossessed Assets	SO461	\$ 2,408	\$ 602	\$ 1,096	\$ 16	\$ 2,723
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 38	\$ 0	\$ 1	\$- 11
Sale of Loans Held for Investment	SO475	\$ 305	\$- 20	\$ 16	\$- 21	\$ 32

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 753	\$ 117	\$- 16	\$- 6	\$- 23
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 959	\$ 1,804	\$ 908	\$ 1,876	\$ 1,578
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 75,400	\$ 72,725	\$ 70,130	\$ 66,192	\$ 59,903
All Personnel Compensation and Expense	SO510	\$ 45,675	\$ 44,474	\$ 42,700	\$ 41,077	\$ 36,988
Legal Expense	SO520	\$ 635	\$ 679	\$ 794	\$ 910	\$ 716
Office Occupancy and Equipment Expense	SO530	\$ 13,250	\$ 12,583	\$ 11,856	\$ 11,447	\$ 10,566
Marketing and Other Professional Services	SO540	\$ 4,332	\$ 4,121	\$ 3,590	\$ 2,861	\$ 2,881
Loan Servicing Fees	SO550	\$ 58	\$ 52	\$ 52	\$ 54	\$ 16
Goodwill and Other Intangibles Expense	SO560	\$ 161	\$ 162	\$ 66	\$ 72	\$ 77
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 226	\$ 38	\$ 119	\$ 554	\$- 129
Other Noninterest Expense	SO580	\$ 11,063	\$ 10,616	\$ 10,953	\$ 9,217	\$ 8,788
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 44,381	\$ 47,554	\$ 35,064	\$ 36,465	\$ 41,489
Income Taxes - Total	SO71	\$ 9,957	\$ 11,012	\$ 8,261	\$ 8,624	\$ 9,607
Federal	SO710	\$ 8,119	\$ 8,945	\$ 6,666	\$ 7,018	\$ 7,658
State, Local & Other	SO720	\$ 1,838	\$ 2,067	\$ 1,595	\$ 1,606	\$ 1,949
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 34,424	\$ 36,542	\$ 26,803	\$ 27,841	\$ 31,882
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 636
Net Income (Loss)	SO91	\$ 34,424	\$ 36,542	\$ 26,803	\$ 27,841	\$ 31,246

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	16	\$ 344
5	Net income(loss) from real estate held for invest	2	\$ 21
7	Net income(loss) from leased property	1	\$ 1
15	Income from corporate-owned life insurance	6	\$ 203
99	Other	29	\$ 402

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	15	\$ 359
2	OTS assessments	21	\$ 328
6	Supervisory examination fees	2	\$ 49
7	Office supplies, printing, and postage	27	\$ 1,260
8	Telephone, including data lines	12	\$ 305
9	Loan origination expense	7	\$ 932
10	ATM expense	5	\$ 166
13	Misc taxes other than income & real estate	1	\$ 4
15	Foreclosure expenses	1	\$ 115
99	Other	37	\$ 4,539

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 418,012	\$ 272,648	\$ 131,933	\$ 492,793	\$ 362,770
YTD - Deposits and Investment Securities	Y_SO115	\$ 31,275	\$ 20,054	\$ 9,784	\$ 33,999	\$ 24,504
YTD - Mortgage-Backed Securities	Y_SO125	\$ 23,799	\$ 16,041	\$ 8,016	\$ 32,330	\$ 24,464
YTD - Mortgage Loans	Y_SO141	\$ 338,278	\$ 220,945	\$ 106,632	\$ 397,596	\$ 292,790
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 12,314	\$ 7,547	\$ 3,713	\$ 11,381	\$ 7,983
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,346	\$ 8,061	\$ 3,788	\$ 17,487	\$ 13,029
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,393	\$ 952	\$ 439	\$ 1,888	\$ 1,396
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,389	\$ 952	\$ 439	\$ 1,888	\$ 1,396
YTD - Other	Y_SO185	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 167,879	\$ 107,365	\$ 51,657	\$ 191,107	\$ 140,187
YTD - Deposits	Y_SO215	\$ 143,529	\$ 92,209	\$ 44,906	\$ 168,724	\$ 124,223
YTD - Escrows	Y_SO225	\$ 49	\$ 30	\$ 10	\$ 65	\$ 53
YTD - Advances from FHLBank	Y_SO230	\$ 18,626	\$ 11,644	\$ 5,451	\$ 18,790	\$ 13,472
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 5,675	\$ 3,482	\$ 1,290	\$ 3,528	\$ 2,439
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 251,526	\$ 166,235	\$ 80,715	\$ 303,574	\$ 223,979
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,119	\$ 6,318	\$ 4,732	\$ 7,489	\$ 6,339
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 242,407	\$ 159,917	\$ 75,983	\$ 296,085	\$ 217,640
YTD - Noninterest Income - Total	Y_SO42	\$ 102,847	\$ 65,556	\$ 29,211	\$ 93,282	\$ 69,070
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 691	\$ 581	\$ 57	\$ 84	\$ 36
YTD - Other Fees and Charges	Y_SO420	\$ 65,205	\$ 42,502	\$ 19,578	\$ 56,393	\$ 40,978
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 33,280	\$ 19,761	\$ 8,668	\$ 29,409	\$ 22,536
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 27,981	\$ 17,928	\$ 7,572	\$ 23,582	\$ 16,699
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 4,106	\$ 1,698	\$ 1,096	\$ 5,666	\$ 5,650
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 38	\$ 38	\$ 0	\$ - 105	\$ - 106
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 301	\$ - 4	\$ 16	\$ 253	\$ 274

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 854	\$ 101	\$- 16	\$ 13	\$ 19
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,671	\$ 2,712	\$ 908	\$ 7,396	\$ 5,520
YTD - Noninterest Expense - Total	Y_SO51	\$ 218,255	\$ 142,855	\$ 70,130	\$ 242,362	\$ 176,170
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 132,849	\$ 87,174	\$ 42,700	\$ 148,591	\$ 107,514
YTD - Legal Expense	Y_SO520	\$ 2,108	\$ 1,473	\$ 794	\$ 2,922	\$ 2,012
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 37,689	\$ 24,439	\$ 11,856	\$ 42,416	\$ 30,969
YTD - Marketing and Other Professional Services	Y_SO540	\$ 12,043	\$ 7,711	\$ 3,590	\$ 11,470	\$ 8,609
YTD - Loan Servicing Fees	Y_SO550	\$ 162	\$ 104	\$ 52	\$ 128	\$ 74
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 389	\$ 228	\$ 66	\$ 282	\$ 210
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 383	\$ 157	\$ 119	\$ 835	\$ 281
YTD - Other Noninterest Expense	Y_SO580	\$ 32,632	\$ 21,569	\$ 10,953	\$ 35,718	\$ 26,501
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 126,999	\$ 82,618	\$ 35,064	\$ 147,005	\$ 110,540
YTD - Income Taxes - Total	Y_SO71	\$ 29,230	\$ 19,273	\$ 8,261	\$ 35,242	\$ 26,618
YTD - Federal	Y_SO710	\$ 23,730	\$ 15,611	\$ 6,666	\$ 28,294	\$ 21,276
YTD - State, Local, and Other	Y_SO720	\$ 5,500	\$ 3,662	\$ 1,595	\$ 6,948	\$ 5,342
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 97,769	\$ 63,345	\$ 26,803	\$ 111,763	\$ 83,922
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$- 636	\$- 636
YTD - Net Income (Loss)	Y_SO91	\$ 97,769	\$ 63,345	\$ 26,803	\$ 111,127	\$ 83,286

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 47,711	\$ 47,980	\$ 43,852	\$ 42,893	\$ 41,382
Net Provision for Loss	VA115	\$ 2,548	\$ 1,464	\$ 4,472	\$ 1,211	\$ 1,429
Transfers	VA125	\$ 408	\$- 152	\$- 88	\$ 989	\$ 302
Recoveries	VA135	\$ 224	\$ 365	\$ 731	\$ 205	\$ 895
Adjustments	VA145	\$- 74	\$- 163	\$ 0	\$ 8	\$ 0
Charge-offs	VA155	\$ 1,220	\$ 1,783	\$ 987	\$ 1,455	\$ 1,115
General Valuation Allowances - Ending Balance	VA165	\$ 49,597	\$ 47,711	\$ 47,980	\$ 43,851	\$ 42,893
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,048	\$ 5,089	\$ 4,624	\$ 5,358	\$ 5,549
Net Provision for Loss	VA118	\$ 479	\$ 160	\$ 379	\$ 493	\$ 311

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 408	\$ 152	\$ 88	\$- 989	\$- 302
Adjustments	VA148	\$ 74	\$ 163	\$- 2	\$- 24	\$- 1
Charge-offs	VA158	\$ 71	\$ 516	\$ 0	\$ 214	\$ 193
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,122	\$ 5,048	\$ 5,089	\$ 4,624	\$ 5,358
Total Valuation Allowances - Beginning Balance	VA110	\$ 52,759	\$ 53,069	\$ 48,476	\$ 48,251	\$ 46,925
Net Provision for Loss	VA120	\$ 3,027	\$ 1,624	\$ 4,851	\$ 1,704	\$ 1,740
Recoveries	VA140	\$ 224	\$ 365	\$ 731	\$ 205	\$ 895
Adjustments	VA150	\$ 0	\$ 0	\$- 2	\$- 16	\$- 1
Charge-offs	VA160	\$ 1,291	\$ 2,299	\$ 987	\$ 1,669	\$ 1,308
Total Valuation Allowances - Ending Balance	VA170	\$ 54,719	\$ 52,759	\$ 53,069	\$ 48,475	\$ 48,251
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,220	\$ 1,783	\$ 987	\$ 1,455	\$ 1,115
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 734	\$ 1,222	\$ 560	\$ 392	\$ 665
Construction - Total	SUB2030	\$ 196	\$ 68	\$ 296	\$ 0	\$ 111
1-4 Dwelling Units	VA420	\$ 128	\$ 68	\$ 296	\$ 0	\$ 111
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 68	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 538	\$ 1,154	\$ 264	\$ 392	\$ 554
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 24	\$ 35	\$ 0	\$ 0	\$ 62
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 473	\$ 822	\$ 264	\$ 347	\$ 438
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 41	\$ 0	\$ 0	\$ 0	\$ 24
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 30
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 45	\$ 0
Land	VA490	\$ 0	\$ 297	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 304	\$ 529	\$ 308	\$ 509	\$ 250
Commercial Loans	VA520	\$ 23	\$ 246	\$ 0	\$ 0	\$ 1
Consumer Loans - Total	SUB2061	\$ 281	\$ 283	\$ 308	\$ 509	\$ 249
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 30	\$ 0	\$ 23	\$ 62	\$ 36
Education Loans	VA530	\$ 12	\$ 101	\$ 0	\$ 86	\$ 16
Auto Loans	VA540	\$ 185	\$ 99	\$ 208	\$ 189	\$ 135
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 12	\$ 31	\$ 4

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 54	\$ 83	\$ 65	\$ 141	\$ 58
Repossessed Assets - Total	VA60	\$ 182	\$ 32	\$ 119	\$ 554	\$ 200
Real Estate - Construction	VA605	\$ 0	\$ 8	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 147	\$ 21	\$ 114	\$ 115	\$ 171
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 10	\$ 0	\$ 0	\$ 0	\$ 29
Real Estate - Land	VA628	\$ 0	\$ 3	\$ 2	\$ 439	\$ 0
Other Repossessed Assets	VA630	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 224	\$ 365	\$ 731	\$ 205	\$ 895
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 20	\$ 134	\$ 203	\$ 104	\$ 610
Construction - Total	SUB2130	\$ 1	\$ 118	\$ 0	\$ 1	\$ 69
1-4 Dwelling Units	VA421	\$ 1	\$ 118	\$ 0	\$ 1	\$ 69
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 19	\$ 16	\$ 203	\$ 103	\$ 541
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 0	\$ 0	\$ 31
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 8	\$ 13	\$ 46	\$ 73	\$ 324
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 11	\$ 0	\$ 0	\$ 0	\$ 34
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 156	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 1	\$ 30	\$ 152
Land	VA491	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 204	\$ 231	\$ 528	\$ 101	\$ 285
Commercial Loans	VA521	\$ 4	\$ 7	\$ 171	\$ 7	\$ 16
Consumer Loans - Total	SUB2161	\$ 200	\$ 224	\$ 357	\$ 94	\$ 269
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 43	\$ 0	\$ 21	\$ 27	\$ 23
Education Loans	VA531	\$ 5	\$ 65	\$ 13	\$ 3	\$ 32
Auto Loans	VA541	\$ 123	\$ 69	\$ 260	\$ 49	\$ 191

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 45	\$ 0	\$ 0	\$ 15
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 29	\$ 45	\$ 63	\$ 15	\$ 8
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 72	\$ 309	\$ 469	\$- 493	\$ 10
Deposits and Investment Securities	VA38	\$ 0	\$- 5	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 47	\$ 292	\$ 514	\$- 428	\$- 65
Construction - Total	SUB2230	\$- 36	\$- 49	\$ 356	\$ 400	\$- 4
1-4 Dwelling Units	VA422	\$ 42	\$- 51	\$ 356	\$ 400	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 78	\$ 2	\$ 0	\$ 0	\$- 4
Permanent - Total	SUB2241	\$ 83	\$ 341	\$ 158	\$- 828	\$- 61
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 3	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 74	\$ 98	\$- 3	\$- 520	\$- 2
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 52	\$ 0	\$ 3	\$- 353	\$- 29
Multifamily (5 or more) Dwelling Units	VA472	\$ 240	\$ 223	\$ 0	\$ 1	\$ 1
Nonresidential Property (Except Land)	VA482	\$- 31	\$ 23	\$ 158	\$ 44	\$- 31
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 25	\$ 22	\$- 45	\$- 65	\$ 75
Commercial Loans	VA522	\$ 0	\$ 0	\$- 17	\$- 53	\$- 123
Consumer Loans - Total	SUB2261	\$ 25	\$ 22	\$- 28	\$- 12	\$ 198
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 24	\$ 31	\$- 45	\$- 27	\$ 70
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 1	\$- 9	\$ 17	\$ 15	\$ 128
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,068	\$ 1,727	\$ 725	\$ 757	\$ 230
Deposits and Investment Securities	VA39	\$ 0	\$- 5	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 761	\$ 1,380	\$ 871	\$- 140	\$- 10
Construction - Total	SUB2330	\$ 159	\$- 99	\$ 652	\$ 399	\$ 38
1-4 Dwelling Units	VA425	\$ 169	\$- 101	\$ 652	\$ 399	\$ 42
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 10	\$ 2	\$ 0	\$ 0	\$- 4
Permanent - Total	SUB2341	\$ 602	\$ 1,479	\$ 219	\$- 539	\$- 48
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 24	\$ 31	\$ 0	\$ 0	\$ 31
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 391	\$ 907	\$ 215	\$- 246	\$ 112
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 22	\$ 0	\$ 3	\$- 353	\$- 39
Multifamily (5 or more) Dwelling Units	VA475	\$ 240	\$ 223	\$- 156	\$ 1	\$ 31
Nonresidential Property (Except Land)	VA485	\$- 31	\$ 23	\$ 157	\$ 59	\$- 183
Land	VA495	\$ 0	\$ 295	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 125	\$ 320	\$- 265	\$ 343	\$ 40
Commercial Loans	VA525	\$ 19	\$ 239	\$- 188	\$- 60	\$- 138
Consumer Loans - Total	SUB2361	\$ 106	\$ 81	\$- 77	\$ 403	\$ 178
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 13	\$ 0	\$ 2	\$ 35	\$ 13
Education Loans	VA535	\$ 7	\$ 36	\$- 13	\$ 83	\$- 16
Auto Loans	VA545	\$ 86	\$ 61	\$- 97	\$ 113	\$ 14
Mobile Home Loans	VA555	\$ 0	\$- 45	\$ 12	\$ 31	\$- 11
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 26	\$ 29	\$ 19	\$ 141	\$ 178
Reposessed Assets - Total	VA65	\$ 182	\$ 32	\$ 119	\$ 554	\$ 200
Real Estate - Construction	VA607	\$ 0	\$ 8	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 147	\$ 21	\$ 114	\$ 115	\$ 171

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0	\$ 29
Real Estate - Land	VA631	\$ 0	\$ 3	\$ 2	\$ 439	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 4,025	\$ 12,690	\$ 3,587	\$ 8,493	\$ 8,622	\$ 8,622
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 24,144	\$ 33,042	\$ 28,310	\$ 29,188	\$ 28,623	\$ 28,623
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,754	\$ 14,042	\$ 4,821	\$ 7,740	\$ 5,805	\$ 5,805
Construction	VA951	\$ 231	\$ 140	\$ 921	\$ 334	\$ 116	\$ 116
Permanent - 1-4 Dwelling Units	VA952	\$ 3,345	\$ 12,509	\$ 3,707	\$ 7,406	\$ 5,689	\$ 5,689
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,178	\$ 1,393	\$ 193	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 114,063	\$ 118,406	\$ 122,859	\$ 100,910	\$ 94,982	\$ 94,982
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 172,601	\$ 163,852	\$ 174,262	\$ 163,181	\$ 147,343	\$ 147,343
Substandard	VA965	\$ 165,329	\$ 157,567	\$ 170,525	\$ 160,025	\$ 145,362	\$ 145,362
Doubtful	VA970	\$ 7,272	\$ 6,285	\$ 3,737	\$ 3,156	\$ 1,981	\$ 1,981
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3							
Outstanding Balanced (Contractual)	VA980	\$ 9,545	N/A	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 7,890	N/A	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 341	N/A	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual							
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004	Sep 2004
		Value	Value	Value	Value	Value	Value
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 269,143	\$ 241,516	\$ 265,677	\$ 255,357	\$ 260,676	\$ 260,676
Mortgages - Total	SUB2421	\$ 256,792	\$ 229,433	\$ 255,712	\$ 246,403	\$ 249,837	\$ 249,837
Construction and Land Loans	SUB2430	\$ 47,189	\$ 40,976	\$ 37,609	\$ 26,571	\$ 20,302	\$ 20,302

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 182,468	\$ 167,561	\$ 192,032	\$ 194,380	\$ 203,091
Permanent Loans Secured by All Other Property	SUB2450	\$ 36,697	\$ 27,284	\$ 37,801	\$ 33,671	\$ 30,700
Nonmortgages - Total	SUB2461	\$ 12,351	\$ 12,083	\$ 9,965	\$ 8,954	\$ 10,839
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 130,750	\$ 110,873	\$ 113,043	\$ 111,030	\$ 121,669
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 125,870	\$ 105,402	\$ 109,932	\$ 108,660	\$ 118,244
Mortgage Loans - Total	SUB2481	\$ 118,905	\$ 95,142	\$ 101,938	\$ 101,721	\$ 109,980
Construction	PD115	\$ 27,889	\$ 23,454	\$ 16,404	\$ 11,278	\$ 8,856
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 841	\$ 331	\$ 325	\$ 1,196	\$ 571
Secured by First Liens	PD123	\$ 73,372	\$ 62,687	\$ 70,490	\$ 74,433	\$ 86,721
Secured by Junior Liens	PD124	\$ 1,933	\$ 1,691	\$ 2,092	\$ 1,665	\$ 1,616
Multifamily (5 or more) Dwelling Units	PD125	\$ 5,036	\$ 563	\$ 619	\$ 666	\$ 934
Nonresidential Property (Except Land)	PD135	\$ 6,796	\$ 5,958	\$ 9,203	\$ 8,402	\$ 8,847
Land	PD138	\$ 3,038	\$ 458	\$ 2,805	\$ 4,081	\$ 2,435
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,806	\$ 6,708	\$ 4,813	\$ 3,644	\$ 4,150
Consumer Loans - Total	SUB2511	\$ 4,159	\$ 3,552	\$ 3,181	\$ 3,295	\$ 4,114
Loans on Deposits	PD161	\$ 916	\$ 165	\$ 753	\$ 131	\$ 814
Home Improvement Loans	PD163	\$ 24	\$ 11	\$ 31	\$ 77	\$ 94
Education Loans	PD165	\$ 83	\$ 75	\$ 53	\$ 27	\$ 0
Auto Loans	PD167	\$ 1,162	\$ 1,311	\$ 902	\$ 1,453	\$ 1,304
Mobile Home Loans	PD169	\$ 1,373	\$ 1,324	\$ 1,042	\$ 1,160	\$ 1,177
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 601	\$ 666	\$ 400	\$ 447	\$ 725
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 351	\$ 126	\$ 29	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 222	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,880	\$ 5,471	\$ 3,111	\$ 2,370	\$ 3,425

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 4,006	\$ 5,293	\$ 2,739	\$ 2,041	\$ 3,144
Construction	PD215	\$ 0	\$ 1,159	\$ 2,120	\$ 1,037	\$ 2,181
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 73	\$ 159	\$ 0
Secured by First Liens	PD223	\$ 2,865	\$ 2,446	\$ 546	\$ 601	\$ 963
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 61	\$ 608	\$ 0	\$ 244	\$ 0
Land	PD238	\$ 1,080	\$ 1,080	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 774	\$ 47	\$ 223	\$ 102	\$ 0
Consumer Loans - Total	SUB2521	\$ 100	\$ 131	\$ 149	\$ 227	\$ 281
Loans on Deposits	PD261	\$ 0	\$ 56	\$ 58	\$ 90	\$ 47
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 22	\$ 8
Education Loans	PD265	\$ 19	\$ 0	\$ 1	\$ 0	\$ 13
Auto Loans	PD267	\$ 12	\$ 25	\$ 3	\$ 6	\$ 6
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 69	\$ 50	\$ 87	\$ 109	\$ 207
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 138,393	\$ 130,643	\$ 152,634	\$ 144,327	\$ 139,007
Mortgage Loans - Total	SUB2501	\$ 133,881	\$ 128,998	\$ 151,035	\$ 142,641	\$ 136,713
Construction	PD315	\$ 9,738	\$ 9,975	\$ 7,355	\$ 6,037	\$ 5,009
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 143	\$ 223	\$ 666	\$ 179	\$ 21
Secured by First Liens	PD323	\$ 100,941	\$ 95,628	\$ 114,914	\$ 112,621	\$ 109,077
Secured by Junior Liens	PD324	\$ 2,373	\$ 4,555	\$ 2,926	\$ 3,526	\$ 4,122
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,479	\$ 1,474	\$ 2,467	\$ 2,656	\$ 2,051
Nonresidential Property (Except Land)	PD335	\$ 13,763	\$ 12,293	\$ 13,782	\$ 13,484	\$ 14,612
Land	PD338	\$ 5,444	\$ 4,850	\$ 8,925	\$ 4,138	\$ 1,821
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,679	\$ 1,392	\$ 1,314	\$ 1,407	\$ 2,008
Consumer Loans - Total	SUB2531	\$ 833	\$ 253	\$ 285	\$ 279	\$ 286
Loans on Deposits	PD361	\$ 129	\$ 0	\$ 12	\$ 7	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 23	\$ 0	\$ 12
Auto Loans	PD367	\$ 156	\$ 97	\$ 39	\$ 83	\$ 79
Mobile Home Loans	PD369	\$ 170	\$ 0	\$ 37	\$ 56	\$ 102
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	PD380	\$ 378	\$ 156	\$ 174	\$ 133	\$ 92
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 519	\$ 1	\$ 6	\$ 37	\$ 239
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 61	\$ 129	\$ 115	\$ 53	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 61	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 62,278	\$ 92,112	\$ 84,559	\$ 68,679	\$ 64,011
90% up to 100% LTV	LD110	\$ 55,567	\$ 76,913	\$ 49,615	\$ 59,840	\$ 58,597
100% and greater LTV	LD120	\$ 6,711	\$ 15,199	\$ 34,944	\$ 8,839	\$ 5,414
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,769	\$ 4,591	\$ 4,935	\$ 4,798	\$ 3,017
Past Due and Still Accruing - Total	SUB5240	\$ 2,998	\$ 3,091	\$ 3,313	\$ 3,281	\$ 1,976
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,998	\$ 2,283	\$ 3,313	\$ 3,119	\$ 1,602
90% up to 100% LTV	LD210	\$ 2,501	\$ 2,262	\$ 2,360	\$ 2,429	\$ 1,533
100% and greater LTV	LD220	\$ 497	\$ 21	\$ 953	\$ 690	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 808	\$ 0	\$ 162	\$ 374

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 233	\$ 0	\$ 162	\$ 374
100% and greater LTV	LD240	\$ 0	\$ 575	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,771	\$ 1,500	\$ 1,622	\$ 1,517	\$ 1,041
90% up to 100% LTV	LD250	\$ 1,479	\$ 1,259	\$ 1,475	\$ 1,392	\$ 971
100% and greater LTV	LD260	\$ 292	\$ 241	\$ 147	\$ 125	\$ 70
Net Charge-offs - Total	SUB5300	\$ 24	\$ 0	\$ 1	\$ 0	\$ 35
90% up to 100% LTV	LD310	\$ 24	\$ 0	\$ 1	\$ 0	\$ 35
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 234	\$ 68	\$ 100	\$ 98	\$ 0
90% up to 100% LTV	LD410	\$ 234	\$ 68	\$ 100	\$ 98	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,621	\$ 4,241	\$ 952	\$ 3,866	\$ 6,477
90% up to 100% LTV	LD430	\$ 3,475	\$ 3,145	\$ 372	\$ 2,326	\$ 5,980
100% and greater LTV	LD440	\$ 146	\$ 1,096	\$ 580	\$ 1,540	\$ 497
Sales - Total	SUB5340	\$ 1,653	\$ 784	\$ 254	\$ 556	\$ 0
90% up to 100% LTV	LD450	\$ 1,653	\$ 784	\$ 254	\$ 330	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 226	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 562,810	\$ 569,883	\$ 563,657	\$ 582,992	\$ 587,388
Mortgage Construction Loans	CC105	\$ 492,198	\$ 490,587	\$ 489,070	\$ 519,809	\$ 521,889
Other Mortgage Loans	CC115	\$ 70,612	\$ 79,296	\$ 74,587	\$ 63,183	\$ 65,499
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 37,563	\$ 32,247	\$ 36,732	\$ 36,280	\$ 36,447
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 175,216	\$ 176,142	\$ 213,584	\$ 134,153	\$ 125,478
1-4 Dwelling Units	CC280	\$ 105,600	\$ 127,464	\$ 138,917	\$ 90,553	\$ 91,393
Multifamily (5 or more) Dwelling Units	CC290	\$ 614	\$ 1,713	\$ 5,321	\$ 1,812	\$ 3,016
All Other Real Estate	CC300	\$ 69,002	\$ 46,965	\$ 69,346	\$ 41,788	\$ 31,069
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,629	\$ 12,057	\$ 9,648	\$ 11,711	\$ 11,304
Commitments Outstanding to Purchase Loans	CC320	\$ 8,138	\$ 1,532	\$ 9,362	\$ 10,532	\$ 3,871
Commitments Outstanding to Sell Loans	CC330	\$ 131,773	\$ 174,943	\$ 159,002	\$ 115,690	\$ 108,894
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 3,000	\$ 1,198
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 226	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 0	\$ 6,500	\$ 3,000	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 405,810	\$ 374,028	\$ 352,107	\$ 349,043	\$ 343,280
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 325,175	\$ 289,588	\$ 287,241	\$ 254,899	\$ 257,948
Commercial Lines	CC420	\$ 70,227	\$ 73,752	\$ 56,857	\$ 68,120	\$ 58,414
Open-End Consumer Lines - Credit Cards	CC423	\$ 101	\$ 106	\$ 104	\$ 101	\$ 104
Open-End Consumer Lines - Other	CC425	\$ 10,307	\$ 10,582	\$ 7,905	\$ 25,923	\$ 26,814
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 35,860	\$ 35,742	\$ 34,464	\$ 34,255	\$ 34,247
Commercial	CC430	\$ 3,980	\$ 3,661	\$ 3,202	\$ 3,605	\$ 2,608
Standby, Not Included on CC465 or CC468	CC435	\$ 31,880	\$ 32,081	\$ 31,262	\$ 30,650	\$ 31,639
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 146,977	\$ 136,717	\$ 62,389	\$ 54,627	\$ 57,313
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 104,893	\$ 136,717	\$ 62,389	\$ 54,627	\$ 57,313
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 31,375	\$ 39,751	\$ 56,872	\$ 82,352	\$ 51,661
Pass-Through Securities	CF143	\$ 23,904	\$ 25,488	\$ 42,309	\$ 71,808	\$ 43,871
Other Mortgage-Backed Securities	CF153	\$ 7,471	\$ 14,263	\$ 14,563	\$ 10,544	\$ 7,790
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 396	\$ 28,828	\$ 4,016	\$ 23,964	\$ 20,690
Pass-Through Securities	CF145	\$ 396	\$ 19,283	\$ 3,272	\$ 23,964	\$ 14,929
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 9,545	\$ 744	\$ 0	\$ 5,761
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 30,979	\$ 10,923	\$ 52,856	\$ 58,388	\$ 30,971
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 52,595	\$- 33,946	\$- 43,031	\$- 39,739	\$- 35,811
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 8,991	\$- 11,337	\$- 5,714	\$- 3,383	\$- 8,108
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,416,996	\$ 1,336,625	\$ 1,091,216	\$ 1,150,783	\$ 1,176,018
Construction Loans - Total	SUB3840	\$ 312,658	\$ 301,622	\$ 265,043	\$ 327,567	\$ 283,793
1-4 Dwelling Units	CF190	\$ 185,611	\$ 175,922	\$ 155,690	\$ 247,862	\$ 226,542
Multifamily (5 or more) Dwelling Units	CF200	\$ 561	\$ 4,076	\$ 608	\$ 1,033	\$ 312

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 126,486	\$ 121,624	\$ 108,745	\$ 78,672	\$ 56,939
Permanent Loans - Total	SUB3851	\$ 1,104,338	\$ 1,035,003	\$ 826,173	\$ 823,216	\$ 892,225
1-4 Dwelling Units	CF225	\$ 914,433	\$ 839,254	\$ 673,412	\$ 672,790	\$ 736,365
Multifamily (5 or more) Dwelling Units	CF245	\$ 8,797	\$ 8,731	\$ 7,064	\$ 5,840	\$ 13,206
Nonresidential (Except Land)	CF260	\$ 113,720	\$ 118,698	\$ 89,309	\$ 99,568	\$ 86,151
Land	CF270	\$ 67,388	\$ 68,320	\$ 56,388	\$ 45,018	\$ 56,503
Loans and Participations Purchased - Total	SUB3880	\$ 14,416	\$ 91,477	\$ 75,954	\$ 37,579	\$ 48,501
Secured by 1-4 Dwelling Units	CF280	\$ 9,426	\$ 87,799	\$ 71,526	\$ 30,314	\$ 39,774
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 693	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 4,990	\$ 2,985	\$ 4,428	\$ 7,265	\$ 8,727
Loans and Participations Sold - Total	SUB3890	\$ 673,461	\$ 593,879	\$ 483,349	\$ 499,031	\$ 429,200
Secured by 1-4 Dwelling Units	CF310	\$ 562,678	\$ 455,309	\$ 377,041	\$ 393,557	\$ 383,894
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 110,783	\$ 138,570	\$ 106,308	\$ 105,474	\$ 45,306
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 659,045	\$- 502,402	\$- 407,395	\$- 461,452	\$- 380,699
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 629,713	\$ 661,995	\$ 563,572	\$ 590,829	\$ 632,135
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 20,574	\$ 49,962	\$ 35,368	\$ 10,766	\$ 72,747
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 330,099	\$ 297,241	\$ 157,688	\$ 166,640	\$ 150,287
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 107,664	\$ 222,190	\$ 155,617	\$ 109,268	\$ 235,931
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 79,412	\$ 76,880	\$ 48,561	\$ 62,502	\$ 67,661
Commercial	CF390	\$ 43,246	\$ 37,067	\$ 28,389	\$ 37,534	\$ 33,729
Consumer	CF400	\$ 36,166	\$ 39,813	\$ 20,172	\$ 24,968	\$ 33,932
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,937	\$ 2,138	\$ 26	\$ 22	\$ 310
Commercial	CF395	\$ 2,926	\$ 1,705	\$ 3	\$ 4	\$ 299
Consumer	CF405	\$ 11	\$ 433	\$ 23	\$ 18	\$ 11
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 76,475	\$ 74,742	\$ 48,535	\$ 62,480	\$ 67,351
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 178,016	\$ 80,487	\$ 23,047	\$ 148,744	\$ 98,920
New Deposits Received less Deposits Withdrawn	CF420	\$ 127,989	\$ 33,942	\$- 21,021	\$ 105,570	\$ 57,083
Interest Credited to Deposits	CF430	\$ 50,027	\$ 46,545	\$ 44,068	\$ 43,174	\$ 41,837
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 479,303	\$ 388,456	\$ 373,437	\$ 378,469	\$ 352,451
Fully Insured	DI100	\$ 372,151	\$ 296,872	\$ 290,530	\$ 294,027	\$ 267,648
Other	DI110	\$ 107,152	\$ 91,584	\$ 82,907	\$ 84,442	\$ 84,803
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,203,456	\$ 5,183,892	\$ 5,151,651	\$ 5,160,100	\$ 5,052,811
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,240,545	\$ 2,104,089	\$ 2,042,498	\$ 2,030,489	\$ 1,959,793
Number of Deposit Accounts - Total	SUB4062	407,304	405,479	402,835	403,686	398,677
Balances of \$100,000 or Less	DI150	395,426	393,611	391,320	392,275	387,734
Balances Greater than \$100,000	DI160	11,878	11,868	11,515	11,411	10,943
IRA/Keogh Accounts	DI200	\$ 818,959	\$ 813,869	\$ 805,807	\$ 789,994	\$ 800,348
Uninsured Deposits	DI210	\$ 894,256	\$ 758,081	\$ 757,267	\$ 751,730	\$ 741,172
Preferred Deposits	DI220	\$ 2,623	\$ 3,047	\$ 2,462	\$ 2,016	\$ 2,425
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 658,817	\$ 1,049,965	\$ 1,157,721	\$ 1,210,271	\$ 1,482,302
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,178,289	\$ 902,985	\$ 886,728	\$ 855,655	\$ 836,359
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,078,238	\$ 950,174	\$ 889,083	\$ 926,550	\$ 842,195
Deposits & Escrows - Time Deposits	DI340	\$ 4,528,661	\$ 4,384,862	\$ 4,260,614	\$ 4,198,113	\$ 3,851,748
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 269,389	\$ 240,755	\$ 223,652	\$ 223,746	\$ 181,368
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,133	\$ 1,150	\$ 1,880	\$ 2,340	\$ 3,045
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 14,857	\$ 15,082	\$ 14,813	\$ 14,380	\$ 12,809
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,127	\$ 1,167	\$ 783	\$ 982	\$ 880
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 389	\$ 176	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,415	\$ 4,514	\$ 4,103	\$ 653	\$ 643
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,272	2,264	2,161	2,117	2,048
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 869,043	\$ 819,048	\$ 885,914	\$ 898,635	\$ 894,999
Assets Held for Sale	SI387	\$ 142,864	\$ 222,417	\$ 104,870	\$ 106,518	\$ 114,170
Loans Serviced for Others	SI390	\$ 221,442	\$ 211,400	\$ 209,637	\$ 221,104	\$ 207,907
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.12%	84.79%	83.39%	86.50%	86.58%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.46%	84.94%	82.96%	86.24%	86.48%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.88%	85.08%	82.60%	86.02%	86.34%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.49%	81.49%	79.49%	82.04%	82.54%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,337	\$ 2,175	\$ 2,199	\$ 2,204	\$ 2,276
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 29,207	\$ 28,208	\$ 26,107	\$ 29,121	\$ 27,895
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	45	61	57	67	57
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 1,015,929	\$ 961,990	\$ 946,915	\$ 912,094	\$ 881,965
Net Income (Loss) (SO91)	SI610	\$ 34,424	\$ 36,542	\$ 26,803	\$ 27,841	\$ 31,246
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,725	\$ 11,681	\$ 11,780	\$ 15,064	\$ 10,380
Stock Issued	SI640	\$ 2,004	\$ 39	\$ 196	\$ 6,418	\$ 56
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,211	\$ 23,353	\$ 7,563	\$ 17,496	\$ 423
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 5,221	\$ 4,846	\$- 6,824	\$- 709	\$ 9,572

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$- 309	\$ 663	\$- 75	\$- 107	\$- 36
Other Adjustments	SI671	\$- 916	\$ 177	\$- 808	\$- 1,053	\$- 754
Ending Equity Capital (SC80)	SI680	\$ 1,032,397	\$ 1,015,929	\$ 961,990	\$ 946,916	\$ 912,092
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 292	\$ 103	\$ 101	\$ 95	\$ 106
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 124,603	\$ 93,901	\$ 81,822	\$ 78,360	\$ 63,255
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 75	\$ 76	\$ 86	\$ 140	\$ 124
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 9,333,563	\$ 9,162,284	\$ 8,963,857	\$ 8,864,581	\$ 8,676,907
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,235,199	\$ 1,193,904	\$ 1,218,422	\$ 1,308,018	\$ 1,279,028
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,137,532	\$ 7,065,775	\$ 6,897,824	\$ 6,755,044	\$ 6,557,069
Nonmortgage Loans	SI885	\$ 476,279	\$ 476,512	\$ 468,611	\$ 457,436	\$ 438,948
Deposits and Excrows	SI890	\$ 7,861,098	\$ 7,226,223	\$ 7,172,220	\$ 7,134,265	\$ 6,967,256
Total Borrowings	SI895	\$ 878,662	\$ 885,217	\$ 770,441	\$ 768,661	\$ 763,598
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	12	12	10	14
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 169	\$ 2,200	\$ 1,578	\$ 1,106	\$ 1,187
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.70	4.90	4.69	4.28	4.89
Interest Charged on Loans Made During Quarter - Maximum	SI930	4.70	5.96	6.74	4.68	6.64

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	0	2	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	13	14	13	14	10

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 14,494,199	\$ 12,414,603	\$ 11,965,388	\$ 11,983,726	\$ 10,426,659
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 11,394,630	\$ 9,563,618	\$ 9,283,769	\$ 9,299,605	\$ 8,027,505
Personal Trust and Agency Accounts	FS210	\$ 1,820,266	\$ 1,750,735	\$ 1,726,951	\$ 1,713,386	\$ 1,500,385
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 253,888	\$ 239,223	\$ 237,502	\$ 234,997	\$ 215,860
Employee Benefit - Defined Contribution	FS220	\$ 8,272	\$ 8,632	\$ 8,119	\$ 22,432	\$ 20,802
Employee Benefit - Defined Benefit	FS230	\$ 64,000	\$ 63,541	\$ 62,989	\$ 48,692	\$ 44,437
Other Retirement Accounts	FS240	\$ 181,616	\$ 167,050	\$ 166,394	\$ 163,873	\$ 150,621
Corporate Trust and Agency Accounts	FS250	\$ 53,051	\$ 53,015	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 9,267,425	\$ 7,520,645	\$ 7,319,316	\$ 7,351,222	\$ 6,311,260
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 690,735	\$ 789,109	\$ 719,695	\$ 745,690	\$ 738,373
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 1,710,525	\$ 1,645,037	\$ 1,495,654	\$ 1,518,884	\$ 1,298,485
Personal Trust and Agency Accounts	FS211	\$ 255,072	\$ 250,583	\$ 269,807	\$ 322,246	\$ 292,824
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,455,304	\$ 1,394,331	\$ 1,225,724	\$ 1,196,451	\$ 1,005,549
Employee Benefit - Defined Contribution	FS221	\$ 824,429	\$ 789,528	\$ 736,489	\$ 722,274	\$ 637,294

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 34,540	\$ 33,771	\$ 33,909	\$ 41,924	\$ 39,044
Other Retirement Accounts	FS241	\$ 596,335	\$ 571,032	\$ 455,326	\$ 432,253	\$ 329,211
Corporate Trust and Agency Accounts	FS251	\$ 149	\$ 123	\$ 123	\$ 187	\$ 112
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,389,044	\$ 1,205,948	\$ 1,185,965	\$ 1,165,237	\$ 1,100,669
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	6,483	4,928	3,887	3,666	3,735
Personal Trust and Agency Accounts	FS212	1,304	1,224	1,170	1,102	1,107
Retirement-related Trust and Agency Accounts - Total	SUB6120	782	461	482	485	513
Employee Benefit - Defined Contribution	FS222	19	25	30	36	37
Employee Benefit - Defined Benefit	FS232	29	28	30	24	26
Other Retirement Accounts	FS242	734	408	422	425	450
Corporate Trust and Agency Accounts	FS252	1	1	0	0	0
Investment Management Agency Accounts	FS262	4,396	3,242	2,235	2,079	2,115
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	290	280	289	289	316
Personal Trust and Agency Accounts	FS213	112	105	102	101	118
Retirement-related Trust and Agency Accounts - Total	SUB6130	123	117	130	129	131
Employee Benefit - Defined Contribution	FS223	2	3	4	5	5
Employee Benefit - Defined Benefit	FS233	28	26	28	28	28
Other Retirement Accounts	FS243	93	88	98	96	98
Corporate Trust and Agency Accounts	FS253	55	58	57	59	67
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	540	509	521	520	514
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 36,871	\$ 26,510	\$ 10,498	\$ 27,583	\$ 20,242
Personal Trust and Agency Accounts	FS310	\$ 8,297	\$ 5,495	\$ 2,674	\$ 10,183	\$ 7,367
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,161	\$ 775	\$ 391	\$ 1,467	\$ 1,098
Employee Benefit - Defined Contribution	FS320	\$ 18	\$ 13	\$ 7	\$ 159	\$ 122
Employee Benefit - Defined Benefit	FS330	\$ 394	\$ 267	\$ 140	\$ 442	\$ 340
Other Retirement Accounts	FS340	\$ 749	\$ 495	\$ 244	\$ 866	\$ 636
Corporate Trust and Agency Accounts	FS350	\$ 19	\$ 2	\$ 0	\$ 30	\$ 19
Investment Management Agency Accounts	FS360	\$ 17,620	\$ 13,430	\$ 4,102	\$ 13,757	\$ 10,044

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 723	\$ 500	\$ 248	\$ 923	\$ 701
Other Fiduciary and Related Services	FS390	\$ 9,051	\$ 6,308	\$ 3,083	\$ 1,223	\$ 1,013
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 37,387	\$ 26,991	\$ 11,721	\$ 23,041	\$ 21,376
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 21	\$ 6	\$ 5	\$ 44	\$ 4
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,436	\$ 1,163	\$ 669	\$ 3,135	\$ 2,482
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 899	\$ 676	\$- 559	\$ 7,633	\$ 1,344
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,820,266	\$ 1,750,735	\$ 1,726,951	\$ 1,713,387	\$ 1,237,169
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 1,685	\$ 0
Interest-Bearing Deposits	FS415	\$ 168	\$ 223	\$ 173	\$ 151	\$ 101
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 47,159	\$ 34,871	\$ 39,651	\$ 48,302	\$ 21,104
State, County and Municipal Obligations	FS425	\$ 235,375	\$ 247,274	\$ 259,052	\$ 251,588	\$ 197,639
Money Market Mutual Funds	FS430	\$ 98,553	\$ 121,218	\$ 104,212	\$ 111,935	\$ 66,718
Other Short-term Obligations	FS435	\$ 8,343	\$ 7,690	\$ 12,632	\$ 11,508	\$ 8,325
Other Notes and Bonds	FS440	\$ 27,122	\$ 27,280	\$ 28,690	\$ 29,683	\$ 23,566
Common and Preferred Stock	FS445	\$ 1,373,310	\$ 1,281,647	\$ 1,262,284	\$ 1,240,890	\$ 905,925
Real Estate Mortgages	FS450	\$ 1,801	\$ 1,817	\$ 2,042	\$ 2,056	\$ 2,063
Real Estate	FS455	\$ 9,696	\$ 15,726	\$ 7,041	\$ 7,138	\$ 6,120
Miscellaneous Assets	FS460	\$ 18,739	\$ 12,989	\$ 11,174	\$ 8,451	\$ 5,608
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	101	0
Corporate and Municipal Trusteeships	FS510	0	0	0	59	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	42	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 4,086,897	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 21	\$ 6	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 21	\$ 6	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 35	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,032,393	\$ 1,015,926	\$ 961,992	\$ 946,923	\$ 912,093
Equity Capital Deductions - Total	SUB1631	\$ 29,276	\$ 29,914	\$ 9,949	\$ 9,772	\$ 10,032
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,624	\$ 1,869	\$ 1,727	\$ 1,506	\$ 1,543

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 215	\$ 369	\$ 720	\$ 563	\$ 461
Other	CCR134	\$ 53	\$ 53	\$ 5	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 680	\$- 3,907	\$ 821	\$- 5,631	\$- 2,423
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 579	\$- 4,113	\$ 672	\$- 5,785	\$- 6,557
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 101	\$ 206	\$ 149	\$ 154	\$ 4,134
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,003,797	\$ 982,105	\$ 952,864	\$ 931,520	\$ 899,638
Total Assets (SC60)	CCR205	\$ 9,388,216	\$ 9,212,446	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487
Asset Deductions - Total	SUB1651	\$ 29,468	\$ 31,144	\$ 10,150	\$ 10,035	\$ 10,006
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,816	\$ 3,099	\$ 1,933	\$ 1,769	\$ 1,517
Goodwill and Certain Other Intangible Assets	CCR265	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 215	\$ 369	\$ 720	\$ 563	\$ 461
Other	CCR275	\$ 53	\$ 53	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,914	\$- 8,131	\$- 2,046	\$- 9,625	\$- 10,511
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,914	\$- 8,131	\$- 2,046	\$- 9,625	\$- 10,511
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,356,834	\$ 9,173,171	\$ 9,033,974	\$ 8,904,656	\$ 8,742,970
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 367,554	\$ 359,493	\$ 354,457	\$ 349,397	\$ 342,193
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,003,797	\$ 982,105	\$ 952,864	\$ 931,520	\$ 899,638
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 3,956	\$ 4,386	\$ 4,220	\$ 4,915	\$ 4,172
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 231
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 43,589	\$ 43,004	\$ 43,423	\$ 40,448	\$ 39,179
Tier 2 Capital - Other	CCR355	\$ 44	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 47,589	\$ 47,390	\$ 47,643	\$ 45,363	\$ 43,582
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 47,589	\$ 47,390	\$ 47,643	\$ 45,363	\$ 43,582

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 783	\$ 786	\$ 787	\$ 795	\$ 795
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 4	\$ 4	\$ 5	\$ 13	\$ 17
Total Risk-Based Capital	CCR39	\$ 1,050,599	\$ 1,028,705	\$ 999,715	\$ 976,075	\$ 942,408
0% R/W Category - Cash	CCR400	\$ 85,540	\$ 61,363	\$ 54,001	\$ 60,793	\$ 55,914
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 126,709	\$ 141,176	\$ 162,051	\$ 151,191	\$ 178,982
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 101	\$ 100	\$ 0
0% R/W Category - Other	CCR415	\$ 27,442	\$ 19,981	\$ 14,594	\$ 20,460	\$ 19,207
0% R/W Category - Assets Total	CCR420	\$ 239,691	\$ 222,520	\$ 230,747	\$ 232,544	\$ 254,103
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 626,213	\$ 647,407	\$ 665,339	\$ 656,943	\$ 631,941
20% R/W Category - Claims on FHLBs	CCR435	\$ 570,842	\$ 431,556	\$ 544,830	\$ 520,730	\$ 599,816
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 15,989	\$ 13,957	\$ 14,195	\$ 11,882	\$ 12,299
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 212,479	\$ 256,161	\$ 275,371	\$ 219,704	\$ 208,762
20% R/W Category - Other	CCR450	\$ 436,614	\$ 472,298	\$ 412,124	\$ 498,085	\$ 400,207
20% R/W Category - Assets Total	CCR455	\$ 1,862,137	\$ 1,821,379	\$ 1,911,859	\$ 1,907,344	\$ 1,853,025
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 372,427	\$ 364,277	\$ 382,371	\$ 381,466	\$ 370,606
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,071,598	\$ 3,967,042	\$ 3,807,955	\$ 3,728,573	\$ 3,735,172
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 53,957	\$ 63,258	\$ 56,824	\$ 52,759	\$ 48,066
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,998	\$ 5,029	\$ 4,557	\$ 4,123	\$ 28,061
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 476	\$ 476	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 45,291	\$ 38,754	\$ 16,498	\$ 15,413	\$ 23,259
50% R/W Category - Assets Total	CCR485	\$ 4,176,320	\$ 4,074,559	\$ 3,885,834	\$ 3,800,868	\$ 3,834,558
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,088,171	\$ 2,037,290	\$ 1,942,927	\$ 1,900,444	\$ 1,917,288
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 225,490	\$ 500,032	\$ 685,842	\$ 610,816	\$ 575,347
100% R/W Category - All Other Assets	CCR506	\$ 3,168,517	\$ 2,785,491	\$ 2,511,813	\$ 2,523,570	\$ 2,411,897
100% R/W Category - Assets Total	CCR510	\$ 3,394,007	\$ 3,285,523	\$ 3,197,655	\$ 3,134,386	\$ 2,987,244
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,394,007	\$ 3,285,523	\$ 3,197,655	\$ 3,134,386	\$ 2,987,244
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Frozen Aggregated Data
 (\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 9,672,155	\$ 9,403,981	\$ 9,226,095	\$ 9,075,142	\$ 8,928,930
Subtotal Risk-Weighted Assets	CCR75	\$ 5,854,596	\$ 5,687,082	\$ 5,522,947	\$ 5,416,290	\$ 5,275,129
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,822	\$ 4,590	\$ 4,464	\$ 3,314	\$ 3,620
Total Risk-Weighted Assets	CCR78	\$ 5,848,774	\$ 5,682,492	\$ 5,518,483	\$ 5,412,976	\$ 5,271,509
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 507,403	\$ 454,598	\$ 478,080	\$ 469,125	\$ 421,718
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.73%	10.71%	10.55%	10.46%	10.29%
Total Risk-Based Capital Ratio	CCR820	17.96%	18.10%	18.12%	18.03%	17.88%
Tier 1 Risk-Based Capital Ratio	CCR830	17.16%	17.28%	17.27%	17.21%	17.07%
Tangible Equity Ratio	CCR840	10.73%	10.71%	10.55%	10.46%	10.29%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.