

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2008, 11:13 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Description		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Number of Regulated Institutions</b>		41	41	40	40	41
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,116,247</b>	<b>\$ 1,294,164</b>	<b>\$ 1,408,581</b>	<b>\$ 1,254,743</b>	<b>\$ 1,328,655</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 140,247	\$ 115,498	\$ 114,364	\$ 116,263	\$ 99,403
Interest-Earning Deposits in FHLBs	SC112	\$ 139,792	\$ 194,701	\$ 307,467	\$ 282,512	\$ 246,068
Other Interest-Earning Deposits	SC118	\$ 111,628	\$ 236,947	\$ 117,214	\$ 79,094	\$ 76,361
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 245,532	\$ 322,437	\$ 434,008	\$ 264,328	\$ 309,448
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 376,245	\$ 312,458	\$ 320,053	\$ 399,166	\$ 481,476
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 31,853	\$ 39,810	\$ 43,930	\$ 47,793	\$ 52,807
State and Municipal Obligations	SC180	\$ 10,797	\$ 17,557	\$ 18,465	\$ 16,496	\$ 16,429
Securities Backed by Nonmortgage Loans	SC182	\$ 29,859	\$ 27,190	\$ 27,461	\$ 22,006	\$ 16,487
Other Investment Securities	SC185	\$ 25,702	\$ 23,522	\$ 21,355	\$ 22,099	\$ 23,095
Accrued Interest Receivable	SC191	\$ 4,592	\$ 4,044	\$ 4,264	\$ 4,986	\$ 7,081
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 1,184,173</b>	<b>\$ 1,191,160</b>	<b>\$ 954,702</b>	<b>\$ 783,800</b>	<b>\$ 694,683</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 1,184,173</b>	<b>\$ 1,191,160</b>	<b>\$ 954,702</b>	<b>\$ 783,800</b>	<b>\$ 694,683</b>
Pass-Through - Total	SUB0073	\$ 789,177	\$ 789,592	\$ 628,801	\$ 596,673	\$ 531,267
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 766,877	\$ 769,222	\$ 606,315	\$ 574,120	\$ 508,667
Other Pass-Through	SC215	\$ 22,300	\$ 20,370	\$ 22,486	\$ 22,553	\$ 22,600
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 389,294	\$ 396,067	\$ 321,447	\$ 183,571	\$ 160,188
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 72,814	\$ 76,335	\$ 61,822	\$ 44,712	\$ 45,085
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 43,343	\$ 29,573	\$ 29,917	\$ 30,103	\$ 31,753
Other	SC222	\$ 273,137	\$ 290,159	\$ 229,708	\$ 108,756	\$ 83,350
Accrued Interest Receivable	SC228	\$ 5,702	\$ 5,501	\$ 4,454	\$ 3,556	\$ 3,228

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 7,315,313</b>	<b>\$ 7,327,196</b>	<b>\$ 7,257,095</b>	<b>\$ 7,178,617</b>	<b>\$ 7,074,745</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 7,253,783</b>	<b>\$ 7,263,627</b>	<b>\$ 7,206,703</b>	<b>\$ 7,131,279</b>	<b>\$ 7,028,761</b>
Construction Loans - Total	SUB0100	\$ 662,294	\$ 701,845	\$ 712,805	\$ 708,525	\$ 744,772
Residential - Total	SUB0110	\$ 570,819	\$ 603,193	\$ 598,654	\$ 597,068	\$ 620,285
1-4 Dwelling Units	SC230	\$ 538,270	\$ 564,685	\$ 561,952	\$ 558,239	\$ 580,000
Multifamily (5 or more) Dwelling Units	SC235	\$ 32,549	\$ 38,508	\$ 36,702	\$ 38,829	\$ 40,285
Nonresidential Property	SC240	\$ 91,475	\$ 98,652	\$ 114,151	\$ 111,457	\$ 124,487
Permanent Loans - Total	SUB0121	\$ 6,608,634	\$ 6,580,439	\$ 6,498,665	\$ 6,422,323	\$ 6,282,788
Residential - Total	SUB0131	\$ 5,063,859	\$ 5,008,123	\$ 4,905,761	\$ 4,877,191	\$ 4,733,141
1-4 Dwelling Units - Total	SUB0141	\$ 4,903,598	\$ 4,849,781	\$ 4,756,769	\$ 4,725,672	\$ 4,585,947
Revolving Open-End Loans	SC251	\$ 305,014	\$ 287,809	\$ 267,924	\$ 248,130	\$ 237,693
All Other - First Liens	SC254	\$ 4,370,303	\$ 4,332,779	\$ 4,257,670	\$ 4,243,321	\$ 4,111,359
All Other - Junior Liens	SC255	\$ 228,281	\$ 229,193	\$ 231,175	\$ 234,221	\$ 236,895
Multifamily (5 or more) Dwelling Units	SC256	\$ 160,261	\$ 158,342	\$ 148,992	\$ 151,519	\$ 147,194
Nonresidential Property (Except Land)	SC260	\$ 1,049,172	\$ 1,054,580	\$ 1,054,416	\$ 1,008,996	\$ 992,790
Land	SC265	\$ 495,603	\$ 517,736	\$ 538,488	\$ 536,136	\$ 556,857
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 11,356	\$ 70,814	\$ 80,622	\$ 103,288	\$ 145,108
Accrued Interest Receivable	SC272	\$ 34,932	\$ 36,033	\$ 37,167	\$ 39,917	\$ 40,458
Advances for Taxes and Insurance	SC275	\$ 9,453	\$ 8,879	\$ 8,458	\$ 7,852	\$ 6,727
Allowance for Loan and Lease Losses	SC283	\$ 61,530	\$ 63,569	\$ 50,392	\$ 47,338	\$ 45,984
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 591,031</b>	<b>\$ 588,091</b>	<b>\$ 553,255</b>	<b>\$ 626,331</b>	<b>\$ 633,773</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 582,622</b>	<b>\$ 579,538</b>	<b>\$ 545,648</b>	<b>\$ 618,674</b>	<b>\$ 625,475</b>
Commercial Loans - Total	SC32	\$ 348,077	\$ 330,505	\$ 336,612	\$ 414,136	\$ 376,107
Secured	SC300	\$ 287,914	\$ 276,350	\$ 266,719	\$ 360,447	\$ 331,463
Unsecured	SC303	\$ 30,267	\$ 21,856	\$ 36,876	\$ 19,380	\$ 10,029
Lease Receivables	SC306	\$ 29,896	\$ 32,299	\$ 33,017	\$ 34,309	\$ 34,615
Consumer Loans - Total	SC35	\$ 240,210	\$ 255,021	\$ 214,371	\$ 209,597	\$ 255,225
Loans on Deposits	SC310	\$ 13,018	\$ 13,007	\$ 13,086	\$ 14,970	\$ 15,221
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,698	\$ 6,049	\$ 7,203	\$ 9,635	\$ 8,837
Education Loans	SC320	\$ 362	\$ 413	\$ 462	\$ 509	\$ 562
Auto Loans	SC323	\$ 57,285	\$ 59,972	\$ 59,870	\$ 57,178	\$ 85,143
Mobile Home Loans	SC326	\$ 39,443	\$ 38,859	\$ 38,957	\$ 38,772	\$ 38,755
Credit Cards	SC328	\$ 2,003	\$ 184	\$ 1,199	\$ 530	\$ 4,202

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Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other, Including Lease Receivables	SC330	\$ 122,401	\$ 136,537	\$ 93,594	\$ 88,003	\$ 102,505
Accrued Interest Receivable	SC348	\$ 2,744	\$ 2,565	\$ 2,272	\$ 2,598	\$ 2,441
Allowance for Loan and Lease Losses	SC357	\$ 8,409	\$ 8,553	\$ 7,607	\$ 7,657	\$ 8,298
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 136,995</b>	<b>\$ 101,300</b>	<b>\$ 89,846</b>	<b>\$ 70,038</b>	<b>\$ 59,173</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 136,995</b>	<b>\$ 101,300</b>	<b>\$ 89,846</b>	<b>\$ 70,035</b>	<b>\$ 59,171</b>
Real Estate - Total	SUB0210	\$ 136,201	\$ 100,716	\$ 89,220	\$ 69,359	\$ 58,743
Construction	SC405	\$ 15,115	\$ 11,824	\$ 8,120	\$ 5,887	\$ 4,568
Residential - Total	SUB0225	\$ 83,959	\$ 65,483	\$ 57,304	\$ 41,883	\$ 34,903
1-4 Dwelling Units	SC415	\$ 82,761	\$ 65,313	\$ 57,264	\$ 41,853	\$ 34,873
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,198	\$ 170	\$ 40	\$ 30	\$ 30
Nonresidential (Except Land)	SC426	\$ 5,787	\$ 3,379	\$ 4,871	\$ 3,159	\$ 3,300
Land	SC428	\$ 31,340	\$ 20,030	\$ 18,925	\$ 18,430	\$ 15,972
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 794	\$ 584	\$ 626	\$ 679	\$ 430
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 3,099</b>	<b>\$ 2,717</b>	<b>\$ 3,997</b>	<b>\$ 5,600</b>	<b>\$ 5,823</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 56,375</b>	<b>\$ 52,645</b>	<b>\$ 51,890</b>	<b>\$ 52,058</b>	<b>\$ 53,938</b>
Federal Home Loan Bank Stock	SC510	\$ 55,330	\$ 51,597	\$ 51,787	\$ 51,955	\$ 53,836
Other	SC540	\$ 1,045	\$ 1,048	\$ 103	\$ 103	\$ 102
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 126,358</b>	<b>\$ 122,688</b>	<b>\$ 119,271</b>	<b>\$ 124,603</b>	<b>\$ 124,037</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 279,348</b>	<b>\$ 289,785</b>	<b>\$ 191,179</b>	<b>\$ 169,823</b>	<b>\$ 169,376</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 279,348</b>	<b>\$ 289,785</b>	<b>\$ 191,179</b>	<b>\$ 169,542</b>	<b>\$ 169,236</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 12,283	\$ 12,189	\$ 14,291	\$ 13,792	\$ 20,794
Other	SC625	\$ 49,143	\$ 48,629	\$ 45,858	\$ 45,720	\$ 35,795
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 533	\$ 542	\$ 578	\$ 611	\$ 651
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 121,771	\$ 122,444	\$ 46,554	\$ 40,166	\$ 42,631
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 95,618	\$ 105,981	\$ 83,898	\$ 69,534	\$ 69,505
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 281	\$ 140
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 69,939</b>	<b>\$ 72,122</b>	<b>\$ 57,999</b>	<b>\$ 55,279</b>	<b>\$ 54,424</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 10,808,939</b>	<b>\$ 10,969,746</b>	<b>\$ 10,629,816</b>	<b>\$ 10,265,613</b>	<b>\$ 10,144,203</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 10,739,000</b>	<b>\$ 10,897,624</b>	<b>\$ 10,571,817</b>	<b>\$ 10,210,334</b>	<b>\$ 10,089,779</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 8,505,375</b>	<b>\$ 8,678,115</b>	<b>\$ 8,424,289</b>	<b>\$ 8,098,294</b>	<b>\$ 7,971,088</b>
Deposits	SC710	\$ 8,485,863	\$ 8,632,369	\$ 8,393,337	\$ 8,081,864	\$ 7,951,930
Escrows	SC712	\$ 21,750	\$ 48,224	\$ 33,664	\$ 19,407	\$ 21,820
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,238	\$- 2,478	\$- 2,712	\$- 2,977	\$- 2,662
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 936,626</b>	<b>\$ 911,717</b>	<b>\$ 916,949</b>	<b>\$ 880,334</b>	<b>\$ 918,796</b>
Advances from FHLBank	SC720	\$ 800,791	\$ 724,427	\$ 729,910	\$ 745,008	\$ 767,455
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 79,686	\$ 106,745	\$ 97,292	\$ 100,911	\$ 109,824
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 56,149	\$ 80,545	\$ 89,747	\$ 34,415	\$ 41,517
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 73,666</b>	<b>\$ 71,970</b>	<b>\$ 67,439</b>	<b>\$ 94,656</b>	<b>\$ 66,458</b>
Accrued Interest Payable - Deposits	SC763	\$ 6,525	\$ 6,242	\$ 7,062	\$ 6,055	\$ 6,774
Accrued Interest Payable - Other	SC766	\$ 5,209	\$ 7,514	\$ 6,735	\$ 5,839	\$ 7,347
Accrued Taxes	SC776	\$ 3,827	\$ 3,560	\$ 2,176	\$ 2,422	\$ 1,462
Accounts Payable	SC780	\$ 35,368	\$ 33,539	\$ 27,911	\$ 24,608	\$ 24,516
Deferred Income Taxes	SC790	\$ 592	\$ 893	\$ 1,220	\$ 1,618	\$ 3,346
Other Liabilities and Deferred Income	SC796	\$ 22,145	\$ 20,222	\$ 22,335	\$ 54,114	\$ 23,013
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

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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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 9,515,667</b>	<b>\$ 9,661,802</b>	<b>\$ 9,408,677</b>	<b>\$ 9,073,284</b>	<b>\$ 8,956,342</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 50</b>	<b>\$ 41</b>	<b>\$ 74</b>	<b>\$ 64</b>	<b>\$ 61</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 367,994	\$ 361,494	\$ 256,958	\$ 224,722	\$ 220,489
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 12,485	\$ 12,485	\$ 12,485	\$ 13,087	\$ 13,078
Paid in Excess of Par	SC830	\$ 355,509	\$ 349,009	\$ 244,473	\$ 211,635	\$ 207,411
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 28,460</b>	<b>\$- 14,776</b>	<b>\$ 27</b>	<b>\$ 3,488</b>	<b>\$ 3,204</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 27,551	\$- 13,867	\$ 1,194	\$ 4,552	\$ 3,627
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 909	\$- 909	\$- 1,167	\$- 1,064	\$- 423
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 883,443</b>	<b>\$ 888,886</b>	<b>\$ 905,981</b>	<b>\$ 909,482</b>	<b>\$ 910,494</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 306</b>	<b>\$ 176</b>	<b>\$ 101</b>	<b>\$- 705</b>	<b>\$- 807</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 1,223,283</b>	<b>\$ 1,235,780</b>	<b>\$ 1,163,067</b>	<b>\$ 1,136,987</b>	<b>\$ 1,133,380</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 10,739,000</b>	<b>\$ 10,897,623</b>	<b>\$ 10,571,818</b>	<b>\$ 10,210,335</b>	<b>\$ 10,089,783</b>

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## Other Codes As of Sep 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 65
3	Federal, State, or other taxes receivable	17	\$ 12,669
4	Net deferred tax assets	21	\$ 35,311
6	Prepaid deposit insurance premiums	3	\$ 84
7	Prepaid expenses	34	\$ 8,833
8	Deposits for utilities and other services	2	\$ 46
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 456
14	Other noninterest-bearing short-term accounts recv	11	\$ 14,502
19	Receivables fr a broker for unsettled transactions	1	\$ 464
22	Unapplied loan disbursements	1	\$ 250
99	Other	19	\$ 10,403

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 604
4	Nonrefundable loan fees received prior to closing	3	\$ 156
7	Deferred gains from the sale of real estate	1	\$ 4
10	Amounts due brokers for unsettled transactions	1	\$ 3,353
11	The liability recorded for post-retirement benefit	12	\$ 6,369
14	Unapplied loan payments received	1	\$ 32
16	Recourse loan liability	1	\$ 538
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 322
18	Litigation reserves	1	\$ 445
20	F/V of all derivative instru. reportable as liab.	1	\$ 218
21	Liabilities for credit losses on OBS credit exposures	1	\$ 141
99	Other	41	\$ 8,546

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 153,622</b>	<b>\$ 154,995</b>	<b>\$ 160,498</b>	<b>\$ 169,687</b>	<b>\$ 170,617</b>
Deposits and Investment Securities	SO115	\$ 8,127	\$ 9,386	\$ 11,580	\$ 14,117	\$ 15,397
Mortgage-Backed Securities	SO125	\$ 15,165	\$ 12,932	\$ 11,909	\$ 9,204	\$ 8,738
Mortgage Loans	SO141	\$ 117,420	\$ 119,587	\$ 122,624	\$ 129,833	\$ 128,974
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,820	\$ 2,366	\$ 2,280	\$ 2,490	\$ 3,259
Nonmortgage Loans - Total	SUB0950	\$ 10,800	\$ 10,489	\$ 11,879	\$ 13,447	\$ 14,041
Commercial Loans and Leases	SO160	\$ 7,185	\$ 7,244	\$ 8,299	\$ 9,495	\$ 9,850
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 129	\$ 77	\$ 88	\$ 430	\$ 74
Consumer Loans and Leases	SO171	\$ 3,615	\$ 3,245	\$ 3,580	\$ 3,952	\$ 4,191
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 161	\$ 158	\$ 138	\$ 166	\$ 134
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 413</b>	<b>\$ 738</b>	<b>\$ 785</b>	<b>\$ 820</b>	<b>\$ 784</b>
Federal Home Loan Bank Stock	SO181	\$ 413	\$ 738	\$ 785	\$ 820	\$ 784
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 77,194</b>	<b>\$ 81,236</b>	<b>\$ 88,424</b>	<b>\$ 91,763</b>	<b>\$ 90,901</b>
Deposits	SO215	\$ 68,410	\$ 72,276	\$ 78,971	\$ 81,503	\$ 80,088
Escrows	SO225	\$ 19	\$ 20	\$ 19	\$ 10	\$ 15
Advances from FHLBank	SO230	\$ 7,616	\$ 7,430	\$ 7,906	\$ 8,675	\$ 8,537
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	\$ 1,154	\$ 1,510	\$ 1,528	\$ 1,575	\$ 2,261
Capitalized Interest	SO271	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 76,841</b>	<b>\$ 74,497</b>	<b>\$ 72,859</b>	<b>\$ 78,744</b>	<b>\$ 80,500</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 25,947	\$ 26,279	\$ 17,124	\$ 5,991	\$ 3,806
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 50,894</b>	<b>\$ 48,218</b>	<b>\$ 55,735</b>	<b>\$ 72,753</b>	<b>\$ 76,694</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 28,930</b>	<b>\$ 21,851</b>	<b>\$ 20,676</b>	<b>\$ 21,592</b>	<b>\$ 22,574</b>
Mortgage Loan Servicing Fees	SO410	\$ 145	\$ 122	\$ 121	\$ 152	\$ 128
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 0	\$ 0	\$ 105	\$- 47	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 25,554	\$ 22,938	\$ 16,253	\$ 17,220	\$ 17,572
Net Income (Loss) from Other - Total	SUB0451	\$ 1,198	\$- 3,705	\$ 2,553	\$ 2,455	\$ 3,200
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,711	\$ 5,708	\$ 4,081	\$ 3,397	\$ 3,199
Operations & Sale of Repossessed Assets	SO461	\$- 1,111	\$- 1,805	\$- 1,095	\$- 108	\$ 525
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 149	\$- 7,456	\$- 433	\$- 188	\$- 26
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$- 367	\$- 543
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 2	\$ 0	\$- 279	\$ 45
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 253	\$- 150	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,033	\$ 2,496	\$ 1,644	\$ 1,812	\$ 1,674
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 86,847</b>	<b>\$ 78,160</b>	<b>\$ 76,715</b>	<b>\$ 78,856</b>	<b>\$ 73,854</b>
All Personnel Compensation and Expense	SO510	\$ 46,101	\$ 41,606	\$ 43,974	\$ 42,206	\$ 44,048
Legal Expense	SO520	\$ 950	\$ 980	\$ 952	\$ 975	\$ 843
Office Occupancy and Equipment Expense	SO530	\$ 15,796	\$ 14,717	\$ 14,542	\$ 14,040	\$ 13,532
Marketing and Other Professional Services	SO540	\$ 4,746	\$ 4,047	\$ 3,312	\$ 5,924	\$ 3,306
Loan Servicing Fees	SO550	\$ 251	\$ 319	\$ 200	\$ 211	\$ 230
Goodwill and Other Intangibles Expense	SO560	\$ 1,448	\$ 1,178	\$ 381	\$ 2,487	\$ 351
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,000	\$ 1,849	\$ 687	\$ 1,401	\$ 523
Other Noninterest Expense	SO580	\$ 15,555	\$ 13,464	\$ 12,667	\$ 11,612	\$ 11,021
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 7,023</b>	<b>\$- 8,091</b>	<b>\$- 304</b>	<b>\$ 15,489</b>	<b>\$ 25,414</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 1,748</b>	<b>\$ 5,294</b>	<b>\$- 2,028</b>	<b>\$ 3,137</b>	<b>\$ 4,656</b>



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Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 1,462	\$ 4,468	\$- 1,715	\$ 3,011	\$ 3,799
State, Local & Other	SO720	\$- 286	\$ 826	\$- 313	\$ 126	\$ 857
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 5,275</b>	<b>\$- 13,385</b>	<b>\$ 1,724</b>	<b>\$ 12,352</b>	<b>\$ 20,758</b>
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 5,275</b>	<b>\$- 13,385</b>	<b>\$ 1,724</b>	<b>\$ 12,352</b>	<b>\$ 20,758</b>

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### Other Codes As of Sep 2008

#### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 4
4	Net income(loss) from leasing or subleasing space	14	\$ 729
5	Net income(loss) from real estate held for invest	1	\$ 3
7	Net income(loss) from leased property	2	\$ 64
15	Income from corporate-owned life insurance	8	\$ 396
99	Other	24	\$ 528

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	21	\$ 1,235
2	OTS assessments	16	\$ 247
6	Supervisory examination fees	6	\$ 94
7	Office supplies, printing, and postage	24	\$ 1,101
8	Telephone, including data lines	8	\$ 329
9	Loan origination expense	2	\$- 80
10	ATM expense	4	\$ 143
15	Foreclosure expenses	2	\$ 754
99	Other	32	\$ 5,019

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 469,115</b>	<b>\$ 315,493</b>	<b>\$ 160,498</b>	<b>\$ 669,843</b>	<b>\$ 500,156</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 29,093	\$ 20,966	\$ 11,580	\$ 59,786	\$ 45,669
YTD - Mortgage-Backed Securities	Y_SO125	\$ 40,006	\$ 24,841	\$ 11,909	\$ 34,023	\$ 24,819
YTD - Mortgage Loans	Y_SO141	\$ 359,631	\$ 242,211	\$ 122,624	\$ 511,991	\$ 382,158
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 6,466	\$ 4,646	\$ 2,280	\$ 12,980	\$ 10,490
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 22,728	\$ 15,543	\$ 8,299	\$ 33,832	\$ 24,337
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 294	\$ 165	\$ 88	\$ 695	\$ 265
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,440	\$ 6,825	\$ 3,580	\$ 15,969	\$ 12,017
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 457	\$ 296	\$ 138	\$ 567	\$ 401
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 1,936</b>	<b>\$ 1,523</b>	<b>\$ 785</b>	<b>\$ 3,113</b>	<b>\$ 2,293</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,936	\$ 1,523	\$ 785	\$ 3,105	\$ 2,285
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 8	\$ 8
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 246,854</b>	<b>\$ 169,660</b>	<b>\$ 88,424</b>	<b>\$ 351,836</b>	<b>\$ 260,073</b>
YTD - Deposits	Y_SO215	\$ 219,657	\$ 151,247	\$ 78,971	\$ 309,745	\$ 228,242
YTD - Escrows	Y_SO225	\$ 58	\$ 39	\$ 19	\$ 49	\$ 39
YTD - Advances from FHLBank	Y_SO230	\$ 22,952	\$ 15,336	\$ 7,906	\$ 33,432	\$ 24,757
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	\$ 4,192	\$ 3,038	\$ 1,528	\$ 8,610	\$ 7,035
YTD - Capitalized Interest	Y_SO271	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 224,197</b>	<b>\$ 147,356</b>	<b>\$ 72,859</b>	<b>\$ 321,120</b>	<b>\$ 242,376</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 69,350	\$ 43,403	\$ 17,124	\$ 13,232	\$ 7,241
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 154,847</b>	<b>\$ 103,953</b>	<b>\$ 55,735</b>	<b>\$ 307,888</b>	<b>\$ 235,135</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 71,457</b>	<b>\$ 42,527</b>	<b>\$ 20,676</b>	<b>\$ 80,459</b>	<b>\$ 58,867</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 388	\$ 243	\$ 121	\$ 509	\$ 357
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 105	\$ 105	\$ 105	\$ 484	\$ 531

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 64,745	\$ 39,191	\$ 16,253	\$ 63,883	\$ 46,663
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 46	\$- 1,152	\$ 2,553	\$ 8,920	\$ 6,465
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 12,500	\$ 9,789	\$ 4,081	\$ 10,519	\$ 7,122
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 4,011	\$- 2,900	\$- 1,095	\$ 1,171	\$ 1,279
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 8,038	\$- 7,889	\$- 433	\$- 2,590	\$- 2,402
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$- 216	\$ 151
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 2	\$- 2	\$ 0	\$ 36	\$ 315
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 403	\$- 150	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,173	\$ 4,140	\$ 1,644	\$ 6,663	\$ 4,851
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 241,722</b>	<b>\$ 154,875</b>	<b>\$ 76,715</b>	<b>\$ 291,611</b>	<b>\$ 212,755</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 131,681	\$ 85,580	\$ 43,974	\$ 171,707	\$ 129,501
YTD - Legal Expense	Y_SO520	\$ 2,882	\$ 1,932	\$ 952	\$ 3,258	\$ 2,283
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 45,055	\$ 29,259	\$ 14,542	\$ 53,609	\$ 39,569
YTD - Marketing and Other Professional Services	Y_SO540	\$ 12,105	\$ 7,359	\$ 3,312	\$ 16,956	\$ 11,032
YTD - Loan Servicing Fees	Y_SO550	\$ 770	\$ 519	\$ 200	\$ 917	\$ 706
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,007	\$ 1,559	\$ 381	\$ 3,117	\$ 630
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4,536	\$ 2,536	\$ 687	\$ 2,522	\$ 1,121
YTD - Other Noninterest Expense	Y_SO580	\$ 41,686	\$ 26,131	\$ 12,667	\$ 39,525	\$ 27,913
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 15,418</b>	<b>\$- 8,395</b>	<b>\$- 304</b>	<b>\$ 96,736</b>	<b>\$ 81,247</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 1,518</b>	<b>\$ 3,266</b>	<b>\$- 2,028</b>	<b>\$ 18,507</b>	<b>\$ 15,370</b>
YTD - Federal	Y_SO710	\$ 1,291	\$ 2,753	\$- 1,715	\$ 15,564	\$ 12,553
YTD - State, Local, and Other	Y_SO720	\$ 227	\$ 513	\$- 313	\$ 2,943	\$ 2,817
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 16,936</b>	<b>\$- 11,661</b>	<b>\$ 1,724</b>	<b>\$ 78,229</b>	<b>\$ 65,877</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 16,936</b>	<b>\$- 11,661</b>	<b>\$ 1,724</b>	<b>\$ 78,229</b>	<b>\$ 65,877</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 72,119</b>	<b>\$ 57,999</b>	<b>\$ 55,280</b>	<b>\$ 54,424</b>	<b>\$ 52,162</b>
Net Provision for Loss	VA115	\$ 23,889	\$ 23,836	\$ 17,763	\$ 6,453	\$ 4,049
Transfers	VA125	\$- 8,750	\$- 4,738	\$- 1,748	\$- 1,710	\$- 46
Recoveries	VA135	\$ 627	\$ 932	\$ 493	\$ 1,389	\$ 518
Adjustments	VA145	\$ 0	\$ 39	\$- 413	\$ 281	\$- 138
Charge-offs	VA155	\$ 17,947	\$ 5,949	\$ 13,376	\$ 5,557	\$ 2,121
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 69,938</b>	<b>\$ 72,119</b>	<b>\$ 57,999</b>	<b>\$ 55,280</b>	<b>\$ 54,424</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 12,217</b>	<b>\$ 7,473</b>	<b>\$ 6,300</b>	<b>\$ 4,124</b>	<b>\$ 3,900</b>
Net Provision for Loss	VA118	\$ 4,058	\$ 4,292	\$ 48	\$ 939	\$ 280
Transfers	VA128	\$ 8,750	\$ 4,738	\$ 1,748	\$ 1,710	\$ 46
Adjustments	VA148	\$- 3	\$- 59	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 706	\$ 4,227	\$ 623	\$ 473	\$ 102
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 24,316</b>	<b>\$ 12,217</b>	<b>\$ 7,473</b>	<b>\$ 6,300</b>	<b>\$ 4,124</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 84,336</b>	<b>\$ 65,472</b>	<b>\$ 61,580</b>	<b>\$ 58,548</b>	<b>\$ 56,062</b>
Net Provision for Loss	VA120	\$ 27,947	\$ 28,128	\$ 17,811	\$ 7,392	\$ 4,329
Recoveries	VA140	\$ 627	\$ 932	\$ 493	\$ 1,389	\$ 518
Adjustments	VA150	\$- 3	\$- 20	\$- 413	\$ 281	\$- 138
Charge-offs	VA160	\$ 18,653	\$ 10,176	\$ 13,999	\$ 6,030	\$ 2,223
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 94,254</b>	<b>\$ 84,336</b>	<b>\$ 65,472</b>	<b>\$ 61,580</b>	<b>\$ 58,548</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 17,947</b>	<b>\$ 5,949</b>	<b>\$ 13,376</b>	<b>\$ 5,557</b>	<b>\$ 2,121</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 7,402</b>	<b>\$ 0</b>	<b>\$ 9,472</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 3,896</b>	<b>\$ 2,000</b>	<b>\$ 2,042</b>	<b>\$ 1,888</b>	<b>\$ 1,473</b>
Construction - Total	SUB2030	\$ 534	\$ 175	\$ 84	\$ 13	\$ 487
1-4 Dwelling Units	VA420	\$ 374	\$ 175	\$ 84	\$ 13	\$ 443
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 160	\$ 0	\$ 0	\$ 0	\$ 44
Permanent - Total	SUB2041	\$ 3,362	\$ 1,825	\$ 1,958	\$ 1,875	\$ 986
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 128	\$ 0	\$ 0	\$ 355	\$ 26
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,665	\$ 1,674	\$ 1,394	\$ 1,103	\$ 873
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 102	\$ 141	\$ 72	\$ 155	\$ 87
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 303	\$ 7	\$ 186	\$ 227	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 164	\$ 3	\$ 306	\$ 35	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 2,008</b>	<b>\$ 513</b>	<b>\$ 700</b>	<b>\$ 2,226</b>	<b>\$ 389</b>
Commercial Loans	VA520	\$ 212	\$ 33	\$ 279	\$ 179	\$ 0
Consumer Loans - Total	SUB2061	\$ 1,796	\$ 480	\$ 421	\$ 2,047	\$ 389
Loans on Deposits	VA510	\$ 0	\$ 37	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 4	\$ 0	\$ 0	\$ 20
Auto Loans	VA540	\$ 1,779	\$ 353	\$ 362	\$ 1,927	\$ 342
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 4	\$ 69	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 17	\$ 78	\$ 54	\$ 51	\$ 27
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 3,311</b>	<b>\$ 3,436</b>	<b>\$ 1,162</b>	<b>\$ 1,303</b>	<b>\$ 259</b>
Real Estate - Construction	VA605	\$ 603	\$ 560	\$ 419	\$ 127	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,468	\$ 2,661	\$ 726	\$ 717	\$ 226
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 240	\$ 77	\$ 17	\$ 336	\$ 33
Real Estate - Land	VA628	\$ 0	\$ 88	\$ 0	\$ 123	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 50	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,330</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 140</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 627</b>	<b>\$ 932</b>	<b>\$ 493</b>	<b>\$ 1,389</b>	<b>\$ 518</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 434</b>	<b>\$ 145</b>	<b>\$ 228</b>	<b>\$ 430</b>	<b>\$ 193</b>
Construction - Total	SUB2130	\$ 69	\$ 10	\$ 87	\$ 44	\$ 67
1-4 Dwelling Units	VA421	\$ 1	\$ 10	\$ 87	\$ 44	\$ 67
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 68	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 365	\$ 135	\$ 141	\$ 386	\$ 126
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 51	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 47	\$ 66	\$ 55	\$ 5	\$ 67
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 7	\$ 6	\$ 74	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 1	\$ 2	\$ 12	\$ 1	\$ 2
Nonresidential Property (Except Land)	VA481	\$ 25	\$ 10	\$ 0	\$ 81	\$ 0
Land	VA491	\$ 285	\$ 0	\$ 0	\$ 298	\$ 56
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 193</b>	<b>\$ 787</b>	<b>\$ 265</b>	<b>\$ 959</b>	<b>\$ 325</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 8	\$ 5	\$ 0	\$ 0	\$ 69
Consumer Loans - Total	SUB2161	\$ 185	\$ 782	\$ 265	\$ 959	\$ 256
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 6	\$ 15	\$ 13	\$ 9	\$ 7
Education Loans	VA531	\$ 3	\$ 4	\$ 6	\$ 7	\$ 11
Auto Loans	VA541	\$ 149	\$ 257	\$ 226	\$ 915	\$ 209
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 27	\$ 506	\$ 20	\$ 28	\$ 28
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 12,808</b>	<b>\$ 9,029</b>	<b>\$ 1,796</b>	<b>\$ 2,647</b>	<b>\$ 326</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 12,276</b>	<b>\$ 8,672</b>	<b>\$ 1,659</b>	<b>\$ 2,177</b>	<b>\$ 110</b>
Construction - Total	SUB2230	\$ 1,377	\$ 2,148	\$ 70	\$ 185	\$ 350
1-4 Dwelling Units	VA422	\$ 1,377	\$ 2,148	\$ 70	\$ 185	\$ 350
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 10,899	\$ 6,524	\$ 1,589	\$ 1,992	\$- 240
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 7	\$ 420	\$ 194	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,672	\$ 3,748	\$ 844	\$ 1,121	\$- 42
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 505	\$ 101	\$ 106	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 3	\$ 97	\$ 90	\$ 11	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 930	\$ 138	\$ 76	\$ 731	\$- 333
Land	VA492	\$ 4,796	\$ 2,020	\$ 279	\$ 128	\$ 135
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 280</b>	<b>\$ 26</b>	<b>\$ 109</b>	<b>\$ 264</b>	<b>\$- 57</b>
Commercial Loans	VA522	\$ 258	\$ 0	\$ 100	\$ 260	\$ 0
Consumer Loans - Total	SUB2261	\$ 22	\$ 26	\$ 9	\$ 4	\$- 57
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 9	\$ 0	\$ 0	\$- 67
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 22	\$ 11	\$ 9	\$ 4	\$ 10
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 252</b>	<b>\$ 331</b>	<b>\$ 28</b>	<b>\$ 206</b>	<b>\$ 281</b>
Real Estate - Construction	VA606	\$ 116	\$ 15	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 234	\$ 28	\$ 210	\$ 281
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 136	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 82	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ - 4	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ - 8</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 30,128</b>	<b>\$ 14,046</b>	<b>\$ 14,679</b>	<b>\$ 6,815</b>	<b>\$ 1,929</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 7,402</b>	<b>\$ 0</b>	<b>\$ 9,472</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 15,738</b>	<b>\$ 10,527</b>	<b>\$ 3,473</b>	<b>\$ 3,635</b>	<b>\$ 1,390</b>
Construction - Total	SUB2330	\$ 1,842	\$ 2,313	\$ 67	\$ 154	\$ 770
1-4 Dwelling Units	VA425	\$ 1,750	\$ 2,313	\$ 67	\$ 154	\$ 726
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 92	\$ 0	\$ 0	\$ 0	\$ 44
Permanent - Total	SUB2341	\$ 13,896	\$ 8,214	\$ 3,406	\$ 3,481	\$ 620
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 121	\$ 369	\$ 194	\$ 355	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 7,290	\$ 5,356	\$ 2,183	\$ 2,219	\$ 764
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 600	\$ 236	\$ 104	\$ 155	\$ 87
Multifamily (5 or more) Dwelling Units	VA475	\$ 2	\$ 95	\$ 78	\$ 10	\$ - 2
Nonresidential Property (Except Land)	VA485	\$ 1,208	\$ 135	\$ 262	\$ 877	\$ - 333
Land	VA495	\$ 4,675	\$ 2,023	\$ 585	\$ - 135	\$ 79
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 2,095</b>	<b>\$ - 248</b>	<b>\$ 544</b>	<b>\$ 1,531</b>	<b>\$ 7</b>
Commercial Loans	VA525	\$ 462	\$ 28	\$ 379	\$ 439	\$ - 69
Consumer Loans - Total	SUB2361	\$ 1,633	\$ - 276	\$ 165	\$ 1,092	\$ 76
Loans on Deposits	VA515	\$ 0	\$ 37	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ - 6	\$ - 7	\$ - 13	\$ - 9	\$ - 7
Education Loans	VA535	\$ - 3	\$ 6	\$ - 6	\$ - 7	\$ 9
Auto Loans	VA545	\$ 1,630	\$ 105	\$ 136	\$ 1,012	\$ 66
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 4	\$ 69	\$ - 1



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 12	\$ - 417	\$ 43	\$ 27	\$ 9
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 3,563</b>	<b>\$ 3,767</b>	<b>\$ 1,190</b>	<b>\$ 1,509</b>	<b>\$ 540</b>
Real Estate - Construction	VA607	\$ 719	\$ 575	\$ 419	\$ 127	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2,468	\$ 2,895	\$ 754	\$ 927	\$ 507
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 136	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 240	\$ 77	\$ 17	\$ 336	\$ 33
Real Estate - Land	VA631	\$ 0	\$ 170	\$ 0	\$ 123	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 50	\$ 0	\$ - 4	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,330</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 140</b>	<b>\$ - 8</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 62,802</b>	<b>\$ 36,495</b>	<b>\$ 30,006</b>	<b>\$ 17,182</b>	<b>\$ 16,353</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 141,200</b>	<b>\$ 103,327</b>	<b>\$ 84,902</b>	<b>\$ 63,123</b>	<b>\$ 54,453</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 58,942</b>	<b>\$ 40,931</b>	<b>\$ 32,957</b>	<b>\$ 22,646</b>	<b>\$ 22,595</b>
Construction	VA951	\$ 3,550	\$ 7,700	\$ 6,003	\$ 739	\$ 3,046
Permanent - 1-4 Dwelling Units	VA952	\$ 37,992	\$ 30,988	\$ 23,461	\$ 18,149	\$ 16,009
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 951	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 13,340	\$ 361	\$ 1,287	\$ 1,253	\$ 2,257
Permanent - Land	VA955	\$ 3,109	\$ 1,882	\$ 2,206	\$ 2,505	\$ 1,283
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 275,632</b>	<b>\$ 238,405</b>	<b>\$ 179,062</b>	<b>\$ 174,398</b>	<b>\$ 177,471</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 646,307</b>	<b>\$ 605,070</b>	<b>\$ 502,191</b>	<b>\$ 432,146</b>	<b>\$ 359,411</b>
Substandard	VA965	\$ 636,969	\$ 594,951	\$ 498,275	\$ 427,092	\$ 352,996
Doubtful	VA970	\$ 9,338	\$ 10,101	\$ 3,916	\$ 5,054	\$ 6,415
Loss	VA975	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 31,103	\$ 41,940	\$ 50,587	\$ 61,384	\$ 19,213
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 27,536	\$ 37,739	\$ 45,128	\$ 55,483	\$ 18,465
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 2,006	\$ 0	\$ 1,720	\$ 1,527	\$ 274

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 751,881</b>	<b>\$ 710,556</b>	<b>\$ 644,598</b>	<b>\$ 605,323</b>	<b>\$ 509,451</b>
Mortgages - Total	SUB2421	\$ 729,568	\$ 693,825	\$ 626,143	\$ 589,641	\$ 495,740
Construction and Land Loans	SUB2430	\$ 189,172	\$ 181,842	\$ 167,741	\$ 139,788	\$ 83,859
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 482,720	\$ 449,310	\$ 398,263	\$ 392,117	\$ 369,047
Permanent Loans Secured by All Other Property	SUB2450	\$ 139,232	\$ 149,599	\$ 132,379	\$ 114,617	\$ 72,185
Nonmortgages - Total	SUB2461	\$ 22,313	\$ 16,731	\$ 18,455	\$ 15,682	\$ 13,711
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 232,853</b>	<b>\$ 239,116</b>	<b>\$ 246,367</b>	<b>\$ 235,609</b>	<b>\$ 201,011</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 229,015</b>	<b>\$ 234,203</b>	<b>\$ 236,735</b>	<b>\$ 233,249</b>	<b>\$ 193,325</b>
Mortgage Loans - Total	SUB2481	\$ 216,544	\$ 226,279	\$ 223,761	\$ 224,488	\$ 184,585
Construction	PD115	\$ 33,615	\$ 36,262	\$ 41,834	\$ 40,521	\$ 19,063
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,865	\$ 4,293	\$ 6,205	\$ 4,908	\$ 3,450
Secured by First Liens	PD123	\$ 137,927	\$ 142,891	\$ 123,243	\$ 136,730	\$ 135,753
Secured by Junior Liens	PD124	\$ 4,171	\$ 1,925	\$ 1,706	\$ 1,507	\$ 1,984
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,705	\$ 1,664	\$ 2,653	\$ 2,585	\$ 2,556
Nonresidential Property (Except Land)	PD135	\$ 17,113	\$ 18,889	\$ 25,233	\$ 27,655	\$ 14,228
Land	PD138	\$ 20,148	\$ 20,355	\$ 22,887	\$ 10,582	\$ 7,551
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 9,345	\$ 3,091	\$ 10,634	\$ 5,118	\$ 5,468
Consumer Loans - Total	SUB2511	\$ 3,126	\$ 4,833	\$ 2,340	\$ 3,643	\$ 3,272
Loans on Deposits	PD161	\$ 56	\$ 51	\$ 120	\$ 185	\$ 177
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 6	\$ 6
Education Loans	PD165	\$ 20	\$ 11	\$ 31	\$ 34	\$ 24
Auto Loans	PD167	\$ 1,595	\$ 1,576	\$ 893	\$ 1,353	\$ 1,497
Mobile Home Loans	PD169	\$ 1,264	\$ 1,460	\$ 1,014	\$ 1,538	\$ 1,145
Credit Cards	PD171	\$ 4	\$ 2	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 187	\$ 1,733	\$ 282	\$ 527	\$ 423
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,317	\$ 869	\$ 0	\$ 0	\$ 126
Held for Sale Included in PD115:PD180	PD192	\$ 493	\$ 3,117	\$ 2,436	\$ 792	\$ 1,101

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 491	\$ 461	\$ 0	\$ 244	\$ 92
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 78	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 3,838</b>	<b>\$ 4,913</b>	<b>\$ 9,632</b>	<b>\$ 2,360</b>	<b>\$ 7,686</b>
Mortgage Loans - Total	SUB2491	\$ 2,831	\$ 4,177	\$ 6,487	\$ 253	\$ 6,321
Construction	PD215	\$ 77	\$ 890	\$ 3,018	\$ 0	\$ 1,683
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 154	\$ 64	\$ 406
Secured by First Liens	PD223	\$ 2,289	\$ 3,077	\$ 388	\$ 189	\$ 1,980
Secured by Junior Liens	PD224	\$ 465	\$ 210	\$ 41	\$ 0	\$ 155
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 586	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 2,300	\$ 0	\$ 2,097
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 403	\$ 420	\$ 2,945	\$ 1,817	\$ 1,086
Consumer Loans - Total	SUB2521	\$ 604	\$ 316	\$ 200	\$ 290	\$ 279
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 461	\$ 314	\$ 200	\$ 129	\$ 92
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 67
Credit Cards	PD271	\$ 2	\$ 2	\$ 0	\$ 0	\$ 4
Other	PD280	\$ 141	\$ 0	\$ 0	\$ 158	\$ 116
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 186	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 164	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 519,028</b>	<b>\$ 471,440</b>	<b>\$ 398,231</b>	<b>\$ 369,714</b>	<b>\$ 308,440</b>
Mortgage Loans - Total	SUB2501	\$ 510,193	\$ 463,369	\$ 395,895	\$ 364,900	\$ 304,834

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 73,924	\$ 57,764	\$ 50,649	\$ 42,386	\$ 33,762
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 4,956	\$ 1,542	\$ 1,803	\$ 1,899	\$ 570
Secured by First Liens	PD323	\$ 324,889	\$ 289,165	\$ 258,055	\$ 241,316	\$ 221,613
Secured by Junior Liens	PD324	\$ 6,158	\$ 6,207	\$ 6,668	\$ 5,504	\$ 3,136
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,372	\$ 4,141	\$ 3,058	\$ 4,173	\$ 4,058
Nonresidential Property (Except Land)	PD335	\$ 35,486	\$ 37,979	\$ 28,609	\$ 23,323	\$ 21,992
Land	PD338	\$ 61,408	\$ 66,571	\$ 47,053	\$ 46,299	\$ 19,703
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 7,339	\$ 7,691	\$ 1,715	\$ 3,727	\$ 3,202
Consumer Loans - Total	SUB2531	\$ 1,496	\$ 380	\$ 621	\$ 1,087	\$ 404
Loans on Deposits	PD361	\$ 0	\$ 16	\$ 14	\$ 4	\$ 3
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 6	\$ 9	\$ 0
Education Loans	PD365	\$ 3	\$ 3	\$ 0	\$ 0	\$ 3
Auto Loans	PD367	\$ 81	\$ 38	\$ 19	\$ 6	\$ 44
Mobile Home Loans	PD369	\$ 92	\$ 62	\$ 93	\$ 135	\$ 46
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 1,320	\$ 261	\$ 489	\$ 933	\$ 308
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,626	\$ 1,681	\$ 153	\$ 1,518	\$ 973
Held for Sale Included in PD315:PD380	PD392	\$ 2,686	\$ 6,203	\$ 4,602	\$ 2,774	\$ 1,599
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 248	\$ 212	\$ 297	\$ 373	\$ 174
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 215	\$ 373	\$ 135
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 58,133</b>	<b>\$ 57,125</b>	<b>\$ 53,005</b>	<b>\$ 61,292</b>	<b>\$ 60,046</b>
90% up to 100% LTV	LD110	\$ 49,345	\$ 49,922	\$ 47,070	\$ 54,102	\$ 54,211
100% and greater LTV	LD120	\$ 8,788	\$ 7,203	\$ 5,935	\$ 7,190	\$ 5,835
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 22,847</b>	<b>\$ 4,023</b>	<b>\$ 5,746</b>	<b>\$ 7,763</b>	<b>\$ 6,320</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 6,781</b>	<b>\$ 660</b>	<b>\$ 1,587</b>	<b>\$ 1,841</b>	<b>\$ 2,329</b>

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 6,781	\$ 660	\$ 1,587	\$ 1,841	\$ 1,530
90% up to 100% LTV	LD210	\$ 5,034	\$ 628	\$ 1,279	\$ 1,441	\$ 813
100% and greater LTV	LD220	\$ 1,747	\$ 32	\$ 308	\$ 400	\$ 717
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 799
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 799
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 16,066</b>	<b>\$ 3,363</b>	<b>\$ 4,159</b>	<b>\$ 5,922</b>	<b>\$ 3,991</b>
90% up to 100% LTV	LD250	\$ 7,767	\$ 2,007	\$ 2,037	\$ 2,642	\$ 3,412
100% and greater LTV	LD260	\$ 8,299	\$ 1,356	\$ 2,122	\$ 3,280	\$ 579
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 4,845</b>	<b>\$ 83</b>	<b>\$ 0</b>	<b>\$ 300</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 970	\$ 83	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 3,875	\$ 0	\$ 0	\$ 300	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 56</b>	<b>\$ 1,147</b>	<b>\$ 10</b>	<b>\$ 3,314</b>	<b>\$ 64</b>
90% up to 100% LTV	LD410	\$ 23	\$ 1,124	\$ 3	\$ 3,299	\$ 61
100% and greater LTV	LD420	\$ 33	\$ 23	\$ 7	\$ 15	\$ 3
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 6,450</b>	<b>\$ 7,124</b>	<b>\$ 4,657</b>	<b>\$ 22,771</b>	<b>\$ 43,338</b>
90% up to 100% LTV	LD430	\$ 6,146	\$ 6,541	\$ 4,595	\$ 20,232	\$ 41,937
100% and greater LTV	LD440	\$ 304	\$ 583	\$ 62	\$ 2,539	\$ 1,401
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 8,927</b>	<b>\$ 5,394</b>	<b>\$ 4,983</b>	<b>\$ 16,685</b>	<b>\$ 96,092</b>
90% up to 100% LTV	LD450	\$ 6,945	\$ 5,218	\$ 4,841	\$ 15,928	\$ 69,652
100% and greater LTV	LD460	\$ 1,982	\$ 176	\$ 142	\$ 757	\$ 26,440
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 255,412	\$ 260,555	\$ 268,756	\$ 34,896,594	\$ 292,382
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 4,669	\$ 4,479	\$ 6,261	\$ 6,616	\$ 7,977
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 431,970	\$ 468,834	\$ 444,849	\$ 441,472	\$ 427,913
1-4 Dwelling Units Option ARM Loans	LD610	\$ 51,304	\$ 41,045	\$ 45,161	\$ 36,543	\$ 35,019
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,938	\$ 3,215	\$ 3,189	\$ 3,160	\$ 3,148
Total Capitalized Negative Amortization	LD650	\$ 114	\$ 137	\$ 74	\$ 55	\$ 38

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 290,024</b>	<b>\$ 331,844</b>	<b>\$ 343,786</b>	<b>\$ 379,765</b>	<b>\$ 425,475</b>
Mortgage Construction Loans	CC105	\$ 221,337	\$ 255,602	\$ 265,737	\$ 294,020	\$ 325,765
Other Mortgage Loans	CC115	\$ 68,687	\$ 76,242	\$ 78,049	\$ 85,745	\$ 99,710
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 71,976	\$ 66,468	\$ 68,606	\$ 72,444	\$ 63,893
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 170,903</b>	<b>\$ 205,290</b>	<b>\$ 251,062</b>	<b>\$ 177,554</b>	<b>\$ 221,643</b>
1-4 Dwelling Units	CC280	\$ 150,630	\$ 163,493	\$ 203,882	\$ 156,406	\$ 159,097
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,731	\$ 3,751	\$ 3,264	\$ 6,489	\$ 19,828
All Other Real Estate	CC300	\$ 15,542	\$ 38,046	\$ 43,916	\$ 14,659	\$ 42,718
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,890	\$ 7,353	\$ 6,518	\$ 32,783	\$ 5,253
Commitments Outstanding to Purchase Loans	CC320	\$ 2,823	\$ 3,859	\$ 4,682	\$ 2,437	\$ 5,852
Commitments Outstanding to Sell Loans	CC330	\$ 219,735	\$ 243,862	\$ 241,968	\$ 227,271	\$ 173,624
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 2,000	\$ 1,156	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,769	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 3,000	\$ 800	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 402,601</b>	<b>\$ 421,773</b>	<b>\$ 444,472</b>	<b>\$ 430,623</b>	<b>\$ 507,906</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 296,258	\$ 302,580	\$ 316,777	\$ 310,356	\$ 315,086
Commercial Lines	CC420	\$ 90,490	\$ 98,283	\$ 101,766	\$ 96,774	\$ 99,301
Open-End Consumer Lines - Credit Cards	CC423	\$ 97	\$ 139	\$ 116	\$ 105	\$ 132
Open-End Consumer Lines - Other	CC425	\$ 15,756	\$ 20,771	\$ 25,813	\$ 23,388	\$ 93,387
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 40,717</b>	<b>\$ 40,120</b>	<b>\$ 39,321</b>	<b>\$ 41,338</b>	<b>\$ 41,921</b>
Commercial	CC430	\$ 4,067	\$ 4,835	\$ 4,603	\$ 5,061	\$ 5,179
Standby, Not Included on CC465 or CC468	CC435	\$ 36,650	\$ 35,285	\$ 34,718	\$ 36,277	\$ 36,742
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 332,094	\$ 393,669	\$ 379,207	\$ 268,223	\$ 256,459
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 160	\$ 160	\$ 324	\$ 324
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 332,094	\$ 393,509	\$ 116,257	\$ 83,297	\$ 60,433
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 57
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 38,388	\$ 211,213	\$ 66,146	\$ 37,418	\$ 16,310
Sales	CF145	\$ 532	\$ 264	\$ 3,681	\$ 0	\$ 3,989
Other Balance Changes	CF148	\$- 35,637	\$- 50,698	\$- 30,140	\$ 26,992	\$- 21,975
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 25,927	\$ 151,231	\$ 46,667	\$ 28,623	\$ 23,929
Sales	CF155	\$ 0	\$ 54,072	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 33,040	\$- 21,963	\$- 21,413	\$- 5,328	\$- 6,097
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 64,315</b>	<b>\$ 362,444</b>	<b>\$ 112,813</b>	<b>\$ 66,041</b>	<b>\$ 40,239</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 532</b>	<b>\$ 54,336</b>	<b>\$ 3,681</b>	<b>\$ 0</b>	<b>\$ 3,989</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 63,783</b>	<b>\$ 308,108</b>	<b>\$ 109,132</b>	<b>\$ 66,041</b>	<b>\$ 36,250</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 941,845</b>	<b>\$ 1,096,150</b>	<b>\$ 990,692</b>	<b>\$ 950,102</b>	<b>\$ 886,640</b>
Construction Loans - Total	SUB3840	\$ 222,633	\$ 117,641	\$ 129,618	\$ 120,292	\$ 114,770
1-4 Dwelling Units	CF190	\$ 69,241	\$ 71,992	\$ 76,454	\$ 79,327	\$ 82,444
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,396	\$ 2,924	\$ 958	\$ 946	\$ 2,877
Nonresidential	CF210	\$ 151,996	\$ 42,725	\$ 52,206	\$ 40,019	\$ 29,449
Permanent Loans - Total	SUB3851	\$ 719,212	\$ 978,509	\$ 861,074	\$ 829,810	\$ 771,870
1-4 Dwelling Units	CF225	\$ 676,149	\$ 843,961	\$ 751,384	\$ 714,748	\$ 668,787
Home Equity and Junior Liens	CF226	\$ 16,533	\$ 28,307	\$ 22,682	\$ 23,331	\$ 30,266
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,901	\$ 15,901	\$ 9,120	\$ 10,158	\$ 8,625
Nonresidential (Except Land)	CF260	\$ 31,632	\$ 69,720	\$ 59,480	\$ 57,177	\$ 60,235
Land	CF270	\$ 9,530	\$ 48,927	\$ 41,090	\$ 47,727	\$ 34,223
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 5,940</b>	<b>\$ 33,937</b>	<b>\$ 14,021</b>	<b>\$ 16,889</b>	<b>\$ 77,354</b>
1-4 Dwelling Units	CF280	\$ 3,402	\$ 25,729	\$ 6,082	\$ 15,995	\$ 75,032
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 83	\$ 0	\$ 100
Multifamily (5 or more) Dwelling Units	CF290	\$ 738	\$ 290	\$ 133	\$ 361	\$ 1,455
Nonresidential	CF300	\$ 1,800	\$ 7,918	\$ 7,806	\$ 533	\$ 867
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 665,325</b>	<b>\$ 695,649</b>	<b>\$ 666,158</b>	<b>\$ 528,495</b>	<b>\$ 454,516</b>
1-4 Dwelling Units	CF310	\$ 493,704	\$ 591,811	\$ 582,026	\$ 428,555	\$ 411,205
Home Equity and Junior Liens	CF311	\$ 270	\$ 1,676	\$ 1,074	\$ 4,181	\$ 6,899

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<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 330	\$ 1,043	\$ 1,912	\$ 652	\$ 931
Nonresidential	CF330	\$ 171,291	\$ 102,795	\$ 82,220	\$ 99,288	\$ 42,380
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 659,385</b>	<b>\$- 661,712</b>	<b>\$- 652,137</b>	<b>\$- 511,606</b>	<b>\$- 377,162</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 109,780</b>	<b>\$ 159,812</b>	<b>\$ 130,407</b>	<b>\$ 100,583</b>	<b>\$ 103,224</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 25,615	\$ 43,590	\$ 23,399	\$ 66,481	\$ 52,282
Sales	CF395	\$ 72,482	\$ 111,225	\$ 53,769	\$ 40,231	\$ 8,191
Consumer:						
Closed or Purchased	CF400	\$ 51,426	\$ 81,737	\$ 102,933	\$ 43,440	\$ 58,793
Sales	CF405	\$ 882	\$ 523	\$ 200	\$ 19,369	\$ 168
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 77,041</b>	<b>\$ 125,327</b>	<b>\$ 126,332</b>	<b>\$ 109,921</b>	<b>\$ 111,075</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 73,364</b>	<b>\$ 111,748</b>	<b>\$ 53,969</b>	<b>\$ 59,600</b>	<b>\$ 8,359</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 3,677</b>	<b>\$ 13,579</b>	<b>\$ 72,363</b>	<b>\$ 50,321</b>	<b>\$ 102,716</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 62,752	\$ 67,050	\$ 72,851	\$ 75,460	\$ 73,182

<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 741,469	\$ 629,581	\$ 651,206	\$ 654,165	\$ 569,905
Fully Insured	DI100	\$ 708,002	\$ 594,120	\$ 614,789	\$ 618,463	\$ 530,117
Other	DI110	\$ 33,467	\$ 35,461	\$ 36,417	\$ 35,702	\$ 39,788
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,506,995	\$ 5,263,034	\$ 5,201,109	\$ 4,983,149	\$ 4,964,520
Greater than \$100,000	DI130	\$ 2,165,015	\$ 2,517,213	\$ 2,331,153	\$ 2,240,704	\$ 2,138,560
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	371,782	371,550	372,518	362,521	360,329
Greater than \$100,000	DI160	12,721	13,646	13,462	12,564	11,767
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 868,369	\$ 860,735	\$ 855,042	\$ 839,804	\$ 832,465
Greater than \$250,000	DI175	\$ 36,999	\$ 39,609	\$ 39,698	\$ 37,615	\$ 38,210
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	43,552	44,854	44,937	44,404	44,594
Greater than \$250,000	DI185	104	108	107	100	102



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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	428,159	430,158	431,024	419,589	416,792
IRA/Keogh Accounts	DI200	\$ 899,681	\$ 893,799	\$ 891,901	\$ 874,085	\$ 857,751
Uninsured Deposits	DI210	\$ 552,661	\$ 687,188	\$ 685,048	\$ 685,896	\$ 650,071
Preferred Deposits	DI220	\$ 20,879	\$ 1,028	\$ 1,410	\$ 1,388	\$ 1,502
<b>Components of Deposits and Escrows</b>						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 636,873	\$ 815,411	\$ 649,066	\$ 633,164	\$ 685,267
Money Market Deposit Accounts	DI320	\$ 1,197,693	\$ 1,245,987	\$ 1,022,891	\$ 879,748	\$ 878,171
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,414,160	\$ 1,479,359	\$ 1,448,378	\$ 1,325,675	\$ 1,253,354
Time Deposits	DI340	\$ 5,258,883	\$ 5,139,840	\$ 5,306,660	\$ 5,262,687	\$ 5,156,958
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,435,654	\$ 1,476,176	\$ 1,456,097	\$ 1,502,235	\$ 1,440,389
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 253,769	\$ 246,786	\$ 226,488	\$ 216,538	\$ 227,234
Non-Interest-Bearing Demand Deposits	DI610	\$ 256,164	\$ 403,071	\$ 244,667	\$ 245,488	\$ 299,899
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 8,515,658	\$ 8,687,357	\$ 8,436,162	\$ 1,540,044	\$ 1,450,979
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,761	\$ 3,503	\$ 913	\$ 1,041	\$ 850
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,522,260	\$ 1,509,655	\$ 1,757,827	\$ 1,274,601	\$ 1,215,661
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	2,583	2,628	2,576	2,408	2,372
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 52	\$ 84	\$ 37	\$ 81	\$ 1,471
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 218	\$ 374	\$ 1,094	\$ 211	\$ 486

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<b>Schedule SI --- Consolidated Supplemental Information</b>		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 1,119,212	\$ 1,145,610	\$ 920,216	\$ 809,722	\$ 702,167
Assets Held for Sale	SI387	\$ 157,915	\$ 207,470	\$ 193,998	\$ 198,197	\$ 136,691
Loans Serviced for Others	SI390	\$ 262,790	\$ 266,259	\$ 293,696	\$ 265,806	\$ 259,498
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	88.25%	85.52%	86.87%	87.53%	85.99%
Second month of Qtr	SI582	88.24%	86.27%	86.53%	87.30%	86.11%
Third month of Qtr	SI583	88.11%	87.12%	86.13%	87.23%	86.02%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	86.85%	86.21%	87.92%	79.00%	80.26%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	2 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 5,730</b>	<b>\$ 1,505</b>	<b>\$ 1,498</b>	<b>\$ 1,498</b>	<b>\$ 1,493</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 31,814	\$ 27,783	\$ 30,072	\$ 51,414	\$ 36,135
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	361	21	27	31
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 1,235,780	\$ 1,163,070	\$ 1,146,557	\$ 1,133,384	\$ 1,119,992
Net Income (Loss) (SO91)	SI610	\$- 5,275	\$- 13,385	\$ 1,724	\$ 12,352	\$ 20,758
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,108	\$ 3,421	\$ 9,896	\$ 13,297	\$ 14,511
Stock Issued	SI640	\$ 4	\$ 4	\$ 273	\$ 105	\$ 101
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,455	\$ 105,528	\$ 37,985	\$ 4,070	\$ 1,934
New Basis Accounting Adjustments	SI660	\$ 0	\$ 20	\$- 2,224	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 13,684	\$- 14,800	\$- 1,150	\$ 285	\$ 5,417
Prior Period Adjustments	SI668	\$ 314	\$ 4	\$- 155	\$ 47	\$- 652
Other Adjustments	SI671	\$ 793	\$- 1,240	\$- 10,045	\$ 51	\$ 345
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,223,279</b>	<b>\$ 1,235,780</b>	<b>\$ 1,163,069</b>	<b>\$ 1,136,997</b>	<b>\$ 1,133,384</b>
<b>Transactions With Affiliations</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
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	\$ 2,130	\$ 2,246	\$ 1,550	\$ 113	\$ 112
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	4 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 212	\$ 197	\$ 141	\$ 61	\$ 71
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 10,732,882	\$ 10,729,945	\$ 10,414,692	\$ 10,143,078	\$ 9,969,287
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,017,072	\$ 1,220,179	\$ 1,279,397	\$ 1,210,030	\$ 1,230,272
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 8,390,538	\$ 8,300,119	\$ 8,047,987	\$ 7,808,423	\$ 7,601,229
Nonmortgage Loans	SI885	\$ 586,495	\$ 571,465	\$ 556,464	\$ 633,599	\$ 609,138
Deposits and Excrows	SI890	\$ 8,520,018	\$ 8,546,147	\$ 8,290,765	\$ 8,015,651	\$ 7,884,950
Total Borrowings	SI895	\$ 887,983	\$ 907,512	\$ 906,878	\$ 901,141	\$ 867,378

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	1	3	0	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	27	27	26	24	23

<b>Schedule FS --- Fiduciary and Related Services</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 33,098,314</b>	<b>\$ 36,373,666</b>	<b>\$ 10,665,170</b>	<b>\$ 10,972,387</b>	<b>\$ 10,748,390</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 8,098,870</b>	<b>\$ 8,640,495</b>	<b>\$ 7,514,380</b>	<b>\$ 7,690,011</b>	<b>\$ 7,616,244</b>
Personal Trust and Agency Accounts	FS210	\$ 1,897,389	\$ 2,078,539	\$ 2,737,453	\$ 2,861,209	\$ 2,837,695
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 347,432	\$ 381,768	\$ 361,387	\$ 373,445	\$ 387,369
Employee Benefit - Defined Contribution	FS220	\$ 5,194	\$ 3,004	\$ 51,305	\$ 51,566	\$ 63,168
Employee Benefit - Defined Benefit	FS230	\$ 7,696	\$ 8,265	\$ 8,251	\$ 8,371	\$ 8,450
Other Retirement Accounts	FS240	\$ 334,542	\$ 370,499	\$ 301,831	\$ 313,508	\$ 315,751
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 38,180	\$ 40,192
Investment Management Agency Accounts	FS260	\$ 5,854,049	\$ 6,180,188	\$ 4,400,502	\$ 4,400,890	\$ 4,340,126
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 15,038	\$ 16,287	\$ 10,862
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 19,021,132</b>	<b>\$ 21,213,256</b>	<b>\$ 1,124,273</b>	<b>\$ 1,169,902</b>	<b>\$ 1,135,225</b>
Personal Trust and Agency Accounts	FS211	\$ 1,011,764	\$ 1,042,565	\$ 854,081	\$ 923,371	\$ 862,610
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 17,411,970	\$ 19,396,028	\$ 60,434	\$ 59,661	\$ 71,224
Employee Benefit - Defined Contribution	FS221	\$ 13,134,450	\$ 14,592,039	\$ 11,198	\$ 11,471	\$ 12,750
Employee Benefit - Defined Benefit	FS231	\$ 3,093,651	\$ 3,450,618	\$ 374	\$ 1,669	\$ 1,820
Other Retirement Accounts	FS241	\$ 1,183,869	\$ 1,353,371	\$ 48,862	\$ 46,521	\$ 56,654
Corporate Trust and Agency Accounts	FS251	\$ 102,913	\$ 37,822	\$ 39,772	\$ 2,517	\$ 2,505
Other Fiduciary Accounts	FS271	\$ 494,485	\$ 736,841	\$ 169,986	\$ 184,353	\$ 198,886
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 5,978,312</b>	<b>\$ 6,519,915</b>	<b>\$ 2,026,517</b>	<b>\$ 2,112,474</b>	<b>\$ 1,996,921</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>6,392</b>	<b>6,284</b>	<b>5,098</b>	<b>5,101</b>	<b>5,221</b>
Personal Trust and Agency Accounts	FS212	1,788	1,761	1,584	1,608	1,659
Retirement-related Trust and Agency Accounts - Total	SUB6120	779	771	753	756	772
Employee Benefit - Defined Contribution	FS222	16	15	125	128	130
Employee Benefit - Defined Benefit	FS232	12	12	12	12	12
Other Retirement Accounts	FS242	751	744	616	616	630
Corporate Trust and Agency Accounts	FS252	0	0	0	1	1
Investment Management Agency Accounts	FS262	3,825	3,752	2,744	2,719	2,773

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	17	17	16
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>5,347</b>	<b>6,018</b>	<b>602</b>	<b>598</b>	<b>543</b>
Personal Trust and Agency Accounts	FS213	417	420	395	390	339
Retirement-related Trust and Agency Accounts - Total	SUB6130	1,074	1,766	76	77	80
Employee Benefit - Defined Contribution	FS223	745	1,286	10	10	9
Employee Benefit - Defined Benefit	FS233	78	220	1	2	2
Other Retirement Accounts	FS243	251	260	65	65	69
Corporate Trust and Agency Accounts	FS253	52	45	44	43	46
Other Fiduciary Accounts	FS273	3,804	3,787	87	88	78
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,588</b>	<b>1,528</b>	<b>658</b>	<b>571</b>	<b>657</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 45,779</b>	<b>\$ 27,189</b>	<b>\$ 10,988</b>	<b>\$ 40,853</b>	<b>\$ 29,388</b>
Personal Trust and Agency Accounts	FS310	\$ 10,374	\$ 5,739	\$ 2,477	\$ 10,903	\$ 8,115
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 11,749	\$ 3,507	\$ 459	\$ 1,933	\$ 1,434
Employee Benefit - Defined Contribution	FS320	\$ 9,624	\$ 2,393	\$ 1	\$ 27	\$ 20
Employee Benefit - Defined Benefit	FS330	\$ 610	\$ 193	\$ 4	\$ 83	\$ 75
Other Retirement Accounts	FS340	\$ 1,515	\$ 921	\$ 454	\$ 1,823	\$ 1,339
Corporate Trust and Agency Accounts	FS350	\$ 2,258	\$ 2,136	\$ 1	\$ 18	\$ 12
Investment Management Agency Accounts	FS360	\$ 19,027	\$ 10,671	\$ 5,287	\$ 20,801	\$ 15,462
Other Fiduciary Accounts	FS370	\$ 1,344	\$ 4,123	\$ 2,207	\$ 4,672	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 830	\$ 465	\$ 243	\$ 918	\$ 705
Other Fiduciary and Related Services	FS390	\$ 197	\$ 548	\$ 314	\$ 1,608	\$ 3,660
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 42,302</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 16</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,351</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 45,779</b>	<b>\$ 27,189</b>	<b>\$ 10,988</b>	<b>\$ 5,886</b>	<b>\$ 29,388</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2,861,209</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 2,166	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 63,376	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 410,160	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 233,026	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 1,417	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 28,987	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 2,088,946	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 1,315	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 26,269	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 5,547	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	11	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	20	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 681,920</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 14</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 1,223,283	\$ 1,235,780	\$ 1,163,067	\$ 1,136,987	\$ 1,133,380
Equity Capital Deductions - Total	SUB1631	\$ 129,091	\$ 141,207	\$ 64,722	\$ 59,378	\$ 62,516
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,069	\$ 13,012	\$ 14,293	\$ 16,452	\$ 16,615
Goodwill and Certain Other Intangible Assets	CCR115	\$ 121,635	\$ 122,295	\$ 46,386	\$ 40,408	\$ 42,526
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,387	\$ 5,900	\$ 4,043	\$ 2,518	\$ 3,375
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 27,550	\$ 13,788	\$ - 66	\$ - 3,701	\$ - 3,255
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 26,404	\$ 12,838	\$ - 1,053	\$ - 4,571	\$ - 3,739
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 50	\$ 41	\$ 74	\$ 64	\$ 61
Other	CCR195	\$ 1,096	\$ 909	\$ 913	\$ 806	\$ 423
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,121,742</b>	<b>\$ 1,108,361</b>	<b>\$ 1,098,279</b>	<b>\$ 1,073,908</b>	<b>\$ 1,067,609</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 10,739,000</b>	<b>\$ 10,897,624</b>	<b>\$ 10,571,817</b>	<b>\$ 10,210,334</b>	<b>\$ 10,089,779</b>
Asset Deductions - Total	SUB1651	\$ 129,076	\$ 141,192	\$ 62,927	\$ 55,225	\$ 58,147
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,054	\$ 12,997	\$ 12,498	\$ 12,299	\$ 12,246
Goodwill and Certain Other Intangible Assets	CCR265	\$ 121,635	\$ 122,295	\$ 46,386	\$ 40,408	\$ 42,526

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,387	\$ 5,900	\$ 4,043	\$ 2,518	\$ 3,375
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 34,010	\$ 15,902	\$- 3,169	\$- 7,006	\$- 6,153
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 33,384	\$ 15,669	\$- 3,402	\$- 7,239	\$- 6,153
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 626	\$ 233	\$ 233	\$ 233	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 10,643,934</b>	<b>\$ 10,772,334</b>	<b>\$ 10,505,721</b>	<b>\$ 10,148,103</b>	<b>\$ 10,025,479</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 419,744</b>	<b>\$ 424,864</b>	<b>\$ 414,259</b>	<b>\$ 398,967</b>	<b>\$ 394,070</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,121,742</b>	<b>\$ 1,108,361</b>	<b>\$ 1,098,279</b>	<b>\$ 1,073,908</b>	<b>\$ 1,067,609</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 45	\$ 968	\$ 1,554	\$ 2,140	\$ 4,059
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 58,124	\$ 56,957	\$ 55,548	\$ 53,705	\$ 52,528
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 58,169</b>	<b>\$ 57,925</b>	<b>\$ 57,102</b>	<b>\$ 55,845</b>	<b>\$ 56,587</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 58,169</b>	<b>\$ 57,925</b>	<b>\$ 57,102</b>	<b>\$ 55,845</b>	<b>\$ 56,587</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 679	\$ 4,353	\$ 4,246	\$ 3,672	\$ 3,771
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 912	\$ 1,050	\$ 851	\$ 162	\$ 104
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,178,320</b>	<b>\$ 1,160,883</b>	<b>\$ 1,150,284</b>	<b>\$ 1,125,919</b>	<b>\$ 1,120,321</b>
0% R/W Category - Cash	CCR400	\$ 53,052	\$ 60,088	\$ 45,721	\$ 39,450	\$ 44,135
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 146,655	\$ 75,443	\$ 78,270	\$ 70,978	\$ 70,942
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 70,079	\$ 30,740	\$ 39,822	\$ 53,633	\$ 31,020
0% R/W Category - Assets Total	CCR420	\$ 269,786	\$ 166,271	\$ 163,813	\$ 164,061	\$ 146,097
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,102,024	\$ 1,148,135	\$ 901,037	\$ 730,562	\$ 648,224
20% R/W Category - Claims on FHLBs	CCR435	\$ 359,392	\$ 429,141	\$ 553,363	\$ 527,216	\$ 546,395
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,778	\$ 16,230	\$ 17,370	\$ 14,915	\$ 15,992



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93024 - OTS-Regulated: Maryland  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 387,932	\$ 570,023	\$ 581,574	\$ 361,168	\$ 406,208
20% R/W Category - Other	CCR450	\$ 177,850	\$ 192,540	\$ 202,664	\$ 288,544	\$ 299,181
20% R/W Category - Assets Total	CCR455	\$ 2,037,555	\$ 2,356,069	\$ 2,256,008	\$ 1,922,405	\$ 1,916,000
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 407,513</b>	<b>\$ 471,211</b>	<b>\$ 451,201</b>	<b>\$ 384,482</b>	<b>\$ 383,201</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,320,656	\$ 4,305,760	\$ 4,232,725	\$ 4,205,475	\$ 4,131,036
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 54,526	\$ 47,785	\$ 48,764	\$ 46,027	\$ 46,437
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 16,122	\$ 12,472	\$ 2,604	\$ 2,926	\$ 2,836
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,640	\$ 3,148	\$ 909	\$ 1,540	\$ 482
50% R/W Category - Other	CCR480	\$ 55,524	\$ 79,238	\$ 65,643	\$ 60,971	\$ 62,114
50% R/W Category - Assets Total	CCR485	\$ 4,449,468	\$ 4,448,403	\$ 4,350,645	\$ 4,316,939	\$ 4,242,905
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 2,224,745</b>	<b>\$ 2,224,212</b>	<b>\$ 2,175,332</b>	<b>\$ 2,158,478</b>	<b>\$ 2,121,461</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 432,037	\$ 359,625	\$ 267,189	\$ 544,081	\$ 526,881
100% R/W Category - All Other Assets	CCR506	\$ 3,731,575	\$ 3,703,077	\$ 3,709,782	\$ 3,446,548	\$ 3,446,509
100% R/W Category - Assets Total	CCR510	\$ 4,163,612	\$ 4,062,702	\$ 3,976,971	\$ 3,990,629	\$ 3,973,390
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 4,163,612</b>	<b>\$ 4,062,702</b>	<b>\$ 3,976,971</b>	<b>\$ 3,990,629</b>	<b>\$ 3,973,390</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 105	\$ 49
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,313</b>	<b>\$ 613</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 10,920,421</b>	<b>\$ 11,033,445</b>	<b>\$ 10,747,437</b>	<b>\$ 10,394,139</b>	<b>\$ 10,278,441</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 6,795,863</b>	<b>\$ 6,758,118</b>	<b>\$ 6,603,494</b>	<b>\$ 6,534,895</b>	<b>\$ 6,478,656</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 11,774	\$ 15,129	\$ 1,906	\$ 1,240	\$ 1,754
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 6,784,089</b>	<b>\$ 6,742,989</b>	<b>\$ 6,601,588</b>	<b>\$ 6,533,655</b>	<b>\$ 6,476,902</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 599,837</b>	<b>\$ 597,401</b>	<b>\$ 528,125</b>	<b>\$ 522,692</b>	<b>\$ 572,689</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>10.54%</b>	<b>10.29%</b>	<b>10.45%</b>	<b>10.58%</b>	<b>10.65%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>17.37%</b>	<b>17.22%</b>	<b>17.42%</b>	<b>17.23%</b>	<b>17.30%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>16.52%</b>	<b>16.42%</b>	<b>16.62%</b>	<b>16.43%</b>	<b>16.48%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>10.54%</b>	<b>10.29%</b>	<b>10.45%</b>	<b>10.58%</b>	<b>10.65%</b>

\*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.