

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Number of Regulated Institutions	39	39	41	41	41

Schedule NS --- Optional Narrative Statement		Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	3	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,136,306	\$ 1,741,226	\$ 1,472,244	\$ 1,116,247	\$ 1,294,164
Cash and Non-Interest-Earning Deposits	SC110	\$ 544,715	\$ 214,168	\$ 176,528	\$ 140,247	\$ 115,498
Interest-Earning Deposits in FHLBs	SC112	\$ 226,958	\$ 198,311	\$ 121,988	\$ 139,792	\$ 194,701
Other Interest-Earning Deposits	SC118	\$ 421,334	\$ 414,020	\$ 285,091	\$ 111,628	\$ 236,947
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 471,069	\$ 417,496	\$ 166,988	\$ 245,532	\$ 322,437
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 337,304	\$ 370,347	\$ 615,039	\$ 376,245	\$ 312,458
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 18,482	\$ 19,689	\$ 24,340	\$ 31,853	\$ 39,810
State and Municipal Obligations	SC180	\$ 18,318	\$ 17,096	\$ 12,978	\$ 10,797	\$ 17,557
Securities Backed by Nonmortgage Loans	SC182	\$ 44,990	\$ 28,204	\$ 29,475	\$ 29,859	\$ 27,190
Other Investment Securities	SC185	\$ 48,549	\$ 57,524	\$ 33,850	\$ 25,702	\$ 23,522
Accrued Interest Receivable	SC191	\$ 4,587	\$ 4,372	\$ 5,967	\$ 4,592	\$ 4,044
Mortgage-Backed Securities - Gross	SUB0072	\$ 977,614	\$ 947,072	\$ 1,073,447	\$ 1,184,187	\$ 1,191,160
Mortgage-Backed Securities - Total	SC22	\$ 977,368	\$ 947,072	\$ 1,073,447	\$ 1,184,187	\$ 1,191,160
Pass-Through - Total	SUB0073	\$ 658,901	\$ 631,358	\$ 763,639	\$ 789,177	\$ 789,592
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 636,050	\$ 609,978	\$ 743,294	\$ 766,877	\$ 769,222
Other Pass-Through	SC215	\$ 22,851	\$ 21,380	\$ 20,345	\$ 22,300	\$ 20,370
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 313,631	\$ 310,562	\$ 304,652	\$ 389,294	\$ 396,067
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 90,016	\$ 89,366	\$ 90,496	\$ 72,814	\$ 76,335
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 41,611	\$ 35,053	\$ 26,764	\$ 43,343	\$ 29,573
Other	SC222	\$ 182,004	\$ 186,143	\$ 187,392	\$ 273,137	\$ 290,159
Accrued Interest Receivable	SC228	\$ 5,082	\$ 5,152	\$ 5,156	\$ 5,716	\$ 5,501

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
General Valuation Allowances	SC229	\$ 246	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 7,172,151	\$ 7,261,372	\$ 7,694,128	\$ 7,314,653	\$ 7,327,196
Mortgage Loans - Total	SC26	\$ 7,108,356	\$ 7,199,569	\$ 7,624,319	\$ 7,252,836	\$ 7,263,627
Construction Loans - Total	SUB0100	\$ 533,692	\$ 604,199	\$ 662,735	\$ 662,731	\$ 701,845
Residential - Total	SUB0110	\$ 408,762	\$ 459,128	\$ 518,289	\$ 571,256	\$ 603,193
1-4 Dwelling Units	SC230	\$ 373,082	\$ 432,458	\$ 485,090	\$ 539,477	\$ 564,685
Multifamily (5 or more) Dwelling Units	SC235	\$ 35,680	\$ 26,670	\$ 33,199	\$ 31,779	\$ 38,508
Nonresidential Property	SC240	\$ 124,930	\$ 145,071	\$ 144,446	\$ 91,475	\$ 98,652
Permanent Loans - Total	SUB0121	\$ 6,596,576	\$ 6,614,365	\$ 6,986,548	\$ 6,607,537	\$ 6,580,439
Residential - Total	SUB0131	\$ 4,908,818	\$ 4,911,278	\$ 5,224,484	\$ 5,063,362	\$ 5,008,123
1-4 Dwelling Units - Total	SUB0141	\$ 4,715,403	\$ 4,731,383	\$ 5,045,683	\$ 4,902,331	\$ 4,849,781
Revolving Open-End Loans	SC251	\$ 388,107	\$ 357,709	\$ 372,463	\$ 305,010	\$ 287,809
All Other - First Liens	SC254	\$ 4,159,285	\$ 4,177,999	\$ 4,450,015	\$ 4,369,559	\$ 4,332,779
All Other - Junior Liens	SC255	\$ 168,011	\$ 195,675	\$ 223,205	\$ 227,762	\$ 229,193
Multifamily (5 or more) Dwelling Units	SC256	\$ 193,415	\$ 179,895	\$ 178,801	\$ 161,031	\$ 158,342
Nonresidential Property (Except Land)	SC260	\$ 1,271,678	\$ 1,281,356	\$ 1,274,508	\$ 1,049,172	\$ 1,054,580
Land	SC265	\$ 416,080	\$ 421,731	\$ 487,556	\$ 495,003	\$ 517,736
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 88,296	\$- 126,857	\$ 379,015	\$- 12,016	\$ 70,814
Accrued Interest Receivable	SC272	\$ 30,222	\$ 31,733	\$ 34,151	\$ 34,932	\$ 36,033
Advances for Taxes and Insurance	SC275	\$ 11,661	\$ 11,074	\$ 10,694	\$ 9,453	\$ 8,879
Allowance for Loan and Lease Losses	SC283	\$ 63,795	\$ 61,803	\$ 69,809	\$ 61,817	\$ 63,569
Nonmortgage Loans - Gross	SUB0162	\$ 986,086	\$ 1,047,744	\$ 1,098,908	\$ 593,388	\$ 588,091
Nonmortgage Loans - Total	SC31	\$ 969,681	\$ 1,032,518	\$ 1,079,954	\$ 584,985	\$ 579,538
Commercial Loans - Total	SC32	\$ 608,084	\$ 645,645	\$ 663,054	\$ 348,077	\$ 330,505
Secured	SC300	\$ 552,738	\$ 592,451	\$ 614,408	\$ 287,914	\$ 276,350
Unsecured	SC303	\$ 29,090	\$ 27,343	\$ 20,804	\$ 30,267	\$ 21,856
Lease Receivables	SC306	\$ 26,256	\$ 25,851	\$ 27,842	\$ 29,896	\$ 32,299
Consumer Loans - Total	SC35	\$ 372,805	\$ 396,511	\$ 429,790	\$ 242,567	\$ 255,021
Loans on Deposits	SC310	\$ 8,896	\$ 8,546	\$ 14,156	\$ 13,018	\$ 13,007
Home Improvement Loans (Not secured by real estate)	SC316	\$ 105	\$ 7,272	\$ 7,332	\$ 5,698	\$ 6,049
Education Loans	SC320	\$ 7	\$ 7	\$ 362	\$ 362	\$ 413
Auto Loans	SC323	\$ 144,506	\$ 159,572	\$ 175,292	\$ 57,285	\$ 59,972
Mobile Home Loans	SC326	\$ 38,936	\$ 38,751	\$ 39,010	\$ 39,443	\$ 38,859
Credit Cards	SC328	\$ 0	\$ 1,459	\$ 1,663	\$ 2,003	\$ 184

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 180,355	\$ 180,905	\$ 191,975	\$ 124,758	\$ 136,537
Accrued Interest Receivable	SC348	\$ 5,197	\$ 5,588	\$ 6,064	\$ 2,744	\$ 2,565
Allowance for Loan and Lease Losses	SC357	\$ 16,405	\$ 15,226	\$ 18,954	\$ 8,403	\$ 8,553
Repossessed Assets - Gross	SUB0201	\$ 190,298	\$ 174,849	\$ 161,773	\$ 138,024	\$ 101,300
Repossessed Assets - Total	SC40	\$ 190,298	\$ 174,848	\$ 161,773	\$ 138,024	\$ 101,300
Real Estate - Total	SUB0210	\$ 189,396	\$ 172,848	\$ 159,781	\$ 137,230	\$ 100,716
Construction	SC405	\$ 10,533	\$ 9,201	\$ 14,789	\$ 14,929	\$ 11,824
Residential - Total	SUB0225	\$ 112,568	\$ 103,043	\$ 85,125	\$ 84,455	\$ 65,483
1-4 Dwelling Units	SC415	\$ 110,471	\$ 100,864	\$ 84,262	\$ 83,257	\$ 65,313
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,097	\$ 2,179	\$ 863	\$ 1,198	\$ 170
Nonresidential (Except Land)	SC426	\$ 8,918	\$ 7,638	\$ 7,181	\$ 5,787	\$ 3,379
Land	SC428	\$ 57,377	\$ 52,966	\$ 52,686	\$ 32,059	\$ 20,030
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 902	\$ 2,001	\$ 1,992	\$ 794	\$ 584
General Valuation Allowances	SC441	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 3,529	\$ 3,397	\$ 3,076	\$ 3,099	\$ 2,717
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 60,355	\$ 58,945	\$ 59,545	\$ 56,375	\$ 52,645
Federal Home Loan Bank Stock	SC510	\$ 59,364	\$ 57,969	\$ 58,442	\$ 55,330	\$ 51,597
Other	SC540	\$ 991	\$ 976	\$ 1,103	\$ 1,045	\$ 1,048
Office Premises and Equipment	SC55	\$ 125,513	\$ 125,566	\$ 131,969	\$ 126,285	\$ 122,688
Other Assets - Gross	SUB0262	\$ 302,336	\$ 322,013	\$ 314,218	\$ 275,292	\$ 289,785
Other Assets - Total	SC59	\$ 302,065	\$ 321,544	\$ 314,218	\$ 275,292	\$ 289,785
Key Person Life Insurance	SC615	\$ 8,902	\$ 8,766	\$ 12,068	\$ 12,284	\$ 12,189
Other	SC625	\$ 54,301	\$ 52,290	\$ 51,776	\$ 49,143	\$ 48,629
Mortgage Loans	SC642	\$ 324	\$ 373	\$ 451	\$ 533	\$ 542
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 120,024	\$ 124,879	\$ 136,056	\$ 121,771	\$ 122,444
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 118,785	\$ 135,705	\$ 113,867	\$ 91,561	\$ 105,981
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

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
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	\$ 271	\$ 469	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 80,717	\$ 77,499	\$ 88,763	\$ 70,220	\$ 72,122
Total Assets - Gross	SUB0283	\$ 11,954,188	\$ 11,682,185	\$ 12,009,308	\$ 10,807,550	\$ 10,969,746
Total Assets	SC60	\$ 11,873,471	\$ 11,604,686	\$ 11,920,545	\$ 10,737,330	\$ 10,897,624
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 9,309,702	\$ 8,958,581	\$ 8,655,926	\$ 8,505,375	\$ 8,678,115
Deposits	SC710	\$ 9,265,749	\$ 8,929,176	\$ 8,639,706	\$ 8,485,863	\$ 8,632,369
Escrows	SC712	\$ 45,526	\$ 31,218	\$ 18,246	\$ 21,750	\$ 48,224
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,573	\$- 1,813	\$- 2,026	\$- 2,238	\$- 2,478
Borrowings - Total	SC72	\$ 1,075,998	\$ 1,137,633	\$ 1,814,182	\$ 936,626	\$ 911,717
Advances from FHLBank	SC720	\$ 693,881	\$ 730,914	\$ 856,613	\$ 800,791	\$ 724,427
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 365,431	\$ 376,689	\$ 861,684	\$ 79,686	\$ 106,745
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 88	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 16,686	\$ 30,030	\$ 95,797	\$ 56,149	\$ 80,545
Other Liabilities - Total	SC75	\$ 208,712	\$ 216,458	\$ 131,318	\$ 73,380	\$ 71,970
Accrued Interest Payable - Deposits	SC763	\$ 6,846	\$ 7,409	\$ 5,709	\$ 6,525	\$ 6,242
Accrued Interest Payable - Other	SC766	\$ 39,108	\$ 36,894	\$ 40,455	\$ 5,213	\$ 7,514
Accrued Taxes	SC776	\$ 4,192	\$ 5,684	\$ 6,470	\$ 3,655	\$ 3,560
Accounts Payable	SC780	\$ 132,202	\$ 139,939	\$ 56,212	\$ 35,364	\$ 33,539
Deferred Income Taxes	SC790	\$ 1,326	\$ 600	\$ 564	\$ 450	\$ 893
Other Liabilities and Deferred Income	SC796	\$ 25,038	\$ 25,931	\$ 21,908	\$ 22,173	\$ 20,222
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	\$ 10,594,412	\$ 10,312,672	\$ 10,601,426	\$ 9,515,381	\$ 9,661,802
EQUITY CAPITAL						
Perpetual Preferred Stock:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Stock - Total	SUB0311	\$ 405,141	\$ 396,656	\$ 390,996	\$ 367,994	\$ 361,494
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 2,150	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 12,493	\$ 12,490	\$ 12,485	\$ 12,485	\$ 12,485
Paid in Excess of Par	SC830	\$ 390,498	\$ 384,166	\$ 378,511	\$ 355,509	\$ 349,009
Accumulated Other Comprehensive Income - Total	SC86	\$- 24,662	\$- 29,320	\$- 27,724	\$- 27,441	\$- 14,776
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 21,701	\$- 26,273	\$- 26,362	\$- 26,532	\$- 13,867
Gains (Losses) on Cash Flow Hedges	SC865	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 2,994	\$- 3,047	\$- 1,362	\$- 909	\$- 909
Retained Earnings	SC880	\$ 809,065	\$ 835,099	\$ 866,690	\$ 881,040	\$ 888,886
Other Components of Equity Capital	SC891	\$ 89,345	\$ 89,218	\$ 89,087	\$ 306	\$ 176
Total Savings Association Equity Capital	SC80	\$ 1,278,889	\$ 1,291,653	\$ 1,319,049	\$ 1,221,899	\$ 1,235,780
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 169	\$ 360	\$ 69	\$ 50	\$ 41
Total Equity Capital	SC84	\$ 1,279,058	\$ 1,292,013	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 11,873,470	\$ 11,604,685	\$ 11,920,544	\$ 10,737,330	\$ 10,897,623

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
 93024 - OTS-Regulated: Maryland
 June 2009

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 3
3	Federal, State, or other taxes receivable	12	\$ 6,944
4	Net deferred tax assets	20	\$ 49,461
6	Prepaid deposit insurance premiums	5	\$ 503
7	Prepaid expenses	33	\$ 8,816
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,281
14	Other noninterest-bearing short-term accounts recv	10	\$ 30,439
19	Receivables fr a broker for unsettled transactions	1	\$ 391
20	F/V of all derivative instru. reportable as assets	1	\$ 1,976
99	Other	17	\$ 10,436

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 124
11	The liability recorded for post-retirement benefit	13	\$ 6,804
99	Other	37	\$ 12,646

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 138,783	\$ 148,697	\$ 157,568	\$ 153,806	\$ 154,995
Deposits and Investment Securities	SO115	\$ 5,377	\$ 5,082	\$ 7,011	\$ 8,127	\$ 9,386
Mortgage-Backed Securities	SO125	\$ 12,112	\$ 16,086	\$ 15,291	\$ 15,178	\$ 12,932
Mortgage Loans	SO141	\$ 104,494	\$ 110,522	\$ 118,891	\$ 117,591	\$ 119,587
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 995	\$ 1,391	\$ 1,800	\$ 1,820	\$ 2,366
Nonmortgage Loans - Total	SUB0950	\$ 15,545	\$ 15,279	\$ 14,258	\$ 10,800	\$ 10,489
Commercial Loans and Leases	SO160	\$ 9,908	\$ 9,637	\$ 9,174	\$ 7,185	\$ 7,244
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 101	\$ 168	\$ 138	\$ 129	\$ 77
Consumer Loans and Leases	SO171	\$ 5,637	\$ 5,642	\$ 5,084	\$ 3,615	\$ 3,245
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 159	\$ 169	\$ 179	\$ 161	\$ 158
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 7	\$ 7	\$ 179	\$ 413	\$ 738
Federal Home Loan Bank Stock	SO181	\$ 7	\$ 6	\$ 177	\$ 413	\$ 738
Other	SO185	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 69,085	\$ 73,585	\$ 80,319	\$ 77,199	\$ 81,236
Deposits	SO215	\$ 57,405	\$ 61,037	\$ 68,138	\$ 68,410	\$ 72,276
Escrows	SO225	\$ 12	\$ 8	\$ 11	\$ 19	\$ 20
Advances from FHLBank	SO230	\$ 7,143	\$ 7,109	\$ 7,811	\$ 7,620	\$ 7,430
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	\$ 4,535	\$ 5,433	\$ 4,359	\$ 1,155	\$ 1,510
Capitalized Interest	SO271	\$ 10	\$ 2	\$ 0	\$ 5	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 69,705	\$ 75,119	\$ 77,428	\$ 77,020	\$ 74,497
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 30,393	\$ 38,116	\$ 31,804	\$ 25,947	\$ 26,279
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 39,312	\$ 37,004	\$ 45,624	\$ 51,073	\$ 48,218
Noninterest Income - Total	SO42	\$ 44,957	\$ 49,267	\$ 39,573	\$ 27,500	\$ 21,851
Mortgage Loan Servicing Fees	SO410	\$ 131	\$ 108	\$ 144	\$ 145	\$ 122
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 173	\$ 6	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Other Fees and Charges	SO420	\$ 37,144	\$ 33,514	\$ 32,727	\$ 25,554	\$ 22,938
Net Income (Loss) - Total	SUB0451	\$ 7,438	\$ 13,166	\$ 4,828	\$- 232	\$- 3,705
Sale of Available-for-Sale Securities	SO430	\$ 1,178	\$ 17,338	\$ 7,095	\$ 1,157	\$ 5,708
Sale of Loans and Leases Held for Sale	SO431	\$ 8,845	N/A	N/A	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$- 15	N/A	N/A	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 1,546	\$- 261	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 1,988	\$- 3,605	\$- 2,417	\$- 987	\$- 1,805
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2	\$- 1,164	\$- 205	\$- 149	\$- 7,456
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 53	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 20	\$ 22	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 37	\$ 0	\$- 2
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 600	\$ 575	\$ 339	\$- 253	\$- 150
Other Noninterest Income	SO488	\$ 1,617	\$ 2,734	\$ 1,874	\$ 2,033	\$ 2,496
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	\$ 113,092	\$ 103,933	\$ 105,566	\$ 86,991	\$ 78,160
All Personnel Compensation and Expense	SO510	\$ 48,405	\$ 50,285	\$ 50,299	\$ 46,167	\$ 41,606
Legal Expense	SO520	\$ 2,814	\$ 1,619	\$ 2,330	\$ 950	\$ 980
Office Occupancy and Equipment Expense	SO530	\$ 16,108	\$ 16,501	\$ 17,058	\$ 15,850	\$ 14,717
Marketing and Other Professional Services	SO540	\$ 4,824	\$ 3,771	\$ 6,178	\$ 4,746	\$ 4,047
Loan Servicing Fees	SO550	\$ 187	\$ 185	\$ 307	\$ 275	\$ 319
Goodwill and Other Intangibles Expense	SO560	\$ 5,262	\$ 1,491	\$ 1,496	\$ 1,448	\$ 1,178
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,912	\$ 2,044	\$ 4,165	\$ 2,000	\$ 1,849
Other Noninterest Expense	SO580	\$ 32,580	\$ 28,036	\$ 23,733	\$ 15,555	\$ 13,464
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

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
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	\$- 28,823	\$- 17,662	\$- 20,369	\$- 8,418	\$- 8,091
Income Taxes - Total	SO71	\$- 3,600	\$ 115	\$- 2,782	\$- 1,733	\$ 5,294
Federal	SO710	\$- 3,378	\$- 2,736	\$- 1,880	\$- 1,447	\$ 4,468
State, Local & Other	SO720	\$- 222	\$ 2,851	\$- 902	\$- 286	\$ 826
Income (Loss) Before Extraordinary Items	SO81	\$- 25,223	\$- 17,777	\$- 17,587	\$- 6,685	\$- 13,385
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 25,223	\$- 17,777	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 25,223	\$- 17,777	\$- 17,587	\$- 6,685	\$- 13,385
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 287,480	\$ 148,697	\$ 620,156	\$ 469,299	\$ 315,493
YTD - Deposits and Investment Securities	Y_SO115	\$ 10,459	\$ 5,082	\$ 36,047	\$ 29,093	\$ 20,966
YTD - Mortgage-Backed Securities	Y_SO125	\$ 28,198	\$ 16,086	\$ 48,894	\$ 40,019	\$ 24,841
YTD - Mortgage Loans	Y_SO141	\$ 215,016	\$ 110,522	\$ 478,693	\$ 359,802	\$ 242,211
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,386	\$ 1,391	\$ 8,266	\$ 6,466	\$ 4,646
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 19,545	\$ 9,637	\$ 31,664	\$ 22,728	\$ 15,543
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 269	\$ 168	\$ 432	\$ 294	\$ 165
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 11,279	\$ 5,642	\$ 15,524	\$ 10,440	\$ 6,825
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 328	\$ 169	\$ 636	\$ 457	\$ 296
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 14	\$ 7	\$ 2,108	\$ 1,936	\$ 1,523
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13	\$ 6	\$ 2,106	\$ 1,936	\$ 1,523
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 2	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 142,670	\$ 73,585	\$ 326,164	\$ 246,859	\$ 169,660
YTD - Deposits	Y_SO215	\$ 118,442	\$ 61,037	\$ 286,888	\$ 219,657	\$ 151,247
YTD - Escrows	Y_SO225	\$ 20	\$ 8	\$ 69	\$ 58	\$ 39
YTD - Advances from FHLBank	Y_SO230	\$ 14,252	\$ 7,109	\$ 30,767	\$ 22,956	\$ 15,336

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 9,968	\$ 5,433	\$ 8,445	\$ 4,193	\$ 3,038
YTD - Capitalized Interest	Y_SO271	\$ 12	\$ 2	\$ 5	\$ 5	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 144,824	\$ 75,119	\$ 296,100	\$ 224,376	\$ 147,356
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 68,509	\$ 38,116	\$ 84,280	\$ 69,350	\$ 43,403
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 76,316	\$ 37,004	\$ 211,820	\$ 155,026	\$ 103,953
YTD - Noninterest Income - Total	Y_SO42	\$ 94,224	\$ 49,267	\$ 107,367	\$ 70,027	\$ 42,527
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 239	\$ 108	\$ 532	\$ 388	\$ 243
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 179	\$ 6	\$ 105	\$ 105	\$ 105
YTD - Other Fees and Charges	Y_SO420	\$ 70,658	\$ 33,514	\$ 97,456	\$ 64,745	\$ 39,191
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 20,604	\$ 13,166	\$ 1,701	\$- 1,384	\$- 1,152
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 18,516	\$ 17,338	\$ 16,298	\$ 10,946	\$ 9,789
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 8,845	N/A	N/A	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$- 15	N/A	N/A	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 1,807	\$- 261	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,593	\$- 3,605	\$- 6,304	\$- 3,887	\$- 2,900
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,166	\$- 1,164	\$- 8,243	\$- 8,038	\$- 7,889
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 53	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 42	\$ 22	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$- 39	\$- 2	\$- 2
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 25	\$ 575	\$- 64	\$- 403	\$- 150
YTD - Other Noninterest Income	Y_SO488	\$ 4,351	\$ 2,734	\$ 7,573	\$ 6,173	\$ 4,140
YTD - Noninterest Expense - Total	Y_SO51	\$ 217,025	\$ 103,933	\$ 345,228	\$ 241,866	\$ 154,875
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 98,690	\$ 50,285	\$ 181,730	\$ 131,747	\$ 85,580
YTD - Legal Expense	Y_SO520	\$ 4,433	\$ 1,619	\$ 5,212	\$ 2,882	\$ 1,932
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 32,609	\$ 16,501	\$ 61,996	\$ 45,109	\$ 29,259
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,595	\$ 3,771	\$ 16,911	\$ 12,105	\$ 7,359
YTD - Loan Servicing Fees	Y_SO550	\$ 372	\$ 185	\$ 1,101	\$ 794	\$ 519

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,753	\$ 1,491	\$ 4,503	\$ 3,007	\$ 1,559
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4,956	\$ 2,044	\$ 8,701	\$ 4,536	\$ 2,536
YTD - Other Noninterest Expense	Y_SO580	\$ 60,616	\$ 28,036	\$ 65,074	\$ 41,686	\$ 26,131
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 46,485	\$- 17,662	\$- 26,041	\$- 16,813	\$- 8,395
YTD - Income Taxes - Total	Y_SO71	\$- 3,485	\$ 115	\$ 2,983	\$ 1,533	\$ 3,266
YTD - Federal	Y_SO710	\$- 6,114	\$- 2,736	\$ 3,136	\$ 1,306	\$ 2,753
YTD - State, Local, and Other	Y_SO720	\$ 2,629	\$ 2,851	\$- 153	\$ 227	\$ 513
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 43,000	\$- 17,777	\$- 29,024	\$- 18,346	\$- 11,661
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 43,000	\$- 17,777	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 1,807	\$- 261	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 43,000	\$- 17,777	\$- 29,024	\$- 18,346	\$- 11,661

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 77,500	\$ 81,375	\$ 70,219	\$ 72,119	\$ 57,999
Net Provision for Loss	VA115	\$ 26,926	\$ 37,296	\$ 34,448	\$ 23,889	\$ 23,836
Transfers	VA125	\$- 14,000	\$- 31,385	\$- 9,851	\$- 8,339	\$- 4,738
Recoveries	VA135	\$ 337	\$ 528	\$ 779	\$ 628	\$ 932
Adjustments	VA145	\$- 112	\$ 0	\$ 14,295	\$ 190	\$ 39
Charge-offs	VA155	\$ 9,936	\$ 10,314	\$ 21,131	\$ 18,268	\$ 5,949
General Valuation Allowances - Ending Balance	VA165	\$ 80,715	\$ 77,500	\$ 88,759	\$ 70,219	\$ 72,119
Specific Valuation Allowances - Beginning Balance	VA108	\$ 56,353	\$ 24,306	\$ 23,069	\$ 12,217	\$ 7,473
Net Provision for Loss	VA118	\$ 6,378	\$ 2,864	\$ 1,521	\$ 4,058	\$ 4,292
Transfers	VA128	\$ 14,000	\$ 31,385	\$ 9,851	\$ 8,339	\$ 4,738
Adjustments	VA148	\$ 112	\$ 19	\$- 560	\$ 25	\$- 59
Charge-offs	VA158	\$ 9,429	\$ 2,220	\$ 4,478	\$ 1,570	\$ 4,227
Specific Valuation Allowances - Ending Balance	VA168	\$ 67,414	\$ 56,354	\$ 29,403	\$ 23,069	\$ 12,217
Total Valuation Allowances - Beginning Balance	VA110	\$ 133,853	\$ 105,681	\$ 93,288	\$ 84,336	\$ 65,472
Net Provision for Loss	VA120	\$ 33,305	\$ 40,160	\$ 35,969	\$ 27,947	\$ 28,128

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Recoveries	VA140	\$ 337	\$ 528	\$ 779	\$ 628	\$ 932
Adjustments	VA150	\$ 0	\$ 19	\$ 13,735	\$ 215	\$ - 20
Charge-offs	VA160	\$ 19,365	\$ 12,534	\$ 25,609	\$ 19,838	\$ 10,176
Total Valuation Allowances - Ending Balance	VA170	\$ 148,129	\$ 133,854	\$ 118,162	\$ 93,288	\$ 84,336
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 9,936	\$ 10,314	\$ 21,131	\$ 18,268	\$ 5,949
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 7,402	\$ 0
Mortgage Loans - Total	VA46	\$ 7,454	\$ 5,465	\$ 7,816	\$ 4,179	\$ 2,000
Construction - Total	SUB2030	\$ 1,063	\$ 579	\$ 623	\$ 768	\$ 175
1-4 Dwelling Units	VA420	\$ 932	\$ 538	\$ 623	\$ 608	\$ 175
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 131	\$ 41	\$ 0	\$ 160	\$ 0
Permanent - Total	SUB2041	\$ 6,391	\$ 4,886	\$ 7,193	\$ 3,411	\$ 1,825
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 555	\$ 34	\$ 0	\$ 267	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 5,150	\$ 3,229	\$ 5,440	\$ 2,600	\$ 1,674
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 348	\$ 121	\$ 12	\$ 77	\$ 141
Multifamily (5 or more) Dwelling Units	VA470	\$ 163	\$ 11	\$ 1,555	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 175	\$ 1,117	\$ 129	\$ 303	\$ 7
Land	VA490	\$ 0	\$ 374	\$ 57	\$ 164	\$ 3
Nonmortgage Loans - Total	VA56	\$ 268	\$ 3,808	\$ 5,894	\$ 2,008	\$ 513
Commercial Loans	VA520	\$ 0	\$ 1,934	\$ 27	\$ 212	\$ 33
Consumer Loans - Total	SUB2061	\$ 268	\$ 1,874	\$ 5,867	\$ 1,796	\$ 480
Loans on Deposits	VA510	\$ 63	\$ 49	\$ 0	\$ 0	\$ 37
Home Improvement Loans	VA516	\$ 0	\$ 97	\$ 0	\$ 0	\$ 8
Education Loans	VA530	\$ 0	\$ 0	\$ 36	\$ 0	\$ 4
Auto Loans	VA540	\$ 163	\$ 850	\$ 5,665	\$ 1,779	\$ 353
Mobile Home Loans	VA550	\$ 0	\$ 35	\$ 39	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 21	\$ 25	\$ 0	\$ 0
Other	VA560	\$ 42	\$ 822	\$ 102	\$ 17	\$ 78
Repossessed Assets - Total	VA60	\$ 2,214	\$ 1,041	\$ 5,909	\$ 3,349	\$ 3,436
Real Estate - Construction	VA605	\$ 14	\$ 202	\$ 614	\$ 604	\$ 560
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,111	\$ 276	\$ 5,055	\$ 2,598	\$ 2,661
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 37	\$ 0	\$ 6	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 188	\$ 147	\$ 77

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA628	\$ 38	\$ 520	\$ 27	\$ 0	\$ 88
Other Repossessed Assets	VA630	\$ 14	\$ 43	\$ 19	\$ 0	\$ 50
Other Assets	VA930	\$ 0	\$ 0	\$ 1,512	\$ 1,330	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 337	\$ 528	\$ 779	\$ 628	\$ 932
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 46	\$ 47	\$ 251	\$ 435	\$ 145
Construction - Total	SUB2130	\$ 18	\$ 34	\$ 0	\$ 69	\$ 10
1-4 Dwelling Units	VA421	\$ 18	\$ 34	\$ 0	\$ 1	\$ 10
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 68	\$ 0
Permanent - Total	SUB2141	\$ 28	\$ 13	\$ 251	\$ 366	\$ 135
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6	\$ 0	\$ 79	\$ 1	\$ 51
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 140	\$ 47	\$ 66
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 5	\$ 1	\$ 1	\$ 7	\$ 6
Multifamily (5 or more) Dwelling Units	VA471	\$ 2	\$ 8	\$ 0	\$ 1	\$ 2
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 4	\$ 31	\$ 25	\$ 10
Land	VA491	\$ 15	\$ 0	\$ 0	\$ 285	\$ 0
Nonmortgage Loans - Total	VA57	\$ 291	\$ 481	\$ 528	\$ 193	\$ 787
Commercial Loans	VA521	\$ 0	\$ 28	\$ 15	\$ 8	\$ 5
Consumer Loans - Total	SUB2161	\$ 291	\$ 453	\$ 513	\$ 185	\$ 782
Loans on Deposits	VA511	\$ 37	\$ 14	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 2	\$ 7	\$ 15
Education Loans	VA531	\$ 0	\$ 0	\$ 1	\$ 2	\$ 4
Auto Loans	VA541	\$ 48	\$ 419	\$ 492	\$ 149	\$ 257
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Other	VA561	\$ 205	\$ 20	\$ 13	\$ 27	\$ 506
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 20,380	\$ 34,246	\$ 11,373	\$ 12,395	\$ 9,029
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 78	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 15,876	\$ 26,954	\$ 10,674	\$ 11,863	\$ 8,672
Construction - Total	SUB2230	\$ 4,523	\$ 5,268	\$ 741	\$ 589	\$ 2,148
1-4 Dwelling Units	VA422	\$ 3,449	\$ 3,248	\$ 669	\$ 589	\$ 2,148

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA432	\$ 14	\$ 36	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 1,060	\$ 1,984	\$ 72	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 11,353	\$ 21,686	\$ 9,933	\$ 11,274	\$ 6,524
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 84	\$ 87	\$ 0	\$ - 9	\$ 420
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 5,008	\$ 8,272	\$ 3,664	\$ 3,786	\$ 3,748
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 14	\$ 338	\$ 35	\$ 582	\$ 101
Multifamily (5 or more) Dwelling Units	VA472	\$ 155	\$ 18	\$- 10	\$ 334	\$ 97
Nonresidential Property (Except Land)	VA482	\$ 1,483	\$ 647	\$ 797	\$ 930	\$ 138
Land	VA492	\$ 4,637	\$ 12,324	\$ 5,447	\$ 5,651	\$ 2,020
Nonmortgage Loans - Total	VA58	\$ 2,288	\$ 5,848	\$ 621	\$ 280	\$ 26
Commercial Loans	VA522	\$ 1,875	\$ 5,871	\$ 632	\$ 258	\$ 0
Consumer Loans - Total	SUB2261	\$ 413	\$- 23	\$- 11	\$ 22	\$ 26
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 28	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Auto Loans	VA542	\$- 346	\$- 23	\$ 13	\$ 0	\$ 9
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 731	\$ 0	\$- 24	\$ 22	\$ 11
Repossessed Assets - Total	VA62	\$ 2,216	\$ 1,459	\$ 0	\$ 252	\$ 331
Real Estate - Construction	VA606	\$ 560	\$ 135	\$ 0	\$ 116	\$ 15
Real Estate - 1-4 Dwelling Units	VA614	\$ 278	\$ 162	\$ 0	\$ 0	\$ 234
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 155	\$ 0	\$ 0	\$ 136	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 806	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 360	\$ 421	\$ 0	\$ 0	\$ 82
Other Repossessed Assets	VA632	\$ 57	\$ 741	\$ 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	\$- 15	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 29,979	\$ 44,032	\$ 31,725	\$ 30,035	\$ 14,046
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 78	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 7,402	\$ 0
Mortgage Loans - Total	VA49	\$ 23,284	\$ 32,372	\$ 18,239	\$ 15,607	\$ 10,527
Construction - Total	SUB2330	\$ 5,568	\$ 5,813	\$ 1,364	\$ 1,288	\$ 2,313

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units	VA425	\$ 4,363	\$ 3,752	\$ 1,292	\$ 1,196	\$ 2,313
Multifamily (5 or more) Dwelling Units	VA435	\$ 14	\$ 36	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 1,191	\$ 2,025	\$ 72	\$ 92	\$ 0
Permanent - Total	SUB2341	\$ 17,716	\$ 26,559	\$ 16,875	\$ 14,319	\$ 8,214
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 633	\$ 121	\$ - 79	\$ 257	\$ 369
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 10,158	\$ 11,501	\$ 8,964	\$ 6,339	\$ 5,356
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 329	\$ 458	\$ 46	\$ 652	\$ 236
Multifamily (5 or more) Dwelling Units	VA475	\$ 316	\$ 21	\$ 1,545	\$ 333	\$ 95
Nonresidential Property (Except Land)	VA485	\$ 1,658	\$ 1,760	\$ 895	\$ 1,208	\$ 135
Land	VA495	\$ 4,622	\$ 12,698	\$ 5,504	\$ 5,530	\$ 2,023
Nonmortgage Loans - Total	VA59	\$ 2,265	\$ 9,175	\$ 5,987	\$ 2,095	\$ - 248
Commercial Loans	VA525	\$ 1,875	\$ 7,777	\$ 644	\$ 462	\$ 28
Consumer Loans - Total	SUB2361	\$ 390	\$ 1,398	\$ 5,343	\$ 1,633	\$ - 276
Loans on Deposits	VA515	\$ 26	\$ 35	\$ 0	\$ 0	\$ 37
Home Improvement Loans	VA519	\$ 28	\$ 97	\$ - 2	\$ - 7	\$ - 7
Education Loans	VA535	\$ 0	\$ 0	\$ 35	\$ - 2	\$ 6
Auto Loans	VA545	\$ - 231	\$ 408	\$ 5,186	\$ 1,630	\$ 105
Mobile Home Loans	VA555	\$ - 1	\$ 35	\$ 39	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 21	\$ 20	\$ 0	\$ 0
Other	VA565	\$ 568	\$ 802	\$ 65	\$ 12	\$ - 417
Repossessed Assets - Total	VA65	\$ 4,430	\$ 2,500	\$ 5,909	\$ 3,601	\$ 3,767
Real Estate - Construction	VA607	\$ 574	\$ 337	\$ 614	\$ 720	\$ 575
Real Estate - 1-4 Dwelling Units	VA615	\$ 2,389	\$ 438	\$ 5,055	\$ 2,598	\$ 2,895
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 192	\$ 0	\$ 6	\$ 136	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 806	\$ 0	\$ 188	\$ 147	\$ 77
Real Estate - Land	VA631	\$ 398	\$ 941	\$ 27	\$ 0	\$ 170
Other Repossessed Assets	VA633	\$ 71	\$ 784	\$ 19	\$ 0	\$ 50
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ - 15	\$ 1,512	\$ 1,330	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 84,610	\$ 75,255	\$ 70,823	\$ 64,329	\$ 36,495
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 207,875	\$ 188,252	\$ 162,883	\$ 142,579	\$ 103,327
MORTGAGE LOANS FORECLOSED IN QUARTER						

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 55,951	\$ 47,233	\$ 59,390	\$ 61,876	\$ 40,931
Construction	VA951	\$ 7,866	\$ 7,788	\$ 3,044	\$ 3,550	\$ 7,700
Permanent - 1-4 Dwelling Units	VA952	\$ 32,298	\$ 29,893	\$ 29,738	\$ 40,285	\$ 30,988
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 466	\$ 1,210	\$ 0	\$ 951	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 6,397	\$ 4,212	\$ 23,403	\$ 13,340	\$ 361
Permanent - Land	VA955	\$ 8,924	\$ 4,130	\$ 3,205	\$ 3,750	\$ 1,882
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 311,570	\$ 299,733	\$ 292,447	\$ 275,936	\$ 238,405
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 867,629	\$ 772,635	\$ 773,462	\$ 661,561	\$ 605,070
Substandard	VA965	\$ 863,553	\$ 768,108	\$ 762,144	\$ 652,502	\$ 594,951
Doubtful	VA970	\$ 4,076	\$ 4,282	\$ 11,318	\$ 9,059	\$ 10,101
Loss	VA975	\$ 0	\$ 245	\$ 0	\$ 0	\$ 18
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	N/A	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 52,414	\$ 23,436	\$ 25,153	\$ 31,103	\$ 41,940
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 44,014	\$ 19,352	\$ 22,511	\$ 27,536	\$ 37,739
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 804	\$ 1,253	\$ 1,063	\$ 2,006	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 826,392	\$ 840,403	\$ 865,245	\$ 748,826	\$ 710,556
Mortgages - Total	SUB2421	\$ 786,704	\$ 796,501	\$ 811,899	\$ 726,513	\$ 693,825
Construction and Land Loans	SUB2430	\$ 178,625	\$ 187,554	\$ 182,714	\$ 187,901	\$ 181,842
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 502,112	\$ 511,614	\$ 553,688	\$ 480,936	\$ 449,310
Permanent Loans Secured by All Other Property	SUB2450	\$ 183,511	\$ 176,074	\$ 157,543	\$ 138,501	\$ 149,599
Nonmortgages - Total	SUB2461	\$ 39,688	\$ 43,902	\$ 53,346	\$ 22,313	\$ 16,731
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 231,715	\$ 276,858	\$ 290,414	\$ 232,201	\$ 239,116
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 211,142	\$ 262,115	\$ 268,847	\$ 228,363	\$ 234,203
Mortgage Loans - Total	SUB2481	\$ 199,844	\$ 246,938	\$ 256,084	\$ 215,892	\$ 226,279
Construction	PD115	\$ 20,894	\$ 32,596	\$ 38,193	\$ 33,224	\$ 36,262
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD121	\$ 3,192	\$ 4,862	\$ 2,343	\$ 1,864	\$ 4,293
Secured by First Liens	PD123	\$ 126,865	\$ 142,008	\$ 159,600	\$ 137,667	\$ 142,891
Secured by Junior Liens	PD124	\$ 2,415	\$ 4,227	\$ 4,088	\$ 4,171	\$ 1,925
Multifamily (5 or more) Dwelling Units	PD125	\$ 5,708	\$ 8,489	\$ 2,945	\$ 1,705	\$ 1,664
Nonresidential Property (Except Land)	PD135	\$ 26,943	\$ 35,251	\$ 29,085	\$ 17,113	\$ 18,889
Land	PD138	\$ 13,827	\$ 19,505	\$ 19,830	\$ 20,148	\$ 20,355
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 6,674	\$ 7,060	\$ 8,116	\$ 9,345	\$ 3,091
Consumer Loans - Total	SUB2511	\$ 4,624	\$ 8,117	\$ 4,647	\$ 3,126	\$ 4,833
Loans on Deposits	PD161	\$ 151	\$ 107	\$ 163	\$ 56	\$ 51
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 20	\$ 20	\$ 11
Auto Loans	PD167	\$ 1,628	\$ 1,636	\$ 2,178	\$ 1,595	\$ 1,576
Mobile Home Loans	PD169	\$ 1,386	\$ 1,101	\$ 1,750	\$ 1,264	\$ 1,460
Credit Cards	PD171	\$ 0	\$ 5	\$ 16	\$ 4	\$ 2
Other	PD180	\$ 1,459	\$ 5,268	\$ 520	\$ 187	\$ 1,733
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 3,377	\$ 4,658	\$ 4,175	\$ 2,961	\$ 869
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 260	\$ 0	\$ 493	\$ 3,117
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 180	\$ 491	\$ 461
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 20,573	\$ 14,743	\$ 21,567	\$ 3,838	\$ 4,913
Mortgage Loans - Total	SUB2491	\$ 16,903	\$ 12,396	\$ 17,207	\$ 2,831	\$ 4,177
Construction	PD215	\$ 1,789	\$ 1,331	\$ 4,545	\$ 77	\$ 890
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 386	\$ 50	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 11,368	\$ 4,198	\$ 3,650	\$ 2,289	\$ 3,077
Secured by Junior Liens	PD224	\$ 96	\$ 178	\$ 27	\$ 465	\$ 210
Multifamily (5 or more) Dwelling Units	PD225	\$ 87	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 2,274	\$ 0	\$ 1,326	\$ 0	\$ 0
Land	PD238	\$ 903	\$ 6,639	\$ 7,659	\$ 0	\$ 0
Nonmortgage Loans:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	PD240	\$ 2,271	\$ 1,085	\$ 3,063	\$ 403	\$ 420
Consumer Loans - Total	SUB2521	\$ 1,399	\$ 1,262	\$ 1,297	\$ 604	\$ 316
Loans on Deposits	PD261	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 291	\$ 444	\$ 790	\$ 461	\$ 314
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 3	\$ 444	\$ 2	\$ 2
Other	PD280	\$ 1,098	\$ 815	\$ 50	\$ 141	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 164	\$ 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
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 594,677	\$ 563,545	\$ 574,831	\$ 516,625	\$ 471,440
Mortgage Loans - Total	SUB2501	\$ 569,957	\$ 537,167	\$ 538,608	\$ 507,790	\$ 463,369
Construction	PD315	\$ 78,398	\$ 74,886	\$ 57,930	\$ 73,775	\$ 57,764
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 2,090	\$ 3,548	\$ 2,992	\$ 4,955	\$ 1,542
Secured by First Liens	PD323	\$ 349,038	\$ 345,468	\$ 365,437	\$ 323,367	\$ 289,165
Secured by Junior Liens	PD324	\$ 6,662	\$ 7,075	\$ 15,551	\$ 6,158	\$ 6,207
Multifamily (5 or more) Dwelling Units	PD325	\$ 13,176	\$ 4,262	\$ 3,521	\$ 3,372	\$ 4,141
Nonresidential Property (Except Land)	PD335	\$ 57,779	\$ 49,331	\$ 38,620	\$ 35,486	\$ 37,979
Land	PD338	\$ 62,814	\$ 52,597	\$ 54,557	\$ 60,677	\$ 66,571
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 19,370	\$ 20,901	\$ 31,435	\$ 7,339	\$ 7,691
Consumer Loans - Total	SUB2531	\$ 5,350	\$ 5,477	\$ 4,788	\$ 1,496	\$ 380
Loans on Deposits	PD361	\$ 1	\$ 0	\$ 30	\$ 0	\$ 16
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 3	\$ 3	\$ 3

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Auto Loans	PD367	\$ 61	\$ 96	\$ 51	\$ 81	\$ 38
Mobile Home Loans	PD369	\$ 53	\$ 0	\$ 67	\$ 92	\$ 62
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 5,235	\$ 5,381	\$ 4,637	\$ 1,320	\$ 261
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 5,913	\$ 278	\$ 1,809	\$ 1,626	\$ 1,681
Held for Sale Included in PD315:PD380	PD392	\$ 260	\$ 0	\$ 0	\$ 2,686	\$ 6,203
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 586	\$ 394	\$ 395	\$ 248	\$ 212
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 470,087	N/A	N/A	N/A	N/A
Construction Loans	PD415	\$ 35,031	N/A	N/A	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 1,058	N/A	N/A	N/A	N/A
Secured by First Liens	PD423	\$ 351,843	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD424	\$ 6,071	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 11,488	N/A	N/A	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 41,169	N/A	N/A	N/A	N/A
Land Loans	PD438	\$ 23,427	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 57,444	\$ 48,708	\$ 69,584	\$ 67,138	\$ 57,125
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 49,132	\$ 42,896	\$ 56,697	\$ 56,063	\$ 49,922
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 498	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 7,814	\$ 5,812	\$ 12,887	\$ 11,075	\$ 7,203
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	N/A	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 7,709	\$ 8,090	\$ 19,434	\$ 17,994	\$ 4,023
Past Due and Still Accruing - Total	SUB5240	\$ 1,276	\$ 2,406	\$ 5,874	\$ 6,083	\$ 660
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,145	\$ 2,406	\$ 5,558	\$ 6,083	\$ 660
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 799	\$ 1,661	\$ 3,850	\$ 4,336	\$ 628

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 346	\$ 745	\$ 1,708	\$ 1,747	\$ 32
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 131	\$ 0	\$ 316	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 108	\$ 0	\$ 316	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	N/A	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	\$ 6,433	\$ 5,684	\$ 13,560	\$ 11,911	\$ 3,363
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 3,166	\$ 3,202	\$ 7,402	\$ 6,773	\$ 2,007
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 3,267	\$ 2,482	\$ 6,158	\$ 5,138	\$ 1,356
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	N/A	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	\$ 168	\$ 192	\$ 374	\$ 208	\$ 83
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 168	\$ 52	\$ 53	\$ 66	\$ 83
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 140	\$ 321	\$ 142	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	N/A	N/A	N/A	N/A
Purchases - Total	SUB5320	\$ 39	\$ 29	\$ 42	\$ 56	\$ 1,147
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 21	\$ 19	\$ 36	\$ 23	\$ 1,124
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 18	\$ 10	\$ 6	\$ 33	\$ 23
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	N/A	N/A	N/A	N/A
Originations - Total	SUB5330	\$ 6,684	\$ 520	\$ 2,833	\$ 6,450	\$ 7,124

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 5,981	\$ 500	\$ 2,575	\$ 6,146	\$ 6,541
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 703	\$ 20	\$ 258	\$ 304	\$ 583
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	N/A	N/A	N/A	N/A
Sales - Total	SUB5340	\$ 23	\$ 431	\$ 7,463	\$ 8,927	\$ 5,394
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 431	\$ 5,481	\$ 6,945	\$ 5,218
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	N/A	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 23	\$ 0	\$ 1,982	\$ 1,982	\$ 176
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	N/A	N/A	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 173,073	\$ 217,612	\$ 255,121	\$ 258,270	\$ 260,555
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 6,195	\$ 13,796	\$ 12,099	\$ 4,570	\$ 4,479
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 545,964	\$ 648,219	\$ 599,142	\$ 431,970	\$ 468,834
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 51,304	\$ 41,045
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,635	\$ 1,635	\$ 1,966	\$ 1,938	\$ 3,215
Total Capitalized Negative Amortization	LD650	\$ 138	\$ 138	\$ 142	\$ 114	\$ 137
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 47,261	N/A	N/A	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 1,561	N/A	N/A	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	N/A	N/A	N/A	N/A
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	N/A	N/A	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 22,489	N/A	N/A	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 6,318	N/A	N/A	N/A	N/A
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule LD --- Loan Data						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Collateralized Debt Obligations: Carrying Value	LD750	\$ 0	N/A	N/A	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 0	N/A	N/A	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	N/A	N/A	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 0	N/A	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 8,160	N/A	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 8,339	N/A	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 228,383	\$ 237,922	\$ 325,511	\$ 290,024	\$ 331,844
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 228,383	\$ 237,922	\$ 325,511	\$ 290,024	\$ 331,844
Mortgage Construction Loans	CC105	\$ 192,541	\$ 194,685	\$ 257,088	\$ 221,337	\$ 255,602
Other Mortgage Loans	CC115	\$ 35,842	\$ 43,237	\$ 68,423	\$ 68,687	\$ 76,242
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 113,318	\$ 104,119	\$ 106,101	\$ 71,976	\$ 66,468
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 202,999	\$ 196,235	\$ 217,572	\$ 170,903	\$ 205,290
1-4 Dwelling Units	CC280	\$ 175,491	\$ 185,622	\$ 195,313	\$ 150,630	\$ 163,493
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,465	\$ 2,030	\$ 1,811	\$ 4,731	\$ 3,751
All Other Real Estate	CC300	\$ 26,043	\$ 8,583	\$ 20,448	\$ 15,542	\$ 38,046
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,242	\$ 4,555	\$ 8,202	\$ 3,890	\$ 7,353
Commitments Outstanding to Purchase Loans	CC320	\$ 6,792	\$ 1,915	\$ 1,963	\$ 2,823	\$ 3,859
Commitments Outstanding to Sell Loans	CC330	\$ 186,300	\$ 203,642	\$ 269,849	\$ 219,735	\$ 243,862
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,022	\$ 1,011	\$ 0	\$ 0	\$ 2,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 5,769	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 14,000	\$ 5,000	\$ 0	\$ 1,000	\$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 581,407	\$ 619,311	\$ 614,536	\$ 402,601	\$ 421,773
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 290,751	\$ 300,045	\$ 308,959	\$ 296,258	\$ 302,580
Commercial Lines	CC420	\$ 285,191	\$ 315,435	\$ 301,645	\$ 90,490	\$ 98,283
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 97	\$ 139
Open-End Consumer Lines - Other	CC425	\$ 5,465	\$ 3,831	\$ 3,932	\$ 15,756	\$ 20,771
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 67,063	\$ 71,193	\$ 71,528	\$ 40,717	\$ 40,120

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Commercial	CC430	\$ 2,110	\$ 4,569	\$ 2,969	\$ 4,067	\$ 4,835
Standby, Not Included on CC465 or CC468	CC435	\$ 64,953	\$ 66,624	\$ 68,559	\$ 36,650	\$ 35,285
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 831,934	\$ 797,169	\$ 343,350	\$ 332,094	\$ 393,669
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 160
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 825,237	\$ 797,169	\$ 343,350	\$ 332,094	\$ 393,509
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 831,934	N/A	N/A	N/A	N/A
120 Days or Less	CC469	\$ 694,593	N/A	N/A	N/A	N/A
Greater than 120 Days	CC471	\$ 137,341	N/A	N/A	N/A	N/A
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 83,202	\$ 41,274	\$ 76,539	\$ 38,388	\$ 211,213
Sales	CF145	\$ 3,540	\$ 19,627	\$ 11,916	\$ 532	\$ 264
Other Balance Changes	CF148	\$- 51,912	\$- 150,976	\$ 61,515	\$- 35,638	\$- 50,698
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 32,126	\$ 34,751	\$ 10,985	\$ 25,927	\$ 151,231
Sales	CF155	\$ 0	\$ 9,659	\$ 0	\$ 0	\$ 54,072
Other Balance Changes	CF158	\$- 30,125	\$- 19,001	\$- 42,007	\$- 33,040	\$- 21,963
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 115,328	\$ 76,025	\$ 87,524	\$ 64,315	\$ 362,444
Sales - Total	SUB3821	\$ 3,540	\$ 29,286	\$ 11,916	\$ 532	\$ 54,336
Net Purchases - Total	SUB3826	\$ 111,788	\$ 46,739	\$ 75,608	\$ 63,783	\$ 308,108
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,462,652	\$ 1,186,040	\$ 876,901	\$ 946,413	\$ 1,096,150
Construction Loans - Total	SUB3840	\$ 132,413	\$ 136,119	\$ 115,269	\$ 226,908	\$ 117,641
1-4 Dwelling Units	CF190	\$ 35,124	\$ 35,309	\$ 62,906	\$ 73,480	\$ 71,992
Multifamily (5 or more) Dwelling Units	CF200	\$ 198	\$ 558	\$ 1,266	\$ 1,432	\$ 2,924
Nonresidential	CF210	\$ 97,091	\$ 100,252	\$ 51,097	\$ 151,996	\$ 42,725
Permanent Loans - Total	SUB3851	\$ 1,330,239	\$ 1,049,921	\$ 761,632	\$ 719,505	\$ 978,509
1-4 Dwelling Units	CF225	\$ 1,232,605	\$ 958,288	\$ 683,719	\$ 676,149	\$ 843,961
Home Equity and Junior Liens	CF226	\$ 16,957	\$ 11,800	\$ 17,102	\$ 16,503	\$ 28,307

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,653	\$ 2,238	\$ 2,931	\$ 1,901	\$ 15,901
Nonresidential (Except Land)	CF260	\$ 88,243	\$ 68,202	\$ 57,078	\$ 31,670	\$ 69,720
Land	CF270	\$ 7,738	\$ 21,193	\$ 17,904	\$ 9,785	\$ 48,927
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 57,031	\$ 3,482	\$ 8,115	\$ 5,940	\$ 33,937
1-4 Dwelling Units	CF280	\$ 50,925	\$ 2,545	\$ 2,482	\$ 3,402	\$ 25,729
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 24,441	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 3	\$ 3	\$ 3	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 272	\$ 283	\$ 3,137	\$ 738	\$ 290
Nonresidential	CF300	\$ 5,834	\$ 654	\$ 2,496	\$ 1,800	\$ 7,918
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,041,150	\$ 967,490	\$ 664,905	\$ 665,325	\$ 695,649
1-4 Dwelling Units	CF310	\$ 928,333	\$ 835,111	\$ 533,450	\$ 493,704	\$ 591,811
Home Equity and Junior Liens	CF311	\$ 23	\$ 0	\$ 0	\$ 270	\$ 1,676
Multifamily (5 or more) Dwelling Units	CF320	\$ 162	\$ 101	\$ 632	\$ 330	\$ 1,043
Nonresidential	CF330	\$ 112,655	\$ 132,278	\$ 130,823	\$ 171,291	\$ 102,795
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 984,119	\$- 964,008	\$- 656,790	\$- 659,385	\$- 661,712
Memo - Refinancing Loans	CF361	\$ 400,280	\$ 313,020	\$ 114,514	\$ 109,780	\$ 159,812
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 145,157	N/A	N/A	N/A	N/A
120 Days or Less	CF365	\$ 117,153	N/A	N/A	N/A	N/A
Greater than 120 Days	CF366	\$ 28,004	N/A	N/A	N/A	N/A
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 434,452	\$ 442,272	\$ 362,579	\$ 25,615	\$ 43,590
Sales	CF395	\$ 275,683	\$ 338,829	\$ 533	\$ 72,482	\$ 111,225
Consumer:						
Closed or Purchased	CF400	\$ 41,827	\$ 51,302	\$ 18,970	\$ 53,235	\$ 81,737
Sales	CF405	\$ 33,771	\$ 44,571	\$ 1,291	\$ 882	\$ 523
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 476,279	\$ 493,574	\$ 381,549	\$ 78,850	\$ 125,327
Nonmortgage Loans - Sales - Total	SUB3915	\$ 309,454	\$ 383,400	\$ 1,824	\$ 73,364	\$ 111,748
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 166,825	\$ 110,174	\$ 379,725	\$ 5,486	\$ 13,579
Deposits:						
Interest Credited to Deposits	CF430	\$ 54,505	\$ 55,491	\$ 63,424	\$ 62,454	\$ 67,050

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 613,233	\$ 640,298	\$ 674,847	\$ 741,468	\$ 629,581
Fully Insured	DI100	\$ 589,598	\$ 614,315	\$ 650,606	\$ 708,101	\$ 594,120
Other	DI110	\$ 23,635	\$ 25,983	\$ 24,241	\$ 33,367	\$ 35,461
\$100,000 or Less	DI120	\$ 5,239,150	\$ 5,385,576	\$ 5,357,598	\$ 5,445,303	\$ 5,263,034
\$100,000 or Less	DI120	\$ 5,239,150	\$ 5,385,576	\$ 5,357,598	\$ 5,445,303	\$ 5,263,034
Greater than \$100,000	DI130	\$ 3,134,586	\$ 2,645,392	\$ 2,370,008	\$ 2,164,665	\$ 2,517,213
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	348,575	339,002	354,358	371,692	371,550
Greater than \$100,000	DI160	14,729	14,026	13,386	12,721	13,646
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 904,727	\$ 895,004	\$ 901,133	\$ 867,428	\$ 860,735
Greater than \$250,000	DI175	\$ 41,113	\$ 42,849	\$ 37,852	\$ 37,005	\$ 39,609
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	39,765	43,908	44,541	43,552	44,854
Greater than \$250,000	DI185	131	134	119	104	108
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 936,492	\$ 929,628	\$ 931,435	\$ 899,681	\$ 893,799
Uninsured Deposits	DI210	\$ 970,219	\$ 969,456	\$ 512,025	\$ 552,661	\$ 687,188
Preferred Deposits	DI220	\$ 15,908	\$ 16,217	\$ 30,811	\$ 20,879	\$ 1,028
Reciprocal Brokered Deposits	DI230	\$ 55,957	N/A	N/A	N/A	N/A
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,421,864	\$ 1,184,933	\$ 937,685	\$ 650,129	\$ 815,411
Money Market Deposit Accounts	DI320	\$ 1,136,879	\$ 1,090,123	\$ 1,061,496	\$ 1,187,246	\$ 1,245,987
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,716,538	\$ 1,569,496	\$ 1,412,023	\$ 1,411,351	\$ 1,479,359
Time Deposits	DI340	\$ 5,036,000	\$ 5,115,843	\$ 5,246,746	\$ 5,258,883	\$ 5,139,840
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,571,065	\$ 1,584,163	\$ 1,528,894	\$ 1,435,654	\$ 1,476,176
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 289,009	\$ 277,845	\$ 269,698	\$ 253,769	\$ 246,786
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 890,117	\$ 649,620	\$ 523,660	\$ 256,164	\$ 403,071
Quarter-End Deposit Totals						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 9,319,575	\$ 8,968,818	\$ 8,668,965	\$ 8,516,530	\$ 8,687,357

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2	\$ 0	\$ 2,374	\$ 3,580	\$ 3,503
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 300,000	N/A	N/A	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 0	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 64,619	N/A	N/A	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 0	N/A	N/A	N/A	N/A
Over One Year	DI651	\$ 0	N/A	N/A	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	N/A	N/A	N/A	N/A
Over One Year	DI660	\$ 0	N/A	N/A	N/A	N/A
Average Daily Deposit Totals						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,478,415	\$ 1,405,013	\$ 1,395,931	\$ 1,624,091	\$ 1,509,655
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
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDICs Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 717,164	\$ 480,408	\$ 88,512	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	346	330	113	N/A	N/A

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	2,664	2,637	2,482	2,583	2,628
Financial Assets Held for Trading Purposes	SI375	\$ 1,076	\$ 1,319	\$ 1,623	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 25,019	\$ 48,316	\$ 87,007	\$ 0	\$ 84
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 374
Available-for-Sale Securities	SI385	\$ 988,218	\$ 965,342	\$ 1,316,057	\$ 1,111,404	\$ 1,145,610

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Assets Held for Sale	SI387	\$ 146,887	\$ 120,793	\$ 103,104	\$ 152,549	\$ 207,470
Loans Serviced for Others	SI390	\$ 255,083	\$ 265,241	\$ 266,677	\$ 260,544	\$ 266,259
Pledged Loans	SI394	\$ 903,314	N/A	N/A	N/A	N/A
Pledged Trading Assets	SI395	\$ 0	N/A	N/A	N/A	N/A
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 at Month-end						
First month of Qtr	SI581	87.94%	88.81%	87.53%	88.63%	85.52%
Second month of Qtr	SI582	87.90%	88.27%	88.45%	88.60%	86.27%
Third month of Qtr	SI583	87.46%	87.73%	87.86%	88.46%	87.12%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	82.21%	79.65%	82.07%	86.85%	86.21%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 7,225	\$ 6,233	\$ 5,935	\$ 5,730	\$ 1,505
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 34,210	\$ 41,433	\$ 36,566	\$ 31,814	\$ 27,783
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	26	28	26	21	361
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,291,653	\$ 1,321,034	\$ 1,206,099	\$ 1,235,780	\$ 1,163,070
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 25,223	\$- 17,777	\$- 17,587	\$- 6,685	\$- 13,385
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 810	\$ 987	\$ 2,125	\$ 1,108	\$ 3,421
Stock Issued	SI640	\$ 7,405	\$ 5,380	\$ 8	\$ 4	\$ 4
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,038	\$ 225	\$ 38,914	\$ 6,455	\$ 105,528
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Other Comprehensive Income	SI662	\$ 4,657	\$- 1,586	\$- 10,947	\$- 12,664	\$- 14,800
Prior Period Adjustments	SI668	\$- 3	\$- 14,836	\$ 0	\$ 277	\$ 4
Other Adjustments	SI671	\$ 172	\$ 203	\$ 104,690	\$- 163	\$- 1,240

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 1,278,889	\$ 1,291,656	\$ 1,319,052	\$ 1,221,896	\$ 1,235,780
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,259	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 289,833	\$ 1,526	\$ 1,144	\$ 2,130	\$ 2,246
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 11,575,287	\$ 11,597,009	\$ 11,416,925	\$ 10,734,570	\$ 10,729,945
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,458,221	\$ 1,305,073	\$ 1,226,375	\$ 1,018,175	\$ 1,220,179
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 8,121,442	\$ 8,241,801	\$ 8,402,941	\$ 8,397,049	\$ 8,300,119
Nonmortgage Loans	SI885	\$ 1,058,007	\$ 1,166,744	\$ 963,331	\$ 587,067	\$ 571,465
Deposits and Excrows	SI890	\$ 8,981,469	\$ 8,507,552	\$ 8,504,235	\$ 8,527,436	\$ 8,546,147
Total Borrowings	SI895	\$ 1,107,118	\$ 1,549,841	\$ 1,510,363	\$ 883,719	\$ 907,512
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	N/A	N/A	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	1	N/A	N/A	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	5	N/A	N/A	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	2	N/A	N/A	N/A	N/A

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 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	2	3	1	0	1
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
		Yes	Yes	Yes	Yes	Yes
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	26	27	27	27

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Do you have any small business loans to report in this sched?	SB010	34 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	34 [Yes]
Do you have any farm or agriculture loans?	SB100	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	13	N/A	N/A	N/A	3
Number of Loans on SC300, SC303, and SC306	SB210	38	N/A	N/A	N/A	66
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	218	N/A	N/A	N/A	224
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 11,234	N/A	N/A	N/A	\$ 10,991
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	561	N/A	N/A	N/A	544
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 83,698	N/A	N/A	N/A	\$ 90,496
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	1,009	N/A	N/A	N/A	826
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 462,739	N/A	N/A	N/A	\$ 386,784
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	696	N/A	N/A	N/A	653
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 24,569	N/A	N/A	N/A	\$ 22,674
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	345	N/A	N/A	N/A	295
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 40,692	N/A	N/A	N/A	\$ 42,427
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	431	N/A	N/A	N/A	302
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 144,547	N/A	N/A	N/A	\$ 119,410
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	N/A	N/A	N/A	2
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 81	N/A	N/A	N/A	\$ 86
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	1	N/A	N/A	N/A	2
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 298	N/A	N/A	N/A	\$ 744
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 71	N/A	N/A	N/A	\$ 6
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 500

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
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]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 33,730,346	\$ 30,101,045	\$ 30,824,891	\$ 33,098,314	\$ 36,373,666
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 9,116,909	\$ 8,730,774	\$ 9,171,935	\$ 8,098,870	\$ 8,640,495
Personal Trust and Agency Accounts	FS210	\$ 2,138,980	\$ 1,850,387	\$ 2,013,006	\$ 1,897,389	\$ 2,078,539
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 432,539	\$ 399,525	\$ 414,277	\$ 347,432	\$ 381,768
Employee Benefit - Defined Contribution	FS220	\$ 8,229	\$ 7,455	\$ 10,075	\$ 5,194	\$ 3,004
Employee Benefit - Defined Benefit	FS230	\$ 73,117	\$ 64,118	\$ 69,428	\$ 7,696	\$ 8,265
Other Retirement Accounts	FS240	\$ 351,193	\$ 327,952	\$ 334,774	\$ 334,542	\$ 370,499
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 6,545,210	\$ 6,480,682	\$ 6,743,374	\$ 5,854,049	\$ 6,180,188
Other Fiduciary Accounts	FS270	\$ 180	\$ 180	\$ 1,278	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 18,486,508	\$ 16,108,110	\$ 16,220,050	\$ 19,021,132	\$ 21,213,256
Personal Trust and Agency Accounts	FS211	\$ 1,077,264	\$ 982,867	\$ 988,012	\$ 1,011,764	\$ 1,042,565
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 16,477,781	\$ 14,569,493	\$ 14,689,851	\$ 17,411,970	\$ 19,396,028
Employee Benefit - Defined Contribution	FS221	\$ 12,884,589	\$ 11,171,886	\$ 11,052,297	\$ 13,134,450	\$ 14,592,039
Employee Benefit - Defined Benefit	FS231	\$ 2,655,013	\$ 2,562,239	\$ 2,710,276	\$ 3,093,651	\$ 3,450,618
Other Retirement Accounts	FS241	\$ 938,179	\$ 835,368	\$ 927,278	\$ 1,183,869	\$ 1,353,371
Corporate Trust and Agency Accounts	FS251	\$ 342,801	\$ 24,415	\$ 139,002	\$ 102,913	\$ 37,822
Other Fiduciary Accounts	FS271	\$ 588,662	\$ 531,335	\$ 403,185	\$ 494,485	\$ 736,841
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 6,126,929	\$ 5,262,161	\$ 5,432,906	\$ 5,978,312	\$ 6,519,915
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	9,211	8,920	7,965	6,392	6,284
Personal Trust and Agency Accounts	FS212	3,100	2,965	2,125	1,788	1,761
Retirement-related Trust and Agency Accounts - Total	SUB6120	989	967	944	779	771
Employee Benefit - Defined Contribution	FS222	17	17	18	16	15
Employee Benefit - Defined Benefit	FS232	19	19	19	12	12
Other Retirement Accounts	FS242	953	931	907	751	744
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	5,121	4,987	4,895	3,825	3,752
Other Fiduciary Accounts	FS272	1	1	1	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	7,958	7,884	8,263	5,347	6,018
Personal Trust and Agency Accounts	FS213	704	698	459	417	420
Retirement-related Trust and Agency Accounts - Total	SUB6130	3,299	3,265	3,212	1,074	1,766
Employee Benefit - Defined Contribution	FS223	2,711	2,668	2,719	745	1,286
Employee Benefit - Defined Benefit	FS233	236	236	234	78	220
Other Retirement Accounts	FS243	352	361	259	251	260
Corporate Trust and Agency Accounts	FS253	150	110	78	52	45
Other Fiduciary Accounts	FS273	3,805	3,811	4,514	3,804	3,787
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,832	1,689	1,694	1,588	1,528
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 54,671	\$ 26,080	\$ 72,740	\$ 45,779	\$ 27,189
Personal Trust and Agency Accounts	FS310	\$ 7,651	\$ 3,668	\$ 13,975	\$ 10,374	\$ 5,739
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 27,231	\$ 13,458	\$ 24,698	\$ 11,749	\$ 3,507
Employee Benefit - Defined Contribution	FS320	\$ 26,215	\$ 12,965	\$ 21,744	\$ 9,624	\$ 2,393
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 930	\$ 610	\$ 193
Other Retirement Accounts	FS340	\$ 1,016	\$ 493	\$ 2,024	\$ 1,515	\$ 921
Corporate Trust and Agency Accounts	FS350	\$ 1,925	\$ 324	\$ 2,616	\$ 2,258	\$ 2,136
Investment Management Agency Accounts	FS360	\$ 15,057	\$ 7,624	\$ 26,634	\$ 19,027	\$ 10,671
Other Fiduciary Accounts	FS370	\$ 5	\$ 0	\$ 860	\$ 1,344	\$ 4,123
Custody and Safekeeping Accounts	FS380	\$ 773	\$ 339	\$ 1,318	\$ 830	\$ 465
Other Fiduciary and Related Services	FS390	\$ 2,029	\$ 667	\$ 2,639	\$ 197	\$ 548
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 77,733	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 384	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 4,168	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 54,671	\$ 26,080	\$- 1,209	\$ 45,779	\$ 27,189
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 2,013,006	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 7,428	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 117	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 33,237	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 268,493	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 269,836	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 1,349	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 44,013	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 1,289,717	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 2,245	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 30,786	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 65,785	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	234	0	0
Corporate and Municipal Trusteeships	FS510	0	0	25	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	209	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 697,153	\$ 0	\$ 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
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
June 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
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/Otr Losses	FS70	\$ 0	\$ 0	\$ 517	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 320	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 151	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 42	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 133	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 94	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 34	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 1,279,058	\$ 1,292,013	\$ 1,319,049	\$ 1,221,899	\$ 1,235,780
Equity Capital Deductions - Total	SUB1631	\$ 119,615	\$ 125,538	\$ 153,718	\$ 140,201	\$ 141,207
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 751	\$ 1,355	\$ 12,100	\$ 13,179	\$ 13,012
Goodwill and Certain Other Intangible Assets	CCR115	\$ 117,058	\$ 122,508	\$ 135,812	\$ 121,635	\$ 122,295
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 1,806	\$ 1,675	\$ 5,806	\$ 5,387	\$ 5,900
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 23,753	\$ 28,429	\$ 27,162	\$ 26,531	\$ 13,788
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 20,759	\$ 25,382	\$ 25,731	\$ 25,385	\$ 12,838

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 2,994	\$ 3,047	\$ 1,362	\$ 1,096	\$ 909
Tier 1 (Core) Capital	CCR20	\$ 1,183,196	\$ 1,194,904	\$ 1,192,493	\$ 1,108,229	\$ 1,108,361
Total Assets (SC60)	CCR205	\$ 11,873,471	\$ 11,604,686	\$ 11,920,545	\$ 10,737,330	\$ 10,897,624
Asset Deductions - Total	SUB1651	\$ 119,600	\$ 125,523	\$ 153,679	\$ 140,186	\$ 141,192
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 736	\$ 1,340	\$ 12,061	\$ 13,164	\$ 12,997
Goodwill and Certain Other Intangible Assets	CCR265	\$ 117,058	\$ 122,508	\$ 135,812	\$ 121,635	\$ 122,295
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,806	\$ 1,675	\$ 5,806	\$ 5,387	\$ 5,900
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 24,056	\$ 32,885	\$ 32,152	\$ 32,991	\$ 15,902
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 23,802	\$ 32,631	\$ 31,898	\$ 32,365	\$ 15,669
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 254	\$ 254	\$ 254	\$ 626	\$ 233
Adjusted Total Assets	CCR25	\$ 11,777,927	\$ 11,512,048	\$ 11,799,018	\$ 10,630,135	\$ 10,772,334
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 464,683	\$ 454,158	\$ 465,886	\$ 419,190	\$ 424,864
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,183,196	\$ 1,194,904	\$ 1,192,493	\$ 1,108,229	\$ 1,108,361
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 121	\$ 108	\$ 55	\$ 45	\$ 968
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	\$ 69,533	\$ 69,121	\$ 74,556	\$ 57,999	\$ 56,957
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 69,654	\$ 69,229	\$ 74,611	\$ 58,044	\$ 57,925
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 69,654	\$ 69,229	\$ 71,353	\$ 58,044	\$ 57,925
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,097	\$ 1,124	\$ 1,100	\$ 679	\$ 4,353
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 744	\$ 699	\$ 821	\$ 912	\$ 1,050
Total Risk-Based Capital	CCR39	\$ 1,251,009	\$ 1,262,310	\$ 1,261,925	\$ 1,164,682	\$ 1,160,883
0% R/W Category - Cash	CCR400	\$ 41,411	\$ 71,096	\$ 56,166	\$ 53,052	\$ 60,088
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 176,496	\$ 119,974	\$ 126,143	\$ 146,655	\$ 75,443
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 20, 2009, 1:58 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland June 2009	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 345,779	\$ 310,469	\$ 123,508	\$ 70,079	\$ 30,740
0% R/W Category - Assets Total	CCR420	\$ 563,686	\$ 501,539	\$ 305,817	\$ 269,786	\$ 166,271
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	\$ 754,721	\$ 833,160	\$ 965,351	\$ 1,101,616	\$ 1,148,135
20% R/W Category - Claims on FHLBs	CCR435	\$ 339,485	\$ 333,204	\$ 336,207	\$ 359,392	\$ 429,141
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 16,267	\$ 17,293	\$ 10,916	\$ 10,778	\$ 16,230
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,103,454	\$ 704,395	\$ 467,507	\$ 387,933	\$ 570,023
20% R/W Category - Other	CCR450	\$ 285,970	\$ 312,856	\$ 527,404	\$ 183,868	\$ 192,540
20% R/W Category - Assets Total	CCR455	\$ 2,499,897	\$ 2,200,908	\$ 2,307,385	\$ 2,043,587	\$ 2,356,069
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 499,979	\$ 440,183	\$ 461,480	\$ 408,719	\$ 471,211
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,930,781	\$ 4,027,423	\$ 4,269,695	\$ 4,305,500	\$ 4,305,760
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 51,506	\$ 58,325	\$ 51,658	\$ 54,526	\$ 47,785
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 56,153	\$ 23,345	\$ 22,499	\$ 16,122	\$ 12,472
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,128	\$ 4,124	\$ 3,744	\$ 2,640	\$ 3,148
50% R/W Category - Other	CCR480	\$ 45,149	\$ 31,641	\$ 45,625	\$ 55,524	\$ 79,238
50% R/W Category - Assets Total	CCR485	\$ 4,088,717	\$ 4,144,858	\$ 4,393,221	\$ 4,434,312	\$ 4,448,403
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,044,371	\$ 2,072,441	\$ 2,196,618	\$ 2,217,168	\$ 2,224,212
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 182,372	\$ 1,416,780	\$ 1,358,236	\$ 428,434	\$ 359,625
100% R/W Category - All Other Assets	CCR506	\$ 4,755,070	\$ 3,545,094	\$ 3,761,606	\$ 3,729,902	\$ 3,703,077
100% R/W Category - Assets Total	CCR510	\$ 4,937,442	\$ 4,961,874	\$ 5,119,842	\$ 4,158,336	\$ 4,062,702
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,937,442	\$ 4,961,874	\$ 5,119,842	\$ 4,158,336	\$ 4,062,702
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 474	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 5,925	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 12,090,216	\$ 11,809,179	\$ 12,126,265	\$ 10,906,021	\$ 11,033,445
Subtotal Risk-Weighted Assets	CCR75	\$ 7,487,708	\$ 7,474,486	\$ 7,777,931	\$ 6,784,216	\$ 6,758,118
Excess Allowances for Loan and Lease Losses	CCR530	\$ 10,908	\$ 7,351	\$ 11,558	\$ 12,180	\$ 15,129
Total Risk-Weighted Assets	CCR78	\$ 7,476,800	\$ 7,467,135	\$ 7,766,373	\$ 6,772,036	\$ 6,742,989
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 650,320	\$ 650,950	\$ 676,584	\$ 541,763	\$ 597,401
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 20, 2009, 1:58 PM

TFR Industry Aggregate Report
 93024 - OTS-Regulated: Maryland
 June 2009

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2009	Mar 2009	Dec 2008	Sep 2008	Jun 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	10.05%	10.38%	10.11%	10.43%	10.29%
Total Risk-Based Capital Ratio	CCR820	16.73%	16.90%	16.25%	17.20%	17.22%
Tier 1 Risk-Based Capital Ratio	CCR830	15.81%	15.99%	15.34%	16.35%	16.42%
Tangible Equity Ratio	CCR840	10.05%	10.38%	10.11%	10.43%	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.