

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
<b>Number of Regulated Institutions</b>		47	46	47	47	47
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,407,974</b>	<b>\$ 1,398,509</b>	<b>\$ 1,363,926</b>	<b>\$ 1,289,876</b>	<b>\$ 1,361,421</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 117,122	\$ 118,456	\$ 127,764	\$ 119,708	\$ 146,069
Interest-Earning Deposits in FHLBs	SC112	\$ 297,886	\$ 259,903	\$ 284,799	\$ 208,250	\$ 256,005
Other Interest-Earning Deposits	SC118	\$ 51,348	\$ 61,898	\$ 59,610	\$ 62,432	\$ 62,846
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 125,383	\$ 144,582	\$ 94,774	\$ 137,907	\$ 125,984
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 654,761	\$ 545,143	\$ 564,151	\$ 562,387	\$ 562,037
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 90,356	\$ 112,407	\$ 109,789	\$ 112,471	\$ 119,768
State and Municipal Obligations	SC180	\$ 17,649	\$ 16,459	\$ 16,468	\$ 14,482	\$ 13,502
Securities Backed by Nonmortgage Loans	SC182	\$ 16,129	\$ 14,065	\$ 16,031	\$ 17,250	\$ 16,400
Other Investment Securities	SC185	\$ 29,932	\$ 118,435	\$ 83,817	\$ 48,750	\$ 52,271
Accrued Interest Receivable	SC191	\$ 7,408	\$ 7,161	\$ 6,723	\$ 6,239	\$ 6,539
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 725,569</b>	<b>\$ 710,056</b>	<b>\$ 708,003</b>	<b>\$ 743,035</b>	<b>\$ 776,687</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 725,569</b>	<b>\$ 710,056</b>	<b>\$ 708,003</b>	<b>\$ 743,035</b>	<b>\$ 776,687</b>
Pass-Through - Total	SUB0073	\$ 636,773	\$ 621,810	\$ 616,808	\$ 649,384	\$ 676,226
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 599,000	\$ 598,929	\$ 595,832	\$ 625,136	\$ 652,122
Other Pass-Through	SC215	\$ 37,773	\$ 22,881	\$ 20,976	\$ 24,248	\$ 24,104
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 85,946	\$ 85,443	\$ 88,490	\$ 90,797	\$ 97,279
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 32,675	\$ 34,126	\$ 33,854	\$ 34,645	\$ 34,249
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 39,557	\$ 38,562	\$ 43,352	\$ 46,823	\$ 53,319
Other	SC222	\$ 13,714	\$ 12,755	\$ 11,284	\$ 9,329	\$ 9,711
Accrued Interest Receivable	SC228	\$ 2,850	\$ 2,803	\$ 2,705	\$ 2,854	\$ 3,182

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 6,726,911</b>	<b>\$ 6,615,925</b>	<b>\$ 6,557,423</b>	<b>\$ 6,448,657</b>	<b>\$ 6,226,558</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 6,687,103</b>	<b>\$ 6,576,846</b>	<b>\$ 6,516,372</b>	<b>\$ 6,409,517</b>	<b>\$ 6,187,206</b>
Construction Loans - Total	SUB0100	\$ 844,594	\$ 850,421	\$ 836,558	\$ 798,560	\$ 779,619
Residential - Total	SUB0110	\$ 714,808	\$ 700,245	\$ 700,900	\$ 675,753	\$ 671,663
1-4 Dwelling Units	SC230	\$ 676,555	\$ 665,770	\$ 689,950	\$ 662,004	\$ 658,966
Multifamily (5 or more) Dwelling Units	SC235	\$ 38,253	\$ 34,475	\$ 10,950	\$ 13,749	\$ 12,697
Nonresidential Property	SC240	\$ 129,786	\$ 150,176	\$ 135,658	\$ 122,807	\$ 107,956
Permanent Loans - Total	SUB0121	\$ 5,846,382	\$ 5,728,809	\$ 5,685,815	\$ 5,616,343	\$ 5,414,137
Residential - Total	SUB0131	\$ 4,461,266	\$ 4,415,101	\$ 4,374,631	\$ 4,368,093	\$ 4,211,994
1-4 Dwelling Units - Total	SUB0141	\$ 4,325,235	\$ 4,274,449	\$ 4,231,959	\$ 4,230,324	\$ 4,082,075
Revolving Open-End Loans	SC251	\$ 270,734	\$ 271,066	\$ 274,028	\$ 270,703	\$ 258,343
All Other - First Liens	SC254	\$ 3,862,348	\$ 3,822,212	\$ 3,785,841	\$ 3,794,530	\$ 3,667,018
All Other - Junior Liens	SC255	\$ 192,153	\$ 181,171	\$ 172,090	\$ 165,091	\$ 156,714
Multifamily (5 or more) Dwelling Units	SC256	\$ 136,031	\$ 140,652	\$ 142,672	\$ 137,769	\$ 129,919
Nonresidential Property (Except Land)	SC260	\$ 900,067	\$ 853,187	\$ 844,550	\$ 825,306	\$ 805,310
Land	SC265	\$ 485,049	\$ 460,521	\$ 466,634	\$ 422,944	\$ 396,833
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 83,468	\$ 56,857	\$ 107,470	\$ 221,147	\$ 156,260
Accrued Interest Receivable	SC272	\$ 32,148	\$ 32,369	\$ 31,006	\$ 29,715	\$ 28,886
Advances for Taxes and Insurance	SC275	\$ 3,787	\$ 4,326	\$ 4,044	\$ 4,039	\$ 3,916
Allowance for Loan and Lease Losses	SC283	\$ 39,808	\$ 39,079	\$ 41,051	\$ 39,140	\$ 39,352
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 476,122</b>	<b>\$ 504,476</b>	<b>\$ 492,686</b>	<b>\$ 471,618</b>	<b>\$ 454,166</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 466,841</b>	<b>\$ 495,750</b>	<b>\$ 484,281</b>	<b>\$ 463,154</b>	<b>\$ 445,631</b>
Commercial Loans - Total	SC32	\$ 217,707	\$ 250,003	\$ 225,592	\$ 214,670	\$ 210,614
Secured	SC300	\$ 179,435	\$ 214,313	\$ 187,648	\$ 176,566	\$ 175,533
Unsecured	SC303	\$ 8,936	\$ 7,345	\$ 6,584	\$ 7,443	\$ 6,282
Lease Receivables	SC306	\$ 29,336	\$ 28,345	\$ 31,360	\$ 30,661	\$ 28,799
Consumer Loans - Total	SC35	\$ 256,025	\$ 251,692	\$ 264,683	\$ 254,909	\$ 241,507
Loans on Deposits	SC310	\$ 11,966	\$ 12,733	\$ 12,584	\$ 12,034	\$ 12,397
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,623	\$ 3,549	\$ 4,986	\$ 7,822	\$ 5,729
Education Loans	SC320	\$ 1,020	\$ 1,106	\$ 1,212	\$ 1,331	\$ 1,531
Auto Loans	SC323	\$ 106,320	\$ 114,055	\$ 117,511	\$ 113,125	\$ 108,610
Mobile Home Loans	SC326	\$ 32,047	\$ 30,912	\$ 30,029	\$ 27,661	\$ 25,926
Credit Cards	SC328	\$ 103	\$ 100	\$ 69	\$ 137	\$ 75

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2006, 11:31 AM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland March 2006	Frozen Aggregated Data (\$Thousands)
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 100,946	\$ 89,237	\$ 98,292	\$ 92,799	\$ 87,239
Accrued Interest Receivable	SC348	\$ 2,390	\$ 2,781	\$ 2,411	\$ 2,039	\$ 2,045
Allowance for Loan and Lease Losses	SC357	\$ 9,281	\$ 8,726	\$ 8,405	\$ 8,464	\$ 8,535
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 25,680</b>	<b>\$ 26,067</b>	<b>\$ 26,150</b>	<b>\$ 32,516</b>	<b>\$ 24,312</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 25,660</b>	<b>\$ 26,021</b>	<b>\$ 26,127</b>	<b>\$ 32,514</b>	<b>\$ 24,310</b>
Real Estate - Total	SUB0210	\$ 24,935	\$ 25,101	\$ 25,698	\$ 32,077	\$ 23,917
Construction	SC405	\$ 1,323	\$ 966	\$ 1,043	\$ 1,669	\$ 1,589
Residential - Total	SUB0225	\$ 19,616	\$ 19,041	\$ 20,755	\$ 25,585	\$ 17,437
1-4 Dwelling Units	SC415	\$ 19,423	\$ 18,814	\$ 20,521	\$ 25,448	\$ 17,183
Multifamily (5 or more) Dwelling Units	SC425	\$ 193	\$ 227	\$ 234	\$ 137	\$ 254
Nonresidential (Except Land)	SC426	\$ 446	\$ 1,487	\$ 471	\$ 706	\$ 651
Land	SC428	\$ 3,550	\$ 3,607	\$ 3,429	\$ 4,117	\$ 4,240
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 745	\$ 966	\$ 452	\$ 439	\$ 395
General Valuation Allowances	SC441	\$ 20	\$ 46	\$ 23	\$ 2	\$ 2
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 2,793</b>	<b>\$ 2,579</b>	<b>\$ 1,843</b>	<b>\$ 2,101</b>	<b>\$ 2,209</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 50,965</b>	<b>\$ 50,205</b>	<b>\$ 47,820</b>	<b>\$ 46,689</b>	<b>\$ 43,941</b>
Federal Home Loan Bank Stock	SC510	\$ 50,833	\$ 50,051	\$ 47,419	\$ 46,289	\$ 43,817
Other	SC540	\$ 132	\$ 154	\$ 401	\$ 400	\$ 124
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 122,648</b>	<b>\$ 119,718</b>	<b>\$ 115,284</b>	<b>\$ 109,500</b>	<b>\$ 104,432</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 96,144</b>	<b>\$ 92,827</b>	<b>\$ 124,670</b>	<b>\$ 116,168</b>	<b>\$ 100,428</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 96,004</b>	<b>\$ 92,692</b>	<b>\$ 124,548</b>	<b>\$ 116,060</b>	<b>\$ 100,333</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 20,330	\$ 20,124	\$ 18,986	\$ 18,757	\$ 18,576
Bank-Owned Life Insurance - Other	SC625	\$ 9,494	\$ 9,372	\$ 9,241	\$ 9,095	\$ 8,986
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 375	\$ 393	\$ 397	\$ 424	\$ 513
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 10,494	\$ 7,953	\$ 27,384	\$ 27,623	\$ 7,497
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 55,451	\$ 54,985	\$ 68,662	\$ 60,269	\$ 64,856
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 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 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	\$ 140	\$ 135	\$ 122	\$ 108	\$ 95
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 49,249</b>	<b>\$ 47,986</b>	<b>\$ 49,601</b>	<b>\$ 47,714</b>	<b>\$ 47,984</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 9,634,806</b>	<b>\$ 9,520,362</b>	<b>\$ 9,437,805</b>	<b>\$ 9,260,160</b>	<b>\$ 9,094,154</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 9,585,557</b>	<b>\$ 9,472,376</b>	<b>\$ 9,388,204</b>	<b>\$ 9,212,446</b>	<b>\$ 9,046,170</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 7,588,642</b>	<b>\$ 7,470,922</b>	<b>\$ 7,442,341</b>	<b>\$ 7,287,241</b>	<b>\$ 7,193,593</b>
Deposits	SC710	\$ 7,559,557	\$ 7,455,126	\$ 7,421,132	\$ 7,243,122	\$ 7,162,631
Escrows	SC712	\$ 32,433	\$ 18,680	\$ 22,873	\$ 44,863	\$ 31,516
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 3,348	\$- 2,884	\$- 1,664	\$- 744	\$- 554
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 896,421</b>	<b>\$ 917,270</b>	<b>\$ 854,791</b>	<b>\$ 855,378</b>	<b>\$ 836,968</b>
Advances from FHLBank	SC720	\$ 695,129	\$ 718,221	\$ 662,163	\$ 647,937	\$ 587,051
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 159,544	\$ 147,377	\$ 166,870	\$ 152,960	\$ 220,977
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 41,748	\$ 51,672	\$ 25,758	\$ 54,481	\$ 28,940
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 52,144</b>	<b>\$ 64,002</b>	<b>\$ 58,646</b>	<b>\$ 53,696</b>	<b>\$ 53,472</b>
Accrued Interest Payable - Deposits	SC763	\$ 5,712	\$ 3,765	\$ 3,431	\$ 2,495	\$ 5,492
Accrued Interest Payable - Other	SC766	\$ 4,850	\$ 4,087	\$ 3,398	\$ 3,155	\$ 3,739
Accrued Taxes	SC776	\$ 5,698	\$ 2,937	\$ 4,169	\$ 6,448	\$ 5,989
Accounts Payable	SC780	\$ 16,263	\$ 31,907	\$ 21,609	\$ 17,343	\$ 15,869
Deferred Income Taxes	SC790	\$ 3,257	\$ 3,815	\$ 3,288	\$ 4,464	\$ 4,097
Other Liabilities and Deferred Income	SC796	\$ 16,364	\$ 17,491	\$ 22,751	\$ 19,791	\$ 18,286
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

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 8,537,207</b>	<b>\$ 8,452,194</b>	<b>\$ 8,355,778</b>	<b>\$ 8,196,315</b>	<b>\$ 8,084,033</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 125</b>	<b>\$ 100</b>	<b>\$ 101</b>	<b>\$ 206</b>	<b>\$ 149</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 1,048,224</b>	<b>\$ 1,020,083</b>	<b>\$ 1,032,325</b>	<b>\$ 1,015,926</b>	<b>\$ 961,992</b>
Stock - Total	SUB0311	\$ 200,175	\$ 181,341	\$ 210,363	\$ 207,082	\$ 183,665
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 13,052	\$ 13,038	\$ 12,729	\$ 12,719	\$ 12,706
Common Stock - Paid in Excess of Par	SC830	\$ 187,123	\$ 168,303	\$ 197,634	\$ 194,363	\$ 170,959
Accumulated Other Comprehensive Income - Total	SC86	\$- 6,615	\$- 3,681	\$- 2,338	\$ 2,883	\$- 1,965
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 6,615	\$- 3,612	\$- 2,277	\$ 2,928	\$- 1,907
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$- 69	\$- 61	\$- 45	\$- 58
Retained Earnings	SC880	\$ 856,665	\$ 844,001	\$ 825,736	\$ 807,687	\$ 782,099
Other Components of Equity Capital	SC891	\$- 2,001	\$- 1,578	\$- 1,436	\$- 1,726	\$- 1,807
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 9,585,556</b>	<b>\$ 9,472,377</b>	<b>\$ 9,388,204</b>	<b>\$ 9,212,447</b>	<b>\$ 9,046,174</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
 93024 - OTS-Regulated: Maryland  
 March 2006

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Mar 2006

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 93
3	Federal, State, or other taxes receivable	15	\$ 7,340
4	Net deferred tax assets	22	\$ 16,846
6	Prepaid deposit insurance premiums	6	\$ 231
7	Prepaid expenses	39	\$ 9,139
8	Deposits for utilities and other services	1	\$ 116
9	Advances for loans serviced for others	1	\$ 180
14	Other noninterest-bearing short-term accounts recv	7	\$ 5,627
19	Receivables fr a broker for unsettled transactions	1	\$ 635
20	F/V of all derivative instru. reportable as assets	1	\$ 306
22	Unapplied loan disbursements	1	\$ 756
99	Other	30	\$ 6,954

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 246
4	Nonrefundable loan fees received prior to closing	4	\$ 267
7	Deferred gains from the sale of real estate	1	\$ 113
11	The liability recorded for post-retirement benefit	15	\$ 3,760
14	Unapplied loan payments received	2	\$ 8
20	F/V of all derivative instru. reportable as liab.	2	\$ 480
21	Liabilities for credit losses on OBS credit exposures	1	\$ 21
99	Other	42	\$ 11,081

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 157,770</b>	<b>\$ 148,879</b>	<b>\$ 145,319</b>	<b>\$ 140,715</b>	<b>\$ 131,933</b>
Deposits and Investment Securities	SO115	\$ 13,598	\$ 12,421	\$ 11,225	\$ 10,270	\$ 9,784
Mortgage-Backed Securities	SO125	\$ 8,054	\$ 7,829	\$ 7,758	\$ 8,025	\$ 8,016
Mortgage Loans	SO141	\$ 126,613	\$ 119,928	\$ 117,284	\$ 114,313	\$ 106,632
<b>Nonmortgage Loans - Total</b>	<b>SUB0950</b>	<b>\$ 9,505</b>	<b>\$ 8,701</b>	<b>\$ 9,052</b>	<b>\$ 8,107</b>	<b>\$ 7,501</b>
Commercial Loans and Leases	SO160	\$ 5,315	\$ 4,644	\$ 4,767	\$ 3,834	\$ 3,713
Consumer Loans and Leases	SO171	\$ 4,190	\$ 4,057	\$ 4,285	\$ 4,273	\$ 3,788
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 667</b>	<b>\$ 531</b>	<b>\$ 437</b>	<b>\$ 513</b>	<b>\$ 439</b>
Federal Home Loan Bank Stock	SO181	\$ 667	\$ 531	\$ 437	\$ 513	\$ 439
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 68,078</b>	<b>\$ 64,772</b>	<b>\$ 60,514</b>	<b>\$ 55,708</b>	<b>\$ 51,657</b>
Deposits	SO215	\$ 57,952	\$ 55,108	\$ 51,320	\$ 47,303	\$ 44,906
Escrows	SO225	\$ 10	\$ 11	\$ 19	\$ 20	\$ 10
Advances from FHLBank	SO230	\$ 8,024	\$ 7,282	\$ 6,982	\$ 6,193	\$ 5,451
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,092	\$ 2,371	\$ 2,193	\$ 2,192	\$ 1,290
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 90,359</b>	<b>\$ 84,638</b>	<b>\$ 85,242</b>	<b>\$ 85,520</b>	<b>\$ 80,715</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 1,321</b>	<b>\$ 420</b>	<b>\$ 2,801</b>	<b>\$ 1,586</b>	<b>\$ 4,732</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 89,038</b>	<b>\$ 84,218</b>	<b>\$ 82,441</b>	<b>\$ 83,934</b>	<b>\$ 75,983</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 22,240</b>	<b>\$ 26,857</b>	<b>\$ 37,291</b>	<b>\$ 36,345</b>	<b>\$ 29,211</b>
Mortgage Loan Serving Fees	SO410	\$ 151	\$ 169	\$ 110	\$ 524	\$ 57
Other Fees and Charges	SO420	\$ 13,537	\$ 17,223	\$ 22,703	\$ 22,924	\$ 19,578
<b>Net Income (Loss) from Other - Total</b>	<b>SUB0451</b>	<b>\$ 7,597</b>	<b>\$ 8,505</b>	<b>\$ 13,519</b>	<b>\$ 11,093</b>	<b>\$ 8,668</b>
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,307	\$ 8,135	\$ 10,053	\$ 10,356	\$ 7,572
Operations & Sale of Repossessed Assets	SO461	\$ 185	\$ 368	\$ 2,408	\$ 602	\$ 1,096
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 48	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 1	\$ 0	\$ 38	\$ 0
Sale of Loans Held for Investment	SO475	\$ 154	\$ 7	\$ 305	\$- 20	\$ 16

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 1	\$- 4	\$ 753	\$ 117	\$- 16
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 955	\$ 960	\$ 959	\$ 1,804	\$ 908
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 72,738</b>	<b>\$ 72,471</b>	<b>\$ 75,445</b>	<b>\$ 72,725</b>	<b>\$ 70,130</b>
All Personnel Compensation and Expense	SO510	\$ 44,689	\$ 43,949	\$ 45,695	\$ 44,474	\$ 42,700
Legal Expense	SO520	\$ 561	\$ 801	\$ 660	\$ 679	\$ 794
Office Occupancy and Equipment Expense	SO530	\$ 13,161	\$ 12,765	\$ 13,250	\$ 12,583	\$ 11,856
Marketing and Other Professional Services	SO540	\$ 3,250	\$ 3,968	\$ 4,332	\$ 4,121	\$ 3,590
Loan Servicing Fees	SO550	\$ 80	\$ 53	\$ 58	\$ 52	\$ 52
Goodwill and Other Intangibles Expense	SO560	\$ 96	\$ 65	\$ 161	\$ 162	\$ 66
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 182	\$ 44	\$ 226	\$ 38	\$ 119
Other Noninterest Expense	SO580	\$ 10,719	\$ 10,826	\$ 11,063	\$ 10,616	\$ 10,953
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 38,540</b>	<b>\$ 38,604</b>	<b>\$ 44,287</b>	<b>\$ 47,554</b>	<b>\$ 35,064</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 8,753</b>	<b>\$ 7,917</b>	<b>\$ 9,939</b>	<b>\$ 11,012</b>	<b>\$ 8,261</b>
Federal	SO710	\$ 7,174	\$ 6,552	\$ 8,098	\$ 8,945	\$ 6,666
State, Local & Other	SO720	\$ 1,579	\$ 1,365	\$ 1,841	\$ 2,067	\$ 1,595
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 29,787</b>	<b>\$ 30,687</b>	<b>\$ 34,348</b>	<b>\$ 36,542</b>	<b>\$ 26,803</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 29,787</b>	<b>\$ 30,687</b>	<b>\$ 34,348</b>	<b>\$ 36,542</b>	<b>\$ 26,803</b>



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
 93024 - OTS-Regulated: Maryland  
 March 2006

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Mar 2006

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	16	\$ 358
5	Net income(loss) from real estate held for invest	2	\$ 20
7	Net income(loss) from leased property	1	\$ 2
11	Adjustments to prior periods	1	\$ 3
15	Income from corporate-owned life insurance	7	\$ 242
19	Realized/unrealized gains on derivatives	1	\$ 19
99	Other	24	\$ 290

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	13	\$ 325
2	OTS assessments	19	\$ 299
6	Supervisory examination fees	4	\$ 83
7	Office supplies, printing, and postage	33	\$ 1,112
8	Telephone, including data lines	11	\$ 271
9	Loan origination expense	5	\$ 415
10	ATM expense	7	\$ 288
15	Foreclosure expenses	1	\$ 155
17	Charitable contributions	1	\$ 145
19	Realized/unrealized losses on derivatives	2	\$ 101
99	Other	36	\$ 4,624

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 157,770</b>	<b>\$ 566,676</b>	<b>\$ 417,967</b>	<b>\$ 272,648</b>	<b>\$ 131,933</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 13,598	\$ 43,612	\$ 31,279	\$ 20,054	\$ 9,784
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,054	\$ 31,546	\$ 23,799	\$ 16,041	\$ 8,016
YTD - Mortgage Loans	Y_SO141	\$ 126,613	\$ 458,157	\$ 338,229	\$ 220,945	\$ 106,632
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,315	\$ 16,958	\$ 12,314	\$ 7,547	\$ 3,713
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,190	\$ 16,403	\$ 12,346	\$ 8,061	\$ 3,788
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 667</b>	<b>\$ 1,920</b>	<b>\$ 1,389</b>	<b>\$ 952</b>	<b>\$ 439</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 667	\$ 1,920	\$ 1,389	\$ 952	\$ 439
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 68,078</b>	<b>\$ 232,633</b>	<b>\$ 167,879</b>	<b>\$ 107,365</b>	<b>\$ 51,657</b>
YTD - Deposits	Y_SO215	\$ 57,952	\$ 198,620	\$ 143,529	\$ 92,209	\$ 44,906
YTD - Escrows	Y_SO225	\$ 10	\$ 60	\$ 49	\$ 30	\$ 10
YTD - Advances from FHLBank	Y_SO230	\$ 8,024	\$ 25,908	\$ 18,626	\$ 11,644	\$ 5,451
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	\$ 2,092	\$ 8,045	\$ 5,675	\$ 3,482	\$ 1,290
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 90,359</b>	<b>\$ 335,963</b>	<b>\$ 251,477</b>	<b>\$ 166,235</b>	<b>\$ 80,715</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 1,321</b>	<b>\$ 9,539</b>	<b>\$ 9,119</b>	<b>\$ 6,318</b>	<b>\$ 4,732</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 89,038</b>	<b>\$ 326,424</b>	<b>\$ 242,358</b>	<b>\$ 159,917</b>	<b>\$ 75,983</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 22,240</b>	<b>\$ 116,172</b>	<b>\$ 102,847</b>	<b>\$ 65,556</b>	<b>\$ 29,211</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 151	\$ 860	\$ 691	\$ 581	\$ 57
YTD - Other Fees and Charges	Y_SO420	\$ 13,537	\$ 68,898	\$ 65,205	\$ 42,502	\$ 19,578
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 7,597	\$ 41,783	\$ 33,280	\$ 19,761	\$ 8,668
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 7,307	\$ 36,114	\$ 27,981	\$ 17,928	\$ 7,572
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 185	\$ 4,474	\$ 4,106	\$ 1,698	\$ 1,096
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 48	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 37	\$ 38	\$ 38	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 154	\$ 308	\$ 301	\$- 4	\$ 16

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 1	\$ 850	\$ 854	\$ 101	\$- 16
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 955	\$ 4,631	\$ 3,671	\$ 2,712	\$ 908
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 72,738</b>	<b>\$ 277,364</b>	<b>\$ 218,300</b>	<b>\$ 142,855</b>	<b>\$ 70,130</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 44,689	\$ 168,617	\$ 132,869	\$ 87,174	\$ 42,700
YTD - Legal Expense	Y_SO520	\$ 561	\$ 2,893	\$ 2,133	\$ 1,473	\$ 794
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 13,161	\$ 48,829	\$ 37,689	\$ 24,439	\$ 11,856
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,250	\$ 13,574	\$ 12,043	\$ 7,711	\$ 3,590
YTD - Loan Servicing Fees	Y_SO550	\$ 80	\$ 215	\$ 162	\$ 104	\$ 52
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 96	\$ 262	\$ 389	\$ 228	\$ 66
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 182	\$ 427	\$ 383	\$ 157	\$ 119
YTD - Other Noninterest Expense	Y_SO580	\$ 10,719	\$ 42,547	\$ 32,632	\$ 21,569	\$ 10,953
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 38,540</b>	<b>\$ 165,232</b>	<b>\$ 126,905</b>	<b>\$ 82,618</b>	<b>\$ 35,064</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 8,753</b>	<b>\$ 36,886</b>	<b>\$ 29,212</b>	<b>\$ 19,273</b>	<b>\$ 8,261</b>
YTD - Federal	Y_SO710	\$ 7,174	\$ 30,220	\$ 23,709	\$ 15,611	\$ 6,666
YTD - State, Local, and Other	Y_SO720	\$ 1,579	\$ 6,666	\$ 5,503	\$ 3,662	\$ 1,595
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 29,787</b>	<b>\$ 128,346</b>	<b>\$ 97,693</b>	<b>\$ 63,345</b>	<b>\$ 26,803</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 29,787</b>	<b>\$ 128,346</b>	<b>\$ 97,693</b>	<b>\$ 63,345</b>	<b>\$ 26,803</b>

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 48,491</b>	<b>\$ 49,597</b>	<b>\$ 47,711</b>	<b>\$ 47,980</b>	<b>\$ 43,852</b>
Net Provision for Loss	VA115	\$ 1,402	\$ 612	\$ 2,548	\$ 1,464	\$ 4,472
Transfers	VA125	\$- 11	\$ 31	\$ 408	\$- 152	\$- 88
Recoveries	VA135	\$ 357	\$ 337	\$ 224	\$ 365	\$ 731
Adjustments	VA145	\$ 0	\$ 0	\$- 74	\$- 163	\$ 0
Charge-offs	VA155	\$ 988	\$ 2,593	\$ 1,220	\$ 1,783	\$ 987
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 49,251</b>	<b>\$ 47,984</b>	<b>\$ 49,597</b>	<b>\$ 47,711</b>	<b>\$ 47,980</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 4,188</b>	<b>\$ 5,122</b>	<b>\$ 5,048</b>	<b>\$ 5,089</b>	<b>\$ 4,624</b>
Net Provision for Loss	VA118	\$ 101	\$- 148	\$ 479	\$ 160	\$ 379

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 11	\$- 31	\$- 408	\$ 152	\$ 88
Adjustments	VA148	\$ 0	\$- 467	\$ 74	\$ 163	\$- 2
Charge-offs	VA158	\$ 1,398	\$ 288	\$ 71	\$ 516	\$ 0
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 2,902</b>	<b>\$ 4,188</b>	<b>\$ 5,122</b>	<b>\$ 5,048</b>	<b>\$ 5,089</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 52,679</b>	<b>\$ 54,719</b>	<b>\$ 52,759</b>	<b>\$ 53,069</b>	<b>\$ 48,476</b>
Net Provision for Loss	VA120	\$ 1,503	\$ 464	\$ 3,027	\$ 1,624	\$ 4,851
Recoveries	VA140	\$ 357	\$ 337	\$ 224	\$ 365	\$ 731
Adjustments	VA150	\$ 0	\$- 467	\$ 0	\$ 0	\$- 2
Charge-offs	VA160	\$ 2,386	\$ 2,881	\$ 1,291	\$ 2,299	\$ 987
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 52,153</b>	<b>\$ 52,172</b>	<b>\$ 54,719</b>	<b>\$ 52,759</b>	<b>\$ 53,069</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 988</b>	<b>\$ 2,593</b>	<b>\$ 1,220</b>	<b>\$ 1,783</b>	<b>\$ 987</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 635</b>	<b>\$ 1,641</b>	<b>\$ 734</b>	<b>\$ 1,222</b>	<b>\$ 560</b>
Construction - Total	SUB2030	\$ 104	\$ 1,066	\$ 196	\$ 68	\$ 296
1-4 Dwelling Units	VA420	\$ 104	\$ 1,066	\$ 128	\$ 68	\$ 296
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 68	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 531	\$ 575	\$ 538	\$ 1,154	\$ 264
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 3	\$ 24	\$ 35	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 531	\$ 461	\$ 473	\$ 822	\$ 264
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 41	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 105	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 297	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 237</b>	<b>\$ 897</b>	<b>\$ 304</b>	<b>\$ 529</b>	<b>\$ 308</b>
Commercial Loans	VA520	\$ 11	\$ 223	\$ 23	\$ 246	\$ 0
Consumer Loans - Total	SUB2061	\$ 226	\$ 674	\$ 281	\$ 283	\$ 308
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 30	\$ 0	\$ 23
Education Loans	VA530	\$ 19	\$ 22	\$ 12	\$ 101	\$ 0
Auto Loans	VA540	\$ 157	\$ 508	\$ 185	\$ 99	\$ 208
Mobile Home Loans	VA550	\$ 13	\$ 33	\$ 0	\$ 0	\$ 12
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 37	\$ 111	\$ 54	\$ 83	\$ 65
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 116</b>	<b>\$ 55</b>	<b>\$ 182</b>	<b>\$ 32</b>	<b>\$ 119</b>
Real Estate - Construction	VA605	\$ 0	\$ 21	\$ 0	\$ 8	\$ 3
Real Estate - 1-4 Dwelling Units	VA613	\$ 109	\$ 34	\$ 147	\$ 21	\$ 114
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 357</b>	<b>\$ 337</b>	<b>\$ 224</b>	<b>\$ 365</b>	<b>\$ 731</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 42</b>	<b>\$ 73</b>	<b>\$ 20</b>	<b>\$ 134</b>	<b>\$ 203</b>
Construction - Total	SUB2130	\$ 21	\$ 1	\$ 1	\$ 118	\$ 0
1-4 Dwelling Units	VA421	\$ 21	\$ 1	\$ 1	\$ 118	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 21	\$ 72	\$ 19	\$ 16	\$ 203
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 12	\$ 19	\$ 8	\$ 13	\$ 46
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 2	\$ 0	\$ 0	\$ 0	\$ 156
Nonresidential Property (Except Land)	VA481	\$ 6	\$ 0	\$ 0	\$ 0	\$ 1
Land	VA491	\$ 1	\$ 53	\$ 0	\$ 2	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 315</b>	<b>\$ 249</b>	<b>\$ 204</b>	<b>\$ 231</b>	<b>\$ 528</b>
Commercial Loans	VA521	\$ 41	\$ 130	\$ 4	\$ 7	\$ 171
Consumer Loans - Total	SUB2161	\$ 274	\$ 119	\$ 200	\$ 224	\$ 357
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 30	\$ 26	\$ 43	\$ 0	\$ 21
Education Loans	VA531	\$ 26	\$ 26	\$ 5	\$ 65	\$ 13
Auto Loans	VA541	\$ 157	\$ 26	\$ 123	\$ 69	\$ 260
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 45	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 61	\$ 41	\$ 29	\$ 45	\$ 63
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 114</b>	<b>\$- 179</b>	<b>\$ 72</b>	<b>\$ 309</b>	<b>\$ 469</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$- 30</b>	<b>\$ 0</b>	<b>\$- 5</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 130</b>	<b>\$ 63</b>	<b>\$ 47</b>	<b>\$ 292</b>	<b>\$ 514</b>
Construction - Total	SUB2230	\$- 8	\$ 0	\$- 36	\$- 49	\$ 356
1-4 Dwelling Units	VA422	\$- 8	\$ 0	\$ 42	\$- 51	\$ 356
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$- 78	\$ 2	\$ 0
Permanent - Total	SUB2241	\$ 138	\$ 63	\$ 83	\$ 341	\$ 158
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 23	\$ 0	\$ 0	\$- 3	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 37	\$ 15	\$- 74	\$ 98	\$- 3
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 7	\$- 52	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA472	\$ 72	\$- 1	\$ 240	\$ 223	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 6	\$ 44	\$- 31	\$ 23	\$ 158
Land	VA492	\$ 0	\$- 2	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 99</b>	<b>\$- 208</b>	<b>\$ 25</b>	<b>\$ 22</b>	<b>\$- 45</b>
Commercial Loans	VA522	\$- 17	\$ 0	\$ 0	\$ 0	\$- 17
Consumer Loans - Total	SUB2261	\$- 82	\$- 208	\$ 25	\$ 22	\$- 28
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 53	\$- 13	\$ 24	\$ 31	\$- 45
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 29	\$- 195	\$ 1	\$- 9	\$ 17
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 83</b>	<b>\$- 4</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 63	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$- 4	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 745</b>	<b>\$ 2,077</b>	<b>\$ 1,068</b>	<b>\$ 1,727</b>	<b>\$ 725</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$- 30</b>	<b>\$ 0</b>	<b>\$- 5</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$- 15</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 723</b>	<b>\$ 1,631</b>	<b>\$ 761</b>	<b>\$ 1,380</b>	<b>\$ 871</b>
Construction - Total	SUB2330	\$ 75	\$ 1,065	\$ 159	\$- 99	\$ 652
1-4 Dwelling Units	VA425	\$ 75	\$ 1,065	\$ 169	\$- 101	\$ 652
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 10	\$ 2	\$ 0
Permanent - Total	SUB2341	\$ 648	\$ 566	\$ 602	\$ 1,479	\$ 219
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 23	\$ 3	\$ 24	\$ 31	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 556	\$ 457	\$ 391	\$ 907	\$ 215
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 7	\$- 22	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA475	\$ 70	\$ 5	\$ 240	\$ 223	\$- 156
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 149	\$- 31	\$ 23	\$ 157
Land	VA495	\$- 1	\$- 55	\$ 0	\$ 295	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$- 177</b>	<b>\$ 440</b>	<b>\$ 125</b>	<b>\$ 320</b>	<b>\$- 265</b>
Commercial Loans	VA525	\$- 47	\$ 93	\$ 19	\$ 239	\$- 188
Consumer Loans - Total	SUB2361	\$- 130	\$ 347	\$ 106	\$ 81	\$- 77
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 30	\$- 26	\$- 13	\$ 0	\$ 2
Education Loans	VA535	\$- 7	\$- 4	\$ 7	\$ 36	\$- 13
Auto Loans	VA545	\$- 53	\$ 469	\$ 86	\$ 61	\$- 97
Mobile Home Loans	VA555	\$ 13	\$ 33	\$ 0	\$- 45	\$ 12
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$- 53	\$- 125	\$ 26	\$ 29	\$ 19
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 199</b>	<b>\$ 51</b>	<b>\$ 182</b>	<b>\$ 32</b>	<b>\$ 119</b>
Real Estate - Construction	VA607	\$ 63	\$ 21	\$ 0	\$ 8	\$ 3
Real Estate - 1-4 Dwelling Units	VA615	\$ 129	\$ 34	\$ 147	\$ 21	\$ 114
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Other Reposessed Assets	VA633	\$ 0	\$- 4	\$ 25	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>TROUBLED DEBT RESTRUCTURED</b>						
Amount this Quarter	VA940	\$ 5,850	\$ 3,280	\$ 4,025	\$ 12,690	\$ 3,587
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 24,598	\$ 22,649	\$ 24,144	\$ 33,042	\$ 28,310
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,761	\$ 5,366	\$ 5,754	\$ 14,042	\$ 4,821
Construction	VA951	\$ 719	\$ 1,135	\$ 231	\$ 140	\$ 921
Permanent - 1-4 Dwelling Units	VA952	\$ 5,042	\$ 3,772	\$ 3,345	\$ 12,509	\$ 3,707
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 459	\$ 2,178	\$ 1,393	\$ 193
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
Quarter End Balance - Special Mention	VA960	\$ 108,489	\$ 113,234	\$ 114,063	\$ 118,406	\$ 122,859
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 163,181	\$ 169,731	\$ 172,600	\$ 163,852	\$ 174,262
Substandard	VA965	\$ 157,822	\$ 163,851	\$ 165,328	\$ 157,567	\$ 170,525
Doubtful	VA970	\$ 5,359	\$ 5,880	\$ 7,272	\$ 6,285	\$ 3,737
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 13,497	\$ 8,642	\$ 9,545	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 11,418	\$ 6,337	\$ 7,890	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 278	\$ 304	\$ 341	N/A	N/A
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
Delinquent Loans - Total	SUB2410	\$ 272,273	\$ 264,071	\$ 269,143	\$ 241,516	\$ 265,677
Mortgages - Total	SUB2421	\$ 261,140	\$ 252,641	\$ 256,792	\$ 229,433	\$ 255,712
Construction and Land Loans	SUB2430	\$ 49,125	\$ 36,146	\$ 47,189	\$ 40,976	\$ 37,609
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 188,963	\$ 190,409	\$ 182,468	\$ 167,561	\$ 192,032
Permanent Loans Secured by All Other Property	SUB2450	\$ 42,216	\$ 37,284	\$ 36,697	\$ 27,284	\$ 37,801
Nonmortgages - Total	SUB2461	\$ 11,133	\$ 11,430	\$ 12,351	\$ 12,083	\$ 9,965
<b>PAST DUE &amp; STILL ACCRUING</b>						
Past Due & Still Accruing - Total	SUB2470	\$ 127,529	\$ 116,916	\$ 129,670	\$ 110,873	\$ 113,043



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 122,455</b>	<b>\$ 112,352</b>	<b>\$ 125,870</b>	<b>\$ 105,402</b>	<b>\$ 109,932</b>
Mortgage Loans - Total	SUB2481	\$ 115,916	\$ 104,901	\$ 118,905	\$ 95,142	\$ 101,938
Construction	PD115	\$ 18,775	\$ 14,913	\$ 27,889	\$ 23,454	\$ 16,404
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,463	\$ 2,431	\$ 841	\$ 331	\$ 325
Secured by First Liens	PD123	\$ 68,718	\$ 68,402	\$ 73,372	\$ 62,687	\$ 70,490
Secured by Junior Liens	PD124	\$ 3,463	\$ 3,244	\$ 1,933	\$ 1,691	\$ 2,092
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,106	\$ 1,892	\$ 5,036	\$ 563	\$ 619
Nonresidential Property (Except Land)	PD135	\$ 7,899	\$ 9,756	\$ 6,796	\$ 5,958	\$ 9,203
Land	PD138	\$ 12,492	\$ 4,263	\$ 3,038	\$ 458	\$ 2,805
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,024	\$ 2,680	\$ 2,806	\$ 6,708	\$ 4,813
Consumer Loans - Total	SUB2511	\$ 2,515	\$ 4,771	\$ 4,159	\$ 3,552	\$ 3,181
Loans on Deposits	PD161	\$ 529	\$ 892	\$ 916	\$ 165	\$ 753
Home Improvement Loans	PD163	\$ 29	\$ 31	\$ 24	\$ 11	\$ 31
Education Loans	PD165	\$ 83	\$ 22	\$ 83	\$ 75	\$ 53
Auto Loans	PD167	\$ 1,119	\$ 1,625	\$ 1,162	\$ 1,311	\$ 902
Mobile Home Loans	PD169	\$ 67	\$ 1,190	\$ 1,373	\$ 1,324	\$ 1,042
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 688	\$ 1,011	\$ 601	\$ 666	\$ 400
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 38	\$ 201	\$ 351	\$ 126	\$ 29
Held for Sale Included in PD115:PD180	PD192	\$ 1,077	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 94	\$ 0	\$ 0	\$ 222	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 5,074</b>	<b>\$ 4,564</b>	<b>\$ 3,800</b>	<b>\$ 5,471</b>	<b>\$ 3,111</b>
Mortgage Loans - Total	SUB2491	\$ 3,110	\$ 4,188	\$ 2,926	\$ 5,293	\$ 2,739
Construction	PD215	\$ 2,098	\$ 1,703	\$ 0	\$ 1,159	\$ 2,120
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 25	\$ 0	\$ 0	\$ 73
Secured by First Liens	PD223	\$ 515	\$ 2,292	\$ 2,865	\$ 2,446	\$ 546
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 168	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 61	\$ 608	\$ 0
Land	PD238	\$ 497	\$ 0	\$ 0	\$ 1,080	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 970	\$ 5	\$ 774	\$ 47	\$ 223
Consumer Loans - Total	SUB2521	\$ 994	\$ 371	\$ 100	\$ 131	\$ 149
Loans on Deposits	PD261	\$ 716	\$ 242	\$ 0	\$ 56	\$ 58
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 35	\$ 19	\$ 0	\$ 1
Auto Loans	PD267	\$ 15	\$ 14	\$ 12	\$ 25	\$ 3
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 263	\$ 80	\$ 69	\$ 50	\$ 87
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	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 144,744</b>	<b>\$ 147,155</b>	<b>\$ 139,473</b>	<b>\$ 130,643</b>	<b>\$ 152,634</b>
Mortgage Loans - Total	SUB2501	\$ 142,114	\$ 143,552	\$ 134,961	\$ 128,998	\$ 151,035
Construction	PD315	\$ 9,088	\$ 8,332	\$ 9,738	\$ 9,975	\$ 7,355
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 114	\$ 1,475	\$ 143	\$ 223	\$ 666
Secured by First Liens	PD323	\$ 109,858	\$ 108,655	\$ 100,941	\$ 95,628	\$ 114,914
Secured by Junior Liens	PD324	\$ 4,832	\$ 3,885	\$ 2,373	\$ 4,555	\$ 2,926
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,488	\$ 2,048	\$ 1,479	\$ 1,474	\$ 2,467
Nonresidential Property (Except Land)	PD335	\$ 9,559	\$ 12,222	\$ 13,763	\$ 12,293	\$ 13,782

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 6,175	\$ 6,935	\$ 6,524	\$ 4,850	\$ 8,925
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,338	\$ 3,129	\$ 3,679	\$ 1,392	\$ 1,314
Consumer Loans - Total	SUB2531	\$ 292	\$ 474	\$ 833	\$ 253	\$ 285
Loans on Deposits	PD361	\$ 24	\$ 1	\$ 129	\$ 0	\$ 12
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 23	\$ 0	\$ 0	\$ 0	\$ 23
Auto Loans	PD367	\$ 73	\$ 99	\$ 156	\$ 97	\$ 39
Mobile Home Loans	PD369	\$ 98	\$ 219	\$ 170	\$ 0	\$ 37
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 74	\$ 155	\$ 378	\$ 156	\$ 174
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,447	\$ 39	\$ 519	\$ 1	\$ 6
Held for Sale Included in PD315:PD380	PD392	\$ 594	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 131	\$ 61	\$ 61	\$ 129	\$ 115
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 66	\$ 61	\$ 61	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 63,210</b>	<b>\$ 58,965</b>	<b>\$ 62,278</b>	<b>\$ 92,112</b>	<b>\$ 84,559</b>
90% up to 100% LTV	LD110	\$ 55,436	\$ 52,211	\$ 55,567	\$ 76,913	\$ 49,615
100% and greater LTV	LD120	\$ 7,774	\$ 6,754	\$ 6,711	\$ 15,199	\$ 34,944
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 4,498</b>	<b>\$ 3,190</b>	<b>\$ 4,769</b>	<b>\$ 4,591</b>	<b>\$ 4,935</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 2,908</b>	<b>\$ 1,626</b>	<b>\$ 2,998</b>	<b>\$ 3,091</b>	<b>\$ 3,313</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,908	\$ 1,626	\$ 2,998	\$ 2,283	\$ 3,313
90% up to 100% LTV	LD210	\$ 1,929	\$ 1,538	\$ 2,501	\$ 2,262	\$ 2,360
100% and greater LTV	LD220	\$ 979	\$ 88	\$ 497	\$ 21	\$ 953
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 808	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 233	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 575	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 1,590</b>	<b>\$ 1,564</b>	<b>\$ 1,771</b>	<b>\$ 1,500</b>	<b>\$ 1,622</b>
90% up to 100% LTV	LD250	\$ 1,361	\$ 1,204	\$ 1,479	\$ 1,259	\$ 1,475
100% and greater LTV	LD260	\$ 229	\$ 360	\$ 292	\$ 241	\$ 147

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 24</b>	<b>\$ 0</b>	<b>\$ 1</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 24	\$ 0	\$ 1
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 154</b>	<b>\$ 234</b>	<b>\$ 68</b>	<b>\$ 100</b>
90% up to 100% LTV	LD410	\$ 0	\$ 154	\$ 234	\$ 68	\$ 100
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 3,578</b>	<b>\$ 3,134</b>	<b>\$ 3,621</b>	<b>\$ 4,241</b>	<b>\$ 952</b>
90% up to 100% LTV	LD430	\$ 2,643	\$ 2,737	\$ 3,475	\$ 3,145	\$ 372
100% and greater LTV	LD440	\$ 935	\$ 397	\$ 146	\$ 1,096	\$ 580
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 2,710</b>	<b>\$ 2,577</b>	<b>\$ 1,653</b>	<b>\$ 784</b>	<b>\$ 254</b>
90% up to 100% LTV	LD450	\$ 2,387	\$ 2,577	\$ 1,653	\$ 784	\$ 254
100% and greater LTV	LD460	\$ 323	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 512,027</b>	<b>\$ 505,915</b>	<b>\$ 562,810</b>	<b>\$ 569,883</b>	<b>\$ 563,657</b>
Mortgage Construction Loans	CC105	\$ 426,127	\$ 431,941	\$ 492,198	\$ 490,587	\$ 489,070
Other Mortgage Loans	CC115	\$ 85,900	\$ 73,974	\$ 70,612	\$ 79,296	\$ 74,587
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 41,950	\$ 46,303	\$ 37,563	\$ 32,247	\$ 36,732
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 165,933</b>	<b>\$ 153,484</b>	<b>\$ 175,216</b>	<b>\$ 176,142</b>	<b>\$ 213,584</b>
1-4 Dwelling Units	CC280	\$ 97,932	\$ 99,271	\$ 105,600	\$ 127,464	\$ 138,917
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,643	\$ 1,881	\$ 614	\$ 1,713	\$ 5,321
All Other Real Estate	CC300	\$ 64,358	\$ 52,332	\$ 69,002	\$ 46,965	\$ 69,346
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 18,230	\$ 3,815	\$ 5,629	\$ 12,057	\$ 9,648
Commitments Outstanding to Purchase Loans	CC320	\$ 1,602	\$ 360	\$ 8,138	\$ 1,532	\$ 9,362
Commitments Outstanding to Sell Loans	CC330	\$ 185,961	\$ 81,657	\$ 131,773	\$ 174,943	\$ 159,002
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 226	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 1,000	\$ 0	\$ 6,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 409,455</b>	<b>\$ 398,066</b>	<b>\$ 405,810</b>	<b>\$ 374,028</b>	<b>\$ 352,107</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 317,669	\$ 317,490	\$ 325,175	\$ 289,588	\$ 287,241
Commercial Lines	CC420	\$ 78,375	\$ 70,351	\$ 70,227	\$ 73,752	\$ 56,857

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 161	\$ 158	\$ 101	\$ 106	\$ 104
Open-End Consumer Lines - Other	CC425	\$ 13,250	\$ 10,067	\$ 10,307	\$ 10,582	\$ 7,905
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 37,549</b>	<b>\$ 35,030</b>	<b>\$ 35,860</b>	<b>\$ 35,742</b>	<b>\$ 34,464</b>
Commercial	CC430	\$ 10,863	\$ 5,932	\$ 3,980	\$ 3,661	\$ 3,202
Standby, Not Included on CC465 or CC468	CC435	\$ 26,686	\$ 29,098	\$ 31,880	\$ 32,081	\$ 31,262
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 84,257	\$ 135,482	\$ 146,977	\$ 136,717	\$ 62,389
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 71,055	\$ 99,778	\$ 104,893	\$ 136,717	\$ 62,389
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 59,122</b>	<b>\$ 45,914</b>	<b>\$ 31,375</b>	<b>\$ 39,751</b>	<b>\$ 56,872</b>
Pass-Through Securities	CF143	\$ 55,189	\$ 41,878	\$ 23,904	\$ 25,488	\$ 42,309
Other Mortgage-Backed Securities	CF153	\$ 3,933	\$ 4,036	\$ 7,471	\$ 14,263	\$ 14,563
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 13,201</b>	<b>\$ 2,058</b>	<b>\$ 396</b>	<b>\$ 28,828</b>	<b>\$ 4,016</b>
Pass-Through Securities	CF145	\$ 12,457	\$ 2,058	\$ 396	\$ 19,283	\$ 3,272
Other Mortgage-Backed Securities	CF155	\$ 744	\$ 0	\$ 0	\$ 9,545	\$ 744
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 45,921</b>	<b>\$ 43,856</b>	<b>\$ 30,979</b>	<b>\$ 10,923</b>	<b>\$ 52,856</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 28,328	\$- 31,293	\$- 52,595	\$- 33,946	\$- 43,031
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,981	\$- 6,997	\$- 8,991	\$- 11,337	\$- 5,714
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 1,014,410</b>	<b>\$ 1,229,443</b>	<b>\$ 1,416,996</b>	<b>\$ 1,336,625</b>	<b>\$ 1,091,216</b>
Construction Loans - Total	SUB3840	\$ 237,835	\$ 333,134	\$ 312,658	\$ 301,622	\$ 265,043
1-4 Dwelling Units	CF190	\$ 136,298	\$ 205,274	\$ 185,611	\$ 175,922	\$ 155,690
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,675	\$ 19,431	\$ 561	\$ 4,076	\$ 608
Nonresidential	CF210	\$ 98,862	\$ 108,429	\$ 126,486	\$ 121,624	\$ 108,745
Permanent Loans - Total	SUB3851	\$ 776,575	\$ 896,309	\$ 1,104,338	\$ 1,035,003	\$ 826,173
1-4 Dwelling Units	CF225	\$ 620,268	\$ 768,083	\$ 914,433	\$ 839,254	\$ 673,412
Multifamily (5 or more) Dwelling Units	CF245	\$ 10,414	\$ 4,841	\$ 8,797	\$ 8,731	\$ 7,064
Nonresidential (Except Land)	CF260	\$ 87,213	\$ 80,667	\$ 113,720	\$ 118,698	\$ 89,309

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 58,680	\$ 42,718	\$ 67,388	\$ 68,320	\$ 56,388
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 21,350</b>	<b>\$ 10,640</b>	<b>\$ 14,216</b>	<b>\$ 91,477</b>	<b>\$ 75,954</b>
Secured by 1-4 Dwelling Units	CF280	\$ 18,781	\$ 7,066	\$ 9,426	\$ 87,799	\$ 71,526
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 693	\$ 0
Secured by Nonresidential	CF300	\$ 2,569	\$ 3,574	\$ 4,790	\$ 2,985	\$ 4,428
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 468,509</b>	<b>\$ 555,332</b>	<b>\$ 673,461</b>	<b>\$ 593,879</b>	<b>\$ 483,349</b>
Secured by 1-4 Dwelling Units	CF310	\$ 349,705	\$ 439,143	\$ 562,678	\$ 455,309	\$ 377,041
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 118,804	\$ 116,189	\$ 110,783	\$ 138,570	\$ 106,308
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 447,159</b>	<b>\$- 544,692</b>	<b>\$- 659,245</b>	<b>\$- 502,402</b>	<b>\$- 407,395</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 531,921</b>	<b>\$ 612,355</b>	<b>\$ 629,713</b>	<b>\$ 661,995</b>	<b>\$ 563,572</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 11,105</b>	<b>\$- 16,074</b>	<b>\$- 20,574</b>	<b>\$ 49,962</b>	<b>\$ 35,368</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 172,560</b>	<b>\$ 224,255</b>	<b>\$ 330,099</b>	<b>\$ 297,241</b>	<b>\$ 157,688</b>
<b>Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 46,435</b>	<b>\$ 56,322</b>	<b>\$ 107,464</b>	<b>\$ 222,190</b>	<b>\$ 155,617</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 53,017</b>	<b>\$ 75,094</b>	<b>\$ 79,412</b>	<b>\$ 76,880</b>	<b>\$ 48,561</b>
Commercial	CF390	\$ 39,599	\$ 62,187	\$ 43,246	\$ 37,067	\$ 28,389
Consumer	CF400	\$ 13,418	\$ 12,907	\$ 36,166	\$ 39,813	\$ 20,172
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 3,824</b>	<b>\$ 1,727</b>	<b>\$ 2,937</b>	<b>\$ 2,138</b>	<b>\$ 26</b>
Commercial	CF395	\$ 3,155	\$ 1,692	\$ 2,926	\$ 1,705	\$ 3
Consumer	CF405	\$ 669	\$ 35	\$ 11	\$ 433	\$ 23
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 49,193</b>	<b>\$ 73,367</b>	<b>\$ 76,475</b>	<b>\$ 74,742</b>	<b>\$ 48,535</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 44,439</b>	<b>\$ 35,750</b>	<b>\$ 178,016</b>	<b>\$ 80,487</b>	<b>\$ 23,047</b>
New Deposits Received less Deposits Withdrawn	CF420	\$- 8,624	\$- 18,554	\$ 127,989	\$ 33,942	\$- 21,021
Interest Credited to Deposits	CF430	\$ 53,063	\$ 54,304	\$ 50,027	\$ 46,545	\$ 44,068
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 587,619	\$ 540,851	\$ 478,943	\$ 388,456	\$ 373,437
Fully Insured	DI100	\$ 500,269	\$ 455,746	\$ 371,791	\$ 296,872	\$ 290,530
Other	DI110	\$ 87,350	\$ 85,105	\$ 107,152	\$ 91,584	\$ 82,907
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,393,776	\$ 5,318,374	\$ 5,203,456	\$ 5,183,892	\$ 5,151,651

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,198,211	\$ 2,154,980	\$ 2,240,545	\$ 2,104,089	\$ 2,042,498
Number of Deposit Accounts - Total	SUB4062	405,702	424,912	407,304	405,479	402,835
Balances of \$100,000 or Less	DI150	393,605	413,010	395,426	393,611	391,320
Balances Greater than \$100,000	DI160	12,097	11,902	11,878	11,868	11,515
IRA/Keogh Accounts	DI200	\$ 824,727	\$ 809,435	\$ 818,959	\$ 813,869	\$ 805,807
Uninsured Deposits	DI210	\$ 736,429	\$ 914,955	\$ 894,256	\$ 758,081	\$ 757,267
Preferred Deposits	DI220	\$ 2,244	\$ 2,935	\$ 2,623	\$ 3,047	\$ 2,462
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 626,642	\$ 657,638	\$ 663,817	\$ 1,049,965	\$ 1,157,721
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,107,048	\$ 1,111,172	\$ 1,173,289	\$ 902,985	\$ 886,728
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,048,687	\$ 1,080,545	\$ 1,078,238	\$ 950,174	\$ 889,083
Deposits & Escrows - Time Deposits	DI340	\$ 4,809,607	\$ 4,624,100	\$ 4,528,661	\$ 4,384,862	\$ 4,260,614
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 251,638	\$ 252,579	\$ 269,389	\$ 240,755	\$ 223,652
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 2,496	\$ 2,581	\$ 3,133	\$ 1,150	\$ 1,880
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 13,256	\$ 14,631	\$ 14,857	\$ 15,082	\$ 14,813
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 278	\$ 1,052	\$ 1,127	\$ 1,167	\$ 783
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 389	\$ 176
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,045	\$ 3,227	\$ 3,415	\$ 4,514	\$ 4,103
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
<b>MISCELLANEOUS DATA</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	2,208	2,168	2,272	2,264	2,161
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 924,535	\$ 898,355	\$ 869,043	\$ 819,048	\$ 885,914
Assets Held for Sale	SI387	\$ 114,384	\$ 114,792	\$ 142,864	\$ 222,417	\$ 104,870
Loans Serviced for Others	SI390	\$ 198,031	\$ 226,679	\$ 221,442	\$ 211,400	\$ 209,637
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.73%	85.17%	85.12%	84.79%	83.39%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.54%	85.34%	85.46%	84.94%	82.96%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.86%	85.05%	84.88%	85.08%	82.60%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	80.34%	79.73%	80.49%	81.49%	79.49%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 1,699</b>	<b>\$ 1,325</b>	<b>\$ 1,337</b>	<b>\$ 2,175</b>	<b>\$ 2,199</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 30,597	\$ 29,101	\$ 29,207	\$ 28,208	\$ 26,107
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	50	43	45	61	57
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 1,033,129</b>	<b>\$ 1,004,743</b>	<b>\$ 1,015,929</b>	<b>\$ 961,990</b>	<b>\$ 946,915</b>
Net Income (Loss) (SO91)	SI610	\$ 29,787	\$ 30,687	\$ 34,348	\$ 36,542	\$ 26,803
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,636	\$ 15,678	\$ 14,725	\$ 11,681	\$ 11,780
Stock Issued	SI640	\$ 2,050	\$ 457	\$ 2,004	\$ 39	\$ 196
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 831	\$ 1,586	\$ 1,211	\$ 23,353	\$ 7,563
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 2,890	\$- 1,358	\$- 5,221	\$ 4,846	\$- 6,824
Prior Period Adjustments	SI668	\$ 0	\$ 31	\$- 309	\$ 663	\$- 75
Other Adjustments	SI671	\$- 46	\$- 385	\$- 909	\$ 177	\$- 808
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,048,225</b>	<b>\$ 1,020,083</b>	<b>\$ 1,032,328</b>	<b>\$ 1,015,929</b>	<b>\$ 961,990</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 169	\$ 242	\$ 292	\$ 103	\$ 101
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 124,603	\$ 93,901	\$ 81,822
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 85	\$ 34	\$ 75	\$ 76	\$ 86
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 9,579,136	\$ 9,419,534	\$ 9,333,562	\$ 9,162,284	\$ 8,963,857
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,324,402	\$ 1,278,433	\$ 1,235,199	\$ 1,193,904	\$ 1,218,422
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,331,341	\$ 7,241,112	\$ 7,137,532	\$ 7,065,775	\$ 6,897,824
Nonmortgage Loans	SI885	\$ 512,271	\$ 494,348	\$ 476,279	\$ 476,512	\$ 468,611
Deposits and Excrows	SI890	\$ 7,536,324	\$ 7,432,017	\$ 7,861,098	\$ 7,226,223	\$ 7,172,220
Total Borrowings	SI895	\$ 932,619	\$ 899,864	\$ 878,662	\$ 885,217	\$ 770,441
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	7	10	5	12	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 530	\$ 1,993	\$ 169	\$ 2,200	\$ 1,578
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.17	5.81	4.70	4.90	4.69
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.95	6.07	4.70	5.96	6.74

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	2	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	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	18	15	13	14	13

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 8,035,041</b>	<b>\$ 7,684,653</b>	<b>\$ 14,494,199</b>	<b>\$ 12,414,603</b>	<b>\$ 11,965,388</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 6,103,420</b>	<b>\$ 5,766,193</b>	<b>\$ 11,394,630</b>	<b>\$ 9,563,618</b>	<b>\$ 9,283,769</b>
Personal Trust and Agency Accounts	FS210	\$ 1,556,616	\$ 1,502,007	\$ 1,820,266	\$ 1,750,735	\$ 1,726,951
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 317,641	\$ 302,659	\$ 253,888	\$ 239,223	\$ 237,502
Employee Benefit - Defined Contribution	FS220	\$ 8,951	\$ 8,307	\$ 8,272	\$ 8,632	\$ 8,119
Employee Benefit - Defined Benefit	FS230	\$ 18,638	\$ 17,468	\$ 64,000	\$ 63,541	\$ 62,989
Other Retirement Accounts	FS240	\$ 290,052	\$ 276,884	\$ 181,616	\$ 167,050	\$ 166,394
Corporate Trust and Agency Accounts	FS250	\$ 48,991	\$ 51,313	\$ 53,051	\$ 53,015	\$ 0
Investment Management Agency Accounts	FS260	\$ 4,180,172	\$ 3,910,214	\$ 9,267,425	\$ 7,520,645	\$ 7,319,316
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 690,735</b>	<b>\$ 789,109</b>	<b>\$ 719,695</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 270,043</b>	<b>\$ 237,953</b>	<b>\$ 1,710,525</b>	<b>\$ 1,645,037</b>	<b>\$ 1,495,654</b>
Personal Trust and Agency Accounts	FS211	\$ 214,669	\$ 184,672	\$ 255,072	\$ 250,583	\$ 269,807
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 55,288	\$ 53,104	\$ 1,455,304	\$ 1,394,331	\$ 1,225,724
Employee Benefit - Defined Contribution	FS221	\$ 527	\$ 520	\$ 824,429	\$ 789,528	\$ 736,489
Employee Benefit - Defined Benefit	FS231	\$ 1,179	\$ 1,094	\$ 34,540	\$ 33,771	\$ 33,909
Other Retirement Accounts	FS241	\$ 53,582	\$ 51,490	\$ 596,335	\$ 571,032	\$ 455,326
Corporate Trust and Agency Accounts	FS251	\$ 86	\$ 177	\$ 149	\$ 123	\$ 123
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 1,661,578</b>	<b>\$ 1,680,507</b>	<b>\$ 1,389,044</b>	<b>\$ 1,205,948</b>	<b>\$ 1,185,965</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>4,900</b>	<b>4,807</b>	<b>6,483</b>	<b>4,928</b>	<b>3,887</b>
Personal Trust and Agency Accounts	FS212	993	951	1,304	1,224	1,170
Retirement-related Trust and Agency Accounts - Total	SUB6120	749	749	782	461	482
Employee Benefit - Defined Contribution	FS222	18	19	19	25	30
Employee Benefit - Defined Benefit	FS232	14	20	29	28	30
Other Retirement Accounts	FS242	717	710	734	408	422
Corporate Trust and Agency Accounts	FS252	1	1	1	1	0
Investment Management Agency Accounts	FS262	3,157	3,106	4,396	3,242	2,235
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>220</b>	<b>218</b>	<b>290</b>	<b>280</b>	<b>289</b>
Personal Trust and Agency Accounts	FS213	88	86	112	105	102
Retirement-related Trust and Agency Accounts - Total	SUB6130	81	78	123	117	130
Employee Benefit - Defined Contribution	FS223	1	1	2	3	4
Employee Benefit - Defined Benefit	FS233	3	3	28	26	28
Other Retirement Accounts	FS243	77	74	93	88	98
Corporate Trust and Agency Accounts	FS253	51	54	55	58	57
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>462</b>	<b>490</b>	<b>540</b>	<b>509</b>	<b>521</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 8,074</b>	<b>\$ 30,974</b>	<b>\$ 36,871</b>	<b>\$ 26,510</b>	<b>\$ 10,498</b>
Personal Trust and Agency Accounts	FS310	\$ 2,276	\$ 8,950	\$ 8,297	\$ 5,495	\$ 2,674
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 511	\$ 1,099	\$ 1,161	\$ 775	\$ 391
Employee Benefit - Defined Contribution	FS320	\$ 6	\$ 22	\$ 18	\$ 13	\$ 7
Employee Benefit - Defined Benefit	FS330	\$ 28	\$ 120	\$ 394	\$ 267	\$ 140
Other Retirement Accounts	FS340	\$ 477	\$ 957	\$ 749	\$ 495	\$ 244
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 29	\$ 19	\$ 2	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,528	\$ 10,511	\$ 17,620	\$ 13,430	\$ 4,102
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 295	\$ 828	\$ 723	\$ 500	\$ 248
Other Fiduciary and Related Services	FS390	\$ 462	\$ 9,557	\$ 9,051	\$ 6,308	\$ 3,083
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 31,915</b>	<b>\$ 37,387</b>	<b>\$ 26,991</b>	<b>\$ 11,721</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
 93024 - OTS-Regulated: Maryland  
 March 2006

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 31</b>	<b>\$ 21</b>	<b>\$ 6</b>	<b>\$ 5</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 1,676</b>	<b>\$ 1,436</b>	<b>\$ 1,163</b>	<b>\$ 669</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 8,074</b>	<b>\$ 704</b>	<b>\$ 899</b>	<b>\$ 676</b>	<b>\$- 559</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 1,502,007</b>	<b>\$ 1,820,266</b>	<b>\$ 1,750,735</b>	<b>\$ 1,726,951</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 187	\$ 168	\$ 223	\$ 173
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 50,931	\$ 47,159	\$ 34,871	\$ 39,651
State, County and Municipal Obligations	FS425	\$ 0	\$ 211,664	\$ 235,375	\$ 247,274	\$ 259,052
Money Market Mutual Funds	FS430	\$ 0	\$ 79,395	\$ 98,553	\$ 121,218	\$ 104,212
Other Short-term Obligations	FS435	\$ 0	\$ 100	\$ 8,343	\$ 7,690	\$ 12,632
Other Notes and Bonds	FS440	\$ 0	\$ 22,397	\$ 27,122	\$ 27,280	\$ 28,690
Common and Preferred Stock	FS445	\$ 0	\$ 1,115,438	\$ 1,373,310	\$ 1,281,647	\$ 1,262,284
Real Estate Mortgages	FS450	\$ 0	\$ 1,780	\$ 1,801	\$ 1,817	\$ 2,042
Real Estate	FS455	\$ 0	\$ 9,278	\$ 9,696	\$ 15,726	\$ 7,041
Miscellaneous Assets	FS460	\$ 0	\$ 10,837	\$ 18,739	\$ 12,989	\$ 11,174
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	41	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	29	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 3,116,360</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 25</b>	<b>\$ 21</b>	<b>\$ 6</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 24	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 1	\$ 21	\$ 6	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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	\$ 6	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule CCR --- Consolidated Capital Requirement</b>						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 1,048,224	\$ 1,020,083	\$ 1,032,325	\$ 1,015,926	\$ 961,992
Equity Capital Deductions - Total	SUB1631	\$ 20,921	\$ 17,204	\$ 29,276	\$ 29,914	\$ 9,949
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 10,212	\$ 8,928	\$ 1,624	\$ 1,869	\$ 1,727
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,275	\$ 7,953	\$ 27,384	\$ 27,623	\$ 7,497
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 403	\$ 270	\$ 215	\$ 369	\$ 720

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Other	CCR134	\$ 31	\$ 53	\$ 53	\$ 53	\$ 5
Equity Capital Additions - Total	SUB1641	\$ 5,913	\$ 2,334	\$ 679	\$- 3,907	\$ 821
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 5,788	\$ 2,234	\$ 578	\$- 4,113	\$ 672
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 125	\$ 100	\$ 101	\$ 206	\$ 149
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,033,216</b>	<b>\$ 1,005,213</b>	<b>\$ 1,003,728</b>	<b>\$ 982,105</b>	<b>\$ 952,864</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 9,585,557</b>	<b>\$ 9,472,376</b>	<b>\$ 9,388,204</b>	<b>\$ 9,212,446</b>	<b>\$ 9,046,170</b>
Asset Deductions - Total	SUB1651	\$ 12,557	\$ 10,100	\$ 29,468	\$ 31,144	\$ 10,150
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,848	\$ 1,824	\$ 1,816	\$ 3,099	\$ 1,933
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,275	\$ 7,953	\$ 27,384	\$ 27,623	\$ 7,497
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 403	\$ 270	\$ 215	\$ 369	\$ 720
Other	CCR275	\$ 31	\$ 53	\$ 53	\$ 53	\$ 0
Asset Additions - Total	SUB1661	\$ 4,618	\$ 133	\$- 1,915	\$- 8,131	\$- 2,046
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,618	\$ 133	\$- 1,915	\$- 8,131	\$- 2,046
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 9,577,618</b>	<b>\$ 9,462,409</b>	<b>\$ 9,356,821</b>	<b>\$ 9,173,171</b>	<b>\$ 9,033,974</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 376,144</b>	<b>\$ 371,483</b>	<b>\$ 367,578</b>	<b>\$ 359,493</b>	<b>\$ 354,457</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,033,216</b>	<b>\$ 1,005,213</b>	<b>\$ 1,003,728</b>	<b>\$ 982,105</b>	<b>\$ 952,864</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,281	\$ 4,615	\$ 3,956	\$ 4,386	\$ 4,220
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	\$ 45,691	\$ 44,401	\$ 43,589	\$ 43,004	\$ 43,423
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 44	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 49,972</b>	<b>\$ 49,016</b>	<b>\$ 47,589</b>	<b>\$ 47,390</b>	<b>\$ 47,643</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 49,972</b>	<b>\$ 49,016</b>	<b>\$ 47,589</b>	<b>\$ 47,390</b>	<b>\$ 47,643</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 797	\$ 799	\$ 783	\$ 786	\$ 787
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3	\$ 4	\$ 4	\$ 4	\$ 5
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,082,388</b>	<b>\$ 1,053,426</b>	<b>\$ 1,050,530</b>	<b>\$ 1,028,705</b>	<b>\$ 999,715</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 91,408	\$ 71,017	\$ 85,540	\$ 61,363	\$ 54,001
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 117,764	\$ 112,109	\$ 126,709	\$ 141,176	\$ 162,051
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 101
0% R/W Category - Other	CCR415	\$ 26,437	\$ 25,207	\$ 27,442	\$ 19,981	\$ 14,594
0% R/W Category - Assets Total	CCR420	\$ 235,609	\$ 208,333	\$ 239,691	\$ 222,520	\$ 230,747
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 635,041	\$ 618,895	\$ 626,213	\$ 647,407	\$ 665,339
20% R/W Category - Claims on FHLBs	CCR435	\$ 677,481	\$ 558,853	\$ 570,842	\$ 431,556	\$ 544,830
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 17,216	\$ 15,989	\$ 15,989	\$ 13,957	\$ 14,195
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 213,769	\$ 247,276	\$ 212,479	\$ 256,161	\$ 275,371
20% R/W Category - Other	CCR450	\$ 397,983	\$ 479,357	\$ 436,614	\$ 472,298	\$ 412,124
20% R/W Category - Assets Total	CCR455	\$ 1,941,490	\$ 1,920,370	\$ 1,862,137	\$ 1,821,379	\$ 1,911,859
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 388,294</b>	<b>\$ 384,075</b>	<b>\$ 372,427</b>	<b>\$ 364,277</b>	<b>\$ 382,371</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,066,220	\$ 4,032,636	\$ 4,071,598	\$ 3,967,042	\$ 3,807,955
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 44,846	\$ 57,686	\$ 53,957	\$ 63,258	\$ 56,824
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,261	\$ 10,103	\$ 4,998	\$ 5,029	\$ 4,557
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 475	\$ 476	\$ 476	\$ 0
50% R/W Category - Other	CCR480	\$ 40,011	\$ 39,885	\$ 45,291	\$ 38,754	\$ 16,498
50% R/W Category - Assets Total	CCR485	\$ 4,162,338	\$ 4,140,785	\$ 4,176,320	\$ 4,074,559	\$ 3,885,834
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 2,081,179</b>	<b>\$ 2,070,404</b>	<b>\$ 2,088,171</b>	<b>\$ 2,037,290</b>	<b>\$ 1,942,927</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 241,545	\$ 219,112	\$ 225,490	\$ 500,032	\$ 685,842
100% R/W Category - All Other Assets	CCR506	\$ 3,269,828	\$ 3,281,548	\$ 3,168,505	\$ 2,785,491	\$ 2,511,813
100% R/W Category - Assets Total	CCR510	\$ 3,511,373	\$ 3,500,660	\$ 3,393,995	\$ 3,285,523	\$ 3,197,655
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 3,511,373</b>	<b>\$ 3,500,660</b>	<b>\$ 3,393,995</b>	<b>\$ 3,285,523</b>	<b>\$ 3,197,655</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 9,850,810</b>	<b>\$ 9,770,148</b>	<b>\$ 9,672,143</b>	<b>\$ 9,403,981</b>	<b>\$ 9,226,095</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 5,980,840</b>	<b>\$ 5,955,129</b>	<b>\$ 5,854,584</b>	<b>\$ 5,687,082</b>	<b>\$ 5,522,947</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2006, 11:31 AM

TFR Industry Aggregate Report  
93024 - OTS-Regulated: Maryland  
March 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,397	\$ 3,405	\$ 5,822	\$ 4,590	\$ 4,464
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 5,977,443</b>	<b>\$ 5,951,724</b>	<b>\$ 5,848,762</b>	<b>\$ 5,682,492</b>	<b>\$ 5,518,483</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 523,296</b>	<b>\$ 476,134</b>	<b>\$ 467,897</b>	<b>\$ 454,598</b>	<b>\$ 478,080</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>10.79%</b>	<b>10.62%</b>	<b>10.73%</b>	<b>10.71%</b>	<b>10.55%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>18.11%</b>	<b>17.70%</b>	<b>17.96%</b>	<b>18.10%</b>	<b>18.12%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>17.29%</b>	<b>16.89%</b>	<b>17.16%</b>	<b>17.28%</b>	<b>17.27%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>10.79%</b>	<b>10.62%</b>	<b>10.73%</b>	<b>10.71%</b>	<b>10.55%</b>

\*Note

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