

Office of Thrift Supervision  
 Financial Reporting System  
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Industry Aggregate Report  
 93024 - OTS-Regulated: Maryland  
 March 2009

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\*\*\*\*\* SENSITIVE \*\*\*\*\*

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Number of Regulated Institutions</b>	39	41	41	41	40

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

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,741,211</b>	<b>\$ 1,472,244</b>	<b>\$ 1,116,247</b>	<b>\$ 1,294,164</b>	<b>\$ 1,408,581</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 214,153	\$ 176,528	\$ 140,247	\$ 115,498	\$ 114,364
Interest-Earning Deposits in FHLBs	SC112	\$ 198,311	\$ 121,988	\$ 139,792	\$ 194,701	\$ 307,467
Other Interest-Earning Deposits	SC118	\$ 414,020	\$ 285,091	\$ 111,628	\$ 236,947	\$ 117,214
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 417,496	\$ 166,988	\$ 245,532	\$ 322,437	\$ 434,008
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 370,347	\$ 615,039	\$ 376,245	\$ 312,458	\$ 320,053
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 19,689	\$ 24,340	\$ 31,853	\$ 39,810	\$ 43,930
State and Municipal Obligations	SC180	\$ 17,096	\$ 12,978	\$ 10,797	\$ 17,557	\$ 18,465
Securities Backed by Nonmortgage Loans	SC182	\$ 28,204	\$ 29,475	\$ 29,859	\$ 27,190	\$ 27,461
Other Investment Securities	SC185	\$ 57,524	\$ 33,850	\$ 25,702	\$ 23,522	\$ 21,355
Accrued Interest Receivable	SC191	\$ 4,372	\$ 5,967	\$ 4,592	\$ 4,044	\$ 4,264
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 947,072</b>	<b>\$ 1,073,447</b>	<b>\$ 1,184,187</b>	<b>\$ 1,191,160</b>	<b>\$ 954,702</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 947,072</b>	<b>\$ 1,073,447</b>	<b>\$ 1,184,187</b>	<b>\$ 1,191,160</b>	<b>\$ 954,702</b>
Pass-Through - Total	SUB0073	\$ 631,358	\$ 763,639	\$ 789,177	\$ 789,592	\$ 628,801
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 609,978	\$ 743,294	\$ 766,877	\$ 769,222	\$ 606,315
Other Pass-Through	SC215	\$ 21,380	\$ 20,345	\$ 22,300	\$ 20,370	\$ 22,486
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 310,562	\$ 304,652	\$ 389,294	\$ 396,067	\$ 321,447
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 89,366	\$ 90,496	\$ 72,814	\$ 76,335	\$ 61,822
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 35,053	\$ 26,764	\$ 43,343	\$ 29,573	\$ 29,917
Other	SC222	\$ 186,143	\$ 187,392	\$ 273,137	\$ 290,159	\$ 229,708
Accrued Interest Receivable	SC228	\$ 5,152	\$ 5,156	\$ 5,716	\$ 5,501	\$ 4,454

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Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 7,275,357</b>	<b>\$ 7,694,128</b>	<b>\$ 7,314,653</b>	<b>\$ 7,327,196</b>	<b>\$ 7,257,095</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 7,205,227</b>	<b>\$ 7,624,319</b>	<b>\$ 7,252,836</b>	<b>\$ 7,263,627</b>	<b>\$ 7,206,703</b>
Construction Loans - Total	SUB0100	\$ 607,007	\$ 662,735	\$ 662,731	\$ 701,845	\$ 712,805
Residential - Total	SUB0110	\$ 461,461	\$ 518,289	\$ 571,256	\$ 603,193	\$ 598,654
1-4 Dwelling Units	SC230	\$ 434,791	\$ 485,090	\$ 539,477	\$ 564,685	\$ 561,952
Multifamily (5 or more) Dwelling Units	SC235	\$ 26,670	\$ 33,199	\$ 31,779	\$ 38,508	\$ 36,702
Nonresidential Property	SC240	\$ 145,546	\$ 144,446	\$ 91,475	\$ 98,652	\$ 114,151
Permanent Loans - Total	SUB0121	\$ 6,625,542	\$ 6,986,548	\$ 6,607,537	\$ 6,580,439	\$ 6,498,665
Residential - Total	SUB0131	\$ 4,912,387	\$ 5,224,484	\$ 5,063,362	\$ 5,008,123	\$ 4,905,761
1-4 Dwelling Units - Total	SUB0141	\$ 4,732,492	\$ 5,045,683	\$ 4,902,331	\$ 4,849,781	\$ 4,756,769
Revolving Open-End Loans	SC251	\$ 357,708	\$ 372,463	\$ 305,010	\$ 287,809	\$ 267,924
All Other - First Liens	SC254	\$ 4,179,061	\$ 4,450,015	\$ 4,369,559	\$ 4,332,779	\$ 4,257,670
All Other - Junior Liens	SC255	\$ 195,723	\$ 223,205	\$ 227,762	\$ 229,193	\$ 231,175
Multifamily (5 or more) Dwelling Units	SC256	\$ 179,895	\$ 178,801	\$ 161,031	\$ 158,342	\$ 148,992
Nonresidential Property (Except Land)	SC260	\$ 1,282,166	\$ 1,274,508	\$ 1,049,172	\$ 1,054,580	\$ 1,054,416
Land	SC265	\$ 430,989	\$ 487,556	\$ 495,003	\$ 517,736	\$ 538,488
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 112,872	\$ 379,015	\$- 12,016	\$ 70,814	\$ 80,622
Accrued Interest Receivable	SC272	\$ 31,733	\$ 34,151	\$ 34,932	\$ 36,033	\$ 37,167
Advances for Taxes and Insurance	SC275	\$ 11,074	\$ 10,694	\$ 9,453	\$ 8,879	\$ 8,458
Allowance for Loan and Lease Losses	SC283	\$ 70,130	\$ 69,809	\$ 61,817	\$ 63,569	\$ 50,392
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,051,413</b>	<b>\$ 1,098,908</b>	<b>\$ 593,388</b>	<b>\$ 588,091</b>	<b>\$ 553,255</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,033,188</b>	<b>\$ 1,079,954</b>	<b>\$ 584,985</b>	<b>\$ 579,538</b>	<b>\$ 545,648</b>
Commercial Loans - Total	SC32	\$ 649,193	\$ 663,054	\$ 348,077	\$ 330,505	\$ 336,612
Secured	SC300	\$ 595,755	\$ 614,408	\$ 287,914	\$ 276,350	\$ 266,719
Unsecured	SC303	\$ 27,343	\$ 20,804	\$ 30,267	\$ 21,856	\$ 36,876
Lease Receivables	SC306	\$ 26,095	\$ 27,842	\$ 29,896	\$ 32,299	\$ 33,017
Consumer Loans - Total	SC35	\$ 396,632	\$ 429,790	\$ 242,567	\$ 255,021	\$ 214,371
Loans on Deposits	SC310	\$ 8,546	\$ 14,156	\$ 13,018	\$ 13,007	\$ 13,086
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7,272	\$ 7,332	\$ 5,698	\$ 6,049	\$ 7,203
Education Loans	SC320	\$ 7	\$ 362	\$ 362	\$ 413	\$ 462
Auto Loans	SC323	\$ 159,572	\$ 175,292	\$ 57,285	\$ 59,972	\$ 59,870
Mobile Home Loans	SC326	\$ 38,751	\$ 39,010	\$ 39,443	\$ 38,859	\$ 38,957
Credit Cards	SC328	\$ 1,459	\$ 1,663	\$ 2,003	\$ 184	\$ 1,199

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Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 181,026	\$ 191,975	\$ 124,758	\$ 136,537	\$ 93,594
Accrued Interest Receivable	SC348	\$ 5,588	\$ 6,064	\$ 2,744	\$ 2,565	\$ 2,272
Allowance for Loan and Lease Losses	SC357	\$ 18,225	\$ 18,954	\$ 8,403	\$ 8,553	\$ 7,607
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 175,249</b>	<b>\$ 161,773</b>	<b>\$ 138,024</b>	<b>\$ 101,300</b>	<b>\$ 89,846</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 175,248</b>	<b>\$ 161,773</b>	<b>\$ 138,024</b>	<b>\$ 101,300</b>	<b>\$ 89,846</b>
Real Estate - Total	SUB0210	\$ 173,248	\$ 159,781	\$ 137,230	\$ 100,716	\$ 89,220
Construction	SC405	\$ 9,201	\$ 14,789	\$ 14,929	\$ 11,824	\$ 8,120
Residential - Total	SUB0225	\$ 103,443	\$ 85,125	\$ 84,455	\$ 65,483	\$ 57,304
1-4 Dwelling Units	SC415	\$ 101,264	\$ 84,262	\$ 83,257	\$ 65,313	\$ 57,264
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,179	\$ 863	\$ 1,198	\$ 170	\$ 40
Nonresidential (Except Land)	SC426	\$ 7,638	\$ 7,181	\$ 5,787	\$ 3,379	\$ 4,871
Land	SC428	\$ 52,966	\$ 52,686	\$ 32,059	\$ 20,030	\$ 18,925
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,001	\$ 1,992	\$ 794	\$ 584	\$ 626
General Valuation Allowances	SC441	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 3,397</b>	<b>\$ 3,076</b>	<b>\$ 3,099</b>	<b>\$ 2,717</b>	<b>\$ 3,997</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 58,945</b>	<b>\$ 59,545</b>	<b>\$ 56,375</b>	<b>\$ 52,645</b>	<b>\$ 51,890</b>
Federal Home Loan Bank Stock	SC510	\$ 57,969	\$ 58,442	\$ 55,330	\$ 51,597	\$ 51,787
Other	SC540	\$ 976	\$ 1,103	\$ 1,045	\$ 1,048	\$ 103
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 125,566</b>	<b>\$ 131,969</b>	<b>\$ 126,285</b>	<b>\$ 122,688</b>	<b>\$ 119,271</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 337,212</b>	<b>\$ 314,218</b>	<b>\$ 275,292</b>	<b>\$ 289,785</b>	<b>\$ 191,179</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 337,212</b>	<b>\$ 314,218</b>	<b>\$ 275,292</b>	<b>\$ 289,785</b>	<b>\$ 191,179</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 8,766	\$ 12,068	\$ 12,284	\$ 12,189	\$ 14,291
Other	SC625	\$ 52,290	\$ 51,776	\$ 49,143	\$ 48,629	\$ 45,858
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 373	\$ 451	\$ 533	\$ 542	\$ 578
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 134,582	\$ 136,056	\$ 121,771	\$ 122,444	\$ 46,554
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 141,201	\$ 113,867	\$ 91,561	\$ 105,981	\$ 83,898
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 88,356</b>	<b>\$ 88,763</b>	<b>\$ 70,220</b>	<b>\$ 72,122</b>	<b>\$ 57,999</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 11,715,423</b>	<b>\$ 12,009,308</b>	<b>\$ 10,807,550</b>	<b>\$ 10,969,746</b>	<b>\$ 10,629,816</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 11,627,067</b>	<b>\$ 11,920,545</b>	<b>\$ 10,737,330</b>	<b>\$ 10,897,624</b>	<b>\$ 10,571,817</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 8,956,916</b>	<b>\$ 8,655,926</b>	<b>\$ 8,505,375</b>	<b>\$ 8,678,115</b>	<b>\$ 8,424,289</b>
Deposits	SC710	\$ 8,927,511	\$ 8,639,706	\$ 8,485,863	\$ 8,632,369	\$ 8,393,337
Escrows	SC712	\$ 31,218	\$ 18,246	\$ 21,750	\$ 48,224	\$ 33,664
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,813	\$- 2,026	\$- 2,238	\$- 2,478	\$- 2,712
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,137,633</b>	<b>\$ 1,814,182</b>	<b>\$ 936,626</b>	<b>\$ 911,717</b>	<b>\$ 916,949</b>
Advances from FHLBank	SC720	\$ 730,914	\$ 856,613	\$ 800,791	\$ 724,427	\$ 729,910
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 376,689	\$ 861,684	\$ 79,686	\$ 106,745	\$ 97,292
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 88	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 30,030	\$ 95,797	\$ 56,149	\$ 80,545	\$ 89,747
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 218,922</b>	<b>\$ 131,318</b>	<b>\$ 73,380</b>	<b>\$ 71,970</b>	<b>\$ 67,439</b>
Accrued Interest Payable - Deposits	SC763	\$ 7,409	\$ 5,709	\$ 6,525	\$ 6,242	\$ 7,062
Accrued Interest Payable - Other	SC766	\$ 36,894	\$ 40,455	\$ 5,213	\$ 7,514	\$ 6,735
Accrued Taxes	SC776	\$ 6,483	\$ 6,470	\$ 3,655	\$ 3,560	\$ 2,176
Accounts Payable	SC780	\$ 141,604	\$ 56,212	\$ 35,364	\$ 33,539	\$ 27,911
Deferred Income Taxes	SC790	\$ 600	\$ 564	\$ 450	\$ 893	\$ 1,220
Other Liabilities and Deferred Income	SC796	\$ 25,931	\$ 21,908	\$ 22,173	\$ 20,222	\$ 22,335
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 10,313,471</b>	<b>\$ 10,601,426</b>	<b>\$ 9,515,381</b>	<b>\$ 9,661,802</b>	<b>\$ 9,408,677</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 396,656	\$ 390,996	\$ 367,994	\$ 361,494	\$ 256,958
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 12,490	\$ 12,485	\$ 12,485	\$ 12,485	\$ 12,485
Paid in Excess of Par	SC830	\$ 384,166	\$ 378,511	\$ 355,509	\$ 349,009	\$ 244,473
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 28,366</b>	<b>\$- 27,724</b>	<b>\$- 27,441</b>	<b>\$- 14,776</b>	<b>\$ 27</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 26,109	\$- 26,362	\$- 26,532	\$- 13,867	\$ 1,194
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 2,257	\$- 1,362	\$- 909	\$- 909	\$- 1,167
Retained Earnings	SC880	\$ 855,727	\$ 866,690	\$ 881,040	\$ 888,886	\$ 905,981
Other Components of Equity Capital	SC891	\$ 89,218	\$ 89,087	\$ 306	\$ 176	\$ 101
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 1,313,235</b>	<b>\$ 1,319,049</b>	<b>\$ 1,221,899</b>	<b>\$ 1,235,780</b>	<b>\$ 1,163,067</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 360	\$ 69	\$ 50	\$ 41	\$ 74
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 1,313,595</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 11,627,066</b>	<b>\$ 11,920,544</b>	<b>\$ 10,737,330</b>	<b>\$ 10,897,623</b>	<b>\$ 10,571,818</b>

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## Other Codes As of Mar 2009

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 3
3	Federal, State, or other taxes receivable	13	\$ 7,077
4	Net deferred tax assets	23	\$ 39,506
6	Prepaid deposit insurance premiums	2	\$ 58
7	Prepaid expenses	32	\$ 9,062
8	Deposits for utilities and other services	2	\$ 46
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 2,585
14	Other noninterest-bearing short-term accounts recv	11	\$ 23,747
19	Receivables fr a broker for unsettled transactions	2	\$ 1,318
99	Other	17	\$ 29,523

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 143
4	Nonrefundable loan fees received prior to closing	2	\$ 50
7	Deferred gains from the sale of real estate	1	\$ 3
10	Amounts due brokers for unsettled transactions	1	\$ 2,001
11	The liability recorded for post-retirement benefit	13	\$ 6,435
16	Recourse loan liability	1	\$ 304
18	Litigation reserves	1	\$ 445
21	Liabilities for credit losses on OBS credit exposures	1	\$ 141
99	Other	40	\$ 13,537

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 156,827</b>	<b>\$ 157,568</b>	<b>\$ 153,806</b>	<b>\$ 154,995</b>	<b>\$ 160,498</b>
Deposits and Investment Securities	SO115	\$ 13,212	\$ 7,011	\$ 8,127	\$ 9,386	\$ 11,580
Mortgage-Backed Securities	SO125	\$ 16,086	\$ 15,291	\$ 15,178	\$ 12,932	\$ 11,909
Mortgage Loans	SO141	\$ 110,522	\$ 118,891	\$ 117,591	\$ 119,587	\$ 122,624
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,391	\$ 1,800	\$ 1,820	\$ 2,366	\$ 2,280
Nonmortgage Loans - Total	SUB0950	\$ 15,279	\$ 14,258	\$ 10,800	\$ 10,489	\$ 11,879
Commercial Loans and Leases	SO160	\$ 9,637	\$ 9,174	\$ 7,185	\$ 7,244	\$ 8,299
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 168	\$ 138	\$ 129	\$ 77	\$ 88
Consumer Loans and Leases	SO171	\$ 5,642	\$ 5,084	\$ 3,615	\$ 3,245	\$ 3,580
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 169	\$ 179	\$ 161	\$ 158	\$ 138
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 7</b>	<b>\$ 179</b>	<b>\$ 413</b>	<b>\$ 738</b>	<b>\$ 785</b>
Federal Home Loan Bank Stock	SO181	\$ 6	\$ 177	\$ 413	\$ 738	\$ 785
Other	SO185	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 73,585</b>	<b>\$ 80,319</b>	<b>\$ 77,199</b>	<b>\$ 81,236</b>	<b>\$ 88,424</b>
Deposits	SO215	\$ 61,037	\$ 68,138	\$ 68,410	\$ 72,276	\$ 78,971
Escrows	SO225	\$ 8	\$ 11	\$ 19	\$ 20	\$ 19
Advances from FHLBank	SO230	\$ 7,109	\$ 7,811	\$ 7,620	\$ 7,430	\$ 7,906
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	\$ 5,433	\$ 4,359	\$ 1,155	\$ 1,510	\$ 1,528
Capitalized Interest	SO271	\$ 2	\$ 0	\$ 5	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 83,249</b>	<b>\$ 77,428</b>	<b>\$ 77,020</b>	<b>\$ 74,497</b>	<b>\$ 72,859</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 31,788	\$ 31,804	\$ 25,947	\$ 26,279	\$ 17,124
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 51,462</b>	<b>\$ 45,624</b>	<b>\$ 51,073</b>	<b>\$ 48,218</b>	<b>\$ 55,735</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 44,520</b>	<b>\$ 39,573</b>	<b>\$ 27,500</b>	<b>\$ 21,851</b>	<b>\$ 20,676</b>
Mortgage Loan Servicing Fees	SO410	\$ 108	\$ 144	\$ 145	\$ 122	\$ 121
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 6	\$ 0	\$ 0	\$ 0	\$ 105

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 33,514	\$ 32,727	\$ 25,554	\$ 22,938	\$ 16,253
Net Income (Loss) from Other - Total	SUB0451	\$ 8,419	\$ 4,828	\$ - 232	\$ - 3,705	\$ 2,553
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 12,591	\$ 7,095	\$ 1,157	\$ 5,708	\$ 4,081
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ - 261	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$ - 3,605	\$ - 2,417	\$ - 987	\$ - 1,805	\$ - 1,095
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 1,164	\$ - 205	\$ - 149	\$ - 7,456	\$ - 433
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ - 37	\$ 0	\$ - 2	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 575	\$ 339	\$ - 253	\$ - 150	\$ 0
Other Noninterest Income	SO488	\$ 2,734	\$ 1,874	\$ 2,033	\$ 2,496	\$ 1,644
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>\$ 106,463</b>	<b>\$ 105,566</b>	<b>\$ 86,991</b>	<b>\$ 78,160</b>	<b>\$ 76,715</b>
All Personnel Compensation and Expense	SO510	\$ 53,668	\$ 50,299	\$ 46,167	\$ 41,606	\$ 43,974
Legal Expense	SO520	\$ 1,619	\$ 2,330	\$ 950	\$ 980	\$ 952
Office Occupancy and Equipment Expense	SO530	\$ 16,501	\$ 17,058	\$ 15,850	\$ 14,717	\$ 14,542
Marketing and Other Professional Services	SO540	\$ 3,771	\$ 6,178	\$ 4,746	\$ 4,047	\$ 3,312
Loan Servicing Fees	SO550	\$ 185	\$ 307	\$ 275	\$ 319	\$ 200
Goodwill and Other Intangibles Expense	SO560	\$ 1,491	\$ 1,496	\$ 1,448	\$ 1,178	\$ 381
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,576	\$ 4,165	\$ 2,000	\$ 1,849	\$ 687
Other Noninterest Expense	SO580	\$ 27,651	\$ 23,733	\$ 15,555	\$ 13,464	\$ 12,667
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



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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 10,481</b>	<b>\$- 20,369</b>	<b>\$- 8,418</b>	<b>\$- 8,091</b>	<b>\$- 304</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 1,497</b>	<b>\$- 2,782</b>	<b>\$- 1,733</b>	<b>\$ 5,294</b>	<b>\$- 2,028</b>
Federal	SO710	\$- 1,532	\$- 1,880	\$- 1,447	\$ 4,468	\$- 1,715
State, Local & Other	SO720	\$ 3,029	\$- 902	\$- 286	\$ 826	\$- 313
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$- 11,978</b>	<b>\$- 17,587</b>	<b>\$- 6,685</b>	<b>\$- 13,385</b>	<b>\$ 1,724</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$- 11,978</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$- 11,978</b>	<b>\$- 17,587</b>	<b>\$- 6,685</b>	<b>\$- 13,385</b>	<b>\$ 1,724</b>

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## Other Codes As of Mar 2009

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	13	\$ 867
5	Net income(loss) from real estate held for invest	2	\$ 12
7	Net income(loss) from leased property	2	\$ 38
15	Income from corporate-owned life insurance	10	\$ 517
99	Other	21	\$ 1,226

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	23	\$ 2,049
2	OTS assessments	12	\$ 290
6	Supervisory examination fees	5	\$ 86
7	Office supplies, printing, and postage	18	\$ 1,234
8	Telephone, including data lines	8	\$ 280
9	Loan origination expense	4	\$ 228
10	ATM expense	4	\$ 145
15	Foreclosure expenses	3	\$ 1,263
99	Other	28	\$ 10,319

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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>\$ 156,827</b>	<b>\$ 620,156</b>	<b>\$ 469,299</b>	<b>\$ 315,493</b>	<b>\$ 160,498</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 13,212	\$ 36,047	\$ 29,093	\$ 20,966	\$ 11,580
YTD - Mortgage-Backed Securities	Y_SO125	\$ 16,086	\$ 48,894	\$ 40,019	\$ 24,841	\$ 11,909
YTD - Mortgage Loans	Y_SO141	\$ 110,522	\$ 478,693	\$ 359,802	\$ 242,211	\$ 122,624
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,391	\$ 8,266	\$ 6,466	\$ 4,646	\$ 2,280
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,637	\$ 31,664	\$ 22,728	\$ 15,543	\$ 8,299
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 168	\$ 432	\$ 294	\$ 165	\$ 88
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,642	\$ 15,524	\$ 10,440	\$ 6,825	\$ 3,580
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 169	\$ 636	\$ 457	\$ 296	\$ 138
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 7</b>	<b>\$ 2,108</b>	<b>\$ 1,936</b>	<b>\$ 1,523</b>	<b>\$ 785</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 6	\$ 2,106	\$ 1,936	\$ 1,523	\$ 785
YTD - Other	Y_SO185	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 73,585</b>	<b>\$ 326,164</b>	<b>\$ 246,859</b>	<b>\$ 169,660</b>	<b>\$ 88,424</b>
YTD - Deposits	Y_SO215	\$ 61,037	\$ 286,888	\$ 219,657	\$ 151,247	\$ 78,971
YTD - Escrows	Y_SO225	\$ 8	\$ 69	\$ 58	\$ 39	\$ 19
YTD - Advances from FHLBank	Y_SO230	\$ 7,109	\$ 30,767	\$ 22,956	\$ 15,336	\$ 7,906
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 5,433	\$ 8,445	\$ 4,193	\$ 3,038	\$ 1,528
YTD - Capitalized Interest	Y_SO271	\$ 2	\$ 5	\$ 5	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 83,249</b>	<b>\$ 296,100</b>	<b>\$ 224,376</b>	<b>\$ 147,356</b>	<b>\$ 72,859</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 31,788	\$ 84,280	\$ 69,350	\$ 43,403	\$ 17,124
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 51,462</b>	<b>\$ 211,820</b>	<b>\$ 155,026</b>	<b>\$ 103,953</b>	<b>\$ 55,735</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 44,520</b>	<b>\$ 107,367</b>	<b>\$ 70,027</b>	<b>\$ 42,527</b>	<b>\$ 20,676</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 108	\$ 532	\$ 388	\$ 243	\$ 121
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 6	\$ 105	\$ 105	\$ 105	\$ 105

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 33,514	\$ 97,456	\$ 64,745	\$ 39,191	\$ 16,253
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 7,850	\$ 1,701	\$- 1,384	\$- 1,152	\$ 2,553
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 12,591	\$ 16,298	\$ 10,946	\$ 9,789	\$ 4,081
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 261	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 3,605	\$- 6,304	\$- 3,887	\$- 2,900	\$- 1,095
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,164	\$- 8,243	\$- 8,038	\$- 7,889	\$- 433
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 39	\$- 2	\$- 2	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 575	\$- 64	\$- 403	\$- 150	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,734	\$ 7,573	\$ 6,173	\$ 4,140	\$ 1,644
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 106,463</b>	<b>\$ 345,228</b>	<b>\$ 241,866</b>	<b>\$ 154,875</b>	<b>\$ 76,715</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 53,668	\$ 181,730	\$ 131,747	\$ 85,580	\$ 43,974
YTD - Legal Expense	Y_SO520	\$ 1,619	\$ 5,212	\$ 2,882	\$ 1,932	\$ 952
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 16,501	\$ 61,996	\$ 45,109	\$ 29,259	\$ 14,542
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,771	\$ 16,911	\$ 12,105	\$ 7,359	\$ 3,312
YTD - Loan Servicing Fees	Y_SO550	\$ 185	\$ 1,101	\$ 794	\$ 519	\$ 200
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,491	\$ 4,503	\$ 3,007	\$ 1,559	\$ 381
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,576	\$ 8,701	\$ 4,536	\$ 2,536	\$ 687
YTD - Other Noninterest Expense	Y_SO580	\$ 27,651	\$ 65,074	\$ 41,686	\$ 26,131	\$ 12,667
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 10,481</b>	<b>\$- 26,041</b>	<b>\$- 16,813</b>	<b>\$- 8,395</b>	<b>\$- 304</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 1,497</b>	<b>\$ 2,983</b>	<b>\$ 1,533</b>	<b>\$ 3,266</b>	<b>\$- 2,028</b>
YTD - Federal	Y_SO710	\$- 1,532	\$ 3,136	\$ 1,306	\$ 2,753	\$- 1,715
YTD - State, Local, and Other	Y_SO720	\$ 3,029	\$- 153	\$ 227	\$ 513	\$- 313
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$- 11,978</b>	<b>\$- 29,024</b>	<b>\$- 18,346</b>	<b>\$- 11,661</b>	<b>\$ 1,724</b>
<b>YTD - Extraordinary Items</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) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$- 11,978</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 261	N/A	N/A	N/A	N/A
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$- 11,978</b>	<b>\$- 29,024</b>	<b>\$- 18,346</b>	<b>\$- 11,661</b>	<b>\$ 1,724</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 81,375</b>	<b>\$ 70,219</b>	<b>\$ 72,119</b>	<b>\$ 57,999</b>	<b>\$ 55,280</b>
Net Provision for Loss	VA115	\$ 30,471	\$ 34,448	\$ 23,889	\$ 23,836	\$ 17,763
Transfers	VA125	\$- 13,767	\$- 9,851	\$- 8,339	\$- 4,738	\$- 1,748
Recoveries	VA135	\$ 528	\$ 779	\$ 628	\$ 932	\$ 493
Adjustments	VA145	\$ 0	\$ 14,295	\$ 190	\$ 39	\$- 413
Charge-offs	VA155	\$ 10,249	\$ 21,131	\$ 18,268	\$ 5,949	\$ 13,376
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 88,358</b>	<b>\$ 88,759</b>	<b>\$ 70,219</b>	<b>\$ 72,119</b>	<b>\$ 57,999</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 24,306</b>	<b>\$ 23,069</b>	<b>\$ 12,217</b>	<b>\$ 7,473</b>	<b>\$ 6,300</b>
Net Provision for Loss	VA118	\$ 2,893	\$ 1,521	\$ 4,058	\$ 4,292	\$ 48
Transfers	VA128	\$ 13,767	\$ 9,851	\$ 8,339	\$ 4,738	\$ 1,748
Adjustments	VA148	\$ 19	\$- 560	\$ 25	\$- 59	\$ 0
Charge-offs	VA158	\$ 2,220	\$ 4,478	\$ 1,570	\$ 4,227	\$ 623
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 38,765</b>	<b>\$ 29,403</b>	<b>\$ 23,069</b>	<b>\$ 12,217</b>	<b>\$ 7,473</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 105,681</b>	<b>\$ 93,288</b>	<b>\$ 84,336</b>	<b>\$ 65,472</b>	<b>\$ 61,580</b>
Net Provision for Loss	VA120	\$ 33,364	\$ 35,969	\$ 27,947	\$ 28,128	\$ 17,811
Recoveries	VA140	\$ 528	\$ 779	\$ 628	\$ 932	\$ 493
Adjustments	VA150	\$ 19	\$ 13,735	\$ 215	\$- 20	\$- 413
Charge-offs	VA160	\$ 12,469	\$ 25,609	\$ 19,838	\$ 10,176	\$ 13,999
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 127,123</b>	<b>\$ 118,162</b>	<b>\$ 93,288</b>	<b>\$ 84,336</b>	<b>\$ 65,472</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 10,249</b>	<b>\$ 21,131</b>	<b>\$ 18,268</b>	<b>\$ 5,949</b>	<b>\$ 13,376</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,402</b>	<b>\$ 0</b>	<b>\$ 9,472</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 5,400</b>	<b>\$ 7,816</b>	<b>\$ 4,179</b>	<b>\$ 2,000</b>	<b>\$ 2,042</b>
Construction - Total	SUB2030	\$ 579	\$ 623	\$ 768	\$ 175	\$ 84
1-4 Dwelling Units	VA420	\$ 538	\$ 623	\$ 608	\$ 175	\$ 84
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 41	\$ 0	\$ 160	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 4,821	\$ 7,193	\$ 3,411	\$ 1,825	\$ 1,958
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 34	\$ 0	\$ 267	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,164	\$ 5,440	\$ 2,600	\$ 1,674	\$ 1,394
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 121	\$ 12	\$ 77	\$ 141	\$ 72
Multifamily (5 or more) Dwelling Units	VA470	\$ 11	\$ 1,555	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,117	\$ 129	\$ 303	\$ 7	\$ 186

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 374	\$ 57	\$ 164	\$ 3	\$ 306
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 3,808</b>	<b>\$ 5,894</b>	<b>\$ 2,008</b>	<b>\$ 513</b>	<b>\$ 700</b>
Commercial Loans	VA520	\$ 1,934	\$ 27	\$ 212	\$ 33	\$ 279
Consumer Loans - Total	SUB2061	\$ 1,874	\$ 5,867	\$ 1,796	\$ 480	\$ 421
Loans on Deposits	VA510	\$ 49	\$ 0	\$ 0	\$ 37	\$ 1
Home Improvement Loans	VA516	\$ 97	\$ 0	\$ 0	\$ 8	\$ 0
Education Loans	VA530	\$ 0	\$ 36	\$ 0	\$ 4	\$ 0
Auto Loans	VA540	\$ 850	\$ 5,665	\$ 1,779	\$ 353	\$ 362
Mobile Home Loans	VA550	\$ 35	\$ 39	\$ 0	\$ 0	\$ 4
Credit Cards	VA556	\$ 21	\$ 25	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 822	\$ 102	\$ 17	\$ 78	\$ 54
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 1,041</b>	<b>\$ 5,909</b>	<b>\$ 3,349</b>	<b>\$ 3,436</b>	<b>\$ 1,162</b>
Real Estate - Construction	VA605	\$ 202	\$ 614	\$ 604	\$ 560	\$ 419
Real Estate - 1-4 Dwelling Units	VA613	\$ 276	\$ 5,055	\$ 2,598	\$ 2,661	\$ 726
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 188	\$ 147	\$ 77	\$ 17
Real Estate - Land	VA628	\$ 520	\$ 27	\$ 0	\$ 88	\$ 0
Other Repossessed Assets	VA630	\$ 43	\$ 19	\$ 0	\$ 50	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 1,512</b>	<b>\$ 1,330</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 528</b>	<b>\$ 779</b>	<b>\$ 628</b>	<b>\$ 932</b>	<b>\$ 493</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 47</b>	<b>\$ 251</b>	<b>\$ 435</b>	<b>\$ 145</b>	<b>\$ 228</b>
Construction - Total	SUB2130	\$ 34	\$ 0	\$ 69	\$ 10	\$ 87
1-4 Dwelling Units	VA421	\$ 34	\$ 0	\$ 1	\$ 10	\$ 87
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 68	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 13	\$ 251	\$ 366	\$ 135	\$ 141
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 79	\$ 1	\$ 51	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 140	\$ 47	\$ 66	\$ 55
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 1	\$ 7	\$ 6	\$ 74
Multifamily (5 or more) Dwelling Units	VA471	\$ 8	\$ 0	\$ 1	\$ 2	\$ 12
Nonresidential Property (Except Land)	VA481	\$ 4	\$ 31	\$ 25	\$ 10	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 285	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 481</b>	<b>\$ 528</b>	<b>\$ 193</b>	<b>\$ 787</b>	<b>\$ 265</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 28	\$ 15	\$ 8	\$ 5	\$ 0
Consumer Loans - Total	SUB2161	\$ 453	\$ 513	\$ 185	\$ 782	\$ 265
Loans on Deposits	VA511	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 2	\$ 7	\$ 15	\$ 13
Education Loans	VA531	\$ 0	\$ 1	\$ 2	\$ 4	\$ 6
Auto Loans	VA541	\$ 419	\$ 492	\$ 149	\$ 257	\$ 226
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 20	\$ 13	\$ 27	\$ 506	\$ 20
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 16,657</b>	<b>\$ 11,373</b>	<b>\$ 12,395</b>	<b>\$ 9,029</b>	<b>\$ 1,796</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 78</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 13,854</b>	<b>\$ 10,674</b>	<b>\$ 11,863</b>	<b>\$ 8,672</b>	<b>\$ 1,659</b>
Construction - Total	SUB2230	\$ 2,460	\$ 741	\$ 589	\$ 2,148	\$ 70
1-4 Dwelling Units	VA422	\$ 916	\$ 669	\$ 589	\$ 2,148	\$ 70
Multifamily (5 or more) Dwelling Units	VA432	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 1,508	\$ 72	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 11,394	\$ 9,933	\$ 11,274	\$ 6,524	\$ 1,589
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 87	\$ 0	\$ - 9	\$ 420	\$ 194
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 7,310	\$ 3,664	\$ 3,786	\$ 3,748	\$ 844
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 267	\$ 35	\$ 582	\$ 101	\$ 106
Multifamily (5 or more) Dwelling Units	VA472	\$ 18	\$ - 10	\$ 334	\$ 97	\$ 90
Nonresidential Property (Except Land)	VA482	\$ 647	\$ 797	\$ 930	\$ 138	\$ 76
Land	VA492	\$ 3,065	\$ 5,447	\$ 5,651	\$ 2,020	\$ 279
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,359</b>	<b>\$ 621</b>	<b>\$ 280</b>	<b>\$ 26</b>	<b>\$ 109</b>
Commercial Loans	VA522	\$ 1,382	\$ 632	\$ 258	\$ 0	\$ 100
Consumer Loans - Total	SUB2261	\$ - 23	\$ - 11	\$ 22	\$ 26	\$ 9
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Auto Loans	VA542	\$ - 23	\$ 13	\$ 0	\$ 9	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$- 24	\$ 22	\$ 11	\$ 9
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 1,459</b>	<b>\$ 0</b>	<b>\$ 252</b>	<b>\$ 331</b>	<b>\$ 28</b>
Real Estate - Construction	VA606	\$ 135	\$ 0	\$ 116	\$ 15	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 162	\$ 0	\$ 0	\$ 234	\$ 28
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 136	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 421	\$ 0	\$ 0	\$ 82	\$ 0
Other Reposessed Assets	VA632	\$ 741	\$ 0	\$ 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>
<b>Other Assets</b>	<b>VA932</b>	<b>\$- 15</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>\$ 26,378</b>	<b>\$ 31,725</b>	<b>\$ 30,035</b>	<b>\$ 14,046</b>	<b>\$ 14,679</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 78</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,402</b>	<b>\$ 0</b>	<b>\$ 9,472</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 19,207</b>	<b>\$ 18,239</b>	<b>\$ 15,607</b>	<b>\$ 10,527</b>	<b>\$ 3,473</b>
Construction - Total	SUB2330	\$ 3,005	\$ 1,364	\$ 1,288	\$ 2,313	\$ 67
1-4 Dwelling Units	VA425	\$ 1,420	\$ 1,292	\$ 1,196	\$ 2,313	\$ 67
Multifamily (5 or more) Dwelling Units	VA435	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 1,549	\$ 72	\$ 92	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 16,202	\$ 16,875	\$ 14,319	\$ 8,214	\$ 3,406
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 121	\$- 79	\$ 257	\$ 369	\$ 194
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 10,474	\$ 8,964	\$ 6,339	\$ 5,356	\$ 2,183
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 387	\$ 46	\$ 652	\$ 236	\$ 104
Multifamily (5 or more) Dwelling Units	VA475	\$ 21	\$ 1,545	\$ 333	\$ 95	\$ 78
Nonresidential Property (Except Land)	VA485	\$ 1,760	\$ 895	\$ 1,208	\$ 135	\$ 262
Land	VA495	\$ 3,439	\$ 5,504	\$ 5,530	\$ 2,023	\$ 585
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 4,686</b>	<b>\$ 5,987</b>	<b>\$ 2,095</b>	<b>\$- 248</b>	<b>\$ 544</b>
Commercial Loans	VA525	\$ 3,288	\$ 644	\$ 462	\$ 28	\$ 379
Consumer Loans - Total	SUB2361	\$ 1,398	\$ 5,343	\$ 1,633	\$- 276	\$ 165
Loans on Deposits	VA515	\$ 35	\$ 0	\$ 0	\$ 37	\$ 1
Home Improvement Loans	VA519	\$ 97	\$- 2	\$- 7	\$- 7	\$- 13
Education Loans	VA535	\$ 0	\$ 35	\$- 2	\$ 6	\$- 6
Auto Loans	VA545	\$ 408	\$ 5,186	\$ 1,630	\$ 105	\$ 136
Mobile Home Loans	VA555	\$ 35	\$ 39	\$ 0	\$ 0	\$ 4



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 21	\$ 20	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 802	\$ 65	\$ 12	\$ - 417	\$ 43
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 2,500</b>	<b>\$ 5,909</b>	<b>\$ 3,601</b>	<b>\$ 3,767</b>	<b>\$ 1,190</b>
Real Estate - Construction	VA607	\$ 337	\$ 614	\$ 720	\$ 575	\$ 419
Real Estate - 1-4 Dwelling Units	VA615	\$ 438	\$ 5,055	\$ 2,598	\$ 2,895	\$ 754
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 6	\$ 136	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 188	\$ 147	\$ 77	\$ 17
Real Estate - Land	VA631	\$ 941	\$ 27	\$ 0	\$ 170	\$ 0
Other Repossessed Assets	VA633	\$ 784	\$ 19	\$ 0	\$ 50	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ - 15</b>	<b>\$ 1,512</b>	<b>\$ 1,330</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 75,255</b>	<b>\$ 70,823</b>	<b>\$ 64,329</b>	<b>\$ 36,495</b>	<b>\$ 30,006</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 188,252</b>	<b>\$ 162,883</b>	<b>\$ 142,579</b>	<b>\$ 103,327</b>	<b>\$ 84,902</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 46,905</b>	<b>\$ 59,390</b>	<b>\$ 61,876</b>	<b>\$ 40,931</b>	<b>\$ 32,957</b>
Construction	VA951	\$ 7,788	\$ 3,044	\$ 3,550	\$ 7,700	\$ 6,003
Permanent - 1-4 Dwelling Units	VA952	\$ 29,565	\$ 29,738	\$ 40,285	\$ 30,988	\$ 23,461
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,210	\$ 0	\$ 951	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 4,212	\$ 23,403	\$ 13,340	\$ 361	\$ 1,287
Permanent - Land	VA955	\$ 4,130	\$ 3,205	\$ 3,750	\$ 1,882	\$ 2,206
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 305,311</b>	<b>\$ 292,447</b>	<b>\$ 275,936</b>	<b>\$ 238,405</b>	<b>\$ 179,062</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 759,989</b>	<b>\$ 773,462</b>	<b>\$ 661,561</b>	<b>\$ 605,070</b>	<b>\$ 502,191</b>
Substandard	VA965	\$ 755,462	\$ 762,144	\$ 652,502	\$ 594,951	\$ 498,275
Doubtful	VA970	\$ 4,282	\$ 11,318	\$ 9,059	\$ 10,101	\$ 3,916
Loss	VA975	\$ 245	\$ 0	\$ 0	\$ 18	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 23,436	\$ 25,153	\$ 31,103	\$ 41,940	\$ 50,587
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 19,352	\$ 22,511	\$ 27,536	\$ 37,739	\$ 45,128
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 1,253	\$ 1,063	\$ 2,006	\$ 0	\$ 1,720

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 850,939</b>	<b>\$ 865,245</b>	<b>\$ 748,826</b>	<b>\$ 710,556</b>	<b>\$ 644,598</b>
Mortgages - Total	SUB2421	\$ 796,125	\$ 811,899	\$ 726,513	\$ 693,825	\$ 626,143
Construction and Land Loans	SUB2430	\$ 194,885	\$ 182,714	\$ 187,901	\$ 181,842	\$ 167,741
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 510,530	\$ 553,688	\$ 480,936	\$ 449,310	\$ 398,263
Permanent Loans Secured by All Other Property	SUB2450	\$ 178,376	\$ 157,543	\$ 138,501	\$ 149,599	\$ 132,379
Nonmortgages - Total	SUB2461	\$ 54,814	\$ 53,346	\$ 22,313	\$ 16,731	\$ 18,455
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 274,337</b>	<b>\$ 290,414</b>	<b>\$ 232,201</b>	<b>\$ 239,116</b>	<b>\$ 246,367</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 260,273</b>	<b>\$ 268,847</b>	<b>\$ 228,363</b>	<b>\$ 234,203</b>	<b>\$ 236,735</b>
Mortgage Loans - Total	SUB2481	\$ 243,642	\$ 256,084	\$ 215,892	\$ 226,279	\$ 223,761
Construction	PD115	\$ 32,596	\$ 38,193	\$ 33,224	\$ 36,262	\$ 41,834
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 3,695	\$ 2,343	\$ 1,864	\$ 4,293	\$ 6,205
Secured by First Liens	PD123	\$ 142,008	\$ 159,600	\$ 137,667	\$ 142,891	\$ 123,243
Secured by Junior Liens	PD124	\$ 3,780	\$ 4,088	\$ 4,171	\$ 1,925	\$ 1,706
Multifamily (5 or more) Dwelling Units	PD125	\$ 8,489	\$ 2,945	\$ 1,705	\$ 1,664	\$ 2,653
Nonresidential Property (Except Land)	PD135	\$ 33,569	\$ 29,085	\$ 17,113	\$ 18,889	\$ 25,233
Land	PD138	\$ 19,505	\$ 19,830	\$ 20,148	\$ 20,355	\$ 22,887
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 8,742	\$ 8,116	\$ 9,345	\$ 3,091	\$ 10,634
Consumer Loans - Total	SUB2511	\$ 7,889	\$ 4,647	\$ 3,126	\$ 4,833	\$ 2,340
Loans on Deposits	PD161	\$ 107	\$ 163	\$ 56	\$ 51	\$ 120
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 20	\$ 20	\$ 11	\$ 31
Auto Loans	PD167	\$ 1,836	\$ 2,178	\$ 1,595	\$ 1,576	\$ 893
Mobile Home Loans	PD169	\$ 1,101	\$ 1,750	\$ 1,264	\$ 1,460	\$ 1,014
Credit Cards	PD171	\$ 1,172	\$ 16	\$ 4	\$ 2	\$ 0
Other	PD180	\$ 3,673	\$ 520	\$ 187	\$ 1,733	\$ 282
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 4,658	\$ 4,175	\$ 2,961	\$ 869	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 260	\$ 0	\$ 493	\$ 3,117	\$ 2,436

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 180	\$ 491	\$ 461	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 14,064</b>	<b>\$ 21,567</b>	<b>\$ 3,838</b>	<b>\$ 4,913</b>	<b>\$ 9,632</b>
Mortgage Loans - Total	SUB2491	\$ 12,396	\$ 17,207	\$ 2,831	\$ 4,177	\$ 6,487
Construction	PD215	\$ 1,331	\$ 4,545	\$ 77	\$ 890	\$ 3,018
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 50	\$ 0	\$ 0	\$ 0	\$ 154
Secured by First Liens	PD223	\$ 4,198	\$ 3,650	\$ 2,289	\$ 3,077	\$ 388
Secured by Junior Liens	PD224	\$ 178	\$ 27	\$ 465	\$ 210	\$ 41
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 1,326	\$ 0	\$ 0	\$ 586
Land	PD238	\$ 6,639	\$ 7,659	\$ 0	\$ 0	\$ 2,300
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,085	\$ 3,063	\$ 403	\$ 420	\$ 2,945
Consumer Loans - Total	SUB2521	\$ 583	\$ 1,297	\$ 604	\$ 316	\$ 200
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 518	\$ 790	\$ 461	\$ 314	\$ 200
Mobile Home Loans	PD269	\$ 0	\$ 13	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 3	\$ 444	\$ 2	\$ 2	\$ 0
Other	PD280	\$ 62	\$ 50	\$ 141	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 186
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 164	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 576,602</b>	<b>\$ 574,831</b>	<b>\$ 516,625</b>	<b>\$ 471,440</b>	<b>\$ 398,231</b>
Mortgage Loans - Total	SUB2501	\$ 540,087	\$ 538,608	\$ 507,790	\$ 463,369	\$ 395,895

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 73,292	\$ 57,930	\$ 73,775	\$ 57,764	\$ 50,649
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 3,548	\$ 2,992	\$ 4,955	\$ 1,542	\$ 1,803
Secured by First Liens	PD323	\$ 345,998	\$ 365,437	\$ 323,367	\$ 289,165	\$ 258,055
Secured by Junior Liens	PD324	\$ 7,075	\$ 15,551	\$ 6,158	\$ 6,207	\$ 6,668
Multifamily (5 or more) Dwelling Units	PD325	\$ 4,262	\$ 3,521	\$ 3,372	\$ 4,141	\$ 3,058
Nonresidential Property (Except Land)	PD335	\$ 44,390	\$ 38,620	\$ 35,486	\$ 37,979	\$ 28,609
Land	PD338	\$ 61,522	\$ 54,557	\$ 60,677	\$ 66,571	\$ 47,053
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 31,038	\$ 31,435	\$ 7,339	\$ 7,691	\$ 1,715
Consumer Loans - Total	SUB2531	\$ 5,477	\$ 4,788	\$ 1,496	\$ 380	\$ 621
Loans on Deposits	PD361	\$ 0	\$ 30	\$ 0	\$ 16	\$ 14
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Education Loans	PD365	\$ 0	\$ 3	\$ 3	\$ 3	\$ 0
Auto Loans	PD367	\$ 96	\$ 51	\$ 81	\$ 38	\$ 19
Mobile Home Loans	PD369	\$ 0	\$ 67	\$ 92	\$ 62	\$ 93
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 5,381	\$ 4,637	\$ 1,320	\$ 261	\$ 489
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 278	\$ 1,809	\$ 1,626	\$ 1,681	\$ 153
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 2,686	\$ 6,203	\$ 4,602
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 394	\$ 395	\$ 248	\$ 212	\$ 297
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 215
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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>\$ 48,708</b>	<b>\$ 69,584</b>	<b>\$ 67,138</b>	<b>\$ 57,125</b>	<b>\$ 53,005</b>
90% up to 100% LTV	LD110	\$ 42,896	\$ 56,697	\$ 56,063	\$ 49,922	\$ 47,070
100% and greater LTV	LD120	\$ 5,812	\$ 12,887	\$ 11,075	\$ 7,203	\$ 5,935
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 8,090</b>	<b>\$ 19,434</b>	<b>\$ 17,994</b>	<b>\$ 4,023</b>	<b>\$ 5,746</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 2,406</b>	<b>\$ 5,874</b>	<b>\$ 6,083</b>	<b>\$ 660</b>	<b>\$ 1,587</b>

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,406	\$ 5,558	\$ 6,083	\$ 660	\$ 1,587
90% up to 100% LTV	LD210	\$ 1,661	\$ 3,850	\$ 4,336	\$ 628	\$ 1,279
100% and greater LTV	LD220	\$ 745	\$ 1,708	\$ 1,747	\$ 32	\$ 308
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 316	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 316	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 5,684</b>	<b>\$ 13,560</b>	<b>\$ 11,911</b>	<b>\$ 3,363</b>	<b>\$ 4,159</b>
90% up to 100% LTV	LD250	\$ 3,202	\$ 7,402	\$ 6,773	\$ 2,007	\$ 2,037
100% and greater LTV	LD260	\$ 2,482	\$ 6,158	\$ 5,138	\$ 1,356	\$ 2,122
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 192</b>	<b>\$ 374</b>	<b>\$ 208</b>	<b>\$ 83</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 52	\$ 53	\$ 66	\$ 83	\$ 0
100% and greater LTV	LD320	\$ 140	\$ 321	\$ 142	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 29</b>	<b>\$ 42</b>	<b>\$ 56</b>	<b>\$ 1,147</b>	<b>\$ 10</b>
90% up to 100% LTV	LD410	\$ 19	\$ 36	\$ 23	\$ 1,124	\$ 3
100% and greater LTV	LD420	\$ 10	\$ 6	\$ 33	\$ 23	\$ 7
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 520</b>	<b>\$ 2,833</b>	<b>\$ 6,450</b>	<b>\$ 7,124</b>	<b>\$ 4,657</b>
90% up to 100% LTV	LD430	\$ 500	\$ 2,575	\$ 6,146	\$ 6,541	\$ 4,595
100% and greater LTV	LD440	\$ 20	\$ 258	\$ 304	\$ 583	\$ 62
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 431</b>	<b>\$ 7,463</b>	<b>\$ 8,927</b>	<b>\$ 5,394</b>	<b>\$ 4,983</b>
90% up to 100% LTV	LD450	\$ 431	\$ 5,481	\$ 6,945	\$ 5,218	\$ 4,841
100% and greater LTV	LD460	\$ 0	\$ 1,982	\$ 1,982	\$ 176	\$ 142
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 217,612	\$ 255,121	\$ 258,270	\$ 260,555	\$ 268,756
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 13,796	\$ 12,099	\$ 4,570	\$ 4,479	\$ 6,261
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 648,219	\$ 599,142	\$ 431,970	\$ 468,834	\$ 444,849
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 51,304	\$ 41,045	\$ 45,161
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,635	\$ 1,966	\$ 1,938	\$ 3,215	\$ 3,189
Total Capitalized Negative Amortization	LD650	\$ 138	\$ 142	\$ 114	\$ 137	\$ 74

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) - Total</b>	<b>SUB3380</b>	<b>\$ 237,922</b>	<b>\$ 325,511</b>	<b>\$ 290,024</b>	<b>\$ 331,844</b>	<b>\$ 343,786</b>
Mortgage Construction Loans	CC105	\$ 194,685	\$ 257,088	\$ 221,337	\$ 255,602	\$ 265,737
Other Mortgage Loans	CC115	\$ 43,237	\$ 68,423	\$ 68,687	\$ 76,242	\$ 78,049
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 104,119	\$ 106,101	\$ 71,976	\$ 66,468	\$ 68,606
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 196,235</b>	<b>\$ 217,572</b>	<b>\$ 170,903</b>	<b>\$ 205,290</b>	<b>\$ 251,062</b>
1-4 Dwelling Units	CC280	\$ 185,622	\$ 195,313	\$ 150,630	\$ 163,493	\$ 203,882
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,030	\$ 1,811	\$ 4,731	\$ 3,751	\$ 3,264
All Other Real Estate	CC300	\$ 8,583	\$ 20,448	\$ 15,542	\$ 38,046	\$ 43,916
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,555	\$ 8,202	\$ 3,890	\$ 7,353	\$ 6,518
Commitments Outstanding to Purchase Loans	CC320	\$ 1,915	\$ 1,963	\$ 2,823	\$ 3,859	\$ 4,682
Commitments Outstanding to Sell Loans	CC330	\$ 203,642	\$ 269,849	\$ 219,735	\$ 243,862	\$ 241,968
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,011	\$ 0	\$ 0	\$ 2,000	\$ 1,156
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 5,769	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,000	\$ 0	\$ 1,000	\$ 3,000	\$ 800
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 619,311</b>	<b>\$ 614,536</b>	<b>\$ 402,601</b>	<b>\$ 421,773</b>	<b>\$ 444,472</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 300,045	\$ 308,959	\$ 296,258	\$ 302,580	\$ 316,777
Commercial Lines	CC420	\$ 315,435	\$ 301,645	\$ 90,490	\$ 98,283	\$ 101,766
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 97	\$ 139	\$ 116
Open-End Consumer Lines - Other	CC425	\$ 3,831	\$ 3,932	\$ 15,756	\$ 20,771	\$ 25,813
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 71,193</b>	<b>\$ 71,528</b>	<b>\$ 40,717</b>	<b>\$ 40,120</b>	<b>\$ 39,321</b>
Commercial	CC430	\$ 4,569	\$ 2,969	\$ 4,067	\$ 4,835	\$ 4,603
Standby, Not Included on CC465 or CC468	CC435	\$ 66,624	\$ 68,559	\$ 36,650	\$ 35,285	\$ 34,718
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 797,169	\$ 343,350	\$ 332,094	\$ 393,669	\$ 379,207
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 160	\$ 160
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 797,169	\$ 343,350	\$ 332,094	\$ 393,509	\$ 116,257
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 41,274	\$ 76,539	\$ 38,388	\$ 211,213	\$ 66,146
Sales	CF145	\$ 19,627	\$ 11,916	\$ 532	\$ 264	\$ 3,681
Other Balance Changes	CF148	\$- 150,976	\$ 61,515	\$- 35,638	\$- 50,698	\$- 30,140
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 34,751	\$ 10,985	\$ 25,927	\$ 151,231	\$ 46,667
Sales	CF155	\$ 9,659	\$ 0	\$ 0	\$ 54,072	\$ 0
Other Balance Changes	CF158	\$- 19,001	\$- 42,007	\$- 33,040	\$- 21,963	\$- 21,413
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 76,025</b>	<b>\$ 87,524</b>	<b>\$ 64,315</b>	<b>\$ 362,444</b>	<b>\$ 112,813</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 29,286</b>	<b>\$ 11,916</b>	<b>\$ 532</b>	<b>\$ 54,336</b>	<b>\$ 3,681</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 46,739</b>	<b>\$ 75,608</b>	<b>\$ 63,783</b>	<b>\$ 308,108</b>	<b>\$ 109,132</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 1,111,646</b>	<b>\$ 876,901</b>	<b>\$ 946,413</b>	<b>\$ 1,096,150</b>	<b>\$ 990,692</b>
Construction Loans - Total						
	SUB3840	\$ 77,928	\$ 115,269	\$ 226,908	\$ 117,641	\$ 129,618
1-4 Dwelling Units						
	CF190	\$ 34,998	\$ 62,906	\$ 73,480	\$ 71,992	\$ 76,454
Multifamily (5 or more) Dwelling Units						
	CF200	\$ 558	\$ 1,266	\$ 1,432	\$ 2,924	\$ 958
Nonresidential						
	CF210	\$ 42,372	\$ 51,097	\$ 151,996	\$ 42,725	\$ 52,206
Permanent Loans - Total						
	SUB3851	\$ 1,033,718	\$ 761,632	\$ 719,505	\$ 978,509	\$ 861,074
1-4 Dwelling Units						
	CF225	\$ 958,288	\$ 683,719	\$ 676,149	\$ 843,961	\$ 751,384
Home Equity and Junior Liens						
	CF226	\$ 11,800	\$ 17,102	\$ 16,503	\$ 28,307	\$ 22,682
Multifamily (5 or more) Dwelling Units						
	CF245	\$ 2,238	\$ 2,931	\$ 1,901	\$ 15,901	\$ 9,120
Nonresidential (Except Land)						
	CF260	\$ 51,999	\$ 57,078	\$ 31,670	\$ 69,720	\$ 59,480
Land						
	CF270	\$ 21,193	\$ 17,904	\$ 9,785	\$ 48,927	\$ 41,090
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 3,482</b>	<b>\$ 8,115</b>	<b>\$ 5,940</b>	<b>\$ 33,937</b>	<b>\$ 14,021</b>
1-4 Dwelling Units						
	CF280	\$ 2,545	\$ 2,482	\$ 3,402	\$ 25,729	\$ 6,082
Purchased from Entities Other than Fed Insured Depository or Subsidiaries						
	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens						
	CF282	\$ 3	\$ 3	\$ 0	\$ 0	\$ 83
Multifamily (5 or more) Dwelling Units						
	CF290	\$ 283	\$ 3,137	\$ 738	\$ 290	\$ 133
Nonresidential						
	CF300	\$ 654	\$ 2,496	\$ 1,800	\$ 7,918	\$ 7,806
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 965,888</b>	<b>\$ 664,905</b>	<b>\$ 665,325</b>	<b>\$ 695,649</b>	<b>\$ 666,158</b>
1-4 Dwelling Units						
	CF310	\$ 819,430	\$ 533,450	\$ 493,704	\$ 591,811	\$ 582,026
Home Equity and Junior Liens						
	CF311	\$ 0	\$ 0	\$ 270	\$ 1,676	\$ 1,074

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 101	\$ 632	\$ 330	\$ 1,043	\$ 1,912
Nonresidential	CF330	\$ 146,357	\$ 130,823	\$ 171,291	\$ 102,795	\$ 82,220
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 962,406</b>	<b>\$- 656,790</b>	<b>\$- 659,385</b>	<b>\$- 661,712</b>	<b>\$- 652,137</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 313,020</b>	<b>\$ 114,514</b>	<b>\$ 109,780</b>	<b>\$ 159,812</b>	<b>\$ 130,407</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 15,753	\$ 362,579	\$ 25,615	\$ 43,590	\$ 23,399
Sales	CF395	\$ 295	\$ 533	\$ 72,482	\$ 111,225	\$ 53,769
Consumer:						
Closed or Purchased	CF400	\$ 16,496	\$ 18,970	\$ 53,235	\$ 81,737	\$ 102,933
Sales	CF405	\$ 767	\$ 1,291	\$ 882	\$ 523	\$ 200
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 32,249</b>	<b>\$ 381,549</b>	<b>\$ 78,850</b>	<b>\$ 125,327</b>	<b>\$ 126,332</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 1,062</b>	<b>\$ 1,824</b>	<b>\$ 73,364</b>	<b>\$ 111,748</b>	<b>\$ 53,969</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 31,187</b>	<b>\$ 379,725</b>	<b>\$ 5,486</b>	<b>\$ 13,579</b>	<b>\$ 72,363</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 55,491	\$ 63,424	\$ 62,454	\$ 67,050	\$ 72,851

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 640,298	\$ 674,847	\$ 741,468	\$ 629,581	\$ 651,206
Fully Insured	DI100	\$ 614,315	\$ 650,606	\$ 708,101	\$ 594,120	\$ 614,789
Other	DI110	\$ 25,983	\$ 24,241	\$ 33,367	\$ 35,461	\$ 36,417
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,383,911	\$ 5,357,598	\$ 5,445,303	\$ 5,263,034	\$ 5,201,109
Greater than \$100,000	DI130	\$ 2,645,392	\$ 2,370,008	\$ 2,164,665	\$ 2,517,213	\$ 2,331,153
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	339,002	354,358	371,692	371,550	372,518
Greater than \$100,000	DI160	14,026	13,386	12,721	13,646	13,462
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 895,004	\$ 901,133	\$ 867,428	\$ 860,735	\$ 855,042
Greater than \$250,000	DI175	\$ 42,849	\$ 37,852	\$ 37,005	\$ 39,609	\$ 39,698
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	43,908	44,541	43,552	44,854	44,937
Greater than \$250,000	DI185	134	119	104	108	107



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Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	397,070	412,404	428,069	430,158	431,024
IRA/Keogh Accounts	DI200	\$ 929,628	\$ 931,435	\$ 899,681	\$ 893,799	\$ 891,901
Uninsured Deposits	DI210	\$ 679,912	\$ 512,025	\$ 552,661	\$ 687,188	\$ 685,048
Preferred Deposits	DI220	\$ 16,217	\$ 30,811	\$ 20,879	\$ 1,028	\$ 1,410
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,183,268	\$ 937,685	\$ 650,129	\$ 815,411	\$ 649,066
Money Market Deposit Accounts	DI320	\$ 1,090,123	\$ 1,061,496	\$ 1,187,246	\$ 1,245,987	\$ 1,022,891
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,569,496	\$ 1,412,023	\$ 1,411,351	\$ 1,479,359	\$ 1,448,378
Time Deposits	DI340	\$ 5,115,843	\$ 5,246,746	\$ 5,258,883	\$ 5,139,840	\$ 5,306,660
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,584,163	\$ 1,528,894	\$ 1,435,654	\$ 1,476,176	\$ 1,456,097
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 277,845	\$ 269,698	\$ 253,769	\$ 246,786	\$ 226,488
Non-Interest-Bearing Demand Deposits	DI610	\$ 649,593	\$ 523,660	\$ 256,164	\$ 403,071	\$ 244,667
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 8,967,153	\$ 8,668,965	\$ 8,516,530	\$ 8,687,357	\$ 8,436,162
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 10,066	\$ 2,374	\$ 3,580	\$ 3,503	\$ 913
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,405,013	\$ 1,395,931	\$ 1,624,091	\$ 1,509,655	\$ 1,757,827
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 480,408	\$ 88,512	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 330	\$ 113	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	2,637	2,482	2,583	2,628	2,576
Financial Assets Held for Trading Purposes	SI375	\$ 1,319	\$ 1,623	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 48,316	\$ 87,007	\$ 0	\$ 84	\$ 37
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 374	\$ 1,094
Available-for-Sale Securities	SI385	\$ 965,342	\$ 1,316,057	\$ 1,111,404	\$ 1,145,610	\$ 920,216
Assets Held for Sale	SI387	\$ 120,793	\$ 103,104	\$ 152,549	\$ 207,470	\$ 193,998
Loans Serviced for Others	SI390	\$ 265,241	\$ 266,677	\$ 260,544	\$ 266,259	\$ 293,696
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	88.81%	87.53%	88.63%	85.52%	86.87%
Second month of Qtr	SI582	88.27%	88.45%	88.60%	86.27%	86.53%
Third month of Qtr	SI583	87.73%	87.86%	88.46%	87.12%	86.13%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	79.65%	82.07%	86.85%	86.21%	87.92%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	2 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 6,233</b>	<b>\$ 5,935</b>	<b>\$ 5,730</b>	<b>\$ 1,505</b>	<b>\$ 1,498</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 41,433	\$ 36,566	\$ 31,814	\$ 27,783	\$ 30,072
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	28	26	21	361	21
<b>Summary of Changes in Savings Association Equity Capital</b>						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,321,034	\$ 1,206,099	\$ 1,235,780	\$ 1,163,070	\$ 1,146,557
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 11,978	\$- 17,587	\$- 6,685	\$- 13,385	\$ 1,724
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 987	\$ 2,125	\$ 1,108	\$ 3,421	\$ 9,896
Stock Issued	SI640	\$ 5,380	\$ 8	\$ 4	\$ 4	\$ 273
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 225	\$ 38,914	\$ 6,455	\$ 105,528	\$ 37,985
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 20	\$- 2,224
Other Comprehensive Income	SI662	\$- 630	\$- 10,947	\$- 12,664	\$- 14,800	\$- 1,150
Prior Period Adjustments	SI668	\$- 8	\$ 0	\$ 277	\$ 4	\$- 155
Other Adjustments	SI671	\$ 203	\$ 104,690	\$- 163	\$- 1,240	\$- 10,045
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 1,313,239</b>	<b>\$ 1,319,052</b>	<b>\$ 1,221,896</b>	<b>\$ 1,235,780</b>	<b>\$ 1,163,069</b>
<b>Transactions With Affiliations</b>						
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	\$ 1,526	\$ 1,144	\$ 2,130	\$ 2,246	\$ 1,550
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 158	\$ 120	\$ 212	\$ 197	\$ 141
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 11,603,808	\$ 11,416,925	\$ 10,734,570	\$ 10,729,945	\$ 10,414,692
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,305,073	\$ 1,226,375	\$ 1,018,175	\$ 1,220,179	\$ 1,279,397
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 8,255,435	\$ 8,402,941	\$ 8,397,049	\$ 8,300,119	\$ 8,047,987
Nonmortgage Loans	SI885	\$ 1,170,600	\$ 963,331	\$ 587,067	\$ 571,465	\$ 556,464
Deposits and Excrows	SI890	\$ 8,507,552	\$ 8,504,235	\$ 8,527,436	\$ 8,546,147	\$ 8,290,765
Total Borrowings	SI895	\$ 1,549,841	\$ 1,510,363	\$ 883,719	\$ 907,512	\$ 906,878

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	1	0	1	3
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A

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

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 30,101,045</b>	<b>\$ 30,824,891</b>	<b>\$ 33,098,314</b>	<b>\$ 36,373,666</b>	<b>\$ 10,665,170</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 8,730,774</b>	<b>\$ 9,171,935</b>	<b>\$ 8,098,870</b>	<b>\$ 8,640,495</b>	<b>\$ 7,514,380</b>
Personal Trust and Agency Accounts	FS210	\$ 1,850,387	\$ 2,013,006	\$ 1,897,389	\$ 2,078,539	\$ 2,737,453
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 399,525	\$ 414,277	\$ 347,432	\$ 381,768	\$ 361,387
Employee Benefit - Defined Contribution	FS220	\$ 7,455	\$ 10,075	\$ 5,194	\$ 3,004	\$ 51,305
Employee Benefit - Defined Benefit	FS230	\$ 64,118	\$ 69,428	\$ 7,696	\$ 8,265	\$ 8,251
Other Retirement Accounts	FS240	\$ 327,952	\$ 334,774	\$ 334,542	\$ 370,499	\$ 301,831
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 6,480,682	\$ 6,743,374	\$ 5,854,049	\$ 6,180,188	\$ 4,400,502
Other Fiduciary Accounts	FS270	\$ 180	\$ 1,278	\$ 0	\$ 0	\$ 15,038
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 16,108,110</b>	<b>\$ 16,220,050</b>	<b>\$ 19,021,132</b>	<b>\$ 21,213,256</b>	<b>\$ 1,124,273</b>
Personal Trust and Agency Accounts	FS211	\$ 982,867	\$ 988,012	\$ 1,011,764	\$ 1,042,565	\$ 854,081
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,569,493	\$ 14,689,851	\$ 17,411,970	\$ 19,396,028	\$ 60,434
Employee Benefit - Defined Contribution	FS221	\$ 11,171,886	\$ 11,052,297	\$ 13,134,450	\$ 14,592,039	\$ 11,198
Employee Benefit - Defined Benefit	FS231	\$ 2,562,239	\$ 2,710,276	\$ 3,093,651	\$ 3,450,618	\$ 374
Other Retirement Accounts	FS241	\$ 835,368	\$ 927,278	\$ 1,183,869	\$ 1,353,371	\$ 48,862
Corporate Trust and Agency Accounts	FS251	\$ 24,415	\$ 139,002	\$ 102,913	\$ 37,822	\$ 39,772
Other Fiduciary Accounts	FS271	\$ 531,335	\$ 403,185	\$ 494,485	\$ 736,841	\$ 169,986
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 5,262,161</b>	<b>\$ 5,432,906</b>	<b>\$ 5,978,312</b>	<b>\$ 6,519,915</b>	<b>\$ 2,026,517</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>

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>8,920</b>	<b>7,965</b>	<b>6,392</b>	<b>6,284</b>	<b>5,098</b>
Personal Trust and Agency Accounts	FS212	2,965	2,125	1,788	1,761	1,584
Retirement-related Trust and Agency Accounts - Total	SUB6120	967	944	779	771	753
Employee Benefit - Defined Contribution	FS222	17	18	16	15	125
Employee Benefit - Defined Benefit	FS232	19	19	12	12	12
Other Retirement Accounts	FS242	931	907	751	744	616
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	4,987	4,895	3,825	3,752	2,744
Other Fiduciary Accounts	FS272	1	1	0	0	17
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>7,884</b>	<b>8,263</b>	<b>5,347</b>	<b>6,018</b>	<b>602</b>
Personal Trust and Agency Accounts	FS213	698	459	417	420	395
Retirement-related Trust and Agency Accounts - Total	SUB6130	3,265	3,212	1,074	1,766	76
Employee Benefit - Defined Contribution	FS223	2,668	2,719	745	1,286	10
Employee Benefit - Defined Benefit	FS233	236	234	78	220	1
Other Retirement Accounts	FS243	361	259	251	260	65
Corporate Trust and Agency Accounts	FS253	110	78	52	45	44
Other Fiduciary Accounts	FS273	3,811	4,514	3,804	3,787	87
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,689</b>	<b>1,694</b>	<b>1,588</b>	<b>1,528</b>	<b>658</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>\$ 26,080</b>	<b>\$ 72,740</b>	<b>\$ 45,779</b>	<b>\$ 27,189</b>	<b>\$ 10,988</b>
Personal Trust and Agency Accounts	FS310	\$ 3,668	\$ 13,975	\$ 10,374	\$ 5,739	\$ 2,477
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 13,458	\$ 24,698	\$ 11,749	\$ 3,507	\$ 459
Employee Benefit - Defined Contribution	FS320	\$ 12,965	\$ 21,744	\$ 9,624	\$ 2,393	\$ 1
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 930	\$ 610	\$ 193	\$ 4
Other Retirement Accounts	FS340	\$ 493	\$ 2,024	\$ 1,515	\$ 921	\$ 454
Corporate Trust and Agency Accounts	FS350	\$ 324	\$ 2,616	\$ 2,258	\$ 2,136	\$ 1
Investment Management Agency Accounts	FS360	\$ 7,624	\$ 26,634	\$ 19,027	\$ 10,671	\$ 5,287
Other Fiduciary Accounts	FS370	\$ 0	\$ 860	\$ 1,344	\$ 4,123	\$ 2,207
Custody and Safekeeping Accounts	FS380	\$ 339	\$ 1,318	\$ 830	\$ 465	\$ 243
Other Fiduciary and Related Services	FS390	\$ 667	\$ 2,639	\$ 197	\$ 548	\$ 314
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 77,733</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 384</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 4,168</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 26,080</b>	<b>\$- 1,209</b>	<b>\$ 45,779</b>	<b>\$ 27,189</b>	<b>\$ 10,988</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 2,013,006</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 7,428	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 117	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 33,237	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 268,493	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 269,836	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 1,349	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 44,013	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 1,289,717	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 2,245	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 30,786	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 65,785	\$ 0	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>234</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	25	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	209	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 697,153</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
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

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<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>\$ 517</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 320	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 151	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 42	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</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	\$ 0	\$ 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>\$ 133</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	\$ 94	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 34	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 1,313,595	\$ 1,319,049	\$ 1,221,899	\$ 1,235,780	\$ 1,163,067
Equity Capital Deductions - Total	SUB1631	\$ 139,288	\$ 153,718	\$ 140,201	\$ 141,207	\$ 64,722
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 1,355	\$ 12,100	\$ 13,179	\$ 13,012	\$ 14,293
Goodwill and Certain Other Intangible Assets	CCR115	\$ 131,993	\$ 135,812	\$ 121,635	\$ 122,295	\$ 46,386
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,940	\$ 5,806	\$ 5,387	\$ 5,900	\$ 4,043
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 27,475	\$ 27,162	\$ 26,531	\$ 13,788	\$- 66
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 25,218	\$ 25,731	\$ 25,385	\$ 12,838	\$- 1,053

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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 2,257	\$ 1,362	\$ 1,096	\$ 909	\$ 913
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,201,782</b>	<b>\$ 1,192,493</b>	<b>\$ 1,108,229</b>	<b>\$ 1,108,361</b>	<b>\$ 1,098,279</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 11,627,067</b>	<b>\$ 11,920,545</b>	<b>\$ 10,737,330</b>	<b>\$ 10,897,624</b>	<b>\$ 10,571,817</b>
Asset Deductions - Total	SUB1651	\$ 139,273	\$ 153,679	\$ 140,186	\$ 141,192	\$ 62,927
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,340	\$ 12,061	\$ 13,164	\$ 12,997	\$ 12,498
Goodwill and Certain Other Intangible Assets	CCR265	\$ 131,993	\$ 135,812	\$ 121,635	\$ 122,295	\$ 46,386
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,940	\$ 5,806	\$ 5,387	\$ 5,900	\$ 4,043
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 32,885	\$ 32,152	\$ 32,991	\$ 15,902	\$- 3,169
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 32,631	\$ 31,898	\$ 32,365	\$ 15,669	\$- 3,402
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 254	\$ 254	\$ 626	\$ 233	\$ 233
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 11,520,679</b>	<b>\$ 11,799,018</b>	<b>\$ 10,630,135</b>	<b>\$ 10,772,334</b>	<b>\$ 10,505,721</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 454,506</b>	<b>\$ 465,886</b>	<b>\$ 419,190</b>	<b>\$ 424,864</b>	<b>\$ 414,259</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,201,782</b>	<b>\$ 1,192,493</b>	<b>\$ 1,108,229</b>	<b>\$ 1,108,361</b>	<b>\$ 1,098,279</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 108	\$ 55	\$ 45	\$ 968	\$ 1,554
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	\$ 71,520	\$ 74,556	\$ 57,999	\$ 56,957	\$ 55,548
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 71,628</b>	<b>\$ 74,611</b>	<b>\$ 58,044</b>	<b>\$ 57,925</b>	<b>\$ 57,102</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 71,628</b>	<b>\$ 71,353</b>	<b>\$ 58,044</b>	<b>\$ 57,925</b>	<b>\$ 57,102</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,124	\$ 1,100	\$ 679	\$ 4,353	\$ 4,246
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 699	\$ 821	\$ 912	\$ 1,050	\$ 851
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,271,587</b>	<b>\$ 1,261,925</b>	<b>\$ 1,164,682</b>	<b>\$ 1,160,883</b>	<b>\$ 1,150,284</b>
0% R/W Category - Cash	CCR400	\$ 71,096	\$ 56,166	\$ 53,052	\$ 60,088	\$ 45,721
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 120,142	\$ 126,143	\$ 146,655	\$ 75,443	\$ 78,270
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 310,469	\$ 123,508	\$ 70,079	\$ 30,740	\$ 39,822
0% R/W Category - Assets Total	CCR420	\$ 501,707	\$ 305,817	\$ 269,786	\$ 166,271	\$ 163,813
<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	\$ 847,014	\$ 965,351	\$ 1,101,616	\$ 1,148,135	\$ 901,037
20% R/W Category - Claims on FHLBs	CCR435	\$ 333,204	\$ 336,207	\$ 359,392	\$ 429,141	\$ 553,363
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 17,293	\$ 10,916	\$ 10,778	\$ 16,230	\$ 17,370
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 703,445	\$ 467,507	\$ 387,933	\$ 570,023	\$ 581,574
20% R/W Category - Other	CCR450	\$ 312,348	\$ 527,404	\$ 183,868	\$ 192,540	\$ 202,664
20% R/W Category - Assets Total	CCR455	\$ 2,213,304	\$ 2,307,385	\$ 2,043,587	\$ 2,356,069	\$ 2,256,008
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 442,662</b>	<b>\$ 461,480</b>	<b>\$ 408,719</b>	<b>\$ 471,211</b>	<b>\$ 451,201</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,031,860	\$ 4,269,695	\$ 4,305,500	\$ 4,305,760	\$ 4,232,725
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 53,888	\$ 51,658	\$ 54,526	\$ 47,785	\$ 48,764
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,018	\$ 22,499	\$ 16,122	\$ 12,472	\$ 2,604
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,124	\$ 3,744	\$ 2,640	\$ 3,148	\$ 909
50% R/W Category - Other	CCR480	\$ 31,990	\$ 45,625	\$ 55,524	\$ 79,238	\$ 65,643
50% R/W Category - Assets Total	CCR485	\$ 4,132,880	\$ 4,393,221	\$ 4,434,312	\$ 4,448,403	\$ 4,350,645
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 2,066,452</b>	<b>\$ 2,196,618</b>	<b>\$ 2,217,168</b>	<b>\$ 2,224,212</b>	<b>\$ 2,175,332</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,420,212	\$ 1,358,236	\$ 428,434	\$ 359,625	\$ 267,189
100% R/W Category - All Other Assets	CCR506	\$ 3,561,367	\$ 3,761,606	\$ 3,729,902	\$ 3,703,077	\$ 3,709,782
100% R/W Category - Assets Total	CCR510	\$ 4,981,579	\$ 5,119,842	\$ 4,158,336	\$ 4,062,702	\$ 3,976,971
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 4,981,579</b>	<b>\$ 5,119,842</b>	<b>\$ 4,158,336</b>	<b>\$ 4,062,702</b>	<b>\$ 3,976,971</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>\$ 11,829,470</b>	<b>\$ 12,126,265</b>	<b>\$ 10,906,021</b>	<b>\$ 11,033,445</b>	<b>\$ 10,747,437</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 7,490,682</b>	<b>\$ 7,777,931</b>	<b>\$ 6,784,216</b>	<b>\$ 6,758,118</b>	<b>\$ 6,603,494</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 16,830	\$ 11,558	\$ 12,180	\$ 15,129	\$ 1,906
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 7,473,852</b>	<b>\$ 7,766,373</b>	<b>\$ 6,772,036</b>	<b>\$ 6,742,989</b>	<b>\$ 6,601,588</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 651,487</b>	<b>\$ 676,584</b>	<b>\$ 541,763</b>	<b>\$ 597,401</b>	<b>\$ 528,125</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>10.43%</b>	<b>10.11%</b>	<b>10.43%</b>	<b>10.29%</b>	<b>10.45%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>17.01%</b>	<b>16.25%</b>	<b>17.20%</b>	<b>17.22%</b>	<b>17.42%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>16.07%</b>	<b>15.34%</b>	<b>16.35%</b>	<b>16.42%</b>	<b>16.62%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>10.43%</b>	<b>10.11%</b>	<b>10.43%</b>	<b>10.29%</b>	<b>10.45%</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.