

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:14 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		47	47	47	47	49
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	2	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,289,913	\$ 1,361,421	\$ 1,384,822	\$ 1,352,770	\$ 1,569,227
Cash and Non-Interest-Earning Deposits	SC110	\$ 119,708	\$ 146,069	\$ 112,524	\$ 98,825	\$ 110,218
Interest-Earning Deposits in FHLBs	SC112	\$ 208,250	\$ 256,005	\$ 318,374	\$ 281,812	\$ 316,491
Other Interest-Earning Deposits	SC118	\$ 62,432	\$ 62,846	\$ 63,214	\$ 72,511	\$ 76,248
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 137,907	\$ 125,984	\$ 104,116	\$ 105,580	\$ 249,553
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 562,387	\$ 562,037	\$ 566,174	\$ 573,989	\$ 573,882
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 112,471	\$ 119,768	\$ 128,748	\$ 124,839	\$ 146,670
State and Municipal Obligations	SC180	\$ 14,482	\$ 13,502	\$ 11,940	\$ 12,384	\$ 12,279
Securities Backed by Nonmortgage Loans	SC182	\$ 17,250	\$ 16,400	\$ 17,452	\$ 18,662	\$ 19,538
Other Investment Securities	SC185	\$ 48,787	\$ 52,271	\$ 56,395	\$ 57,573	\$ 58,237
Accrued Interest Receivable	SC191	\$ 6,239	\$ 6,539	\$ 5,885	\$ 6,595	\$ 6,111
Mortgage-Backed Securities - Gross	SUB0072	\$ 743,031	\$ 776,687	\$ 772,937	\$ 763,112	\$ 801,669
Mortgage-Backed Securities - Total	SC22	\$ 743,031	\$ 776,687	\$ 772,937	\$ 763,112	\$ 801,669
Pass-Through - Total	SUB0073	\$ 649,384	\$ 676,226	\$ 680,189	\$ 675,835	\$ 696,569
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 625,136	\$ 652,122	\$ 656,385	\$ 653,463	\$ 671,869
Other Pass-Through	SC215	\$ 24,248	\$ 24,104	\$ 23,804	\$ 22,372	\$ 24,700
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 90,797	\$ 97,279	\$ 89,486	\$ 84,475	\$ 102,145
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 34,645	\$ 34,249	\$ 41,139	\$ 31,253	\$ 43,650
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 46,823	\$ 53,319	\$ 41,968	\$ 51,144	\$ 56,009
Other	SC222	\$ 9,329	\$ 9,711	\$ 6,379	\$ 2,078	\$ 2,486
Accrued Interest Receivable	SC228	\$ 2,850	\$ 3,182	\$ 3,262	\$ 2,802	\$ 2,955

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,448,657	\$ 6,226,558	\$ 6,069,340	\$ 5,958,662	\$ 5,953,763
Mortgage Loans - Total	SC26	\$ 6,409,517	\$ 6,187,206	\$ 6,033,303	\$ 5,923,536	\$ 5,919,204
Construction Loans - Total	SUB0100	\$ 798,560	\$ 779,619	\$ 736,652	\$ 730,935	\$ 667,649
Residential - Total	SUB0110	\$ 675,753	\$ 671,663	\$ 653,811	\$ 671,052	\$ 609,881
1-4 Dwelling Units	SC230	\$ 662,004	\$ 658,966	\$ 640,442	\$ 653,616	\$ 591,709
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,749	\$ 12,697	\$ 13,369	\$ 17,436	\$ 18,172
Nonresidential Property	SC240	\$ 122,807	\$ 107,956	\$ 82,841	\$ 59,883	\$ 57,768
Permanent Loans - Total	SUB0121	\$ 5,616,343	\$ 5,414,137	\$ 5,300,844	\$ 5,195,985	\$ 5,255,811
Residential - Total	SUB0131	\$ 4,368,093	\$ 4,211,994	\$ 4,160,886	\$ 4,096,443	\$ 4,207,786
1-4 Dwelling Units - Total	SUB0141	\$ 4,230,324	\$ 4,082,075	\$ 4,036,889	\$ 3,975,179	\$ 4,092,538
Revolving Open-End Loans	SC251	\$ 270,703	\$ 258,343	\$ 264,412	\$ 246,426	\$ 234,035
All Other - First Liens	SC254	\$ 3,794,530	\$ 3,667,018	\$ 3,615,288	\$ 3,576,789	\$ 3,716,203
All Other - Junior Liens	SC255	\$ 165,091	\$ 156,714	\$ 157,189	\$ 151,964	\$ 142,300
Multifamily (5 or more) Dwelling Units	SC256	\$ 137,769	\$ 129,919	\$ 123,997	\$ 121,264	\$ 115,248
Nonresidential Property (Except Land)	SC260	\$ 825,306	\$ 805,310	\$ 764,021	\$ 776,421	\$ 734,194
Land	SC265	\$ 422,944	\$ 396,833	\$ 375,937	\$ 323,121	\$ 313,831
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 221,147	\$ 156,260	\$ 110,576	\$ 253,547	\$ 285,808
Accrued Interest Receivable	SC272	\$ 29,715	\$ 28,886	\$ 27,496	\$ 27,743	\$ 26,505
Advances for Taxes and Insurance	SC275	\$ 4,039	\$ 3,916	\$ 4,348	\$ 3,999	\$ 3,798
Allowance for Loan and Lease Losses	SC283	\$ 39,140	\$ 39,352	\$ 36,037	\$ 35,126	\$ 34,559
Nonmortgage Loans - Gross	SUB0162	\$ 471,581	\$ 454,166	\$ 479,229	\$ 459,849	\$ 438,053
Nonmortgage Loans - Total	SC31	\$ 463,117	\$ 445,631	\$ 471,504	\$ 452,176	\$ 430,743
Commercial Loans - Total	SC32	\$ 214,670	\$ 210,614	\$ 203,644	\$ 185,164	\$ 175,783
Secured	SC300	\$ 176,566	\$ 175,533	\$ 170,039	\$ 154,488	\$ 141,534
Unsecured	SC303	\$ 7,443	\$ 6,282	\$ 4,073	\$ 4,113	\$ 10,578
Lease Receivables	SC306	\$ 30,661	\$ 28,799	\$ 29,532	\$ 26,563	\$ 23,671
Consumer Loans - Total	SC35	\$ 254,872	\$ 241,507	\$ 274,004	\$ 272,784	\$ 260,651
Loans on Deposits	SC310	\$ 12,034	\$ 12,397	\$ 12,595	\$ 12,484	\$ 14,265
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7,822	\$ 5,729	\$ 4,152	\$ 3,902	\$ 5,322
Education Loans	SC320	\$ 1,331	\$ 1,531	\$ 1,618	\$ 1,824	\$ 2,002
Auto Loans	SC323	\$ 113,125	\$ 108,610	\$ 139,561	\$ 138,204	\$ 124,888
Mobile Home Loans	SC326	\$ 27,661	\$ 25,926	\$ 26,607	\$ 25,827	\$ 23,634
Credit Cards	SC328	\$ 137	\$ 75	\$ 181	\$ 59	\$ 322

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 92,762	\$ 87,239	\$ 89,290	\$ 90,484	\$ 90,218
Accrued Interest Receivable	SC348	\$ 2,039	\$ 2,045	\$ 1,581	\$ 1,901	\$ 1,619
Allowance for Loan and Lease Losses	SC357	\$ 8,464	\$ 8,535	\$ 7,725	\$ 7,673	\$ 7,310
Reposessed Assets - Gross	SUB0201	\$ 32,528	\$ 24,312	\$ 28,369	\$ 26,530	\$ 35,595
Reposessed Assets - Total	SC40	\$ 32,526	\$ 24,310	\$ 28,367	\$ 26,530	\$ 35,595
Real Estate - Total	SUB0210	\$ 32,077	\$ 23,917	\$ 27,984	\$ 26,183	\$ 35,081
Construction	SC405	\$ 1,669	\$ 1,589	\$ 1,260	\$ 1,672	\$ 2,720
Residential - Total	SUB0225	\$ 25,585	\$ 17,437	\$ 21,484	\$ 19,668	\$ 24,735
1-4 Dwelling Units	SC415	\$ 25,448	\$ 17,183	\$ 21,139	\$ 19,323	\$ 24,390
Multifamily (5 or more) Dwelling Units	SC425	\$ 137	\$ 254	\$ 345	\$ 345	\$ 345
Nonresidential (Except Land)	SC426	\$ 706	\$ 651	\$ 889	\$ 869	\$ 3,484
Land	SC428	\$ 4,117	\$ 4,240	\$ 4,351	\$ 3,974	\$ 4,142
Other Reposessed Assets	SC430	\$ 451	\$ 395	\$ 385	\$ 347	\$ 514
General Valuation Allowances	SC441	\$ 2	\$ 2	\$ 2	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 2,101	\$ 2,209	\$ 1,966	\$ 2,046	\$ 1,787
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 46,689	\$ 43,941	\$ 41,217	\$ 57,172	\$ 54,942
Federal Home Loan Bank Stock	SC510	\$ 46,289	\$ 43,817	\$ 41,094	\$ 57,048	\$ 54,748
Other	SC540	\$ 400	\$ 124	\$ 123	\$ 124	\$ 194
Office Premises and Equipment	SC55	\$ 109,500	\$ 104,432	\$ 101,070	\$ 98,407	\$ 100,176
Other Assets - Gross	SUB0262	\$ 116,072	\$ 100,428	\$ 89,220	\$ 87,828	\$ 97,804
Other Assets - Total	SC59	\$ 115,964	\$ 100,333	\$ 89,130	\$ 87,738	\$ 97,714
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,757	\$ 18,576	\$ 18,373	\$ 18,655	\$ 23,064
Bank-Owned Life Insurance - Other	SC625	\$ 9,095	\$ 8,986	\$ 8,926	\$ 5,057	\$ 8,815
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 424	\$ 513	\$ 563	\$ 786	\$ 948
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028	\$ 19,877
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 60,173	\$ 64,856	\$ 53,655	\$ 55,302	\$ 45,100
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 108	\$ 95	\$ 90	\$ 90	\$ 90
General Valuation Allowances - Total	SUB2092	\$ 47,714	\$ 47,984	\$ 43,854	\$ 42,889	\$ 41,959
Total Assets - Gross	SUB0283	\$ 9,260,072	\$ 9,094,154	\$ 8,968,170	\$ 8,806,376	\$ 9,053,016
Total Assets	SC60	\$ 9,212,358	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487	\$ 9,011,057
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,287,183	\$ 7,193,593	\$ 7,190,268	\$ 7,012,558	\$ 7,357,895
Deposits	SC710	\$ 7,243,064	\$ 7,162,631	\$ 7,139,589	\$ 6,990,841	\$ 7,310,745
Escrows	SC712	\$ 44,863	\$ 31,516	\$ 51,004	\$ 21,760	\$ 46,829
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 744	\$- 554	\$- 325	\$- 43	\$ 321
Borrowings - Total	SC72	\$ 855,378	\$ 836,968	\$ 734,539	\$ 786,915	\$ 679,259
Advances from FHLBank	SC720	\$ 647,937	\$ 587,051	\$ 565,994	\$ 625,837	\$ 534,884
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 152,960	\$ 220,977	\$ 165,769	\$ 159,465	\$ 139,388
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	\$ 54,481	\$ 28,940	\$ 2,776	\$ 1,613	\$ 4,987
Other Liabilities - Total	SC75	\$ 53,626	\$ 53,472	\$ 48,437	\$ 47,781	\$ 46,602
Accrued Interest Payable - Deposits	SC763	\$ 2,495	\$ 5,492	\$ 2,166	\$ 3,358	\$ 2,581
Accrued Interest Payable - Other	SC766	\$ 3,155	\$ 3,739	\$ 3,449	\$ 2,890	\$ 3,565
Accrued Taxes	SC776	\$ 6,459	\$ 5,989	\$ 5,406	\$ 6,383	\$ 3,748
Accounts Payable	SC780	\$ 17,343	\$ 15,869	\$ 12,790	\$ 12,563	\$ 13,018
Deferred Income Taxes	SC790	\$ 4,464	\$ 4,097	\$ 5,320	\$ 3,758	\$ 4,814
Other Liabilities and Deferred Income	SC796	\$ 19,710	\$ 18,286	\$ 19,306	\$ 18,829	\$ 18,876
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 8,196,187	\$ 8,084,033	\$ 7,973,244	\$ 7,847,254	\$ 8,083,756

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 206	\$ 149	\$ 4,154	\$ 4,134	\$ 4,386
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,015,966	\$ 961,992	\$ 946,923	\$ 912,093	\$ 922,914
Stock - Total	SUB0311	\$ 207,140	\$ 183,665	\$ 175,841	\$ 151,798	\$ 166,264
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 12,719	\$ 12,706	\$ 12,692	\$ 12,676	\$ 12,665
Common Stock - Paid in Excess of Par	SC830	\$ 194,421	\$ 170,959	\$ 163,149	\$ 139,122	\$ 153,599
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,883	\$- 1,965	\$ 4,859	\$ 5,568	\$- 1,575
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,928	\$- 1,907	\$ 4,859	\$ 5,568	\$- 831
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 45	\$- 58	\$ 0	\$ 0	\$- 744
Retained Earnings	SC880	\$ 807,697	\$ 782,099	\$ 767,002	\$ 754,383	\$ 757,844
Other Components of Equity Capital	SC891	\$- 1,754	\$- 1,807	\$- 779	\$ 344	\$ 381
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,212,359	\$ 9,046,174	\$ 8,924,321	\$ 8,763,481	\$ 9,011,056

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	9	\$ 588
3	Federal, State, or other taxes receivable	10	\$ 3,776
4	Net deferred tax assets	18	\$ 15,394
6	Prepaid deposit insurance premiums	6	\$ 177
7	Prepaid expenses	36	\$ 8,949
8	Deposits for utilities and other services	1	\$ 40
9	Advances for loans serviced for others	1	\$ 112
10	Property leased to others, net of accumul. deprec.	1	\$ 381
14	Other noninterest-bearing short-term accounts recv	13	\$ 10,765
19	Receivables fr a broker for unsettled transactions	1	\$ 1,475
20	F/V of all derivative instru. reportable as assets	2	\$ 912
22	Unapplied loan disbursements	3	\$ 3,530
99	Other	26	\$ 6,896

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 322
7	Deferred gains from the sale of real estate	1	\$ 113
11	The liability recorded for post-retirement benefit	17	\$ 3,331
14	Unapplied loan payments received	2	\$ 10
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 472
20	F/V of all derivative instru. reportable as liab.	1	\$ 309
99	Other	42	\$ 13,985

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 140,913	\$ 131,933	\$ 130,023	\$ 126,693	\$ 123,671
Deposits and Investment Securities	SO115	\$ 10,308	\$ 9,784	\$ 9,495	\$ 8,980	\$ 8,537
Mortgage-Backed Securities	SO125	\$ 8,020	\$ 8,016	\$ 7,866	\$ 7,828	\$ 8,714
Mortgage Loans	SO141	\$ 114,478	\$ 106,632	\$ 104,806	\$ 102,517	\$ 99,279
Nonmortgage Loans - Total	SUB0950	\$ 8,107	\$ 7,501	\$ 7,856	\$ 7,368	\$ 7,141
Commercial Loans and Leases	SO160	\$ 3,834	\$ 3,713	\$ 3,398	\$ 2,999	\$ 2,648
Consumer Loans and Leases	SO171	\$ 4,273	\$ 3,788	\$ 4,458	\$ 4,369	\$ 4,493
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 513	\$ 439	\$ 492	\$ 482	\$ 497
Federal Home Loan Bank Stock	SO181	\$ 513	\$ 439	\$ 492	\$ 482	\$ 497
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 55,708	\$ 51,657	\$ 50,920	\$ 48,775	\$ 48,682
Deposits	SO215	\$ 47,303	\$ 44,906	\$ 44,501	\$ 42,806	\$ 43,422
Escrows	SO225	\$ 20	\$ 10	\$ 12	\$ 22	\$ 22
Advances from FHLBank	SO230	\$ 6,193	\$ 5,451	\$ 5,318	\$ 4,993	\$ 4,451
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	\$ 2,192	\$ 1,290	\$ 1,089	\$ 954	\$ 787
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 85,718	\$ 80,715	\$ 79,595	\$ 78,400	\$ 75,486
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,586	\$ 4,732	\$ 1,150	\$ 1,869	\$ 2,574
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 84,132	\$ 75,983	\$ 78,445	\$ 76,531	\$ 72,912
Noninterest Income - Total	SO42	\$ 36,307	\$ 29,211	\$ 24,212	\$ 24,861	\$ 25,002
Mortgage Loan Serving Fees	SO410	\$ 524	\$ 57	\$ 48	\$ 2	\$ 67
Other Fees and Charges	SO420	\$ 22,924	\$ 19,578	\$ 15,415	\$ 14,894	\$ 14,604
Net Income (Loss) from Other - Total	SUB0451	\$ 11,055	\$ 8,668	\$ 6,873	\$ 8,387	\$ 7,965
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 10,356	\$ 7,572	\$ 6,883	\$ 5,666	\$ 6,113
Operations & Sale of Repossessed Assets	SO461	\$ 602	\$ 1,096	\$ 16	\$ 2,723	\$ 1,939
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 1	\$- 11	\$- 95
Sale of Loans Held for Investment	SO475	\$- 20	\$ 16	\$- 21	\$ 32	\$ 18

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 117	\$- 16	\$- 6	\$- 23	\$- 10
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,804	\$ 908	\$ 1,876	\$ 1,578	\$ 2,366
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 72,847	\$ 70,130	\$ 66,192	\$ 59,903	\$ 59,881
All Personnel Compensation and Expense	SO510	\$ 44,596	\$ 42,700	\$ 41,077	\$ 36,988	\$ 35,890
Legal Expense	SO520	\$ 679	\$ 794	\$ 910	\$ 716	\$ 727
Office Occupancy and Equipment Expense	SO530	\$ 12,583	\$ 11,856	\$ 11,447	\$ 10,566	\$ 10,436
Marketing and Other Professional Services	SO540	\$ 4,121	\$ 3,590	\$ 2,861	\$ 2,881	\$ 3,033
Loan Servicing Fees	SO550	\$ 52	\$ 52	\$ 54	\$ 16	\$ 31
Goodwill and Other Intangibles Expense	SO560	\$ 162	\$ 66	\$ 72	\$ 77	\$ 110
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 38	\$ 119	\$ 554	\$- 129	\$ 130
Other Noninterest Expense	SO580	\$ 10,616	\$ 10,953	\$ 9,217	\$ 8,788	\$ 9,524
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 47,592	\$ 35,064	\$ 36,465	\$ 41,489	\$ 38,033
Income Taxes - Total	SO71	\$ 11,041	\$ 8,261	\$ 8,624	\$ 9,607	\$ 9,280
Federal	SO710	\$ 8,965	\$ 6,666	\$ 7,018	\$ 7,658	\$ 7,955
State, Local & Other	SO720	\$ 2,076	\$ 1,595	\$ 1,606	\$ 1,949	\$ 1,325
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 36,551	\$ 26,803	\$ 27,841	\$ 31,882	\$ 28,753
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$- 636	\$ 55
Net Income (Loss)	SO91	\$ 36,551	\$ 26,803	\$ 27,841	\$ 31,246	\$ 28,808

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	15	\$ 354
5	Net income(loss) from real estate held for invest	2	\$ 21
7	Net income(loss) from leased property	1	\$ 1
10	Dividends from subordinate organizations	1	\$ 9
15	Income from corporate-owned life insurance	6	\$ 200
19	Realized/unrealized gains on derivatives	1	\$ 386
99	Other	28	\$ 808

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	14	\$ 172
2	OTS assessments	19	\$ 286
6	Supervisory examination fees	2	\$ 51
7	Office supplies, printing, and postage	27	\$ 1,361
8	Telephone, including data lines	13	\$ 274
9	Loan origination expense	7	\$ 381
10	ATM expense	5	\$ 131
15	Foreclosure expenses	1	\$ 238
17	Charitable contributions	2	\$ 26
99	Other	37	\$ 4,928

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 272,846	\$ 131,933	\$ 492,793	\$ 362,770	\$ 245,698
YTD - Deposits and Investment Securities	Y_SO115	\$ 20,092	\$ 9,784	\$ 33,999	\$ 24,504	\$ 16,890
YTD - Mortgage-Backed Securities	Y_SO125	\$ 16,036	\$ 8,016	\$ 32,330	\$ 24,464	\$ 17,499
YTD - Mortgage Loans	Y_SO141	\$ 221,110	\$ 106,632	\$ 397,596	\$ 292,790	\$ 197,381
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,547	\$ 3,713	\$ 11,381	\$ 7,983	\$ 4,997
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,061	\$ 3,788	\$ 17,487	\$ 13,029	\$ 8,931
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 952	\$ 439	\$ 1,888	\$ 1,396	\$ 961
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 952	\$ 439	\$ 1,888	\$ 1,396	\$ 961
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 107,365	\$ 51,657	\$ 191,107	\$ 140,187	\$ 96,679
YTD - Deposits	Y_SO215	\$ 92,209	\$ 44,906	\$ 168,724	\$ 124,223	\$ 86,682
YTD - Escrows	Y_SO225	\$ 30	\$ 10	\$ 65	\$ 53	\$ 33
YTD - Advances from FHLBank	Y_SO230	\$ 11,644	\$ 5,451	\$ 18,790	\$ 13,472	\$ 8,479
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	\$ 3,482	\$ 1,290	\$ 3,528	\$ 2,439	\$ 1,485
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 166,433	\$ 80,715	\$ 303,574	\$ 223,979	\$ 149,980
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,318	\$ 4,732	\$ 7,489	\$ 6,339	\$ 4,456
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 160,115	\$ 75,983	\$ 296,085	\$ 217,640	\$ 145,524
YTD - Noninterest Income - Total	Y_SO42	\$ 65,518	\$ 29,211	\$ 93,282	\$ 69,070	\$ 45,030
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 581	\$ 57	\$ 84	\$ 36	\$ 50
YTD - Other Fees and Charges	Y_SO420	\$ 42,502	\$ 19,578	\$ 56,393	\$ 40,978	\$ 26,253
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 19,723	\$ 8,668	\$ 29,409	\$ 22,536	\$ 14,580
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 17,928	\$ 7,572	\$ 23,582	\$ 16,699	\$ 11,053
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,698	\$ 1,096	\$ 5,666	\$ 5,650	\$ 3,347
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ - 105	\$ - 106	\$ - 95
YTD - Sale of Loans Held for Investment	Y_SO475	\$ - 4	\$ 16	\$ 253	\$ 274	\$ 242

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 101	\$- 16	\$ 13	\$ 19	\$ 33
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,712	\$ 908	\$ 7,396	\$ 5,520	\$ 4,147
YTD - Noninterest Expense - Total	Y_SO51	\$ 142,977	\$ 70,130	\$ 242,362	\$ 176,170	\$ 119,175
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 87,296	\$ 42,700	\$ 148,591	\$ 107,514	\$ 72,057
YTD - Legal Expense	Y_SO520	\$ 1,473	\$ 794	\$ 2,922	\$ 2,012	\$ 1,349
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 24,439	\$ 11,856	\$ 42,416	\$ 30,969	\$ 20,987
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,711	\$ 3,590	\$ 11,470	\$ 8,609	\$ 5,847
YTD - Loan Servicing Fees	Y_SO550	\$ 104	\$ 52	\$ 128	\$ 74	\$ 58
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 228	\$ 66	\$ 282	\$ 210	\$ 196
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 157	\$ 119	\$ 835	\$ 281	\$ 425
YTD - Other Noninterest Expense	Y_SO580	\$ 21,569	\$ 10,953	\$ 35,718	\$ 26,501	\$ 18,256
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 82,656	\$ 35,064	\$ 147,005	\$ 110,540	\$ 71,379
YTD - Income Taxes - Total	Y_SO71	\$ 19,302	\$ 8,261	\$ 35,242	\$ 26,618	\$ 17,832
YTD - Federal	Y_SO710	\$ 15,631	\$ 6,666	\$ 28,294	\$ 21,276	\$ 14,309
YTD - State, Local, and Other	Y_SO720	\$ 3,671	\$ 1,595	\$ 6,948	\$ 5,342	\$ 3,523
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 63,354	\$ 26,803	\$ 111,763	\$ 83,922	\$ 53,547
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$- 636	\$- 636	\$ 55
YTD - Net Income (Loss)	Y_SO91	\$ 63,354	\$ 26,803	\$ 111,127	\$ 83,286	\$ 53,602

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 47,980	\$ 43,852	\$ 42,893	\$ 41,382	\$ 39,760
Net Provision for Loss	VA115	\$ 1,464	\$ 4,472	\$ 1,211	\$ 1,429	\$ 2,454
Transfers	VA125	\$- 152	\$- 88	\$ 989	\$ 302	\$ 696
Recoveries	VA135	\$ 365	\$ 731	\$ 205	\$ 895	\$ 261
Adjustments	VA145	\$- 163	\$ 0	\$ 8	\$ 0	\$ 3
Charge-offs	VA155	\$ 1,783	\$ 987	\$ 1,455	\$ 1,115	\$ 1,216
General Valuation Allowances - Ending Balance	VA165	\$ 47,711	\$ 47,980	\$ 43,851	\$ 42,893	\$ 41,958
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,089	\$ 4,624	\$ 5,358	\$ 5,549	\$ 6,244
Net Provision for Loss	VA118	\$ 160	\$ 379	\$ 493	\$ 311	\$ 250

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 152	\$ 88	\$- 989	\$- 302	\$- 696
Adjustments	VA148	\$ 163	\$- 2	\$- 24	\$- 1	\$- 3
Charge-offs	VA158	\$ 516	\$ 0	\$ 214	\$ 193	\$ 246
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,048	\$ 5,089	\$ 4,624	\$ 5,358	\$ 5,549
Total Valuation Allowances - Beginning Balance	VA110	\$ 53,069	\$ 48,476	\$ 48,251	\$ 46,925	\$ 46,004
Net Provision for Loss	VA120	\$ 1,624	\$ 4,851	\$ 1,704	\$ 1,740	\$ 2,704
Recoveries	VA140	\$ 365	\$ 731	\$ 205	\$ 895	\$ 261
Adjustments	VA150	\$ 0	\$- 2	\$- 16	\$- 1	\$ 0
Charge-offs	VA160	\$ 2,299	\$ 987	\$ 1,669	\$ 1,308	\$ 1,462
Total Valuation Allowances - Ending Balance	VA170	\$ 52,759	\$ 53,069	\$ 48,475	\$ 48,251	\$ 47,507
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,783	\$ 987	\$ 1,455	\$ 1,115	\$ 1,216
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,222	\$ 560	\$ 392	\$ 665	\$ 600
Construction - Total	SUB2030	\$ 68	\$ 296	\$ 0	\$ 111	\$ 103
1-4 Dwelling Units	VA420	\$ 68	\$ 296	\$ 0	\$ 111	\$ 103
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,154	\$ 264	\$ 392	\$ 554	\$ 497
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 35	\$ 0	\$ 0	\$ 62	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 822	\$ 264	\$ 347	\$ 438	\$ 143
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 24	\$ 21
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 45	\$ 0	\$ 333
Land	VA490	\$ 297	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 529	\$ 308	\$ 509	\$ 250	\$ 517
Commercial Loans	VA520	\$ 246	\$ 0	\$ 0	\$ 1	\$ 1
Consumer Loans - Total	SUB2061	\$ 283	\$ 308	\$ 509	\$ 249	\$ 516
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 23	\$ 62	\$ 36	\$ 25
Education Loans	VA530	\$ 101	\$ 0	\$ 86	\$ 16	\$ 68
Auto Loans	VA540	\$ 99	\$ 208	\$ 189	\$ 135	\$ 311
Mobile Home Loans	VA550	\$ 0	\$ 12	\$ 31	\$ 4	\$ 48

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 83	\$ 65	\$ 141	\$ 58	\$ 64
Reposessed Assets - Total	VA60	\$ 32	\$ 119	\$ 554	\$ 200	\$ 99
Real Estate - Construction	VA605	\$ 8	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 21	\$ 114	\$ 115	\$ 171	\$ 53
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 29	\$ 0
Real Estate - Land	VA628	\$ 3	\$ 2	\$ 439	\$ 0	\$ 46
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 365	\$ 731	\$ 205	\$ 895	\$ 261
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 134	\$ 203	\$ 104	\$ 610	\$ 51
Construction - Total	SUB2130	\$ 118	\$ 0	\$ 1	\$ 69	\$ 1
1-4 Dwelling Units	VA421	\$ 118	\$ 0	\$ 1	\$ 69	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 16	\$ 203	\$ 103	\$ 541	\$ 50
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 0	\$ 31	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 13	\$ 46	\$ 73	\$ 324	\$ 32
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 34	\$ 12
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 156	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 30	\$ 152	\$ 1
Land	VA491	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Nonmortgage Loans - Total	VA57	\$ 231	\$ 528	\$ 101	\$ 285	\$ 210
Commercial Loans	VA521	\$ 7	\$ 171	\$ 7	\$ 16	\$ 8
Consumer Loans - Total	SUB2161	\$ 224	\$ 357	\$ 94	\$ 269	\$ 202
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 21	\$ 27	\$ 23	\$ 10
Education Loans	VA531	\$ 65	\$ 13	\$ 3	\$ 32	\$ 21
Auto Loans	VA541	\$ 69	\$ 260	\$ 49	\$ 191	\$ 142

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 45	\$ 0	\$ 0	\$ 15	\$ 18
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 45	\$ 63	\$ 15	\$ 8	\$ 11
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 309	\$ 469	\$- 493	\$ 10	\$- 449
Deposits and Investment Securities	VA38	\$- 5	\$ 0	\$ 0	\$ 0	\$ 7
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Mortgage Loans - Total	VA48	\$ 292	\$ 514	\$- 428	\$- 65	\$- 294
Construction - Total	SUB2230	\$- 49	\$ 356	\$ 400	\$- 4	\$ 10
1-4 Dwelling Units	VA422	\$- 51	\$ 356	\$ 400	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 2	\$ 0	\$ 0	\$- 4	\$ 10
Permanent - Total	SUB2241	\$ 341	\$ 158	\$- 828	\$- 61	\$- 304
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 3	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 98	\$- 3	\$- 520	\$- 2	\$- 142
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 3	\$- 353	\$- 29	\$ 5
Multifamily (5 or more) Dwelling Units	VA472	\$ 223	\$ 0	\$ 1	\$ 1	\$- 2
Nonresidential Property (Except Land)	VA482	\$ 23	\$ 158	\$ 44	\$- 31	\$- 165
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 22	\$- 45	\$- 65	\$ 75	\$- 203
Commercial Loans	VA522	\$ 0	\$- 17	\$- 53	\$- 123	\$- 151
Consumer Loans - Total	SUB2261	\$ 22	\$- 28	\$- 12	\$ 198	\$- 52
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	\$ 31	\$- 45	\$- 27	\$ 70	\$- 15
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 9	\$ 17	\$ 15	\$ 128	\$- 37
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 31
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 31
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$- 10
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,727	\$ 725	\$ 757	\$ 230	\$ 506
Deposits and Investment Securities	VA39	\$- 5	\$ 0	\$ 0	\$ 0	\$ 7
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Mortgage Loans - Total	VA49	\$ 1,380	\$ 871	\$- 140	\$- 10	\$ 255
Construction - Total	SUB2330	\$- 99	\$ 652	\$ 399	\$ 38	\$ 112
1-4 Dwelling Units	VA425	\$- 101	\$ 652	\$ 399	\$ 42	\$ 102
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 2	\$ 0	\$ 0	\$- 4	\$ 10
Permanent - Total	SUB2341	\$ 1,479	\$ 219	\$- 539	\$- 48	\$ 143
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 31	\$ 0	\$ 0	\$ 31	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 907	\$ 215	\$- 246	\$ 112	\$- 31
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 3	\$- 353	\$- 39	\$ 14
Multifamily (5 or more) Dwelling Units	VA475	\$ 223	\$- 156	\$ 1	\$ 31	\$- 2
Nonresidential Property (Except Land)	VA485	\$ 23	\$ 157	\$ 59	\$- 183	\$ 167
Land	VA495	\$ 295	\$ 0	\$ 0	\$ 0	\$- 5
Nonmortgage Loans - Total	VA59	\$ 320	\$- 265	\$ 343	\$ 40	\$ 104
Commercial Loans	VA525	\$ 239	\$- 188	\$- 60	\$- 138	\$- 158
Consumer Loans - Total	SUB2361	\$ 81	\$- 77	\$ 403	\$ 178	\$ 262
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 2	\$ 35	\$ 13	\$ 15
Education Loans	VA535	\$ 36	\$- 13	\$ 83	\$- 16	\$ 47
Auto Loans	VA545	\$ 61	\$- 97	\$ 113	\$ 14	\$ 154
Mobile Home Loans	VA555	\$- 45	\$ 12	\$ 31	\$- 11	\$ 30
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 29	\$ 19	\$ 141	\$ 178	\$ 16
Reposessed Assets - Total	VA65	\$ 32	\$ 119	\$ 554	\$ 200	\$ 130
Real Estate - Construction	VA607	\$ 8	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 21	\$ 114	\$ 115	\$ 171	\$ 84

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 29	\$ 0
Real Estate - Land	VA631	\$ 3	\$ 2	\$ 439	\$ 0	\$ 46
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$- 10
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 12,690	\$ 3,587	\$ 8,493	\$ 8,622	\$ 5,255
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 33,042	\$ 28,310	\$ 29,188	\$ 28,623	\$ 35,167
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 14,042	\$ 4,821	\$ 7,740	\$ 5,805	\$ 8,832
Construction	VA951	\$ 140	\$ 921	\$ 334	\$ 116	\$ 510
Permanent - 1-4 Dwelling Units	VA952	\$ 12,509	\$ 3,707	\$ 7,406	\$ 5,689	\$ 5,429
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 345
Permanent - Nonresidential (Except Land)	VA954	\$ 1,393	\$ 193	\$ 0	\$ 0	\$ 2,548
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 118,406	\$ 122,859	\$ 100,910	\$ 94,982	\$ 88,934
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 163,852	\$ 174,262	\$ 163,181	\$ 147,343	\$ 163,365
Substandard	VA965	\$ 157,567	\$ 170,525	\$ 160,025	\$ 145,362	\$ 161,367
Doubtful	VA970	\$ 6,285	\$ 3,737	\$ 3,156	\$ 1,981	\$ 1,998
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 241,516	\$ 265,677	\$ 255,357	\$ 260,676	\$ 257,422
Mortgages - Total	SUB2421	\$ 229,433	\$ 255,712	\$ 246,403	\$ 249,837	\$ 245,820
Construction and Land Loans	SUB2430	\$ 40,976	\$ 37,609	\$ 26,571	\$ 20,302	\$ 20,510
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 167,561	\$ 192,032	\$ 194,380	\$ 203,091	\$ 200,735
Permanent Loans Secured by All Other Property	SUB2450	\$ 27,284	\$ 37,801	\$ 33,671	\$ 30,700	\$ 28,977
Nonmortgages - Total	SUB2461	\$ 12,083	\$ 9,965	\$ 8,954	\$ 10,839	\$ 11,602
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 110,873	\$ 113,043	\$ 111,030	\$ 121,669	\$ 114,550

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 105,402	\$ 109,932	\$ 108,660	\$ 118,244	\$ 110,690
Mortgage Loans - Total	SUB2481	\$ 95,142	\$ 101,938	\$ 101,721	\$ 109,980	\$ 102,484
Construction	PD115	\$ 23,454	\$ 16,404	\$ 11,278	\$ 8,856	\$ 11,130
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 331	\$ 325	\$ 1,196	\$ 571	\$ 828
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 62,687	\$ 70,490	\$ 74,433	\$ 86,721	\$ 78,092
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,691	\$ 2,092	\$ 1,665	\$ 1,616	\$ 4,453
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 563	\$ 619	\$ 666	\$ 934	\$ 260
Permanent - Nonresidential Property (Except Land)	PD135	\$ 5,958	\$ 9,203	\$ 8,402	\$ 8,847	\$ 5,698
Permanent - Land	PD138	\$ 458	\$ 2,805	\$ 4,081	\$ 2,435	\$ 2,023
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,708	\$ 4,813	\$ 3,644	\$ 4,150	\$ 4,487
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,552	\$ 3,181	\$ 3,295	\$ 4,114	\$ 3,719
Loans on Deposits	PD161	\$ 165	\$ 753	\$ 131	\$ 814	\$ 444
Home Improvement Loans	PD163	\$ 11	\$ 31	\$ 77	\$ 94	\$ 103
Education Loans	PD165	\$ 75	\$ 53	\$ 27	\$ 0	\$ 105
Auto Loans	PD167	\$ 1,311	\$ 902	\$ 1,453	\$ 1,304	\$ 1,582
Mobile Home Loans	PD169	\$ 1,324	\$ 1,042	\$ 1,160	\$ 1,177	\$ 1,215
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Other	PD180	\$ 666	\$ 400	\$ 447	\$ 725	\$ 266
Memo - Troubled Debt Restructured Included Above	PD190	\$ 126	\$ 29	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 222	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 5,471	\$ 3,111	\$ 2,370	\$ 3,425	\$ 3,860
Mortgage Loans - Total	SUB2491	\$ 5,293	\$ 2,739	\$ 2,041	\$ 3,144	\$ 2,977
Construction	PD215	\$ 1,159	\$ 2,120	\$ 1,037	\$ 2,181	\$ 803
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 73	\$ 159	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,446	\$ 546	\$ 601	\$ 963	\$ 2,014
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 608	\$ 0	\$ 244	\$ 0	\$ 160
Permanent - Land	PD238	\$ 1,080	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 47	\$ 223	\$ 102	\$ 0	\$ 727
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 131	\$ 149	\$ 227	\$ 281	\$ 156
Loans on Deposits	PD261	\$ 56	\$ 58	\$ 90	\$ 47	\$ 43
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 22	\$ 8	\$ 11

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 1	\$ 0	\$ 13	\$ 0
Auto Loans	PD267	\$ 25	\$ 3	\$ 6	\$ 6	\$ 3
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 50	\$ 87	\$ 109	\$ 207	\$ 99
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 130,643	\$ 152,634	\$ 144,327	\$ 139,007	\$ 142,872
Mortgage Loans - Total	SUB2501	\$ 128,998	\$ 151,035	\$ 142,641	\$ 136,713	\$ 140,359
Construction	PD315	\$ 9,975	\$ 7,355	\$ 6,037	\$ 5,009	\$ 4,175
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 223	\$ 666	\$ 179	\$ 21	\$ 705
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 95,628	\$ 114,914	\$ 112,621	\$ 109,077	\$ 111,276
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 4,555	\$ 2,926	\$ 3,526	\$ 4,122	\$ 3,367
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,474	\$ 2,467	\$ 2,656	\$ 2,051	\$ 2,107
Permanent - Nonresidential Property (Except Land)	PD335	\$ 12,293	\$ 13,782	\$ 13,484	\$ 14,612	\$ 16,350
Permanent - Land	PD338	\$ 4,850	\$ 8,925	\$ 4,138	\$ 1,821	\$ 2,379
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,392	\$ 1,314	\$ 1,407	\$ 2,008	\$ 2,063
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 253	\$ 285	\$ 279	\$ 286	\$ 450
Loans on Deposits	PD361	\$ 0	\$ 12	\$ 7	\$ 0	\$ 10
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 23	\$ 0	\$ 12	\$ 22
Auto Loans	PD367	\$ 97	\$ 39	\$ 83	\$ 79	\$ 69
Mobile Home Loans	PD369	\$ 0	\$ 37	\$ 56	\$ 102	\$ 85
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other	PD380	\$ 156	\$ 174	\$ 133	\$ 92	\$ 264
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1	\$ 6	\$ 37	\$ 239	\$ 239
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 129	\$ 115	\$ 53	\$ 0	\$ 167

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 92,112	\$ 84,559	\$ 68,679	\$ 64,011	\$ 67,468

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 76,913	\$ 49,615	\$ 59,840	\$ 58,597	\$ 58,815
100% and greater LTV	LD120	\$ 15,199	\$ 34,944	\$ 8,839	\$ 5,414	\$ 8,653
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,591	\$ 4,935	\$ 4,798	\$ 3,017	\$ 2,874
Past Due and Still Accruing - Total	SUB5240	\$ 3,091	\$ 3,313	\$ 3,281	\$ 1,976	\$ 1,735
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,283	\$ 3,313	\$ 3,119	\$ 1,602	\$ 1,601
90% up to 100% LTV	LD210	\$ 2,262	\$ 2,360	\$ 2,429	\$ 1,533	\$ 1,532
100% and greater LTV	LD220	\$ 21	\$ 953	\$ 690	\$ 69	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 808	\$ 0	\$ 162	\$ 374	\$ 134
90% up to 100% LTV	LD230	\$ 233	\$ 0	\$ 162	\$ 374	\$ 74
100% and greater LTV	LD240	\$ 575	\$ 0	\$ 0	\$ 0	\$ 60
Nonaccrual - Total	SUB5230	\$ 1,500	\$ 1,622	\$ 1,517	\$ 1,041	\$ 1,139
90% up to 100% LTV	LD250	\$ 1,259	\$ 1,475	\$ 1,392	\$ 971	\$ 1,119
100% and greater LTV	LD260	\$ 241	\$ 147	\$ 125	\$ 70	\$ 20
Net Charge-offs - Total	SUB5300	\$ 0	\$ 1	\$ 0	\$ 35	\$ 21
90% up to 100% LTV	LD310	\$ 0	\$ 1	\$ 0	\$ 35	\$ 21
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 68	\$ 100	\$ 98	\$ 0	\$ 67
90% up to 100% LTV	LD410	\$ 68	\$ 100	\$ 98	\$ 0	\$ 67
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 4,241	\$ 952	\$ 3,866	\$ 6,477	\$ 4,400
90% up to 100% LTV	LD430	\$ 3,145	\$ 372	\$ 2,326	\$ 5,980	\$ 3,671
100% and greater LTV	LD440	\$ 1,096	\$ 580	\$ 1,540	\$ 497	\$ 729
Sales - Total	SUB5340	\$ 784	\$ 254	\$ 556	\$ 0	\$ 118
90% up to 100% LTV	LD450	\$ 784	\$ 254	\$ 330	\$ 0	\$ 118
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 226	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 569,883	\$ 563,657	\$ 582,992	\$ 587,388	\$ 531,561
Mortgage Construction Loans	CC105	\$ 490,587	\$ 489,070	\$ 519,809	\$ 521,889	\$ 461,063
Other Mortgage Loans	CC115	\$ 79,296	\$ 74,587	\$ 63,183	\$ 65,499	\$ 70,498
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 32,247	\$ 36,732	\$ 36,280	\$ 36,447	\$ 34,103
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 175,627	\$ 213,584	\$ 134,153	\$ 125,478	\$ 213,762
1-4 Dwelling Units	CC280	\$ 126,949	\$ 138,917	\$ 90,553	\$ 91,393	\$ 138,772

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,713	\$ 5,321	\$ 1,812	\$ 3,016	\$ 3,915
All Other Real Estate	CC300	\$ 46,965	\$ 69,346	\$ 41,788	\$ 31,069	\$ 71,075
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 12,057	\$ 9,648	\$ 11,711	\$ 11,304	\$ 16,548
Commitments Outstanding to Purchase Loans	CC320	\$ 1,532	\$ 9,362	\$ 10,532	\$ 3,871	\$ 13,330
Commitments Outstanding to Sell Loans	CC330	\$ 174,943	\$ 159,002	\$ 115,690	\$ 108,894	\$ 154,542
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 3,000	\$ 1,198	\$ 2,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 226	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 6,500	\$ 3,000	\$ 1,000	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 374,028	\$ 352,107	\$ 349,043	\$ 343,280	\$ 350,086
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 289,588	\$ 287,241	\$ 254,899	\$ 257,948	\$ 259,832
Commercial Lines	CC420	\$ 73,752	\$ 56,857	\$ 68,120	\$ 58,414	\$ 65,038
Open-End Consumer Lines - Credit Cards	CC423	\$ 106	\$ 104	\$ 101	\$ 104	\$ 201
Open-End Consumer Lines - Other	CC425	\$ 10,582	\$ 7,905	\$ 25,923	\$ 26,814	\$ 25,015
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 35,742	\$ 34,464	\$ 34,255	\$ 34,247	\$ 33,036
Commercial	CC430	\$ 3,661	\$ 3,202	\$ 3,605	\$ 2,608	\$ 4,067
Standby, Not Included on CC465 or CC468	CC435	\$ 32,081	\$ 31,262	\$ 30,650	\$ 31,639	\$ 28,969
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 134,725	\$ 62,389	\$ 54,627	\$ 57,313	\$ 53,155
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 134,725	\$ 62,389	\$ 54,627	\$ 57,313	\$ 53,155
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 39,751	\$ 56,872	\$ 82,352	\$ 51,661	\$ 50,273
Pass-Through Securities	CF143	\$ 25,488	\$ 42,309	\$ 71,808	\$ 43,871	\$ 47,523
Other Mortgage-Backed Securities	CF153	\$ 14,263	\$ 14,563	\$ 10,544	\$ 7,790	\$ 2,750
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 28,737	\$ 4,016	\$ 23,964	\$ 20,690	\$ 18,308
Pass-Through Securities	CF145	\$ 19,192	\$ 3,272	\$ 23,964	\$ 14,929	\$ 17,538
Other Mortgage-Backed Securities	CF155	\$ 9,545	\$ 744	\$ 0	\$ 5,761	\$ 770
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 11,014	\$ 52,856	\$ 58,388	\$ 30,971	\$ 31,965

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 33,946	\$- 43,031	\$- 39,739	\$- 35,811	\$- 47,712
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 11,337	\$- 5,714	\$- 3,383	\$- 8,108	\$- 18,533
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,336,625	\$ 1,091,216	\$ 1,150,783	\$ 1,176,018	\$ 1,309,448
Construction Loans - Total	SUB3840	\$ 301,622	\$ 265,043	\$ 327,567	\$ 283,793	\$ 251,823
1-4 Dwelling Units	CF190	\$ 175,922	\$ 155,690	\$ 247,862	\$ 226,542	\$ 229,242
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,076	\$ 608	\$ 1,033	\$ 312	\$ 122
Nonresidential	CF210	\$ 121,624	\$ 108,745	\$ 78,672	\$ 56,939	\$ 22,459
Permanent Loans - Total	SUB3851	\$ 1,035,003	\$ 826,173	\$ 823,216	\$ 892,225	\$ 1,057,625
1-4 Dwelling Units	CF225	\$ 839,254	\$ 673,412	\$ 672,790	\$ 736,365	\$ 906,155
Multifamily (5 or more) Dwelling Units	CF245	\$ 8,731	\$ 7,064	\$ 5,840	\$ 13,206	\$ 11,200
Nonresidential (Except Land)	CF260	\$ 118,698	\$ 89,309	\$ 99,568	\$ 86,151	\$ 90,421
Land	CF270	\$ 68,320	\$ 56,388	\$ 45,018	\$ 56,503	\$ 49,849
Loans and Participations Purchased - Total	SUB3880	\$ 91,477	\$ 75,954	\$ 37,579	\$ 48,501	\$ 84,930
Secured by 1-4 Dwelling Units	CF280	\$ 87,799	\$ 71,526	\$ 30,314	\$ 39,774	\$ 79,865
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 693	\$ 0	\$ 0	\$ 0	\$ 740
Secured by Nonresidential	CF300	\$ 2,985	\$ 4,428	\$ 7,265	\$ 8,727	\$ 4,325
Loans and Participations Sold - Total	SUB3890	\$ 593,879	\$ 483,349	\$ 499,031	\$ 429,200	\$ 507,431
Secured by 1-4 Dwelling Units	CF310	\$ 455,309	\$ 377,041	\$ 393,557	\$ 383,894	\$ 473,182
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 138,570	\$ 106,308	\$ 105,474	\$ 45,306	\$ 34,249
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 502,402	\$- 407,395	\$- 461,452	\$- 380,699	\$- 422,501
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 661,995	\$ 563,572	\$ 590,829	\$ 632,135	\$ 803,962
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 49,962	\$ 35,368	\$ 10,766	\$ 72,747	\$ 203,830
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 297,241	\$ 157,688	\$ 166,640	\$ 150,287	\$ 243,221
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 222,190	\$ 155,617	\$ 109,268	\$ 235,931	\$ 286,815
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 76,880	\$ 48,561	\$ 62,502	\$ 67,661	\$ 76,581
Commercial	CF390	\$ 37,067	\$ 28,389	\$ 37,534	\$ 33,729	\$ 41,307
Consumer	CF400	\$ 39,813	\$ 20,172	\$ 24,968	\$ 33,932	\$ 35,274
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,138	\$ 26	\$ 22	\$ 310	\$ 46
Commercial	CF395	\$ 1,705	\$ 3	\$ 4	\$ 299	\$ 13
Consumer	CF405	\$ 433	\$ 23	\$ 18	\$ 11	\$ 33

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 74,742	\$ 48,535	\$ 62,480	\$ 67,351	\$ 76,535
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 80,429	\$ 23,047	\$ 148,744	\$ 98,920	\$ 106,151
New Deposits Received less Deposits Withdrawn	CF420	\$ 33,884	\$- 21,021	\$ 105,570	\$ 57,083	\$ 64,612
Interest Credited to Deposits	CF430	\$ 46,545	\$ 44,068	\$ 43,174	\$ 41,837	\$ 41,539
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 388,456	\$ 373,437	\$ 378,469	\$ 352,451	\$ 338,267
Fully Insured	DI100	\$ 296,872	\$ 290,530	\$ 294,027	\$ 267,648	\$ 297,496
Other	DI110	\$ 91,584	\$ 82,907	\$ 84,442	\$ 84,803	\$ 40,771
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,183,834	\$ 5,151,651	\$ 5,160,100	\$ 5,052,811	\$ 5,286,302
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,104,089	\$ 2,042,498	\$ 2,030,489	\$ 1,959,793	\$ 2,071,273
Number of Deposit Accounts - Total	SUB4062	405,479	402,835	403,686	398,677	417,341
Balances of \$100,000 or Less	DI150	393,611	391,320	392,275	387,734	405,778
Balances Greater than \$100,000	DI160	11,868	11,515	11,411	10,943	11,563
IRA/Keogh Accounts	DI200	\$ 813,869	\$ 805,807	\$ 789,994	\$ 800,348	\$ 824,789
Uninsured Deposits	DI210	\$ 758,081	\$ 757,267	\$ 751,730	\$ 741,172	\$ 829,108
Preferred Deposits	DI220	\$ 3,047	\$ 2,462	\$ 2,016	\$ 2,425	\$ 2,335
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,135,115	\$ 1,157,721	\$ 1,210,271	\$ 1,482,302	\$ 1,496,546
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 900,283	\$ 886,728	\$ 855,655	\$ 836,359	\$ 1,002,140
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 894,705	\$ 889,083	\$ 926,550	\$ 842,195	\$ 897,247
Deposits & Escrows - Time Deposits	DI340	\$ 4,357,825	\$ 4,260,614	\$ 4,198,113	\$ 3,851,748	\$ 3,961,639
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 228,158	\$ 223,652	\$ 223,746	\$ 181,368	\$ 193,306
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,150	\$ 1,880	\$ 2,340	\$ 3,045	\$ 6,430
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 15,082	\$ 14,813	\$ 14,380	\$ 12,809	\$ 12,047
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,167	\$ 783	\$ 982	\$ 880	\$ 143
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 389	\$ 176	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 4,514	\$ 4,103	\$ 653	\$ 643	\$ 647
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
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,264	2,161	2,117	2,048	2,036
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 819,048	\$ 885,914	\$ 898,635	\$ 894,999	\$ 856,932
Assets Held for Sale	SI387	\$ 222,417	\$ 104,870	\$ 106,518	\$ 114,170	\$ 130,969
Loans Serviced for Others	SI390	\$ 211,400	\$ 209,637	\$ 221,104	\$ 207,907	\$ 208,036
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.79%	83.39%	86.50%	86.58%	85.17%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.94%	82.96%	86.24%	86.48%	85.39%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.08%	82.60%	86.02%	86.34%	86.07%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	81.49%	79.49%	82.04%	82.54%	84.44%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,175	\$ 2,199	\$ 2,204	\$ 2,276	\$ 2,220
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 28,208	\$ 26,107	\$ 29,121	\$ 27,895	\$ 27,511
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	61	57	67	57	53
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 961,990	\$ 946,915	\$ 912,094	\$ 881,965	\$ 919,855
Net Income (Loss) (SO91)	SI610	\$ 36,551	\$ 26,803	\$ 27,841	\$ 31,246	\$ 28,808
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 11,681	\$ 11,780	\$ 15,064	\$ 10,380	\$ 8,865
Stock Issued	SI640	\$ 39	\$ 196	\$ 6,418	\$ 56	\$ 149
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 23,353	\$ 7,563	\$ 17,496	\$ 423	\$ 2,702
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,846	\$- 6,824	\$- 709	\$ 9,572	\$- 15,407
Prior Period Adjustments	SI668	\$ 663	\$- 75	\$- 107	\$- 36	\$- 4,323
Other Adjustments	SI671	\$ 208	\$- 808	\$- 1,053	\$- 754	\$- 7
Ending Equity Capital (SC80)	SI680	\$ 1,015,969	\$ 961,990	\$ 946,916	\$ 912,092	\$ 922,912
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 103	\$ 101	\$ 95	\$ 106	\$ 108
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 93,901	\$ 81,822	\$ 78,360	\$ 63,255	\$ 50,341
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 76	\$ 86	\$ 140	\$ 124	\$ 76
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 9,162,284	\$ 8,963,857	\$ 8,864,581	\$ 8,676,907	\$ 8,922,072
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,193,904	\$ 1,218,422	\$ 1,308,018	\$ 1,279,028	\$ 1,537,765
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,065,775	\$ 6,897,824	\$ 6,755,044	\$ 6,557,069	\$ 6,550,398
Nonmortgage Loans	SI885	\$ 476,512	\$ 468,611	\$ 457,436	\$ 438,948	\$ 515,935
Deposits and Excrows	SI890	\$ 7,226,223	\$ 7,172,220	\$ 7,134,265	\$ 6,967,256	\$ 7,289,960
Total Borrowings	SI895	\$ 884,383	\$ 770,441	\$ 768,661	\$ 763,598	\$ 643,819
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	12	10	14	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,200	\$ 1,578	\$ 1,106	\$ 1,187	\$ 1,124
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.90	4.69	4.28	4.89	4.98
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.96	6.74	4.68	6.64	5.60

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
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	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	2	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	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	2
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	14	13	14	10	11

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	39 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	43 [Yes]
Do you have any farm or agriculture loans?	SB100	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Number of Loans on SC260	SB200	13	N/A	N/A	N/A	133
Number of Loans on SC300, SC303, and SC306	SB210	40	N/A	N/A	N/A	201
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	306	N/A	N/A	N/A	303
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 15,168	N/A	N/A	N/A	\$ 17,115
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	578	N/A	N/A	N/A	978
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 92,537	N/A	N/A	N/A	\$ 85,932
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	712	N/A	N/A	N/A	644
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 324,577	N/A	N/A	N/A	\$ 279,249
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	849	N/A	N/A	N/A	758
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 24,255	N/A	N/A	N/A	\$ 20,455
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	223	N/A	N/A	N/A	188
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 29,015	N/A	N/A	N/A	\$ 24,754
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	186	N/A	N/A	N/A	161

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 77,296	N/A	N/A	N/A	\$ 68,174
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	2	N/A	N/A	N/A	4
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 386	N/A	N/A	N/A	\$ 765
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	3	N/A	N/A	N/A	4
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,047	N/A	N/A	N/A	\$ 1,454
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 12,414,603	\$ 11,965,388	\$ 11,983,726	\$ 10,426,659	\$ 10,922,062
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 9,563,618	\$ 9,283,769	\$ 9,299,605	\$ 8,027,505	\$ 8,426,937
Personal Trust and Agency Accounts	FS210	\$ 1,750,735	\$ 1,726,951	\$ 1,713,386	\$ 1,500,385	\$ 1,518,466
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 239,223	\$ 237,502	\$ 234,997	\$ 215,860	\$ 219,017
Employee Benefit - Defined Contribution	FS220	\$ 8,632	\$ 8,119	\$ 22,432	\$ 20,802	\$ 21,050
Employee Benefit - Defined Benefit	FS230	\$ 63,541	\$ 62,989	\$ 48,692	\$ 44,437	\$ 51,511
Other Retirement Accounts	FS240	\$ 167,050	\$ 166,394	\$ 163,873	\$ 150,621	\$ 146,456
Corporate Trust and Agency Accounts	FS250	\$ 53,015	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 7,520,645	\$ 7,319,316	\$ 7,351,222	\$ 6,311,260	\$ 6,689,454
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 789,109	\$ 719,695	\$ 745,690	\$ 738,373	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 1,645,037	\$ 1,495,654	\$ 1,518,884	\$ 1,298,485	\$ 1,393,551
Personal Trust and Agency Accounts	FS211	\$ 250,583	\$ 269,807	\$ 322,246	\$ 292,824	\$ 298,340
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,394,331	\$ 1,225,724	\$ 1,196,451	\$ 1,005,549	\$ 1,095,123
Employee Benefit - Defined Contribution	FS221	\$ 789,528	\$ 736,489	\$ 722,274	\$ 637,294	\$ 682,033
Employee Benefit - Defined Benefit	FS231	\$ 33,771	\$ 33,909	\$ 41,924	\$ 39,044	\$ 39,525
Other Retirement Accounts	FS241	\$ 571,032	\$ 455,326	\$ 432,253	\$ 329,211	\$ 373,565
Corporate Trust and Agency Accounts	FS251	\$ 123	\$ 123	\$ 187	\$ 112	\$ 88
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,205,948	\$ 1,185,965	\$ 1,165,237	\$ 1,100,669	\$ 1,101,574
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,928	3,887	3,666	3,735	3,581
Personal Trust and Agency Accounts	FS212	1,224	1,170	1,102	1,107	1,076
Retirement-related Trust and Agency Accounts - Total	SUB6120	461	482	485	513	496
Employee Benefit - Defined Contribution	FS222	25	30	36	37	37
Employee Benefit - Defined Benefit	FS232	28	30	24	26	26
Other Retirement Accounts	FS242	408	422	425	450	433
Corporate Trust and Agency Accounts	FS252	1	0	0	0	0
Investment Management Agency Accounts	FS262	3,242	2,235	2,079	2,115	2,009
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	280	289	289	316	314
Personal Trust and Agency Accounts	FS213	105	102	101	118	121
Retirement-related Trust and Agency Accounts - Total	SUB6130	117	130	129	131	130
Employee Benefit - Defined Contribution	FS223	3	4	5	5	5
Employee Benefit - Defined Benefit	FS233	26	28	28	28	29
Other Retirement Accounts	FS243	88	98	96	98	96
Corporate Trust and Agency Accounts	FS253	58	57	59	67	63
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	509	521	520	514	500
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 26,510	\$ 10,498	\$ 27,583	\$ 20,242	\$ 13,313
Personal Trust and Agency Accounts	FS310	\$ 5,495	\$ 2,674	\$ 10,183	\$ 7,367	\$ 4,926
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 775	\$ 391	\$ 1,467	\$ 1,098	\$ 738
Employee Benefit - Defined Contribution	FS320	\$ 13	\$ 7	\$ 159	\$ 122	\$ 84

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 267	\$ 140	\$ 442	\$ 340	\$ 245
Other Retirement Accounts	FS340	\$ 495	\$ 244	\$ 866	\$ 636	\$ 409
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 0	\$ 30	\$ 19	\$ 0
Investment Management Agency Accounts	FS360	\$ 13,430	\$ 4,102	\$ 13,757	\$ 10,044	\$ 6,413
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 500	\$ 248	\$ 923	\$ 701	\$ 491
Other Fiduciary and Related Services	FS390	\$ 6,308	\$ 3,083	\$ 1,223	\$ 1,013	\$ 745
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 26,991	\$ 11,721	\$ 23,041	\$ 21,376	\$ 14,796
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 5	\$ 44	\$ 4	\$ 3
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,163	\$ 669	\$ 3,135	\$ 2,482	\$ 1,226
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 676	\$- 559	\$ 7,633	\$ 1,344	\$- 260
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,750,735	\$ 1,726,951	\$ 1,713,387	\$ 1,237,169	\$ 1,239,867
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 1,685	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 223	\$ 173	\$ 151	\$ 101	\$ 204
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 34,871	\$ 39,651	\$ 48,302	\$ 21,104	\$ 20,921
State, County and Municipal Obligations	FS425	\$ 247,274	\$ 259,052	\$ 251,588	\$ 197,639	\$ 182,909
Money Market Mutual Funds	FS430	\$ 121,218	\$ 104,212	\$ 111,935	\$ 66,718	\$ 58,112
Other Short-term Obligations	FS435	\$ 7,690	\$ 12,632	\$ 11,508	\$ 8,325	\$ 19,173
Other Notes and Bonds	FS440	\$ 27,280	\$ 28,690	\$ 29,683	\$ 23,566	\$ 25,490
Common and Preferred Stock	FS445	\$ 1,281,647	\$ 1,262,284	\$ 1,240,890	\$ 905,925	\$ 923,134
Real Estate Mortgages	FS450	\$ 1,817	\$ 2,042	\$ 2,056	\$ 2,063	\$ 2,077
Real Estate	FS455	\$ 15,726	\$ 7,041	\$ 7,138	\$ 6,120	\$ 4,323
Miscellaneous Assets	FS460	\$ 12,989	\$ 11,174	\$ 8,451	\$ 5,608	\$ 3,524
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	101	0	0
Corporate and Municipal Trusteeships	FS510	0	0	59	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	42	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 4,086,897	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 44	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 35	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 1,015,966	\$ 961,992	\$ 946,923	\$ 912,093	\$ 922,914
Equity Capital Deductions - Total	SUB1631	\$ 29,914	\$ 9,949	\$ 9,772	\$ 10,032	\$ 21,626
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,869	\$ 1,727	\$ 1,506	\$ 1,543	\$ 1,248
Goodwill and Certain Other Intangible Assets	CCR115	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028	\$ 20,019
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 369	\$ 720	\$ 563	\$ 461	\$ 359
Other	CCR134	\$ 53	\$ 5	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 3,908	\$ 821	\$- 5,631	\$- 2,423	\$ 3,020
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 4,114	\$ 672	\$- 5,785	\$- 6,557	\$- 1,841
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 475
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 206	\$ 149	\$ 154	\$ 4,134	\$ 4,386
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 982,144	\$ 952,864	\$ 931,520	\$ 899,638	\$ 904,308
Total Assets (SC60)	CCR205	\$ 9,212,358	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487	\$ 9,011,057
Asset Deductions - Total	SUB1651	\$ 31,144	\$ 10,150	\$ 10,035	\$ 10,006	\$ 23,262
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,099	\$ 1,933	\$ 1,769	\$ 1,517	\$ 2,884
Goodwill and Certain Other Intangible Assets	CCR265	\$ 27,623	\$ 7,497	\$ 7,703	\$ 8,028	\$ 20,019
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 369	\$ 720	\$ 563	\$ 461	\$ 359
Other	CCR275	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 8,131	\$- 2,046	\$- 9,625	\$- 10,511	\$- 3,017
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 8,131	\$- 2,046	\$- 9,625	\$- 10,511	\$- 3,492
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 475
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,173,083	\$ 9,033,974	\$ 8,904,656	\$ 8,742,970	\$ 8,984,778
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 359,483	\$ 354,457	\$ 349,397	\$ 342,193	\$ 351,604
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 982,144	\$ 952,864	\$ 931,520	\$ 899,638	\$ 904,308
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,386	\$ 4,220	\$ 4,915	\$ 4,172	\$ 6,128
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 231	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 43,004	\$ 43,423	\$ 40,448	\$ 39,179	\$ 38,196
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 47,390	\$ 47,643	\$ 45,363	\$ 43,582	\$ 44,324
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 47,390	\$ 47,643	\$ 45,363	\$ 43,582	\$ 44,324
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 786	\$ 787	\$ 795	\$ 795	\$ 795
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 4	\$ 5	\$ 13	\$ 17	\$ 13
Total Risk-Based Capital	CCR39	\$ 1,028,744	\$ 999,715	\$ 976,075	\$ 942,408	\$ 947,824
0% R/W Category - Cash	CCR400	\$ 61,363	\$ 54,001	\$ 60,793	\$ 55,914	\$ 51,467
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 141,176	\$ 162,051	\$ 151,191	\$ 178,982	\$ 177,969
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 101	\$ 100	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 19,981	\$ 14,594	\$ 20,460	\$ 19,207	\$ 21,099
0% R/W Category - Assets Total	CCR420	\$ 222,520	\$ 230,747	\$ 232,544	\$ 254,103	\$ 250,535
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 647,407	\$ 665,339	\$ 656,943	\$ 631,941	\$ 656,842
20% R/W Category - Claims on FHLBs	CCR435	\$ 431,556	\$ 544,830	\$ 520,730	\$ 599,816	\$ 546,194
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 13,957	\$ 14,195	\$ 11,882	\$ 12,299	\$ 12,385
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 256,161	\$ 275,371	\$ 219,704	\$ 208,762	\$ 372,434
20% R/W Category - Other	CCR450	\$ 472,298	\$ 412,124	\$ 498,085	\$ 400,207	\$ 506,457
20% R/W Category - Assets Total	CCR455	\$ 1,821,379	\$ 1,911,859	\$ 1,907,344	\$ 1,853,025	\$ 2,094,312
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 364,277	\$ 382,371	\$ 381,466	\$ 370,606	\$ 418,861
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,967,042	\$ 3,807,955	\$ 3,728,573	\$ 3,735,172	\$ 3,842,582
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 63,258	\$ 56,824	\$ 52,759	\$ 48,066	\$ 35,534
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 5,029	\$ 4,557	\$ 4,123	\$ 28,061	\$ 26,123
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 476	\$ 0	\$ 0	\$ 0	\$ 3,008
50% R/W Category - Other	CCR480	\$ 38,754	\$ 16,498	\$ 15,413	\$ 23,259	\$ 66,318
50% R/W Category - Assets Total	CCR485	\$ 4,074,559	\$ 3,885,834	\$ 3,800,868	\$ 3,834,558	\$ 3,973,565
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,037,290	\$ 1,942,927	\$ 1,900,444	\$ 1,917,288	\$ 1,986,794
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 500,032	\$ 685,842	\$ 610,816	\$ 575,347	\$ 251,528

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 2,785,403	\$ 2,511,813	\$ 2,523,570	\$ 2,411,897	\$ 2,611,725
100% R/W Category - Assets Total	CCR510	\$ 3,285,435	\$ 3,197,655	\$ 3,134,386	\$ 2,987,244	\$ 2,863,253
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,285,435	\$ 3,197,655	\$ 3,134,386	\$ 2,987,244	\$ 2,863,253
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 9,403,893	\$ 9,226,095	\$ 9,075,142	\$ 8,928,930	\$ 9,181,665
Subtotal Risk-Weighted Assets	CCR75	\$ 5,686,994	\$ 5,522,947	\$ 5,416,290	\$ 5,275,129	\$ 5,268,904
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,590	\$ 4,464	\$ 3,314	\$ 3,620	\$ 3,672
Total Risk-Weighted Assets	CCR78	\$ 5,682,404	\$ 5,518,483	\$ 5,412,976	\$ 5,271,509	\$ 5,265,232
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 454,591	\$ 478,080	\$ 469,125	\$ 421,718	\$ 456,998
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.71%	10.55%	10.46%	10.29%	10.06%
Total Risk-Based Capital Ratio	CCR820	18.10%	18.12%	18.03%	17.88%	18.00%
Tier 1 Risk-Based Capital Ratio	CCR830	17.28%	17.27%	17.21%	17.07%	17.17%
Tangible Equity Ratio	CCR840	10.71%	10.55%	10.46%	10.29%	10.06%

*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.